



MAKING SURE ALL CONSUMER VOICES ARE HEARD



I know my consumer rights.

**2016-2017
ANNUAL REPORT**

I have a voice.

ABOUT THE COUNCIL

Our Vision

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

Our Mission

Make consumer voice heard and make it count.

The Consumer Council of Fiji (CCF) is a statutory body established under the Consumer Council Act (Cap 235). The Council, as a watchdog, protects the rights and interests of consumers by promoting a fair and just delivery of goods and services. First and foremost, the Consumer Council is an advocacy organisation, conducting rigorous research and policy analysis on key consumer issues. CCF's insight into consumer needs is a powerful tool for influencing decision-makers to bring about change. The Council protects vulnerable groups such as the rural poor, the physically and mentally challenged, and, children and women, by identifying and articulating the policy issues that are of importance to the consumers. The Council tackles unfair practices and exposes companies, regulators and services that fail consumers.

The Council would like to see consumers placed at the heart of new policies introduced by the Government. It will do more than simply draw attention to problems faced by consumers it will champion creative solutions to improve their lives.

International Affiliations

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

Our Values

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

Everything that we do during the implementation of this Strategic Plan will reflect our core values.

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

Our Strategic Goals

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

Goal 2: Drive change to benefit consumers.

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

Goal 4: Foster a high performance organisation.

Council Services

1. Campaigns, Information and Media Division

Strategic Objectives

- Empower consumers and equip them with information, knowledge and skill to be more critical and competent when buying goods and services;
- Disseminate information on issues affecting consumer interests;
- Mount campaigns on key consumer issues to raise awareness and to educate consumers to become participative and critical in accessing goods and services; and
- Educate and inform traders and service providers on consumer protection.

2. Research and Policy Analysis Division

Strategic Objectives:

- Advise the Minister on issues that affect consumers;
- Make representations to the government or to any other persons or organisations on any issues affecting the interests of consumers;
- Conduct research and investigations into matters affecting consumers;
- Conduct rigorous research in partnership with regional and international organisations;
- Conduct market surveillance to establish product prices and compliance with product labelling and safety requirements and misrepresentation;
- Engage with Government, regulators, policy makers, private sector, NGOs and civil society groups with the aim to safeguard and promote consumer interests; and
- Influence the decision making processes of public and private sector groups.

3. Alternative Dispute Resolution and Consumer Advisory Division

Strategic Objectives:

- Resolve consumer complaints through mediation with traders and service providers;
- Advise and assist consumers on matters affecting their interests;

- Refer cases that come under the jurisdiction of other consumer protection agencies for their intervention;
- Support and maintain legal proceedings contemplated or initiated by consumers where the Council deems such support necessary;
- Provide debt management and consumer credit advisory services to financially illiterate consumers; and,
- Assist in the establishment of the proposed Consumer Complaints/Compensation Tribunal.

Governance

Administration, Finance & Project Management

Strategic Objectives:

- 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 the 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 the Council's services.

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22 March 2019

Hon. Premila Kumar
Minister for Industry, Trade and Tourism
Level 3, Civic Towers, Victoria Parade
Suva

Dear Minister,

Re: Consumer Council of Fiji Annual Report and Audited Accounts for 2016-2017

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

- (a) The Council's Operational Report for the period 1 August 2016 to 31 July 2017; and
- (b) The Audited Accounts for the period 1 August 2016 to 31 July 2017.

Yours Faithfully

.....
Raman Dahia
Chair

Mr. Raman Dahia Chairman

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



Mr. Vimal Kumar Board Of Directors

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



BOARD OF DIRECTORS

Ms. Rosarine Lagi Board Of Directors

Ms. Lagi is a private legal practitioner and lecturer in Law at the University of Fiji. She has worked in various capacities in both the private and public sectors. She is a former accountant, tax auditor, intelligence officer, forensic investigator and fraud examiner. Ms. Lagi has also been part of various Boards, including Housing Authority of Fiji, Public Rental Board and Transparency International (Fiji). She has a Master's in Business Administration from the Central Queensland University, Bachelor of Arts, Bachelor of Laws, Professional Diploma in Legislative Drafting, Diploma in Education from The University of the South Pacific and Graduate Diploma in Legal Practice from University of Fiji.



BOARD OF DIRECTORS



Mr. Arunesh Chand
Board Of Directors

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



Mr. Mohammed Gani
Board Of Directors

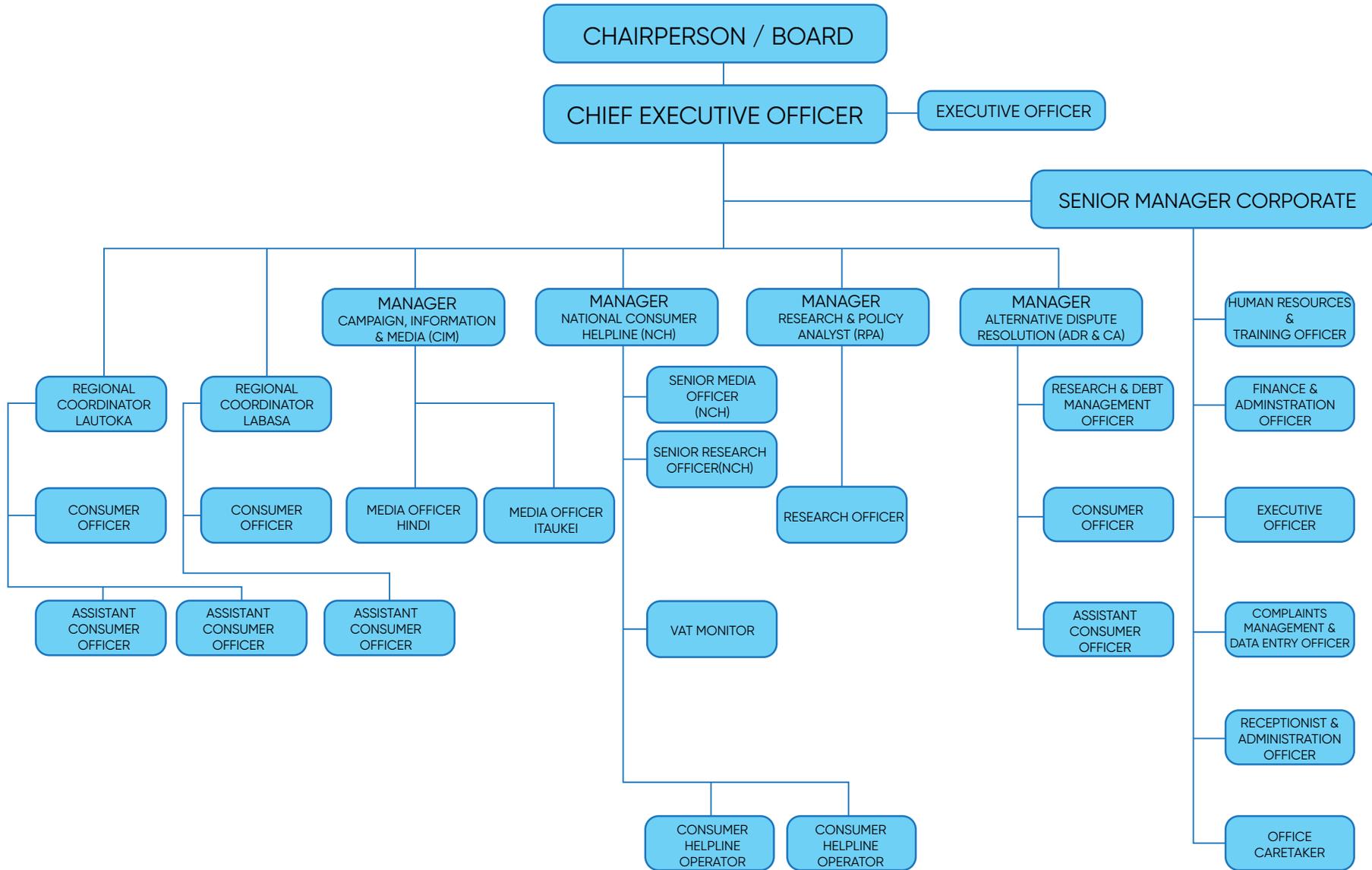
Mr. Gani has more than 15 years of extensive commercial experience. He is currently the Country Manager-Fiji & the Pacific Islands at Brother International (NZ) Ltd. Previously, he has spent 9 years at the Telecom Fiji Ltd Group with his last position being the National Manager Retail & Customer Service.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



Ms. Elizabeth Jane Algar
Board Of Directors

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

CONSUMER COUNCIL OF FIJI - ORGANISATIONAL STRUCTURE



This Annual Report highlights some of the many accomplishments achieved by the Council. In this report, there are many examples of the way in which the Council is embracing change and ensuring that the consumer voice is heard.



CHAIR'S MESSAGE

I am pleased to present the Consumer Council of Fiji's Annual Report for the financial year August 2016 to July 2017. Each year, when it comes to introducing the Council's Annual Report, I have found it to be a vivid reminder of the encouraging efforts of the Government in consumer protection and the challenges faced by the Council in delivering the services expected by the public.

This year has been another exciting and successful year for the Council. The team has obviously worked hard and achieved success by constantly putting consumer issues on the agenda of policy makers and other stakeholders, whilst at the same time empowering consumers to demand change in market practices.

This Annual Report highlights some of the many accomplishments achieved by the Council. In this report, there are many examples of the way in which the Council is embracing change and ensuring that the consumer voice is heard.

During the year, the Board contributed to the Council's governance in various ways. As a new Board, we reviewed the job descriptions and job titles along with the organisational structure and salary policy.

The Organisational Structure of the Council was changed to include the establishment of the National Consumer Helpline, a new service that was rolled out by the Council in July 2016. It was important to look at job titles to better communicate the level of responsibilities for each position. In addition, the reporting lines were reexamined for the smooth running of the organisation.

As such, the increased budget in the New Year allowed the Council to provide salary increments to the staff, to maintain effective service delivery. The staff are now paid salaries at current market rates. The salary increase was vital for staff retention. The salary structure and the criteria outlined in the Salary Policy were used in awarding salary increases.

The Board also introduced a Conflict of Interest and Confidentiality Declaration for Board members to ensure that confidential information, exchanged through the course of carrying out activities as a Board member, is managed appropriately and ethically. Such a declaration also guides the Board in identifying any conflicts of interest that may arise during the tenure of members' appointments.

In terms of policy manuals for staff, a new policy "Employee's Conflict of Interest and Confidentiality Declaration" was implemented after it was sanctioned by the Board. The

Board strongly believed that there was a need to have such a guideline in place for the staff to comprehend the essence of maintaining confidentiality in the workplace. Additionally, another policy “*National Consumer Helpline (NCH) Policy*” was the minimum guideline for the operation of the National Consumer Helpline services.

Another momentous revolution for the Consumer Council was the decision made by the Board in July 2016 to relocate its office to Level 5, Vanua House situated at 77 Victoria Parade, Suva. The Council is offering new services to consumers, which means more consumers and service providers are visiting the Council. Planning and implementation of the logistical arrangements to move to the new office began and we anticipate this to be operational in the next financial year.

The Council has been assisting regional institutions by recruiting interns from regional countries. This year, the Consumer Council affiliated with Consumer Affairs Division, Ministry of Commerce, Consumer, Trade, Innovation and Labour, Tonga to enhance the skills and capacity building of the Ministry’s staff.

Over the years, the Council has endeavoured to efficiently address consumer issues to command the trust of consumers as their effective and conscientious consumer organisation.

On behalf of the Board, I take this opportunity to thank the Minister for Industry, Trade & Tourism and his Permanent Secretary for their continued cooperation and support during the year. I also wish to acknowledge my fellow Board members for their contributions, expertise and feedback over the year. My Board members have set high standards in the guidance and monitoring the progress of the Council. During the year, one of our members Deepa Lal, resigned for migration.

I sincerely thank the Chief Executive Officer of the Consumer Council of Fiji for her able leadership. She and her team have worked tirelessly to achieve the deliverables outlined in the Service Agreement.

It has been an honour and privilege to be part of Consumer Council of Fiji. I am certain that the 2017 – 2018 financial year will be a dynamic one.



The Consumer Council of Fiji actively engaged school students in its awareness programs throughout the year



CHIEF EXECUTIVE OFFICER'S REPORT

In the midst of these trying times, the Council still managed to achieve its key performance indicators, met most of its targets and kept working to improve on its service-delivery by reaching out to particularly the vulnerable and disabled.

My report sets out how the Consumer Council of Fiji achieved its objectives and met its targets over the financial year August 2016 to July 2017. It is not an exhaustive account of all our activities, as those details will be found in later sections of this Annual Report, but it is meant to provide an overview of our accomplishments and challenges, as well as the emerging issues in the area of consumer rights and advocacy.

2016 – 2017 was another successful year for the Council where excellent results have been achieved. The Council created a culture of commitment to service, where staff effectively served consumers in an efficient manner to achieve organisational success.

We have stayed close to consumers through their complaints and enquiries, community visits, school visits, mobile units, workshops, and through social media platforms. We heard what consumers had to tell us about unethical trade practices and poor customer service. Our continuous awareness campaigns and advisory services enabled us to maintain our growing rapport with Fijian consumers.

We have been campaigning and lobbying over the years on a number of issues. It is, therefore difficult to assess in any manner, the impact of our efforts from one single year's results. Looking back, however, what does become clear is just how much the Council has achieved over the years.

Notable Achievements Campaign on Insurance

The Council's research in 2008 on the insurance sector and its continuous lobbying thereon,

led to positive results. During the year, seminars were held in the areas of Property Insurance, Health Insurance and Compulsory Third-Party Insurance (CTPI) to highlight the problems faced by those insured and why reforms were needed. The Council's concerns centred on insurance products that contain exclusionary clauses, and, a plethora of unfair terms and conditions that makes the insurance product useless where the insurance companies gain and consumers lose out during their time of need.

It is ironic that the insurance industry has collectively set standards for compliance to be met by consumers intending to purchase an insurance cover. However, the regulator has not imposed any standards for the manner in which key information should be disclosed. Neither has it established a Code of Conduct for insurance agents.

