



Annual Report

2017-2018



WHO WE ARE



ABOUT THE COUNCIL

◆ Our Vision:

To build a society of informed and responsible consumers in which everyone is treated fairly, obtains value for money and is able to exercise their consumer rights.

◆ Our Mission:

Make consumer voice heard and make it count.

The Consumer Council of Fiji (CCoF) is a statutory body established under the *Consumer Council Act 1976*. The Council protects the rights and interests of consumers by promoting a fair and just delivery of goods and services. First and foremost, the Council is an advocacy organisation, conducting rigorous research and policy analysis on key consumer issues. CCoF's insight into consumer needs is a powerful tool for influencing decision-makers to bring about change. The Council protects the vulnerable groups such as rural poor, physically and mentally challenged, children and women by identifying and articulating the policy issues that are of importance to the consumers. It will do more than simply draw attention to problems faced by consumers - it will champion creative solutions to improve their lives.

The Council would like to see consumers placed at the heart of new policies introduced by the Government.

◆ International Affiliations

The Consumer Council of Fiji is a full member of the UK-based Consumers International (CI), a federation of consumer organisations representing over 240 organisations in 120 countries. The Council was elected in 2015 to serve the CI Council. The Council is also a member of the Committee on Consumer Policy of the International Organisation (COPOLCO) for Standardisation (ISO).

Our Values

The Council is committed to achieving positive change for consumers. As a small organisation with limited resources, the Council will play an active role as a catalyst and facilitator for positive change in the marketplace.

The Council is committed to bringing about change through our core values. These include being:

- Professional, impartial and ethical in all our dealings.
- Accessible and helpful in sharing our knowledge.
- Transparent, accountable and consistent in our approach.
- Collaborative, innovative, proactive and focused on achieving outstanding results.
- Dedicated to learning, teamwork and mutual respect.
- Foster open and honest communication.
- Value new ideas and seek ways of doing things better.

Functions of the Council

Section 6 of the Consumer Council Act 1976 stipulates the functions of the Council. The Council is required to **do such acts and things it considers necessary** or expedient to ensure that the interests of the consumers of goods and services are promoted and protected. These functions include:

- Advising the Minister on such matters affecting the interests of the consumers;
- Making representations to the Government or any other person/organisations on any issues affecting the interests of consumers;
- Collecting, collating and disseminating information in respect of issues affecting the interests of consumers;
- Supporting or maintaining legal proceedings initiated by a consumer, where such support is deemed necessary;
- Conducting research and investigations into matters affecting consumers;
- Advising and assisting consumers on matters affecting their interests;
- Co-operating with any person, association or organisation outside Fiji having similar functions and becoming a member of or affiliate to any international organisation concerned with consumer matters; and
- Soliciting and accepting for the Council any money, land, or other property from the Government, any local authority, public body, organisation, or person by way of grant, subsidy, donation, gift, or otherwise.

Our Strategic Goals

Our priorities are reflected in four key goals:

Goal 1: Improve consumers' ability to make informed decisions.

Goal 2: Drive change to benefit consumers.

Goal 3: Solve consumer complaints through Alternative Dispute Resolution (ADR), Advisory services and legal representation.

Goal 4: Foster a high performance organisation.

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Consumer Council of Fiji



www.consumersfiji.org

11 May, 2020

Hon. Faiyaz Siddiq Koya
Minister for Commerce, Trade, Tourism and Transport
Civic Towers, Victoria Parade
Suva

Dear Minister,

Re: Consumer Council of Fiji Annual Report and Audited Accounts for 2017-2018

To coincide with the financial year of the Government and in accordance with Section 16 (1) of the Consumer Council Act, I submit the following:

- (a) The Council's Operational Report for the period 1 August 2017 to 31 July 2018; and
- (b) The Audited Accounts for the period 1 August 2017 to 31 July 2018.

Yours Faithfully

Raman Dahia
Chair

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Nasekula Road
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Phone: 8812559
Email: colbs@connect.com.fj

BOARD OF DIRECTORS



Mr Raman Dahia, Chairman

Mr Dahia is the Chief Liaison Officer of the Fiji International, a golf tournament co-sanctioned by the PGA Tour of Australasia, the Asian Tour and the European Tour. He is a Director/Shareholder of Dahia Shoes/Footwear Industries. An accountant by profession, Mr Dahia, a Rotarian, is also a past president of the Fiji–New Zealand Business Council. He has also served on the executive boards of the Samabula Health Centre, Fiji TCF Council, Fiji Exporters Club and the Employers Manufacturing Training Group. Mr Dahia has been Chair of the Council since 2013.



Mr Vimal Kumar

Mr Kumar is a career banker who joined the Bank of New Zealand (BNZ) in Fiji in 1973. He became part of the Australia and New Zealand Banking Group Ltd in Fiji in 1990 following its takeover of BNZ. In 2002, he joined HFC Finance as Manager Credit during its transition from Home Finance Company to the re-branded HFC Finance (now HFC Bank). He is former President of TIV Sangam Lautoka Branch, President of Lautoka Golf Club and Treasurer of Lautoka Football Association. He has also served on various committees and boards for sporting organisations, schools, temples and social clubs in the Lautoka and Nadi areas. Mr Kumar is currently a Director/Shareholder of Dai-ichi Auto House Ltd, a motor vehicle spare parts dealer in Fiji. He has been a member of the Council since 2013.



◆ Ms Elizabeth Jane Algar

A Strategic Management and HR Consultant, Ms Algar has over 20 years of corporate executive experience in the private and public sectors including corporate management, education, aviation, retail and hospitality. She has completed projects with Palladium International, Cardno MDF-FEE, iTaukei Affairs, RFMF TF, and IUCN amongst others. She has recently been accredited with the NZAid Business Link Pacific Program as a Business Services Provider. Before her appointment with the Council, she was the Corporate Services Manager for International Federation of Red Cross and Red Crescent Societies (IFRC). Ms Algar has also worked at Australia Pacific Technical College (APTC), Strategic Air Services Australia and at Air Pacific. She holds a Master's in Business Administration, Post Graduate Diploma in General Management, Post Grad Certificate in HRM and Cert IV in Training and Assessment. Ms Algar is also a qualified trainer and chef and teaches part-time at Fiji National University. Ms Algar is a member of numerous professional associations and voluntary organisations – particularly those about women's empowerment, health and education.



◆ Mr Mohammed Gani

Mr Gani has more than 15 years of extensive commercial experience. He is currently the Country Manager-Fiji & the Pacific Islands at Brother International (NZ) Ltd. Previously, he spent 9 years at the Telecom Fiji Ltd Group with his last position being the National Manager Retail & Customer Service. He holds multiple qualifications in the fields of Business, Engineering, Finance, Management and IT. He has a Master of Business Administration (USP), Master of Commerce (USP), Post Graduate Diploma in Management & Public Administration, Post Graduate Certificate in Financial Administration and Bachelor of Electronics Engineering (Pakistan). Mr Gani has a keen interest in community development work with a particular focus on youth empowerment initiatives to which he dedicates a substantial amount of his spare time.

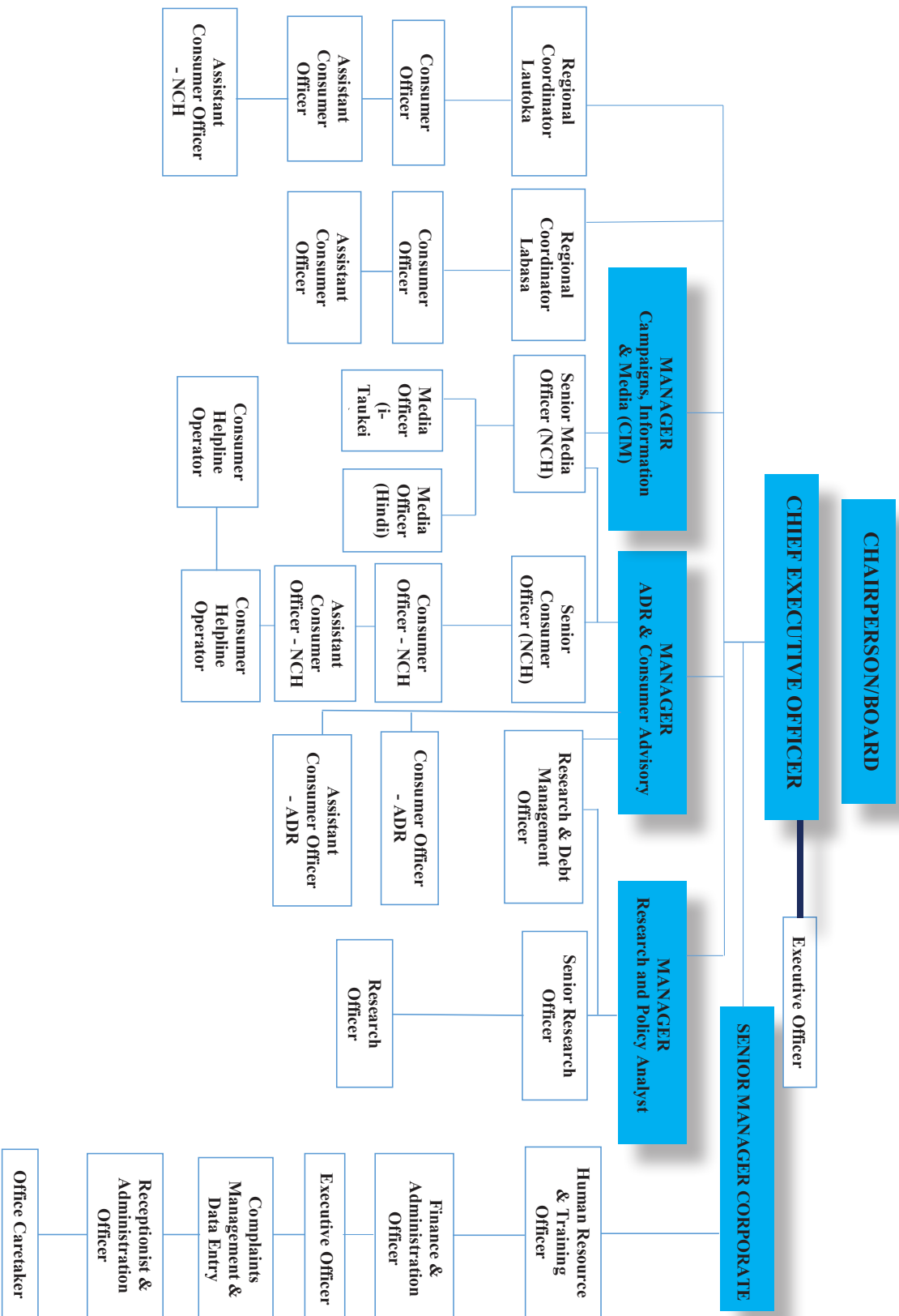


◆ Mr Arunesh Chand

Mr Chand is a businessman. He holds a Bachelor's degree in Marine Science and a Master's degree in Governance from USP. He is on the verge of completing his PhD in Climate Change Governance as well. Mr Chand has previously served in various government ministries and with the Fiji National University before starting his own business in 2012. He also serves as Board chairman for Aspire Network Fiji.



CONSUMER COUNCIL OF FIJI – ORGANISATIONAL STRUCTURE



EXECUTIVE CHAIRMAN'S REPORT



Raman Dahia

I am pleased to present the Consumer Council of Fiji's 2017-2018 Annual Report.

As an organisation, we strive to put our best foot forward every day and to serve the public in the most efficient and effective ways possible. In this year's report we are highlighting many accomplishments and activities that we have conducted to advance our vision of building a society of informed and responsible consumers.

This past year proved to be another eventful year for the Council. Most notably, the Council uncovered unscrupulous practices under the HOMES-CARE initiative. Some traders had hiked the prices of hardware materials taking advantage of vulnerable consumers who had lost their homes and valuables during Tropical Cyclones Keni and Josie. A joint taskforce was set up with the Fijian Competition and Consumer Commission (FCCC) to investigate traders who were found to be engaging in unfair trade practices. Consequently, 11 traders were charged for dishonest dealings by the FCCC.

A similar issue was also uncovered with the sale of Meningococcal vaccine by pharmaceutical companies. In the early months of 2018, the Ministry of Health and Medical Services declared an outbreak of the life-threatening meningococcal disease. Some traders used the outbreak as an opportunity to make profit. With the knowledge that the demand for the product would increase, some traders resorted to charging higher mark-ups making it difficult for consumers to purchase vaccines. The Council issued a statement to ensure consumers were informed of the cheapest vaccines available.

This fiscal year, the Council also took a lead role in trying to address the issue of Non- Communicable Diseases (NCDs), which account for 80 per cent of deaths in Fiji. The Council, as part of the Alliance for Healthy Living conducted community workshops in Suva, Lautoka and Labasa to create awareness on the issue. The Alliance constitutes several organisations including the Ministry of Health and Medical Services, Diabetes Fiji and the Consumer Council of Fiji.

Perhaps one of the most significant changes in the Council's history is in the relocation of its headquarters from Carnavon Street to Level 5, Vanua House, Victoria Parade in June. The move is the culmination of years hard work put in by staff and management of the Council. The new office has accommodated our staff increases and provides room for expansion. It is disability friendly and offers easy access for our consumers who are physically challenged or are confined to wheelchairs.

The Council also noted significant changes in the area of policy development. In the 2018- 2019 National Budget address the government announced a \$3.5million subsidy allocation for kidney dialysis. The Council had consistently lobbied for a reduction in dialysis costs for several years. The subsidy would help bring relief for many consumers who were paying exorbitant fees for treatment.

Another policy change announced by the Government was the removal of the Credit Card Levy. The Council viewed the levy as an added cost to consumers' overall purchases. Consumers are no longer required to pay the levy from January 2019.

As we enter the 2018-2019 fiscal year, the Council is turning its focus towards emerging consumer issues to ensure that consumers are adequately informed of market trends that may impact their spending habits.

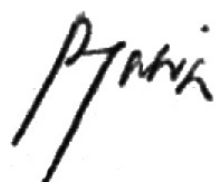
The rapid pace of innovation and development in consumer technology, along with the constant output of new tech products for consumers is also an area the Council will focus on in 2018 - 2019.

Finally, the Council will support Parliamentary debates through submissions to the Standing Committees and inquiries. It will continue to bring a consumer perspective to decision-making and encourage Government to put consumers at the centre of policymaking.

As we move forward to the next financial year, I would also like to take a moment to thank our former Chief Executive Officer, Mrs Premila Kumar, who resigned in July. Much of the success this year has been due to her leadership for the past 11 months. Mrs Kumar has made incredible contributions to the Council having being at the helm of the organisation for the last 12 years. I thank her for her service, tenacity and dedication throughout the years.

I would also like to thank the international membership organisation for consumer groups, Consumers International. The international consumer body has also been instrumental in allowing the Council to explore new and emerging consumer issues in the local and international context with their donor funding. This has helped ensure that consumers are aware of developments in the marketplace.

I hope you enjoy reading this report and that it gives you further insight into the work that we do and the progress we have made as an organisation. Our staff are our greatest resource, and I am proud to say we have a team committed to working together for the success of the Council in ensuring consumer protection.



Raman Dahia

Executive Chair

OUR ACHIEVEMENTS IN 2017-2018



Number of
complaints
resolved

2903



349

Top complaint
received- Landlord
and Tenancy

Monetary value of
complaints resolved

\$5,361,647.59

Number of people that
benefitted directly from
outreach programs

9,973

Number of mediations
conducted **304**

Number of students
reached **5,485**

Number of
workshops
conducted

38 

Number of traders discovered with issues
relating to misleading and incorrect
pricing, price control violations, improper
labelling of products, food product quality
and safety, and unhygienic practices

168

2017-2018 HIGHLIGHTS



Goal 1- Improve consumers' ability to make informed decisions

◆ Provide consumers with practical knowledge and skills

- 9,973 consumers received information and advice from the Council on a face-to-face basis.
- A total of 1,488 consumers benefitted directly from the 31 mobile units.
- 20 community visits benefitted 396 participants.
- 38 workshops aided 2,123 consumers. 23 were request-based while 15 were self-initiated.
- 29 school & 10 lecture visits enabled 5,926 students to learn about their consumer rights and responsibilities.
- 40 students were assisted with school projects and assignments.

◆ Disseminate information

- A total of 1,815 newsletters, 2,003 brochures, 2,655 posters & factsheets were distributed.
- 334 news articles including 283 English, 10 iTaukei and 41 Hindi articles were published in the print media covering 77 issues.
- 2,319 radio programs were conducted for a total of 8,676 minutes with 239 issues. 768 programs were conducted in English, 802 in Hindi and 749 iTaukei with 30 School Broadcasting Units (SBU).
- 412 TV programmes on 55 issues - 364 News and 48 Talkback shows (6 *4 The Record*, 8 *Aaina*, 2 *Speak Your Mind*, 16 *Na Domomuni*, 8 *Breakfast Show*, 7 *Na Vakekeli* and 1 *Talk Business*).
- 107 press releases were issued, and the Council responded to 42 Media requests.
- 126 advisory articles – 83 Features, 36 Shopper articles and 7 Property Guide articles have been published.
- 460 articles were published in all three languages.
- 13,639 friends on the Council's Facebook page. Facebook friends increased by 26.86%.
- 348 articles covering 47 issues were posted on 16 websites.

◆ Mount campaigns on key consumer issues

- World Consumer Rights Day (WCRD) - WCRD 2018 was held at the USP FBE Postgraduate Theatre. An inter-tertiary debate was held between USP and FNU on the topic "Should Cyberspace be regulated to deal with Cyberbullying and Fake News". Chief Justice Anthony Gates was the Chief Guest at the event. More than 200 guests convened at USP on March 15 for the inter-tertiary debate.
- Combatting NCDs – A factsheet on "Chaser Habits during Kava Consumption" was published. A 30-second television commercial was produced on "Do you know how much sugar and salt is in your chaser?" and 55 commercials were aired on Fiji TV. The Alliance for Healthy Living (Ministry of Health and Medical Services, Diabetes Fiji and Consumer Council) held workshops in Suva, Lautoka & Labasa.
- Real Estate Sector – Concerns and complaints regarding the Real Estate Sector were highlighted at the 2017 National Consultation Workshop on Real Estate organised by Real Estate Agents Licensing Board (REALB) in the Central, Western and Northern Divisions.

◆ Production of Consumer Awareness materials

- 1,250 copies of a factsheet on “Chaser Habits During Kava Consumption” were produced.
- 4,000 copies of Consumer Watch was published and widely circulated to report on key activities, achievements, progress and success stories.

◆ Educate and inform traders and service providers

- The Council assisted 18 businesses to understand consumer laws and consumer rights and responsibilities. These were: Vinod Patel – Home and Living, Southern Cross Foods Limited, FDB, LIC, MaxVal-U, BSP Life, Courts Fiji Ltd, R.C. Manubhai Ltd, R B Patel, University of Fiji, Rooster Poultry.

Goal 2- Drive change to benefit consumers

◆ Advising the Minister on issues that affect consumers

Two Issue Papers were prepared:

- Issues paper on “Digital Rights and Responsibilities” and “Cyberbullying and Fake News” for WCRD.

◆ Making representations on any issues affecting the interests of consumers

- 12 submissions were made on price changes, review and changes in the law.

◆ Conducting research and investigations into matters affecting consumers

- 67 minor research undertaken were complaints driven and from regular market surveillance.

◆ Conduct research in partnership with regional and international organisations

- 6 international surveys were carried out with Consumers International and World Health Organisation.
- A proposal was submitted to Consumers International on “Unfair Trade Practices in the Banking Industry” for Anne Fransen Fund 2018.

◆ Conduct market surveillance to establish product prices and compliance with product labelling and safety requirements and misrepresentation

- 168 trader visits and 73 service visits were made.
- 178 letters to regulatory agencies, 144 letters issued to traders and 80 letters to service providers were issued.
- 200 traders & service providers immediately rectified problems (expired food items, damaged items and labelling issues).
- 117 traders/service providers responded to the letters.
- 39 advertisements were scrutinised for misleading information, non-disclosures, with all traders/service providers making amendments to their advertisement.

◆ Engagements to safeguard and promote consumer interests and influence the decision making processes of public and private sector groups

- 234 key engagements during the year
 - Boards and Committees: 9
 - Trader & Service Provider Engagements: 54
 - Engagement with Regulators: 8
 - Stakeholder Consultations And Forums: 22
 - Other Engagements: 139
 - National Workshops: 1
 - International/Regional Engagement: 1

Goal 3 – Solve consumer complaints through Alternative Dispute Resolution (ADR), Advisory services and legal representation

◆ Handle consumer complaints

- 3,549 (1,687 – ADR, 1,862 – NCH) cases were registered worth \$4,650,391.68. An average of 295 complaints per month.
- 2,903 (1,549 - ADR, 1,354 – NCH) complaints were solved through mediation.
- \$5,361,647.59 money was recovered for the consumers.
- 81.8% of complaints successfully resolved through mediation where a total of 304 (ADR– 230, NCH - 74) mediation meetings were held.

◆ Advise and assist consumers

- 2,741 (1,950-ADR, 791-NCH) consumers attended for advice/enquiries including advice/enquiries from CIM mobile Units. 2,141 enquiries made in Suva, 427 in Lautoka and 173 in Labasa.

◆ Refer cases to other consumer protection agencies

- 194 (88-ADR, 106-NCH) cases were referred to other authorities.
- 64 (40-ADR, 24-NCH) cases were referred to the SCT.

◆ Support and maintain legal proceedings

- 36 (33-ADR, 3-NCH) consumers were assisted in filling in of SCT forms. Suva assisted 20, Lautoka 14 and Labasa 2.

◆ Debt management and consumer credit advisory services

- Advice was given to 54 individuals on financial products. Suva recorded 42, Lautoka 3 & Labasa 9.
- 31 consumers were assisted with debt restructure. Suva assisted 17, Lautoka 10 & Labasa 4.
- 37 presentations were made on Debt Management and Consumer Advisory Services to the community at large. Suva presented 4, Lautoka 24 & Labasa 9.

◆ Empower Consumers to use NCH

- Awareness on National Consumer Helpline tollfree number 155 was included in 16 community visits, 9 workshops, 21 school visits and 6 lecture visits. 137 television commercials were played in English.



Council staff conducts awareness on debt management for a community in Nasinu

CAMPAIGNS, INFORMATION AND MEDIA



GOAL 1: Improve consumers' ability to make informed decisions.

The importance of having an informed consumer base cannot be overstated. Informed consumers are capable of making sensible decisions. Therefore, consumer education is pivotal within the buying society. Consumers are informed on how to make better buying decisions and how their purchases directly affect the functioning of the economy. Consumer education has become more relevant due to the rapid growth of products available in the market.

Informing consumers becomes even more important when the advent of technology, e-commerce and online shopping is considered. The rapid development of these mediums for the exchange of goods and services means that online consumer rights and responsibilities are vulnerable to being left behind.

The Council's outreach activities have evolved to reflect the importance of this. Other than traditional means of awareness such as school and community visits, workshops and mobile units, the Council has dedicated a considerable amount of effort on online advocacy using social media platforms.



Consumer Council of Fiji CEO, Premila Kumar stresses a point at Council workshop

Objective 1

Provide consumers with practical knowledge and skills to be more critical and competent when buying goods and services

Education and awareness programs are used by the Council to educate consumers of their rights and responsibilities and inform them of emerging consumer issues in the marketplace. This strategy helps to ensure that they are not duped and affected by predatory behaviour from unscrupulous traders.

To achieve this, the Council conducted the following activities:

- **Mobile Units:** The Council's Mobile Units are an extension of the Council's complaints and advisory services. These are commonly set up in municipal areas where there is a concentration of consumers. The mobile unit aims to allow consumers to take advantage of the Council's services at their doorstep. The Council conducted 31 mobile units in the 2017-2018 financial year and reached out to 1,488 consumers, of which 815 were males and 673 females. These consumers also took the opportunity to not only seek advice on consumer-related matters but to lodge their complaints against unscrupulous traders.

Table 1: Consumer Advisory Mobile Units

2017-2018	CENTRAL/ EASTERN	WESTERN	NORTHERN	TOTAL
Number of Mobile Units	10	12	6	31
Total number of participants	526	387	575	1,488
Number of males	249	234	332	815
Number of females	277	153	243	673
Number of complaints lodged	2	-	14	16
Number of times advice sought	15	40	23	78

(Source: Consumer Council of Fiji, 2018)

- **Community Visits:** Educating vulnerable and disadvantaged consumers in communities around Fiji remains the priority of the Council. These consumers are economically disadvantaged as there is a significant imbalance of bargaining power when compared to producers and sellers of products and services. The Council realises this and endeavours to protect their interests through community visitation to advocate on rights and responsibilities. These community visits take into account rural settlements and villages, religious groups in communities and even social clubs. These visits are conducted primarily by the vernacular speaking Media Officers as these are the languages predominantly used in these communities. A total of 20 communities were visited in 2017-2018, reaching out to 396 consumers, of which 180 were males and 216 females. Some of the communities visited included Nakauvadra, Dawasamu, Saivou Village, Nadogo, Nacula Village and Vunimoli.

