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Consumer Council of Fiji

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19 November, 2015

Hon. Faiyaz Koya
Minister for Industry, Trade and Tourism
Naibati House
Goodenough Street
Suva

Dear Minister,

Re: Consumer Council of Fiji Annual Report and Accounts 2014

In accordance with section 16 (1) of the Consumer Council Act, I submit herewith the Council's report for the year ended 31 December 2014, and a copy of the audited accounts for 2014 duly certified by the Auditors.

Yours faithfully



Raman Dahia
Chairperson

BOARD OF DIRECTORS



Mr. Raman Dahia, Chairman

Mr. Dahia is the Chief Liaison Officer of the Fiji International, a golf tournament co-sanctioned by PGA Australasia and One Asia. He is a Director/shareholder of Dahia Shoes/Footwear Industries operating entities. 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.



Dr. Salesi F. Savou

Dr. Savou is now the longest serving board member of the Council, being appointed for the first time in 1989. He served the Ministry of Health as the Acting Director of Primary and Preventive Health Services from 1986 to 1988. After his retirement in January 1988, Dr. Savou joined the National Food and Nutrition Council of Fiji as the Director, a post he held till December 1999.



Mrs. Ilisapeci Bole

Mrs. Bole is a former Principal Education Officer with the Ministry of Education and a volunteer worker with women's groups. She has served in committees and boards of government and NGOs, including the United Nations Women's Forum for Heads of Mission Spouses in New York, the National Executive Board of the Soqosoqo Vakamarama, and the President's College of Honours.



Mr. Vimal Kumar

A career banker having joined BNZ in 1973, then to ANZ following their takeover of BNZ in 1990. Later in 2002, he joined HFC as Manager Credit Fiji during its transformation period from the old Home Finance Co to now the re-branded HFC Finance. He has been a member of Jaycees, Apex and Rotary Clubs and he had also served on committees and boards for various other village sports clubs, schools, temples and social clubs in Lautoka/Nadi area. Currently a Director/Shareholder of Daiichi Auto House Ltd, a motor vehicle spare parts dealer in Fiji.



Ms. Deepa Mohini Lal

Ms. Lal has fourteen years of work experience in the food industry. She has worked for Nestlé Fiji Limited for four years as a Laboratory Technician and as Factory Hygienist. She served at Atlantic and Pacific Packaging Company Limited (Subsidiary Flour Mills of Fiji Limited) for three years as Quality Assurance Manager. For the past seven years, Ms. Lal has been employed by FMF Foods Limited as the Group Quality Assurance Manager. She joined the Consumer Council of Fiji as a new board member in 2013.

Functions of the Council

Section 6 of the Consumer Council Act 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 to any other person/organisations on any issues affecting the interests of consumers;
- Collecting, collating and disseminating information in respect of matters 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 purposes of 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.

Organisation Structure 2014





Chairman's Report

It is with great pleasure that I present the Consumer Council of Fiji's Annual Report for 2014.

The year 2014 was another exciting and an eventful one, with the nation going to polls. The excitement of election lifted the consumer mood, which led to increased consumer and business confidence in the marketplace.

The Council continued its enhanced role and commitment to achieving positive change for consumers. Despite being a small organisation with limited resources, the Council remained active in bringing about positive changes in the marketplace.

During the year, the Council focused its work around three strategic themes:

- Improving consumers' ability to make informed decisions;
- Campaigning fearlessly to change the policies and practices that adversely affected consumer interests; and
- Maintaining objectivity in resolving consumer complaints without fear or favour.

It was against these priorities that the Council's performance was measured.

The Council had its fair share of challenges and rewards in the face of the ever-changing economic landscape driven by consumption, ongoing technological revolution and the shift to the 'user-pay' principle replacing state-funded/state-subsidised consumerism.

This required greater vigilance on the part of the Council, to ensure consumers are well protected and unfair trading practices curbed. We all know that unethical actions by businesses not only affect consumers but also hurt legitimate businesses that rely on fair competition.

The right for effective redress is one of the fundamental consumer rights. The Council applauds the Government for recognising this and for its commitment towards setting up the Consumer Tribunal. The commitment was reflected well in the 2014 National Budget, with half a million dollars allocated for

the establishment of the long-awaited Consumer Complaints/ Compensation Tribunal. Work has also begun on the drafting of a Bill to establish the Tribunal. The Council has for years now lobbied for an effective and less cumbersome consumer redress mechanism that would provide easy access to consumer justice.

The Council realised its long-held dream of taking its services to the doorsteps of those who are disadvantaged and marginalised and who reside in the rural areas and outer islands, where the Council's reach is minimal. In an effort to build and maintain Council's visibility in the rural and remote areas of the country, we succeeded in setting up the Community Consumer Advisory Group (CCAG) with the support of the European Union. CCAG members are engaged in creating awareness on consumer-related issues and also assist the Council in terms of receiving complaints from consumers who cannot access our three offices. CCAGs are based in Navua, Savusavu, Seaqaqa, Sigatoka, Tavua, Wainikoro and Taveuni. This initiative of empowering rural consumers is a valuable contribution of the Council to safeguard consumer interests.

On behalf of the Council, I extend my gratitude to the Delegation of the European Union for their support to the Council by providing funds to implement the project: "Creating a Fair Marketplace for Consumers through Consumer Information and Redress Mechanisms".

It would not have been an easy journey for the Council to realise its corporate goals, without the support and partnership it enjoyed with the key stakeholders who have stood by us for years now.

My earnest gratitude is also extended to the Minister for Industry and Trade, Hon. Aiyaz Sayed-Khaiyum and his Permanent Secretary for their support in furthering consumer protection through policy changes.

My special thanks goes to Consumers International (CI) and the Consumers International's Regional Offices of Asia and the Pacific (CIROAP) and other consumer organisations across the globe for assisting us with technical and professional guidance

and sponsorship to participate in seminars, workshops and meetings abroad.

I also acknowledge the immense commitment demonstrated by my Board of Directors in their efforts to work closely with the management team and by contributing innovative ideas to build the Council's policies and procedures.

I would also like to recognise the significant contributions made by Mrs Illisapeci Bole, who resigned as a board member on 29 September 2014. She had been a member of the Council since 1988. I thank her for the contribution and wish her the best for the future.

I am especially delighted to express my sincere gratitude and appreciation to the Chief Executive Officer for her enormous and selfless contribution in leading this organisation. Her accomplishments are outstanding.

Finally, the successful and far reaching outcomes detailed in this report have been made possible by the efforts of our committed and enthusiastic staff. I thank them for embracing the opportunities and challenges of this year.

I wish the Council a very productive 2015.



Raman Dahia
Chairman



Attorney-General Aiyaz Sayed-Khaiyum, Council CEO, Ms. Premila Kumar, Board Chairman, Mr. Raman Dahia with The University of the South Pacific, Vice-Chancellor, Prof. Rajesh Chandra, at the launch of the 2014 World Consumer Rights Day



Chief Executive Officer's Report

In a year noted for the significance of Fiji's return to democratic governance after a lapse of eight years, 2014 was equally significant for the advancements made by the Consumer Council of Fiji in further strengthening the Council's rapidly growing role in consumer protection, literacy and awareness.

It therefore gives me great pleasure to report on the Council's performance by outlining our activities and achievements in 2014.

The Council achieved all its key targets during the year but it needs to be reiterated that a lot of work is still needed in the area of policy and legal reforms to advance consumer protection in Fiji. Overall, the Council achieved its key performance indicators and fulfilled its obligations under its Service Agreement with the Ministry of Industry, Trade and Tourism.

The Council has a culture of commitment to duty and service delivery. The nucleus of the Council's work constitutes the areas of consumer education, market surveillance and investigation, policy analysis and complaints resolution – all of which recorded creditable achievements during 2014.

With respect to consumer complaints, there cannot be enough emphasis on how important it is to have a strong consumer movement to ensure fair markets, real choice and strong protection in the marketplace.

I am pleased to report that through rigorous effort, the Council recovered a significant sum of \$2.1 million by resolving a total of 1,839 complaints - that is, 89% of the complaints were resolved through mediation. An average of 154 complaints per month was resolved by the Council. It must be noted that the monetary value of recovery from resolving consumer complaints is nearly 3 times more than the Council's annual budget of \$700,000.

Financial services continued to be an area where the need for reforms and better consumer protection is critical. The Council believes that abusive practices persist in the financial services sector due to ignorance, financial illiteracy and weak or deficient

laws/regulations that fail to protect consumers.

Our free Debt Management and Consumer Credit Advisory Services successfully assisted 23 consumers to restructure their loans, saving these debt-stricken individuals from heavy penalties, loss of property and from the ills of the Fiji Data Bureau. The total monetary value of the assistance provided with the restructure of consumers' accounts is a significant \$782,102. Thirty four consumers sought advice on debt-related issues.

During the year, around 14,000 consumers were in direct contact with the Council through our mobile unit, community visits, workshops, and school/tertiary institution visits. The Council is committed to making individuals as powerful as the organisations they deal with in their daily lives and we seek to achieve this in a number of ways: our advice helps them make informed decisions; our campaigns make people's lives fairer, simpler and safer; and our services put consumers' needs first to bring them better value.

A positive outcome of our education programme is the fact that even traders are now requesting our services to understand consumer laws, consumer rights and fair trade practices. The Council was invited to do so by five major traders and service providers.

We also undertook initiatives to educate the public on the downside of Internet banking and use of social media when disclosing personal details such as bank account numbers, PINs or passwords, credit card information, as well as being cautious with such information when responding to emails, text messages or via the Internet.

Campaigns

Two campaigns were conducted to express problems faced by consumers and also to draw the attention of policy makers. The first campaign was on the subject of mobile telecommunications, which took centre stage during the World Consumer Rights Day celebration. "Fix Our Phone Rights" was the theme to highlight

the challenges and concerns that have gravely afflicted consumers' rights. There is a need to drastically improve services, terms and conditions, contracts and data protection for mobile phone customers in Fiji and around the world. Consumers feel ripped-off, misled, and ignored by those eager to charge them for their unreliable phone services.

The second campaign aimed to highlight issues faced by consumers in the second-hand vehicle industry and was centred on the reinstatement of mandatory inspection through the Japan Export Vehicle Inspection Centre (JEVIC) and Supplier Information Notice (SIN) for second-hand vehicles. Despite the apparent boom in the trade of second-hand vehicles, this sector is burdened with unfair trade practices, abuse of consumer rights and lack of legal and institutional protection for vehicle buyers. The Council prepared an Issues Paper with recommendations, which was used to launch a campaign on second-hand vehicles.

There were two positive outcomes of this campaign. The Land Transport Authority announced its intention to reactivate the offshore vehicle inspection system. While we are yet to see the implementation of the offshore certification system, we believe this will be done in 2015. In July 2014, the Fiji Commerce Commission introduced self-regulating guidelines to curb misleading information and deceptive conduct by second-hand vehicle traders.

Non-Communicable Diseases (NCDs)

The Council joined hands with Diabetes Fiji, the National Food and Nutrition Centre and the Ministry of Health to set up the Alliance for Healthy Living, an initiative to establish a cohesive force within Fijian society to champion consumer issues relating to diet and nutrition. NCDs had been high on our agenda and in that spirit, the Alliance for Healthy Living called for higher taxes to be introduced on sugar sweetened beverages (SSBs). It is notable that the Government did impose a 5 cents per litre excise duty on SSBs as announced by the Finance Minister in the 2015 national budget.

To thoroughly understand the root cause of the problem, the Council engages in evidence-based research, prepares issues papers on key consumer concerns, and conducts market surveillance to protect consumers from unscrupulous traders and service providers.

The Council completed a total of 122 minor research and investigations in 2014. Some were complaints-driven and others were based on findings from regular market surveillance.

Market Surveillance

The Council visited 271 businesses during 2014 to monitor price changes, business practices, and quality and standard of food and non-food products. Market surveillance allows the Council

to inform and alert consumers and relevant consumer protection agencies on any market abuses or unfair trade practices. This regular activity has benefited consumers and kept them well informed of on-going trader practices relating to expired food items, misleading labelling and low quality goods and services. Two hundred and ten traders and service providers immediately rectified problems (expired food items, damaged items, labelling issues, etc.).

The Council investigated 47 advertisements during 2014 for various issues such as misleading price information, concealing actual terms and conditions, non-disclosure of prices, and promotion of validity period. The biggest offenders for misleading advertisements were supermarkets and mobile phone companies. These occurred mostly when specials or promotions were advertised for a limited time period. Twenty nine traders and service providers made amendments to their advertisements.

The Council made nine representation to various forums to influence positive change for consumers who are either dissatisfied with the services provided by public or private institutions or new policies being introduced by the government.

This year, we continued to actively consult with a variety of stakeholder groups with an interest in furthering consumer protection, education and sound business practices. The Council is often consulted by policymakers and industry groups on matters affecting consumers in Fiji. In 2014, the Council undertook a total of 139 engagements with government bodies, regulators, traders and service providers, including NGOs/civil society groups.

The Council maintained its commitments to the international consumer movement activities with five research projects undertaken with Consumers International.

Emerging Issue

In 2014 and in the previous year, online trading came under scrutiny due to unfair trade practices by some unscrupulous traders. More Fijian consumers are going online to buy products at lower prices. The Council has stepped up its consumer education and awareness campaigns, however, it also notes that consumer protection in the area of e-commerce is weak.

Consumer-Friendly Policies of 2014

The following are some of the policies and actions taken by Government, which the Council believes is positive for consumers.

The biggest positive development for consumers in 2014 was the Government's commitment to establish the long-awaited Consumer Complaints/Compensation Tribunal. The Government also positively responded to the Council's complaints that

traders were not reducing retail prices on items where duty had been reduced or removed. The Ministry of Finance set up a price monitoring taskforce to monitor these products and to take necessary action against traders who were not passing down the benefits.

Amendments were made to the Stamp Duties (Amendment) Decree 2013 to reduce the stamp duty on residential tenancy agreements from a hefty \$500 to \$10 for those who pay rent below \$700 mark and \$20 if their rent ranges from \$700 to \$1500. Any tenant renting premises that is above \$1500 will pay \$500 for stamp duty. This policy change came as a big relief to the majority of (residential tenant) consumers who fall in the category of \$700 and below.

Controversies of 2014

The major controversies affecting a large number of consumers were related to mobile telecommunications and the withdrawal of nine popular channels by Sky Pacific.

Vodafone and Inkk's Mixing of Numbers

The Council exposed Vodafone Fiji Limited and Inkk Mobile Fiji Limited for misleading their customers by not disclosing the mobile phone number range. Vodafone, as the only licensed holder, was allocated mobile numbers starting with 8 and 9. Inkk was given a mobile phone number range from Vodafone's allocation. It was widely known that Inkk users carried mobile numbers starting with 8 while Vodafone Fiji numbers started with 9, but during the Council's investigation, it was discovered that both Vodafone and Inkk mobile numbers started with 8 and 9.

The question that naturally arose was how could Inkk customers know that the mobile numbers they are calling starting with 9 are actually Inkk numbers and not Vodafone? Vodafone owes a duty of care to consumers, who do not have the knowledge and expertise to grasp the number mix-up between Vodafone and Inkk. With the best technical expertise, the company should have understood the consequences of mixing the mobile numbers for its customers. Unfortunately, the regulators did not take any action against Vodafone.

Withdrawal of Nine Sky Pacific Channels

A major outcome of the Council's work for consumers in 2014 was its successful lobbying and campaign against Fiji's only pay-tv service – Sky Pacific. The Council intervened when Fiji Television Ltd (Fiji TV), which runs Sky Pacific, withdrew nine popular channels that affected 20,000-plus subscribers. The decision caused uproar with Sky Pacific subscribers inundating social media sites such as Facebook to air their frustrations. The Council issued eight press releases, ran a Facebook campaign, and organised meetings with Fiji TV and for the subscribers

to lobby for the return of the channels. About 200 customers formally lodged their complaints with the Council, which was rather disappointing considering the large number of Sky Pacific subscribers. Fiji TV was requested to restore some of the channels beginning in September. While the outcome was good for consumers, the Council was concerned that many Sky Pacific customers were unwilling to put their name up and be counted yet wanted the service to be restored.

Focus in 2015

The Council anticipates a better year in 2015 for all consumers particularly with the planned setting up of the Consumer Complaints and Compensation Tribunal and other legislative reforms in financial services. I am excited about our journey ahead and look forward to listening to consumers, representing them and ensuring that their voices are not only heard but counted. Our commitment to providing unbiased advice to consumers is still at the heart of everything we do at the Council.

Conclusion

The year 2014 has been another successful one for the Council in terms of achieving its annual targets. The Government grant to the Council was well utilised and the rate of return was much higher. Despite limited funds, the Council was able to take a pro-active approach towards addressing and raising consumer issues throughout the year. The Council strongly believes that imparting knowledge is the first step towards empowering consumers in Fiji to become aware, critical and responsible to ensure the building of an active consumer society. Consumers have developed trust and confidence in the Council as a mechanism through which their grievances can be successfully resolved.

As a natural consequence of the Council's increased profile, it is now becoming more challenging for the Council to manage the increased workload resulting from more consumers becoming aware of their rights, interests and responsibilities. The increased level of public expectations has led the Council to stretch its resources further. It is evident that to maintain our proactive approach, our resources need to be adequate. We can therefore only hope for an understanding that making more resources available to the Council will enable us to better address the increasing scope of urgent issues affecting the consumers.

I wish to thank the Government, international donor agencies, the public sector, private companies, schools and academic institutions, community leaders/groups and consumers for supporting us. We are indebted to you all, because without your assistance and guidance, we would not have been able to cross paths with the vulnerable, the grassroots, the young and the old, the educated, the professionals, housewives and students - reaching out across all layers of society.

I wish to thank the Chair and Board Members who gave their time and effort freely and generously to guide me and my Management Team to achieve our organisational goals.

To Fiji's consumers, I would say once again, break the culture of silence and stand in solidarity against unscrupulous traders and service providers. The Council will do all it can within its powers to represent your voices.

Finally, without my hard working Management Team and Staff, the accomplishments in 2014 would not have been possible. To

them, I say thank you and at the same time challenge them to strive for even better results in the coming years.

Thank You.