Although more still needs to be done to reform the insurance sector, the Council is, however, pleased with a few positive changes in the 2016-2017 financial year.

Property Insurance Seminar

In August 2016, the Council organised a seminar on Property Insurance to discuss the current laws, practices and reforms that are needed to better protect consumers and insurers. It was a timely discussion of why consumers do not insure their properties, given the unprecedented devastation to life, as well as livelihood and properties, by Winston in February 2016.

At the seminar, it was disclosed by the Insurance Council of Fiji that approximately 10 percent of Fijian households have property insurance cover. Unfortunately, insurers do not

provide cover for houses built/upgraded using the 'Yellow Book' despite being an initiative of the Fiji Insurance Council. The Yellow Book, titled "Our War against Cyclones," acts as a guidance to homeowners on how to upgrade their existing homes.

After the seminar, the Insurance Council of Fiji invited Prof. Geoff Boughton to meet stakeholders to discuss the strapping of roof so that an insurance product could be provided to low cost housing.

Compulsory Third Party Insurance (CTPI)

A seminar on Compulsory Third Party Insurance with the theme "Who Pays, Who Profits and Who Loses?" was organised in December 2016 to highlight the physical, emotional and psychological stress endured by road accident victims when they are not fairly compensated in a timely manner.

The Council applauds Government's enactment of the Accident Compensation Act and the proposed establishment of the Accident Compensation Commission of Fiji (ACCF). Based on consumer complaints, the Council had lobbied for many years to change policies and practices surrounding Compulsory Third Party Insurance (CTPI).

From 2018, consumers will be paying their CTPI to the Land Transport Authority (LTA). Thus, road accident victims will be able to seek redress and receive timely compensation based on a "no fault" approach by ACCF.

Health Insurance Seminar

In attempts to address issues faced by health insurers and to explore efficient solutions for the insured, the Council organised a seminar on "Health Insurance in Fiji" in April, 2017.

One of the issues that arose from the seminar was companies having to pay a Fringe Benefit Tax when they provide in-house health insurance to their employees. This issue was included in the Council's Budget submission for 2017-2018. The Fringe Benefit Tax on health insurance was eventually waived in the Budget announcement.

Implementation of JEVIC

The Council succeeded in the reintroduction of second hand vehicle checks by the Japan Export Vehicle Inspection Centre (JEVIC), so that a pre-shipment inspection of the vehicles is undertaken before being sent to Fiji for sale. From August 2016, JEVIC was reinstated to bring about much needed transparency, accountability and responsibility in second hand car business in Fiji. In the absence of regulations to safeguard consumer interests, JEVIC will better protect consumers from purchasing defective, stolen or written off used vehicles.

Credit Card Levy Refund

After five and a half years of continuous lobbying by the Council, the Fiji Revenue and Customs Authority (FRCA) decided to provide redress to consumers who were wrongly charged a Credit Card Levy (CCL) in 2012 and 2013.

With the introduction of the CCL in 2012, commercial banks had to charge credit card holders a levy of 2% on their monthly outstanding balance. The levy was then remitted to FRCA by the banks. The application of the levy was not fair, as card holders who paid up their account on the due date (according to the credit card billing statement), were still being charged 2% because the levy was applied based on each bank's billing cycle.

The irony was that consumers did not know the banks' billing cycle. They ended up paying the 2% levy despite clearing the outstanding amount before or on the due date as stated on the credit card statement.

In light of this anomaly, the Government amended the Income Tax Act (CAP 201) in May 2013 to align the imposition of credit card levy to the due date on the credit card statement rather than the banks' billing cycle. Following this, the Council lobbied for redress for consumers and the Council's hard work finally paid off when FRCA decided to reimburse consumers who were wrongly charged.

Review of Consumer Credit Act 1999 and Regulations

The work undertaken by the Council from 2010 in the area of financial consumer protection finally led to the review of the Consumer Credit Act 1999 and its subsidiary regulations. There were deficiencies in the legislation, which had to be fixed to protect the interests of consumers in the financial marketplace. The Council participated in the consultation exercise organised by the Ministry for Industry, Trade & Tourism (MITT) and a written submission was also made. Various recommendations were made to improve the current legislation and how it meets the needs of consumers in the digital age.

World Consumer Rights Day 2017 (WCRD)

The Council celebrated World Consumer Rights Day (WCRD) in March 2017 with the theme 'Consumer Rights in the Digital Age'. The theme was chosen to highlight the rapid growth of the Internet, mobile phones and other digital technologies, all of which has created opportunities as well as challenges for millions of consumers around the world.

Whilst consumers undoubtedly benefit from the increased access, choice and convenience that these technologies deliver, some of the challenges relate to how to improve the quality of services, how to build consumer trust, how to protect data shared by consumers online

and why consumers' rights are not in place in relation to digital products. The Council's intention is to put the issue of digital rights on the agenda of policy makers, so that policies and practices can gradually be developed.

Private Sector Engagement

In March 2017, a seminar was organised in Labasa on the topic "Empowering Traders on Consumer Justice". The seminar's objective was to empower retail traders on Consumer Protection Laws pertinent to their daily business so that they can address consumer grievances and disputes. A large number of traders in Labasa were provided an opportunity to understand the role of the Council, relevant consumer protection laws and their responsibilities as traders to ensure adequate redress is provided to aggrieved consumers. The engagement made a positive impact; traders in Labasa have become more consumer-oriented and are amenable to provide adequate redress to the consumers.

Competition Law and Policies

The Council in conjunction with the Fijian Competition and Consumer Commission (FCCC) organised a lecture on "Competition Law and Policies". The lecture focused on the economic and market settings under which competition law and consumer protection are applied. The Council is grateful to Mr. Pradeep Mehta, the Secretary General of the Consumer Unity and Trust Society (CUTS), for delivering the lecture and for training the staff of Consumer Council, FCCC and the private sector. Council staff had the opportunity to comprehend how sound competition law and policy are indispensable to the development of the national economy and the promotion of consumer welfare. The session not only contributed towards capacity building but also strengthened networking between the two organisations and CUTS International.

A Campaign against Pesticides in Food

Consumers International (CI) supported the Council financially to create awareness on the harmful effects of using pesticides in food. This project was funded by the Green Action Fund (GAF), which is a collaborative project between CI and the Swedish Society for Nature Conservation (SSNC) to promote safe and sustainable food in the Global South. Through the project, the Council was able to produce a fact sheet titled "Reducing Exposure to Pesticides: What consumers and farmers can do?" The fact sheet was produced in 3 different languages, for the different groups of consumers in Fiji. Moreover, the Council embarked on awareness workshops in farming communities in the Eastern, Western and Northern Divisions.

NEGATIVES IN 2016-2017

Tourism Sector

In January 2017, the Council raised its concern with FRCA regarding the application of Service Turnover Tax (STT) and Environmental Levy (EL), with retailers not displaying prices that were inclusive of STT and EL. The issue was prevalent in the tourism sector. Consumers felt cheated when the amount they were billed was more than what they saw on the food menu. The Council made a recommendation to FRCA that registered retailers for VAT, STT and EL, should not only display all tax inclusive prices but also show VAT, STT and EL amounts separately on the invoice or receipts given to consumers. The Council is pleased that during the Budget announcement, it was made mandatory for all retailers to show itemised taxes on the receipt.

Sky Pacific's Billing System

Discontented Sky Pacific subscribers were crying foul over the billing system used by the only pay TV channel in Fiji. The Council received complaints from consumers who were getting their service disconnected despite paying their bills on or well before the due date, through third party billing agents. The problem was poor internal synchronisation; payments made at third party outlets were not updated to the main system immediately. The Council would like to see the introduction of a minimum 7-day buffer period to allow Sky Pacific to reconcile payments better, rather than resorting to immediate disconnection.

Focus for 2017-2018

The Council anticipates 2017-2018 to be a better year for all Fijian consumers. We are excited about our journey ahead and look forward to continue listening to consumers, representing them and ensuring that their voices are heard and actioned. Our commitment to providing unbiased advice to consumers is at the heart of everything we do at the Council. Looking ahead, the Council will continue its consumer protection efforts, identifying and exposing unscrupulous practices and providing education and information to enhance consumers' knowledge.

The Council will be looking at ways to strengthen consumer protection in ICT, so that everyone can benefit from digital technology. There are many different aspects of consumer rights in the digital age including access and inclusion, security, data protection, clear and accurate pricing and information and redress- all of which need to be recognised in policy formulation and implementation.

While the Council applauds the efforts to institute new legislation on tenancy, there is a

need to address the issues faced by consumers in the real estate market. The Council has observed that most property advertisements do not disclose the price, location or type of land. Some real estate agents take to inviting offers or soliciting bids through an auction or tender process but it is important to ensure that an auction/tender process does in fact take place and that this is not just another scheme to manipulate prices. The Council will lobby for change so that policies and guidelines are in place for real estate agents to follow, when properties are advertised and sold.

The Consumer Council of Fiji's office relocation and re-branding of was long overdue. The Council's portfolio has grown over the years, from handling barely 357 complaints in 2005 to more than 3,214 complaints in 2017 worth a monetary value of \$5.5 million. Our staff numbers and services have increased commensurately. We are offering new services to consumers, which means more consumers and service providers are visiting the Council. The Council will move its current office to Level 5 Vanua House, Victoria Parade with new logo, in 2018.

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

Conclusion

The Council will continue to strive for excellence in years to come by working closely with Government, consumer protection agencies, donors and other stakeholders in addressing key consumer issues. The Council is appreciative of the Government providing support to ensure better protection of consumers. We would like to acknowledge our line Minister, the Permanent Secretary for MITT, government ministries and departments and consumer protection agencies for their collaboration with the Council.

The Council's contributions towards the community are the result of the excellent guidance from the Chairman and Members, together with the dedication of Council staff. My sincere appreciation goes to the Board Members for their direction in matters relating to the operation of the Council by giving their time freely and generously.

The funding assistance provided by Consumers International is much appreciated as it has assisted the Council in exploring new, emerging issues. Furthermore, through my appointment as a Council member of Consumers International, I am committed to improving consumer protection in the region. As part of this effort, the Council provided attachment to three Consumer Officers from Tonga. We would like to convey our gratitude to the most important sector, our consumers. As a result of their complaints, the Council has been able to expose the unethical traders and service providers and propose changes needed in the marketplace.

Finally, without my hard-working Management Team and Staff, the accomplishments in 2016-2017 would not have been possible. Their collective efforts have once again produced a result that is an improvement upon the previous financial year. I thank them for their commitment and enthusiasm in getting the best results for consumers, particularly those who are vulnerable and disadvantaged.

As we embark on 2017-18, the Consumer Council of Fiji team looks forward to another busy, engaging and productive year.



Premila Kumar
Chief Executive Officer



Consumer Council of Fiji Chief Executive Officer Premila Kumar, stresses a point during a workshop hosted by the Council

Management



Premila Kumar
Chief Executive Officer



Soneel Ram
Manager- Campaigns,
Information and Media (CIM)



Bindula Devi
Manager- Projects/ Human
Resources



Pooja Singh
Manager- Alternative
Dispute Resolution



Watesoni Nata
Manager-Research & Policy
Analysis



Navinesh Prasad
Manager- National
Consumer Helpline

CAMPAIGNS, INFORMATION AND MEDIA



GOAL 1:

Improve consumers' ability to make informed decisions.

Consumers need to be empowered to fully and fairly participate in market economies. Without information to navigate complex products and services or to lodge complaints, consumers are at risk of economic exploitation.

Consumer education is paramount to maximise consumer empowerment, needing new and innovative ways to reach and enhance consumers' knowledge of their rights and obligations in the marketplace.

The Council conducts outreach activities such as mobile units, community and school visits, workshops, as well as programmes in the mainstream and on social media to empower consumers to make better decisions. It is through these activities that the Council equips and empowers consumers to make the right choices in their day-to-day activities and to get the best value from traders and service providers.

The growing use of digital devices by consumers has compelled the Council to use electronic platforms to interact with consumers on their complaints. The Council also uses these platforms to keep consumers engaged on the Council's day-to-day activities, to raise awareness and publish advisories, so they can be easily accessible for consumers.

Objective 1:

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

A well-conducted education and awareness programme can provide consumers with the best protection that builds consumer confidence. The Council conducts these programmes to disseminate information so that consumers do not fall prey to unscrupulous and unfair trading practices. To achieve this objective, the Council conducted the following activities:

• Mobile Units:

Given busy lifestyles in some cases and remote areas in other instances, some consumers are not able to visit the Council's offices.

The aim of the mobile unit is to allow consumers to take advantage of the Council's services at their doorstep. The Council conducted 23 mobile units and reached out to 1464 consumers, of which 849 were males and 615 females. These consumers also took the opportunity to not only seek advice on consumer-related matters but to lodge their complaints as well.

Table 1: Consumer Advisory Mobile Units

2016-2017	Central/Eastern	Western	Northern	Total
Number of Mobile Units	8	9	6	23
Total number of participants	512	517	435	1464
Number of males	275	310	264	849
Number of females	237	207	171	615
Number of complaints lodged	1	4	3	8
Number of times advice sought	3	49	3	55

• Community Visits:

The Council's main priority is to reach out to communities where vulnerable and disadvantaged consumers live. The aim is to inform them of their rights and responsibilities. These include villages, women's clubs and informal settlements where mostly vernacular languages are used. A total of 26 communities were visited in financial year 2016-2017, reaching out to 531 consumers, of which 246 were male and 285 female. The communities visited included Dakiuvuna Village, Makoi – Narere and Ananiwas HART Residents, Adi Moapa Secondary School Teachers, Mualevu Tikina Youth Members, Lololevu Community, Naduri Village and Nasekula Village Church Group.

Table 2: Community Visits

2016-2017	Central/Eastern	Western	Northern	Total
Number of community visits	10	8	8	26
Total number of participants	199	115	217	531
Total number of females	141	61	83	285
Total number of males	58	54		246

• Workshops:

Formal workshops provide a forum for public discussion and debate on pertinent consumer issues and consumer protection laws. A total of 35 workshops were conducted with 1,679 participants, of which 919 were males and 760 females.