Table 2: Community Visits

2017-2018	CENTRAL/ EASTERN	WESTERN	NORTHERN	TOTAL
Number of community visits	7	6	7	20
Total number of participants	199	115	217	396
Total number of females	84	58	74	216
Total number of males	84	40	56	180

(Source: Consumer Council of Fiji, 2018)

- **Workshops** – Workshops provide the Council with opportunities to interact with stakeholders and discuss important policy issues and legislation that concern consumers. A total of 38 workshops were conducted with 2,123 participants, of which 1,208 were males, and 915 were females.

Table 3: Workshops

2017-2018	CENTRAL/ EASTERN	WESTERN	NORTHERN	TOTAL
Number of workshops	12	14	12	38
Total number of participants	694	1,071	358	2,123
Total number of females	300	476	139	915
Total number of males	394	595	219	1,208

(Source: Consumer Council of Fiji, 2018)

- Visit to Schools: Children constitute a significant consumer group with their own purchasing power and notable influence over family spending. Their interactions with businesses however, are often unsupervised and their rights as consumers are not always recognised or protected. School visits are regularly conducted by the Council to ensure that students are empowered and educated. The Council visited 29 schools, interacting with 5,485 students, of which 2,545 were males and 2,940 were females.
- Visit to tertiary institutions: The Council also delivered 10 lectures at tertiary institutions, which included Fiji National University's Campuses in Labasa, Samabula, Nasinu and Lautoka as well as the University of the South Pacific's Laucala campus. A total of 441 participants (198 males and 243 females) benefitted from these visits. The Council covered topics such as consumer rights and responsibilities, landlord and tenancy issues, the importance of receipts, e-ticketing as well as the functions of the Council. Forty (40) members of the public, including school students, sought the Council's assistance with regard to information for school assignments and research projects.

Table 4: Summary of Consumer Education & Outreach Program

PROGRAMME	NO. OF PEOPLE THAT BENEFITTED DIRECTLY FROM THESE PROGRAMS
Mobile Unit	1,488
Community Visit	396
Workshops	2,123
School Visit	5,485
Lecture Visits	441
Public Assisted	40
TOTAL	9,973

(Source: Consumer Council of Fiji, 2018)

- Promotion of National Consumer Helpline (NCH): The Council raised awareness on the Council's National Consumer Helpline 155. A total of 137 TV commercials were broadcast on FBC TV and Fiji TV. The toll-free helpline was extensively discussed during community visits, workshops, school and lecture visits.

Objective 2

Disseminate information on matters affecting the interest of consumers

The Council ensures that information on consumer issues are disseminated widely. Press releases and advisory articles, talkback shows on radio and television, publishing articles on the website and social media pages are the means the Council uses to achieve this.

Table 5: Key Press Releases Issues in 2017-2018

100 years maturity date for an Insurance Policy is a shocker	Council survey uncovers further price gouging by HOMES-CARE Vendors
Consumers urged to stop misuse and abuse of antibiotics	Joint Taskforce Undertakes Investigations into the CARE Programs
BSP customers to check their transactions after ATM outage	Worrying duping tactic noted by council
Digicel needs to give a better explanation to Sky Pacific Customers	Call for regulations to hold shipping companies accountable
Businesses With No Point of Sale System to Stop Charging Plastic Bag Levy	Budget Submission to Regulate the Sale of Real Estate
Outdated fine payment records disrupt consumer travel	A budget of opportunity
Council concerned with price gouging under HOMES-CARE Initiative	Regulators Need to Monitor EFTPOS Charges
No Words from TAF after the Withdrawal of DECT and Wireless Devices	\$1.6 million worth of consumer complaints registered in Labasa
Consumers under HOMES-CARE should not be Discriminated	Financial disaster relief assistance for Consumers
Consumers to be cautious of online trader Elegant Wear	Council registers over \$1 million worth of complaints during the festive season

(Source: Consumer Council of Fiji, 2018)

- **Radio:** A total of 2,319 radio programs covering 239 (English, iTaukei & Hindi) issues were conducted in 2017-2018. These programs covered issues such as the regulation of property prices, issues with traders ripping off consumers under the HOMES-CARE initiative and the plastic bag levy. One episode dealt specifically with the online shopping store, Elegant Wear. The Council also recorded 30 School Broadcasting Units (SBU) for students and teachers. The SBU is an important part of reaching out to schools to educate them of their consumer rights and responsibilities.

Table 6: Radio Programs in 2017-2018

LANGUAGE	RADIO PROGRAMS	NO. OF ISSUES	TOTAL AIRTIME DURATION (MINUTES)
English	768	82	2,691
iTaukei	749	76	2,917
Hindi	802	81	3,068
Total	2,319	8,676	8,676

(Source: Consumer Council of Fiji, 2018)

- **Television:** With the introduction of Walesi and its six free to air TV channels, the Council has sought to target this medium to reach a wider cross-section of consumers. The Council, through news and current affairs programs on FBC and Fiji TV, covered issues such as property insurance, kidney dialysis, compulsory third-party insurance, Credit Card Levy and Health Insurance. A total of 412 programs covering 55 issues were broadcasted on television. The Council also ran 55 commercials on “Do you know how much sugar and salt is in your chaser?” on Fiji TV in order to educate and raise awareness on the impact that unhealthy lifestyles have on consumers’ lives.

Table 7: TV News/Talkback shows

	NO. OF SHOWS	NO. OF ISSUES
News	364	30
Talkback shows	48	25
Total	412	55

(Source: Consumer Council of Fiji, 2018)

- **Print Media:** A total of 334 newspaper articles were published in all three languages covering 77 issues. One hundred and twenty-six (126) Advisory articles were also published, including Feature articles in the Fiji Times, Shoppers guide in the Fiji Sun and Property Guide articles. Issues covered included the high sale price of meningococcal vaccines, unscrupulous traders taking advantage of the HOMES-CARE assistance, modified pin plugs, hybrid vehicle battery failures as well as press releases on the poor standard of inter-island shipping services.

Table 8: Newspaper articles

LANGUAGE	NO. OF ARTICLES	NO. OF ISSUES
English	283	50
iTaukei	10	7
Hindi	41	20

(Source: Consumer Council of Fiji)

Facebook and Twitter are increasingly popular mediums that consumers use to receive news.

Facebook: The Council's Facebook page is fast becoming a medium for consumers expressing their grievances and to provide tip-offs about unethical practices by traders in the marketplace. It is also a medium for consumers to access consumer information. At the end of the 2017-2018 financial year, the Council's Facebook Page had 13,639 friends when compared to 10,755 friends in 2016-2017, an increase by 2,884.

Table 9: Top 5 issues debated on the Council's Facebook page

POST	PEOPLE REACHED
Hybrid Vehicles Battery Failure	62,167
Air Travelers Urged to be Prepared	37,115
Plastic Bag Levy Apply to the Point of Sale Users	31,289
Planned Water Shutdown for Nadi and Lautoka	21,968
100 years maturity date for an Insurance Policy is a shocker	16,595

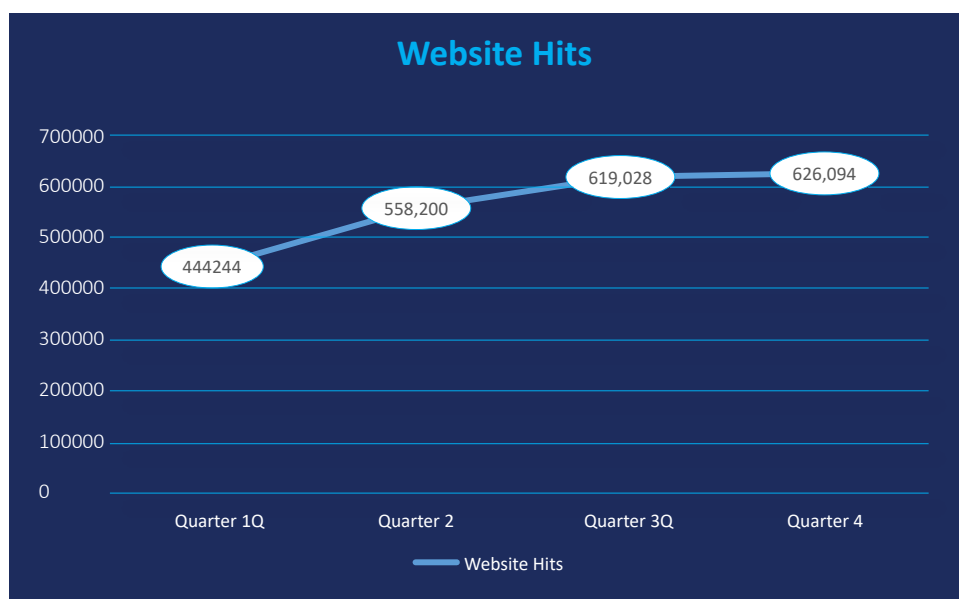
(Source: Consumer Council of Fiji, 2018)

Website: Various websites also published the Council's articles online. Sixteen (16) different websites published 348 articles online. In addition, the Council's website is regularly updated with press releases, advisories and publications. The Council's website had 2,247,566 hits in the 2017-2018 period.

Table 10: Website coverage

NO. OF WEBSITES	NO. OF ISSUES COVERED	TOTAL NO OF ARTICLES ONLINE
16	47	348

(Source: Consumer Council of Fiji, 2018)



(Source: Consumer Council of Fiji, 2018)

Publications

- **Consumer Watch:** The Council published 4,000 copies of Consumer Watch (Volume 37 and Volume 38) in which key issues and activities were reported. These issues included the Council's analysis of the 2017-2018 Government Budget, the Joint Taskforce Investigation into the HOMES-CARE scheme, World Consumer Rights Day 2018, the Council's NCD awareness and the Credit Card Levy.
- **Factsheets:** A factsheet on "Chaser Habits During Kava Consumption" was produced. 1,250 copies each were produced in English and iTaukei. The brochure strived to educate consumers on the amount of sugar in their kava chaser. This initiative was part of a project titled "Combatting NCDs Through Consumer Empowerment", funded by the Anne Fransen Fund (AFF).

Objective 3

Mount campaigns on key consumer issues to raise awareness and educate consumers to become participative, critical and competent in assessing goods and services

The Council uses campaigns as a medium to raise consumer awareness, engagement and mobilization on key consumer issues. These campaigns address new and emerging issues, giving consumers all the necessary information to ensure they are fully aware of the decisions they make in the marketplace. Through these campaigns, consumers become conscious, proactive, critical, responsible and supportive towards demanding better quality products and services. The Council conducted the following campaigns in the 2017-2018 period:

- **World Consumer Rights Day (WCRD):** WCRD 2018 was celebrated on the theme: "Making Digital Marketplace Fairer." Young people, as well as adults, are vulnerable to cyberbullying and harassment, predatory behaviour or disturbing online content. A greater focus, therefore, must be put on effectively tackling the challenges digital transformation creates for online safety and cyber bullying. To mark the occasion, the Consumer Council of Fiji held an inter-tertiary debate at the University of the South Pacific (USP), Laucala Campus on the topic "Should Cyberspace be regulated to deal with Cyberbullying and Fake News?" Stakeholders such as telecommunication companies, financial institutions, the Department of Communication, the Cyber Crime Unit of the Fiji Police Force, and various school representatives were present at the debate. Chief Justice Anthony Gates was the Chief Guest and more than 200 guests convened at USP on March 15 for the inter- tertiary debate.
- **NCDs awareness campaign:** The Council took a lead role in October 2017 to raise awareness on NCDs. A 30-second television commercial was produced on "Do you know how much sugar and salt is in your chaser?" and 55 commercials were aired on Fiji TV. The Alliance for Healthy Living (Ministry of Health and Medical Services, Diabetes Fiji and Consumer Council of Fiji) held three community workshops in Suva, Lautoka and Labasa. Presentations were made by representatives

from the Ministry of Health and Medical Services, UNDP, World Health Organisation, Diabetes Fiji, Ministry of Youth & Sports, National Food and Nutrition Centre and Consumer Council of Fiji. Additional funding was secured from the Ministry of Health and Medical Services for the Labasa workshop logistics and airing of television commercials. As a result of the awareness created during the NCDs workshops and in the media, the issue of chaser habits and how it contributes to NCDs is now under the attention of the Ministry of Health and Medical Services.

- **HOMES-CARE awareness campaign:** The Council conducted thorough research on unscrupulous trader behaviour under the HOMES-CARE initiative and subsequently issued press releases and conducted media interviews on the issue. The issue was widely reported in both the local and regional media (New Zealand). Traders had increased their prices to take advantage of recipients of the HOMES-CARE Assistance. As a result of the Council's vigilance in this area, a Joint Task Force was set up with the FCCC to investigate traders and charge those who were found to be engaging in unfair trade practices. During the financial year, 11 traders have been charged for dishonest dealings by the FCCC.
- **Media Engagement:** The Council organized its first-ever "Media Seminar on Consumer Protection" in July this year. The objective of the information session was to discuss how the Council and media organisations could work together to empower consumers with their day-to-day decisions to improve their quality of living. The Council made presentations highlighting the rights and responsibilities of consumers. The issues discussed include the United Nations guidelines for consumer protection, the roles and functions of the Council and emerging issues such as car safety, consumer protection in the digital age, bad business practices by some members of the real estate industry and financial institutes. A café style discussion was also held with the participants to gauge how best the Council and media could help each other in supporting the Fijian consumers. Participants discussed several important issues. Firstly, it was felt the Council needed more power to assist consumers through class action status. Secondly, the Council needed to conduct more awareness sessions with communities and schools, as many consumers are still unaware of the Council's role and functions. As a result of the media seminar, the Council was able to educate journalists on pertinent consumer issues and also make valuable contacts for further awareness.
- **Community Consumer Advisory Group (CCAG):** A review workshop for the CCAG representatives was conducted in July 2018. CCAG is made up of volunteers willing to actively participate in promoting consumer rights and acting as the "eyes" and "ears" of the Council in their communities. The Council has CCAG members in Nasinu, Labasa, Levuka, Lautoka, Rakiraki, Taveuni and Savusavu. The Council reviewed the membership of five CCAG members from Savusavu, Taveuni, Lautoka, Rakiraki and Nasinu, renewing their membership. The Council will look to identify more active CCAG members in the next financial year.



Participants of a workshop conducted by the Consumer Council of Fiji

Objective 4

Educate and inform traders and service providers about consumer protection

Consumer protection relies not only on having educated consumers but also ensuring that traders are compliant with consumer legislation. Therefore, it is not only imperative to inform consumers of their rights but also educate traders about the role they play in consumer protection. It is in the best interests of traders to ensure that they engage in fair trade practices.

In the 2017-2018 financial year, the Consumer Council of Fiji conducted workshops for traders and service providers to educate them on their legal obligations, redress mechanisms and examples of unjust trade practices. These workshops also provided them with a platform to understand the expectations of the consumers and how to improve their services.

Table 11: Awareness Programs with Traders/Service Providers

NAME OF THE ORGANISATION	TOPICS DISCUSSED	LOCATION
Fiji Development Bank	<ul style="list-style-type: none"> • Role of the Consumer Council of Fiji; • Lobbying for consumer protection in the Financial Sector; • Consumer protection in the Financial Services Sector (Consumer Credit Act, Banking Act, Unfair Trade Practices); • Is FDB customer-centric or customer- focused? Why should FDB listen to its customers?; • Council's experiences – FDB Case Studies/Complaints received from FDB clients; • How do customers remember FDB; and • Debt management services 	Suva
LICI	<ul style="list-style-type: none"> • Role of the Consumer Council of Fiji; • Consumer Protection in the Financial Services; and • Debt Management Services. 	Suva, Lautoka
Southern Cross Foods Limited	<ul style="list-style-type: none"> • Role of the Consumer Council of Fiji;; • Consumer Rights & Responsibilities; • Complaints Handling; • Pesticides; • Consumer Credit Act; • Debt Management; • Money Lending; • Landlord and Tenancy; and • About National Consumer Helpline and its Complaints Procedure 	Ba
Vinod Patel Fiji Ltd	<ul style="list-style-type: none"> • Role of the Consumer Council of Fiji; • Consumer Rights & Responsibilities; • Complaints Handling Process; • Mediation; and • National Consumer Helpline. 	Labasa
Real Estate Agents Licensing Board	<ul style="list-style-type: none"> • Why Consumers Engage Real Estate Agents; • Nature of Complaints; • Complaints Statistics from 2008- 2017; • Disclosure of key information; • Complaints related to Landlord and Tenancy; and • VAT non- disclosure. 	Nadi
BSP Life	<ul style="list-style-type: none"> • Role of the Consumer Council of Fiji; • Rights and Responsibilities of the consumers; • Insurance Act; and • Customer Service. 	Nadi

Max Val-U	<ul style="list-style-type: none"> ● Pesticides; ● Consumer Credit Act; ● Debt Management; ● Money Lending; ● Landlord and Tenancy; ● About NCH; and ● NCH complaints Procedure. 	Nadi
RB Patel	<ul style="list-style-type: none"> ● Role of the Consumer Council of Fiji; ● Consumer Responsibility/Roles; ● Complaints Handling; ● Pesticides; ● Consumer Credit Act; ● Debt Management; ● Money Lending; ● Landlord and Tenancy; ● About NCH; and ● NCH Complaints Procedure. 	Lautoka
Rooster Poultry	<ul style="list-style-type: none"> ● Role of the Consumer Council of Fiji; ● Consumer Responsibilities/Roles; ● Complaints Handling; ● Pesticides; ● Consumer Credit Act; ● Debt Management; ● Money Lending; ● Landlord and Tenancy; ● About NCH; and ● About NCH complaints Procedure. 	Ba
Courts	<ul style="list-style-type: none"> ● Role of the Consumer Council of Fiji; ● Consumer Rights & Responsibilities; ● Types of Complaints Handled; and ● Debt Management 	Labasa
RC Manubhai	<ul style="list-style-type: none"> ● Role of the Consumer Council of Fiji; ● Consumer Rights & Responsibilities; and ● Types of Complaints Handled. 	Labasa

RESEARCH AND POLICY ANALYSIS



GOAL 2: Drive change to benefit consumers

The Council has intimate knowledge and hands-on experience of the problems faced by consumers in the marketplace. Therefore, the Council conducts regular market surveillance (price surveys, trader/service provider visits, product scrutiny) and engages in evidence-based research. These give the Council a first-hand insight into the problems that consumers face in the market place daily.

With this information, the Council can raise concerns with the policymakers and other stakeholders to strengthen policies and practices for consumer protection. Evidence-based research is used for making submissions, lobbying for policy changes, as well as creating awareness on issues to change consumer behaviour in the marketplace. In addition to regular market surveillances, monitoring of advertisements is undertaken to protect consumers from unscrupulous traders and service providers.

Objective 1

Advising the Minister on issues that affect consumers

Two issue papers were developed to lobby for changes in policy to protect consumer interests. The first issue paper was on the digital age, particularly on digital rights and responsibilities spread among consumers, the government and the private industry. Another issue paper was prepared on the impact of cyberbullying and fake news on society. The Council used these papers for lobbying to the Minister for necessary policy changes and reforms.

Objective 2

Make representations to the Government or any other persons or organisation on issues affecting the interest of consumers

The Council would like to see consumers placed at the heart of new policies introduced by the Government. The Council regularly makes written and oral submissions to policymakers, Government regulators and private sectors on issues affecting the consumers. The Council's submissions ensure that the consumer voice is heard in the formulation of policies, the enactment of laws and regulations, and other reforms. During the year, 12 submissions were made, out of which one submission was tabled in Parliament before the Standing Committee. Moreover, ten submissions were proposed to the regulator – the Fijian Competition and Consumer Commission while one submission was presented to the Ministry of Economy.

Table 12: Submissions

No.	TO	ABOUT
1	Fijian Competition and Consumer Commission	Submission on Real Estate Regulations 2017
2	Fijian Competition and Consumer Commission	Review of Bus Fares
3	Fijian Competition and Consumer Commission	Draft Self-Regulating Guideline on the E-commerce Business in Fiji
4	Fijian Competition and Consumer Commission	Review of Commerce (Control of Prices for Marina Management Services for Passengers on Commercial Ships and Cargo Transportation) Order 2015.
5	Fijian Competition and Consumer Commission	Guidelines on Safe Food Handling in Catering Services.
6	Fijian Competition and Consumer Commission	Review of Commerce (Control of Prices for Cement Products) Order 2015.
7	Fijian Competition and Consumer Commission	Sunergise (Fiji) Limited Solar Based Off-Grid Electricity Tariff.
8	Fijian Competition and Consumer Commission	Review of Commerce (Control of Prices for Supply of LPG in Fiji) Order 2015.
9	Standing Committee on Justice, Law and Human Rights, Fiji Parliament	Online Safety Bill, 2018.
10	Fijian Competition and Consumer Commission	Review of Commerce (Control of Prices for Postal Services) Order 2015.
11	Fijian Competition and Consumer Commission	Review of Commerce (Control of Prices for Basic Food Items, Pharmaceutical Products and Petroleum Products)
12	Ministry of Economy	2018 – 2019 National Budget Submission

(Source: Consumer Council of Fiji, 2018)

National Budget Submissions

Through budget submissions, the Council requests the Government to consider the concerns of Fijian consumers in its budget priorities. Consumers are the single largest group impacted by economic decisions.

The Council continued to call on the Government to focus on the rising cost of living and help bring relief to consumers. Requestes were made for the reintroduction of Value Added Tax (VAT) exemption on basic food items such as rice, flour, split peas, eggs, tin fish, tea, milk, margarine, oil and medicinal products. It also asked for the introduction of Maximum Retail Price (MRP) on goods as done in India to encourage competition as well as stop dishonest traders from cheating consumers.

The Council also requested the Government to review the water tariff rate for residential consumers to include either a flat rate or two-tier system. There have been growing concerns over the Water Authority of Fiji's (WAF) billing system that appears to be systematically squeezing consumer dollar through their uncertain or unscheduled billing cycles.

Hygiene regarding second hand clothing was a major concern for consumers of second-hand clothes. This concern has prompted the Council to call for stringent regulations on second-hand clothing and the reduction of duty on brand new clothes.

Impact of Submissions

The Council not only made some impact from its 2018-2019 National Budget submission, but also from

previous submissions since 2010, as follows:

- \$3.5 million allocation for kidney dialysis treatment. This was possible after continuous lobbying by the Council, through its budget submissions, to reduce the costs of dialysis treatment offered by the Kidney Foundation of Fiji. The Council notes that the life-saving subsidy comes as a relief and will greatly reduce dialysis costs for families in need of the treatments. People with household incomes over \$30,000 would be offered dialysis for \$150 a treatment. Families under the \$30,000 threshold would be able to attain the same service for \$75 a treatment.
- The Council has continuously lobbied over the years for the Credit Card Levy to be removed as it was an added cost to consumers' overall purchases. Hence, the Council welcomes the announcement made in the 2018-2019 National Budget in June that states consumers will no longer be required to pay the levy from January 2019.
- The imposition of a higher specific duty rate of \$2.00 per litre on imported carbonated and sweetened drinks.

Standards Development Work in 2017 – 2018

Standards are essential for consumers in Fiji and can be viewed as a protection mechanism that guards against consumption of sub-standard, unsafe or counterfeit products. With effective standards in place, consumers can be protected from any harmful effects or defects of a product and obtain value for their money. A lack of standards coupled with lack of enforcement often results in the influx of counterfeit products ranging from cosmetics to mobile phones. In Fiji, consumers have been easily duped into purchasing counterfeit products that have been flooding the local market with little or no protection. During the year, the Council participated in the discussion on *Code of Practice for Safe Food Handling* as well as its technical committee meeting at the Ministry of Industry, Trade and Tourism.

Objective 3

Conducting research, investigations and market surveillance into matters affecting consumers.

Minor Research & Investigations

A total of 67 research and investigation works were carried out for this period. The research and investigation reports were disseminated to consumers and other interested stakeholders via press statements, feature articles and campaigns to warn consumers to be careful in the marketplace. These reports were also used to strengthen the submissions made to the Government and policymakers.