Premila Kumar
Chief Executive Officer

Meet Our Management Team



Premila Kumar
Chief Executive Officer



Josua Namece
Manager - Research &
Policy Analyst (RPA)



Bindula Devi
Manager - EU Project/
AusAID



Mithleshni Gurdayal
Manager - Campaigns,
Information and Media
(CIM)



Watesoni Nata
Manager - Alternative
Dispute Resolution (ADR)
& Consumer Advisory
Services (CAS)

2014 HIGHLIGHTS

Goal 1- Improve consumers' ability to make informed decisions - Pages 14-18

<p>Provide consumers with the knowledge and skills</p> <ul style="list-style-type: none"> • 14,057 consumers received information and advice from the Council on a face-to-face basis. • A total of 2,161 consumers benefitted directly from the 30 mobile units. • 41 Community Visits benefitted 1,240 participants. • 32 Workshops aided 1,249 consumers. 13 were request-based while 19 were self-initiated. • 37 School & 11 Lecture visits enabled 9,333 students to learn about their consumer rights and responsibilities. • 74 students were assisted with school projects and assignments. 	<p>Mount campaigns on key consumer issues</p> <p>WCRD - 2014 World Consumer Rights Day was marked with the theme, "Fix Our Phone Rights". The day was successfully celebrated with 110 consumers attending this global event. A Facebook campaign was also launched mid-February to introduce and highlight the WCRD theme to the Fijian consumers. The campaign created public discussion on the theme and we recorded 884 comments using this space from consumers from all walks of life, sharing their experiences as mobile phone users.</p>
<p>Disseminate information</p> <ul style="list-style-type: none"> • A total of 1,566 newsletters, 2,625 brochures and 1,141 posters & factsheets were distributed. • 309 news articles including 278 English, 10 i-Taukei and 21 Hindi articles were published in the print media covering 173 issues. • 2,007 radio programmes were conducted for a total of 5,746 minutes with 316 issues. 672 programmes were conducted in English, 749 in Hindi and 572i-taukei with 14 School Broadcasting Units. (SBU) • 139 TV programmes on 79 issues - 114 News, 22 Talk back shows, 2 "4 the record" and 1 Close Up programme. • 87 press releases were issued on 74 issues and 68 Media requests were responded to. • 246 advisory articles – 87 Features, 90 Shoppers Guide, 19 Focus Articles, 30 Property Guide, 8 Shipping Articles and 12 Sun Wheel have been published • Newspapers published a total of 555 articles in all three languages. • 6,879 friends on the Council's Facebook page. Facebook friends increased by 117%. • 516 articles covering 228 issues were posted on 50 websites. 	<p>Production of Consumer Awareness materials</p> <ul style="list-style-type: none"> • 500 factsheets were produced on the Community Consumer Advisory Group (CCAG). • 4000 copies of Consumer Watch was published and widely circulated to report on key activities, achievements, progress and success stories. <p>Educate and inform traders and service providers</p> <p>5 businesses were assisted by the Council for them to understand consumer laws and consumer rights and responsibilities. These were: LIC, Courts Fiji Ltd, R.C. Manubhai, Kasabias Fiji Ltd and Fiji Electricity Authority.</p>

Goal 2 - Drive change to benefit consumers - Pages 19-26

<p>Advising the minister on issues that affect consumers</p> <p>Two Issues Papers were prepared on:</p> <ul style="list-style-type: none"> • Problem faced by consumers in the second-hand vehicle sector • Problems faced by consumers in the mobile phone sector 	<p>Conduct market surveillance to establish product prices and compliance with product labelling and safety requirements and misrepresentation</p> <ul style="list-style-type: none"> • 198 trader visits and 73 service visits were made. • 141 letters to regulatory agencies, 247 letters issued to Traders and 109 letters to service providers were issued. • 210 traders & service providers immediately rectified problems (expired food items, damaged items, labelling issues, etc.) • 204 traders/service providers responded to the letters. • 47 advertisements were scrutinised for misleading information, non-disclosures etc., with 29 traders/service providers making amendments to their advertisement.
<p>Making representations on any issues affecting the interests of consumers</p> <p>9 submissions were made on price changes and policy reform</p>	<p>Engagements to safeguard and promote consumer interests and influence the decision making processes of public and private sector groups</p> <ul style="list-style-type: none"> • 139 key engagements during the year <ul style="list-style-type: none"> - Boards and Committees: 19 - Trader & Service Provider Engagements: 40 - Engagement with Regulators: 21 - Stakeholder Consultations And Forums: 51 - International/Regional Engagement: 8
<p>Conducting research and investigations into matters affecting consumers</p> <p>122 minor research undertaken which were complaints driven and from regular market surveillance.</p>	
<p>Conduct research in partnership with regional and international organisations</p> <ul style="list-style-type: none"> • 5 international surveys were carried out with Consumers International • 4 proposals were submitted for funding. One proposal for CI- Green Action Fund and three proposals for Anne Fransen Fund. 	

Goal 3 – Solve consumer complaints through Alternative Dispute Resolution (ADR), Advisory services and legal representation - Pages 27-30

<p>Resolve consumer complaints through mediation</p> <ul style="list-style-type: none"> • 2072 cases were registered worth \$3,438,535. An average of 172 complaints per month. • 1839 complaints were solved through mediation, and \$2,087,145 was recovered for the consumers. • 88.8% complaints successfully resolved through mediation where a total of 280 mediation meetings were held. <p>Advise and assist consumers</p> <p>1715 consumers attended for advice/enquiries (496 from CIM mobile Units, 634 enquiries made in Suva, 253 in Lautoka and 332 in Labasa).</p> <p>Refer cases to other consumer protection agencies</p> <ul style="list-style-type: none"> • 253 cases were referred to other authorities. 205 cases from Suva, 32 cases from Lautoka and 16 cases from Labasa. • 149 cases were referred to the SCT. 80 cases from Suva, 58 cases from Lautoka and 11 cases from Labasa. 	<p>Support and maintain legal proceedings</p> <p>82 consumers were assisted in filling in of SCT forms. Suva office assisted 23, Lautoka 54 and Labasa 5.</p> <p>Debt management and consumer credit advisory services</p> <ul style="list-style-type: none"> • 34 advisory were given on Financial Products. Suva office recorded 21, Lautoka 4 & Labasa 9. • 23 consumers were assisted with restructure. Suva office assisted 20, & Labasa 3. • 46 presentations were made on Debt Management and Consumer Advisory Services to the community at large. Suva office presented 19, Lautoka 13 & Labasa 14. <p>Assist in the establishment of the proposed Consumer Compensation Tribunal</p> <p>Government allocated 0.5 million dollars for the establishment of the tribunal</p>
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Other Notable Accomplishments

- Council's on-going contribution to make Fijian consumers healthier was taken to another level by joining hands with Diabetes Fiji and National Food and Nutrition Centre to create awareness on high consumption of sugar-sweetened beverages. This also saw the formation of a National Alliance for Healthy Living to battle NCDs among the young ones;
- The Council partnered with Diabetes Fiji and National Food and Nutrition Centre and organised more awareness workshops in the Western and Northern divisions, with a mission to create awareness on high consumption of sugar-sweetened beverages;
- Major supermarkets – MH, Shop n Save and New World removed misleading shelf label of Nambawan toilet paper, after the Council's action. The labels were misleading in that they were using number of sheets (2000) when the product label specification was in dimensions/length;
- A timely intervention and a media campaign launched by the Council on the withdrawal of the nine popular Sky Pacific channels by Fiji Television Limited, on behalf of the 20,000 plus Sky Pacific subscribers led to the restoration of 6 popular channels namely Star Plus, Nat Geo Wild, FX, Fox Crime, Fox Family Movies and BBC. Council released 8 Press Releases, ran Facebook campaign, organised



The Council partnered with Diabetes Fiji and National Food and Nutrition Centre to create awareness on high consumption of sugar-sweetened beverages (SSB). Ms.Premila Kumar and Diabetes Fiji Chairperson, Dr. Wahid Khan speaking to reporters after a workshop on SSB

meetings with Fiji Television Limited and the subscribers to lobby for the return of the channels;

- Ministry of Finance has set up a price monitoring taskforce to monitor products that have had duty on them reduced or removed. The monitoring is to ascertain whether or not traders are passing on the benefits of duty concessions to consumers. Through surveys and market surveillance, the Council had highlighted the failure of traders to reduce the retail prices of goods that have had duty reductions/removal, e.g. smart phones. The Ministry has set up two committees to carry out the monitoring;
- The Fiji Medicinal Products Board (FMPB) informed the Media Industry Development Authority (MIDA) and media organisations on rules governing the promotion of medicinal products as covered under the Medicinal Products Decree 2011. The Council had highlighted the issue in the media and had informed the FMPB about unsubstantiated claims on purported medicinal products;
- The Council's intervention led Lees Bakery Limited to recall a batch of Lees Golden Fruit Cake 600g with an expiry date of 30/07/15 after maggots were found in one sealed packet. The principal complainant was also compensated with a carton (1 x 12 pieces) of fruit cake worth \$83.40 (\$6.95 x 12);
- FMF compensated a complainant with a 10kg bag of Calrose rice, 2 x 1kg Yellow Split Peas and 12 packets of potato chips. The complainant had found a dead lizard in a sealed packet of FMF Yellow Split Peas (1kg);
- Mum's Food Supplies compensated a complainant with 2 packets of fruit cake. The complainant had unknowingly bought a fungus-infested sealed packet of Mum's Delight fruit cake (500g);
- 2013 - Fiji Dairy Limited amended labels on their "Fresh Milk" bottles to give clear instructions on storage and use;
- Miran's Makeover paid \$7,000 in compensation to a complainant whose face was badly burnt during a scheduled laser treatment;
- Xiang Sheng Tattoos provided \$1,500 in compensation to a complainant for damaging her hair and causing it to fall;
- A complainant purchased a brand new vehicle from Carpenters Motors for the sum of \$70,000. After two weeks of usage, the complainant faced issues with the engine turbo. The respondent failed to fix the problem when the vehicle was taken in for repairs three times. After the Council's intervention, the respondent was refunded \$60,000.00 (depreciated value after one year's usage); and
- A complainant was travelling with her husband and three month old baby via Patterson Brothers Shipping Company Limited from Labasa to Suva. During the travel, the seat on which the family was seated broke, causing injuries to them. After the Council's intervention, the respondent compensated the complainant with two, one-way travel passes from Suva to Labasa. The respondent also apologised to the complainant and her family for the unforeseen incident.



The Council continued with its consumer education awareness programmes by targeting not just urban consumers but rural as well. The Council conducted a workshop in Rakiraki in 2014 on a number of consumer issues such as home loan, door-to-door sale, mobile phones and hire purchase

Campaigns, Information and Media (CIM)

ORGANISATIONAL GOALS

A number of strategies were adopted to realise the Council’s organisational goals. Despite several challenges, the Council will continue to represent the interests of consumers by delivering its four key strategic goals. In this section, we report on our accomplishments in achieving these goals.

GOAL 1:

Improve consumers’ ability to make informed decisions



Regional students visited the Council’s headquarters to pick on first-hand information on the Council’s role and functions

Consumers need quality information at the right time in order to make informed decisions. The Council has responded to this need, earning its reputation over the years as a trusted source of information for consumers. At all times, we work to deliver our message of consumer protection by identifying emerging issues, working with consumers in distress, and through our follow-up programmes.

The Council continued with its consumer education and awareness programmes by targeting not just urban consumers but reaching out to the most vulnerable consumers - those residing in informal settlements and in remote villages. We visited schools, held lectures at tertiary institutions, organised community visits mainly in informal settlements and villages and

conducted mobile units and workshops to share information with consumers and other stakeholders from diverse sectors.

Social media provides new opportunities to engage with younger consumers, who have traditionally been hard to reach. We use social media to communicate consumer alerts, warnings, information about events, updates and in return also receive tip-offs against traders and service providers. We continue to use mainstream media to keep the public informed on emerging consumer issues or exposing unscrupulous traders and service providers.

Our interaction with the consumers during educational programmes also helps the Council to understand the challenges faced by them on a day-to-day basis.

Objective 1: Provide consumers with the knowledge and skills that will permit them to improve their understanding of goods and services and become more aware of their rights, make better informed choices, and know where to go for help

Education is crucial to building consumer confidence so that consumers can avoid falling victim to fraudulent, misleading or unfair commercial practices. The Council informed consumers and businesses about their rights and responsibilities and also helped them to build confidence and knowledge. We increased our outreach work through direct contact with consumers, for example, at agricultural shows, carnivals, shopping centres and online through social media. To achieve the objective, the Council conducted the following activities:

- **Consumer Advisory Mobile Unit:** The mobile unit aims to reach consumers who are unable to visit the headquarters or the regional offices. In most cases, people decide not to go ahead with making a complaint because they live far away and do not want to travel long distances. It is through the mobile unit that we reach out to such consumers to receive their complaints and inquiries from wherever they are;

As part of our information and advisory service, we reached out to 2,161 consumers (1,267 males and 894 females), who benefited directly from our advice and were able to lodge their complaints on goods and services; on a one-to-one basis at 30 different mobile booths in the Central, Western

and Northern divisions;

- **Community visits:** Supporting vulnerable and disadvantaged consumers is one of our core objectives. Through community visits, we build partnerships with women’s groups, youths, and, disadvantaged and illiterate consumers, informing them of their rights and interests as consumers. At the same time, such interaction increases our understanding about the challenges faced by vulnerable consumers. Forty one community visits were made in the Central, Western and Northern Divisions. Council staff reached out to 1,240 consumers from different backgrounds, including but not limited to, Vunika Housing Settlement, Namara Squatter Settlement, Tavarau Village, Victory Christian Centre and Vunimoli Mothers Group, to name a few. We used vernacular languages (i-Taukei and Hindi), which was preferred by the audience;
- **Workshops:** Thirty two workshops were held during the year to hold intensive public discussion and debate on specific consumer issues. The workshops attracted 1,249 participants. The Council received requests from 13 different organisations to speak on consumer-related issues. For example: Consumer Expectations and Concerns on Transport Industry at a Ministry of Works, Transport and Public Utilities workshop; Role of the Alternative Dispute Resolution Division at a Dialogue Fiji workshop and Budgeting and Moneylending at a workshop organised by the Fiji Police Force;

Table 1: Consumer Advisory Mobile Units

2014	Central/Eastern	Western	Northern	Total
Number of mobile units	11	9	10	30
Total number of participants	801	521	839	2,161
Number of males	440	312	515	1,267
Number of females	361	209	324	894
Number of complaints	4	12	12	28
Number of requests for advice	269	100	122	491

Table 2: Community Visits

2014	Central/Eastern	Western	Northern	Total
Number of community visits	14	14	13	41
Number of females	287	217	232	736
Number of males	232	179	93	504
Total number of participants	519	396	325	1,240

Table 3: Workshops

2014	Central/Eastern	Western	Northern	Total
Number of workshops	18	7	7	32
Number of females	302	152	195	649
Number of males	363	129	108	600
Total number of participants	665	281	303	1,249

- School and tertiary institution visits:** Schools set the stage to shape young minds to grasp their rights and responsibilities as child consumers and as adults. Children are vulnerable to marketing pressure and they have the ability to exert considerable influence on their parents' purchases. The Council visited 37 schools, where 8,616 pupils/students (4,271 males and 4,345 females) were able to engage with Council staff, on a one-to-one basis. The Council led discussions on issues such as NCDs, product labelling, the right to ask for disclosures when buying goods or services, financial services, consumer responsibility, double-checking products before purchasing, and, budgeting. The Council also used the opportunity to distribute brochures, leaflets, newsletters etc. to provide access to comprehensive information for the school teachers;
- A total of 74 members of the public including school students visited the Council's library or sought information for school assignments and research projects. For example: Students of Nausori High School and FNU visited the Council library; and
- The Council conducted 11 lecture sessions with 717 students (489 females, 228 males) from Fiji National University, The University of the South Pacific and APTECH. The issues included ethics and values, consumer protection laws, and consumer rights and responsibilities including the role of the Consumer Council.

Objective 2: Disseminate information in respect of matters affecting the interest of consumers

Media organisations played a very significant role in highlighting key consumer issues throughout the year. They were the front line agents for the dissemination of information to generate interests on issues affecting consumers. Reaching consumers swiftly and accurately helped in building the confidence that consumers need to operate in increasingly complex markets.

The Council issued 87 press releases on 74 different issues, while responding to 68 sets of questions from the media seeking our comments.

Mainstream Media

We provide information by pro-actively informing consumers about marketplace issues across all communication channels. The Council targeted i-Taukei and Hindi-speaking listeners and viewers by participating in Fiji Broadcasting Corporation's talkback shows and current affairs programmes such as *Aina, NavRashtra, VitiNikua, Na Vakekeli, GaunaniVuvale and Nai Kurini Rogo*. The Council also took part in numerous English radio shows on Hope FM, Radio Pacific, *Speak Your Mind* on FBC (radio and TV) and *Close Up* on Fiji One.

- Radio:** Overall, 2,007 radio programmes were broadcast, dealing with 316 issues or advisory articles; 672 of the programmes were in English, 749 in Hindi and 572 in i-Taukei.

Table 4: Consumer Education Outreach Programme

Programme	No. of people advised
Mobile Unit	2,161
Community Visits	1,240
School Visits	8,616
Lecture Visits	717
Workshops	1,249
Total	13,983

Table 6: Radio Programmes in 2014

Language	Radio Programme	No. of Issues
English	672	88
I-Taukei	572	121
Hindi	749	99
SBU (English)	14	8
Total	2007	316

Table 5: Press Releases

Key Press Releases issued in 2014	
Sky Pacific - No breakthrough with Sky Pacific	Councils calls for a better disciplinary system for health professionals
More drop in price of school exercise books: survey	Vodafone 'Hello-Tunes', A Concern
Consumer Council is calling on Fiji TattsLotto to remove the Disclaimer	Medical and Dental Secretariat Must Act Now!
Consumers International Commends Fiji Government	Short term, low interest rates should be considered carefully
VAT inclusive prices must be displayed by Real Estate Agents	Alliance to fight Sugar-sweetened Beverages and Marketing of Unhealthy Food
Display Bus Timetables	Unreasonable Stamp Duty
Council applauds LTA Tribunal Ruling on Nativa Motors	Beware of Kit- Home Company: International Wise Property Developments (Fiji) Limited
Door to Door Sale under Council's Radar	Fix Our Phone Rights!
JEVIC will fix used-car industry	Council unveils Mobile Number Mixing Mystery

Radio programmes covered issues such as landlord tenancy, second-hand vehicles, online shopping, marketing of sugar-sweetened beverages and NCDs, counterfeit mobile products, price hikes of certain food items, mediation to resolve complaints, and the role of the Council. The Council pre-recorded 14 Schools Broadcast Unit (SBU) programmes for the schools;

- **Television:** 139 TV news featured on 79 different issues;
- **Print Media:** Newspapers published a total of 555 articles in all three languages. Three hundred and nine were news articles and 246 were advisory articles, which included 87 weekly articles in the business column in Saturday’s Fiji Times. Ninety Shoppers Guide articles, 19 Focus articles, 30 Property Guide, 8 Shipping articles and 12 Sun Wheels articles were also published to provide guidance and knowledge to consumers. A feature article on consumers’ experience in the marketplace along with what the law says helped consumers to prepare better when faced with a similar situation; and

The Council, through press releases, received positive responses on few issues. For example, we released 8 press releases, lobbying for the restoration of the nine channels taken off air by Sky Pacific.