Fifteen workshops were organised based on requests made to the Council to speak to their employees on consumer-related issues such as consumer protection, unfair trade practices, financial services and landlord and tenancy.

Table 3: Workshops

2016-2017	Central/Eastern	Western	Northern	Total
Number of community visits	15	10	10	35
Total number of participants	1119	272	288	1679
Total number of females	510	143	107	760
Total number of males	609	129	181	919

• Outreach programme to Outer Islands

Consumers in the maritime zones were visited by the Council and made aware of their rights.

Roadshow to Kadavu Island

In July 2017, the Council for the first time visited Kadavu as part of the Government Roadshow to spread awareness on consumer protection. The roadshow was held at the Namalata Central School grounds from the 3-7 July 2017.

The general public including students and teachers visited the different booths set up by the various departments. The topics discussed included consumer rights and responsibilities, types of complaints we handle, Council's roles and responsibilities, price control items and how complaints can be lodged via the National Consumer Helpline.

The main issue raised during this roadshow was the high prices of goods sold by the business/canteen owners in the villages. The Council gave copies of the price control list applicable for the "outer islands" and also advised business/canteen owners on the seriousness of this offense and penalties for such offenses.

Visit to Vanuabalavu Island, Lau

The trip to Vanuabalavu Island was in conjunction with the Ministry of Youth and Sports, to raise awareness on consumer-related issues. This was the Council's first visit to the island where a number of school and community visits were conducted. Three schools on Vanuabalavu were visited by the Council. They were Adi Maopa Primary School, Mualevu Village School and Adi Maopa Secondary School. A total of 181 students and 21 teachers benefitted from this awareness session.

The Council was invited to speak to youths residing on the island. Consumers were also informed about the Council's roles, consumer responsibility, price control items and comparative shopping. They were informed of the Fijian Competition and Consumer Commission (FCCC) price control items list and the prices of items sold in outer islands that were not to be sold above the prices determined by FCCC. The Council also conducted extensive awareness on the National Consumer Helpline toll-free number 155 during its campaigns on the island.

• Visit to Schools and Tertiary Institutions:

Children play an important role in our society as they are not only child consumers but will grow up to be adult consumers, hence, the best time to teach them about consumer rights and responsibilities is while they are young. Children spend most of their time in schools and as a result, the Council conducts school visits around the country to teach and raise awareness on consumerism. The Council visited 25 schools and saw the participation of 3805 students, of which 1728 were males and 2077 females.

The Council also delivered 7 lectures in tertiary institutions, which included Fiji National University's Hospitality and Textiles Training Campus and Integrated Information Services. A total of 360 participants (143 males, 217 females) benefitted from these visits. The Council covered topics, such as consumer rights and responsibilities, landlord and tenancy, consumer laws and money lending.

Members of the public including school students sought the Council's assistance to gaining information for school assignments and research projects. A total of 10 members of the public were assisted.

Table 5: Summary of Consumer Education & Outreach Programme

Programme	No. of People that benefitted directly from these programs
Mobile Unit	1464
Community Visit	531

Programme	No. of People that benefitted directly from these programs
Workshops	1679
School Visit	3805
Lecture Visits	360
Public Assisted	10
TOTAL	7,849

• Promotion of National Consumer Helpline (NCH):

The Council raised awareness on Council's National Consumer Helpline. A total of 2,452 radio commercials were broadcasted on FBC and CFL. In addition, 180 television commercials were aired on FBC TV and Fiji TV. The Council also ran 15,600 NCH commercials on LED Digital screens with Kriz Corporation Limited. Furthermore, awareness on NCH was also raised through mobile units, community visits, workshops, school visits and lectures.

Objective 2:

Disseminate information on matters affecting the interest of consumers.

With the growing number of information platforms, consumers can be rest assured that information is readily available to them. In some cases, this is just a click of a button away. The Council continues to disseminate information via the various media platforms in the form of press releases, talk back shows on radio and television and publishing articles on its website and social media pages.

Disseminating information through the media not only maintained the Council's visibility but also reached consumers in a timely manner and kept them informed.

Table 6: Summary Consumer Issues of Interest

Don't Hire Melbourne Building Works	A win for motor vehicle accident victims
Don't Disclose Your Email Password to FEA	Are American Diamonds for Real?
Council Supports Decision on Medical Complaints Made Public	Pathetic After Sales Service: Consumer Waits Two Years to Get the Item Repaired
Court Ruling on VAT- Victory for Consumers	Costs of Kidney Dialysis
Fiji Airways and AFL need to Step-up	Be Aware of Counterfeit Products
Jewelry Stores' weighing machines, questionable!	A Big Win for Consumers on Credit Card Levy

Insurance Industry Reform Needed to Safeguard Consumers	Lack of Proper Regulation by Land Transport Authority
Struggle for Parking	283 Fraudulent Online Shopping Complaints
Inequality a problem	Show Same Enthusiasm When Duty is Reduced
Abuse of Film Ratings	Consumer Helpline a Hotline

• Radio:

A total of 1,550 radio programmes covering 171 (English, iTaukei & Hindi) issues were conducted in 2016-2017. These programmes covered issues such as property insurance, advisory on Melbourne Building Works, problems with compulsory Third-Party Insurance, bogus travel agencies and Consumer Credit Act. The Council also recorded 12 School Broadcasting Units for students and teachers.

Table 6: Radio Programs in 2016-2017

Language	Radio Programs	No. Of Issues	Total Airtime Duration (minutes)
English	541	51	1027
I-Taukei	436	55	925
Hindi	573	65	1262
Total	1,550	171	3,214

• Television:

This medium remains powerful in highlighting consumer-related issues. The Council, through news and current affairs programmes, covered issues such as property insurance, kidney dialysis, Compulsory Third-Party Insurance, Credit Card Levy and health insurance. A total of 140 programmes covering 73 issues were broadcast on television.

Table 7: TV News/Talk back shows in 2016-2017

TV Station	News	Talk back Shows			No. of Issues	No. of Coverage
		English	Hindi	i-Taukei		
Fiji TV News	34			1	24	48
FBC TV News	57	5	6	1	43	86

TV Station	News	Talk back Shows			No. of Issues	No. of Coverage
		English	Hindi	i-Taukei		
FBC Plus TV	6				6	6
Total	97	5	6	2	73	140

• Print Media:

A total of 313 newspaper articles were published in all three languages covering 214 issues. One hundred and eleven (111) advisory articles were also published, including feature articles in the Fiji Times, shoppers guide in the Fiji Sun and property guide articles. Issues covered included review of property insurance, plastic bag levy, conditions of rented spaces, cost of kidney dialysis, Credit Card Levy to name a few. To reach out to a wider audience, the Council had articles published in the two vernacular newspapers, Shanti Dut (Hindi) and Nai Lalakai (ITaukei).

Table 8: Newspaper articles in 2016-2017

Language	No. of articles	No. of issues
English	288	190
I- Taukei	13	12
Hindi	12	12

Social Media

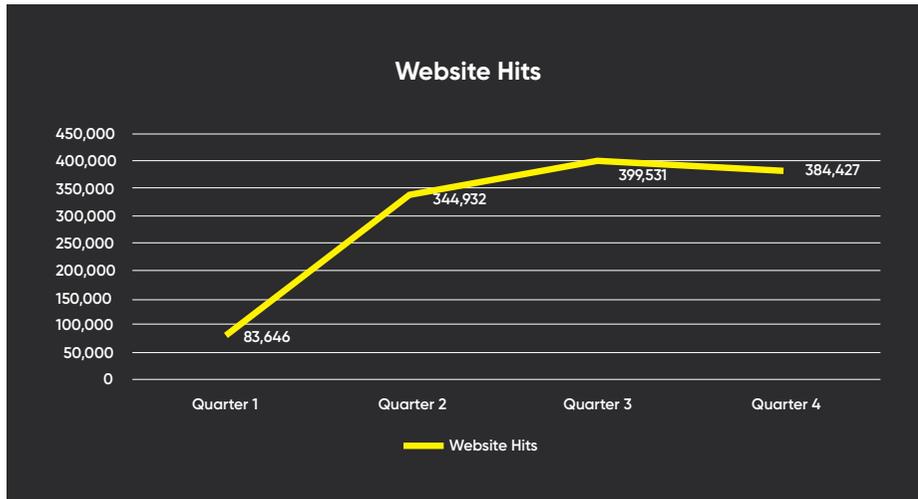
The social media presence is growing and the Council capitalised on this by engaging with more consumers online so that they can access consumer information at any time.

• Website:

Various websites also published the Council's articles online. Thirteen different websites published 254 articles online. In addition, the Council consistently updated its own website www.consumersfiji.org with press releases and advisories. The Council's website had a total of 1.2 million hits in the 2016-2017 period.

Table 9: Website

No. Of Websites	No. of Issues Covered	Total no. of articles Online
13	140	254



• Facebook:

The growing use of Facebook has made it easier for consumers to engage with the Council more effectively. The consumers are able to lodge their complaints through the Council’s Facebook page and seek advice on consumer-related matters. Press releases and advisories are posted on this platform where consumers are able to comment on, and, share their views on particular issues. At current, the Council’s Facebook Page has 10,755 friends.

Table 10: Top 5 issues debated on the Council’s Facebook page

Post
Warning against Melbourne Building Works
Maggots in Flour
Costs of Dialysis
Potentially deadly brake defect triggers Toyota Prius recall
ATM Woes

Publications

• Consumer Watch:

The Council published 4,000 copies of Consumer Watch (Volume 35 and Volume 36). Key issues and activities were reported during the period, which included the Consumer Credit Act legislation, online shopping, Compulsory Third-Party Insurance, World Consumer Rights Day 2017, Health Insurance Seminar and Credit Card Levy.

• Factsheets:

Three thousand factsheets titled “Reducing Exposure to Pesticides: What Consumers & Farmers Can Do” were published by the Council to empower consumers to make informed decisions when buying produce for their consumption. The factsheets also contained information for farmers on how much pesticide to use in their harvests. These factsheets - 1,999 copies in English, Hindi and iTaukei- were produced under the Green Action Fund Project.

• Brochures:

The Council produced 2000 brochures on the National Consumer Helpline with the aim of promoting this new toll-free service. A thousand copies each were produced in English and iTaukei. The brochure highlights how consumers can lodge a complaint with NCH and the information needed to lodge the complaint.

Objective 3:

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

The Council uses campaigns as a medium to raise consumer awareness, engagement and mobilisation on key consumer issues. Through these campaigns, consumers become conscious, proactive, critical, responsible and supportive towards demanding better quality products and services. The Council conducted the following campaigns in the 2016-2017 period:



- **World Consumer Rights Day (WCRD):**

The Council celebrated WCRD on the theme “Building a Digital World Consumers Can Trust” on 15 March 2017. A café style discussion was held with various stakeholders, that included the Department of Communications, Cyber Crime Unit, Fiji Police Force, Financial Intelligence Unit and Telecommunications Fiji Limited. The objectives of the discussion session were twofold: first to highlight the impact of privacy and data breaches to consumers, the economy and society and secondly, to discuss how online security can be improved by businesses, regulators, policy makers and consumers as we move into the Digital Age.

- **Property Insurance:**

A Stakeholders’ Seminar on Property Insurance titled “Products, Policies, Regulations & Consumer Concerns Related to Property Insurance in Fiji” was held on 11 August, 2016. Present at the seminar were representatives from Insurance Council of Fiji, Fiji Institution of Engineers, Fiji Association of Architects, the buyers of property insurance covers for low-income homeowners, Housing Authority of Fiji, South Pacific Engineers Association, insurance brokers and the judiciary. Issues highlighted at the seminar included the importance of having affordable insurance covers for low-income earners, lack of appropriate insurance products for different consumer groups, terms and conditions of the insurance policies, and the need to create public awareness among the consumers on why they should invest in insurance covers.

- **Compulsory Third Party Insurance (CTPI):**

With the theme “Who Pays, Who Profits and Who Loses?” the Council organised a seminar on CTPI on 8 December 2016. The seminar aimed to highlight and understand why timely compensation was not made to the victims of motor vehicle accidents and what reforms were needed to safeguard consumer interests. Stakeholders such as Insurance Council of Fiji, insurance companies, insurance brokers, members of the judiciary and CTPI victims participated in the panel discussion.

- **Health Insurance Seminar:**

A seminar titled “Health Insurance in Fiji” was held on 19 April, 2017 with the aim of

providing a forum for discussion on policies and practices in a bid to strengthen regulatory and supervisory changes in the health insurance sector. Stakeholders from the Insurance Industry, Reserve Bank of Fiji, Ministry of Health, Legal Fraternity, General Practitioners Association, Fiji Medical Association and Fiji Optometric Association were part of the panel discussion.

- **Media Seminar:**

The media has an essential role in profiling the Council and its work. Therefore, it is imperative to maintain a strong media network to ensure that consumer issues are highlighted across various media platforms. A first ever Media Seminar was organised by the Council in July 2017 to discuss how the Council and journalists could work together to empower consumers to be aware of unethical practices in the marketplace. Presentations were made on consumer rights and responsibilities including the United Nations guidelines for consumer protection, the roles and functions of the Council and, emerging issues such as car safety, the digital age, the real estate industry and financial services. The forum allowed the Council and media representatives to discuss how the different organisations could work together in empowering consumers with their day-to-day decisions to improve their quality of life.

- **Community Consumer Advisory Group (CCAG):**

An induction workshop for the CCAG representatives was conducted in July 2017. CCAG is made up of volunteers willing to actively participate in promoting consumer rights and acting as the “eyes” and “ears” of the Council in their communities. The Council has CCAG members in Nasinu, Labasa, Levuka, Lautoka, Rakiraki, Taveuni and Savusavu. Out of the 10 existing members from their appointments in 2014 and 2015, 3 members from Nasinu, Labasa and Levuka had their memberships renewed for another term. In addition, the Council identified and appointed 4 new members from Lautoka, Rakiraki, Taveuni and Savusavu.