Notable Issues

- **Environment Climate Adaption Levy (ECAL):** After the introduction of ECAL from 1 August 2017, a rate of \$0.10 was applicable on plastic bags with handles by businesses with Point of Sale (POS) system. However, majority of traders and service providers were charging \$0.10 per plastic bag with no handles and no proper POS system. The Council's survey findings were forwarded to Fiji Revenue and Customs Services (FRCS), after which most traders were identified that did not have a POS system. FRCS then issued warning notices to non-compliant traders. Press releases were also done on the above issue to create awareness amongst consumers.
- **Introduction of E-Ticketing System:** After years of lobbying for the implementation of E-Ticketing system, the government made e-ticketing mandatory from 1 October 2017. A survey was conducted to establish the issues surrounding public outcry. It was established that drivers need to be trained and consumer awareness was necessary. Press releases were used to inform consumers of the benefits of having this system in place as well as the need for relevant authorities to provide adequate training to the drivers on the operation of the system. Consequently, improvements were noted and there has been a reduction on the complaints received by the Council.
- **Abuse of FARMS-CARE/HOMES-CARE Government Initiative:** The Council conducted a joint taskforce with the Fijian Competition and Consumer Commission (FCCC) investigating claims of the alleged price gouging by traders under Government's FARMS-CARE/HOMES-CARE initiative, which was set up to help vulnerable victims of natural disaster. A taskforce comprising of staff from the two organisations visited traders in the Western and Northern divisions to investigate unscrupulous businesses. They found some traders were accepting payments and delivering items at a later date. A total of 11 traders were identified and charged for hiking prices after the investigations.

Impacts

- **Consultation on Advertisement for Precise Consumer Information:** Niranjans Motors Limited

consulted the Council on an advertisement “Mazda BT 50 Pro” that was intended to be published in the daily papers. After carefully examining the advertisement, the Council proposed that the company have the provision “Pictures are for illustration purposes and enquire for more details” as part of the advertisement for clarifications purposes. The same was incorporated by Niranjans Motors Limited.

- **Crest Chicken Liver Weight Scam:** The Council carried out a snap survey to ascertain whether supermarkets were reflecting the correct weight marking for *Crest* Chicken Liver 800g (with bonus 200g) on the price ticket for consumer information. The initial weight of the product was 800g, and then it was reintroduced with an increased weight of 200g as a bonus to consumers. The Council found that three out of six supermarkets failed to display the correct weight marking which should read “800g + 200g Free”. Instead, the product read as “1kg” on the price ticket thus was priced accordingly. These traders were advised to amend the price tickets, and a follow-up survey was conducted. All three supermarkets changed the price tickets, and one supermarket even dropped the product price.

Market Surveillance

The Council sees surveillance as a pre-emptive measure aimed at detecting and deterring potential market abuse and avoiding disruptions to the market from abnormal trading activity, including market and price manipulation.

The Council conducts market surveillances periodically to monitor price changes, business practices and the standard of retailed products and services. These surveillances play an important role in ensuring that integrity and fairness principles are maintained for consumers in the trading environment by protecting them against unsafe products and general non-compliance. Surveillances conducted are either complaints driven or spot checks to verify claims made by consumers on unfair trading practices. Visits are also made to utility providers, financial services sector, public offices and other service providers to gauge the level of service provided to consumers.

Trader and Service Visits

A total of 241 traders and service providers were scrutinised by the Council’s market surveillance team this year. Out of this, 168 traders were reported with issues relating to misleading and incorrect pricing, price control violations, improper labelling of products, food product quality and safety, and unhygienic practices. Visits were also made to 73 service providers that included commercial banks, public offices, and utility companies to examine the customer service standards. During these visits, the team ensured on-site discussions were carried out with the immediate supervisor for rectification of the issues identified.

Impacts

- A total of 168 traders and service providers across the Central, Western and Northern divisions immediately rectified problems that were identified during market surveillance and investigations. Some issues identified include expired food items, damaged items, labelling issues, misleading sales notices & prices, and conditional selling. Trader/service provider visits involved on-site discussions with store managers and meetings with the management team for effective rectification of issues identified. The Fijian Competition and Consumer Commission, Ministry of Health Food Unit and respective municipal councils were notified for non-compliance of laws.
- Hong Yi Fashions was identified for not reflecting the amount of VAT charged on items purchased in its receipt or stating that prices were “Inclusive of VAT”. The Council raised the matter with the Fiji Revenue and Customs Services who further investigated the issue. As a result, Hong Yi Fashions made alterations to its cash register, and after a follow-up visit, the Council noted that the receipts reflected the amount of VAT charged on items sold to consumers.
- Carpenters International failed to disclose the ‘country of origin’ on “Island Canned Fruits”, a product retailed at Max Val-u Stores. The Council highlighted its findings to Ministry of Health Food Unit, after which the importer recalled the product from the market and only displayed it after placing stickers detailing China as the ‘country of origin’ for the product.
- Damodar Group made changes to its parking conditions at the Damodar City complex after the Council recommended that they implement a parking practice similar to other shopping complexes around Suva. The group reviewed its decision and provided 30 minutes of free parking at the facility. Later, it was noted that one hour of parking was offered for free.

- Mr Navinesh Chand paid for three tickets to travel to India with Fiji Airways for his mother's medical treatment. It was a connecting flight to Singapore co-shared with Jet Airways. Despite applying for an online medical visa for his mother, the visa read tourist instead. This resulted in Mr Chand not taking his flight even though he was issued with a valid boarding pass. The Council investigated the matter and liaised with Fiji Airways and Jet Airways. Jet Airways refunded NZD \$3,395.40 (FJD \$4,815.58) to Mr Chand.
- Mr Kumar had experienced internet issues due to a malfunctioning modem and wrote to Digicel Fiji Limited on the issue requesting for account closure. After waiting a week without receiving a

Table 13: Summary of Trader & Service Provider Visits for 2017 - 2018

LOCATION	NO. OF TRADER VISITS	NO. OF SERVICE PROVIDER VISITS	TOTAL
Suva	66	23	89
Lautoka	52	29	81
Labasa	50	21	71
TOTAL	168	73	241

(Source: Consumer Council of Fiji, 2018)

promotions advertised were blurred with very fine print and an obscuring background. The trader assured the Council that future advertisements would be reader- friendly.

- Shreedhar Motors Limited advertised a new addition Ford Ranger that failed to state whether the vehicle was manual or auto driven. The trader confirmed that the vehicle was manual and ensured to mention such specification in future advertisements.
- Reliable Computers and Security System Fiji had a flyer that failed to mention whether prices advertised were inclusive of VAT. It later confirmed that all items were VIP and assured that all future flyers or advertisements would have the disclosure made on VAT.
- Cost-U-Less Supermarket advertisement in the Fiji Sun on 07/06/18 that Nescafe Original 500g was on sale. However, it was the Nescafe Original 200g that was actually on sale. The Council inspected the supermarket for clarification and saw that an apology note was displayed for consumers regarding the error.
- Electrical, failed to mention the capacity for the following products, NC-GF1WSH Coffee Maker and MK-GB1WSH Bower Mixer, in its 2018 Mother's Day Catalogue. After the Council's intervention, Narhari made immediate amendments and pledged not to repeat the same error in future.
- Saiyad was reading through a daily newspaper when he saw that "Raw Prawn Cutlets" were advertised for \$28.95 kg by New World IGA. Upon purchasing, the cashier told him that the advertisement was for a different product, namely "Raw Prawn". New World mentioned that the product to be advertised was Raw Prawn at \$28.95 and not Raw Prawn Cutlets that carried a price of \$79.95. Based on the Council's negotiation, the consumer was provided with the 'Raw Prawn Cutlet' valued at \$79.95 free of cost.
- Ms. Mausio won a smartphone as part of the MH 'Back to School' promotion in March 2018. She was notified of her win through an advertisement in a daily newspaper. Numerous attempts to reach the point of contact and redeem the prize proved futile. Based on the Council's intervention, the company indicated the prize was burnt in a warehouse fire causing the delay. The fire, however, had occurred a month after the winning entry was advertised. Carpenters eventually facilitated the prize of a Samsung Galaxy J1 Mini mobile phone.

Objective 4

Conduct research in partnership with regional and international organisations

The Council remains committed to being part of international consumer organisations and executed activities organised by Consumers International (CI). This year, the Council participated in six international surveys:

- Provided comments on the paper "Unit Pricing" to Consumers International;
- Completed a questionnaire survey on "Open Call for 2018 Thematic Suggestions for 2018 Asia

- Pacific Regional Internet Governance Forum” and submitted to Consumers International;
- Completed a questionnaire survey on “Consumer Product Safety Survey” and submitted to Consumers International;
- Completed a questionnaire survey on “Consumer Member Insight Survey” and submitted to Consumers International;
- Provided comments on the paper “Approach for the Prevention and Management of Conflicts of Interest in the Policy Development and Implementation of Nutrition Programmes at Country Level” to World Health Organization (WHO);
- Provided comments on the paper “Members work on nutrition and food hygiene” to Consumers International for World Health Organization 2016-2018 report.

Objective 5

Engage with government, regulators, policymakers, private sector, NGOs and civil society groups to safeguard and promote consumer interests

Engaging with stakeholders is necessary to address consumer issues and to understand the emerging issues arising both locally and internationally in the marketplace. During the year, the Council undertook 234 engagements with Government bodies, regulators, traders and service providers, and civil society groups. Refer to Annex 3 for more details.

Table 14: Summary of Key Engagements

KEY ENGAGEMENTS	
Boards and Committees	9
Trader & Service Provider Engagements	54
Engagement with Regulators	8
Stakeholder Consultations and Forums	22
Other Engagements	139
National Workshops	1
International/Regional Engagement	1
TOTAL	234

(Source: Consumer Council of Fiji, 2018)

Government Boards and Committees

As part of various boards and committees, the Council attended nine meetings. The Council’s participation in these meetings provided views and opinions from the consumer’s perspective on the respective issues under discussion. The Council was part of the following boards and committees:

Stakeholders’ Consultation and Forums

The Council was engaged in 22 consultations representing consumers. This provided a platform for voicing consumer concerns and complaints amid a large number of participants from different sectors, at the same time, recommending the necessary changes.

Private Sector Engagements

The business sector communication is important to address consumer grievances and issues identified from market surveillances. For this period 54 meetings were held.

Engagement with Regulators

The Council had eight meetings with regulators about unfair trade practices undermining consumer confidence in the marketplace. The discussions centred on the action the regulator was willing to take on these matters, as regulators are key players in enforcing laws against unethical business practices.

International and Regional Engagements

The CEO represented the Council at the 28th meeting of ACP-EU economic and social interest groups, organised by the European Economic and Social Committee (EESC) on 15- 16 May 2017 at its headquarters, located at Rue Belliard 99, 1040 Brussels, Belgium. The meeting was to promote dialogue between economic and social players in the European Union (EU) and African, Caribbean and Pacific (ACP) countries.



Objective 6

Cooperating with any person, association or organisation outside of Fiji having similar functions and becoming a member of or affiliated to any international organisation concerned with consumer matters

The Council is affiliated with Consumers International (CI), a membership organisation for consumer groups around the world and remained committed by executing activities organized by the international entity. Working in partnership and exercising influence with integrity, tenacity and passion, the Council contributed towards international surveys set up by CI. This included comments on unit pricing, approach for the prevention and management of conflicts of interest in the policy development and implementation of nutrition programmes at country level to World Health Organization (WHO).

The Council also completed questionnaire surveys on thematic suggestions for the 2018 Asia Pacific Regional Internet Governance Forum, consumer product safety, and consumer member insight organized by CI. Furthermore, in its best interest to protect consumers through advocacy, the Council provided updates on its work on nutrition and food hygiene for WHO 2016-2018 report. These updates gave the Council a voice in international policy-making forums and the global marketplace to ensure consumers are treated safely, fairly and honestly.

MISLEADING ADVERTISEMENT

Make your house a home!

SAVE \$70 Samsung 32" HD LED TV (Original Price: \$799, New Price: \$729, Cash Back: \$8.75)

SAVE \$100 Skyworth 8kg Top Load F/Auto Washing Machine (Original Price: \$749, New Price: \$649, Cash Back: \$8.90)

SAVE \$35 Philips Dry Iron (Original Price: \$79, New Price: \$44)

GET CASH BACK \$200 (Use \$200 back towards the next purchase of \$200 or more. Valid only for purchases of \$200 or more. Cash back will be credited to your account within 30 days of purchase. Terms and conditions apply.)

SAVE \$10 Azalea Single Bed (Mattress, Pillows & Sheets not included)

SAVE \$100 Kingston Wardrobe (Original Price: \$799, New Price: \$699, Cash Back: \$9.50)

SAVE \$65 Haier 1.2 Jar Rice Cooker (Original Price: \$129, New Price: \$64)

SAVE \$10 Trio S/S Double Burner Gas Stove (Original Price: \$79, New Price: \$69)

DOCUMENTATION REQUIREMENT HIRE PURCHASE APPLICATION-NEW CUSTOMERS

IDENTIFICATION (Any One of the following Photo ID)
 • Passport or
 • Drivers License or
 • FNPT Card or
 • Javan PRCA card or
 • Voter ID

RESIDENTIAL ADDRESS (Any One of the following)
 • Telecom Bill or
 • Water Bill or
 • Or any other credible evidence connecting to stated place of residence

PROOF OF INCOME (Any one of the following)
 • Letter from Employer or
 • Bank Statement or
 • Business License or
 • Letter from Provincial Council/Market Master (for Market Vendors)

REFERERES 3 contactable referees with phone contacts

DISCOUNT FACTORY OUTLETS

Misleading advertisements remain an issue whereby consumers are provided deceptive information that is likely to cause the average consumer to act in a way they might otherwise not. The images below is a good example which shows that that the sale price of the television set (\$799) is more than the original price (\$729) which is deceiving. Upon the intervention of the Council, the error was corrected (refer to the image on the left).

Make your house a home!

SAVE \$70 Samsung 32" HD LED TV (Original Price: \$799, New Price: \$729, Cash Back: \$8.75)

SAVE \$100 Skyworth 8kg Top Load F/Auto Washing Machine (Original Price: \$749, New Price: \$649, Cash Back: \$8.90)

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SAVE \$10 Trio S/S Double Burner Gas Stove (Original Price: \$79, New Price: \$69)

Alternative Dispute Resolution



GOAL 3: Solve consumer complaints through Alternative Dispute Resolution (ADR), Advisory Services and Legal Representation

The ADR Division is mandated to increase knowledge on the nature and dynamics of the consumer market. The division provides advice to consumers and investigates complaints that are lodged at the Council. The Council addresses consumer concerns and assists consumers in seeking adjudication.

Objective 1

Handle consumer complaints against traders and service providers

The Council received numerous complaints on faulty products and dissatisfactory services. A total of 3,549 complaints (an average of 295 complaints per month) worth FJD \$4,650,391.68 were registered on the ADR and NCH database. Out of the total registered complaints, the Council successfully resolved 2,903 cases, saving consumers FJD \$5,361,647.59. The Council resolved 297 cases through mediation with the concerned parties.

Table 15: Summary of Consumer Complaints

ISSUE	CENTRAL/EASTERN	WESTERN	NORTHERN	TOTAL
Registered Complaints	2,066	1,214	269	3,549
Number of Cases Resolved	1,796	852	255	2,903

(Source: Consumer Council of Fiji, 2018)

Mediations held from 2017 to 2018

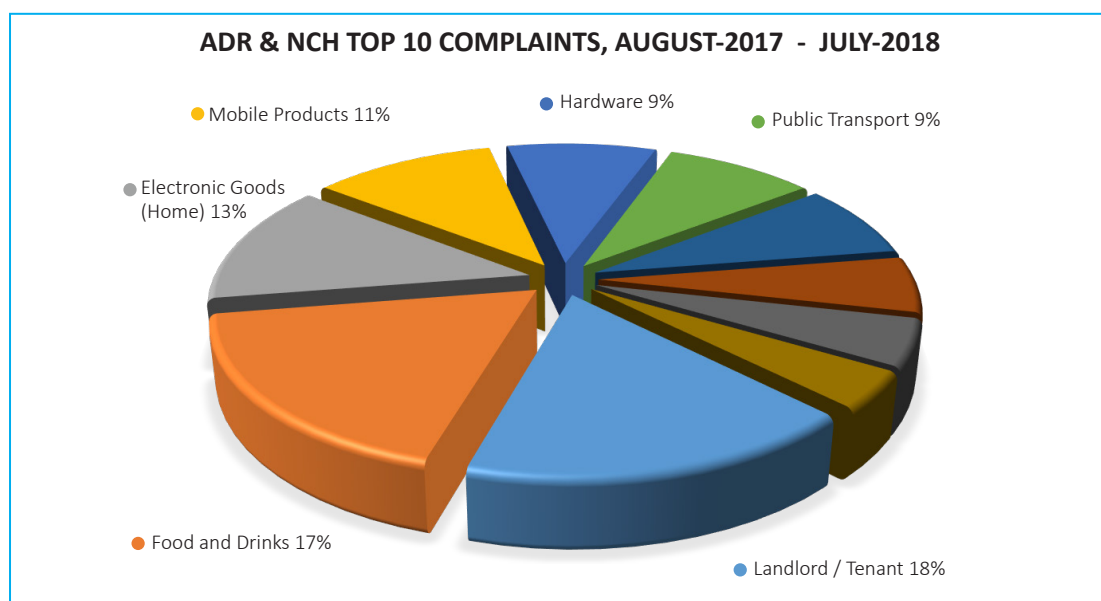
Mediation is an effective means of dispute resolution. The Council held 304 mediations this financial year. Mediation provides a forum in which parties gain understanding of consumer related issues and work together to explore options for resolution. Through mediation, parties determine for themselves the outcome of a particular complaint and settle matters without the need for litigation.

Table 16: Summary of Mediations Held

ADR/ NCH MEETINGS AND MEDIATIONS	
First Quarter	61
Second Quarter	86
Third Quarter	83
Fourth Quarter	74
Total	304

(Source: Consumer Council of Fiji, 2018)

Top 10 Complaints Received at the Council from 2017 to 2018



(Source: Consumer Council of Fiji, 2018)



The following are categories for the top 10 complaints lodged at the Council:

1. Landlord/ Tenancy

The highest number of complaints lodged at the Council was on landlord and tenancy matters with 349 registered complaints. Issues brought to the Council under this category ranged from failure to refund bond money, landlords not issuing receipts to tenants, landlords not providing written tenancy agreements, the inclusion of unfair clauses in the tenancy agreements, illegal increases in rent despite the residential rent freeze order, property owners locking out their tenants, landlords disconnecting utility bills and poor housing conditions.



2. Food and Drinks

The Council received 317 complaints regarding food and drinks which ranked second on the list of complaints lodged with us. These complaints included sub-standard food products, dead insects or foreign objects found in packaged or freshly served food; mould growth on food; maggots and weevils found in flour, expired products and incorrect packaging. Consumers also exposed restaurants, manufacturers and bakeries for selling sub-standard food products. The Council continues to liaise with the Ministry of Health Food Unit and the municipal councils who take action against the offenders to curb issues of this nature.



3. Electronic Goods (Home)

Electronic goods ranked third highest with 245 complaints. These were regarding the quality of household electronic goods. Common complaints received include products found to be defective shortly after purchase or products being faulty soon after the warranty period has lapsed. Consumers faced problems with quality across a range of white goods such as washing machines, stoves, fridges, microwave and blenders. In some cases, consumers faced delays with repair works, where they had to wait for months to get the products fixed. Furthermore, the terms and conditions on the warranty were not explained to the consumers when the products were purchased.



4. Mobile Products

Mobile product complaints stood in fourth place with 210 complaints. Mobile products include mobile phones and tablets. Complaints ranged from products becoming defective, or products that were repaired becoming defective again after a few days of use. The Council also noticed that in most cases, consumers were not provided with full disclosures about the products and often the traders denied repairing the products despite the product being under warranty.



5. Hardware

In fifth place was hardware related complaints with 174 cases. In this category, complaints

involved delays in the supply of hardware materials, the supply of sub-standard tools, faulty goods and machinery and infested or faulty building materials.



6. Public Transport

The Council recorded 165 complaints on public transport services. Most of these complaints were lodged via the National Consumer Helpline. These issues were related to untimely bus services, incorrect fares being charged, issues with e-ticketing services and unprofessional behaviour of public transport drivers.



7. Non-Food Issues

The Council registered 162 complaints against supermarkets and grocery stores around Fiji. These complaints related to increase in the prices of cigarettes, mill mix, battery, toilet paper, and the sale of expired and inferior quality goods.



8. Advertisements and Promotions

In eighth place was complaints based on advertisements and promotions with 107 complaints. Concerns raised by consumers ranged from non-disclosure of pricing, improper labelling, incorrect pricing and offensive advertisements.



9. Television Services

One hundred and four (104) complaints were received against television services. The most common complaint was disruptions to Sky Pacific channels. Other issues included incorrect billing, disconnections despite payments being made, poor customer service and poor reception.



10. Second-Hand Motor Vehicle

Second-hand motor vehicle grievances were tenth on the list with 85 complaints. The nature of complaints related mostly to the selling of defective vehicles, non-disclosure of warranty, faulty parts, untimely repair works and services not being provided as per the consumer's expectations.

Impacts

- Complainant bought a second-hand vehicle from a private seller (respondent) for \$7,000. The complainant had inspected the vehicle on three different occasions prior to purchase. After taking possession of the motor vehicle, she took it to a licensed mechanic for a final inspection. The mechanic identified several defaults in the vehicle and advised the complainant that she was not getting value for money. The complainant then returned the vehicle to the respondent the next day and highlighted the mechanical defects with a request for refund. The respondent however, denied the same. Thus, the complainant sought the Council's assistance. Based on the Council's intervention, the respondent provided full refund to complainant.
- Complainant and her husband engaged Harcourts Bluewater Real Estate Limited (respondent) to purchase a residential property under joint names. The property was situated at Malaqereqere, Sigatoka, and was valued at \$360,000. Complainant initially transferred \$30,000 as deposit for the property and later transferred the balance sum of \$330,000 into Harcourts' Trust Account as full payment for the property. Despite the complainant's intention of purchasing the property under joint names with her husband, the sale and purchase agreement only included her husband's name. Frustrated, the complainant terminated the sale and purchase agreement and sought a full refund from the respondent. The complainant however, was only provided with \$330,000 as refund. The complainant lodged a complaint with the Council seeking a refund of \$30,000 which was initially paid as deposit to the respondent. The Council wrote to the respondent seeking an explanation for withholding \$30,000. The respondent later provided a full refund.
- Five complainants decided to invest into life insurance policies with BSP Life (respondent) and were advised that the policy was a money back policy where they would receive payments after 5 years. The complainants, without perusal of the policy document, organised and continued their premium payments to the respondent in good faith. After 18 months of repayments, the complainants decided to purchase a motor vehicle from the bank by using their policy as collateral. To the complainants' surprise, their application was denied. Further to this, they found that their policies had a maturity date of 2085, that is, when they turn 100 years old. The complainants wrote to the Council and officially lodged their complaint against the respondent for failing to notify them of the maturity clause. The Council quickly set up meetings with them to collect further information before presenting the case to the respondent. The respondent gathered account details of each complainant and deposited their refunds accordingly.

- Complainants got their home loan of \$153,000 approved from ANZ (respondent) in October 2017. The loan was obtained to build their dream home. The loan was approved on a progressive drawdown basis in which the funds would only be released upon completion of works on a stage by stage basis. Being first time home buyers, the couple were excited and agreed to engage a building contractor who was recommended by a friend. They hired the contractor but later found out that he was only a carpenter and was hiring individual workers from his community to work for him. Furthermore, the contractor was deceiving the couple in falsifying documents for completion of stages in order for funds to be released from the bank. The complainants realised they had been misled and with their four hire purchase accounts and three children, went into financial depression. Having heard of the debt management services provided at the Council, the complainants decided to seek assistance for a debt restructure of their current repayments with the respondent. Through the Council's intervention, the respondent agreed to a repayment holiday of 3 months.
- Complainant's mother-in-law received a phone call from Digicel informing her about getting a BIMA (respondent) life insurance policy. Without any hesitation, she agreed to register for the life insurance policy in which a sum of \$2.03 per week would be deducted from her phone credit whenever she topped up. The respondent's agent informed her of all the benefits of having registered for the insurance and assured the complainant's mother-in-law that should something happen to her, the insurance company would pay her family a sum of \$3,000. A few weeks later, the complainant's mother-in-law passed away due to an illness. She then lodged a claim with the respondent for an insurance payout. The application was denied on the basis that the insured failed to disclose all information about her health conditions prior to signing up for the life policy. The complainant then decided to seek the Council's assistance. The respondent agreed to reimburse the complainant all costs incurred by the deceased's family on furnishing of all the necessary documentation for the claim.
- Complainant's spouse purchased two queen size beds from Subrail's Furniture (respondent), Rakiraki branch, on hire purchase in 2015. Unfortunately, within the same year the complainant's spouse passed away. The complainant informed the respondent that her husband had passed away and sought directions on what to do with his hire purchase account. The respondent informed her that she would have to continue with the repayments. The complainant informed the respondent that she did not sign the hire purchase agreement and nor was it stated in the agreement that payment would be passed on to next of kin if account holder passes away. Despite the complainant's concerns, the respondent insisted that she continue with her late husband's payments. The complainant continued with the \$45 monthly repayments but could not keep up with this because she was unemployed. Feeling frustrated, she lodged a formal complaint with the Council. The company Director was consulted and he confirmed that the complainant would not have to continue with any payments as this would be covered by their insurance company. The complainant was overjoyed when the Council informed her that she could keep the items at no further costs.
- Complainant suffered a knee injury back in his school days and was consistently experiencing pain that could not be treated by local doctors and physiotherapists. Fortunately, when he joined the workforce, part of his employee benefits included a health insurance cover from BSP Life (respondent). He decided to utilize this benefit by seeking surgical operation overseas. However, the complainant's application to the insurance company proved futile despite local doctors' recommendations to seek overseas treatment. The respondent argued that the necessary procedures could be done locally despite local surgeons stating their inability to perform the operation. The complainant then visited the Council for assistance. After the Council's intervention, the respondent approved the complainant's overseas medical treatment with all necessary costs paid for.
- Complainant has a medical insurance with BSP Life (respondent) and was diagnosed with Essential Thrombocytosis which required overseas medical treatment. Upon informing the respondent on this, his request was denied. The complainant was advised to bear the necessary costs where he would be provided a refund upon his return. After the Council's intervention, the respondent approved the complainant's medical treatment overseas.
- Complainant raised his concerns with the Council regarding Westpac Banking Corporation (respondent) deducting tax on his interest income from his bank account. The complainant had a tax exemption certificate from the Fiji Revenue and Customs Services where he should be exempted from these deductions. The Council contacted the respondent and consequently, deductions were ceased. The respondent had also reversed the amount that had been deducted from the complainant's account.