Social Media

Our social media presence is growing and we are engaging with more people with our messages on consumer protection. The Council is constantly improving its online presence to provide information to consumers, which they can access at any time – online 24/7 and on the go. Many disputes are avoided by consumers and businesses through knowing their rights and obligations, so there are no misunderstandings. Our website, www.consumersfiji.org and Facebook page, [consumersfiji](https://www.facebook.com/consumersfiji), provides comprehensive information.

- **Website:** With 516 articles covering 228 issues posted on 50 websites, the Council updates its webpage regularly and uses this medium effectively to feature consumer issues; many consumers used this medium to research consumer-related matters and to lodge complaints; and
- **Facebook:** The popularity of our Facebook page grew further in 2014, joining in the conversation on various crucial consumer issues – sharing views and raising concerns on matters affecting them. For instance, the top five issues that generated much debate on the Facebook space in 2014 were: Sky Pacific withdrawing channels, maggots found in a fruit cake, Raiwaqa bus accident involving 40 children, Stone potatoes found and a call to have mobile phone data reduced. Our Facebook friends increased by 117%. By the end of 2014, the Council had 6,879 friends on its list. Many actively participated in our ‘Fix Our Phone Rights’ campaign on Facebook, expressing their views on the quality of mobile phone services.

Publications

The Council published 4000 copies of Consumer Watch to report on key activities, achievements, progress and success stories. Consumer Watch was distributed widely and soft copies were made available via our website and also circulated through group emails. The ‘Thumbs Up and Thumbs Down’ column is very popular, which names and shames traders that engage in bad business practices.

A total of 500 factsheets were produced on the Community Consumer Advisory Group (CCAG), which were distributed during community visits. These factsheets were used by the CCAG members to spread the good news about having the Council’s representatives on the ground.

Table 7: TV News/Interviews

TV Programmes in 2014	No. of slots or episodes
Fiji One	68
FBC TV	46
Na Vakekeli	6
Aaina Talkback	7
Irogo Leka	5
Speak Your Mind	6
Close Up	1
Total	139

Table 8: Website

No. of websites	No. of issues covered	Total no. of articles online
50	228	516

Table 9: Newspaper Articles in 2014

Language	No. of Articles Published	No. of Issues	No. of PR Issued	No. of MR	No. of Advisory Articles	No. of News Article	Others
English	487	240	87	68	209	246	32
I- Taukei	31	28	15	-	21	10	-
Hindi	37	36	15	-	16	21	-

N.B Others represent - supplements, consumer alerts, and letter to editor

Objective 3: Mount campaigns on key consumer issues to raise awareness and educate consumers to become participative, critical and competent in accessing goods and services

We also mounted campaigns to expose unfair tactics used by traders for policy reforms. Specific consumer campaigns this year included the following:

- World Consumer Rights Day (WCRD): 2014 World Consumer Rights Day was marked by the theme, "Fix Our Phone Rights". The Council organized a Speak Out session involving young adults who shared their views/experiences on mobile phone services provided in the country. Apart from this, we vigorously used the mainstream media such as radio/TV talkback shows and print media to highlight mobile phone user grievances, in terms of quality, reliability, accessibility, fairness, and even integrity of mobile services. A Facebook campaign was also launched in mid-February to introduce and highlight the WCRD theme to the Fijian consumers. The campaign created public discussion on the theme and we

recorded 884 comments using this space from consumers from all walks of life, sharing their experiences as mobile phone users. Newspaper supplements with 13 articles were also published on the WCRD theme in *The Fiji Times* and *The Fiji Sun*.

Objective 4: Encourage active participation and consumer awareness amongst traders and service providers

To ensure business owners are aware of their legal obligations, we make a point of educating them about consumer laws, redress mechanisms and unfair trade practices. The Council made five presentations to the business sector so that they do not infringe on consumer rights when serving consumers.

We assisted Prouds in the drafting of default notice for Hire Purchase Agreement to ensure consumers are aware of the hardship clause that gives them an opportunity to get their loan restructured on the grounds of adversity.



Members of the Software Foundation of Fiji with Attorney-General Aiyaz Sayed-Khaiyum at the 2014 WCRD celebrations



The Council conducts consumer advisory mobile units to come face to face with consumers

Table 10: Awareness Programmes with Traders/Service Providers

Name of the Organisation	Topic(s) Discussed	Location
Courts Fiji Limited	<ul style="list-style-type: none"> • Read Before You Sign • About CCOF 	Rodwell Road, Suva
R C Manubhai	<ul style="list-style-type: none"> • Consumer Rights and Responsibilities 	Raiwaqa, Suva
Kasabias Hardware	<ul style="list-style-type: none"> • About CCOF • Consumer Rights and Responsibilities 	Main Branch, Suva Street, Suva
FEA Staff	<ul style="list-style-type: none"> • About CCOF • Consumer Credit Act • Debt Management and Consumer Credit Advisory Services • Tenant and Landlord Responsibilities • Consumer Responsibilities 	Navutu, Lautoka
Life Insurance Corporation of India (LIC)	<ul style="list-style-type: none"> • Debt Management and Consumer Credit Advisory Services 	Suva

Research and Policy Analysis (RPA)

GOAL 2: Drive change to benefit consumers



Our market surveillance covers a range of goods and services available in the marketplace

The Research and Policy Analysis Division is responsible for the Council’s goal of driving change to benefit consumers. The Division undertakes research and market surveillance work that supports the Council’s advocacy work. Research-based advocacy work is very important as it ensures that real problems faced by consumers in the market are brought to the attention of policymakers or the enforcement agency for action.

Objective 1: Advising the Minister on matters affecting the interests of consumers

In 2014, the Council prepared two issues papers through research, investigation, complaints data and feedback from consumers and interested people. These papers were: *Problems Faced by Consumers in the Mobile Phone Sector*; and *Issues Faced by Consumers in the Second-Hand Vehicles Sector and the Need for Reform*. Although the Council’s request for reforms takes time, some initial impacts were noted in 2014.

Objective 2: Making representations to the government or to any other persons or organisations on any issues affecting the interests of consumers

The Council makes submissions and representation to the Government, policymakers, regulators and other relevant bodies on issues affecting consumers. The written submissions ensure that the consumer voice is heard in the formulation of policies, enactment of laws and regulations or other reforms.

Submissions

The Council made nine submissions on national policies and legislations including a request to the Government to support the inclusion of the United Nations Guidelines on Consumer Protection on the agenda of the UN consultations for the Sustainable Development Goals (SDGs), which are given below:

Health & Medical: A special submission was made to the Minister for Health to support Consumers International’s (CI) call for the World Health Organisation to work towards a Global Convention

to Protect and Promote Healthy Diets. This is part of the Council's on-going advocacy to minimise the non-communicable diseases in the country. A submission was also made to the Fiji Medicinal Products Board on its new Draft Medicinal Products Advertisements Regulations calling, amongst other things, for the regulations to include "online" medicine advertisements and higher penalties for pharmacies or traders that do not comply. It also asked that "unsubstantiated claims" be prohibited. Some traders have been making questionable claims in television and radio advertisements about the curative or health well-being of certain medicinal products.

National Budget and Financial Sector: A submission was made to the Reserve Bank of Fiji on its proposed National Financial Sector Development Plan 2015 – 2025. The Council took the opportunity to reiterate its well-publicised concerns about the lack of consumer protection in financial services and the RBF's over-emphasis on prudential regulations at the expense of consumer rights to fair play. The annual submission on the National Budget called on the Government to bring relief to vulnerable consumers by ensuring fair and affordable prices of basic goods and services.

Impact of Submissions

While the Council expects positive outcomes for consumers on its submissions, it also understands that policy changes and reforms cannot be realised overnight. While policymakers prioritise other matters, the Council maintains pressure by generating public discussions on issues that it has raised for consumers. This ensures that the issues remain on the national agenda and not fade away into obscurity.

Representation

During the year, the Council made representation to various forums to influence positive change for consumers who are either dissatisfied with the services provided by public or private institutions or new policies being introduced by the government. Few examples are given below:

- Representation was made to LTA on the poor conduct of Authorised Motor Vehicle Dealers (AMVDs) and why the Council supported the revised Code of Practice for AMVDs; and
- The Council represented consumers at the Budget Forum to ensure consumer expectations are included in the Budget

Table 11 - Impacts

Issues Paper	What was it for?	Impacts
Problems Faced by Consumers in the Mobile Phone Sector	World Consumer Rights Day 2014 "Fix Our Phone Rights" campaign calling for consumer protection and policy reform in the mobile telecommunications sector	<ul style="list-style-type: none"> • Public discussions were generated and more consumers were forthcoming with concerns about mobile services. Telecommunications Authority of Fiji (TAF) acknowledged the Council's work on mobile phone issues and assured it would look into handset issues and may consider reviewing regulations on trade in telecommunications hardware • Vodafone and Inkk provided a mobile number range in their promotion advertisements as a response to the mixing of mobile numbers between them, which was revealed by the Council. The mobile providers' unscrupulous actions and the lack of effective action by regulators were well publicised. Vodafone and Inkk disclosed their number ranges in their advertisements to allow consumers to make informed choices
Issues Faced by Consumers in the Second-Hand Vehicles Sector and the Need for Reform	Lobbying and advocacy work for regulatory and policy reforms in the second-hand sector where consumer protection and redress was weak	<ul style="list-style-type: none"> • LTA decided to re-activate off-shore vehicle inspection system such as JEVIC to address defective second-hand vehicles sold to consumers including odometer tampering. LTA requested Council's complaints data to use in its review and monitoring of Authorised Motor Vehicle dealers' licensing • FCC established the Self-Regulating Guideline for Sale of Second Hand Motor Vehicle in Fiji for the vehicle dealers to follow

Table 12: Submissions & Achievements

SUBMISSIONS	What was achieved in 2014
<ul style="list-style-type: none"> • 2014 Budget - Reduce fiscal duty on adult sanitary diapers and remove restrictions on sale of vitamins and supplements 	<ul style="list-style-type: none"> • Government reduced fiscal duty on adult diapers to 0%. Restrictions on vitamins and supplements remained, but Government reduced fiscal duty from 32% to 0% so more consumers can afford these products
<ul style="list-style-type: none"> • 2014 Budget – Mandatory price monitoring for items that have attracted duty reductions or have become duty free 	<ul style="list-style-type: none"> • Ministry of Finance, Ministry of Industry, Trade and Tourism, FRCA and FCC formed taskforce. FCC and FRCA signed MOU to undertake price monitoring work
<ul style="list-style-type: none"> • Ministry of Health to support CI Recommendations for Global Convention to Protect and Promote Healthy Diets 	<ul style="list-style-type: none"> • Minister of Health wrote to the Council affirming support for such a Convention



Stakeholders including the Council during the 2015 National Budget Forum

discussion. We highlighted the gains made by traders when reduced duties are not passed on to consumers and the need to develop policies to better protect consumers in the area of financial services and in the sale of second hand vehicles.

Standards development work in 2014

Fiji lacks appropriate standards in many sectors of the economy and this has made the country a dumping ground for sub-standard products and cheap counterfeit goods. Standards development is a key work area where the Council continues to lobby for reform. The Council’s standards development work was as follows:

- Comments made to the Department of National Trade Measurements & Standards on Draft Trade Standards – Roof Sarking Foil Standard, Sheet Roof and Wall Cladding (consultations to continue in 2015);
- Special meeting convened with the Conservator of Forests (Department of Forestry) and FCC where the Council highlighted the need for standards on marine plywood sold to consumers; and
- Follow-up consultations by Department of Energy consultant on the Minimum Energy Performance Standards and Labelling Programme (MEPSL) for household freezers and refrigerators (energy ratings label).

Table 13: Summary of Trader & Service Provider Visits

Location	No. of Trader Visits	No. of Service Provider Visits	Total
Suva	106	28	134
Lautoka	57	25	82
Labasa	35	20	55

Objective 3: Conduct research and investigations into matters affecting consumers

Minor Research & Investigations

A total of 122 minor research and investigations were undertaken in 2014. These were prompted by consumer complaints, observations from market surveillance, or, were undertaken to support the Council’s advocacy work and policy submissions. Most of the minor research and investigations undertaken were complaint-based issues on food safety and quality. (Refer to Appendix 1 for details on issues covered).

Notable Issues

Mixing of numbers by Vodafone Fiji: Consumers were disadvantaged when Inkk Mobile and Vodafone Fiji started advertising promotional offers for data and call services where the special deals were applicable to their network only (e.g. Inkk to Inkk services). This led to much consumer aggravation as many were unaware of which respective mobile number ranges the two companies had. The Council’s investigations and testing of numbers found that consumers were not aware of the mobile number ranges. This mixing of mobile numbers ranges starting with the digits 8 and 9 between the two mobile companies, caused consumers confusion and loss of money especially when promotions applied only to the respective company’s customers.

Shrinking quantities of packaged products: The Council was able to gather evidence that manufacturers were subtly downsizing some products while keeping prices unchanged. Consumers were paying more for less. The affected range of products was much more than washing soap, powdered milk, cooking gas etc. Most consumers are unlikely to notice that some of these products were being downsized, giving them less and less while charging them the same price or more.

Surveys on home loans: The Council's home loan survey found banks were making the cost of borrowing more expensive as they imposed a plethora of fees and charges. Consumers were urged to compare fees and charges imposed by the banks as these can inflate the total cost of borrowing. The Council found that the total initial cost of a home loan amongst the banks surveyed ranged from \$600 to \$1,930 for a \$100,000 loan and \$830 to \$2,930 for a \$200,000 loan. Banks were also using ambiguous terminology that made it difficult for consumers to make meaningful comparisons and informed choices.

Weevils in flour, rice: A large number of cases of weevil-infested flour, rice and other similar products prompted the Council to publicly warn consumers to be cautious when buying these products. It also sought an explanation from the manufacturers who were forced to compensate affected consumers and undertake quality control checks with their retailers and distributors. The matter was also reported to the Ministry of Health.

High number of food complaints: Towards the end of 2014, the Council was inundated with food safety/quality complaints with an unusually high number of complaints about cooked food at local restaurants and takeaways. Lizards, toads and maggots somehow found their way into tasty takeaway meals. The Council confronted the Ministry of Health's Food Unit on why there was a high incidence of food-related complaints especially when a restaurant grading system was in place and the Unit had increased surveillance and enforcement.

Impacts

These are some of the notable impacts from the Council's minor research and investigations. While in most cases the principal complainants were given due redress, it is important to note that the Council's intervention made traders and service providers to improve their services, get rid of bad products and remove unfair policies.

- Vodafone and Inkk Mobile amended their advertisements on mobile promotions to disclose their respective mobile number ranges after the Council's intervention;
- Food manufacturers FMF, Punjas, Asha Bhai and Motibhai provided refunds and replacements to consumers for substandard food products. FMF quality control staff inspected Kundan Singh Supermarket in Suva to address weevil issues highlighted by the Council;
- Fiji Dairy Limited compensated consumers with packets of Rewa Life Milk (1litre) after they were sold milk that had sour taste;
- Shop-n-Save Supermarkets undertook an immediate recall of batches of Griffins Cameo Crèmes biscuits from their outlets after weevils were found in packets sold at its Nabua outlet;

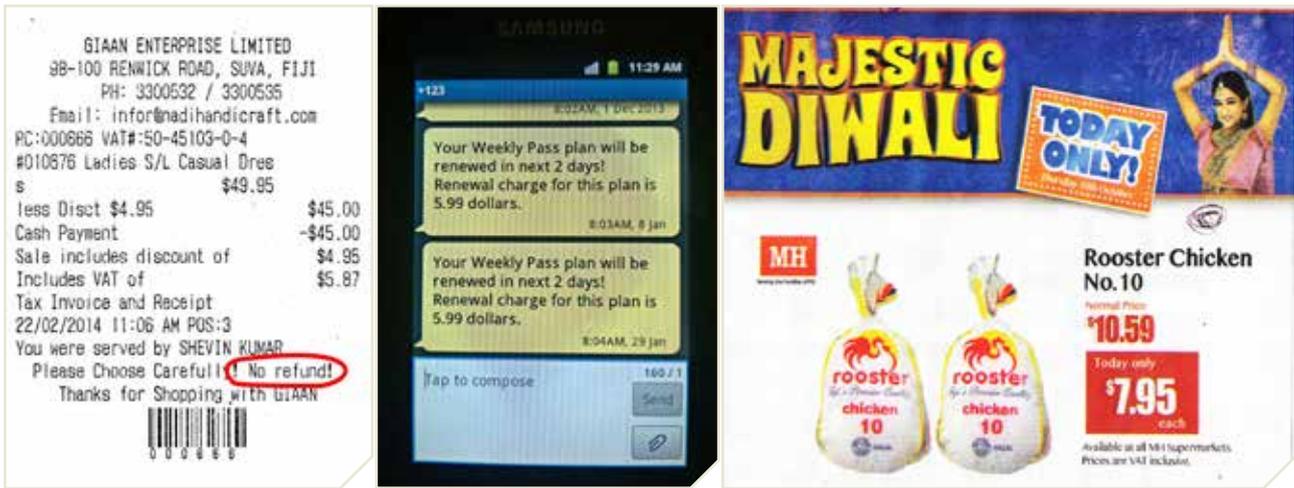
- SCC gave a warning notice to Hot Bread Kitchen after the Council's investigation into a case of a cockroach found in a fruit scone;
- Viti Foods undertook an immediate recall of affected batches of Angel Gold canned mackerel which contained "tuna flakes" instead of "mackerel". The company compensated the principal complainant with 6 cans of Angel Gold mackerel;
- Indos Aromatic Exporters removed a batch of bad smelling Kanas pure cooking oil and reimbursed the principal complainant who had purchased the product;
- Nayan Supermarket at Khalsa Road, Nasinu refunded a complainant \$8 after selling him two expired 275ml bottles of Vodka Cruiser – Pineapple. The product was sold in October 2014 with an expiry date of August 2014;
- Lees Bakery Limited recalled a batch of Lees Golden Fruit Cake 600g with an expiry date of 30/07/15 after maggots were found in one sealed packet. The principal complainant was also compensated with a carton of fruit cake worth \$83;
- Mum's Food Supplies compensated a complainant with 2 packets of fruit cake. The complainant had unknowingly bought a fungus-infested sealed packet of Mum's Delight fruit cake;
- Wonder Wok Chinese Cooking Restaurant, Wing Fa Restaurant and Beyond Appétit refunded and compensated complainants for selling bad quality food; and
- FRCA clarified that no duty should be applied to smart phones after a consumer was charged 5% fiscal duty for a phone received by mail from overseas. FRCA provided a refund application form for the consumer to recover the duty paid.