Objective 4:

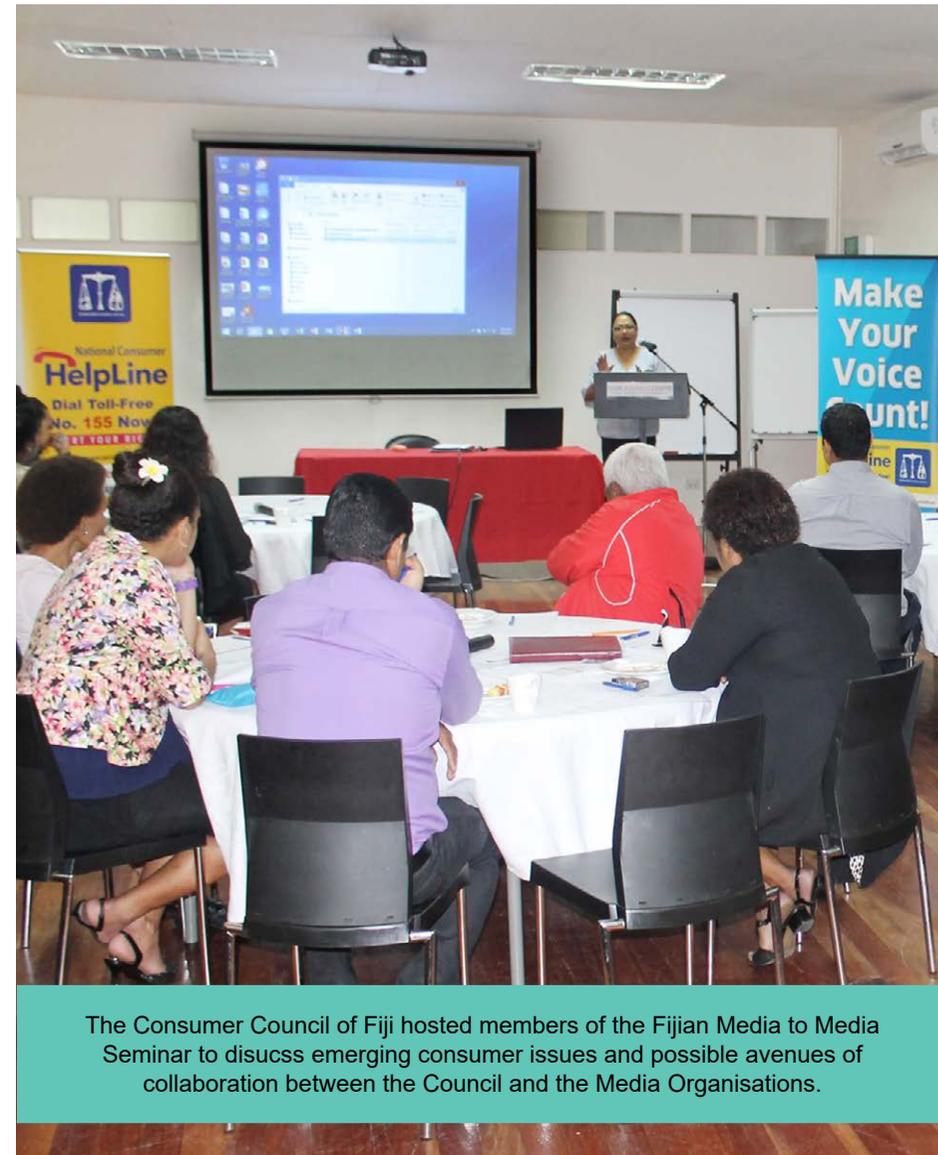
Educate and inform traders and service providers about consumer protection.

Empowering traders and service providers on consumer rights and responsibilities equips them with the knowledge they need to operate in the marketplace. The Council reached out to several traders and service providers to educate them on their legal obligations, redress mechanisms and examples of unjust trade practices.

Traders and service providers requested the Council to educate their staff on consumer issues so that they do not infringe on consumer rights when doing business. A total of 325 employees from the private sector directly benefitted from one to one session with them.

Table 12: Summary of issues discussed with traders

Name of the Organisation	Topics Discussed	Location
RB Patel Supermarket	Council's Role, Consumer Rights & Responsibilities, Responsibilities of business towards consumers & Fiji Mediation Centre.	Labasa
Harvest Supermarket	Role of the Council, Consumer Rights and Responsibilities, Customer Care, Shop Hygiene, Price Display, Importance of Receipts, Billing issues, National Consumer Helpline Toll Free Number 155.	Kinoya
South Pacific Business Development Staff	About CCF, Consumer Rights and Responsibilities, Hire Purchase, Debt Management and Consumer Credit Advisory Services, Money Lending.	Lautoka
New World Supermarket Staff	About Consumer Council, Consumer Responsibilities/Roles, Complaint Handling, Consumer Credit Act, Debt Management, Money Lending, Landlord and Tenancy	Lautoka and Head Office, Ba
Prouds – Lautoka	Role of the Council, Consumer Rights & Responsibilities, Complaints Handling, Consumer Credit Act, Debt Management, Money Lending, Landlord & Tenancy, Awareness on NCH	Lautoka
MH Homemaker	About CCOF, Consumer Rights & Responsibilities, Complaints Handling Procedures, Consumer Credit Act, Debt Management, Money Lending, Landlord and Tenancy, About National Consumer Helpline, About NCH Complaints Procedure	Ba and Suva
Fiji Development Bank	About CCOF, Changes the Council is lobbying for in the Financial Sector, Consumer Protection in the Financial Services Sector (Consumer Credit Act, Banking Act, and Unfair Trade Practices), Is FDB customer-centric or customer focused? Why should FDB listen to its customers? Council's experiences – FDB Case Studies/Complaints received from FDB clients, How do customers remember FDB, Debt Management Services Advisories	Suva, Lautoka and Labasa



The Consumer Council of Fiji hosted members of the Fijian Media to Media Seminar to discuss emerging consumer issues and possible avenues of collaboration between the Council and the Media Organisations.



RESEARCH AND POLICY ANALYSIS

Objective 1:

Advising the Minister on issues that affect consumers.

The Council has intimate knowledge and hands-on experience of the problems faced by consumers in the marketplace. It is well placed to provide a realistic assessment of consumer concerns. This is primarily due to its functions of being the receiver of consumer complaints; conducting regular market surveillance (price surveys, trader visits, product scrutiny); and, research. These functions give the Council a first-hand insight into the problems that consumers face in the market place on a daily basis.

With this information, the Council is able to raise concerns with the policy makers and other stakeholders to strengthen policies and practices for consumer protection. Evidence-based research is used for making submissions and creating awareness on issues in order to change consumer behaviour in the marketplace. Regular market surveillance and monitoring of advertisements are undertaken to check on business practices.

Goal 2 - Drive Changes to Benefit Consumers

The Research and Policy Analysis Division strives to achieve a thorough understanding if the root causes of the problems that arise between consumers and traders, 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.

For the year, 2016-2017, after undertaking comprehensive research, 4 issues papers were developed with recommendations. These set the foundation for lobbying for changes to protect consumer interests. The focus was on the insurance industry, in particular for property insurance, health and third-party insurance. An issues paper was also prepared on the digital age. The Council used these papers as the basis for lobbying the Minister for necessary policy changes. The following papers were prepared:

- **The Insurance Industry in Fiji: Why Reforms in the Property Insurance Sector are Necessary**
- **Why Reforms are necessary in the Third Party Insurance Sector?**
- **Why Reforms in the Health/Medical Insurance Sector are Necessary?**
- **Building a Digital World Consumers Can Trust.**

Objective 2:**Making Representations to the Government or to any other persons or organisation on issues affecting the interest of consumers.**

The Council would like to see consumers placed at the heart of new policies introduced by the Government. The Council regularly makes written and oral submissions to policymakers, Government regulators and to private sector on issues affecting the interests of consumers. The Council's submissions ensure that the consumer voice is heard in the formulation of policies, the enactment of laws and regulations, and other reforms. During the year, 14 submissions were made, out of which five submissions were tabled in Parliament before the Standing Committees, seven submissions were proposed to the regulator – the Fijian Competition and Consumer Commission whilst two submissions were presented to the respective Government ministries.

Table 17: Submissions

No	TO	ABOUT
1	Fijian Competition and Consumer Commission	Review of Commerce (Control of prices for food items) Order 2015 for Pharmaceutical Items.
2	Standing Committee on Foreign Affairs and Defence, Fiji Parliament	Ratification of the 'Protocol amending the T.R.I.P.S Agreement'.
3	Ministry of Industry, Trade and Tourism	Submission on the Mission Report – Fiji's New Consumer Credit Act
4	Fijian Competition and Consumer Commission	Review of the Capital Infrastructure Consumer Deposit by Fiji Electricity Authority
5	Standing Committee on Justice, Law and Human Rights, Fiji Parliament	Electronic Transactions (Amendment) Act 2016
6	Standing Committee on Justice, Law and Human Rights, Fiji Parliament	Information Bill 2016
7	Fijian Competition and Consumer Commission	Draft Residential Tenancy Act 2017
8	Standing Committee on Justice, Law and Human Rights, Fiji Parliament	Electricity Bill 2017
9	Standing Committee on Foreign Affairs and Defence, Fiji Parliament	United Nations Convention on Contracts for the International Sale of Goods
10	Fijian Competition and Consumer Commission	Self-Regulating Guideline on E-Commerce Business in Fiji.
11	Ministry of Economy	2017 – 2018 National Budget Submission

No	TO	ABOUT
12	Fijian Competition and Consumer Commission	Proposed Tariff Increase by Fiji Ports Corporation Ltd
13	Fijian Competition and Consumer Commission	Review of Self-Regulating Guidelines – Advertising in Fiji
14	Fijian Competition and Consumer Commission	Review of Self-Regulating Guidelines –Towing Services in Fiji

National Budget submissions

Every year, the Council makes budget submissions to the Government on behalf of consumers, during the call for the National Budget submissions. The Council called on the Government to focus on the high cost of living to bring relief to consumers and to put in place market intervention measures to ensure that any reductions in duties, tax or Value Added Tax are passed onto consumers.

The Council also requested the Government to expand the powers of the Real Estate Agents Licensing Board (REALB) beyond its current function of licensing real estate agents. This will allow the REALB to develop a public registry of all properties listed by real estate agents alongside records of the actual prices that the properties were sold for in different suburbs or regions.

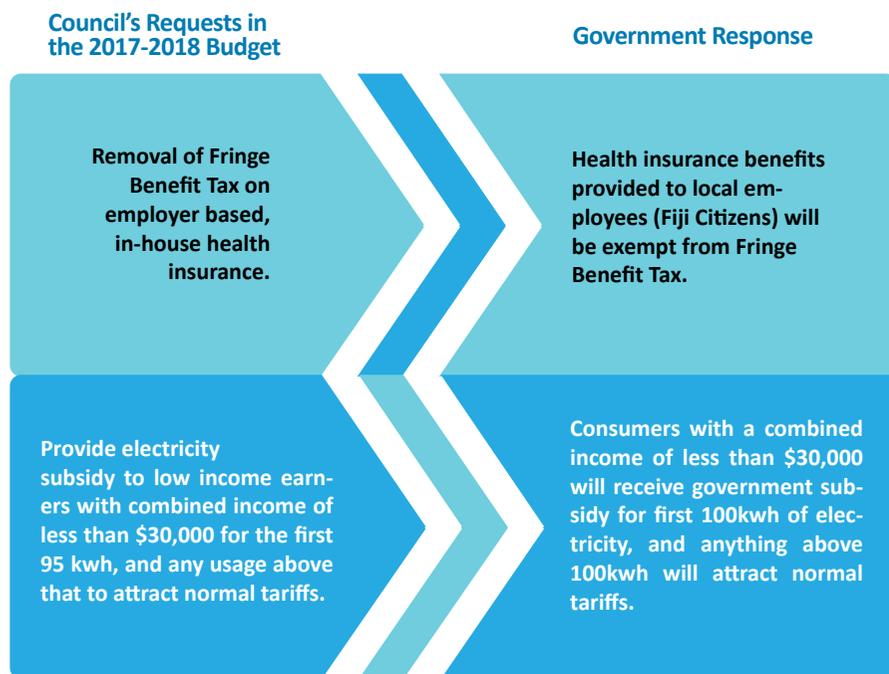
The Council, in its attempt to promote healthy living, requested the Government to increase duty on 'unhealthy' food options while placing certain 'healthy' food options under price control. Doing so will allow consumers to have access to healthier food choices, and assist the effort to deal with NCDs.

Impact Of Submissions

The Council made a considerable impact not only from its 2017 submissions, but also from previous submissions since 2010. The following positive announcements were made in the 2017-2018 National Budget:

- Review of the Compulsory Third Party Insurance legislation led to the establishment of the Fiji Accident Compensation Commission that will oversee claims for accident victims rather than going through more protracted and expensive processes through the courts, for compensation;

- Legal Aid Commission to look into unfair eviction of tenants due to Landlord/Tenancy disputes;
- Review of the Fiji Electricity Act 1965 to remove regulatory powers from FEA, and improve market efficiencies by stripping FEA of its powerful monopoly status; and
- Establishment of the Economic Intelligence Unit for stricter monitoring of price violations arising from traders not passing on duty reductions to consumers.



Standards Development Work in 2016 – 2017

Standards play an important role in the daily lives of consumers. It protects consumers from harm and it improves the quality of health and the environment. Standards help to ensure that products work for their intended applications across the spectrum of technology- from

light bulbs to batteries and ATM cards to personal computers. It also promotes product inter-operability, enhanced quality and reliability.

Standards are more market-relevant if these address consumer concerns, and if consumers are involved in developing these. During the year, the Council participated in the following standards development work:

- Draft international standard ISO/DIS 20245 on cross-border trade of second-hand goods. The Council provided comments on the criteria used to determine whether an object can be classified as “waste” rather than as “used good” based on the Basel Convention; and
- Labelling standard of Roof Sarking Foil. The Council provided comments to the Department of National Trade Measurement & Standards on the draft standard. The Council suggested making and labelling in English should be mandatory.

Objective 3:

Conducting research and investigation into matters affecting consumers.