Objective 2

Advise and assist consumers on matters affecting their interests

The advisories issued by the Council are free and impartial. They are provided to assist consumers with difficulties they face in the marketplace. There was a noticeable increase in consumers seeking advice on products and services when compared to the previous financial year. A total of 2,741 consumers sought advice from the Council on a wide range of issues. There were 1,527 consumers who sought advice in the Central Division, 979 in the Western Division, 212 in the Northern Division and 23 consumers in the outer islands. Sixty-two (62) advisories were issued face-to-face during mobile unit sessions.

Objective 3

Refer cases that come under the jurisdiction of other consumer protection agencies and other authorities for their intervention

When mediation is unsuccessful, the Council refers complaints to other consumer protection agencies. Referral decisions are made based on the facts of the case and the jurisdiction of the particular agency to handle that complaint. The Council, therefore, referred 194 complaints to 17 different agencies and authorities.

Table 17: 2017-2018 referred cases

OTHER AUTHORITIES	TOTAL NO. OF COMPLAINTS
Department of National Trade Measurement and Standards (DNTMS)	2
Fiji Mediation Centre	1
Fiji Revenue and Customs Services (FRCS)	24
Fijian Competition and Consumer Commission (FCCC)	126
Land Transport Authority (LTA)	15
Lautoka City Council	1
Legal Practitioners Unit / Legal Counsel	5
Ministry of Employment, Productivity & Industrial Relations	1
Ministry of Health	6
Ministry of Local Government, Urban Development, Housing & Environment	1
Nadi Town Council	1
Nasinu Town Council	1
Nausori Town Council	1
Rakiraki Town Council	1
Reserve Bank of Fiji (RBF)	5
Suva City Council	2
Tavua Town Council	1
TOTAL	194

(Source: Consumer Council of Fiji, 2018)

Objective 4

Support and maintain legal proceedings contemplated or initiated by consumers where the Council deems such support necessary

A total of 64 referrals were made to the Small Claims Tribunal (SCT) worth FJD \$52,829.14. While preparing consumers' claims, the Council had advised consumers of the procedures to follow and what to expect when the cases are heard at the Tribunal. Twenty-one (21) consumers in the Central Division, 39 consumers in the Western Division and 4 consumers in the Northern Division were provided assistance in preparing their claims and counter-claims. Consumers were also advised and directed by the Council on the expectations and procedures that must be adhered to when claims are heard at the Tribunal.

Objective 5

Provide debt management and consumer credit advisory services to financially illiterate consumers

The Council's Debt Management and Credit Advisory services unit has been able to provide assistance to many consumers since its inception in 2012. Many financially-burdened consumers were assisted by negotiating the restructuring of their credit account and providing advice on credit-related matters.

With respect to debt and other financial products and services offered in the markets, the Council offers consumers advice or guidelines on responsible borrowing and clarifications on credit contracts. The Council also prepares budgets to help consumers become aware of their income and expenditure and assists with the restructuring of their consumer credit accounts with the relevant credit institutions.

Fifty-four (54) consumers sought advice from the Council on various issues concerning their debt, or a family member or friend's financial problems. Thirty-one (31) consumers were assisted with account restructure or consolidation to manage repayments during financial hardship. The cases were estimated to be worth FJD \$633,805.83.

Table 18: 2017 to 2018 Debt Management Statistics

DEBT MANAGEMENT		
Advice Sought by Consumers	Consumers assisted for Restructure	Monetary Value
54	31	\$633,805.83

(Source: Consumer Council of Fiji, 2018)

Objective 6

Manage the National Consumer Helpline for consumers to report against traders and service providers for unfair and unethical practices

On 14th July 2016, the Council set up its toll free complaints platform, NCH, to provide consumers a more efficient access to its service. Since then, NCH has become an increasingly popular medium which consumers can lodge complaints. The NCH serves to ensure that consumers from rural communities and disadvantaged who are unable to visit the Council physically, can use this platform to lodge a complaint or seek assistance.

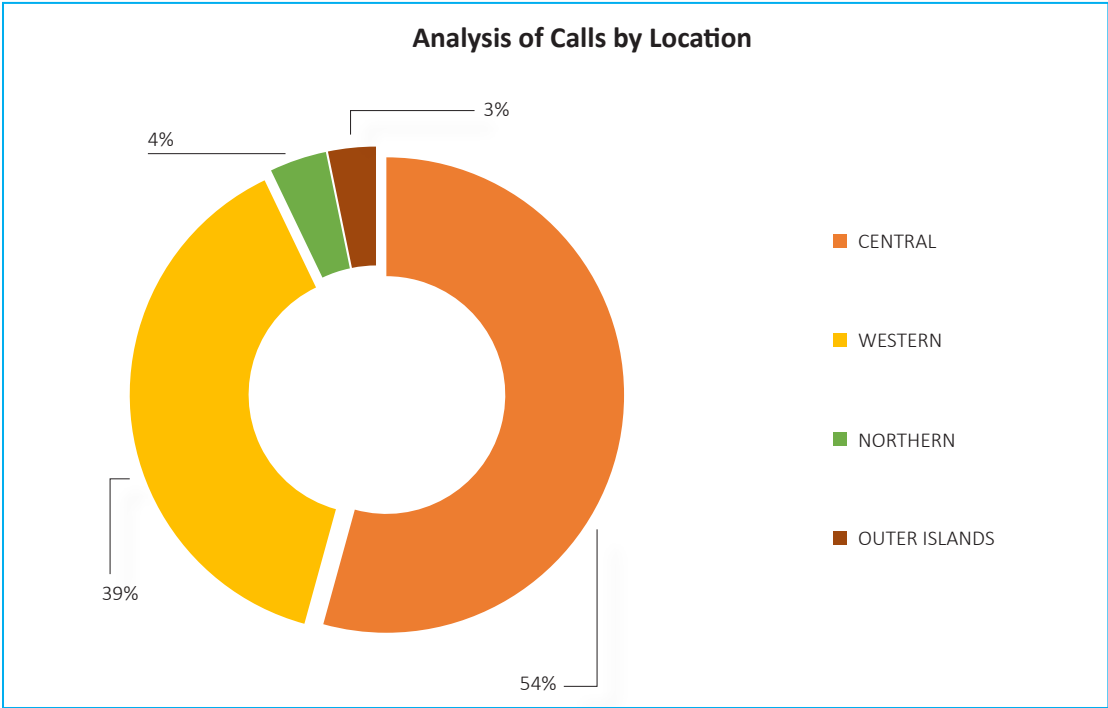
The NCH received 6,572 calls between 1st August 2017 to 31st July 2018 from consumers throughout Fiji seeking advice and assistance.

Table 19: Summary of NCH Consumer Complaints from 1st August 2017 to 31st July 2018

NATIONAL CONSUMER HELPLINE STATISTICS	TOTAL
Number of total calls received	6,572
Number of genuine calls received	3,014
Follow up calls	361
Number of calls registered on database	2,653
Total number of received and registered complaints	1,862
Complaints resolved	1,354
Cases referred to other authorities	106
Case referred to SCT	24
Advice	791
Weak cases	282
Pending cases	107

(Source: Consumer Council of Fiji, 2018)

The Council registered 2,653 consumer concerns of which 1,440 consumer grievances were from the Central division, 1,024 from the Western, 103 from the Northern division and 86 were from outer islands. The figures show that consumers took advantage of the opportunity to make free calls to lodge their grievances. The Council noticed that the number of cases reported was quite high however, certain consumers lacked supporting documents to substantiate their complaints. In the absence of supporting documents, the Council could not action their complaints and these cases were deemed as weak cases.



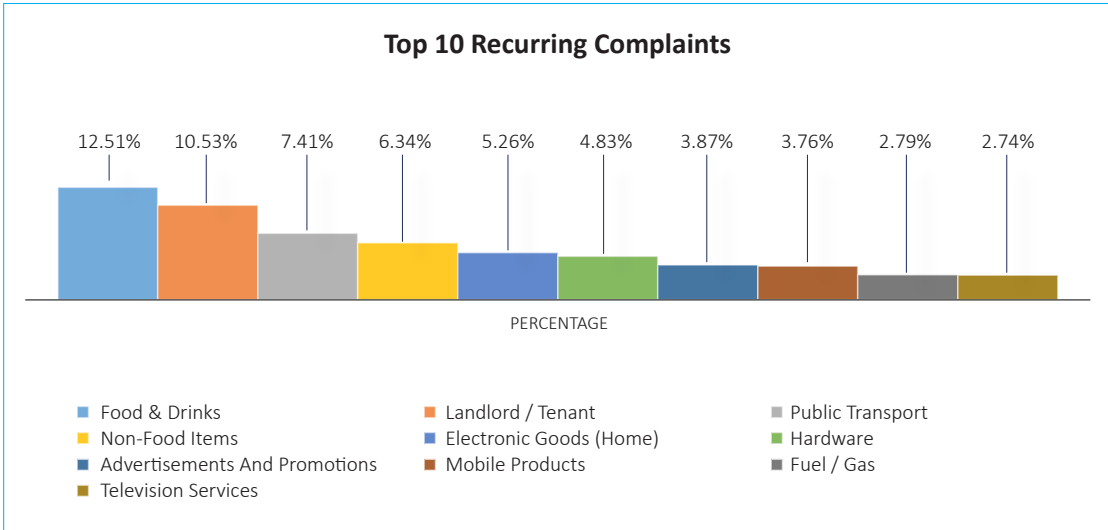
(Source: Consumer Council of Fiji, 2018)

Major Complaints Received through NCH

The Council resolved 76.1% of the total complaints received. These complaints included maggots and weevils found in flour, expired products, landlord and tenancy issues, bond money not being refunded, bus companies unable to provide services as per schedule especially to school students, trading without issuance of receipts, damage to hire purchase items when given for repairs, and traders not being able to supply purchased items on time.

The food and drinks category was noted to have recorded the highest number of complaints, which stood at 12.51% of the total number of complaints, followed by landlord and tenancy complaints that stood at 10.53% and public transport complaints at 7.41%.

The graph below presents the top 10 recurring complaints recorded by NCH.



(Source: Consumer Council of Fiji, 2018)

Major Impacts

- Complainant informed the Council that Communications Fiji Limited – radio station FM96 (respondent) misled consumers during one of the IQ competition aired during a Friday night's show. According to the complainant, he texted the right answers, however, the announcer informed the audience that no one texted the right answer. Hence, he continuously texted with a different answer to be part of the competition. However, when the answer was finally announced, he discovered that his first answer was correct. Through the Council's mediation, he was provided a \$50 talk time by the respondent.
- Complainant informed the Council that MH Super Fresh (respondent) misled the public by placing a false advertisement. The respondent placed an advertisement stating that assorted Marigold 250ml fruit drink was selling for \$1.00. The complainant however, was charged \$1.25 for the 250ml apple fruit juice instead. When he initially enquired with the respondent, he was advised that not all the assorted fruit drinks were on sale. Upon the Council's intervention, the respondent advised that when the merchandisers replenished the new stock, the promotion had ended. However, the shelf price was not removed and the system was picking the normal price of \$1.25 per fruit drink. The complainant was subsequently provided with one carton of the Marigold 250ml fruit juice as compensation by the respondent. An apology was also issued to the complainant.
- Complainant purchased 20 litres of outboard motor fuel from Jim's (Mobil) Service Station (respondent) in Labasa. While fuelling his outboard engine the complainant sensed that the fuel was mixed with water. He highlighted this to the respondent but the respondent denied any redress claiming that the fuel sold to the complainant was pure with no additives to it. The complainant raised the issue with the Council. Upon the Council's intervention, the respondent provided redress by compensating the complainant with 20 litres free outboard motor fuel the very next day.
- Complainant advised Fiji Airways (respondent) that they were stranded in Naevelecibi, Ra and were unable to cross the flooded bridge to board the flight to Brisbane on 16th January 2018. When the complainant advised the respondent of his situation, he was told that he would have to pay extra costs amounting to \$6000 for 3 adults and 6 kids. The complainant then sought the Council's assistance. Upon the Council's intervention, the respondent booked the complainant and his family on a flight back to Brisbane on 20th January 2016 without any additional charges.
- Complainant advised the Council that he was covered under Williams & Gosling Employees group QBE Insurance (respondent) coverage. In 2014 while on his tour to Australia, the complainant suddenly got sick and was treated in Australia. Upon the complainant's return to Fiji, he lodged his insurance claim through Williams & Gosling submitting his medical report and medical bills amounting to FJD\$13,569. However, Williams & Gosling delayed in forwarding the documents to the respondent for reimbursement. Hence, respondent declined the complainant's claim and termed it as time barred. Subsequently, the complainant sought the Council's intervention whereby QBE Insurance paid the full sum of his claim.
- Complainant raised his concerns about the improper disclosure of information regarding Walesi digital television service which was provided to him by Energy Fiji Limited (respondent). The complainant stated that he was not guided on the requirements of obtaining a Walesi decoder. The complainant thus, raised this issue to the Council's attention as he was not receiving any favourable response from the respondent. The Council intervened and through discussions with the respondent, the complainant was provided with the required information.

Objective 7

Empower consumers to use NCH to lodge consumer complaints

The Council conducted television, radio and LED digital commercials to raise awareness on our National Consumer Helpline 155. During the year, the Council produced 137 radio commercials and 2 TV commercials. The Council also distributed 536 copies of brochures on "National Consumer Helpline".

Council conducted 16 community visits, 9 workshops, 21 school visits, 6 lecture presentations, 8 mobile units and 10 news articles in print media to create awareness about the Helpline. Through the various outreach programmes, consumers were educated on their rights and responsibilities and were encouraged to lodge their complaints or seek advice through the toll free line.

GOVERNANCE, MANAGEMENT AND FINANCE



GOAL 4: Foster a High-Performance Organization

▲ Governance and Management

The Council remains committed to a high level of corporate governance, enabling the organisation to effectively achieve its intended outcomes and fostering an environment that encourages good behaviour. The Council leads, directs and controls its functions and relates to the community and its partners through its corporate governance framework. Through various systems and processes, the Council strives to adhere to the principles of good governance: openness, inclusivity, integrity, and accountability.

▲ Board Appointment

The Minister for Industry, Trade and Tourism has the power to appoint the members of the Board pursuant to the Consumer Council of Fiji Act 1976 *Cap* 235. The primary responsibility of the Board members of the Consumer Council of Fiji is to provide governance and stewardship to the Council. The Board oversees the Council's system of corporate governance and financial reporting to ensure that the Council provides performance report and fair financial information to the Minister of Industry, Trade and Tourism. The Board will carry out its mandate directly and through other committees as it appoints from time to time. The Council's Board of Directors were appointed by the Minister for Industry, Trade and Tourism for a three-year term from 6th April 2016 to 6th April 2019. The Board consists of the Chairperson and five members.

▲ Board Charter

The Board Charter sets the rules and procedures for the members. The Charter assists the Board in discharging its responsibilities for the smooth running of the Council's affairs by providing leadership and direction to the management team. Moreover, it outlines the Board's commitment to excellence, transparency and accountability.

▲ Board Meetings

The Board is required to meet at least four times in a year as per the Consumer Council of Fiji Act 1976. Under the Board Charter, the Board can also work electronically as well as through flying minutes. Five board meetings were held during the 2017-2018 financial year inclusive of one special board meeting held in July 2017 to review the Strategic Plan. Four Electronic Board Papers were also circulated on matters that required urgent attention and approval.

During the financial year 2017-2018, the following policies and plans were reviewed and approved by the Board:

- Finance and Asset Management Policy Manual;
- Human Resources Policy Manual;
- Entitlements and Allowance Policy for Board and CEO;
- Strategic Plan 2015-2018; and
- Annual Work plan 2017-2018

▲ Staffing

The Council remains committed to building a more inclusive and diverse culture, supporting flexible

work practices and rewarding the staff responsibly. As at 31st July 2018 the Council had 25 staff working in its three offices in Suva (Central/Eastern), Lautoka (Western) and Labasa (Northern). A total of 18 positions were vacant in 2017- 2018 with the inclusion of two new positions created. The Council recruited 16 permanent staff, two temporary staff and two staff were promoted to fill in the vacant positions. Nine staff resigned, three contracts expired, and two contracts were terminated. In addition, three staff were recruited as volunteers under terms of reference.

▲ Develop Personnel Resources – Staff Training/ Capacity Building

The Council has invested in staff training/ capacity building to ensure effective and efficient service delivery to the consumers. During the financial year 2017 – 2018 staff attended nine training programmes to upgrade their skills and knowledge as tabulated below:

Table 20: Summary of trainings conducted

SUMMARY OF TRAININGS CONDUCTED	
DATE	TRAINING PROGRAMS/IN-HOUSE TRAINING
26 September 2017	FICAC conducted an in-house staff awareness session on minimising unethical conduct in the workplace.
30 October 2017	Soneel Ram and Utiko Nabunobuno attended a training session on Australian Competition and Consumer Commission (ACCC). The session was organised by Fijian Competition and Consumer Commission and conducted by Mr Woodrow Inman from the ACCC.
30 January 2018	Bindula Devi conducted an in-house staff training for the Suva Office – ADR Staff on Complaints Handling Procedures, Council Policies and drafting of case studies.
11 – 13 April 2018	Conducted induction for Nanise Veikoso – Regional Coordinator – Labasa.
25 April 2018	Labasa Officers training was held.
1 – 2 May 2018	In-house training was conducted for Council Staff by Fiji National University on Managing Bullying and Sexual Harassment at the Workplace.
8 May 2018	Conducted Induction for Tevita Vuibau – Manager CIM.
24 – 25 May 2018	Pooja Singh attended training on Quality Management – Presentation Skills for Managers conducted by the Fiji National University.
14 – 15 June 2018	In-house training by Empowerment Pacific on support for staff – critical incident debrief was conducted for Council staff.

(Source: Consumer Council of Fiji, 2018)

▲ Performance Management System

The Performance Management system was reviewed, revised and signed by the staff in January 2018. The system is a vital tool for building a high-performance culture by communicating expectations, defining roles within a required competence framework and establishing an achievable benchmark. The performance appraisal form has the targets outlined from the business plan that needs to be achieved by staff to acquire bonuses yearly.

▲ Staff and Management Meeting

4 staff briefings and seven management meetings were held during the 2017-2018 financial year. These meetings provide an opportunity for staff to network and strengthen the working relationship amongst different divisions, staff and management. Staff were informed of new policies, procedures, plans and expectations of the board and management. Issues discussed included the assessment and achievement of the Key Performance Indicators and on any other matters raised by the staff. The CEO also conducted divisional and one on one meetings as part of employee engagement.

▲ Finance

In the financial year 2017-2018, the Council signed a Service Agreement with the Ministry for Industry, Trade and Tourism which outlined the key result areas and the targets to be achieved. To deliver the targets, the Council received a government grant of \$1,322,425 from August 2017 to July 2018. A further disbursement of \$103,855.00 VIP was made to cater for the purchase of new furniture and equipment as requested in the Council's Budget.

▲ Motor Vehicle

The Council secured a new vehicle for the Lautoka office as per the Board's approval via email on 22nd August 2017. The vehicle was purchased on 29th December 2017 from Asco Motors for \$39,800.00 VIP.

▲ Lautoka Office Renovation

The Council renovated the Lautoka office this financial year. The repair works and interior painting of the office commenced on 27th August 2017 and completed on 17th September 2017.

▲ Suva Office Relocation

The Ministry of Industry, Trade & Tourism (MITT) facilitated the Council's request for office relocation. A one-off cost in the sum \$413,250 for Office Relocation Grant was provided by MITT. Based on the Board's approval, the Council signed the tenancy agreement for the new office premises at Level 5, Vanua House, Suva, on 1st February 2018.

An expression of interest for "Architectural Consultancy Services" was advertised in the local dailies, and the tender was awarded to Architects Pacific as approved by the Board. The Board also approved the tender for the "Expression of Interest for Office Refurbishment – Fit-out" which was awarded to International Shopfittings Limited for \$267,536.14 VIP. The service agreement for "Refurbishment of Level 5 Vanua House" with International Shopfittings (Fiji) Limited was signed on 12th March 2018, and the project commenced on the same day. The tender for the "Expression of Interest for "Reticulation of ICT Services" was awarded to Telecom Fiji Ltd. This was approved by the Board via email dated 9th March 2018. The service contract for "Reticulation of ICT" with Telecom Fiji Ltd was signed on 26 March 2018 for \$15,167.71VIP. The period of the contract was from 26/03/2018 to 16/04/2018. The services provided by TFL were communication, data cabling and relocation of existing equipment.

The Council embarked on TV and radio commercials informing consumers and stakeholders of the office relocation. The commercials were run before relocation and post-relocation advising on the new office location/address. The pre-location advertisement on TV and radio aired from 19th to 31st May 2018. The post location commercial was screened from 1st to 8th June 2018. The Council also included messages on relocation in the Fiji Sun and The Fiji Times, which was part of the weekly articles in the said local dailies. The Council commenced shifting of office equipment on 29th May 2018 and finally moved in on 1st June 2018. Minor office fit-out works are in progress and is expected to conclude by the first quarter of the next financial year.

▲ Council's New Logo

To complement the modern outlook of the office, it was also important to change the Council's logo to capture what a modern consumer organisation represents. The current logo was introduced about 40 years ago when the Council was first established. While many consumers had come to know the Council by its logo featuring the scales of consumer justice, the Council felt that this needed to be changed as the Council's focus and philosophy has changed over the years making the logo out of style. The Council no longer deals only with goods but also services, and this change needed to be reflected in the new logo. Therefore, it was critical that the proposed logo gives the correct impression of the Council. The new branding will create an identity for the consumers, which will increase consumer confidence in the marketplace.

Channa and Charaka Solutions Ltd were commissioned for the rebranding of the Council logo. The final logo design and the colour concept were approved by the Board on 20th March 2018, and subsequent meetings were held with the graphic designer for the logo style guide. The Council has written to the line Ministry seeking approval on the new logo for the Council, replacing the old one. The new logo design and concept is anticipated to be finalized in the next financial year.

▲ Council's IT, Registry and Database Services

The Council outsourced its IT services to Datec Fiji Limited for six months due to the relocation of the Suva office. A further extension until the Council relocates to the new premises was agreed by Datec. Moreover, the Council renewed its (antivirus) Trend Micro and Sophos (firewall) software with Datec Fiji Limited for a year.

▲ National Consumer Helpline

The National Consumer Helpline contract with the three Telecoms, TFL, Digicel and Vodafone, is under review, and the same would be finalised in the next financial year.

▲ Donor Funds -Anne Fransen Fund Project

The Council continued with its project by the Anne Fransen Fund entitled, "Combating NCDs through Consumer Empowerment" from the last financial year. The main aim of the project was to inform consumers that the power of combatting NCDs is in their hands and that this power is in the form of choices they make daily. The project was secured on 29th March 2017 with a sum of \$22,321.43. The project commenced on 1st April 2017 and concluded on 31st December 2017. The final report with Financial Acquittal was submitted to Consumers International by the Council on 16th March 2018.