Objective 4: Conduct research in partnership with regional and international organisations

The Council undertook several activities with CI to identify and understand emerging consumer issues, and, get support for local/national lobbying. The Council participated in 4 of CI's surveys:

- Exploring the value of openness in the digital economy;
- Consumer and business survey;
- CI Members Survey 2014;
- CI Members Survey on Sustainable Consumption; and
- CI Consumer Protection Survey 2014.

The Council also made comments and suggestions on the drafting of the Recommendations towards a Global Convention to Promote and Protect Healthy Diets.



The Council continues to keep a tab on exclusionary notices and advertisements as part of its surveillance exercise

Objective 5: Conduct market surveillance to establish product prices and compliance with product labelling and safety requirements and misrepresentation

Market Surveillance

Trader and Service Visits: The market surveillance team made a total of 210 visits to traders and service providers in 2014. Some of these were random spot checks on traders or in commercial centres where consumers were reporting unfair trade practices, while others were complaints-based visits where specific complaints had been lodged against a trader. Most of the service visits were on restaurants where the Council tried to scrutinise compliance with food safety regulations. There were also visits to banks, utility companies and other service providers to gauge the standard of customer care services.

Impact

In the majority of trader and service visits, issues were rectified immediately after the Council’s intervention, while some cases were reported to enforcement agencies like the FCC, Ministry of Health, Municipal Councils, etc. Some of the notable impacts from the Council’s trader and service visits are as follows:

- A total of 7 exclusionary policies and notices were removed by businesses after the Council’s intervention. Exclusionary policies and notices such as “goods once sold cannot be returned” or “no refund” are illegal as they deny the consumers’ right to redress as provided for in the *Commerce Commission Decree 2010*. These notices have decreased through the years due to the Council’s effective market surveillance work. The crackdown on exclusionary policies and notices began in 2010 in partnership with the Ministry for Industry & Trade. The exclusionary notices were removed from Giaan Enterprise, Suva (from receipt and poster); Nadro Oil Supplies, Sigatoka; Fong Hing Store, Lautoka; Gartile Company, Suva; Universal Electronics, Martintar, Nadi; Vua-la Store, Suva and Tulip Fashion, Suva;

- The hospitals were given a directive by the Permanent Secretary, Ministry of Health to open during lunch hour and for staff to stagger their lunch breaks to ensure continuation of service. The Council received complaints from consumers and it was confirmed that Labasa Hospital was not providing services to consumers during lunch hour; and
- FRCA’s CEO made an undertaking to ensure that it’s Lautoka office provided hard copies of the TIN application form. The office had run out of forms and asked people to download the form from the Internet or upload it to their USB drives on a computer publicly available at that office. The Council found that many people – elderly and less literate consumers, and rural dwellers in the West were not in a position to do this.

Advertisement Monitoring

A total of 47 advertisements came under the Council’s radar in 2014. Many of the advertisements scrutinised were mostly for sales and promotions where incorrect, misleading or incomplete information was provided, including unsubstantiated claims. Advertisement on all available media – print (newspapers, magazines), radio, television, online and including in-store posters, flyers and banners were monitored.

Impacts

The Council’s advertisement monitoring work led to 29 traders and service providers making amendments to their advertisements or promotions. For example, a TFL flyer promoting 10UP on Prepaid Quick Dial recharge did not disclose that the 10UP was exclusively for recharge at the Showcase 2014 venue. There were also advertisements that made unsubstantiated claims. For example, Nina Herbalist made unsubstantiated therapeutic claims on her herbal medicines in *The Fiji Times*. 786 Supermarket made an unsubstantiated claim that its *100 Plus isotonic drink* “rehydrates better than water can”.

Table 14 Advertisement Monitoring

MHCC	Misleading sale price of stick-on note paper. In-store ad price \$0.65, actual price \$5.25	In-store ad price amended
Shop N Save, Labasa	Viti mini jumbo toilet paper 500 sheets advertised as 1000 sheets	Advertisements amended
Niranjans	Suzuki Alto hire purchase advertisement, Fiji Sun 14/02 "Just \$179 per week". No disclosure of cash price (shows "10% deposit" in very fine print), term of credit and other important terms and conditions	Trader assured disclosures in future ads
Motibhai & Co Ltd	Special price promotion of Dove products – A customer was charged normal price at MH Super Value, Rodwell Rd	Motibhai checked and corrected product pricing on the retailers POS system
Foods Pacific Limited	Tiffin Greek Style Natural Yoghurt advert says 'no sugar' but it has natural sugar in the product	Supplier amended advert : 'No Sugar' with 'No Added Sugar'
Courts	Fiji Sun 26/04 advertisement does not specify whether Vodafone's flashnet dongle supports 3G or 4G network	Courts will specify this in future advertisements
Yees Cold Storage	Misleading advertisement of Magnum and Cornetto ice-cream, Fiji Times 17/05 - "NEW LOW PRICE available in freezers in your favourite supermarket and retail outlets". Snap survey showed low price only applicable at selected retailers	Advertisement amended to include disclaimer that special prices applied in selected retail outlets only
Unicom Network	Fiji Times 15/05 laptop advertisement did not disclose whether laptops were second-hand/refurbished, or featured Windows operating system versions	Advertisement amended
Shop N Save	French fries advertised as "\$4.50/kg" in-store but "\$4.60/kg" advertised at supermarket entrance	"\$4.60/kg" advertisement was removed
Telecom Fiji Ltd	10UP Prepaid Quick Dial recharge flyer did not disclose that 10UP was exclusively for recharge at Showcase 2014 venue (Vodafone Arena)	TFL acknowledged non-disclosure of condition. One complainant was compensated with 10UP free money
NINA herbalist	Misleading advert Fiji Times 04/08 classifieds on therapeutic claims regarding herbal medicine	Trader undertook not to repeat the advert until she consulted Ministry of Health
786 Supermarket, Toorak	100Plus isotonic drink ad Fiji Times 02/08 with unsubstantiated and misleading claim "100Plus rehydrates better than water can"	Trader apologised and subsequent advertisements were amended
MH Homemaker/ Carpenters Fiji Ltd	"Get \$200 cash back instantly" advertisements did not state full information i.e. \$200 instant cash back is only applicable to purchases of \$1500+	MH promised to provide clearer information on similar promotions in future
Motibhai/ Rajendra's Foodtown, Nabua	Omo laundry detergent promotion: "Get 180g packet of Omo free with purchase of every Omo 900g." Consumer was not given the 180g upon purchase	Motibhai apologised and provided complainant with 180g Omo laundry detergent
Wing Lee Motors	Vehicle for sale advert stated \$6800 VEP price	Trader assured to correct future adverts
Courts Fiji Ltd	Advertisement - "purchase of any lounge/ dining set over \$999." No disclosure that special price applied to selected lounge/dining sets	Courts responded with clarifications
New World, Labasa	In-store sale notice states "10 cups" for rice cooker whereas user-manual does not specify number of cups	Manager removed and amended the sale notice
Suva Private Hospital	Misleading information on availability of general surgical services SPH: Fiji Times 15/09 states no surgical services till 6 Oct, Fiji Sun 15/09 says services will commence from 15 Sept	Fiji Times (16/09) advertisement correction made
TFL Connect	Misleading TV (Fiji One) ad - TFL Connect Homelite Plan. Use of the word "choice" in usage of the 30GB data cap, but plan already set – 10GB at night, 20GB daytime, giving no choice to consumers	TFL will amend the advert
Unwired Fiji	Non-disclosure of terms for "No lock-in contracts." deal Unwired at Fiji Sun, 29/09, p.29	Clarification will be made in future ads that "No lock in contracts" applies when customer returns working modem at end of contract
Vodafone Fiji Ltd	Misleading Fiji Times, 19/09 advertisement "FREE Facebook with FlashNet" when recharging Prepay FlashNet for \$6 or more. No disclosure that promotion only applied to 3G FlashNet	Vodafone admitted error in the advert and promised that affected 4G customers will be compensated for lost credit/data
Unwired Fiji	Fiji Times 08/10 advertisement Internet "8GB for \$29.95" does not disclose important conditions – data is pro-rata, 50% awarded on sign up, 50% added following month; full monthly data loaded when customers pay up before 10th of each month	Amendments made where condition of pro-rata data application added to advertisements
Inkk Mobile	Fiji Sun 11/10 p.33 Inkk "Real Freedom Pass - 24 hour pass for only \$1.89" promotion only applies on INKK-to-INKK calls, texts. However, consumers and public don't know which mobile number belongs to Inkk	Inkk Mobile number ranges are now disclosed in ads where promotions are applicable only for Inkk-to- Inkk calls, texts

Consumer Supermarket, Namaka	Misleading in-store specials "CONSUMERS BIRTHDAY SPECIAL." "Special" placed on normal price tags of price control items 450g Red Cow and 450g Rewa powered milk	Price tags amended with removal of "specials"
Shriji, Naviti Street, Lautoka	125g Shine hair food 'Special' advertised price is \$4.50 but POS ¹ price was \$4.95	Manager apologised and corrected POS ¹ price
Denarau Surf Dive n Ski (Fiji) Ltd flyers at Sheraton Resort	\$55 per room per day package. Condition that qualifies a customer to the \$55 deal not disclosed	Flyer was amended to disclosure important terms and conditions for the \$55 deal
New World Supermarket, Rodwell Rd	Misleading in-store specials – Nambawan toilet paper had special tag stating "2000 sheets." This information is not present on the product	Special tag amended and "2000 sheets" removed
786 Supermarket	Christmas specials flyer – misleading price of Ram Sami eggs 30s - \$3.95 - when price should have been \$9.95	Trader ceased and recalled flyers, placed in-store notice to inform consumers about price error

Objective 6: Engage with Government, regulators, policy-makers, private sector, NGOs and civil society groups with the aim to safeguard and promote consumer interests

Representing consumers at stakeholder forums and consultative bodies is a key activity of the Council. It falls in line with our legal mandate to: do all such acts and things that it may consider necessary or expedient to ensure that the interests of consumers of goods and services are promoted and protected and; make representations to the Government or to any other person on any matter affecting the interests of consumers. In this regard, the Council strives to actively participate in forums or groups where the consumer interest needs to be heard and protected. The Council undertook a total of 139 engagements with government bodies, regulators, traders and service providers, including civil society groups. (Refer to appendix 2 for more details).

- **Government boards and committees:** Nineteen meetings were held with various government boards and committees. The Council's participation in these consultative groups and forums provides an important source of information, and technical advice on the respective issues being discussed from consumer perspective. Some of the consultative groups that the Council serves on are:
 - Trade Standards and Advisory Council (TSAC) (Ministry of Industry and Trade);
 - Central Board of Health (Ministry of Health);
 - Fiji National Codex Committee;
 - Food Task Force –Technical Advisory Group (Ministry of Health);
 - Fiji Medicinal Products Board (Ministry of Health);
 - National Industry Working Group (NIWG) of Telecommunications Authority of Fiji;
 - Complaints Management Forum (Reserve Bank of Fiji);
 - Fiji Pharmacy Profession Board (Ministry of Health);

- Health Policy Technical Support Group (HPTSG-Ministry of Health); and
- Diabetes Fiji.

The Council is a member of four Government Boards and one Council – Central Board of Health, Medicinal Products Board, Pharmacy Professions Board and the Trade Standards and Advisory Council (TSAC). These are legal appointments in which either the Council's representation is required by legislation or where the Minister or appointing authority has formally appointed a consumer representative. The Council ensures that consumer issues and viewpoints are considered in the deliberations.

On food safety, quality and nutrition for consumers, the Council is an active member of the Ministry of Health's Food Taskforce – Technical Advisory Group (FT-TAG). The FT-TAG provides technical advice and information to the Minister of Health on food nutrition standards. The Council is also a board member of Diabetes Fiji and a founding member of the Alliance for Healthy Living.

- **Stakeholder consultations and forums:** These are important stakeholder forums to which the Council is often invited as the consumer representative. The Council attended 51 consultations and meetings during the year;
- **Private Sector Engagement:** In recent years, the Council has increased its engagement with the business community in an effort to address problems with goods and services. The Council attended to 40 traders and service providers on issues affecting consumers. These engagements involved face-to-face meetings with traders and service providers on problems found in our market surveillance and investigations. These were opportunities for the Council to directly seek explanation or clarification from businesses in regard to unfair trade practices, systematic issues, compensation for aggrieved consumers etc. A few of these engagements were initiated by traders who wanted to share information on new products/services or problems faced by their competitors;

¹ POS: Point-of-sale, normally means the price paid at the cashier or counter as opposed to the shelf/label price.

- **Engagement with Regulators:** The Council had one-on-one engagement with 21 regulators in 2014. Apart from discussions on new regulations and policies, these engagements also involved exchange of information and dialogue on problems faced by consumers and how to address these effectively; and
- **International and Regional Engagements:** On the regional and international front, the Council participated in seven activities outlined below. The Council was represented at these conferences/workshops and meetings. Our inclusion is the reflection of the Council's profile and important position as a leading consumer protection agency in the South Pacific region. (Refer to Table 15).

Objective 7: 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

In its effort to strengthen its work and enhance its lobbying capacity, the Council scrupulously undertakes networking and co-operation with organisations, individuals and stakeholders outside of Fiji.

ISO Committee on Consumer Policy (COPOLCO): The Council maintains contact with ISO COPOLCO in the area of standards

development. The Council uses COPOLCO to understand the emerging issues and the types of standards being developed at international level. In 2014, the Council participated in an online meeting via WEBEX with international stakeholders in Trinidad on Cross Border Trade in Second-Hand Goods (ISO/TC/PC245). The Council's interest in the trade of second-hand goods (SHG) is borne out of concern about their quality and safety particularly when dangerous or environmentally damaging SHG can find their way into the market leading to serious health and safety risks and waste management problems for the importing country.

Consumers International (CI): As a member of CI, the Council receives direct assistance to improve consumer protection in Fiji. CI regularly provides information and advice to the Council on emerging consumer issues, consumer laws and policies, innovative campaign methods and guidance on standards.

Vanuatu Telecommunications and Radio-communications Regulator (TRR): The Council has established a close working relationship with TRR on ICT matters. In return, the Council is assisting TRR in the training of its staff in consumer protection and acting as an advisor in the setting up of a consumer organisation in Vanuatu.

Table 15: Consumer Council's Engagement with International and Regional Institutions- 2014

Date Venue	Event/Meeting	Presentation/Discussion Topic	Presenter/ Attendee
27 March Suva, Fiji	GSMA mWomen programme which looks at increasing women's mobile phone ownerships in emerging market with Simon Donald, GSMA mWomen	Problems faced by women in using mobile phone for personal and commercial use	Attendee: Premila Kumar
1-4 April Chiang Mai, Thailand	Consumers International Regional Members Meeting 2014 and the International Conference on "Consumer Protection in the Digital Age"	Consumer Council of Fiji: Public Hearing on Consumer Concerns	Presenter: Bindula Prasad
09 -11 April Manila, Philippines	WHO- Western Pacific Expert Consultation on Overweight, Obesity, Diabetes and Law	<ul style="list-style-type: none"> • Delivered opening Address along with the representatives from IDLO, WHO and the University of Sydney; • Chaired a session on Discrimination and access to medicine • Panelist for a session on the practicalities of developing legislation where the importance of social mobilisation to work in partnership with health authorities was crucial to deal with NCD 	Presenter: Premila Kumar
18-20 June Nadi	Pacific Islands Development Forum Second Summit - "Green Growth in the Pacific: Building Resilient Sustainable Futures and Genuine Partnerships"	Pacific Islands Development Forum Second Summit	Attendee: Premila Kumar
11 August Suva	UNDP Governance Programme In Fiji – Project Development and Assessment Mission	Inform and develop the post-elections UNDP governance programming in Fiji within the United Nations Development Assistance Framework 2013-2017 and beyond	Attendee: Premila Kumar
14 August Suva	De-briefing – UNDP Governance Programme in Fiji: Scoping Mission	De-briefing of Scoping Mission - Project Development and Assessment Mission	Attendee: Premila Kumar
01 October Suva	Launch of the economic and social survey of Asia and the Pacific (ESCAP) 2014 - Suva	Launching of the economic and social survey - "Regional Connectivity for Shared Prosperity"	Attendee: Premila Kumar

Alternative Dispute Resolution (ADR) & Consumer Advisory Services (CAS)

GOAL 3:

Solve consumer complaints through Alternative Dispute Resolution (ADR), advisory services and legal representation



Council staff attends to a complaint

Consumers often feel powerless when faced with a faulty product or poor service delivery. When products fail prematurely, consumers are harmed financially. Every year, consumers in Fiji lose millions of dollars through unfair trading practices. Consumers could easily save this money and more by being knowledgeable on their consumer rights to deal with situations when transactions go wrong.

Complaints are also one of the top level indicators for screening markets, regarding economic and social outcomes for customers, and identifying where intervention may be needed.

Objective 1: Resolve consumer complaints through mediation with traders and service providers

One of our key functions is to provide a dispute resolution service to Fijian consumers to settle consumer complaints that might otherwise lead to costly and time-consuming court action.

The Council received 2072 complaints in 2014 worth

\$3,438,535.00, a slight increase in both the number and monetary value of complaints (4% and 11% respectively) when compared to 2013. Through our complaint handling work, we secured \$2,087,145 by providing redress to 1839 consumers. The mediation success rate is as high as 89% as compared to 74% in 2013.