Minor Research & Investigations

Well-conducted research is vital to understanding market practices in any economy. It provides an opportunity for advocacy along with developing strategies to tackle unfair and unethical business practices.

A total of 73 research and investigation works were carried out for this period. The research and investigation reports were used to issue press statements and feature articles to warning consumers to be careful in the marketplace. These reports were also used to strengthen submissions made to the Government, policy makers, and to interested stakeholders. (Refer to Annex 1 for details on issues covered)

Notable Issues

Jewellery Stores weighing machines questionable

A survey on Jewellery Stores revealed that 17 stores did not have their weighing machines calibrated and 1 store carried out their jewellery weighing in a ‘back room’, which was not in full view of the consumers. The Council notified the Department of Weights and Measures on the uncalibrated machines. The calibration of the weighing machines is necessary to

ensure that these machines provide an accurate weight of the gold.



A survey conducted by the Consumer Council of Fiji revealed that 17 Jewellery stores in Suva did not have their weighing machines calibrated

Application of ECAL

With a number of complaints received on price displays by businesses that apply Service Turnover Tax (STT) and Environmental Levy (now renamed as ECAL), the Council made submissions to the policy makers requiring all display prices to reflect the necessary taxes/levies charged. In the 2017-2018 Budget announcement, it was highlighted that all businesses charging STT are now required to display the STT and ECAL levy inclusive prices on all goods and services.

Survey of the dialysis costs in Fiji

A survey was conducted by the Council to compare the cost of dialysis provided by four service providers and to recommend options the Government needs to consider, to reduce the cost of dialysis.

The two major dialysis treatment providers in Viti Levu charge \$250 per session, while the Northern Dialysis Centre (NDC) in Vanua Levu charges \$150 per session. A patient needs an average of three dialyses a week to survive. One can deduce that a patient in Viti Levu needs a minimum of \$39,000 a year to survive whereas a patient in Vanua Levu needs \$23,400 – a saving of \$15,600. With the national average income (per capita) is at around \$18,000, it is almost impossible for the average person to survive the disease knowing other living costs are to be borne.

The Council suggested in its Budget submission to the Ministry of Economy to consider increasing the price of sugar and salt by 5 cents per kilogram to generate revenue that can go towards subsidising the cost of dialysis; set up a centre similar to that of the Northern Dialysis Centre in Labasa, which is run by the Board of Visitors in partnership with the Government. The Government, however, allocated \$1million dollars for construction of a new National Kidney Research and Treatment Centre that will act as a national hub for the treatment and prevention of kidney diseases.

Study the market activity of realtors in Fiji that cause price manipulation and bad trading practices

The Council believes that certain players in the industry manipulate prices of properties, and do not disclose the prices of properties put up on sale. In one of its studies on real estate practices, the Council noted that a number of properties in the market did not have a stated price. Real estate agents are either asking for price offers or calling for auctions. In other cases, properties are simply advertised with no disclosure of price or price range.

Objective 4:

Conduct research in partnership with regional and international organisations.

The Council remained committed to be part of the international consumer organisations and executed activities organised by Consumers International (CI). This year, the Council participated in 2 surveys:

- Benchmarking factors that influence remittance costs - designed and executed by Consumers International and the World Bank; and
- Membership Insight Survey 2017 by Consumers International.

Objective 5:

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

Market Surveillance:

Market surveillance is conducted by the Council to protect the health and safety of consumers. This plays an important role in the prevention of illegal or unfair trading practices in the market and also to create order, where traders feel confident in the fairness and accuracy of transactions.

Trader and Service Visits

A total of 248 traders and service providers were scrutinised by the Council's market surveillance team this year. Out of this, 174 traders were reported with issues relating to misleading and incorrect pricing, price control violations, improper labelling of products, food product quality and safety, and unhygienic practices. Visits were also made to 74 service providers that included commercial banks, public offices, and utility companies to examine the customer service standards. During these visits, the team ensured that onsite discussions were carried out with the immediate supervisor for rectification of the issues identified.

Table 18: Submissions

Location	No. of Trader Visits	No. of Service Provider Visits	Total
Suva	66	40	106
Lautoka	67	21	88
Labasa	41	13	54
TOTAL	174	74	248

Impacts:

- A total of 228 traders & service providers immediately rectified problems of expired food items, damaged items, labelling issues, etc. identified during market surveillance and investigations. Fijian Competition and Consumer Commission, Ministry of Health and respective Municipal Councils were notified for non-compliance of laws.

The Food Safety Unit issued a recall notice to the local importer Fresher Produce Limited

after the Council discovered a new frozen chicken called 'Table Hen' sold at MH and New World Supermarket with improper labelling, which was not in accordance to the Food Safety Regulations 2009.

- A recall notice was also issued to Ashabhai & Co Ltd for their product 'DYC Vinegar', which did not have any expiry or manufacturing dates on them.



The product "Table Hen" was recalled by the Food Safety Unit due to improper labelling

Advertisement Monitoring

The Council is aware that consumers are misled through incorrect advertisements where they end up losing their hard-earned money. The purpose of advertising is to create awareness of the advertised product and provide information that will assist the consumer to make informed decision. The influence of advertisements on consumer choice is undeniable. It is this fact that makes it imperative that advertisements be fair and truthful. Misleading and false advertisements are not just unethical but also distort competition and consumer choice.

Impacts:

- A total of 34 traders and service providers were scrutinised for misleading information. All 34 advertisements were either amended or removed after the Council’s intervention. For example: Carpenters (Fiji) Limited made amendments to its advertisement in the print media. The advertisement stated a discounted sale price of \$799 for 32” Samsung LED HD TV whereas the actual price read \$729. Consumers were misled that the price had decreased by \$70, when in fact it had increased.
- Inkk Mobile made changes to its one-page advertisement in the print media, which stated “Free 1GB data,” offered on purchase of all handsets, whereas one handset Alcatel 1052 did not have internet-supporting features. A proper disclosure was made to correctly inform consumers.

(Misleading Advert)



(Corrected Advert)



Objective 6:

Engage with government, regulators, policy makers, private sector, NGOs and civil society groups with the aim of safeguarding and promoting consumer interest.

Engaging with stakeholders is necessary to address consumer issues and to understand the emerging issues arising in the marketplace. During the year, the Council undertook 172 engagements with Government bodies, regulators, traders and service providers, including civil society groups. Refer to Annex 3 for more details.

Table 19: Summary of Key Engagements

KEY ENGAGEMENTS	
Boards and Committees	15
Trader & Service Provider Engagements	30
Engagement with Regulators	11
Stakeholder Consultations and Forums	57
Consumer Engagement	9
Other Engagements	41
National Workshops	4
International/Regional Engagement	5
TOTAL	172

Government Boards and Committees:

As part of various Boards and Committees, the Council attended fifteen meetings. The Council’s participation in these meetings provides views and opinions from the consumer perspective on the respective issues under discussion. The Council was part of the following Boards and Committees:

- Food Taskforce – Technical Advisory Group (Ministry of Health)
- Central Board of Health (Ministry of Health)
- Fiji Medicinal Products Board (Ministry of Health)

Fiji Pharmacy Profession Board (Ministry of Health)
Diabetes Fiji
Fiji National Codex Committee
Trade Standards Advisory Council
Complaints Management Forum (Reserve Bank of Fiji)
National Antimicrobial Resistance (AMR) Committee

Stakeholders' Consultation and Forums:

The Council was engaged in 57 consultations representing consumers. This allowed a platform for voicing consumer concerns and complaints amid a large number of participants from different sectors, while at the same time recommending the necessary changes.

Private Sector Engagements:

The business sector communication is important to address consumer grievances or issues identified from market surveillances. For this period, 30 face-to-face meetings were held.

Engagement with Regulators:

The Council had 11 engagements with regulators in relation to unfair trade practices undermining consumer confidence in the marketplace. The discussions centred on the course of action the regulator was willing to take on these matters, as regulators are key players in enforcing laws against unethical business practices.

International and Regional Engagements:

The Council took part in 5 activities regionally and internationally this year. This included the G20 Consumer Summit that focused on ensuring stability, enhancing viability and accepting

responsibility for the progression of digitalisation as a driver of economic growth and social development.

Objective 7:

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

The Council engaged with CHOICE, a leading consumer organisation in Australia, for two purposes. The Council invited the Chief Executive Officer of CHOICE as a special guest at a seminar organised by the Council on property insurance. The seminar was titled, "Products, Policies, Regulations & Consumer Concerns Related to Property Insurance in Fiji".

The CHOICE CEO shared his experience on reforms in the Australian insurance sector and what lessons Fiji could learn from this. He also spoke about the reforms in the financial sector and how the financial sector Ombudsman is funded.

During his visit, the Council had discussions with regional organisations to set up a "Pacific Network" to improve consumer protection in the Pacific. Respective meetings were held with the Pacific Island Development Forum and the Pacific Islands Forum Secretariat to understand how relevant organisations could assist in the formation of a Pacific Network. The Consumer Council was invited by Telecommunication and Radio-communication Regulator (TRR) based in Port Vila, Vanuatu to be a chief guest at the WCRD celebration based on the theme "Building a Digital World Consumers Can Trust" to promote consumer protection in Telecom/ICT sector. The Council has a strong relationship with TRR where it trains their staff at the Council and exchanges information and shares ideas on how to tackle consumer issues. Technical assistance was provided to TRR to set up a consumer protection organisation in Vanuatu.



The Consumer Council of Fiji referred 4 cases to the Fiji Revenue and Customs Services in the 2016-2017 financial year



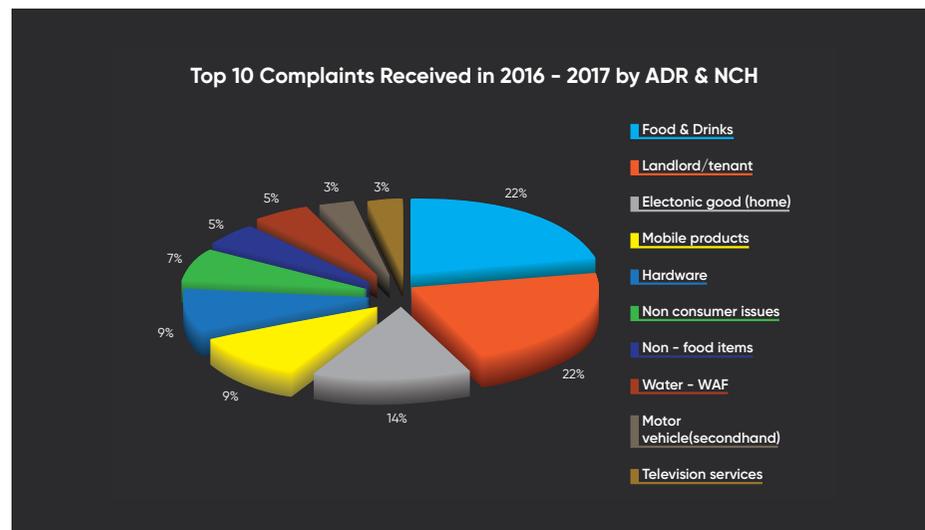
Mediations held in 2016 - 2017

330 mediations were held at the Council, aimed at resolving complaints through amicable solutions. Most of these complaints were resolved through intense negotiation, mediation and lobbying. The Council believes that a solution could be reached and complaints resolved, by having all the concerned parties in attendance.

Table 14: Summary of Mediations Held

ADR MEETINGS/MEDIATIONS	
First Quarter	46
Second Quarter	117
Third Quarter	102
Fourth Quarter	65
Total	330

Top 10 Complaints Received in 2016– 2017 by ADR & NCH



Major Complaints

1. Food & Drinks

Food and drinks topped the list with 472 complaints. These complaints had to do with bad or sour tasting packaged milk; dead insects or foreign objects found in packaged or freshly served food; moldy bread; maggots and weevils found in flour; expired products, and, incorrect packaging. Consumers also exposed restaurants, manufacturers and bakeries for selling bad food products. The Council continues to liaise with the Ministry of Health's Food Unit to curb issues of this nature, by taking action against the offenders.

2. Landlord/Tenancy

Landlord and tenancy issues stood second on the list with 470 registered complaints. Issues brought to the Council under this category ranged from failure to refund bond money, landlords not issuing receipts to tenants despite several requests, not providing written agreements, the inclusion of unfair clauses in the tenancy agreements, illegal increases in rent despite the residential rent freeze, and, poor housing conditions. The Council assisted the tenants by holding mediation with both the parties and helping them reach an amicable solution.

3. Electronic Goods (home)

Electronic goods were third highest, with 301 complaints. These were mostly to do with the quality of household electronic goods. The most common complaint was products being found to be defective shortly after purchase. Consumers faced problems with quality across the range of white goods such as washing machines, stoves, fridges, microwave and blenders. In some cases, consumers faced delays with repair works, where they had to wait for months to get the products fixed. Furthermore, the terms and conditions on the warranty were not explained to the consumers when the products were purchased. In addition, some traders demanded that consumers pay for repair works. The consumers were victims of unfair terms in their warranties and contracts.

4. Mobile Products

Issues relating to mobile products stood at fourth highest, with 222 complaints. Mobile products include mobile phones, tablets and phablets. Complaints ranged from the products becoming defective within weeks of usage; or products that were repaired

became defective again after a few days of usage. Counterfeit products and shoddy brands still remain a significant problem at the market place. The Council also noticed that in most cases, consumers were not provided with full disclosures about the products and often the traders denied repairing the products despite the product being under warranty.

These complaints will continue to increase in the future, as Fiji does not have the necessary regulations and standards to prevent the importation of counterfeit products.

5. Hardware

Hardware related complaints were placed fifth, with 204 cases. In this category, complaints involved delays in the supply of hardware materials, the supply of substandard tools, machinery, and, building materials to consumers.

6. Non - Consumer Issues

Through our toll-free number, 157 consumers contacted the Council on non-consumer issues. These issues were related to employers not deducting FNPF, injury to consumer while shopping, unfair work conditions, business-to-business complaints, family matters, seeking welfare assistance, etc. NCH assisted callers on by referring them to the appropriate agencies.