The Council used the funds to carry out the following activities:

- Awareness Workshops on "Combating NCDs in Fiji" were held for the Central, Western and Northern divisions on 3rd, 5th and 12th October 2017 respectively.
- Representatives from Ministry of Health, Diabetes Fiji, UNDP, National Food and Nutrition Centre were invited to speak at the workshops in all the divisions. The topics for discussion at the workshops were:
 - ▶ NCD from a Regional Perspective;
 - ▶ The trend in NCDs – Fiji (Diabetes);
 - ▶ NCD Costing;
 - ▶ Registration of Diabetics;
 - ▶ Chaser Habits During Kava Consumption;
 - ▶ MyKana App;
 - ▶ Success with SSB Taxation in Fiji & Setting the Scene for the Group Work;
 - ▶ The Way Forward.
- 1. Stakeholders invited at the workshops included representatives from NGOs, enforcement agencies, consumer representatives, faith-based organisations, tertiary institutions, government departments and statutory organisations.
- 2. The Ministry of Health and Medical Services co-financed the workshops in the three divisions.
- 3. CCAG members were invited to participate in the presentations and discussions at the workshops in the three divisions.
- Two thousand five hundred copies of factsheets titled, "Kava Consumption and Chaser Habits" was published in English and iTaukei languages on 2nd October 2017. These factsheets were disseminated to the participants at the workshops in the three divisions. The rest of the factsheets are being disseminated to consumers during the Council's awareness programmes and campaigns. A "Focus Group Meeting" was held with consumers to ascertain the issues on chaser consumption before developing a factsheet on the same.
- The Council produced a 30-second TV commercial on "Unhealthy Chaser Habits". This was aired on Fiji Television in October 2017. The Ministry of Health and Medical Services contributed financially towards the commercial for the benefit of consumers in Fiji. The advertisement continued for two weeks in November 2017 on both Fiji One and FBC Television platforms. A talkback show was also held on the FBC TV show "4 The Record". Representatives from Consumer Council, UNDP and the Ministry of Health were part of the talkback show.

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File: 1224/1

8 January 2020

Mr. Raman Dahia
Executive Chairman
Consumer Council of Fiji
Level 5, Vanua Arcade
Victoria Parade
SUVA

Dear Mr. Dahia

**AUDITED FINANCIAL STATEMENTS
CONSUMER COUNCIL OF FIJI
FOR THE FINANCIAL YEAR 31ST JULY 2018**

Audited financial statements for the Consumer Council of Fiji for the year ended 31 July 2018 together with my audit report on them are enclosed.

Particulars of the errors and omissions arising from the audit have been forwarded to the Management for necessary actions.

Yours sincerely

Ajay Nand
AUDITOR-GENERAL

Encl.

cc: Chief Executive Officer – Consumer Council of Fiji

CONSUMER COUNCIL OF FIJI
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2018

CONSUMER COUNCIL OF FIJI
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2018

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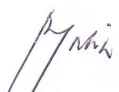
CONSUMER COUNCIL OF FIJI
STATEMENT BY DIRECTORS
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2018

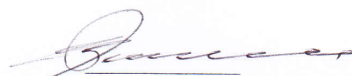
In accordance with a resolution of the Board of Directors of the Consumer Council of Fiji, we state that in our opinion:

- (i) the accompanying statement of financial position of the Council is drawn up so as to give a true and fair view of the state of affairs of the Council as at 31 July 2018;
- (ii) the accompanying statement of income and expenditure for operating grant and donor fund of the Council is drawn up so as to give a true and fair view of the results of the Council for the year ended 31 July 2018;
- (iii) the accompanying statement of changes in accumulated funds of the Council is drawn up so as to give a true and fair view of the changes in equity of the Council for the year ended 31 July 2018;
- (iv) the accompanying statement of cash flows of the Council is drawn up so as to give a true and fair view of the cash flows of the Council for the year ended 31 July 2018;
- (v) at the date of this statement there are reasonable grounds to believe the Council will be able to pay its debts as and when they fall due; and
- (vi) all related party transactions have been adequately recorded in the books of the Council.

Signed for and on behalf of the Board and in accordance with a resolution of the directors.

Dated at Suva this 6th day of January 2020.


Chairman


Director

OFFICE OF THE AUDITOR GENERAL

Excellence in Public Sector Auditing



6-8TH Floor, Ratu Sukuna House
2-10 McArthur St
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INDEPENDENT AUDITOR'S REPORT

CONSUMER COUNCIL OF FIJI

I have audited the financial statements of Consumer Council of Fiji ("the Council"), which comprise the statement of financial position for the year ended 31 July 2018, statement of comprehensive income, statement of changes in equity and statement cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory information as set out on notes 1 to 16.

In my opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Consumer Council of Fiji as at 31 July 2018, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards for Small and Medium-sized Entities (IFRS for SMEs).

Basis for Opinion

I have conducted my audit in accordance with International Standards on Auditing (ISA). My responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of my report. I am independent of the Council in accordance with the International Ethics Standards Board for Accountants Code of Ethics for Professional Accountants (IESBA Code) together with the ethical requirements that are relevant to my audit of the financial statements in Fiji and I have fulfilled other ethical responsibilities in accordance with these requirements and the IESBA Code. I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my opinion.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

The management is responsible for the preparation and fair presentation of these financial statements in accordance with IFRS for SMEs, Consumer Council Act, 1976 and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Council's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the entity or to cease operations, or has no realistic alternative but to do so.

The Directors are responsible of overseeing the entity's financial reporting process.

Auditor's Responsibility for the Audit of the Financial Statements

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue and auditor's report that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with International Standards on Auditing (ISA) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with ISA, I exercise professional judgement and maintain professional scepticism throughout the audit. I also:

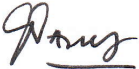
- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Council's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence, obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Council's ability to continue as a going concern. If I conclude that a material uncertainty exists, I am required to draw attention in my auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify my opinion. My conclusions are based on the audit evidence obtained up to the date of my auditor's report. However, future events or conditions may cause the Council to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

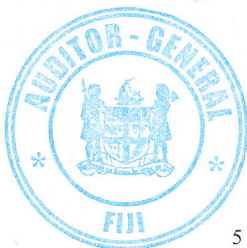
I communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that I identify during my audit.

Report on Other Legal and Regulatory Requirements

In accordance with the requirements of the Consumer Council Act, 1976 in my opinion:

- a) proper books of account have been kept by the Council, so far as it appears from my examination of those books,
- b) the accompanying financial statements:
 - a. are in agreement with the book of account;
 - b. to the best of my information and according to the explanations given to me, give the information required by the Consumer Council Act, 1976 in the manner so required.


Ajay Nand
AUDITOR-GENERAL



Suva, Fiji
8 January, 2020

CONSUMER COUNCIL OF FIJI
STATEMENT OF FINANCIAL POSITION
AS AT 31 JULY 2018


		31 July 2018 (\$)	Re-stated 31 July 2017 (\$)
Current Assets			
Cash and cash equivalents	2	463,259	675,941
Receivables	3	35,194	11,329
Prepayments		4,369	5,918
Total Current Assets		502,822	693,188
Non Current Assets			
Property, plant and equipment	4	465,967	163,549
Intangible Assets	4 (b)	530	-
Total Non Current Assets		466,497	163,549
TOTAL ASSETS		969,319	856,737
Current Liabilities			
Accounts payables		110,378	39,620
Provision for annual leave		21,475	22,348
Unutilized capital government grant	6	4,587	417,837
VAT payable		5,031	301
Total Current Liabilities		141,471	480,106
Non Current Liabilities			
Deferred grant	7	538,892	193,074
Total Non Current Liabilities		538,892	193,074
TOTAL LIABILITIES		680,363	673,180
NET ASSETS		288,956	183,557
TOTAL ACCUMULATED FUNDS		288,956	183,557

(The accompanying notes are to be read in conjunction with the Financial Statements)

Signed for and on behalf of the Board and in accordance with a resolution of the directors.

Dated at Suva this 6th day of January 2020.


Chairman


Director

CONSUMER COUNCIL OF FIJI
STATEMENT OF INCOME AND EXPENDITURE (OPERATING GRANT)
FOR THE YEAR ENDED 31 JULY 2018

	Note	31 July 2018 (\$)	31 July 2017 (\$)
Income			
Grant from Government of Fiji		1,226,106	1,143,848
Sundry income		9,198	11,176
Reimbursement	8	4,746	7,206
Donation	9	10,937	-
Sponsorship	10	4,000	3,000
Amortization of Deferred Income		72,101	62,508
Utilization of capital government grant	11	87,249	63,303
Total Income		1,414,337	1,291,041
Expenditure			
Advertising		17,887	14,957
Annual leave		21,475	22,348
Audit fees		4,143	3,300
Legal Fees		-	150
Bank charges		790	884
Board allowances		40,000	11,910
Board expenses		3,523	6,082
Depreciation		72,192	62,508
Electricity and water		26,470	20,009
Entertainment		1,515	1,455
FNU levy		8,033	5,895
Insurance		9,763	9,726
IT support		7,532	5,124
Office expenses, stationery & publication		20,099	27,890
Research		484	465
Rent and rates		56,029	63,695
Repairs on office equipment, furniture & fittings		4,756	3,480
Annual Maintenance Fees		3,460	-
Running expenses - motor vehicles		12,016	14,242
Salaries, wages & related payments		790,555	715,992
FNPF expenses		81,090	72,302
Subscription		5,779	2,364
Sundries		3,784	2,599
Telephone & postage charges		22,180	22,294
Training & workshop expenses		4,662	10,308
Travelling expenses		14,550	25,398
World consumer rights day		8,469	5,990
National Consumer Helpline		11,758	40,409
Office Relocation Expense			
New Office Rent		55,944	-
Total Expenditure		1,308,938	1,171,776
Net surplus for the year		105,399	119,265

CONSUMER COUNCIL OF FIJI
STATEMENT OF INCOME AND EXPENDITURE (DONOR FUNDED)
FOR THE YEAR ENDED 31 JULY 2018

	Note	31 July 2018 (\$)	Restated 31 July 2017 (\$)
Income			
Grant from European Union		-	16,891
Other Grants - Ministry of Health		3,642	-
Utilization of Donor Grants		29,525	-
Total Income	12	<u>33,167</u>	<u>16,891</u>
Expenditure - European Union			
Local transportation		4,804	3,521
Publications		1,500	4,300
Advertisement		13,901	-
Costs of conferences		7,714	1,791
Team Building		5,074	-
Audit Fees		-	5,178
Bank Charges		174	163
Total Expenditure		<u>33,167</u>	<u>14,953</u>
Net surplus for the year		<u>-</u>	<u>1,938</u>

(The accompanying notes are to be read in conjunction with the Financial Statements)

CONSUMER COUNCIL OF FIJI
STATEMENT OF CHANGES IN ACCUMULATED FUNDS
FOR THE YEAR ENDED 31 JULY 2018

	31 July 2018 (\$)	31 July 2017 (\$)
Accumulated funds brought forward (Operating)	86,848	(32,417)
Net surplus for the period - Operating	105,399	119,265
	<u>192,247</u>	<u>86,848</u>
Accumulated funds brought forward (Donor Fund)	52,201	50,263
Net surplus for the period - Donor funds	-	1,938
	<u>52,201</u>	<u>52,201</u>
<i>Add:</i> Asset Revaluation Reserve	44,508	44,508
Total Accumulated Fund	<u>288,956</u>	<u>183,557</u>

CONSUMER COUNCIL OF FIJI
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 JULY 2018

	Notes	31 July 2018 (\$)	31 July 2017 (\$)
Cash flows from Operating Activities			
Receipts from Government and Other Donors		1,352,865	1,715,864
Payments to suppliers and employees		(1,188,574)	(1,117,745)
Bank charges		(790)	(884)
Net cash provided by Operating Activities	5	<u>163,501</u>	<u>597,235</u>
Cash flows from Investing Activities			
Payment for property, plant and equipment		(376,182)	(89,596)
Net cash (used) in Investing Activities		<u>(376,182)</u>	<u>(89,596)</u>
Net increase in cash & cash Equivalents		(212,681)	507,639
Cash and cash equivalent at the beginning of the year		675,941	168,302
Cash and Cash Equivalent at the End of the Year	2	<u>463,260</u>	<u>675,941</u>

(The accompanying notes are to be read in conjunction with the Financial Statements)

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2018

Note 1: Summary of Significant Accounting Policies

(a) Statement of Compliance

This financial statement prepared by Consumer Council of Fiji is in accordance with the IFRS for Small and Medium - sized Entities issued by the International Accounting Standards Board. The principal accounting policies applied in the preparation of these financial statements are set out below. These policies have been consistently applied to all the years presented, unless otherwise stated.

(b) Critical Accounting Estimates and Judgments

The preparation of the financial statements requires management to make judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual results may differ from these estimates.

(c) Functional and Presentation Currency

The financial statements are presented in Fijian currency, which is the Council's functional currency. All financial information presented in Fijian currency has been rounded to the nearest dollar.

(d) Other Receivables

Trade receivables are recognized initially at the transaction price and subsequently assessed for any impairment where provisions are made for any doubtful balances.

(e) Depreciation of Property, Plant and Equipment

Property, plant and equipment is stated at historical cost less accumulated depreciation and any accumulated impairment losses. Historical cost includes expenditure that is directly attributable to bringing the asset to the location and condition necessary for it to be capable of operating in the manner intended by the management.

Depreciation has been provided using straight line method to write off the assets over their useful lives. The principal rates adopted are:

Furniture	10-15% per annum
Office equipment	10-25% per annum
Motor vehicle	20% per annum
Software	40% per annum

(f) Other Payables

Other payables are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method.

(g) Income Tax

The Council is exempted from income tax in accordance with the provisions of section 8 of the Consumer Council Act (Cap 235).

(h) Value Added Tax (VAT)

The financial statements have been prepared exclusive of VAT.

The net amount of valued added tax recoverable or payable to the Fiji Revenue & Customs Authority is included as part of the receivables or payables in the Statement of Financial Position.

(i) Cash and Cash Equivalents

For the purposes of cash flow statement, cash and cash equivalents comprise of cash on hand and cash at bank.

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2018

Note 1: Summary of Significant Accounting Policies (con't)

(j) Employee Benefits

All employees who are Fiji Citizens are members of the Fiji National Provident Fund, an independent statutory administered fund. The Council has no liability for current or past activities.

(k) Provision of Annual Leave

The amounts expected to be paid to employees for the pro-rata entitlement to long service, annual and sick leaves are accrued annually at current pay rates.

(l) Government Grant

Grants that compensate the Council for expenses incurred are recognized as revenue in the statement of income and expenditure on a systematic basis in the same periods in which the expenses are incurred. Grants that compensate the Council for the cost of an asset are recognized in the statement of income and expenditure as revenue on a systematic basis over the useful life of the asset.

(m) Comparative Figures

Previous years figures have been regrouped where necessary for comparison purposes.

(n) Changes in the Financial Year

The financial year end for Government was changed from 31 December to 31 July in accordance with the Financial Management (Amendment) Act 2016. Accordingly, the Council decided to change its financial year to be in-line with Government's financial year. The financial statements for the period ended 2018 reflect transactions for a twelve-month period.

Note 2: Cash and cash equivalents

	31 July 2018	31 July 2017
	(\$)	(\$)
Cash on hand	600	600
Cash at bank: (Operating)	410,144	593,299
Cash at bank: (Donor funds)	23,333	52,800
Cash at bank: (EU Project)	29,182	29,242
	<u>463,259</u>	<u>675,941</u>

Note 3: Receivables

	31 July 2018	31 July 2017
	(\$)	(\$)
Refundable deposits	35,194	11,329
	<u>35,194</u>	<u>11,329</u>

Note 4: Property, Plant and Equipment

Fixed Assets are stated at cost and have been included in the accounts on the following basis:

	31 July 2018	31 July 2017
Furniture & Fittings		
Cost :		
At 1 August	35,766	33,199
Additions	312,414	3,072
Disposals	(6,159)	505
At 31 July	<u>342,021</u>	<u>35,766</u>
Depreciation and Impairment		
At 1 August	23,664	20,631
Depreciation for the year	8,657	3,538
Disposals	(5,775)	505
At 31 July	<u>26,546</u>	<u>23,664</u>
Net Book Value	<u>315,475</u>	<u>12,102</u>

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2018

Note 4: Property, Plant and Equipment (con't)	31 July 2018	31 July 2017
Office Equipment		
Cost :		
<i>At 1 August</i>	226,271	203,050
Reclassification to Intangible Assets	(35,065)	-
Additions	11,171	23,221
Disposals	(37,084)	-
At 31 July	165,293	226,271
Depreciation and Impairment		
<i>At 1 August</i>	143,202	106,934
Reclassification to Intangible Assets	(27,919)	-
Depreciation for the year	28,999	36,268
Disposals	(36,425)	-
At 31 July	107,857	143,202
Net Book Value	57,436	83,069
Motor Vehicle		
Cost :		
<i>At 1 August</i>	178,784	115,481
Additions	35,692	63,303
Disposal	(20,000)	-
At 31 July	194,476	178,784
Depreciation and Impairment		
<i>At 1 August</i>	110,406	87,704
Depreciation for the year	27,921	22,702
Disposal	(20,000)	-
At 31 July	118,327	110,406
Net Book Value	76,149	68,378
Work In Progress		
Additions - Office Relocation	16,907	-
Total Net Book Value	465,967	163,549
Note 4(b): Intangible Assets		
Cost		
<i>At 1 August</i>	-	-
Transfers from Office Equipment	35,065	-
At 31 July	35,065	-
Depreciation and Impairment		
<i>At 1 August</i>	-	-
Transfers from Office Equipment	27,919	-
Amortisation	6,616	-
At 31 July	34,535	-
Net Book Value	530	-

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2018

	31 July 2018	31 July 2017
Note 5: Reconciliation of Net Cash provided by Operating Activities to Operating Surplus	(S)	(S)
Net surplus for the year (Operating)	105,399	119,265
Net (deficit)/surplus for the year (Donor)	-	1,938
Sale/Loss of Fixed Asset	1,042	-
Depreciation	72,192	62,508
Increase in debtors	(23,865)	-
(Increase)/Decrease in prepayments	1,549	246
Decrease in VAT receivable	4,730	(4,619)
Increase in accounts payables	70,757	5,675
Increase/(Decrease) in provision for annual leave	(873)	5,662
Increase in other liability	(67,431)	406,560
Net Cash provided by Operating Activities	163,500	597,235
Note 6: Unutilized Capital Government Grant		
Balance B/F	417,837	4,587
Office Relocation Grant	-	413,250
Less Reclassified to Deferred Grant	413,250	-
Unutilised capital government grant	4,587	417,837
Note 7: Deferred Grant		
The Council on 19/07/18 received \$103,855 (VIP) as capital grant from the Government for the purchase of additional furniture and office equipment.		
	31 July 2018	31 July 2017
Opening Balance	193,074	136,461
Add Office Relocation	383,225	-
Add One-Off Capex Grant	95,280	-
Add PPE Additions	67,126	89,596
	738,705	226,057
Less		
<u>Utilization of Grant - Office Relocation Exp.</u>		
Security Deposit	31,305	-
Rent Expenses for 4 Months	55,944	-
Donated Assets	10,937	-
Amortization of Deferred Revenue		
Intangible Assets	6,616	11,058
Office Equipment	28,908	25,210
Furniture & Fittings	4,155	3,538
Furniture & Fittings Office Relocation	4,502	-
Motor Vehicle	27,921	22,702
	170,288	62,508
Add Unutilised Donor Fund Grants	-	29,525
Less Utilised Donor Fund Grants	(29,525)	-
Closing Balance	538,892	193,074

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2018

Note 8: Reimbursement

The Council received travel reimbursement from Consumer International. This reimbursement was for CEO's travel to Brussels for the ACP-EU follow-up committee meeting.

Note 9: Donation

The items worth \$10,937 was received from International Shopfittings Ltd as donation. This offer was part of International Shopfittings Ltd Corporate citizen and social responsibility.

Note 10: Sponsorship

The Council received sponsorship from British American Tobacco and Home Finance Company towards the World Consumer Rights Day celebration 2018. The sponsor received was in line with "Section 6 (2) (1) of the Consumer Council of Fiji Act 1976".

**Note 11: Utilization of Capital Government Grant
(Office Relocation Grant)**

	31 July 2018	31 July 2017
FHL - Security Deposit	28,305	-
Energy Fiji Ltd - Security Deposit	3,000	-
Rent 4 months Suva Office	55,944	63,303
	87,249	63,303

Note 12: Other Donor grants:

Ministry of Health	3,642	-
EU Project # 1	-	16,891
EU Project # 2	29,525	-
Anne Fransen Fund	-	-
	33,167	16,891

The project Combating NCD's in Fiji was held in October 2017. The Ministry of Health in collaboration with the Council agreed to fund the speakers cost to Labasa workshop (\$3,642), while the rest of the workshop expenses were utilized from the Donor Fund balance.

Note 13: Events Subsequent to Balance Date

No Matters or circumstances have arisen since the end of the financial year which would require adjustments to, or disclosure in the financial statements.

Note 14: Contingent Liabilities

As at 31 July 2018, there are no law suits pending against the Council and the possibility of any outflow in settlement is remote. (2017: \$Nil)

Note 15: Principal Activities

The principle purpose of the Council is to provide the protection and promotion of consumer interests, informing consumers of their rights and responsibilities and mobilizing consumers to achieve fairness and safety in the marketplace.

Note 16: Related Parties

(a) Identity of related parties

The Council incurs and bears the cost of the Consumer Council of Fiji meetings and provides allowances to non-civil servant and benefits to the members of the Council as determined by the Council with the approval of the Minister in accordance with the Consumer Council Act 1976.

The following were the Council board members up to the date of this report:

Mr. Raman Dahia	Chairman	Reappointed on 06 April 2016
Ms. Rosie Lagi	Member	Appointed on 06 April 2016
Ms. Elizabeth Jane Algar	Member	Appointed on 06 April 2016
Mr. Vimal Kumar	Member	Reappointed on 06 April 2016
Mr. Mohammed Gani	Member	Appointed on 06 April 2016
Mr. Arunesh A Chand	Member	Appointed on 06 April 2016

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2018

Note 16: Related Parties (con't)

(b) Transactions with Related Parties

Transactions with related parties during the year ended 31 July 2018 with approximate transaction value are summarized as follows:

	31 July 2018 (S)	31 July 2017 (S)
Board Allowance	40,000	11,910
Board Expenses	3,523	6,082

There was an increase in Directors allowance during the year.

(c) Key Management Personnel

Key management personnel are those persons having authority and responsibility for planning, directing, and controlling the activities of the entity, directly or indirectly, including any directors (whether executive or otherwise) of the entity.

	31 July 2018 (S)	31 July 2017 (S)
Key management personnel expenses	278,863	243,694

Key management personnel includes the Chief Executive Officer, Manager Research and Policy Analysis, Manager Campaigns, Information & Media, Manager Human Resources & Projects, Manager Alternative Dispute Resolution & Consumer Advisory and Manager National Consumer Helpline.

Note 17: Council Details

(a) Registered Office and Located Place of Operation

The registered office and place of operation of the Council is located at:
Level 5, Vanua Arcade, Victoria Parade
Private Mail Bag
Suva

(b) Staff Establishment

As at balance date, total of 29 employees were employed by the Council.

Note 18: Restatements

The following 2017 account balance have been restated as follows:

	Balance before adjustments	Adjustments	Closing Balance after adjustments
	2017 S		2017 S
a Donor Funds Income	46,416	29,525	16,891

The adjustment is to defer the donor funds income that will be utilised in the next financial year.

	Balance before adjustments	Adjustments	Closing Balance after adjustments
	2017 S		2017 S
b Defer Grant	163,549	29,525	193,074

The adjustment is to record the 2017 dererred donor funds income that will be utilised in 2018.

Note 19: Approval of Financial Statements

These financial statements were approved by the Council and authorised for issue on _____

EVENTS DIARY 2017-2018 FINANCIAL YEAR



August 2017

- 30 pharmacies surveyed on availability/price on Avastin® Medication
- 40 traders were under surveillance for ECAL/ Plastic bag levy
- 15 successful mediation conducted
- Home and Living, Vinod Patel workshop



September 2017

- 2017 National Consultation Workshop on Real Estate
- Fiji Development Bank workshop for consumer protection in the Financial Sector
- Research on ANZ fees and charges
- Survey on the sale of herbal medicine
- Tavua District and Nakauvadra High school visit



October 2017

- E-ticketing survey to determine the availability of disposable cards in buses
- 15 car dealers surveyed on the spare car key
- Nationwide Alliance for Living workshop on NCD
- Factsheet on "Chaser Habits during Kava Consumption" was published
- 4 lecture visits conducted in the 3 universities



November 2017

- Lecture visit at Fiji National University
- Survey on Butcher and Fish Shop Weighing Machines.
- Survey on Melbourne Cup Betting (NCH)
- Survey on Express Bus Services Fare Surcharge



December 2017

- Survey on Hybrid Vehicle Insurance
- 4 Private Hospitals/ Clinic were surveyed on the on-call charges for X-ray Services
- Consistency in Compensation- 19th Attorney-General's Conference
- MaxValu-u Workshop in Nadi



January 2018

- School outreach activity in Navua
- School visit at Shri Guru Nanak Khalsa College
- Exercise books and school uniform survey
- Postage Survey (NCH)



February 2018

- Mobile Unit at Korovou Town
- Kiribati High Commission Students Orientation Day
- Optometrists Practice Survey
- Flash and Gain Card survey



March 2018

- WCRD- An inter-tertiary debate was held between USP and FNU on the topic “Should Cyberspace be regulated to deal with Cyberbullying and Fake News”.
- Over the counter medication price survey
- Signing of contract between architect and contractor for work on new Consumer Council office
- International Women’s Day celebrations at the Tavua Municipal market.