Number of Mediations held in 2014

Respondents and complainants were brought together for mediation meetings to find solutions. A total of 280 mediation meetings were held at the Council.

Top Six Complaints

Consumers were 'let down' on a number of fronts, among which included the withdrawal of nine channels by Sky Pacific, and issues related to electronic goods, mobile products, landlord/tenancy, food and drinks and WAF make the top six complaints for the year 2014.



Consumer complaints ranged from entertainment, mobile phones, electronic goods, landlord tenancy to food and drinks in 2014

1. Television Services

Television services complaints have come out on top for the first time with 361 complaints registered at the Council for this period. This was an indication of the backlash from consumers at the removal of nine channels from the Sky Pacific Network by Fiji TV Ltd. Fiji TV stated that they had taken on board customer feedback after an extensive review process prior to making changes to the channel lineup. Subscribers cried foul stating that Fiji TV did not consult with them and requested the restoration

of popular channels such as BBC, Nat Geo Wild and Star Plus.

2. Mobile Products

Complaints regarding mobile products ranked second highest on our list with a total of 246 complaints. It is predictable that such complaints will continue to increase as Fiji does not have any set standard for mobile products to prevent the importation of counterfeit and shoddy products. Some mobile phone outlets which are born over-night in the corner streets of our towns

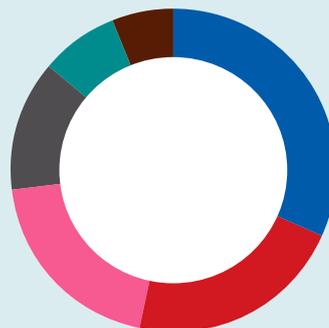
Table 16: Summary of Consumer Complaints

	Central/Eastern	Western	Northern	Total
Total registered complaints	1281	458	333	2072: 173 cases per month
Total number of cases resolved	1159	369	311	1839: 154 cases per month

Table 17: Meetings/Mediations

ADR Mediations / Meetings in 2014	
First Quarter	50
Second Quarter	71
Third Quarter	95
Fourth Quarter	64
Total	280

Top Six Complaints received in 2014



- Television Services 32%
- Mobile Products 22%
- Electronic Goods (home) 20%
- Landlord/Tenancy 13%
- Food & Drinks 7%
- Water (WAF) 6%

and cities hardly bother to provide full disclosures about the products, let alone provide warranty terms and condition to the consumer.

3. Electronic Goods (Home brands)

221 complaints related to electronic goods, mostly home brands were recorded in 2014, with aggrieved consumers crying foul over the after-sales service offered to them by the retail outlets. In a number of these cases, consumers have experienced non-availability of spare parts, no backup service, the run-around to get the newly-purchased item fixed and no sense of care to explain the terms and conditions of the agreement. Traders demanded repair costs regardless of the extended warranties.

In some cases, consumers have waited 6 to 8 months to get back their item from the traders who had taken the item for repairs. There are also cases where retail outlets end up repairing the items 3 to 6 times, not having proper back up service.

4. Landlord and Tenancy

Landlord and tenancy was next, taking a rather more background position in the range of complaints, unlike the trend in the past 5 years, when landlord and tenancy issues always topped the list of complaints. 2014 recorded 145 such complaints. These complaints reflect the state of hopelessness that some tenants are in, facing eviction notices by their landlords without being issued with a proper 30-day notice, non-refund of bond money, landlords not issuing receipts, utility bills incorrectly apportioned, premises not suitable for habitation and illegal increases in residential rent despite the residential rent freeze order put in place by the Government. The slight decrease may be by virtue of the fact that consumers are now aware of their rights and obligations. This is a recurring issue with the Council and reflects the inadequacy of legislations that are in place to protect consumers.

5. Foods and Drinks

85 complaints were recorded in relation to food and drinks with consumers exposing certain retail outlets, manufacturers, restaurants and bakeries selling expired products, damaged items, unclear labels on the products and foreign objects found in the products. Consumers complained of bags of flour and rice infested with worms and weevils.

6. Water (WAF)

Complaints in regards to water positioned sixth with 68 complaints. These were received against the Water Authority of Fiji (WAF) concerning high billing; water supply disruptions; and water pipe leakage issues.

IMPACTS

The impacts of mediation are numerous but we wish to share few cases that indicate that despite poor consumer protection legislation and redress mechanisms, the Council had

considerable success in mediating disputes.

- A complainant (from UK) paid for groceries worth \$213.82 to Lajeb Produce Fiji Ltd (an online Facebook grocery store) to be delivered to her family in Lautoka. However, after a month the groceries were not delivered and respondent failed to provide a refund. After the Council's intervention, the Director was located in Australia and was then contacted via email. The respondent refunded the money to the complainant;
- Vodafone (Fiji) Limited had cancelled the usage of their network platform for Season 2 of the Fiji's Dancing Super Star competition texting platform. Fiji's Dancing Superstar texting promotion encouraged members of the public to text (at a cost of 99c) in their favourite dancer's initials to be in the draw to "win 10,000.00 Cash, 100 tickets to "I.am and Me" live Concert and many more..." This action was taken by Vodafone after the Council highlighted that Ganesh Productions (organisers of the dancing competition) did not draw the prizes that were offered in Season 1 of the promotion which ended in March 2014;
- A complainant's Vodafone mobile number was issued to someone else despite the complainant not leaving the usage of his mobile number completely dormant as he had regularly credited his account. Upon Council's intervention, Vodafone (Fiji) Ltd reissued the number to the complainant;
- A complainant had paid \$300.00 initially for hiring a safe deposit box at Bank of Baroda in the year 1989 for safe keeping of personal valuables. Upon closing the account in 2014, the respondent only wanted to refund \$200.00. The Council liaised and the respondent agreed to refund the full payment of \$300.00; and
- An elderly complainant was registered for Internet banking and several online transfers totaling \$12,000.00 was made from his account without his knowledge. Because of the transfers made, he was also charged \$6.00 in transaction fees. Through the Council's intervention, the \$12,000.00 plus the transaction fees was reimbursed and the complainant was also de-registered from Internet banking.

Objective 2: Advise and assist consumers on matters affecting their interests

Consumers commonly contact the Council to seek advice on the course of action they should take in relation to faulty goods, unsatisfactory services, disputes in relation to payment, residential tenancy issues or other general differences with a trader or service provider.

In this regard, vast decreases in advisories were noted from 4,222 issued in 2013 to 1,715 advisories in 2014, a huge drop of 250%. The decrease in advisories is due to Council's numerous consumer awareness programmes held regionally, which makes

consumers more vigilant about consumer issues. On an average 65 consumers sought our advice on consumer issues every week - 1,001 consumers sought advice in the Central division, 301 in the Western division and 413 in the Northern division. 496 advisories were issued face-to-face by the Council during Mobile Units.

Objective 3: Refer cases that come under the jurisdiction of other consumer protection agencies for their intervention

In the event of unsuccessful mediations, complaints are referred to other consumer protection agencies (CPAs) and authorities depending on the facts of the case and the jurisdiction of the particular agency. The agency is obligated to handle the referred complaints to the best of their ability. As such, 253 complaints were referred to other consumer protection agencies. (Refer to Table 18).

Objective 4: Support and maintain legal proceedings contemplated or initiated by consumers where the Council deems such support necessary

The Council referred 149 complaints to the Small Claims Tribunal (SCT). 82 consumers who were referred to the SCT were assisted with completing the SCT claims forms. In preparing the consumers' claims, the Council guided them suitably on the procedures to follow and what to expect when their cases are heard at the Tribunal.

Objective 5: Provide debt management and consumer credit advisory services to financially illiterate consumers

The Council has noted a steady flow of consumers coming forth in seeking advice about their rights and responsibilities under the Consumer Credit Act (1999). The Council has continued to provide advice on financial products, tips on responsible borrowing and understanding credit contracts, preparing budgets to identify and become aware of income and expenditure; and the restructuring of consumer credit accounts with the relevant credit institutions.

In 2014, the Council provided advice to 34 consumers with

respect to their loan accounts. Assistance was also provided to 23 consumers who were facing financial difficulties with the restructure of their account repayments, whether related to hire purchase accounts or mortgages. The total monetary value of the assistance provided with the restructure of consumers' accounts is a significant \$782,102.29. More consumers were assisted in 2014 with the restructure of their accounts.

Keresi Rokorua vs. Courts (Fiji) Limited

Eleni was a single mother who resided with her 14 year-old daughter and 64 year-old mother. She had been employed as a team leader in a prominent local company.

She entered into two hire purchase agreements with Courts (Fiji) Limited in August 2013 and November 2013. Her respective account repayments were \$105 and \$118 monthly.

Unfortunately, due to a dispute at work, she was suspended from her employment. Following her suspension, Eleni had ceased her account repayments and had exhausted all her savings in order to maintain her family's livelihood. She was also unsuccessful in securing an immediate employment elsewhere. She started operating her small canteen.

Given the frequency of the default payments, Eleni was issued with Final Demand Notices for both her accounts. Without having much option in sight for future payments, Eleni sought the Council's assistance.

Given the proceeds from her small canteen and further assistance being rendered by her sister, the Council proposed for a temporary restructure of Eleni's account until such a time she found employment. Courts (Fiji) Limited agreed to this and restructured her accounts with monthly repayment of \$52.50 for each of her two accounts.

Table 18: Other Consumer Protection Agencies

Other Agencies	
Department of Forestry	Ministry of Health- Food Unit
Department of Justice	Ministry of Industry and Trade
Department of Trade, Measurement and Standards	Real Estate Agents Licensing Board
Fiji Commerce Commission	Registrar of Money Lenders
Fiji Medical and Dental Secretariat	Registrar of Valuers
Fiji Police Force - CID Unit	Legal Practitioners Unit
Land Transport Authority	Reserve Bank of Fiji - Complaints Management Forum

Management and Governance

GOAL 4: Foster a High Performance Organisation



The newly-appointed Community Consumer Advisory Group (CCAG) members with the Head of Politics, Trade and Media from Delegation of the European Union for the Pacific, Mr. Adam Janssen and the Council CEO, Ms. Premila Kumar. The creation of this consumer movement was one of our key objectives in 2014

Our aim is to create a high performance organisation that provides an outstanding service to consumers by creating a working environment that is supportive and encouraging for our employees. Our strategic objectives are as follows:

- Manage the Council’s resources and donor funds prudently and efficiently in accordance with good governance practices;
- Maintain and adhere to a healthy work environment with a work culture that promotes organisational pride;
- Manage and control financial resources based on good governance practices;
- Review Council’s policies, plans, agreements, practices, appraisals and budget to be able to achieve organisational targets and objectives effectively; and
- Provide focus to the Council through its governance structure for the effective delivery of services.

Governance and Management

The Council’s corporate governance framework provides the organisation with the direction needed to achieve its strategic goals by complying with policies and legislations, maintaining performance standards and using limited resources wisely.

Board Appointment

Under the Consumer Council of Fiji Act 1976, the Minister for Industry and Trade appoints members of the Council’s Board, whose primary responsibility is to provide governance and stewardship. By clear definition, the Board owes its loyalty first and foremost to Fiji’s consumers. Their best interest forms the basis of all the Board’s decisions. The present Board was appointed in February 2013 for a term of two years.

Board Meetings

The Board is required to convene at least four times in a calendar year. During 2014, the Board met on six occasions to discuss a total of nineteen (19) board papers. Two special Board meetings

were held. A special Board meeting on 5 February was to allow representatives from PricewaterhouseCoopers (PwC) to present a Job Evaluation Report. At the second special Board meeting held on 5 December 2014, the Board endorsed the Council's Strategic Plan, Annual Work Plan, Service Agreement and Business Plan for 2015.

Policies and Plans

The Council has in place 10 manuals, which are reviewed as and when is necessary to factor in policy changes made by the government, as well as recommendations by the Auditor General's Office and the Parliamentary Public Accounts Committee. The Board approved the following policies:

- Strategic Plan 2014–2015: Since 2014 was election year, the Council reviewed its Strategic Plan for 2014. Developing the plan has been a real challenge, particularly with the level of awareness that the Council has created in the last eight years, which has led consumers to have greater expectations of the Council;
- Service Agreement 2014: The Council signed a Service Agreement with the Minister for Industry and Trade, which outlined the services to be delivered to the public based on the monies allocated. The Council received a grant of \$700,000.00 (VAT inclusive) to deliver the targets outlined in the Service Agreement;
- Work Plan 2014: Based on the Strategic Plan and the Service Agreement, the Council developed the 2014 work plan to ensure emerging issues are captured, activities are planned and performance indicators are set for the year; and
- Council's accounts transition to International Financial Reporting Standards for Small and Medium Enterprises (IFRS for SMEs): To comply with the recommendation from the Office of the Auditor General, the Council engaged Aliz Pacific for the transition of the Council's 2014 account to IFRS for SMEs.

Staffing

The Council has 22 staff members working in its three offices in Suva (Central/Eastern Division), Lautoka (Western Division) and Labasa (Northern Division). As the consumer demands for the Council's services have grown, there has been a corresponding high staff turnover, causing an inevitable strain on the delivery of services. During the year, seven staff resigned and the Council recruited five graduates and two undergraduates. Developing and maintaining staff efficiency and productivity is a major challenge.

Staff Training

Training opportunities were made available for those staff whose skills and/or needs justified training and capacity building. In

2014, staff attended three training programmes to upgrade their skills and knowledge. (Refer to Table 19 for details).

Performance Management System

The Council reviewed its performance management system to ensure that its assessment system is current and captures the concerns of the Council. Staff performances were also assessed using the performance appraisal form which staff members had signed, that outlined the targets to be achieved.

Internship/Attachment

Ms. Margaret Terry from the Telecommunications and Radio-communications Regulator (TRR), Vanuatu, was attached with the Council for three weeks from 26 May to 16 June 2014.



Ms. Margaret Terry from Vanuatu

Purchase of new motor vehicle

A request for additional funding for the purchase of a new motor vehicle was made in the Council's 2014 Budget submission. On 13 February 2014, the Council purchased a new Kia Sportage worth \$61,990 from KIA Motors Ltd. The payment was made from the additional grant of \$49,900 received from the government as part of the Council's 2013 Budget request. The balance of \$12,090 was paid from the European Union administration fund given to the Council for managing the project on "Strengthening consumer rights in Fiji and eliminating unfair trade practices through advocacy and enforcement of consumer protection laws".

Job Evaluation Exercise

The final Job Evaluation report was submitted by PwC on 3 April 2014. The report was presented to the Board on 22 May 2014 for approval. Based on the Board's approval, the Council requested for an additional grant through its Budget submission to implement the report. The cost of the Job Evaluation Exercise was \$11,500VIP. The Council also participated in the 2014 PwC Fiji Remuneration survey and attended a presentation on "Key Remuneration Issues and Trends in Fiji Market" based on the PwC

2014 Fiji Remuneration Survey on 19 June 2014 at the Grand Pacific Hotel.

Office Renovation

The Council's Labasa office was renovated by the landlord. The main office door was fully painted and windows were fixed. The Suva office was renovated by the landlord from 8 to 15 November 2014. The tiles on the steps leading to the office were changed and one side of the Boardroom wall was painted.

Staff and Management Meetings

Two staff briefings and four management meetings were held during the year. These meetings strengthen work relationships among different divisions and also keep teams on track on work matters. At these meetings, all employees are constantly updated on new policies, plans, and consumer and Board expectations, including the assessment of the targets.

Council's IT, Registry and Database Services

The Council signed a consultancy agreement with Datec Fiji Limited for an upgrade of the Complaints Management Database System, work on which was completed on 3 June 2014 at a cost of \$9,984VIP. This was allocated from left over donor funds after the completion of the projects.

The Council upgraded its Internet data package from 20GB to 50GB data per month from 1 July 2014 and also upgraded its version 9 MYOB to MYOB Account Right premier version 19 on 17 March 2014.

Donor-Funded Projects

In 2014, the Council secured a sum of F\$137,918.94 as tabulated, from the Delegation of the European Union for the Pacific (EU) to assist the Council in achieving its corporate goals and objectives.

The Council's current European Union project is entitled: Creating Fair Marketplace for Consumers through Consumer Information and Redress Mechanisms. This funding allows the creation of an assertive consumer movement where consumers can hold traders and service providers to account for shoddy products and poor service delivery. One of the specific objectives under the project has been the "Setting up of Community Consumer Advisory Group (CCAG)" to address consumer issues and concerns in remote rural and outer islands.

On 25th June 2014, the Council launched and conducted a Workshop for CCAG at the Tanoa Plaza Hotel, Suva. Mr. Adam Janssen, Charge d' Affaires of the Delegation of the European Union for the Pacific, officiated as chief guest. The Council identified seven volunteers to promote consumer rights.

Research Proposal on Key Consumer Issues for Donor Funding

A total of four funding proposals were submitted in 2014. In June, a funding proposal for the Green Action Fund 2014 "Safer and More Sustainable Food for All" was submitted to Consumers International. In October, the Council submitted three proposals for the Anne Fransen Fund 2015 on two thematic areas - financial services and sustainable consumption. The proposals were: Right to Redress in Financial Services/Indebtedness; Impact of Remittances on Consumers in Fiji; and Consumer Awareness on Sustainable Consumption and Green Growth.

The work undertaken and achievements in 2014 have been realised on the back of a strong organisation and commitment from our staff and those groups and individuals who have strived to help us throughout despite staffing constraints.

Table 19: Summary of Training Conducted

Date	Training Programmes/In-House Training
6 June	In-house training on complaints handling was conducted for Lautoka office staff by Bindula Prasad, Mithleshni Gurdayal and Watesoni Nata
16 June	In-house training on complaints handling was held for Labasa office staff by Bindula Prasad and Watesoni Nata
8 - 23 December	Bindula Prasad was attached with Consumers International (Asia Pacific Middle East), Kuala Lumpur, Malaysia via its Young Consumer Advocates Internship Programme

Table 20: Summary of Donor Funding

Donor Agency/parities	Amount Received	Project
European Union	\$20,096.06 (final payment)	Strengthening Consumer Rights In Fiji And Eliminating Unfair Trade Practices Through Advocacy and Enforcement of Consumer Protection
European Union	\$117,822.88	Creating a Fair Marketplace for Consumers through Consumer Information

Corporate Social Responsibility (CSR)



The Council also attended the Prime Minister’s Summit on the “Draft Green Growth Framework for Fiji: Restoring the Balance in Development that is Sustainable for Our Future, which was a consultative forum held with wider stakeholder groups before finalising the document (source: Department of Information)

The Council believes that it is essential to integrate the role of consumers into all sustainability issues so that consumers are encouraged to change their behaviour in ways that benefit everyone today and in the future.