7. Non-Food Issues

112 complaints were lodged against supermarkets and grocery stores in rural areas. These related to increases in the prices of cigarettes/mill mix/battery/toilet paper, selling of expired shampoo, poor quality matches, incorrect application of plastic levy and many more issues.

8. Water (WAF)

Complaints against the Water Authority of Fiji ranked eighth on our list, with 109 complaints. Concerns raised by consumers ranged from high water bills to unsatisfactory services being provided by WAF.

9. Second Hand Motor Vehicle

A total of 62 complaints were received with respect to second hand motor vehicles. The nature of complaints related mostly to the selling of defective vehicles, faulty parts, delay in repair works, and, services not being provided to consumer expectation.

10. Television Services

- A total of 61 complaints were received against Sky Pacific. The issues faced by consumers were mostly to do with incorrect billing, disconnections despite payments being made, poor customer service and poor reception.

Impacts

The impacts of mediation are numerous but we would like to share the following cases to illustrate that despite outdated consumer protection legislation and limited redress mechanisms, the Council has had considerable success in mediating disputes:

- Complainant purchased a laptop from N Solanki & Co in 2016 with a one (1) year warranty. Complainant's laptop had sound issues because the audio software was deleted from the laptop. The respondent informed the complainant that they would charge \$200 for the repairs. Complainant was frustrated, as the warranty terms were not clear. After the Council's intervention, the respondent complied with the Fijian Competition and Consumer Commission Act 2010, charged only \$60 for repairs, and provided complainant with a written warranty.
- Complainant gave Mr. Naiz his Nokia E71 mobile phone for repairs in 2016. Mr. Naiz was not able to repair the phone, so he gave a replacement phone to the complainant. Complainant claimed that the replacement phone was not working as well. Respondent gave another replacement phone, which according to the complainant also had faults. Council held a mediation between both parties and the respondent gave complainant cash refund of \$80 as compensation for the equivalent value of complainant's phone was lost or faulty.
- A Fiji Airways customer was refunded \$1,743.20 after the Council raised concerns with Fiji Airways in relation to its misleading terms and conditions stated in the e-ticket. It did not clearly state that the airfare paid for travel from Suva-Nuku'alofa-Suva was non-refundable or was a 'restricted fare'. The same was not disseminated to the consumer by Fiji Airways staff. It was also noted that in comparison to another ticket presented by the consumer, which was

bought previously (Suva-Vanuabalavu-Suva), the ticket had the same terms and conditions. However, this was a refundable ticket. Hence, we found that there was a discrepancy in the terms and conditions of the ticket. This was raised with the airline company, which refunded the full amount paid (inclusive of taxes).

- Complainant had to travel abroad for her annual vacation. She decided to get a manicure done at Prish Fashion. Upon getting the manicure, she was advised by the beauty herapist that the acrylic nails would last for a month. This was the duration of her vacation period. Later that same night, the complainant noticed that the acrylic nails were peeling off. She lodged a formal complaint with the Council, as she needed immediate redress before she left the country. With Council's intervention, Prish Fashion offered to re-do the manicure but complainant opted for a refund instead. Prish Fashion offered the refund immediately.
- Complainant was not supplied with building materials purchased from RC Manubhai in Rakiraki, under Government's Help for Home Initiative. Upon Council's intervention, building materials were delivered to the complainant.
- Complainant purchased a 7kg Akita Top Load Washer from Courts. After the purchase, the washer started giving some problems, which was relayed to the respondent. The respondent tried to obtain the parts of the washer but failed to do so, as the product was obsolete and there was no backup part available. After the Council's intervention, the respondent provided a 7 kg Hisense Twin Tub Washer, replacing the obsolete Akita product.

Objective 2:

Advising and assisting consumers on matters affecting their interests.

The Council provided free and impartial advice to assist consumers with problems in the market place. There was a noticeable upsurge in consumers seeking advice on products and services. A total of 2,190 consumers sought advice from the Council on a range of issues. Some 1,393 consumers sought advice in the Central Division, 609 in the Western, 175 in the Northern, and, 13 consumers from the outer islands. In all, 46 advisories were issued face-to-face during Mobile Unit sessions.

Objective 3:

Refer cases that come under the jurisdiction.

When mediation is unsuccessful, we refer complaints to other consumer protection agencies, depending on the facts of the case and the jurisdiction of the particular agency to handle that complaint. The Council referred 162 complaints to 12 different agencies and authorities.

Table: 15 Summary of cases referred

Other Authorities	Total No. of Complaints
Fijian Competition and Consumer Commission	127
Reserve Bank of Fiji	4
Land Transport Authority	3
Attorney General's Office	4
Fiji Police Force	4
Fiji Revenue & Customs Services	4
Fiji Higher Education Commission	1
Legal Practitioners Unit	1
Ministry of Health	4
Municipal Councils	7
Ministry of Labour	2
Legal Aid Commission	1
Total	162

Objective 4:

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

A total of 118 complaints were referred to the Small Claims Tribunal (SCT), worth a monetary value of FJD \$267,298.76. In preparing consumers' claims, the Council advised appropriately of the procedures to follow and what to expect when their cases are heard at the Tribunal. Forty consumers in the Central, 25 in the Western and 14 in the Northern Division were provided assistance in preparing their 'statements of defense' or in preparing their claims. Consumers were also advised and guided by the Council on the expectations and procedures that must be adhered to when their claims are heard at the Tribunal.

Objective 5:

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

Needy consumers have time and again enjoyed the services of the Council's Debt Management and Credit Advisory services since its inception in 2012. This service has

seen the Council successfully provide assistance to many financially-burdened consumers by negotiating the restructuring of the consumer credit accounts and providing advice on credit-related matters.

The Council provides 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. Forty-two consumers sought advice from the Council on various issues concerning their own debt, or a family member or friend’s financial problems. Twenty four consumers were assisted with account restructure or consolidation of their account to better manage repayments during financial hardship the cases were estimated to be worth FJD \$329,401.01.

Table 15: 2016-2017 Debt Management Statistics

DEBT MANAGEMENT		
Advice Sought by Consumers	Consumers assisted for Restructure	Monetary Value
42	24	\$329,401.01

Objective 6:

To provide redress, advice, information and guidance to consumers who lodge their complaints and concerns through National Consumer Helpline (NCH) related to products and services in the marketplace.

The National Consumer Helpline (NCH) is a new initiative launched on 14 July 2016 to promote a fair, healthy and safe trading environment for consumers. Through a toll-free number, consumers can reach the Council quickly and without any cost, to report, unfair practices by traders and service providers.

NCH received 7,422 calls from 1 August 2016 to 31 July 2017 from consumers throughout Fiji. The necessary advice and assistance were provided to them.

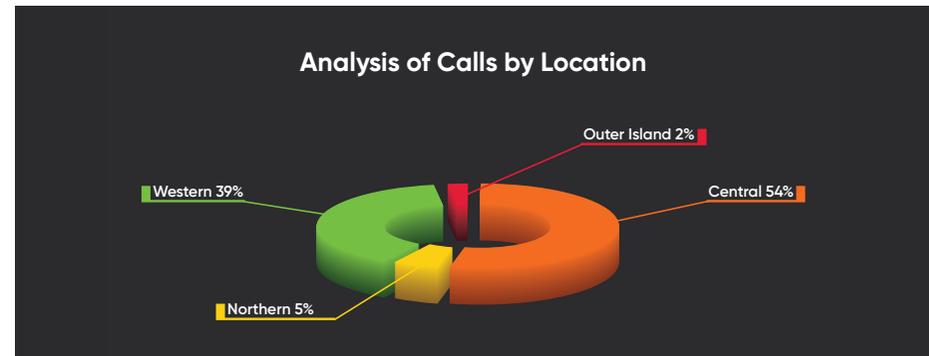
Summary Of NCH Consumer Complaints From 1 August 2016 to 31 July 2017

National Consumer Helpline Statistics	Total
Number of total calls received	7422
Number of genuine calls received	2995
Number of calls registered on database	2429

National Consumer Helpline Statistics	Total
Total number of received and registered complaints	1250
Complaints resolved	1051
Cases referred to other authorities	88
Advice	693
Weak cases	464
Total number of incomplete complaints (Council awaits documentation)	22
Pending cases	111

The Council, within just a 12-month period, registered 2,429 consumer concerns of which 1,306 complaints were from the Central Division, 936 complaints were from the Western and 129 complaints from the Northern Division, and, 58 complaints were from outer islands.

Graph 2: Analysis of calls by location



The figure shows that consumers took advantage of the opportunity to make free calls, to lodge their grievances. The Council noticed that the number of cases reported was quite high; however, the lack of supporting documents was a major concern for most of the complaints. In the absence of supporting documents, the Council could not proceed further with consumer grievances and had to consider these as weak cases.

Major Complaints Received through NCH

The Council resolved 84.1% of the total complaints received. These complaints ranged from maggots and weevils found in flour, expired products, landlord and tenancy issues, bond

money not being refunded, bus companies unable to provide services as per schedule especially to school students, trading without issuance of receipts, damage to hire purchase items when given for repairs and traders not being able to supply purchased items on time- to name a few.

The food and drinks category was noted to have recorded the highest number of complaints which stood at 16.8% of the total number of complaints, followed by landlord & tenancy complaints and non-consumer issues at 12.9% and 6.5% respectively.

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

Graph 3: Top Recurring Complaints



Major Impacts

Below are some cases the Council managed to resolve successfully:

A complainant bought tiles from Vinod Patel. After he started laying the tiles, he noticed that most of the tiles had cracked lines. He quickly raised his concerns with the respondent and was given replacement but the replaced tiles had similar problems. Following the Council's intervention, Vinod Patel refunded cash for all cracked tiles, including those that had already been laid.

A complainant bought a second-hand hybrid car from Auto World Trading. Within a month, the car was taken in 7 times for diagnostic tests, however, the problem was not rectified. After the Council's intervention, the vehicle was taken in for a full check-up and repair works. In the process, the complainant was also provided a replacement vehicle.

The Consumer Council of Fiji conducted extensive awareness campaigns on the National Consumer Helpline with consumers around Fiji

- A complainant had a gold-plated tooth inserted on a set of dentures from Daily Care Dental Clinic at a cost of \$180. After few days, the complainant noticed that the gold part started to turn black on the sides. The complainant took the set of dentures to Daily Care Dental Clinic on 2 separate occasions. However, every time the complainant took the dentures, Daily Care Dental Clinic polished the set of dentures and returned it to the complainant. The complainant brought this to the Council's attention. The complainant was provided a new set of dentures with gold plated tooth after the Council's intervention.
- A complainant engaged into an agreement with Dominion Driving School to give driving lessons to the complainant's daughter and take her through the procedures of getting a driving licence. The respondent, however, failed to do this in a timely manner, which resulted in the complainant seeking our assistance. After mediation, the respondent provided full refund.

Raise awareness on why consumers should use NCH to seek advice or to lodge their complaints.

The Council conducted television, radio and LED digital commercials to raise awareness on our Toll-free Helpline #155. During the year, the Council produced 2,452 Radio commercials, 180 TV commercials and 15,600 LED digital commercials. In addition, the Council also published 2000 copies of brochures on "National Consumer Helpline".

As part of awareness raising, the Council's NCH division also conducted 18 community visits, 15 workshops, 20 school visits, 5 lecture presentations and 23 news articles in print media. Through the various outreach programmes, consumers were educated on their rights and responsibilities and were encouraged to lodge their complaints and/or seek advice through the toll-free line.



GOVERNANCE, MANAGEMENT AND FINANCE



GOAL 4:

Achieve organisational and management excellence

Governance and Management

The Council's corporate governance framework sets out how the Council is managed, its corporate structure, how it meets its legal and ethical compliance requirements, its culture, its policies and strategies, and, the ways in which it deals with its various stakeholders. In addition, the framework maintains performance standards for the Council's operations and activities.

The standards include the establishment and maintenance of efficient internal controls on financial reporting. The framework encourages the prudent use of donor funds for the implementation of activities in conformity with the principles of good governance. Furthermore, the Council has a work environment which focuses on organisational pride and corporate social responsibility.

Board Appointment

The power to appoint members of the Board is vested in the Minister for Industry, Trade and Tourism by virtue of the Consumer Council of Fiji Act. The Board discharges its responsibilities by providing leadership and direction to the Management team.

The primary responsibility of the Board members is to provide governance and stewardship to the Council. The Minister for Industry, Trade and Tourism appointed the Council's Board of Directors for a three-year term from 6 April 2016 to 6 April 2019. The Board comprises the Chairperson and five Members.

Board Meetings

The legislation requires the Board to meet at least four times in a calendar year. Nevertheless, the financial year was changed by virtue of the 2016/2017 Budget Announcement in June 2016. As such, four Board Meetings were held during the new financial year.

One Special Board Meeting was held in October 2016 to deliberate on the new Organisational Structure and the new Salary Structure/Salary Policy. The salary review and the review of the organisational structure was done in accordance with the Job Evaluation Exercise carried out in 2013/2014.

Policies and Plans

The new Board approved a set of policies and plans for the smooth running of the Council. The following policies were reviewed and introduced in 2016-2017:

- **Conflict of Interest and Confidentiality Declaration by Board Members and Council Staff.**

The Board introduced a declaration of confidential information exchanged through the course of carrying out activities as a Board member or as a staff, to protect the best interests of the Council. In addition, the Board and Staff members had to disclose any conflicts of interest or potential conflicts. Notification is required to be given to the Council if any Board or staff member finds him/herself in a conflict of interest situation during the term of service. The Board believes that the Confidentiality Declaration supports open and honest communication and reduces the risk of inappropriate disclosure of information and potential use of such information by third parties.

- **Service Agreement 2016-2017:**

The Council signed a Service Agreement with the Minister for Industry, Trade & Tourism, which outlined the services to be delivered for the public based on the monies allocated.

- **Work Plan 2016-2017:**

Based on the Strategic Plan, the Council developed the year's Work Plan to ensure emerging issues are captured, activities are planned and performance indicators are set for the year. The Work Plan was approved by the Board in August 2016.