April 2018

- Council staff officiated as chief guest at the DAV college commerce week
- Meningococcal Vaccines survey
- Research on Price Movements of Essential Items in Fiji from 2015 to 2018
- Survey on Medical Specialists Consultation Fees



May 2018

- UNWomen Market for Change in Nausori and Lautoka
- HOMES-CARE Initiative Survey
- Community visit in Saivou village in the Northern Division
- 16 trader visits around the country



June 2018

- Survey on Land Surveyors
- Survey on Colgate-Palmolive Fiji Limited
- Council moved to its new office and first board meeting a month later
- Council staff moved to its new office
- First board meeting was held at the new office



July 2018

- USP Finance Social Club Workshop
- Ministry of iTaukei Affairs PS Workshop
- CCAG workshop
- Council farewell Mrs Premila Kumar after serving 12 years as CEO.



ANNEXES



ANNEXE 1: MINOR RESEARCH

ISSUES	
Comparison of car parking fees and allocation of free parking at Damodar City.	Complaint driven survey to establish whether calibrated weighing machines were used.
Price survey of baby wipes, energy bars, Hibiscus matches, and sardines was undertaken.	Snap survey to determine whether importers of the product disclose 'country of origin' details as stipulated by law.
Complaint driven survey to compare the prices and availability of Avastin medication in government and private pharmacies in the Central, Northern and Western Division.	Survey to determine if the surcharge of \$0.20 applied to regular bus fare in express route servicing buses were disclosed to consumers.
Complaint driven survey to determine whether traders with Point of Sale system were charging ECAL and if the charges were reflected on receipts and tax invoices.	Complaint driven survey to find out whether the winning horses were lined for betting on the day of Melbourne Cup.
Investigation on the sudden price hike on Punjas & Sons Ltd products: Ghee (milk fat) and Jasmine Rice.	Complaint driven survey to establish the process and practice of municipal markets on charging outstanding stall fees to incoming market vendors as a condition to rent the stall.
Bimonthly price survey on the basket of goods (August 2017, October 2017, December 2017, February 2018, April 2018, June 2018).	Complaint driven survey to outline the factors surrounding the increase in insurance premium for hybrid motor vehicles in 2017.
Examination of the operations of petrol pump/air gauge and sanitary standards for lavatories at petrol stations (August 2017, October 2017, December 2017, February 2018, April 2018, June 2018).	Complaint driven survey to establish proper disclosure of parking fees and management of the facility by attendants for consumer accessibility.
Enquiry into changes made to ANZ lending, credit card and customer banking services fees and charges.	Complaint driven survey to identify how the charges for on-call X-ray services during weekends/after hours are charged to consumers by private hospital/clinics around Suva.
Survey on imported food products sold in Fiji and whether importer or distributor details were disclosed on product labels as required under the Food Safety Regulation 2009.	Comparative price analysis carried out for availability of exercise books.
Survey on issues surrounding the control and regulation of use and marketing of herbal medicine.	Complaint driven survey to determine the availability and market price of school uniforms after the unforeseen destruction of Lotus Garments (burnt down).
Survey to determine the availability of disposable cards on buses.	Comparison of the terms and conditions of compensation payout and amount of levy paid on the different class of motor vehicles.

Survey on whether second-hand car dealers provide spare car keys when vehicles are sold.	Survey to determine if duty reduction of selected items as announced in the 2017-2018 National Budget were passed down to consumers through reduction in retail prices.
Complaint driven survey to determine the storage temperature and timeframe for imported fruits by retail outlets.	Complaint driven survey to establish the turnaround time for mail delivery with Post Fiji Limited under its "Fast Post" service.
Complaint driven survey to ascertain whether private optometrists were issuing prescriptions to patients and the charges for this.	Survey on businesses to ascertain whether its trading hours were displayed to consumers.
Complaint driven survey to establish whether MaxVal-u and MH supermarkets were accepting Flash n Gain cards and if machines were able to load the points on to the card at time of shopping.	Snap survey on the prices of Meningococcal vaccination and its availability in local pharmacies.
Enquiry into the surrender of Digital Enhanced Cordless Telecommunications (DECT) phones and devices, the frequencies these devices use and if any form of redress or compensation is provided to consumers.	Research to identify the fees & charges removed by RBF, the new fees & charges introduced by the banks as part of generating revenue, and comparative analysis survey of unsecured lending bank fees & charges by Fiji's commercial banks.
Complaint driven survey to ascertain if there are standards for pin plugs and adapters imported into the country, and to verify if the straight pointed pin plugs were modified to attach itself to the flask socket commonly used in Fiji.	Survey to establish if consumers benefitted from the adjustments made in VAT for essential items in 2016 through comparative analysis of basket of goods.
Comparison of prices of essential over-the-counter medication for infants and kids.	Complaint driven survey to determine the consultation fee charged by specialists for their services at private medical facilities after regular hours.
Survey of underweight garlic packs retailed to consumers.	Comparison survey of the best off-peak hours offered for internet plans by its service providers.
Price survey to ascertain and compare the costs of new electricity installation for a basic house, that is, one with only two lights and two power point switches.	Complaint driven survey to carry out price comparison, determine the availability of the book and also to ascertain if the retailers abused its market power by increasing the selling price.
Complaint driven survey to establish the reason behind the unavailability of the Hibiscus brand matches in supermarkets located in Valelevu.	Complaint driven surveys to determine whether banks have existing interchange agreements.
Complaint driven survey to ascertain if supermarkets were reflecting the correct weight marking on the price ticket of Crest Chicken Liver 800g with a bonus of 200g.	Complaint driven survey to ascertain who was charged EFTPOS transaction fees and whether it was correct to charge both the consumer and the trader/service provider.
Comparative survey of current in-store prices of household goods with price proceeding in six months.	Complaint driven research to verify town rates and interest charged by the different municipalities.
Survey to determine whether it is a standard practice amongst land surveyors to charge a fee on survey quotations provided to clients.	Complainant driven survey to ascertain whether freshly baked products encompass proper labelling and packaging requirements as per the <i>Food Safety Act 2003</i> .

Complaint driven survey to determine if all banks charged a fee to its customers upon cancellation of standing orders or direct deduction orders.	Survey to verify the health benefit claims of the product 'Juicy Life' published in the daily papers and also to investigate if the product met the set health and medicinal standards in Fiji.
Complaint driven survey on credit card surcharges and whether this charge is regulated.	Survey to establish the primary reason behind misprints noted on E-ticketing receipts printed by e-machines installed in buses.
Complaint driven survey to determine the fees charged by travel agencies for tourist visa applications to Australia and New Zealand and its refund policy.	Survey to establish the conformity of brand dealership rights for motor vehicles internationally and locally.
Survey to establish the underlying reason for FNPF rounding contribution payments deposited in cash, upwards to the nearest cent when the Reserve Bank of Fiji rounding off rule states that values can be either rounded up or down to the nearest cent.	

(A total of 67 minor pieces of research were conducted during 1 August 2017 – 31 July 2018)

ANNEXE 2: LIST OF SUBMISSIONS

No	TO	ABOUT
1.	Real Estate Agents Licensing Board	Submission on Real Estate Regulations 2017
2.	Fiji Bus Fare Review Committee	Review of Bus Fares
3.	Fijian Competition and Consumer Commission	Draft Self-Regulating Guideline on the E-commerce Business in Fiji
4.	Fijian Competition and Consumer Commission	Review of Commerce (Control of Prices for Marina Management Services for Passengers on Commercial Ships and Cargo Transportation) Order 2015
5.	Ministry of Industry, Trade and Tourism	Guidelines – Safe Food Handling in Catering Services
6.	Fijian Competition and Consumer Commission	Review of Commerce (Control of Prices for Cement Products) Order 2015
7.	Fijian Competition and Consumer Commission	Sunergise (Fiji) Limited Solar Based Off-Grid Electricity Tariff
8.	Fijian Competition and Consumer Commission	Review of Commerce (Control of Prices for Supply of LPG in Fiji) Order 2015
9.	Standing Committee on Justice, Law and Human Rights, Fiji Parliament.	Online Safety Bill 2018
10.	Fijian Competition and Consumer Commission	Review of Commerce (Control of Prices for Postal Services) Order 2015
11.	Fijian Competition and Consumer Commission	Review of Commerce (Control of Prices for Basic Food Items, Pharmaceutical Products and Petroleum Products)
12.	Ministry of Economy	National Budget Submission 2018-2019
TOTAL – 12 completed		

ANNEXE 3: SUMMARY OF TRADER & SERVICE PROVIDER VISITS

LOCATION	NO. OF TRADER VISITS	NO. OF SERVICE PROVIDER VISITS	TOTAL
Suva	66	23	89
Lautoka	52	29	81
Labasa	50	21	71
TOTAL	168	73	241

ANNEXE 4: ADVERTISEMENT MONITORING

NO.	BUSINESS NAME, ADDRESS	PROBLEMS ENCOUNTERED	RESPONSES (IF ANY)
1.	Hong Yi Fashions, Vanua Arcade, Suva.	Exclusionary Clauses: <i>"No Refund. Goods Exchanges once only within one week with price tag"</i> .	Exclusionary Notices removed on the spot.
2.	Water Authority of Fiji.	Clarification on ID requirement for Info Card published in <i>Fiji Sun 09/06/17</i> .	WAF no longer requires a birth certificate as an ID. Any ID from their list is sufficient to get Info Cards done. Consumers have been informed of this change through a public notice.
3.	Fiji Airways.	The advertisement was not reader-friendly (background is black and has fine prints in white – making it barely readable)	Assured not to repeat this in future advertisements.
4.	Hips & Curves, Nausori.	Exclusionary Clause: <i>"Note: No Refund, No Exchange"</i> .	Notice was removed.
5.	Shan's Trading, Nadi.	Exclusionary Clause: <i>"No refunds, if refund needed 15% fee will be deducted for document fee"</i> .	Exclusionary notice removed.
6.	MaxVal-u, Suva.	<i>Fiji Sun 11/11/17</i> states <i>"Combo deal of Hot Dog together with 330ml Island Chill bottled water for \$1.00 each"</i> . The phrase <i>"\$1.00 each"</i> was written at the bottom of the illustration. Clarification sought whether each product costs \$1.00 or the combo deal is priced at \$1.00.	The entire deal was priced at \$1.00. Advised to provide more clarity in any such future advertisements.
7.	LA Chic, Cumming St, Suva	Exclusionary Clause: <i>"Please choose carefully as we have a no exchange or refund policy"</i> .	Exclusionary notice removed immediately.
8.	Courts Clearance Outlet, Nakasi.	<i>Fiji Sun 18/11/17</i> states <i>"New Stock Reduced to Clear"</i> at Courts Clearance Outlet. Courts referred to its old aged stock as <i>"New Stock"</i> since it was still in its original packaging. This phrase was misleading as many items retailed at the store were of aged stock, display and repossessed items.	The phrase <i>"New Stock"</i> removed from the advertisement and assured to have more reader friendly adverts.
9.	Modern XC, Vakabale Street, Lautoka (NCH)	Exclusionary Clause: <i>"No refund on Lay-By"</i> .	Notice was removed by the shop supervisor immediately.

10.	Motibhai & Co Ltd, Suva.	<i>Fiji Sun</i> p25 12/12/17 “ <i>Snip out and Save</i> ” states consumers qualify for a discount on presentation of the coupon at the participating stores but certain stores listed were not stocked with all the promotional items as mentioned in the advertisement.	All promotional items were supplied to the participating supermarkets.
11.	Jack’s of Fiji, Suva.	<i>Jack’s Christmas Catalogue</i> p.24 states that “ <i>Purchase any gym accessory for a chance to win prize</i> ” but the promotion draw date is not disclosed.	Promotion draw date advertised in the local newspaper and Facebook page.
12.	MH Superfresh, Tamavua.	Misleading in-store sale notice: <i>Orange Navel</i> (price display notice reads “3 for \$1.30” but POS reads \$0.60 each); <i>Potatoes</i> (price display notice reads “Was \$2.15 Now \$2.15”; <i>Apples Jazz</i> – (price display notice reads “6 for \$2.00” but POS reads \$0.49 each)	In-store price display notice amended.
13.	Tappoo Fiji Limited.	<i>Fiji Sun</i> 06/01/18 showed hard drive and HDMI cables “From \$29.95”. Clarification was sought on the price to understand whether both items are priced as \$29.95 or is it for one item. The description of 2TB external hard drive was also incorrect.	The price marked was for HDMI Cable, and not for hard drive and the description stated was a typing error as it should have read as 2TB external hard drive.
14.	Express Autoparts Fiji Limited, Suva.	A phrase in its Facebook advertisement reads “ <i>Brand New Original Prius Battery Cells</i> ”. On enquiry, consumer was advised that the product was an import of China.	The trader removed the advertisement from the Facebook account.
15.	Shriji Limited, Cumming St, Suva.	Exclusionary Clause: “ <i>No refund on Lay-By</i> ”.	The notice was removed by the shop supervisor immediately.
16.	Gurbachan Singh’s Steel Mills Ltd, Lautoka.	Exclusionary Clause: “ <i>Goods once sold will not be returned</i> ”	The trader will provide a response once they have consulted their solicitors.
17.	Bhanabhai & Sons Ltd, Naviti street, Lautoka.	Exclusionary Clause: Lay-By invoice states “ <i>In any circumstances money will not be refunded</i> ”.	The supervisor said that he would notify the Director.
18.	RB Patel Supermarket, Labasa.	Misleading in-store sale notice: <i>Ritz Crackers</i> 100g (display/shelf price: \$2.19) but sale notice reads “ <i>Original Price \$2.59, Sale Price 2.15 Save \$0.40</i> ”.	The old shelf price of \$2.19 was removed as it was the previous sale price and not the original price.
19.	Niranjans Motors Ltd, Suva.	Incorrect entry closing date mentioned on advertisement “ <i>Mazda 50 years</i> ” i.e 30 November 2017 and advertisement failed to mention draw date.	The trader said that the correct entry closing date was 28 February 2018.
20.	Unwired Fiji, Suva.	<i>Fiji Times</i> 17/02/18 had an Unwired Fiji advertisement where the terms and conditions of the promotions advertised were blurred with fine font size and an obscuring background.	The trader assured that future advertisement would be reader-friendly.

21.	Shreedhar Motors Limited, Suva.	<i>Fiji Sun</i> 08/03/18 published an advertisement on Ford Ranger that fails to state whether the vehicle advertised is manual or auto driven.	The trader confirmed that vehicle is manual driven and assured to mention such specification in future adverts.
22.	Reliable Computers, Suva.	Flyer fails to mention whether prices advertised are VIP or not.	Confirmed that all items were VIP and assured that all future flyers or advertisements would have the disclosure made on VAT.
23.	K Cube Variety, Ba.	Exclusionary notice: <i>"Goods once sold cannot be returned or refund"</i> .	The notice was removed by shop supervisor immediately.
24.	MaxVal-u Supermart, Ba.	Misleading in-store sale notice: 3 different prices for Island Chill Artesian Water 1.5 litre, i.e. \$0.95, \$1.20 and \$1.30 on display.	The notice was removed by shop supervisor immediately and correct sale price was displayed.
25.	R.D Clothing, Nakasi.	Exclusionary clause: <i>"No Refund, Items will be exchanged with the items within 7 days upon production of receipt"</i> .	The notice was removed by shop supervisor immediately.
26.	KP Mart, Vesivesi Rd, Laucala Beach.	Exclusionary Clause: <i>"No Replacements or Refund will be given after the items are taken out of the store"</i> .	The notice was removed by shop supervisor immediately.
27.	M.S. Bilimoria Store, Lautoka.	Exclusionary notice: <i>"No Refund, Replacement Or Change of Goods Once Its Bought"</i> .	The notice was removed by shop supervisor immediately.
28.	Gift World, Labasa.	Exclusionary Clauses: <i>"No Warranty" "No Refund" displayed near wrist watch shelf.</i>	The notice was removed by shop supervisor immediately.
29.	RB Patel Supermarket, Labasa.	Misleading Promotion: Incorrect normal price displayed for <i>Punjas</i> split peas – 2kg. normal price was \$4.51, but the promotion price tag stated; <i>"Normal price \$4.54 and Special price \$3.49"</i>	The promotion price tag was amended accordingly.
30.	RB Patel Supermarket, Labasa.	Misleading promotion: supermarket flyer states that price of 1 kg <i>Punjas</i> split peas has been slashed from its normal price of \$3.34 to \$1.55 but the normal price on the display shelf read \$2.26.	The notice was removed by the shop supervisor immediately.
31.	Max Val-u Labasa Supermart.	Misleading In-store sale notice: <i>Dukes</i> Canola Oil 4 litre <i>"Was 10.87 now: \$10.85"</i> . The discounted amount will have no effect on the purchase price as rounding off the regular price of \$10.87 will stand at \$10.85. A consumer will only benefit if they buy 2 gallons of 4 litres <i>Duke</i> Canola Oil.	The promotion price tag was amended accordingly.

32.	MH Labasa. Homemaker,	"Get Cash Back" promotion flyer had an incorrect ending period, i.e. February 2018. In addition, the terms and conditions were unclear and lacked clarity whether the cashback offer was on purchases made with cash or on hire purchase.	The flyer was amended and sent for circulation.
33.	Motibhai Company Limited. Group	2018 Mother's Day Catalogue for <i>Beurer</i> by Prouds Fiji stated that customers would receive a FREE <i>Beurer</i> (HL05F) Illuminated Tweezer on "any <i>Beurer</i> products worth \$149 or more", but there was no single item valued at \$149.00. Even if consumers purchased any two advertised items, the cost is greater than \$149.00.	There is only a limited range of <i>Beurer</i> products illustrated in Catalogue while an extensive range is available in-store at a higher price point, which meets the threshold set. There are single products valued at \$179.00 and above.
34.	Narhari Company Limited, Suva.	<i>NC-GFIWSH Coffee Maker</i> and <i>MKG-BIWSH Bower Mixer</i> failed to mention the capacity marking on the Mother's Day Catalogue.	The trader amended the advertisement, capacity was displayed.
35.	Gartile, Nadi.	An exclusionary clause pasted: "Please be advised that we have a NO REFUND policy. Once you give in your deposit, we will not be able to refund your money or change the item."	Notice removed.
36.	Dominion Fashion Limited, Suva.	Exclusionary clause mentioned on lay-by docket: "strictly goods once laybyed cannot be exchanged or money refunded".	Clause removed from the lay-by book.
37.	Janty Bondwell Ltd, Suva.	Exclusionary clause stated on its purchase receipt: "No Refunds or Returns after 7 days".	Changes made to purchase receipt docket.
38.	Cost-U-Less, Suva.	<i>Fiji Sun</i> 07/06/18 stated <i>Nescafe</i> Original 500g was on sale however it was <i>Nescafe</i> Original 200g. The grams advertised was incorrect.	The trader placed an apology notice for consumer information on the error made from their end.
39.	Xun Feng Trading Company, Lautoka.	Exclusionary clause: "Once item bought won't be Refundable"	Notice removed.

A total of 39 advertisements were monitored during 1 August 2017 – 31 July 2018

ANNEXE 5: KEY ENGAGEMENTS

NO	DATE	OFFICER(S)	TOPIC/ISSUES	MEETING WITH
BOARDS AND COMMITTEES				
1.	20 & 21/09	Soneel Ram	National Antimicrobial Resistance Committee (NARC) Introductory Workshop	National Antimicrobial Resistance Committee
2.	11/10	Premila Kumar	Bus Fare Review Committee Meeting	Bus Fare Review Committee Members.

3.	24/10	Premila Kumar	Diabetes Fiji Board Meeting	Diabetes Fiji Board Members
4.	08/11	Sujeeta Reddy/ Soneel Ram	FT-TAG Meeting	FT-TAG Members
5.	15/02	Premila Kumar	Diabetes Fiji Board Meeting.	Diabetes Fiji members.
6.	27/02	Premila Kumar	First Meeting for the College of Honor Members.	Office of the President.
7.	05/03	Uma Reddy/ Sujeeta Reddy	Food Taskforce – Technical Advisory Group (FT-TAG).	FT-TAG members.
8.	24/04	Uma Reddy	Food Taskforce – Technical Advisory Group (FT-TAG).	FT-TAG members.
9.	03/07	Premila Kumar	Taxi Permit Review Committee Meeting	LTA Permit Review Members.
TRADER & SERVICE PROVIDER ENGAGEMENTS				
1.	01/08	Sujeeta Reddy/ Shaheen Bi	Discussion on poor coverage of programmes by Sky Pacific Channel.	Arieta Tawake – Head of Customer Care Service, Digicel Fiji Limited.
2.	08/09	Premila Kumar/ Sujeeta Reddy/ Navinash Prasad	Discussion on suspected product tampering on tobacco packets.	Meliki Tuinamuana – Head of External Affairs, British American Tobacco Fiji.
3.	13/09	Sujeeta Reddy/ Pooja Singh/ Navinash Prasad/ Soneel Ram	Discussion on <i>Channel Swap</i> by Sky Pacific	Satish Narain and Ravneet Prabhu – Digicel Fiji Limited.
4.	22/09	Pooja Singh/ Navinash Prasad	Discussion on pending complaints against MH for the Central Division.	S. Kuna – Director Retail and Marketing, Marica – Procurement Officer and Fiu Pipiena – Customer Care Coordinator, Carpenters Fiji Limited.
5.	22/09	Sujeeta Reddy/ Shaheen Bi	Discussion with Telecom Fiji Ltd on a data usage report.	Lusi Turagabaleti – Manager Retention and Loyalty, Alisi Vunibola – Acting National Manager Customer Service and Floyd – Technical Adviser, Telecom Fiji Limited.
6.	04/10	Premila Kumar	Discussion on complaints relative to the tourism industry.	Fantasha Lockington – Chief Executive Officer, Fiji Hotel and Tourism Association.
7.	06/10	Premila Kumar/ Sujeeta Reddy	Discussion on complaint received on Courts e-shop site.	Anil Senewiratne – Director Marketing and Nuwan – Technical Officer, Vision Investment Limited.
8.	09/10	Sujeeta Reddy/ Shaheen Bi	Discussion on the misleading promotion of “Snip out and Save”.	Abraham Gomes – Group marketing and Business Development Manager, Motibhai Group & Co Ltd.
9.	27/10	Atish Nand/ James Vakacabegoli/ Senivesi Lutu	Discussion on pending complaints against MH Homemaker for the Western Division.	Yogesh – Operations Manager, MH Homemaker.

10.	02/11	Utiko Nabunobuno	Understanding the process involved in packaging and weighing of flour.	Jimi Taniela – Manager Operations and Ashnil Chand – Quality Assurance Officer, Flour Mills of Fiji.
11.	07/11	Navinash Prasad	Reasons for imposing charges on Sky Pacific Decoder upgrade.	Charlotte Taylor – Head of Commercial, Residential Segments, Digicel Fiji Limited.
12.	22/11	Sujeeta Reddy/Shahen Bi.	Discussion on complaint regarding foreign material found in <i>FMF Thumbs Up</i> potato chips.	Jim Taniela – Manager QA, Vicky Vishal Narayan – QA Officer, Ashnil Kumar – QA Supervisor, Flour Mills of Fiji.
13.	24/11	Utiko Nabunobuno	Discussion on a complaint regarding the incorrect weighing of fish.	Rick Fong – Director, Golden Ocean Fish Shop.
14.	30/11	Sujeeta Reddy/ Gaayetri Prasad	Misleading advertisement by Courts Fiji stating that its clearance outlet in Nakasi has “New Stock”	Anil Senewiratne – Head of Marketing and Ritnesh Narayan – Head of Audit, Courts Fiji Ltd.
15.	14/12	Pooja Singh/ Soneel Ram/ Shahen Bi	Awareness-raising on the launch of Digicel’s new promotion “7GB for \$7”	Sheryl Singh and Charlotte Taylor – Head of Commercial, Residential Segments, Digicel Fiji Limited.
16.	04/01	Premila Kumar/ Soneel Ram/ Laisani Vuibau	Discussion on providing full disclosure on changes made to ANZ fees/charges and loan packages as per the public notice issued in September 2017 and a way forward.	Ravendra Achari – Chief Financial Officer, ANZ.
17.	08/01	Premila Kumar/ Pooja Singh	Dialogue on a complaint received on non-disclosure of gold karat stamp on a gold chain.	Pala – Director, Palas Gold and Diamond.
18.	31/01	Premila Kumar/ Soneel Ram	Discussion on kidney dialysis costs, procedure and the progress on the setting up of the National Kidney Centre of Fiji.	Amrith Krishnan – Doctor, Kidney Hub.
19.	06/02	Premila Kumar/ Uma Reddy/ NavinashPrasad, Pooja Singh/ Soneel Ram.	Discuss the advantages and disadvantages of decommissioning of CDMA.	Sanjay Maharaj – General Manager, Telecom Fiji Ltd.
20.	08/02	Uma Reddy	Discuss electricity consumption issues by Fijian consumers.	Afsrin Ali – Head of Projects, Pacific Islands Development Forum.
21.	03/03	Uma Reddy	Discuss the issues on hybrid battery, how it works and the functions of the individual cells.	Amrit Lal – Marketing Manager, Pacific Batteries.