Consumer protection and empowerment should be recognised as central to sustainable development. Consumers need to understand how their consumption choices, and their use and disposal of products and services can reduce environmental impact and contribute to sustainability.

After all, the total impact of household consumption is an important contributor to a number of environmental problems, including air and water pollution, and climate change. Consumers can play a crucial role in changing their consumption patterns to reduce environmental damage.

With this in mind, the Council participated in the formation of the National Green Growth (GG) Framework for Fiji to ensure consumer protection and consumer empowerment is included in this framework. Over a period of several months, we contributed to two Thematic Working Groups (TWG), namely Inclusive Social Development and Sustainable Transport, to help develop the draft National Green Growth Framework.

The Council also attended the Prime Minister’s Summit on the “Draft Green Growth Framework for Fiji: Restoring the Balance in Development that is Sustainable for Our Future, which was a

consultative forum held with wider stakeholder groups before finalising the document.

We took the opportunity to comment on the Government’s Draft Green Growth Framework, particularly on the role of consumers in contributing to sustainability. The Council submitted that consumer protection and empowerment is a good strategy for sustainable development. Consumers can play a positive role in sustainable consumption. Furthermore, establishing appropriate product and service standards can lead to safer, cleaner and better quality products not just for consumers but also for the environment. The Council also wanted higher levels of taxation on products with lower environmental performance.

The Council’s commitment extend beyond its role as an employer and service provider, to our work as a consumer advocate seeking to influence the policies of other organisations. We also ensure that consumer needs are kept at centre stage on the sustainability agenda and that innovation is encouraged to promote more responsible consumer behaviour.

The Council participated at the Second Summit of the Pacific Islands Development Forum (PIDF) which was held at the Sheraton Fiji Resort, Nadi from the 18th to 20th June, 2014 with the theme of “Green Growth in the Pacific: Building Resilient Sustainable Futures and Genuine Partnerships”. The Council’s interest was to spark real and meaningful consideration towards

the inclusion of sustainable production and consumption at this regional meeting and a better recognition that our economy needs to utilise sustainable management and development models to achieve eco-friendly profits.

Being committed to the protection of consumers globally, the Council made a submission to the Minister of Foreign Affairs & International Cooperation to support Consumers International's (CI) proposal to include the implementation of the UN Guidelines for Consumer Protection as a target in the UN Sustainable Development Goals (SDGs).

We educate consumers about their rights and responsibilities and inform them how they can make more responsible consumption choices. Our aim is to ensure consumers are provided with information, choice and value for money to make sustainable consumption decisions that can help to significantly reduce natural resource use and the associated environmental impacts of the production and consumption of goods and services.

The Council is committed to improving its environmental performance in respect of energy use and waste management to reduce its ecological footprint. We use energy saver lights in the office and encourage staff to shut down computers after hours.

Our procurement team buys printers and photocopiers that

print in black and white. Staff members are encouraged to think before they print. All documents are previewed and the 'track changes' mode is used to electronically exchange suggested amendments rather than printing hard copy documents and physically writing on these. All newspaper clippings are scanned and kept electronically to reduce ink and paper usage. Staff members are encouraged to print and copy documents double-sided to reduce paper consumption. Every staff member has a code for photocopying and printing to gauge paper usage.

The Council, being the only independent consumer organisation in the Pacific region, is aware that it has a social responsibility toward consumers not only in Fiji but also in other Pacific Island countries.

The Council fulfilled its corporate social responsibility by providing an opportunity for an attachment to Ms. Margaret Terry from Vanuatu. The purpose of her attachment was to gain first-hand knowledge of the services being provided by the Council, in particular in the areas of market surveillance, complaints policies and handling, price survey, research and investigations, mobile units and its linkages with other consumer protection agencies. The idea was for TRR to understand the role and functions of the Council, the development of consumer affairs in Fiji and to strengthen networking relationships between the Council and TRR, as Vanuatu is preparing to set up a consumer protection agency.



We educate consumers including 'child consumers' about their rights and responsibilities so they can make better consumption choices



The Council supports Consumers International's (CI) proposal to include the implementation of the UN Guidelines for Consumer Protection as a target in the UN Sustainable Development Goals (SDGs)



Glimpse of the second Summit of the Pacific Islands Development Forum (PIDF) which was held at Sheraton Fiji Resort, Nadi from the 18 to 20 June, 2014 (source: Department of Information)

Our Commitment to Consumers



Council will lobby for clear and accurate information regarding food products in 2015. We will celebrate WCRD with the theme, 'Consumers' Right to Healthy Food'

For the Year Ahead

The Council's commitment to consumers in 2015 is to lobby for change and focus in the priority areas outlined below:

Top Seven Priorities for Action

1. Setting up of Fiji Mediation Centre

The Council will assist the Ministry of Justice to set up the Fiji Mediation Centre (FMC) which will be created under the provisions of the current High Court Rules of Fiji where conflicting parties can resolve their disputes by way of mediation. The Council will prepare the concept paper for the establishment of the FMC. Appropriate awareness campaigns will be conducted by the Council to educate both consumers and businesses on the services provided by FMC and how both parties can benefit from mediations instead of instituting complex legal proceedings. The aim of the FMC will be to create an environment in which people can work together to find enduring solutions to conflicts and tensions created by human interactions in the marketplace. Undue delays and high costs cause anxiety and emotional pain not only to the complainant but also to the respondent.

2. Consumer Complaints and Compensation Tribunal

Years of lobbying for a simple, efficient and affordable redress system finally produced results when the Government announced the setting up of the much-awaited Consumer Complaints Compensation Tribunal during the 2014 National Budget delivered on 8 November 2013 and with the allocation

of further funding in 2014. The Council will assist the Ministry of Justice in the consultation phase once the draft legislation is ready for public consultation. It will also assist in raising awareness so that consumers are able to use the facility at ease.

3. World Consumer Rights Day (WCRD)

The Consumer Council of Fiji strongly believes that consumers must have access to clear and accurate information about the food they buy. In 2015, the Council will celebrate WCRD with the theme, 'Consumers' Right to Healthy Food'. The Council reiterates that consumers' right to information must be upheld so that they are able to make healthy choices. We believe that the burden lies heavily on the Food Industry to provide information on the nutrition value so that it can be understood by the consumers. The Council will campaign for front of pack (FOP) labelling, to help consumers identify healthy food choices 'at a glance' without having to read the full nutrient declaration on the back of the packet, or conduct calculations or interpret what percentages meant. Our Campaign activities will include:

- Video – Nutritional label Challenge: The video will show a group of randomly selected consumers being asked about their understanding of food labelling, that is how labels influence their purchasing decision, and gauge their reactions on the health claims of certain products;
- Facebook Campaign ([consumersfiji](#)): We will launch a major Facebook campaign creating awareness on the WCRD theme "Consumers' Right to Healthy Food" seeking views

from the Fijian consumers on the current labelling system and whether they prefer FOP labelling and why;

- Main-stream media campaigns: We will use media (print, television and radio) together with social media to create awareness on the theme, setting the stage for public debate; and
- Newspaper Supplement Articles: We will produce a four page supplement in the two dailies to highlight difficulties faced by consumers in making healthy choices.

4. Campaign on Fiji Data Bureau and its Operations

Fiji Data Bureau Limited is sometimes an obstacle to consumers who want to access credit to improve their quality of life. As a privately owned company, it operates under a disclaimer that is pushing people into hardship and it is not taking any responsibility for uploading inaccurate credit information given by its paid members. Since this company trades in the collection and selling of credit information, it should not be allowed to operate under a disclaimer.

The Council will lobby the Government to set the ground rules to regulate the manner in which Data Bureau runs its business by selling consumers’ private information without any accountability to the consumers. Despite the right to privacy as enshrined in our Constitution, Fiji Data Bureau is still invading one’s privacy. We will urge the Government to look into this matter and bring some order into the operations of the Data Bureau.

5. Marketing of Junk Food to Children

The Council will work with like-minded institutions to promote practical ways to address NCDs in Fiji such as high taxation on sugar-sweetened drinks; lobby for the enactment of laws to control the irresponsible marketing and promotion of unhealthy food and beverages to children and push for reduction in import duty on healthy food options. Prompt pre-cautionary measures must be undertaken to control sugar sweetened beverages including advertising and marketing of unhealthy foods to children. Unfortunately, the draft legislation “The Advertising and



The Council will continue to lobby for high taxation on sugar-sweetened drinks

Promotion of Unhealthy Foods and Non Alcoholic Beverages to Children Regulations” is still not in place due to strong commercial interest.

6. Right to Redress in Financial Services

In the credit market, the lack of appropriate laws and regulations has left consumers vulnerable to irresponsible lenders, loan sharks and a weak enforcement agency riding on the back of archaic policies. Consumers are being exposed to unfair trade practices with costly redress systems that discourage them from seeking justice against powerful financial institutions. Many consumers are unaware of their rights under the law to relief, such as the hardship provisions in the Consumer Credit Act (CCA). Irresponsible lending (service providers) and borrowing (consumers) have become common. The Council will educate and empower consumers on: indebtedness; irresponsible lending/borrowing; their rights under current laws; how to deal with credit providers; and, how to manage their debts. The Council will lobby credit providers, Reserve Bank of Fiji and Ministry of Finance to include in their standard disclosure documents the debt ratio requirements and legal remedies available in times of hardship.

7. Seek Funding to Undertake Comprehensive Study on Indebtedness in Fiji

The Council through its Debt Management and Consumer Credit Advisory Services has discovered that some consumers take more loans for cultural and personal purposes to show their status in their communities. When they are unable to keep the repayment schedule, they ultimately take more loans from elsewhere (money lenders or relatives) to make repayments, pushing them deeper into debt. Ultimately, the lender recoups its capital, usually with interest and penalties, but the borrower’s economic prospects are worsened. The Council will source funding to conduct a comprehensive study on indebtedness. The overall objective of the study is to look at the causes of over-indebtedness with the intention to reduce the number of consumers who become over-indebted by improving the policies and processes including the support system for those who have fallen into debt.



All eyes are on RBF, to make the country’s financial services sector more consumer-friendly



CONSUMER COUNCIL OF FIJI
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2014

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**CONSUMER COUNCIL OF FIJI
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2014**

INDEPENDENT AUDIT REPORT

I have audited the accompanying financial statements of Consumer Council of Fiji, which comprise the Statement of Financial Position as at 31 December 2014, the Statement of Income and Expenditure, Statement of Changes in Accumulated Funds, Statement of Cash Flows for the year then ended and a summary of significant accounting policies and other explanatory information as set out in notes 1 to 12.

Management's Responsibility for the Financial Statements

The Council and management are responsible for the preparation and fair presentation of these financial statements in accordance with International Financial Reporting Standards for Small and Medium Sized Entities. These responsibilities include: designing, implementing and maintaining internal controls relevant to the preparation and fair presentation of financial statements that are free from material misstatements, whether due to fraud or error, selecting and applying appropriate accounting policies, and making accounting estimates that are reasonable in the circumstances.

Auditor's Responsibility

My responsibility is to express an opinion on these financial statements based on my audit. I have conducted my audit in accordance with International Standards on Auditing. Those standards require that I comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements. The procedures selected depend on the auditor's judgment, including the assessment of the risks of material misstatement of the financial statements, whether due to fraud or error. In making those risk assessments, the auditor considers internal control relevant to the Council's preparation and fair presentation of the financial statements 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. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by management, as well as evaluating the overall presentation of the financial statements.

I believe that the audit evidence I have obtained is sufficient and appropriate to provide a basis for my audit opinion.

Qualification

1. The Council corrected the prior period error in its financial statements for the year 2014 by crediting Other Income and debiting VAT liability by \$65,333. The error relating to periods prior to the comparative period was not corrected in accordance with section 10.21 of IFRS for SME's which requires the error to be corrected by restating the opening balance of the comparative. As a result the Council's total income for the year ending 31/12/14 is overstated by \$65,333.

2. The Council adjusted only \$65,333 in 2014 out of \$85,000 VAT liability paid by the Ministry of Industry and Trade to FRCA in 2011. The balance of \$19,667 was not accounted for in the Council's financial statements. The Council also did not properly reconcile the VAT account balance with FRCA record. As a result I am unable to ascertain the correctness of VAT receivable amount of \$847 stated in the financial statements as at 31/12/14.

Audit Opinion

In my opinion, except for the matters referred to in the qualification paragraphs financial statements of Consumer Council of Fiji present fairly in accordance with International Financial Reporting Standards for Small and Medium Sized Entities , the financial position as at 31 December 2014 and the results of its operations and cash flows for the year then ended.



Atunaisa Nadakuitavuki
for **AUDITOR GENERAL**

31 August 2015
Suva, Fiji



**CONSUMER COUNCIL OF FIJI
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2014**

MANAGEMENT CERTIFICATE

We certify that these financial statements:

Have been drawn up so as to give a true and fair view of the state of affairs, operations and cash flows of the Consumer Council of Fiji for the year ended 31 December 2014.



Mr. Raman Dahia
Chairperson

Date: 20/8/15



Ms. Premila Devi Kumar
Chief Executive Officer

Date: 17/8/15

CONSUMER COUNCIL OF FIJI
STATEMENT OF FINANCIAL POSITION AS AT 31 DECEMBER 2014

	Notes	31 December 2014 (\$)	31 December 2013 (\$)
Current Assets			
Cash and Cash Equivalents	3	97,067	122,281
Receivables	4	11,792	12,359
Prepayments		1,583	1,317
VAT Receivable		847	
Total Current Assets		111,289	135,957
Non Current Assets			
Fixed Assets (Less Depreciation)	5	73,787	26,708
Total Non Current Assets		73,787	26,708
TOTAL ASSETS		185,077	162,665
Current Liabilities			
Accounts Payables & Accruals	7	26,181	13,671
VAT Payable		-	76,977
Provision for Annual Leave		16,021	10,785
Deferred Grant		73,787	26,708
Total Current Liabilities		115,989	128,141
NET ASSETS		69,087	34,524
TOTAL ACCUMULATED FUNDS		69,087	34,524

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

**CONSUMER COUNCIL OF FIJI
STATEMENT OF INCOME AND EXPENDITURE (OPERATING GRANT)
FOR THE YEAR ENDED 31 DECEMBER 2014**

	Note	31 December 2014 (\$)	31 December 2013 (\$)
Income			
Grant from Government of Fiji		538,058	643,344
Other Grants		344	672
Other Income	8	65,333	-
Sundry Income		36,489	6,547
Deferred Grant Income		23,551	18,735
Total Income		663,775	669,298
Expenditure			
Advertising		7,131	9,115
Audit Fees		3,913	4,475
Bank Charges		699	836
Consultants		10,000	130
Board Expenses		9,241	9,474
Depreciation		23,551	18,735
Electricity and Water		16,378	19,342
Entertainment		942	454
FNU Levy		4,152	3,973
Insurance		7,177	5,394
IT Support		5,139	5,141
Office Expenses, Stationery and Publication		22,640	21,599
Research		129	87
Rent		62,983	54,914
Repairs of Office Equipment, Furniture and Fittings		427	893
Running Expenses - Motor Vehicles		9,990	8,263
Salaries, Wages and Related Payments		424,941	396,828
FNPF Expenses		33,038	31,383
Subscription		2,312	2,273
Sundries		1,440	1,716
Telephone and Postage Charges		13,054	14,334
Training and Workshop Expenses		502	1,767
Travelling Expenses		11,513	8,133
World Consumer Rights Day		3,673	2,380
Total Expenditure		674,962	621,639
Net (Deficit)/Surplus for the year		(11,187)	47,659

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

**CONSUMER COUNCIL OF FIJI
STATEMENT OF INCOME AND EXPENDITURE (DONOR FUNDED)
FOR THE YEAR ENDED 31 DECEMBER 2014**

	31 December 2014 (\$)	31 December 2013 (\$)
Income		
Grant from European Union	138,513	38,410
Other Grants	-	2,343
Total Income	138,513	40,753
Expenditure - European Union		
Salaries (Local staff)	42,511	45,208
Salaries (Gross expatriate)	-	36,914
Per Diem - Abroad	-	30,804
Per Diem - Local	1,374	858
Local Transportation	1,213	395
Consumables - Office Supplies	1,201	1,324
Other Services	2,368	-
Publications	800	1,400
Audit Costs	-	3,386
Financial Services	177	409
Costs of Conferences	1,060	6,859
Other Grant Expenses	42,059	5,311
Total Expenditure	92,764	132,868
Net Surplus/(Deficit) for the year	45,750	(92,115)

(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 DECEMBER 2014**

	31 December 2014 (\$)	31 December 2013 (\$)
Accumulated funds brought forward (Operating)	(60,749)	(108,408)
Net (Deficit)/Surplus for the Year - Operating	<u>(11,187)</u>	<u>47,659</u>
	<u>(71,936)</u>	<u>(60,749)</u>
Accumulated funds brought forward (Donor Fund)	50,765	142,880
Net Surplus/(Deficit) for the Year - Donor funds	<u>45,750</u>	<u>(92,115)</u>
	<u>96,515</u>	<u>50,765</u>
<i>Add:</i> Asset Revaluation Reserve	44,508	44,508
Total Accumulated Fund	<u><u>69,087</u></u>	<u><u>34,524</u></u>

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

**CONSUMER COUNCIL OF FIJI
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2014**

	Notes	31 December 2014 (\$)	31 December 2013 (\$)
Cash Flows from Operating Activities			
Receipts from Customers		849,087	708,223
Payments to Suppliers and Employees		(725,996)	(743,610)
VAT Paid		(76,977)	-
Bank Charges		(699)	(836)
Net Cash Used by Operating Activities	6	<u>45,415</u>	<u>(36,223)</u>
Cash Flows from Investing Activities			
Payment for Property, Plant and Equipment		<u>(70,629)</u>	<u>(7,290)</u>
Net Cash Used by Investing Activities		<u>(70,629)</u>	<u>(7,290)</u>
Net Decrease in Cash & Cash Equivalents		(25,214)	(43,513)
Cash and Cash Equivalent at the Beginning of the Year		122,281	165,794
Cash and Cash Equivalent at the End of the Year	3	<u>97,067</u>	<u>122,281</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 DECEMBER 2014**

Note 1: Transition to the IFRS for SMEs

(a) Basis of Transition to the IFRS for SMEs

The Council's Financial Statements for the year ended 31 December 2014 are its first annual Financial Statements prepared under accounting policies that comply with IFRS for SMEs.