- **Entitlements and Allowance Policy for Board and CEO 2016-2017:**

In light of the major changes that the Public Service Commission made to entitlements and allowances for public servants, based on the cost of living, it was appropriate for the Council to review the Board and the CEO's entitlements and allowances to align them better with market rates.

- **Salary Policy Manual:**

Based on the Job Evaluation Report, the policy was reviewed and approved by the Board during the Special Board Meeting held on 13 October 2016. Prior to reviewing the Salary Policy, the Council made changes to the Organisational Structure and the Job Descriptions.

A consistent salary structure based on the relative level of duties, responsibilities and qualifications of each position in the organisation, boosted staff confidence. Significant

amendments were made to the salary scale and included in the manual. Criteria were developed for determining salaries. The salary scales were staggered to allow adequate opportunity to the Council and newly recruited staff to negotiate initial salaries when they join the Council based on qualifications and experience.

- **Review of Performance Appraisal System:**

The Council conducted a review of the performance management system to ensure that essential elements are considered in assessing employees, encouraging a culture of continuous learning and performance improvements. Since there were changes made to the Job Descriptions, it was equally important to review the Staff Appraisal System for better assessment of performance.

- **National Consumer Helpline (NCH) Policy:**

A new policy manual on NCH was developed and implemented from 24th October, 2016. The manual sets the minimum guidelines that help the Council operate the National Consumer Helpline Division.

Staffing

The Council maintained its policy of 3-year contracts for its staff to ensure stability and continuity of consistent service to consumers. The Council had 29 staff working in its three offices in Suva (Central/Eastern Division), Lautoka (Western Division) and Labasa (Northern Division).

To manage the NCH, seven new staff members were recruited to deliver toll free services to the consumers.

The Council has been struggling to meet consumer demands against a high staff turnover. During the year, nine staff members resigned, six temporary staff were hired and the Council recruited twenty staff to fill the positions. A few new recruits were terminated after the expiry of the six month probationary period as they could not deliver their job responsibilities. One staff member was promoted in Lautoka and another was transferred from Labasa to the Lautoka office. Developing and maintaining staff efficiency and productivity is a major challenge.

Staff Training/Capacity Building

During the year, staff attended eleven training programmes to upgrade their skills and knowledge.

These are reflected in the Table below:

Table 20: Summary of training programs

Date	Training Programs/In-House Training
27 September 2016	Rezitty Raj and Caroline Koto attended training on the use of payroll software "Paymaker" with Standss (SP) Limited.
23 December 2016	Rezitty Raj attended training on "MYOB Version 19" with Datec Fiji Ltd.
30 January 2016	Premila Kumar and Bindula Devi attended training on "Open Merit Recruitment and Selection Guideline" as part of Civil Service Reforms at Ministry of Industry, Trade and Tourism.
24 April 2017	Council held a capacity building training on Competition Law and Polices in collaboration with the Fijian Competition and Consumer Commission. The training was conducted by Mr. Pradeep Mehta – Secretary General of CUTS International, India.
24 – 28 April 2017	Atish Nand- Regional Coordinator, Lautoka and Kritesh Prasad- Regional Coordinator, Labasa attended an induction/training session at the Council's Suva Office.
28 April 2017	Rezitty Raj conducted staff training on the calculation of PAYE tax system for the Council staff.
10 May 2017	FICAC conducted an in-house staff awareness session on minimising unethical conduct in the workplace.
17 May 2017	Soneel Ram, Khusboo Singh, Josefa Vakalala and Rigendra Lal attended a website training session with Datec Fiji Limited.
19 May 2017	FRCA conducted an in-house staff training on PAYE tax calculation.
6/7 June 2017	Bindula Devi and Rayvin Prasad conducted in-house staff training for the Lautoka Office Staff.
13/14 June 2017	Bindula Devi and Rayvin Prasad conducted In-house staff training for the Labasa Office Staff

Performance Management System

The Performance Management process is administered on an annual basis. The system enables the Council to track and monitor the performance of individual employees. The appraisal system has resulted in high outputs and boosted the morale of staff in the performance of their duties and responsibilities. Bonuses were paid to the staff based on the assessment of their performance.

Office Relocation

The Council has been facing a shortage of space in the office with the increase in staffing, after setting up the Call Centre and recruiting additional staff for the National Consumer Helpline (NCH). Therefore, there was an urgent need for office relocation to accommodate additional staff and to provide additional rooms for mediation. MITT facilitated the Council's request for a relocation grant. The Council received a grant of \$413,250 on 26 June 2017 from the Ministry.

An Expression of Interest for leasing of Office Space was advertised in the local dailies. The Council identified 3 office spaces in the Central Business District and the Board approved office relocation to Level 5, Vanua House, Victoria Parade, Suva.

Staff and Management Meetings

Four Management Meetings and three Staff Briefings were held during the year. The meetings and briefings allowed the team to stay focused on their targets and production. The staff were regularly updated on the new policies, plans, and emerging consumer issues and they were also given an opportunity to know the Board and the CEO's expectations and the progress made on achieving the targets.

Regional Internship

Ms. Ana Fetu'u'aho, Ms Ana Fatai Alamoti and Mr. Samuela Veleika from Consumer Affairs Division, Ministry of Commerce, Consumer, Trade, Innovation and Labour, Tonga were attached with the Council for a week from 25-28 April 2017. The internship was to assist Ministry of Commerce, Consumer, Trade, Innovation and Labour, Tonga in understanding the role and functions of the Council. It was also to educate them on the services provided by the Council to ensure consumer protection in Fiji. The objective of the attachment by the delegation was three-fold:

- To enhance the skills and capacity building of the staff of the Council and Ministry of Commerce, Consumer, Trade, Innovation and Labour, Tonga;
- To educate the said Ministry on consumer affairs development in Fiji; and

- To create and strengthen networking relationship between the Council and the said Ministry.

Council's IT, Registry and Database Services

The Council contracted Datec Fiji Limited to maintain its IT services on an yearly basis. The Service Contract with Datec Fiji Limited was renewed on 27 September 2016. Moreover, the Council renewed its antivirus (Trend Micro) licence for a year. A Security Alert Certificate was purchased from Datec Fiji Limited on 5 June 2017. In addition, the Council website was revamped and the Complaints Management Database System was upgraded with additional features.

National Consumer Helpline

The Council entered into an arrangement with TFL, Vodafone and Digicel for the implementation and running of the helpline. The National Consumer Helpline database is complete and is currently in use.

Finance

In 2016-2017, the Council signed a Service Agreement with the Ministry for Industry, Trade and Tourism outlining the key result areas (KRAs) and specific targets required to be achieved during the financial year. To deliver the targets, the Council received a Government grant of \$1,282,425.00 VIP. A further disbursement of \$413,250.00 was made to cater for the Office Relocation as requested in the Council's budget.

Donor Funded Projects

The Council also received donor funds from Green Action Fund Project: "Safe and Sustainable Food for All – A Campaign against Pesticides in Food". A sum of \$5,383.30 was secured under the project for the period from 1 September to 31 October 2016.

The aim of the project was to educate consumers on the problems associated with the irresponsible use of pesticides and impacts of pesticide residue in food on health and the environment. The Final Report with Financial Acquittal was submitted by the Council on 30 November 2016. The Council used the funds to carry out the following activities in 2016:

- A brochure on "Reducing Exposure to Pesticides: What Consumers & Farmers Can Do?" was published. The Council produced 4,500 copies in 3 languages - English, Hindi and iTaukei; and
- Three Community Workshops in Nausori, Lautoka and Seaqqa (in the Northern Division) were conducted.

Anne Fransen Fund Project

The Council embarked on a new project by Anne Fransen Fund entitled: "Combating NCD's through Consumer Empowerment". The main aim of the project is to inform consumers that the power of combating NCDs is in their hands and that this power is in the form of choices they make on a daily basis.

A sum of \$22,321.43 was secured on 29 March 2017. The project for the period 1 April to 31 December 2017. Under the project, the Council is required to prepare Fact Sheets on kava consumption and chaser habits; hold awareness workshops in the Western, Northern and Eastern Divisions (rural village communities); establish long term continuous relationship with the local and central mass media; enhance and support work that has already been carried out by the Ministry of Health and continue/ reinforce our long term partnership with them in taking this campaign on the fight against NCDs forward together; and, train respective members of the CCAG, so that they are knowledgeable about the issues that are there with NCDs. This project is in the initial stage.

European Union (EU) Project

The EU Project on "Creating Fair Marketplace for Consumers through Consumer Information and Redress Mechanisms" was concluded on 31 May 2016. The Final Report with Financial Acquittal was submitted by the Council on 30 September 2016. The final payment from EU for the implementation of the activities under the grant contract was received in the sum of \$20,384.79 in June 2017.



The Consumer Council of Fiji management team meets to discuss proposals for funding as well as the performance of the Council for the 2016-2017 financial year

THE YEAR AHEAD



Top 4 Priorities:

Insurance:

Problems are faced by consumers purchasing life insurance policies. Despite the provisions of the law, life insurance providers have been found to abuse consumer trust in various ways. These problems are either through direct violation of the provisions of the Insurance Act or simply because the insurer was able to exploit weak provisions of current laws. The Council intends to lobby with policy makers and insurance providers on the problems faced by consumers. There is a need to deliberate on the importance of appropriate reforms in this sector.

Combatting NCDs through Consumer Empowerment:

Non-Communicable Diseases (NCDs) are the leading cause of deaths in the country. In recent decades, NCDs have become the biggest killer in Fiji, causing thousands of deaths every year. Around 80% of deaths in Fiji are caused by NCDs and the numbers continue to grow. There are many risk factors that make consumers vulnerable to NCDs. The aim of the Council is to inform consumers that the power of combating NCDs is in their hands and that this power is in the form of choices that they make on a daily basis. The major area of the Council's focus will be on chaser consumption habits accompanying the consumption of kava. Through funding by the Anne Fransen Fund, the Council will be able to raise awareness on the issue to encourage more healthy lifestyles among consumers.

Real Estate:

Certain players in the real estate market in Fiji deliberately employ tactics to manipulate prices for properties by using gimmicks, taglines and not disclosing prices. This contributes to making housing unaffordable for ordinary Fijians. In one of the Council's studies on real estate practices, it was noted that a considerable number of properties out in the market did not have prices disclosed. Therefore, the Council will lobby to ensure that the Real Estate Licensing Board expands its functions beyond licensing of real estate agents. The idea is to appropriately regulate the industry against misconduct and unfair trade practices by real estate agents.

Properties are simply advertised with no disclosure of price or price range. How can consumers make an offer when they do not even know the price of the property sold in that suburb, to make a reasonable offer? It is also a concern that properties are put on auction but there is no disclosure of the date and time for these auctions.

There is a lack of transparency in the manner in which auctions are conducted. Such practices are pushing up the price of real estate and it contributes to making housing even more out of the reach of ordinary Fijians. Furthermore, in an attempt to prevent price exploitation, the price or price range of properties on sale needs to be made available to public. The Council will lobby for policy change where REALB registers all properties listed by the agents and also records the actual price the property was sold in different suburbs or regions that can be made available online to the public.

Digital Age:

Digitalisation is the driver of economic growth and social development. Digital technology has created unprecedented new opportunities for consumers to communicate, access information and choose from a wide range of products and services. Yet, consumers face a number of challenges which without action, could undermine confidence and trust.

The focus of World Consumer Rights Day 2018 would be e-commerce. Digital technology remains a major priority for the Council and e-commerce is a growing and highly visible area for consumers which affects all countries. It also highlights many different aspects of consumer rights in the digital age including access and inclusion, security, data protection, clear and accurate pricing and information and redress.

The need to protect ICT consumers arises largely due to the imbalance in power and technical knowledge which puts consumers at a disadvantaged position. Consumers face a great deal of problems when using the Internet to do online payments, online shopping, exchanging personal data with businesses, utilising social media sites, etc.

The Council will be looking at ways to strengthen consumer protection in terms of fair contract terms, secure payments, clear, accessible information, data security and data protection, so that everyone can benefit from digital technology.

Office Relocation of Consumer Council of Fiji:

The Council has grown over the years from handling barely 357 complaints in 2005 to over 3,024 complaints worth \$7.3million in 2016-2017 financial year. The staff numbers and our services have increased. The Council is offering new services to consumers, which means more consumers and service providers are visiting the Council. The organisation is more than 40 years old. We have moved into digital age and the organisation has grown from its narrow focus on pricing of goods to more complex issues related to services. The Council will plan, design and oversee the refurbishment of the new office based on a modern concept to boost consumer and staff confidence in the delivery of its services.

The Council will also focus on changing its logo. It is envisaged that the new logo will create recognition in the market, and, will instill a feeling of value and trust in the consumer to further build consumer confidence in the market.

The current logo was introduced about 40 years ago when the Consumer Council was first established. Over the years, the Council's focus and philosophy has changed, putting the logo out of style. The present logo depicts a scale with various goods being weighed but the Council also deals with services.

The Council believes that the changing of the logo will be an effective visual representation of what the Council is and how it will project itself in the future. It is critical that the Council's logo gives the correct impression about the Council and becomes a brand.

It should be noted that meaningful branding and style guide of any organisation is critical to its vision and mission. This will ensure that our consumers are confident in the institution that the Government supports to promote consumer rights and responsibilities.



Students of high schools in Suva were invited to join the Consumer Council of Fiji's World Consumer Rights Day (WCRD) celebrations on March 5, 2017. The theme for the WCRD celebrations was "Building a Digital World Consumers Can Trust."