22.	13/03	Premila Kumar/ Uma Reddy	Discussion on the Takata air bag recall and the relevant compensation that could be offered to consumers.	Craig Sims – Chief Executive and Ronald Kumar – Financial Controller & Company Secretary, Asco Motors Fiji Ltd.
23.	16/03	Uma Reddy	Discuss the issues on hybrid battery, how it works and the functions of the individual cells.	Tauz Khan – Director, Safeway Electronics.
24.	16/03	Uma Reddy	Discuss the issues on hybrid battery, how it works and the functions of the individual cells.	Salesh Karan – Team Leader Sales, Asco Motors.
25.	20/03	Uma Reddy	Discuss complaints received against Sky Pacific and a way forward to improve the services.	Charlotte Taylor – Head of Customer Relations, Digicel Fiji Limited.
26.	26/03	Laisani Vuibau	Discussion on establishing the factors affecting hybrid vehicle premium hike.	Vikash Kumar – Manager Claims, Dominion Insurance.
27.	03/04	Navinesh Prasad	Discussion with <i>Tiko Kece</i> taxis on raising awareness about NCH Tollfree 155 through vehicle signage.	Ratu Bale – Director, Tiko Kece Taxis.
28.	19/04	Laisani Vuibau/ Utiko Nabunobuno	Discussion on establishing the factors affecting hybrid vehicle premium hike.	Arjun Karwal – Manager Claims and Subhash Mehta – General Manager Fiji Operation, New India Assurance.
29.	19/04	Gurmeet Kaur	Discussion on display of misleading prices and its consequences on consumers and penalties to a trader.	Shui Young Joe – Manager, Hong Kong Fashion.
30.	19/04	Nanise Veikoso	Discussion on display of exclusionary notices and its applicable penalties.	Joe Kauwah – Manager, Gift World.
31.	19/04	Navinesh Prasad	Discussion with Regent Taxis on raising awareness about NCH Tollfree 155 through vehicle signage.	Harish Chandra – Director, Regent Taxis.
32.	25/04	Laisani Vuibau/ Utiko Nabunobuno	Discussion on establishing the factors affecting hybrid vehicle premium hike.	Thomas Naua – Manager Claims, Sun Insurance.
33.	22/05	Uma Reddy/ Navinesh Prasad	Discussion on compensation for customers who surrendered DECT phones after TAF announcement.	Soneel Ram – Manager Marketing and Ronesh Kumar, Telecom Fiji Limited.
34.	22/05	Premila Kumar/Uma Reddy/ Tevita Vuibau	Discussion on the pricing of HOMES-CARE items in Labasa branch.	Anil Senawaratne – Marketing Manager, Courts Fiji Limited.
35.	05/06	Poseci Lalabalavu/ Gaayetri Prasad	Discussion on 12-month interest-free promotion for hire purchase accounts.	Ravikash Deo – Manager Hire Purchase, Vinod Patel Home and Living.

36.	25/06	Sujeeta Reddy	Discussion on a complaint lodged on overcharging price on Kindergarten Activity Book.	Avikas Kumar – General Manager, Stationery Plus.
37.	28/06	Sujeeta Reddy	Discussion on the exclusionary clause stated on Janty Bondwell's purchase receipt.	Jeetesh Kumar – General Manager, Janty Bondwell Fiji Limited.
38.	09/07	Poseci Lalabalavu	Discussion on registered moneylenders in Fiji.	Anup Lal – Money lending Officer, Registrar of Companies.
39.	18/07	Charlene Lanyon/ Sujeeta Reddy	Comprehend the agreement terms and conditions between brand manufacturers of motor vehicles with local brand dealers in Fiji.	Suresh Singh – National Sales Manager, Nivis Motor & Machinery Co. Limited (President – Fiji Motor Traders Association)
40.	18/07	Charlene Lanyon/ Sujeeta Reddy	Comprehend the agreement terms and conditions between brand manufacturers of motor vehicles with local brand dealers in Fiji.	Craig Sims – Chief Executive Officer/ Director, Sanjeet Kumar – National Fixed Operations Manager, Seiji Tokito – General Manager Sales, Asco Motors.
41.	19/07	Charlene Lanyon/ Sujeeta Reddy	Comprehend the agreement terms and conditions between brand manufacturers of motor vehicles with local brand dealers in Fiji.	Mr Nicholas Ling – General Manager, Carpenters Motors.
42.	19/07	Charlene Lanyon/ Sujeeta Reddy	Comprehend the agreement terms and conditions between brand manufacturers of motor vehicles with local brand dealers in Fiji.	Nitish Niranjana – Chief Executive Officer, Niranjans.
43.	23/07	Poseci Lalabalavu	Discuss and collate information regarding town rates and interest levied on overdue accounts.	Tevita Ligani – Senior Valuer, Divisional Lands Office Central.
44.	24/07	Poseci Lalabalavu	Discuss and collate information regarding town rates and interest levied on overdue accounts.	Mehnaz Fazil – Finance Officer, Lami Town Council.
45.	25/07	Charlene Lanyon	Dialogue on fees and refund policy for tourist visa application to Australia/ New Zealand.	Komal Singh – Travel Consultant, Fulluck Trade & Tour Company Limited.
46.	25/07	Charlene Lanyon	Dialogue on fees and refund policy for tourist visa application to Australia/ New Zealand.	Sala Brown – Travel Consultant, Travel Centre.
47.	25/07	Charlene Lanyon	Dialogue on fees and refund policy for tourist visa application to Australia/ New Zealand.	Manuyapa Tuivaga – Senior Travel Consultant, JadInternational Travel Services.
48.	25/07	Uma Reddy/ Tevita Vuibau/ Bindula Devi.	Discussion on proposed changes to the line of channels on Sky Pacific.	Arieta Tawake – Head of Customer Care and Ravneet Prabhu, Digicel Fiji Limited.

48.	25/07	Uma Reddy/ Tevita Vuibau/ Bindula Devi.	Discussion on proposed changes to the line of channels on Sky Pacific.	Arieta Tawake – Head of Customer Care and Ravneet Prabhu, Digicel Fiji Limited.
49.	26/07	Charlene Lanyon	Dialogue on fees and refund policy for tourist visa application to Australia/ New Zealand.	Lee Yen – Admin Supervisor, Pan Pacific Tours & Travel.
50.	26/07	Charlene Lanyon	Dialogue on fees and refund policy for tourist visa application to Australia/ New Zealand.	Alpa Rathod – Branch Manager, Macquarie Travel World Services Limited.
51.	26/07	Charlene Lanyon	Dialogue on fees and refund policy for tourist visa application to Australia/ New Zealand.	Vimlesh Sharma – Reservation, Ticketing, Operations Manager, Oneworld Flight Centre.
52.	26/07	Charlene Lanyon	Dialogue on fees and refund policy for tourist visa application to Australia/ New Zealand.	Makereta Seruitanoa – Senior Travel Consultant/Branch Manager, Discount Flight Centre.
53.	26/07	Raman Dahia/ Uma Reddy/ Sujeeta Reddy	Discussion on Energy Fiji Limited disconnection notice period.	Annabel Ducia – General Manager Customer Services, Sainimili Racaca – Unit Leader Customer Service & Contact Center, Paula – IT Officer, Energy Fiji Limited.
54.	27/07	Poseci Lalabalavu	Discussion on registered moneylenders in Fiji.	Shayal Avneeta – Deputy Registrar, Registrar of Companies.

ENGAGEMENT WITH REGULATORS				
1.	23/08	Sujeeta Reddy	Discussion on the legal action taken by Fiji Revenue and Customs Services against J Santa Ram Store on non-compliance of VAT reduction in 2016.	Edward Eterika – Legal Counsel, Fiji Revenue and Customs Services.
2.	25/08	Ranjaline Reddy	Discussion on the legal action taken by FCCC on the referral of the case of <i>Ajneel Chand v Satish Motormart</i> .	Lorina Filipe – Legal Officer, Fijian Competition and Consumer Commission
3.	30/08	Sujeeta Reddy	Discussion on expiry date tampering on <i>Nandi</i> baking powder against J Santa Ram Store.	Praveen Kumar – Health Officer, Ministry of Health Food Unit.
4.	19/09	Khusboo Singh/ Utiko Nabunobuno	Application of the relevant laws regarding the sale of herbal medicine.	Apolosi Vosanibola – Chief Pharmacist and Ilisabeta Pesamino – Principal Pharmacist and Board Secretary, Fiji Pharmaceutical and Biomedical Services.
5.	27/11	Sujeeta Reddy/ Shaheen Bi	Planning and outlining activities for joint surveillance with FCCC for the festive season.	Irfan Hussein – Manager Compliance and Competition, Serupepeli Lagilagi – Compliance Officer and Isimeli Vulagi – Senior Monitoring Officer, Fijian Competition and Consumer Commission.

6.	18/04	Uma Reddy/ Utiko Nabunobuno	Understating the e-commerce policies and regulation index for Consumers International Member Survey Questionnaire.	Shivnesh Prasad – Director, Department of Communication.
7.	18/04	Uma Reddy/Utiko Nabunobuno	Understating the e-commerce policies and regulation index for Consumers International Member Survey Questionnaire.	Shivnesh Prasad – Director, Department of Communication.
8.	18/06	Uma Reddy/Tevita Vuibau	Discussion on permits, criteria and conditions on the sale of <i>Juicy Life</i> products.	Alipate Momoka – Senior Health Inspector, Ministry of Health Food Unit, Shabnam Bi – Senior Assistant Health Inspector, Suva City Council and Horng Huey Jen – Owner, Juicy Life.

STAKEHOLDER CONSULTATIONS AND FORUMS				
1.	09/08	Soneel Ram	Financial Literacy Working Group (FLWG) meeting.	Financial Literacy Working Group members.
2.	22/08	Sujeeta Reddy	16 th Technical Working Group Meeting on Public Transport	Technical Working Group members and representatives from the Ministry of Infrastructure and Transport.
3.	06/09	Premila Kumar	Discussion with a consultant from the Pacific Islands Food Revolution (PIFR).	Avatacao Junior Ulu – Independent consultant.
4.	13/09	Utiko Nabunobuno	Preparatory meeting for Real Estate Agents National Consultation Workshops”.	REALB Senior Management.
5.	19/09	Sujeeta Reddy	18 th Technical Working Group on public transport.	Technical Working Group members and representatives from the Ministry of Infrastructure and Transport.
6.	26/09	Utiko Nabunobuno	Industry stakeholders consultation for strategic planning workshop.	LTA Senior Management and other stakeholders
7.	12/10	Premila Kumar/ Bindula Devi/ Soneel Ram	Oral Submission to the Standing Committee on Social Affairs on Consumer Council of Fiji Annual Report 2015.	Standing Committee on Social Affairs, Fiji Parliament.
8.	25/10	Navinesh Prasad	Discussion on the licensing of builders, review of Fiji Construction Contract, tender procedures, and construction personnel education.	Representatives from the Construction Industry Council (CIC) and other participants.
9.	27/10	Atish Nand/ James Vakacabeqoli/ Senivesi Lutu.	Seminar on quantity surveying profession in Fiji and importance of utilizing the services provided by qualified & registered quantity surveyors in Fiji’s construction industry.	Fiji Institute of Quantity Surveyors and other participants.
10.	01/11	Premila Kumar	Bus Fare Review public consultation.	General public in Rakiraki and Tavua.
11.	02/11	Premila Kumar	Bus Fare Review public consultation.	General public in Nadi and Lautoka.

12.	17/11	Premila Kumar/ Atish Nand	Fijian Tourism Talanoa “ <i>Progressive Tourism through Sustainable Partnerships</i> ”: Discussion on pertinent issues affecting the tourism industry and sector’s sustainable growth.	Honorable Faiyaz Koya – Minister with other officials from Ministry of Industry, Trade & Tourism and other key stakeholders of Fiji’s tourism industry.
13.	20/11	Premila Kumar/ Raman Dahia	Discussion on the institutional review to improve governance, administration and human resource management of the Ministry of Industry, Trade and Tourism.	World Bank Review Team, representatives from MITT and Fiji Civil Service Reform Management Unit.
14.	22/11	Premila Kumar	Bus Fare Review consultation meeting with bus operators.	Management of Citiline Bus Services Limited and the Bus Fare Review Committee Members.
15.	23/11	Premila Kumar	Bus Fare Review consultation meeting with Bus operators.	Managements of K. R Latchan Ltd and Zakreen Holdings, and Bus Fare Review Committee Members.
16.	27/11	Premila Kumar	Bus Fare Review consultation meeting with bus operators.	Managements of Nasese Buses, George Transport, Shankar Singh Transport, Tebara Transport Ltd and Bus Fare Review Committee Members.
17.	27 & 28/11	Atish Nand/ James Vakacabeqoli/ Senivesi Rasoni	Water Authority of Fiji Customer Council Charter Forum: Discussion on rural government initiative programme, the introduction of bill Info card, water conservation and billing/ strategies for bill wavier.	Officials from Water Authority Fiji, faith based organisations and community working groups.
18.	28/11	Navinesh Prasad	Construction Industry Council Group Meeting – Licensing of builders, review of Fiji construction contract, tender procedures and construction personnel education.	Representatives from the Construction Industry Council (CIC) and other participants.
19.	26/01	Soneel Ram	Financial Literacy Working Group (FLWG) meeting.	Financial Literacy Working Group members.
20.	28/03	Navinesh Prasad	Construction Industry Group Meeting – Licensing of builders, review of Fiji construction contract, tender procedures and construction personnel education.	Representatives from Construction Industry Council (CIC) and other participants.
21.	26- 27/06	Sujeeta Reddy	Invitation to the ‘Benchmarking of Food Environment Policies and Actions in Fiji’.	The Pacific Research Centre for the Prevention of Obesity and Non-Communicable Diseases (C-POND), representatives from Ministry of Health and Medical Services, Universities, UNICEF, SPC.
22.	13/07	Uma Reddy/ Sujeeta Reddy	Consultation and review of Infant Baby Formula Milk currently available in the market, proposal for importation and the sale of new varieties into Fiji.	Seema Sharma – Director Trade, Ajeshni Lata and Mayuri Pillay – Senior Technical Assistant, the Ministry of Industry, Tourism and Trade, and representatives from Biosecurity Authority of Fiji (BAF), Fijian Competition and Consumer Commission (FCCC), Fiji Revenue and Customs Service (FRCS).

OTHER ENGAGEMENTS				
1.	11/08	Soneel Ram/ Rigendra Lal	Preparatory Meeting with Diabetes Fiji for the upcoming NCD workshop.	Viliame Qio – Secretary, Diabetes Fiji.
2.	14/08	Rigendra Lal	Proposal for Partnering with ECREA in its Awareness Programmes to various communities	ECREA members.
3.	15/08	Premila Kumar/ Rezitty Raj	Discuss finalization of the Council's financial accounts.	Moshin Ali – Audit Manager, Office of the Auditor General.
4.	21/08	Rigendra Lal	Proposal for partnering with Red Cross Society in its awareness programmes to various communities.	Setareki Vatucawaqa – Manager Programmes, Red Cross Society.
5.	22/08	PremilaKumar/ Ranjaline Reddy/ Caroline Koto	Final discussion and negotiation on the lease agreement for the tenancy at Vanua House.	Meli Kanito – Properties Officer, Fijian Holdings Properties Limited.
6.	22/08	Rigendra Lal	Proposal for Partnering with FCOSS in its awareness programmes to various Communities.	Neil Maharaj – Director, Fiji Council of Social Services (FCOSS).
7.	25/08	Premila Kumar/ Soneel Ram	Discuss Anne Fransen Fund project on combating NCD's factsheet on chaser habits during kava consumption, workshops in Suva, Lautoka and Labasa, and potential speakers for the workshop.	Isimeli Tukana – National Advisor Wellness, Ministry of Health.
8.	04/09	Premila Kumar/ Gaayetri Prasad	Seeking advice on landlord tenancy matters: Housing standards.	Nirupa Tokuma – consumer.
9.	04/09	Premila Kumar/ Soneel Ram	Preparatory meeting with UNDP for the upcoming NCD Workshop.	Ferdinand Strobel – Health Development Specialist, UNDP
10.	15/09	Premila Kumar	Discussion on ICT atters.	Prathna – consumer.
11.	21/09	Premila Kumar/ Pooja Singh	Seeking advice on landlord tenancy matters: Standard of the housing premises.	Triesa Kumar – consumer.
12.	06/10	Premila Kumar/ Bindula Devi/ Rezitty Raj	Discussion on the financials of the Council.	Harik Raj – External Accountant.
13.	09/10	Premila Kumar/ Bindula Devi/ Caroline Koto/ Rezitty Raj	Discussion on audit queries raised and finalizing the accounts for the seven months period ending 31 July 2017.	Moshin Ali – Director Audit, Office of the Auditor General.
14.	11/10	Premila Kumar/ Pooja Singh	Discussion on a complaint in regards to Vodafone bills.	Amelia O'Connor – Suva Christain School.

15.	03/11	Premila Kumar/ Ranjaline Reddy/ Caroline Koto	Walkthrough survey of the Council's new office at Level 5, Vanua House, Suva.	Meli Kanito – Properties Officer, Fijian Holdings Limited.
16.	14/11	Soneel Ram	Invitation to the Launch of Antibiotic Awareness Week 2017.	Representatives from the Fiji Pharmaceutical and Biomedical Services and other participants.
17.	20/11	Premila Kumar/ Sujeeta Reddy	Understanding the conditions of house insurance cover paid by insurers and the global practice by property insurance companies.	Ami Chand Sharma – consumer.
18.	21/11	Pooja Singh	Book Launch on “Balancing the Scales – Improving Fijian Women’s Access to Justice Research” by Fiji Women’s Right Movement.	Justice Anthony Gates – Chief Justice of Fiji, Christopher Pryde – Director of Public Prosecution, DPP, Shaheen Ali – Director Legal Aid Commission, and other participants.
19.	24/11	Premila Kumar/ Bindula Devi/ Ranjaline Reddy/ Sofia Nisha/ Caroline Koto	Discussion on the current issues faced with the Registry database and a way forward.	Kunal Chand and Ashneel Singh – Program Analysts, Datec Fiji Ltd.
20.	27/11	Senivesi Rasoni	Celebration for the World Diabetes Day with a theme “Women and Diabetes – Our Right to a healthy future”.	Diabetes Fiji West Working Committee members, Officials from the Ministry of Health and Medical Services and other participants.
21.	11/12	Premila Kumar/ Bindula Devi / Kavitesh Pal	Office relocation – Discussion on office layout, workstation designs, OHS and ICT requirements.	Mevia Kolivuso – Practice Manager and Kalipate Dokini – Architectural Assistant, Architects Pacific.
22.	15/12	Bindula Devi/ Pooja Singh/ Ranjaline Reddy	Discussion on the scope of work for the upgrading of Registry database.	Kunal Chand – Program Analyst, Datec Fiji Ltd.
23.	28/12	Premila Kumar/ Bindula Devi / Kavitesh Pal	Office relocation – Discussion on office layout and concept design.	Amitia Huggett and Stuart Huggett – Directors, Architects Pacific.
24.	03/01	Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on Biometrics Access Control System.	Sanjay Chand and Mr. Shanil Prasad – Sales Consultants, GEM IT Solutions.
25.	04/01	Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on costing for office blinds.	Shikha Sharma – Sales and Marketing Officer, Poly Products.
26.	08/01	Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on preferred office blinds, carpeting and interior wall painting.	Amitia Huggett and Stuart Huggett – Directors and Luiz Serrano, Architects Pacific.
27.	10/01	Bindula Devi/ Caroline Koto/ Kavitesh Pal	Office Relocation – Discussion regarding building services engineer, costing and timelines.	Epeneri Korovakaturaga – Architects Pacific.

28.	11/01	Premila Kumar	Invitation to attend the Launch of Young Entrepreneurship Scheme (YES).	Representatives from MITT, stakeholders and recipients.
29.	15/01	Bindula Devi/ Kavitesh Pal	Office relocation – Dialogue on the terms of the lease agreement and other matters relating to new office premises.	Meli Kanito – Properties Officer, Fijian Holdings Limited.
30.	16/01	Caroline Koto/ Kavitesh Pal	Office relocation – Discussion on provisions for air conditioning vents, power points and ducts for the new office premises.	Epeneri Korovakaturaga and Paula Nayala – Architects Pacific, Cathy Grey – Acting Chief Executive Officer, Meli Kanito, Shivneel Chetty – Property Officers, Fijian Holding Limited.
31.	18/01	Bindula Devi/ Kavitesh Pal/ Caroline Koto	Office relocation - Extension of notice to vacate and obtain quotations for new office furniture.	Dennis Fong – Director and John Miller – General Manager, GEM IT Solutions.
32.	19/01	Caroline Koto/ Kavitesh Pal	Office relocation – Discussion on the removal of existing partition at the property.	Cathy Grey – Acting Chief Executive Officer, Meli Kanito, Luke Matase and Shivneel Chetty – Property Officers, Fijian Holding Limited.
33.	23/01	Premila Kumar/ Bindula Devi	Office relocation – Discussion on office layout and concept design.	Epeneri Korovakaturaga – Architects Pacific.
34.	24/01	Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on carpeting for the new premises.	Luke Matase – Properties Officer, Fijian Holdings Limited.
35.	29/01	Bindula Devi/ Soneel Ram	Discussion on Council's new logo redesign.	Josefa Caqusau – Logo Designer.
36.	29/01	Premila Kumar/ Soneel Ram	Dialogue with Kidney Foundation of Fiji Dialysis patient.	David Anand – Kidney dialysis patient.
37.	29/01	Premila Kumar/ Bindula Devi/ Soneel Ram	Discussion on Council's new logo redesign.	Charaka Rajanayake – Managing Director, C&C Solutions PTE Ltd.
38.	02/02	Premila Kumar/ Bindula Devi/ Kavitesh Pal.	Office relocation – Discussion on the works carried out at the new office space and additional works that are pending.	Epeneri Korovakaturaga – Architect Assistant and Kalipate Dokini – Architects Pacific.
39.	05/02	Premila Kumar/ Bindula Devi	Joint opening ceremony of the Asia Pacific Broadcasting Union event: 4th Media Summit on Climate Change and Disaster Risk Reduction and the 2018 Pacific Media Partnership Conference.	Stakeholders and other invited guests.
40.	06/02	Premila Kumar/ Bindula Devi/ Ranjaline Reddy	Office relocation - To understand the logistics and the requirements of the Council's ICT relocation to the new office space.	Sanjay Maharaj – General Manager, Telecom Fiji Limited.
41.	06/02	Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on the fees that shall be payable to NFA, OHS and the Suva City Council for inspections and approvals for the new office space.	Epeneri Korovakaturaga – Architect Assistant, Architects Pacific.