Consumer Council's transition date is 1st January 2014. The entity prepared its opening IFRS for SMEs Statement of Financial Position at that date. The IFRS transition was approved by the Council Board during the Board meeting held on 12 February 2015.

There were no adjustments recognized in the Statement of Changes in Accumulated Funds at the date of transition.

Note 2: Summary of Significant Accounting Policies

(a) Statement of Compliance

The 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 require 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 recognised initially at the transaction price.

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2014

Note 2: Summary of Significant Accounting Policies (Cont...)

(e) Depreciation 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 Tax 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
FOR THE YEAR ENDED 31 DECEMBER 2014**

Note 2: Summary of Significant Accounting Policies (Cont...)

(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) Deferred Grant

The Council has a service agreement with the Government of Fiji. Under clause 5.4 of this service agreement, the Council received a total grant of \$700,000 during the year. The service agreement outlines the services required by the Council in schedule 1 of the service agreement.

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) Audit Fees

An amount of \$3,913 was paid during the year for the 2013 Audit Fees. This has been included in expenses as at balance date.

(n) Comparative Figures

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

**CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2014**

Note 3: Cash and Cash Equivalents	31 December 2014 (\$)	31 December 2013 (\$)
Cash on Hand	600	600
Cash at Bank: (Operating)	(48)	70,916
Cash at Bank: (Donor funds)	21,804	43,186
Cash at Bank: (EU Project)	74,711	7,579
	<u>97,067</u>	<u>122,282</u>

Note 4: Receivables		
Debtors	462	1,030
Refundable Deposits	11,330	11,329
	<u>11,792</u>	<u>12,359</u>

Note 5: Property, Plant and Equipment

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

Furniture & Fittings

Cost :

<i>At 1 January</i>	25,210	24,949
Additions	634	261
Disposals	-	-
At 31 December	<u>25,844</u>	<u>25,210</u>
Depreciation and Impairment		
At 1 January	13,199	10,041
Depreciation for the year	2,861	3,159
At 31 December	<u>16,060</u>	<u>13,199</u>
Net Book Value	<u>9,783</u>	<u>12,010</u>

**CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2014**

Note 5: Property, Plant and Equipment (Cont...)

Office Equipment	31 December	31 December
Cost :	2014	2013
	(\$)	(\$)
<i>At 1 January</i>	86,699	106,892
Additions	14,515	7,029
Disposals	-	(27,222)
At 31 December	<u>101,214</u>	<u>86,699</u>
Depreciation and Impairment		
At 1 January	73,835	92,814
Depreciation for the year	8,685	8,243
Disposals	-	(27,222)
At 31 December	<u>82,519</u>	<u>73,835</u>
Net Book Value	<u><u>18,694</u></u>	<u><u>12,864</u></u>
 Motor Vehicle		
Cost :		
<i>At 1 January</i>	60,000	60,000
Additions	55,481	-
At 31 December	<u>115,481</u>	<u>60,000</u>
Depreciation and Impairment		
At 1 January	58,167	50,833
Depreciation for the year	12,005	7,333
At 31 December	<u>70,172</u>	<u>58,167</u>
Net Book Value	<u><u>45,310</u></u>	<u><u>1,833</u></u>
 Total Net Book Value	<u><u>73,787</u></u>	<u><u>26,708</u></u>

**CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2014**

Note 6: Reconciliation of Net Cash used by Operating Activities to Operating Surplus

	31 December 2014 (\$)	31 December 2013 (\$)
Net (Deficit)/Surplus for the Year (Operating)	(11,187)	47,659
Net Surplus/(Deficit) for the Year (Donor)	45,750	(92,115)
Depreciation	23,551	18,735
(Increase)/Decrease in Debtors	567	(1,828)
(Increase)/Decrease in Prepayments	(266)	22
Increase/(Decrease) in Accounts Payables & Accruals	12,510	(886)
Increase/(Decrease) in VAT Payable	(76,977)	4,660
Increase in VAT Receivable	(847)	-
Increase/(Decrease) in Provision for Annual Leave	5,236	(1,025)
Increase/(Decrease) in Deferred Grant Liability	47,080	(11,445)
Net Cash used by Operating Activities	45,416	(36,223)

Note 7: Accounts Payables and Accruals

Accounts Payable	26,181	5,714
Accruals	-	7,957
	26,181	13,671

Note 8: Other Income

In 2010, the Council had a VAT liability of \$172,556 payable to Fiji Revenue and Customs Authority. The amount of \$85,000 was paid by Ministry of Industry and Trade on behalf of the Council directly to Fiji Revenue and Customs Authority.

The liability of \$65,333 has been corrected in 2014 to reflect other grant income.

Note 9: 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.

**CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2014**

Note 9: Related Parties (Cont...)

The Councils Board was appointed on 20/02/13 for a term of 2 years. The names of the Council Board Members during the year were:

Mr. Raman Dahia	Chairman
Dr. Salesi Savou	Member
Mr. Vimal Kumar	Member
Mrs. Ilisapeci Bole	Member (resigned as at 29/09/14)
Ms. Deepa Mohini Lal	Member

(b) Transactions with Related Parties

Transactions with related parties during the year ended 31 December 2014 with approximate transaction value are summarized as follows:

	31 December 2014	31 December 2013
	\$	\$
Board Expenses	9,241	9,474

(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.

Key management personnel expenses	207,645	187,739
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Key management personnel includes the Chief Executive Officer, Manager Research and Policy Analysis, Manager Campaigns, Information & Media, Manager Human resources & Projects and Manager Alternative Dispute Resolution and Consumer Advisory.

Note 10: Other Donor Grants

EU Project # 1	20,676	-
EU Project # 2	117,837	38,410
Consumers International	-	1,292
Green Action Fund	-	1,051
	<u>138,513</u>	<u>40,753</u>

**CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2014**

Note 11: Principal Activities

The principal 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 12: Council Details

(a) Registered Office and Located Place of Operation

The registered office and place of operation of the Council is located at:
4 Carnarvon Street
Private Mail Bag
Suva

(b) Staff Establishment

As at balance date, total of 22 employees were employed by the Council.

Appendix: Minor Research & Investigations

Appendix 1: Issues	
FOOD SAFETY & QUALITY	
Bad quality of batch of liquid Life Milk (white packet) sold to a complainant and distributed to Hanson's Supermarket	Bad quality of local sugar in the market
Misleading expiry and 'best before' tags on Falero pulpy mango chews - Ashabhai & Company Limited	Product recall - batches of Malaysian-sourced Cadbury chocolates (milk hazelnut, milk roast almonds) due to non-compliance with Halal requirements. Cadbury products in Fiji are sourced from Malaysia (Tappoo) and UK (Motibhai)
Promotion and sale of unhealthy foods and beverages	Weevils in Tiffin's Cameo crèmes cream biscuits - Shop n Save Nabua
Twisties sold at premium price beyond 'best-before' date	Dead lizard in a sealed packet of FMF yellow split peas (1kg)
Fungus on a 500g packet of Mum's Delight fruit cake and expiry date tampering suspected	Maggots in a sealed packet of Lees Golden Fruitcake 600g worth \$6.95 with expiry date of 30/07/15
Food items with foreign language labeling with no English translations	Black substances in bread
Bad quality of Rewa Life milk 1L (sour taste, bad odour, diluted)	Cockroach found baked in a fruit scone
Stone resembling potato in bag of (loose) 2.8kg potatoes	Unpleasant odour from Kanas Pure Cooking Oil
Unclear information over which products are halal certified and which are not at meat section. A consumer purchased luncheon thinking it was halal certified	Maggots in 2x425g Brunswick canned sardines
Mushroom packaging and labelling were in foreign language	Quality of onions sold in supermarkets
Expiry dates missing from batch of Chutes chicken (Labasa)	Recall of meat products in Beijing and Shanghai, China by McDonald's for use of expired beef by Chinese supplier
Food poisoning through Crest retailer-packed (Cost-U-Less) chicken pieces	Viti Foods Angel Gold mackerel in natural oil contained tuna flakes instead of mackerel
Non-availability of price list/display and selling of B, C grade fish at premium prices	Weevils infestation in 2kg pack of FMF chakki flour
PRODUCT SURVEYS and PRICE MONITORING	
Quarterly fuel price changes	Monthly price survey of basket of goods, imported fruits and vegetables
Chicken availability survey	Service station survey – availability of water, air and toilet facilities
Survey on the prices of smart phones	Survey of residential home and mobile internet rates
Survey on the price of Mill Mix	Survey on sugar diabetes testing machines and strips
Survey of printer toner prices	Survey on locally produced paper, Xpress, by Janty Kanvan Papers and imported paper, Paper One, distributed by Island Bookshop
Survey on palm oil retail availability	High prices of powdered milk in Vanua Levu and Taveuni
Survey on weight of 500g pre-pack garlic packs	Price monitoring of imported vegetables – broccoli in MH advertisement
Survey on prices of medium whole meal bread and slicing fees	Survey on slicing fees and practices for chicken
Survey on loyalty card programmes	Survey - marketing and sale of unhealthy beverages in schools
Survey on second-hand vehicle dealers for compliance with Fiji Commerce Commission Self-Regulating Guidelines	Survey on car parking rates at SCC, Suva Central, Tappoo and MHCC
MISLEADING, NON-DISCLOSURE OF PRODUCT/SERVICES & PRICE INFORMATION	
Quality of 'Fijian Made' iVola Exercise Books	Misleading packaging in Lees Golden Fruit – packaging picture shows more red cherries than is actually in the product

Use of 'Fijian Made' logo on shoes not in approved list of 'Fijian Made' products	Non-disclosure of VAT prices (contrary to VAT Decree 1991) in Fiji Sun advertisement 12/04/14
New HP 2000-2dr23ru Laptop: Software (CAD, Flashnet) installation problems, DVD ROM pre-existing problem, lack of information provided to consumer	Lees Golden Fruitcake packaging shows red cherries but no cherries in Fruitcake
Substantiation of fuel efficiency claims ('more than 30km per tank full') on Total Excellium unleaded fuel	Use-by date scratched from Butterfly cold cream and sale of bad quality Organic- Shea Butter Plus hair cream
"Scratch and win" promotion coupons in Royal Tea packets although promotion ended in September 2013	PEVA super deluxe shower curtain states 183cm x 183cm with 12 curtain hooks, actual measurement of curtain is approximately 140cm x 150cm, and only 10 hooks in packet instead of 12
Jolly Holly Promotion – 'spend \$25 at a MH supermarket and go into weekly draw'. Unclear on how customers can verify if their phone numbers have been entered and; cashier errors in not entering eligible customers into the draw	Real estate website – property.com.fj – use of VAT Exclusive Prices (VEP) contrary to VAT Decree 1991)
Short weight on Rooster chicken No.14 and 16	Differences in price labels of pastries on shelf compared to point-of-sale price (POS)
Short weight: 1.6kg Crest chicken weighed at 1.47kg, packaging weight range states "1.55 to 1.65kg"	Nambawan twin pack toilet paper shelf price tag states 2000 sheets whereas labelling does not specify the number of sheets
Non-availability of flight information services and display system for Nausori Airport	Non-certified engineers - Signing and certifying documents e.g. cyclone certificates, engineering drawings. (For awareness, consumer advisory) Pending
PRODUCT/SERVICE QUALITY & SAFETY (non-food)	
Receipt quality - receipts fading within 2 hours of purchase	Mobile call survey exercise on customer care lines
Customer details on invoice and receipt not matching. Post Fiji did not update customer box account details, despite change of customer	Survey to check for availability of plastic stoppers on cooking gas cylinders
Sale of bad quality kerosene	Timber treatment – improper treatment of pine poles, non-compliance to Dept. of Forestry requirements
ICTs (Mobile phones, telecom products & services)	
Research on WCRD Issues Paper (Fixe Our Phone Rights)	TFL/Connect Noqu Viti plan wrong data reload charges
Non-disclosure and mixing of number ranges use of "INKK to INKK services only" conditions promotions – consumers are unaware which of the 9X and 8X number ranges belong to Vodafone or Inkk, and unfairly lose credit due to non-disclosure	International SMS charges on smart phones (iPhone Face Time application) without consumer's knowledge
FINANCIAL SERVICES	
SMS security code feature for Internet Banking	Late Payment Fees on Credit Cards
Discrepancies in HFC Bank motor vehicle loan procedures	ANZ new credit card terms and conditions
Survey on home loans offered at ANZ, BSP, Bred Bank, HFC and Bank of Baroda	
HEALTH/MEDICAL SERVICES & PHARMACEUTICAL	
Pharmacist inconsistent dispensing policy– non-issuance of isosorbide dinitrate without prescription by Central Pharmacy, but dispensing without prescription at Super Drug (2 pharmaceutical outlets owned by the same company)	Extra fees/charges charged by private GP for consultation during Sundays, generally weekends
OTHERS	
Weekly advertised special price not applied for Social Welfare voucher recipients	Exclusionary policies/notices
Shrinking quantities of packaged products. Products downsized subtly by manufacturers and distributors while consumers pay more without noticing. Example – Cold Power detergent powder 900g, replaced by 800g	Charging of fiscal duty of 5% on smart phone sent to a consumer from overseas, despite smart phones being duty-free
Check for valid licence number issued by the New Zealand Immigration to an immigration agent	Taxation changes and current status on duty rates, VAT etc. on essential food and non-food items in Fiji
Imposition of new stamp duties	VAT charged by realtor for services in addition to VAT on property

Appendix 2: KEY ENGAGEMENTS				
No.	Date	Officer(s)	Topic/Issues	Meeting with:
BOARDS AND COMMITTEES				
1.	15/01	Premila K	Diabetes Fiji Board meeting	Diabetes Fiji Board members
2.	12/02	Josua N	Food Taskforce-Technical Advisory Group (FT-TAG) meeting	Members of the FT-TAG
3.	13/02	Bindula P	Fiji Pharmacy Profession Board (FPPB)	Members of FPPB
4.	05/03	Harpreet S	Food Taskforce-Technical Advisory Group meeting	Members of the FT-TAG
5.	24/03	Josua N	Fiji Medicinal Products Board (FMPB)	Members of FMPB
6.	16/04	Josua N	FT-TAG meeting: marketing regulations (children), FSIA study (salt), Salt Sugar Fat Strategies & Targets, pending activities	FT-TAG members
7.	24/04	Josua N	Central Board of Health (CBH) – April meeting: Proposed review of Food Safety Act/Regulations, garbage collection service – Tacirua East, Cabinet paper on National Building Code	CBH members
8.	22/04	Josua N	FMPB extraordinary meeting – Pharmatec case: banning of Glenmark products from India	FMPB members
9.	25/04	Josua N	FMPB extraordinary meeting - Pharmatec case, banning of Glenmark products from India	FMPB members
10.	29/04	Josua N Premila K	Special FT-TAG meeting on Sugar-Sweetened Beverages (SSBs) group	FT-TAG members, Diabetes Fiji, SSBs group
11.	13/05	Premila K	Diabetes Fiji board meeting – Diabetes food; patient advocacy; medicine pricing; formation of alliance against SSB	Board members of Diabetes Fiji
12.	05/06	Premila K	Health Policy Technical Support Group – (HPTSG) Updates on the palm oil submission; meat standard; White Coat Survey Report; Social and Health Insurance Report; Customer Care at CWMH; consumer complaints	HPTSG members
13.	19/06	Josua N	CBH meeting: Actions for Review of Food Safety Act/Regulations, National Building Code review, Public Health Protection Decree draft, other issues	Central Board of Health members
14.	20/06	Josua N	FMPB –New regulations (advertising, drug registration), Pharmatec case, misleading claims, application, appointment of inspector	FMPB members
15.	31/07	Josua N	FT-TAG meeting	FT-TAG members
16.	08/08	Premila K	Diabetes Fiji Board Meeting	Board members of Diabetes Fiji
17.	16/09	Josua N	FT-TAG: post mortem of Food Industry consultation 2014	FT-TAG members
18.	21/10	Premila K	Diabetes Fiji Board Meeting	Board members of Diabetes Fiji
19.	20/11	Premila K	HPTSG meeting	Ministry of Health, HPTSG members
PRIVATE SECTOR ENGAGEMENTS				
20.	24/01	Harpreet S	Product information: MicroTouch shaving gear - Max for men & Finishing Touch for women	Alveen Prakash, Supervisor Admin/Ops
21.	07/01	Saxsena P Asish K	Strategies to improve timely service for products sent for repair/ servicing	Atish Ram, MH Homemaker, Labasa
22.	27/01	Saxsena P	Amendment and removal of misleading tags/product.	Krishnil, Manager, Ashabhai, Labasa