42.	06/02	Bindula Devi/ Kavitesh Pal.	Office relocation – Discussion on handover with the landlord as works were still pending.	Shivneel Chetty and Luke Matase – Property Officers, Fijian Holdings Ltd.
43.	07/02	Bindula Devi/ Caroline Koto/ Kavitesh Pal	Office relocation – Discussion on whether the current TFL system is compatible with Vodafone, the equipment needed, cost and the time required.	Zoya Begum and Amit Ram, Vodafone Fiji Ltd.
44.	08/02	Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on handover with the landlord as painting works were pending.	Shivneel Chetty and Luke Matase – Property Officers, Fijian Holdings Ltd.
45.	08/02	Bindula Devi/ Caroline Koto/ Kavitesh Pal	Office relocation – Discussion on the relocation, call rates and server, together with having a slot for Vodafone.	Salveen Singh, Praneel Dutt and Lusua Vusonimasei – Telecom Fiji Ltd.
46.	08/02	Bindula Devi/ Kavitesh Pal.	Office relocation – Office handover document was signed after completion of pending works.	Shivneel Chetty and Luke Matase – Fijian Holdings Ltd.
47.	09/02	Bindula Devi/ Kavitesh Pal	Office relocation - Discuss the sitting arrangements, power points and data port positions for the new office.	Epeneri Korovakaturaga – Architect Assistant, Architects Pacific Ltd.
48.	13/02	Kavitesh Pal/ Caroline Koto	Office relocation – Site visit with the contractors to the new office space.	Malakai Ulubati – Tri Corp Construction and Lusua Vusonimasei, Telecom Fiji Ltd.
49.	14/02	Bindula Devi/ Kavitesh Pal/ Caroline Koto	Office relocation – Discussion on the extension of Service Level Agreement and a new SLA to be signed.	Tobe Azikiwe, Kush Singh and Ronald Sharma – Datec Fiji Ltd.
50.	14/02	Bindula Devi/ Kavitesh Pal.	Office relocation – Discussion on the cabling provisions for the new office space.	Epeneri Korovakaturaga – Architect Assistant, Architects Pacific Ltd.
51.	14/02	Kavitesh Pal	Office relocation – Discussion on the cabling provisions for Biometric System on-site level 5 Vanua House.	Shanil Prasad – Gem IT Solutions.
52.	15/02	Caroline Koto	Office relocation – Site survey of the existing ICT at the new office space.	Viliame Kadi – Control Engineering Services.
53.	16/02	Kavitesh Pal	Office relocation - Site survey for ICT reticulation at the new office space.	Watisoni Kaumaitotoya – Datec Fiji Ltd, Krishneel – VT Solutions and Shamal Pillay – Awesome Tech.
54.	16/02	Caroline Koto	Office relocation – Site survey of the existing ICT at the new office space.	Ashwin Prasad – Digicel Fiji Limited.

55.	19/02	Bindula Devi/ Kavitesh Pal	Office relocation – Opening of the tender box for office refurbishment and construction with seven tenders received for further analysis.	Epeneri Korovakaturaga, Kalivati Dokini – Architects Pacific and Unise Druavesi – Desk Officer, Ministry of Industry, Trade and Tourism.
56.	20/02	Kavitesh Pal	Office relocation – Site survey for ICT Reticulation at new office space.	Sanjey Chand – GEM IT Solutions.
57.	20/02	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on the signage and logo design, with focus on the color combination and neon signage.	Charaka Rajanayake – Channa & Charaka Solutions.
58.	21/02	Kavitesh Pal	Office relocation – Site survey for a better understanding of the proposed signage locations.	Charaka Rajanayake – Channa & Charaka Solutions.
59.	21/02	Caroline Koto	Office relocation – Site survey of the existing ICT.	Mohammed Ershand and John Sachs – GEM IT Solutions.
60.	22/02	Bindula Devi/ Kavitesh Pal	Office relocation – Presentation by Commercial Interior on the past works that they have carried out.	Epeneri Korovakaturaga – Architect Assistant, Architects Pacific Ltd, Avinesh Maharaj and Shalen – Commercial Interior Furnisher Fiji.
61.	22/02	Premila Kumar/ Bindula Devi/ Kavitesh Pal/ Ranjaline Reddy	Office relocation – Discussion on the design of the fixed desk, executive lavatory area, rooms, storage area bookshelves, registry bookshelves, types of materials to be used, and the designs preferred.	Epeneri Korovakaturaga – Architect Assistant, Architects Pacific Ltd.
62.	23/02	Premila Kumar	Discussion and views on the construction industry	Daniel Singh – Consultant.
63.	23/02	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on the finer details on designing of shelves and storage space for the new office.	Epeneri Korovakaturaga – Architects Pacific Ltd.
64.	26/02	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Presentation by Commercial Interior on their past works, and discussion on fixed furniture, storage shelves, 2-pac finishing and executive toilet.	Avinesh Maharaj – Director, Commercial Interior Furnisher Fiji.
65.	26/02	Bindula Devi/ Kavitesh Pal	Office relocation – Opening of the tender box for ICT Reticulation. Eight tenders were received for further analysis.	Farisha Ali – Ministry of Industry, Trade and Tourism and Epeneri Korovakaturaga – Architect Assistant, Architects Pacific Ltd.

66.	26/02	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on the office refurbishment fit-out plan for the new office space. A number of defective points were identified which Architects Pacific was requested to work on.	Anil Chandra – International Shopfittings Ltd and Epeneri Korovakaturaga – Architects Pacific Ltd.
67.	05/03	Bindula Devi/ Kavitesh Pal	Attended parliament sitting – Presentation of the Council's Annual Report 2015.	Parliament of Fiji.
68.	05/03	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on the office plan and the contract for the contractor.	Luiz Serrano and Amitia Huggett – Directors, Architects Pacific Ltd.
69.	06/03	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on the office layout and concept design together with the contract for the contractor.	Luiz Serrano – Director and Epeneri Korovakaturaga – Architect Assistant, Architects Pacific Ltd.
70.	06/03	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on the office layout and concept design.	Anil Chandra – Managing Director, John Caprani – General Manager, International Shopfittings Ltd, Amitia Huggett, Luiz Serrano – Directors and Epeneri Korovakaturaga – Architect Assistant, Architects Pacific Ltd.
71.	06/03	Soneel Ram/Kalesi Mele	WCRD Venue discussion	Manorajan Mohanty – Professor, University of the South Pacific.
72.	09/03	Bindula Devi/ Kavitesh Pal/ Caroline Koto	Office relocation – Discussion on the ICT Reticulation tender submission.	Lusia Vusonimasei, Willy Naliva and Alex Talei – Account Executives, Telecom Fiji Ltd.
73.	09/03	Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on the ICT Reticulation tender submission.	Ashneel Kumar and Watisoni Kaumaitotoya – Engineers, Datec Fiji Ltd.
74.	09/03	Bindula Devi/ Kavitesh Pal/ Caroline Koto	Office relocation – Discussion on the ICT Reticulation tender submission.	Deveron Kumar – Manager Technical Services and Johnny Rai – Cabling Technician, Virtual Flex Ltd.
75.	12/03	Bindula Devi/ Kavitesh Pal/ Caroline Koto	Office relocation - Discussion on the ICT Reticulation tender submission.	Mohammed Ershaad and John Sahcs – Account Executives, GEM IT Solutions.
76.	12/03	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Signing of the service agreement for office refurbishment fit-out.	Anil Chandra – Managing Director, International Shopfittings Ltd.
77.	12/03	RamanDahia/ Premila Kumar/ Bindula Devi	Office relocation – Contract signing with the office fit-out contractor.	Epeneri Korovakaturaga, Luiz Serrano – Architects Pacific and Anil Chandra – Managing Director, International Shopfittings Ltd.
78.	13/03	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Discussion of the Service Level Agreement tender.	Deveron Kumar – Manager Technical Services, Johnny Rai – Cabling Technician and Sonia Khan – Business Development Manager, Virtual Flex Ltd.
79.	13/03	Premila Kumar/ Kavitesh Pal	Office relocation – Discussion of the Service Level Agreement tender.	Tobe Azikiwe – Account Manager, Datec Fiji Ltd.
80.	15/03	Kavitesh Pal/ Krishneel Prakash	Office relocation – Discussion on the signage at the new office space.	Lionel Foi – Signz Plus.
81.	15/03	Krishneel Prakash	Office relocation – Discussion on light installation and prices.	Avin Nischal – Sigatoka Electric Limited.

82.	16/03	Kavitesh Pal/ Krishneel Prakash	Office relocation – Discussion on the measurement and installation of blinds on-site at level 5, Vanua House.	Shikha Sharma – Sales Representative, Poly Products.
83.	16/03	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on the ICT Reticulation at Level 5, Vanua House.	Lusia Vusonimasei and Alex Talei – Account Executives, Telecom Fiji Ltd
84.	16/03	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Site visit for an update on the office fit-out progress.	Anil Chandra – Managing Director, International Shopfittings Ltd.
85.	16/03	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on ICT Reticulation.	Lusia Vusonimasei – Account Executive and Bureita Ofati – Project Coordinator, Telecom Fiji Limited.
86.	16/03	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Site visit and discussion on office layout and concept design.	Anil Chandra – Managing Director, International Shopfittings Ltd.
87.	19/03	Premila Kumar	Office relocation – Discussion on the Council's new tenancy at Level 5, Vanua House.	Nouzab Fareed – Chief Executive Officer, Fijian Holdings Ltd.
88.	19/03	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on the new logo signage, banner and neon for Level 5, Vanua House.	Ravneel Dutt – Kriz Signs.
89.	19/03	Rufina Veisa/ Ilaitia Wainiqolo/ Pooja Singh	Database quotation and upgrade suggestions.	Kunal Chand – Analyst Programmer, Datec Fiji Ltd.
90.	21/03	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on the office fit-outs at Level 5, Vanua House.	Representatives from International Shop Fittings Ltd, GEM Products, Poly Products, Telecom Fiji Ltd and 3SA.
91.	21/03	Kavitesh Pal/ Krishneel Prakash	Office relocation – Discussion on the signage based on the new logo.	Sandeep Bilash – Sales Executive, Pro Designs.
92.	21/03	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on the office fit-out.	Representatives from International Shop Fittings Ltd, GEM Products, Ajlink, Poly Products, Telecom Fiji Ltd and Automated Building Services.
93.	22/03	Premila Kumar	Office relocation – Discussion on the SLA and other IT Issues.	Tobe Azikiwe – Account Manager, Datec Fiji Ltd.
94.	22/03	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Clarification on the office plan, floor marking and office desk at Level 5, Vanua House.	Anil Chandra – International Shopfittings Ltd.
95.	22/03	Premila Kumar	Office relocation – Discussion on SLA tender and other IT issues.	Tobe Azikiwe – Account Manager, Datec Fiji Ltd.
96.	22/03	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Clarification on the desk and floor area marking based on the plan.	Anil Chandra – Managing Director, International Shopfittings Ltd.
97.	23/03	Premila Kumar/ Kavitesh Pal	Office relocation – Discussion on the ICT contract on data cabling.	Lusia Vusonimasei and Alex Talei – Account Executives, Telecom Fiji Ltd.
98.	26/03	Raman Dahia/ Kavitesh Pal	Office relocation – Signing of ICT contract.	Lusia Vusonimasei and Roger Emberson – Account Executives, Telecom Fiji Ltd.

99.	27/03	Kavitesh Pal/ Caroline Koto/ Krishneel Prakash	Office relocation – Discussion on the executive toilet and its piping as per the plan.	Anil Chandra – Managing Director, International Shopfittings Ltd and Meli Kanito – Properties Officer, Fijian Holdings Limited.
100.	28/03	Kavitesh Pal	Office relocation – Discussion on the provision of cabling for TV and sound system.	Sanjay Chand – Project Manager, GEM IT Solutions.
101.	29/03	Kavitesh Pal	Office relocation – Discussion on the relocation of the fire switches.	Shelvin Deo – Technician, Fire Care and Allan Jone – Technician, International Shopfittings Ltd.
102.	03/04	Kavitesh Pal	Office relocation – Site visit and discussion on the executive toilet at the new office.	Allan Jone – Technician, International Shopfittings Ltd.
103.	05/04	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on the connection and plumbing works for the executive toilet in the new office.	Luke Matase, Shivneel Chetty and Sunia Dauniwaqalevu – Property Officers, Fijian Holdings Ltd and Anil Chandra – Managing Director, International Shopfittings Ltd.
104.	09/04	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on the Council's new logo style guide.	Charaka Rajanayake – Managing Director, Channa & Charaka Solutions PTE Ltd.
105.	11/04	Premila Kumar	Discussion on YWCA's VAT returns and secure refinance through HFC on mortgage sale.	SP Chung – consumer.
106.	12/04	Premila Kumar	Office relocation – Discussion on the office plan and office that will have glass.	Anil Chandra – Managing Director and John Caprani – General Manager, International Shopfittings Ltd.
107.	13/04	Premila Kumar/ Kavitesh Pal	Office relocation – Site visit at the new office with focus on the glass wall provisions and walkway space.	Anil Chandra – Managing Director, International Shopfittings Ltd.
108.	13/04	Bindula Devi & Kavitesh Pal	Discussion on the extension of National Consumer Helpline contract.	Sanjay Maharaj – General Manager, Telecom Fiji Ltd.
109.	13/04	Charlene Lanyon, Kalesi Mele/ Ropate Valemai	Discussion on having an information booth during the 'Family Break Out' carnival.	Dianne Qalobogidua – Seeds Production and Logistics Head of Marketing, [?]
110.	16/04	Charlene Lanyon, Kalesi Mele/ Ropate Valemai	Capacity building on community awareness partnership programs with the Council.	Richard Nath – Media Liaison Officer, Ministry of Women, Poverty and Social Welfare.
111.	17/04	Kavitesh Pal/ Caroline Koto	Discussion on the advantages and disadvantages of the installation of a cloud server for a quotation.	Tobe Azikiwe – Account Manager, Kush Singh and Kunal Chand – Program Analysts, Datec Fiji Ltd.
112.	18/04	Premila Kumar	First payment by Accident Compensation Commission of Fiji (ACCF).	Stakeholders and other invited guests.
113.	18/04	Kalesi Mele/ Ropate Valemai	Capacity building on community awareness partnership programs with the Council.	Ashneel Kumar – Media Liaison Officer, Ministry of Youth and Sports.
114.	19/04	Rufina Veisa/ Caroline Koto	Database quotation and upgrade suggestions.	Anish Kumar – Programmer, Tech360.
115.	20/04	Premila Kumar	Office relocation – Update on the office fit-out and the estimated date for moving to the new office space.	Anil Chandra – Managing Director and John Caprani – General Manager, International Shopfittings Ltd.

116.	20/04	Kavitesh Pal	Office relocation – Discussion on cabling costs for the Council’s TV at the new office space.	Rudolf Vaurasi – Technician, Professional Electronics.
117.	23/04	Kavitesh Pal	Office relocation – Discussion on cabling costs for the Council’s TV at the new office space.	Tiri Smith – Service Coordinator, COMTEC.
118.	24/04	Charlene Lanyon	Capacity building on community awareness partnership programs with the Council.	Vikash Kumar – Project Manager Market for Change, UNDP.
119.	25/04	Kavitesh Pal/ Caroline Koto	Office relocation – Discussion on de-commission and commission of the Council computers at the time of office lift out.	Sharveen Prasad – Senior ICT System Engineer, Datec Fiji Ltd.
120.	26/04	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Site visit at Level 5, Vanua House.	Anil Chandra – Managing Director, International Shopfittings Ltd.
121.	27/04	Kavitesh Pal/ Caroline Koto	Discussion on ANZ’s electronic payroll payment options for all salary banking by the Council.	Annabelle Allan NZ.
126.	12/06	Tevita Vuibau/ Kalesi Mele	Discussion on the layout and graphics of 2018 Consumer Watch June edition publication.	Kalo Williams – Freelance Graphic Artist.
127.	14/06	Premila Kavitesh Pal	Office relocation – Discussion on installation of office blinds.	Shikha Sharma – Sales Representative, Poly Products.
128.	15/06	Premila Kumar	Office relocation – Discussion on the frosting of selected office windows and doors.	Thomas O’Brien – Sales Representative, Getrix Ltd.
129.	18/06	Tevita Vuibau/ Kalesi Mele	Discussion on the layout and graphics of 2018 Consumer Watch June edition publication.	Josefa Caqusau – Freelance Graphic Artist.
130.	22/06	Premila Kumar	Courtesy Visit	Sandradee Fifita – Consumer Affairs Division, Ministry of Commerce, Consumer, Trade, Innovation & Labour, Tonga.
131.	25/06	Premila Kumar	Invitation to the Trade and Investment Networking cocktail event – NZ Fiji Business Council Mission 2018.	Stakeholders and other invited guests.
132.	28/06	Raman Dahia/ Premila Kumar	Discussion on the Council’s new Logo	Honorable Faiyaz Koya – Minister for Industry, Trade and Tourism, Ministry of Industry, Trade and Tourism.
133.	28/06	Premila Kumar	National Budget Address 2018-2019	Invited guests.
134.	02/07	Premila Kumar/ Uma Reddy/ Pooja Singh	Meeting on projected investigation and report compilation of Fiji’s Real Estate Sector.	Anirudh Kumar – Kumar’s Private Investigations, Bailiff and Consultant.
135.	02/07	Premila Kumar	Interview regarding the governance of tobacco control in Fiji	Dori Patay – PhD researcher, School of Regulation and Global Governance, Australian National University.

136.	11/07	Premila Kumar	Discussion on new complaints reporting template	Wati Seeto – Manager Capital Markets Unit, Reserve Bank of Fiji.
137.	11/07	Premila Kumar/ Bindula Devi/ Kavitesh Pal	Office relocation – Discussion on pending construction works and furniture supply.	Anil Chandra – International Shopfittings Limited.
138.	19/07	Raman Dahia/ Ranjaline Reddy	Discussion on the requirements of organizing a blood drive.	Joe Bolaqace – National Manager Blood Services, Ministry of Health and Medical Services.
139.	27/07	Raman Dahia	Invitation to participate in the 2018 USP Open Day	Stakeholders and other invited guests.

NATIONAL WORKSHOP

1.	15/09	Premila Kumar/ Bindula Devi	Good Governance of Medicines – Multi-Stakeholder Workshop.	Representatives from the Pharmaceutical Sector.
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INTERNATIONAL/REGIONAL ENGAGEMENT

No.	Date/Time	Event/Meeting	Presentation/Discussion Topic	Presenter/Attendee
1.	26-27/03, Brussels	European Economic and Social Committee – Follow-up Meeting.	<ul style="list-style-type: none"> New European consensus for development Monitor negotiations on economic partnership agreements Future of EU relations with the ACP group of countries Follow-up on issue of food waste Exam the industrialization of Africa and least developed countries – how it can boost growth, create jobs, and promote inclusiveness and sustainability 	Attendee: Premila Kumar

SUMMARY OF KEY ENGAGEMENTS

KEY ENGAGEMENT	
Boards and Committees	9
Trader & Service Provider Engagements	54
Engagement with Regulators	8
Stakeholder Consultations and Forums	22
Other Engagements	139
National Workshops	1
International/Regional Engagement	1
TOTAL	234

World Consumer Rights Day

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social media splash.

Make digital marketplaces



Message from the Minister for Industry, Trade and Tourism Fayaz Koya. Picture: SUPPLIED

WORLD Consumer Rights Day (WCRD) celebrated every year on March 15, is an important annual event to mark the global solidarity within the international consumer movement. WCRD is our chance to make the biggest impact possible.

Such platforms give us the opportunity to bring to the world's attention on crucial consumer issues and seek reforms where needed.

This year's global theme is "Making digital marketplaces fairer and safer" this is an issue that needs global and national attention.



Consumers International Better Digital World.

mainstream media such as newspapers, hence what users share or talk about online is guaranteed to reach a bigger audience. More people are spending a lot more time interacting online via social media platforms, with increased mobile and internet use. It is not surprising that more people

Advertising Feature

Cyberbullying relates to the use of technology

WORLD CONSUMER RIGHTS DAY

TWO years ago a female student from a prominent high school in the Western Division allegedly committed suicide after her teacher had exposed personal details about her to the class. When the incident occurred, more discipline was centred on the use of mobile phones in schools.

Cyberbullying relates to the use of technology to force, threaten, coerce, abuse, intimidate, or aggressively dominate others. Most times the behaviour is habitual. Through social media sites, bullying has entered a new phase.

Social media sites have become common platforms for bullies who prey on individuals, taunting, intimidating and forcing some to commit suicide.

In the Fiji, a local call centre set up to help prevent or reduce suicide received 17,000 calls in 2017. The late director Archana Mehta in The Fiji Times article titled "Cyberbullying" stated one of the common issues that call centre staff attempt to counsel suicide was cyberbullying.

The Fiji Women's Crisis Centre received seven cyberbullying cases last year. Five of the victims were husbands or former boyfriends who threatened or actually posted up intimate images of their partners. As a result victims were suicidal, suffered from fear, attacks and while others lived in

Later last year the Citizens' Constitutional Forum CEO Ratuva Matabuakula in an article titled Rise in cyberbullying urged individuals to exercise responsibility on social media platforms.

He said any form of bullying, be it cyber or physical, is a violation of human rights, in that it is a violation of the right to life, safety, respect and secure environment that is free from violence.

He further relayed that cyberbullying de-



Cyberbullying relates to the use of technology to force, threaten, coerce, abuse, intimidate, or aggressively dominate others. Picture: SUPPLIED

Social media account holders are urged to be aware of unscrupulous account holders who may use false identification to belittle or harass them. Communities can take an active role and speak up against it. Research shows victims of cyberbullying become anxious of their reputations. It is for this reason, people need to be more cautious when discussing their

Dealing with fake news

Fake news is propaganda that deliberately spreads false information in traditional media

THE rise of fake news has had a profound impact on individuals and organisations across the world. Today, more organisations are placing stronger measures on dealing with fake news to ensure there is no damage to their reputation.

Fake news is derived from journalism which involves dissemination or exaggeration, deliberately spreads false information in traditional media or through social media.

With an increased dependence on the internet more people become susceptible to the influence of fake news. This could in turn harm a person's or a business' reputation.

Last year the country had its largest social media defamation case between Enosa Radodro and Fiji Facebook News. In a report published by The Fiji Times, Enosa Radodro claimed that he had been defamed by the Facebook News page.

He had been defamed and suffered losses and damages as a result of the allegations. Judge Justice Bora, Mr Radodro was awarded compensation of \$10,000 for the defamation.

The verdict set the precedent for all social media defamation cases.

cases highlighting the need to be more careful when posting on social media.

The term defamation can refer to libel or slander. Libel is a written defamatory statement that is published or broadcasted. Slander is the spoken statement that is not published or broadcasted.

Section 2 of the Defamation Act also highlights that "words" include pictures, visual images, and other methods of conveying meaning.

Radodro had said in court he was defamed by the Facebook News page. He said his personal and professional life were damaged by the defamatory statements.

One of the factors that led to the defamation lawsuit was the fact that the Facebook News page was not a news outlet but a social media page.

The case raised the importance of being responsible on social media.

It has been made for a regulation of laws to help curb fake news and cyberbullying for the need for people to engage in social media.

Source: CCF



421,000 internet users in Fiji

WHILE social media has facilitated communication, it has also brought some negative impacts to society. Cyberbullying and the spread of fake news are two of the most common issues in the country.

These two issues are becoming major social problems in modern society, particularly on internet use increases and social media becomes a major source of information for a large number of people.

Fiji 2017 census recorded a total number of 884,887 people living in Fiji. As of March 2017 data revealed there were more than 421,000 internet users in Fiji. By June 2017, it was estimated that there were 350,000 Facebook users in Fiji.

The data reveals a staggering number of local people rely on the internet for information. It also

depicts how much of people's personal information is readily available on the World Wide Web through social media platforms like Facebook. This is a vast difference from more than a decade ago when the number of internet users in the country was only 12,000 in the early 2000s.

This year, the Council is marking the World Consumer Rights Day (WCRD) with the theme "Cyberbullying and Fake News". It is mark the occasion, the Council is hosting an inter-tertiary debate on the topic "Should Cyberpace be regulated to combat fake news and cyberbullying?"

Cyberbullying and fake news have become a cause for concern locally. While many in the country can be the subject of a minor issue, the effect it has on individuals can be devastating.

Apart from cyberbullying, another internet phenomenon that is making an impact across the globe is the rise of fake news.

Source: CCF

Write to us | Post: Letters to the Editor, The Fiji Times, GPO Box 1167, Suva

World Consumer Rights Day

The Fiji Times

TODAY is an important day for consumers, but it will be interesting to note how many people actually know this.

Consumers International, a membership organisation for consumer groups worldwide marks today annually as World Consumer Rights Day.

On its website, it says: "The consumer movement marks 15th March with World Consumer Rights Day every year, as a means of raising global awareness about consumer rights and needs."

"Celebrating the day is a chance to demand that the rights of all consumers are respected and protected, and to protest against market abuses and social injustices which undermine those rights."

World Consumer Rights Day, it said, was inspired by former US president John F. Kennedy, who sent a special message to the US Congress on this day in 1962, in which he formally addressed the issue of consumer rights.

"He was the first world leader to do so. The consumer movement first marked that date in 1963 and now uses the day every year to mobilise action on important issues and campaigns."

"This important day probably would go by unnoticed by many. For what it is worth though, it is a day that deserves attention."

On this day in 2016, the Ministry of Health was cracking down on instances of antibiotics being given over the counter. There was a concerted effort to ensure drug resistant strains of diseases did not develop in Fiji.

The day was celebrated with the theme "Stop Misuse of Antibiotics".

Resistance to antibiotics isn't a pleasant thing. It means we are at the mercy of diseases that would otherwise have been fixed with antibiotics. At the time, there was concern that the overuse of antibiotics was creating superbugs that were resistant to them.

If we are not vigilant, we run the risk of unleashing a scenario where antibiotics will become ineffective

scams... come difficult to cure.

Last year the theme was "Building consumer trust", and this year the theme is "Making digital marketplaces fairer".

Consumers International has called for fairer digital





CONSUMER COUNCIL OF FIJI

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