23.	14/02	Josua N	Mobile number portability	Andrew Skelton/Digicel
24.	19/02	Josua N Harpreet S	Clarification on claims about Excellium fuel efficiency	Total Management
25.	24/02	Mithleshni G Khushboo S Gaayetri P Harpreet S	Dahia shoes – factory tour and meeting to understand how shoes are made and the shoe quality in Fiji	Dahia Management
26.	21/03	Saxsena S Asish K	Door-to-door sales and road shows	Ravinesh Chand, Manager Road Shows, Vodafone Labasa
27.	04/04	Harpreet S Josua N	Garlic shrinkage - consumers encouraged to buy loose garlic for better value for money	Fiji Grocers Association – S.Dayal, A Patel, S Patel, D Rathod; FCC – CEO B.Maharaj
28.	15/04	Premila K Josua N	Yoplait yoghurt misleading label	Western Dairy Ltd director, Chedly A Khalek
29.	16/05	Harpreet S	Weevils in Tiffins Cameo crèmes cream biscuits – Shop n Save	Shop n Save manager – Kavishay Abhimannu
30.	13/06	Watesoni N Josua N	Vodafone retail stores issues about mobile handset quality and specifications	Vodafone Retail Manager – Nilesh S, Device, data product specialist – B Solanki
31.	17/06	Rayvin P Josua N	Foreign language receipts and food labelling issues at Elim Mini Mart	Elim Mini Mart rep – Jiah M
32.	19/06	Josua N	Rewa liquid skim milk quality issues	Fiji Dairy Ltd quality assurance officer – Alisi T
33.	26/06	Premila K Mithleshni G Josua N	Introduction of new Digicel CEO, Darren McLean	Digicel CEO, Darren McLean
34.	07/07	Premila K, Josua N, Samantha N	Misleading supermarket shelf labelling of toilet paper (sheets instead of length)	ASALEO CARE (Fiji) Ltd GM Pacific, Eldon Eastgate and Radhika Reddy
35.	21/07	Premila K	Networking and discussion on debt management and mortgagee sale	Housing Authority GM customer relations, Fantasha Lockington
36.	21/07	Premila K Mithleshni G Josua N	Introduction of new CEO of Vodafone Fiji Ltd, Pradeep Lal	Vodafone CEO, Pradeep Lal
37.	28/07	Premila K Josua N	Digicel network expansion, new products	Digicel CEO, Darren McLean
38.	11/08	Premila K Rayvin P	Introduction and services of ANZ – Terms and conditions	Veilawa Rereiwasiwa- Head of ANZ Fiji Operations & Pacific
39.	14/08	Josua N	Launch of Digicel's 4G network	Business, Government, Regulators, Telecommunication and other stakeholders
40.	14/08	Premila K Samantha N Josua N	AD Enterprises trader complaint on counterfeit health massage slippers	AD Enterprises Manager, Yuvraj Hansji
41.	18/08	Premila K, Josua N, Bindula P, Mithleshni G	Vodafone/Inkk mixing of number ranges	Inkk Mobile GM sales, Chandima Gunawardana; Manager, Pranil Dass
42.	18/08	Premila K Bindula P Josua N Mithleshni G	Vodafone/Inkk mixing of number ranges	Vodafone Management: CEO Pradeep Lal; Head of Commerce, Corporate Affairs, Shailendra Prasad: Chief Marketing Officer, Sanjeeewa Parera
43.	27/08	Premila K, Josua N, Bindula P	TFL/Connect – billing system change over to e-billing	TFL GM Marketing & Strategy, Sanjay Maharaj
44.	02/09	Premila K	Local wharf consultation	Tahila Group rep, Phil Gerlach

45.	02/09	Premila K Josua N	Discussion on number allocation	Digicel CEO, Darren McLean
46.	15/09	Josua N	Change of Cold Power washing detergent powder, 900gm to 800gm	GM Colgate Palmolive, Nicholas Ryan
47.	02/10	Josua N Premila K Rayvin P	Food poisoning – Crest chicken pieces at Cost-U-Less	Goodman Fielder – CEO, Chris Zaayman, marketing/business dev. manager Clifford Morris, quality control Manager Ashney C
48.	02/10	Josua N, Premila K, Rayvin P	Food poisoning – Crest chicken pieces at Cost-U-Less	Cost-U-Less manager Mary Fong
49.	15/10	Premila K	Discussion on new products	Darren Mclean, CEO Digicel Fiji
50.	16/10	Premila K Mithleshni G Gaayetri P	Information on professional gold testing services- first for Fiji	Romil Patel, Managing Director Jewels of Fiji
51.	21/10	Samantha N	Consumer complaints on quality of Chow noodles	Dhiren, Manager noodles production FMF
52.	31/10	Rayvin Y	Tappoo Frequent Shopper (TFS) loyalty programme	Rosey Young – HOD TFS Tappoo
53.	05/11	Rayvin Y Samantha N	Complaints investigation regarding incorrect fuel filled in vehicle	Fuel attendants - Mikalele & Joe, Supervisor, Sandeep – Total Service Station, Victoria Parade Suva
54.	05/11	Premila K	Factory visit and new products for consumers	Shiv Nand Sharma, Director, Mechanical Services Ltd
55.	05/11	Josua N Kushboo S Ilisapeci M	Bus seat advertising proposal by Designs Innovations	Designs Innovation sales rep – Eroni M Bose
56.	21/11	Premila K	Engineers making false FIE accreditation claims	Fiji Institution of Engineers (FIE) - Pratap Singh
57.	28/11	Samantha N	Stone packed with potatoes – MH	Carpenters director retail marketing, Kunaseelan Sabaratnam
58.	04/12	Premila K Samantha N	Availability of locally-made exercise book and A4 papers	Amrit and Ajeshni Shandil of Quality Business Systems Limited
59.	17/12	Premila K, Josua N, Mithleshni G	Discussion on consumer redress and advisory for bed bug issue	Subrail's Furniture, Director Marketing & Business Development, Shiva Gounder and Saras Keshwan

ENGAGEMENT WITH REGULATORS

60.	09/01	Josua N	Discussion on consumer complaints in telecommunications sector and TAF monitoring	TAF Technical Officer, Shalend Gounder
61.	21/01	Premila K Watesoni N	Poor quality of marine plywood sold in Fiji and the need for standards	Conservator of Forests/ Department of Forestry, Fiji Commerce Commission
62.	04/02	Josua N	Substandard mobile phone handsets and need for standards and product licensing	TAF – William Fong & Gyanen Kumar
63.	18/02	Josua N	Consultation on Draft National Numbering Plan	TAF, FCC, Dept. of Communications
64.	20/02	Josua N	Number Industry Working Group (NIWG)	NIWG members
65.	06/03	Josua N Watesoni N	Authorised Motor Vehicle Dealers – complaints, issues, enforcement	LTA officials
66.	27/05	Bindula P Rayvin P	RBF - Financial Sector Development Plan (FSDP) Consultation Meeting	Christina Rokoua (Manager Financial System Development Unit RBF) & James Macgoon
67.	27/06	Josua N	Re-activation of off-shore vehicle inspection system	LTA, FRCA, FCC, Dep. of Environment, Biosecurity Authority of Fiji

68.	1/07	Premila K Watesoni N	RBF - Complaints management Forum Meeting	Forum members
69.	02/07	Ashika S	Discussion on market surveillance letters and improving communication between Food Unit and Council	Dip Chand, head of Food Unit & Rakesh Kumar, divisional health inspector western
70.	16/07	Bindula P	Legal Proceedings by Arun Sharma	Fiji Commerce Commission CEO, Bobby Maharaj
71.	30/07	James V	Combining effort to protect and safeguard the health of consumers	Rakesh Kumar, Divisional Health Inspector, Western
72.	04/08	Saxsena P Lutu S	Gartile Mobile Phone Shop complaints, mobile phone issues and advertisements	FCC Northern Head - Keshwan Prasad and Legal Officer – Mohammed Yusuf
73.	21/08	Premila K Bindula P Josua N	Vodafone Hibiscus DMAX texting promotion	Fiji Commerce Commission CEO, Bobby Maharaj
74.	07/10	Josua N, Rayvin P, Simone B	Food safety issues, complaints	MOH/Food Unit, Maraia Tuisolia
75.	08/10	Josua N	Consumers and food safety laws and regulations	Homes of Hope – Sunil Kumar, Misty Sullivan (Australian volunteer)
76.	21/10	Josua N Samantha N Rayvin P, Gaayetri P, Farzina A	Handling and referral of food complaints to Food Unit	Alipate Momoka (Head) and S Tulia, Food Unit
77.	21/10	Premila K	Mixing of Mobile Numbers	Shivnesh Prasad, Acting Chair - TAF
78.	30/10	Josua N Watesoni N	Consultation on revised Code of Practice for Authorised Motor Vehicle Dealers (AMVDs)	LTA, FCC, FRCA, AMVDs and stakeholders
79.	12/12	Josua N	Counterfeit electronic products, DVD stores classification/ratings	Fiji Intellectual Property Office, head of enforcement, Terence O'Neill-Joyce
80.	17/12	Watesoni N	Draft Marine Environment Protection Regulations	Maritime Safety Authority of Fiji (MSAF) and stakeholders

STAKEHOLDER CONSULTATIONS AND FORUMS

81.	23/01	Josua N	Poverty alleviation and social protection in Fiji	Govt. officials, civil society, UNESCAP
82.	12/02	Watesoni N	Builder Licensing in Fiji	Construction Industry Council of Fiji and stakeholders
83.	18/02	Premila K Josua N	Submission for Internet Governance Forum Meeting	Salanietia Tamanikawaimaro – Pasifika Nexus
84.	19/02	Ashika S	Hygiene awareness workshop for Lautoka market vendors	Food Unit Lautoka, International Trade Centre & Fiji Crop and Livestock Council
85.	26/02	Premila K	National Green Growth Formulation of Fiji -Thematic Working Group 5- Sustainable Transport	Ministry of Strategic Planning, National Development & Statistics –
86.	26/02	Premila K	Green Growth Formulation of Fiji: Thematic Working Group 4- Social Development	Ministry of Strategic Planning, National Development & Statistics –
87.	29/02	Harpreet S	Panel Discussion at USP, ECREA Social Justice Day	ECREA, academics, CSOs, IMF rep, UNESCAP rep
88.	13/03	Josua N	National Consultation on Renewable Energy	Department of Energy, private sector, and regional/international stakeholders
89.	17/03	Bindula P Meenakshni K	Financial Report to European Union	Delegation of European Union for the Pacific
90.	24/03	Bindula P Mithleshni G	Formation on CCAG	Fiji Commerce Commission

91.	10/04	Josua N	FNU International Food Festival planned for Oct-Nov 2014	FNU Special Projects Officer – V. Sami
92.	24//04	Mithleshni G	National consultation on Melanesian Spearhead Group Treaty on protection of traditional knowledge	Ministry of iTaukei Affairs, Min. of Foreign Affairs, Education and police
93.	29/04	Premila K, Josua N	SSB and control on marketing of unhealthy food to children	SSBs group – Dr W Ali, K Kumar, W Snowdon, A Kama
94.	01/05	Premila K, Mithleshni G, Josua N	Vodafone complaints, mobile phone issues – data plans, prepaid customers, mobile internet.	Consumer group – led by Peggy Thomas
95.	02/05	Watesoni N, Josua N	Health services in the Western Division	MOH consultant – P Ross, MOH Director Planning & Policy Dev. Unit – Ratish Singh
96.	19/05	Josua N	SSBs workshop preparation – with Diabetes Fiji	Diabetes Fiji – K Kumar and secretariat staff
97.	28/05	Premila K, Mithleshni G, Watesoni N, Khusboo S	NCD Workshop	NCD stakeholders, NGOs, teachers, health professionals
98.	06/06	Premila K	Attending the swearing-in ceremony of the Commissioner of Oaths	Judiciary stakeholders
99.	11/06	Premila K, Watesoni N,	Mini symposium: The bus Industry – ‘The Reality’	Fiji Bus Operators Association, LTA, police, transport stakeholders
100.	12/06	Premila K	Prime Minister’s Summit on the “Green Growth Framework”	National stakeholders, NGOs/CSOs, business/industry reps, regional and international delegates
101.	17/06	Premila K, Josua N	Non-Communicable Diseases, law and on-going activities	Ferdinand J Strobel , United Nations Development programme of UNDP
102.	02/07	Asish K	Northern Agriculture Show Consultation	Principal Agriculture Officer, John Cox
103.	02/07	Premila K, Watesoni N	Workshop on NCDs and law, organised by Fiji Medical Association	Fiji Medical Association, stakeholder and consultants, 2-3 July
104.	03/07	Bindula P	Fiji Transportation Sector Planning and Management Policy Forum	National Transport Forum 2014 stakeholders
105.	16/07	Premila K, Watesoni N	Launch of Diabetes Fiji at Fiji Club	Diabetes Fiji members and stakeholders
106.	23/07	Watesoni N	Trade Policy Framework Validation Workshop by Ministry of Industry and Trade	Government, business sector, NGOs/CSOs
107.	23/07	Premila K	Women’s Networking Lunch by Westpac	Westpac GM, Adrian Hughes and stakeholders
108.	25/07	Premila K, Watesoni N	Diabetes Fiji workshop on SSB and Marketing of Unhealthy Foods to Children	Diabetes Fiji, SSBs stakeholders, community reps - Western Division
109.	27/07	Premila K,	Medical symposium by FNU and Apollo Hospital	FNU, Apollo Hospital reps, Ministry of Health and stakeholders
110.	01/08	Bindula P,	Small Claims Tribunal Referees Workshop “Consumer Concerns on Services of Small Claims Tribunal”	SCT referees and stakeholders
111.	07/08	Premila K, Watesoni N	Diabetes Fiji workshop on SSB and Marketing of Unhealthy Foods to Children	Diabetes Fiji, SSBs stakeholders, community reps – Labasa/North
112.	08/08	Premila K	Dialogue Fiji – discussion on Council’s participation in the Divisional Dialogue	Nilesh Lal & Kelvin Anthony – Dialogue Fiji
113.	13/08	Josua N	Food Industry Consultation workshop with FT-TAG and other stakeholders	Food industry reps, FT-TAG members, regulators and other stakeholders
114.	15/08	James V	Fiji Economy Update 2014	School of Economics, Faculty of Business and Economics, USP and stakeholders.

115.	17/09	Saxsena P	Agricultural Drought-Emergency Water Supply	Commissioner Northern, Government Department reps
116.	01/10	Samantha N	ISO – Standards development workshop (1 – 3 Oct, 6 Oct)	MIT/DNTMS, traders, stakeholders
117.	04/10	Premila K Josua N	Special Budget Forum	Minister of Finance and other stakeholders.
118.	22/10	Josua N	C-POND/TROPIC project follow-up (1)	Catherine Latu, Jeremaia Coriakula (FNU-CNMHS)
119.	24/10	Josua N	C-POND/TROPIC post project follow-up (2)	Catherine Latu, Jeremaia Coriakula (FNU-CNMHS)
120.	27/10	Premila K Bindula P	Civil society consultation on the priorities of Fiji Roadmap open dialogue	European Union, Head of Delegation
121.	30/10	Bindula P Premila K	Commissioner for Oaths & JPs workshops	Commissioner for Oaths & JPs, 30 Oct– 1 Nov
122.	04/11	Josua N	Minimum Energy Performance Standards and Labeling Programme (MEPSL) – energy ratings	Department of Energy consultant Robert Foster
123.	06/11	Premila K	Launch of NCD cookbook	FNU and stakeholders
124.	10/11	Premila K Watisoni N	Risk Management Seminar	Marsh Limited, stakeholders
125.	13/11	Premila K	Stakeholders workshop with Minister for Health & Medical Services	Minister for Health & Medical Services and stakeholders
126.	13/11	Bindula P	National Transport Consultative Forum 2014	Ministry of Transport and transport stakeholders , 13-14 Nov.
127.	14/11	Ashika S	Workshop for Commissioners of Oath and Justice of Peace.	Ministry of Justice and the Judicial Department.
128.	21/11	Josua N	2015 National Budget lock-up session	Ministry of Finance, FRCA and stakeholders
129.	26/11	Premila K Bindula P	Discussion on 2015 planned activities of the Council	Ministry of Industry & Trade chief economist Sekove Tamanitoakula, Pritika Kumar, desk officer Farisha Ahmed
130.	04/12	Premila K	Westpac women in business networking lunch	Westpac management and women in business group
131.	09/12	Premila K	Meeting at UNESCAP Fiji – to build up consumer protection in the Pacific	USP, UNESCAP and CCOF

We're Making Change Happen!

Some of our key achievements through advocacy and Budget submissions over the years:

2014

- Setting up a taskforce to monitor prices of duty reduced items to ensure duty reduction is passed on to consumers - Budget submission 2011 and 2014
- Establishment of a Consumer Compensation Tribunal - Budget submission from 2008
- Government imposes 5 cents per litre excise duty on sugar-sweetened drinks in an effort to reduce non-communicable diseases (NCDs) - Budget submission 2014
- Zero fiscal duty on adult sanitary diapers to assist the elderly- Budget submission 2010, 2014
- Reduction of stamp duty for residential tenancy from \$500 to \$10- Advocacy/lobbying 2014

2013

- Personal income tax threshold increased to \$16,000 – Budget submissions 2010 & 2013
- Increase excise duty for ready-to-drink (RTD) alcohol mixtures from \$1.03 to \$1.13/liter – Budget submissions, NCDs advocacy/lobbying from 2012

2012

- \$300,000 allocated for low-income and rural households that cannot afford upfront fee for water meter connections - Budget submission 2012
- Personal income tax reductions: low band reduced from 25% to 7%, middle income band from 31% to 18% – Budget submission 2012
- Fiscal duty on unhealthy palm oil up from 15% to 32% - Budget submission 2010-2012
- RTD alcohol mixtures excise duty increased by \$0.03/litre – Budget submission 2012
- Reduction in fiscal duty on imported fruits and vegetables from 32% to 5% - Budget submission 2012
- LPG under price control by Fiji Commerce Commission, with 17 to 20% drop in cooking gas prices – Submission to FCC requesting price control on gas, 2010 and Budget submission 2008
- Rolled out debt management and consumer advisory services after additional grant given by the government
- FCC undertook a review of boat fares and freight charges - Budget submission 2009 – 2011
- RBF removed six different fees and placed maximum limits on 5 types of fees. Advocacy on CCF report on *Banking Services in Fiji: From Consumers' Perspective* and submission 2010 to FCC
- RBF introduced 'no surcharge rule' for debit and credit cards - submission to RBF

2011

- FCC established new price control order on essential medicines – Budget submission 2011, research-based advocacy on medicines, CCF Report "Prices and Practices: Pharmaceutical Survey 2010"
- Ministry of Education established a new school fees structure - Budget submission 2011 and advocacy
- E-ticketing introduced to curb pilferage in bus industry - Budget submission 2009 and advocacy

2010

- Merger of consumer protection agencies - Advocacy from 2006.
- Zero fiscal duty on shelled peas – CCF advocacy/lobbying on rise in cost of living

2009

- FCC removed FEA's fuel surcharge from the billing system - CCF advocacy/lobbying against FEA's fuel surcharge

2008

- Launch of Council's website for consumers to lodge complaints online
- Zero VAT on locally produced eggs – submission to Ministry of Finance
- Reduction in duty of basic food items such as rice, tin fish and refined oil – submission to Ministry of Finance

2007

- FEA fuel surcharge dropped by 43% from 4.97 to 2.68cents per unit – CCF advocacy/lobbying against FEA's fuel surcharge

2006

- VAT removed from milk, tea, flour, sharp, rice, edible oils, canned fish and kerosene (household only) – CCF advocacy/lobbying against rise in cost of living after fuel price hikes
- Reduction in FEA fuel surcharge from 6.51 to 4.97cents per unit - CCF advocacy/lobbying against FEA's fuel surcharge