HIGHLIGHTS

Goal 1- Improve consumers' ability to make informed decisions

TARGETS	ACHIEVEMENTS
Provide consumers with the knowledge and skills	
<ul style="list-style-type: none"> • 10000 consumers to benefit directly from awareness programs • 18 Mobile Advisory Units to be carried out • 15 Community Visits to be made • 30 workshops assisted or to be organised by the Council • 20 school and 5 lecture visits to be conducted • 40 members of the public to be assisted in projects and assignments 	<ul style="list-style-type: none"> • 7849 consumers received information and advice from the Council face-to-face. • A total of 1464 consumers benefitted directly from 23 mobile units. • 26 Community Visits benefitted 531 participants. • 35 Workshops aided 1679 consumers. 15 were request-based while 20 were self-initiated. • 25 School & 7 Lecture visits enabled 4165 students to learn about their consumer rights and responsibilities. • 22 students were assisted with school projects and assignments.
Develop and Disseminate Information	
<ul style="list-style-type: none"> • 350 newspaper articles to be published on key consumer issues • 2000 radio programmes to be conducted and 30 radio programmes with School Broadcasting Unit • 100 TV programmes to be covered. • 144 Press Releases to be distributed • 150 Consumer advisory articles to be done • 120 news articles to be published online • 1,200 website hits per year 	<ul style="list-style-type: none"> • A total of 918 newsletters, 954 brochures, 1,077 posters & factsheets were distributed. • 313 news articles including 288 English, 13 <i>i-Taukei</i> and 12 Hindi articles were published in the print media covering 214 issues. • 1,550 radio programs were conducted for a total of 3,214 minutes with 171 issues. 541 programs were conducted in English, 573 in Hindi and 436 <i>i-taukei</i> with 12 School Broadcasting Units. (SBU) • 140 TV programmes on 65 issues - 119 News, 20 Talk back shows (6 Aaina, 2 Na Vakekeli, 8 Speak Your Mind, 1 Na Domomuni, 3 Noda I Lavo) • 65 press releases and 27 Media requests were responded to on 62 issues. • 111 advisory articles – 55 Features, 53 Shoppers Article, and 3 Property Guide articles have been published • 254 articles covering 140 issues were posted on 13 websites. • The Council had 1,212,536 website hits during August 2016 - July 2017. • The Council's Facebook Page has 10,755 friends. This is an increase of 1344 when compared to 2016 (Jan-Jul).

TARGETS	ACHIEVEMENTS
<ul style="list-style-type: none"> • 1 new brochure/ poster to be produced per year • Produce and distribute 4000 copies of Consumer Watch 	<ul style="list-style-type: none"> • 3000 copies of factsheet on “Reducing Exposure to Pesticides: What Consumers and Farmers Can Do” were produced in three different languages. • 2000 copies of brochure on the services provided by “National Consumer Helpline” were produced in two different languages. • 4000 copies of <i>Consumer Watch</i> were published and widely circulated to report on key activities, achievements, progress, and, success stories.
Mount campaigns on key consumer issues	
<ul style="list-style-type: none"> • 3 campaigns on key consumer issues to be conducted 	<p>WCRD - 2017 World Consumer Rights Day was celebrated with the theme, “Consumers in Digital Age”. The event was held on 15 March 2017 at the AG’s Conference Room. New Twitter and Instagram pages were created for WCRD 2017. Radio, TV and print media were used to highlight and create awareness on the theme with 11 supplements published.</p> <p>“Safe and Sustainable Food for All - A Campaign against Pesticides in Food”–Funded by the Green Action Fund (GAF) – a collaborative project by Consumers International and Swedish Society for Nature Conservation to promote safe and sustainable food in the Global South. 4,500 copies of brochures were published and 3 community workshops were held. Advisory articles and press releases on the project and use of pesticide were also issued to various media outlets.</p> <p>Insurance Sector – Three series of Insurance seminars were organised in August 2016, December 2016 and April 2017 respectively.</p> <ul style="list-style-type: none"> • A workshop titled Products, Policies, Regulations & Consumer Concerns Related to Property Insurance in Fiji was held in August 2016 where stakeholders – Insurance Council of Fiji, Fiji Institute of Engineers, insurance companies, insurance brokers and members of the judiciary participated. • A workshop titled “Who Pays, Who Profits and Who Loses?” was held in December 2016. Members of the Judiciary and CTPI victims participated in a “café style” panel discussion. Press releases and advisory articles were also disseminated to various media outlets. • A seminar titled “Health Insurance in Fiji” was held in April 2017 where stakeholders from the Insurance Industry, Reserve Bank of Fiji, Ministry of Health, Legal Fraternity, Fiji College of General Practitioners, Fiji Medical Association, and Fiji Optometric Association took part in the discussions. Press releases and advisory articles were also disseminated to various media outlets.
Educate and inform traders and service providers	
<p>Educate and inform traders and service providers through workshops conducted</p>	<p>7 service providers were assisted by the Council in understanding the role of the Council, and topics such as Consumer Rights and Responsibilities, Responsibilities of Business Towards Consumers, services provided by Fiji Mediation Centre, How National Consumer Helpline Works, Debt Management and Consumer Credit Advisory Services, Consumer Protection in Financial Sector, etc. The service providers were: RB Patel Supermarket, Harvest Supermarket, South Pacific Business Development, New World Supermarket, Prouds, MH Homemaker and Fiji Development Bank.</p>

Goal 2 – Drive change to benefit consumers

TARGETS	ACHIEVEMENTS
Advising the Minister on issues that affect consumers	
<ul style="list-style-type: none"> 2 Policy advise points to be provided to the Minister 	<p>Four Issues Paper were prepared:</p> <ul style="list-style-type: none"> “The Insurance Industry in Fiji: Why Reforms in the Property Insurance Sector are Necessary” Why Reforms are Necessary in the Third Party Insurance Sector?” Why Reforms in the Health/Medical Insurance Sector are Necessary? Issues Paper on ‘Building a Digital World Consumers Can Trust’ for WCRD 2017.
Making representations on any issues affecting the interests of consumers	
<ul style="list-style-type: none"> 8 Submissions on price change or changes in law to be done 1 Engagement in Standard Development 	<ul style="list-style-type: none"> 14 submissions were made on price changes, review and changes in law and budget submissions. 7 were made to Fijian Competition and Consumer Commission, 5 to the Standing Committees, Parliament of Republic of Fiji, 1 to Ministry of Industry, Trade and Tourism, 1 to Ministry of Economy. 1 TSAC meeting was attended in February 2017. 1 comment provided on ISO COPOLCO on the draft international standard ISO/DIS 20245 cross border trade of second hand goods. 1 comment provided on the labelling standard of Roof Sarking Foil Standard.
Conducting research and investigations into matters affecting consumers	
70 complaints-driven research to be conducted	<ul style="list-style-type: none"> 73 minor items of research were undertaken, which were both complaints-driven and from regular market surveillance.
Conducting research in partnership with regional and international organisations	
2 regional and international surveys to be conducted	<ul style="list-style-type: none"> 2 international surveys conducted with international partners. One was for Consumers International and World Bank, on benchmarking factors that influence remittance costs - while the other was on Consumers International Membership Insight Survey 2017. 2 proposals were submitted for donor funding. One proposal to Anne Fransen Find 2017 – “Combatting NCDs through Consumer Empowerment” and one to EU – “To Protect and Promote the Rights of Fijian Consumers in the Digital Age”.
Conducting market surveillance to establish product prices and compliance with product labelling, price control orders, safety requirements and misrepresentation	

TARGETS	ACHIEVEMENTS
<ul style="list-style-type: none"> • 200 trader and service provider visits to be conducted through market surveillance • 30 advertisements to be monitored 	<ul style="list-style-type: none"> • 174 trader visits and 74 service visits were made. • 151 letters were issued to regulatory agencies, 125 letters were issued to traders and 83 letters to service providers were issued. • 228 traders & service providers immediately rectified problems (expired food items, damaged items, labelling issues, etc.) • 86 traders/service providers responded to the letters. • 34 advertisements were scrutinised for misleading information, non-disclosures etc. All the traders/service providers made amendments to their advertisement.
Engaging with Government, regulators, policy makers, private sector, NGOs and civil society groups with the aim to safeguard and promote consumer interests	
<p>120 key engagements to be engaged in, to protect and promote consumer interests</p>	<ul style="list-style-type: none"> • 172 key engagements during the year <ul style="list-style-type: none"> - Boards and Committees: 15 - Trader & Service Provider Engagements: 29 - Engagement with Regulators: 11 - Stakeholder Consultations And Forums: 46 - Other Engagements: 62 - National Workshops: 4 - International/Regional Engagement: 5
Cooperating with any person, association or organisation outside Fiji having similar functions and becoming a member or affiliate to any international organisation concerned with consumer matters	
Engaging with organisations outside Fiji in relation to consumer matters	<ul style="list-style-type: none"> • The Council partnered with CHOICE in Australia to set up a Pacific Network for Consumers. A proposal has been prepared; we are yet to secure funding for the project.

Goal 3 – Solve consumer complaints through Mediation, Advisory Services and Legal Support

TARGETS	ACHIEVEMENTS
Resolve consumer complaints through mediation	
<ul style="list-style-type: none"> • 1500 consumer complaints to be registered and attended • 1200 consumer complaints to be solved through mediation 	<ul style="list-style-type: none"> • 1774 cases were registered worth \$7,279,178.15. An average of 148 complaints per month. • 1584 complaints were solved through mediation, and \$5,329,005.32 was recovered for complainants. • 89% complaints were successfully resolved through mediation; a total of 293 mediation meetings were held.
Advise and assist consumers	
<ul style="list-style-type: none"> • 1500 consumer enquiries/advise given 	<ul style="list-style-type: none"> • 1497 consumers were attended to, for advice/enquiries including advice/enquiries from CIM mobile units. 1045 enquiries were made in Suva, 319 in Lautoka and 133 in Labasa.
Refer cases to other consumer protection agencies	
<ul style="list-style-type: none"> • 200 consumer complaints to be referred to the Small Claims Tribunal and other Consumer Protection Agencies 	<ul style="list-style-type: none"> • 90 cases were referred to other authorities - 33 cases from Suva, 34 cases from Lautoka and 23 cases from Labasa. • 103 cases were referred to the SCT - 39 cases from Suva, 51 cases from Lautoka and 13 cases from Labasa.
Support and maintain legal proceedings	
<ul style="list-style-type: none"> • 30 consumers to be assisted with filling out of SCT forms or other referrals 	<ul style="list-style-type: none"> • 40 consumers were assisted in filling in of SCT forms. Suva assisted 25, Lautoka 14 and Labasa 1.
Provide debt management and consumer credit advisory services	
<ul style="list-style-type: none"> • 40 advisories issued on debt management and consumer credit advisory services • 20 consumers to be assisted in restructuring of their debts 	<ul style="list-style-type: none"> • 42 advisories provided on Financial Products. Suva recorded 37, Lautoka 4 & Labasa 1. • 24 consumers were assisted with restructure. Suva assisted 11, Lautoka 11 & Labasa 2. • 10 presentations were done on Debt Management and Consumer Credit Advisory Services to the community at large. Suva presented 2, Lautoka 8 & Labasa 4.

Goal 4 – To provide telephonic advice, information and guidance to empower consumers and to address consumer concerns and grievances experienced in the marketplace

TARGETS	ACHIEVEMENTS
Provide information related to consumer protection laws, consumer protection agencies, consumer redress mechanisms, tax and VAT issues, price controls goods and queries raised on other goods and services	
<ul style="list-style-type: none"> • 10,000 consumer complaints/advice to be registered • 2000 consumer advisories to be given out 	<ul style="list-style-type: none"> • 7422 calls were received through NCH. • 2995 calls received were genuine calls • 693 telephonic advisories were provided to consumers through NCH
Undertake research/ investigation on key consumer issues/ concerns raised through NCH	
<ul style="list-style-type: none"> • 24 research/investigations to be carried out 	<ul style="list-style-type: none"> • 4 minor researches and 34 market surveillances were conducted
Solve consumer complaints lodged through NCH <i>Details: Pages</i>	
<ul style="list-style-type: none"> • 60% (6000) of genuine complaints to be registered 	<ul style="list-style-type: none"> • 1250 complaints were registered • 1051 complaints were resolved through mediation
Assist consumers to file complaints against traders and service providers with appropriate authorities such as SCT	
<ul style="list-style-type: none"> • 600 referrals to CPAs and other authorities 	<ul style="list-style-type: none"> • 88 cases were referred to other authorities
Raise awareness on why consumers should use NCH to lodge their complaints	
<ul style="list-style-type: none"> • Promote the National Consumer Helpline 	<p>The following commercials were run to create awareness on NCH:</p> <ul style="list-style-type: none"> • 2452 radio commercials (English, Hindi, iTaukei) • 180 television commercials (English, Hindi, iTaukei) • 15,600 Led digital screen commercials with Kriz Corporation Limited <p>The Council also produced 2000 copies of brochures on the services provided by “National Consumer Helpline”. 1000 copies each were produced in English and iTaukei.</p>
Educate consumers on their rights and responsibilities	
<ul style="list-style-type: none"> • Awareness raising through National Consumer Helpline 	<p>The services offered by NCH were also promoted while conducting the following awareness sessions</p> <ul style="list-style-type: none"> • 18 Community Visits • 15 Workshops • 20 School Visits • 5 Lecture Visits <p>23 news items were also published in the print media about the services offered by NCH.</p> <p>6 feature articles and 3 press releases were also published to educate consumers.</p>

ANNEX 1

KEY ENGAGEMENTS

No.	Date	Officer(s)	Topic/Issues	Meeting with
Boards And Committees				
	17/08	Premila Kumar	Diabetes Fiji Board Meeting	Diabetes Fiji members
	20/10	Bindula Devi	Complaints Management Forum Meeting	CMF members
	24/10	Watesoni Nata	Food Taskforce – Technical Advisory Group (FT-TAG)	FT-TAG members
	21/11	Sujeeta Reddy	Food Taskforce – Technical Advisory Group (FT-TAG).	FT-TAG members
	15/12	Bindula Prasad	Fiji Pharmacy Profession Board Meeting	FPPB members
	18/01	Premila Kumar	Diabetes Fiji Board Meeting.	Diabetes Fiji members
	25/02	Premila Kumar	Diabetes Fiji Board Meeting	Diabetes Fiji members.
	27/02	Premila Kumar	Trade Standards Advisory Council Meeting	Trade Standards Advisory Council members
	14/03	Sujeeta Reddy	Food Taskforce – Technical Advisory Group (FT-TAG)	FT-TAG members
	28/03	Bindula Devi	Fiji Pharmaceutical and Biomedical Services Centre (FPBSC)	FPBSC members
	04/04	Premila Kumar	First Meeting for the College of Honour Members.	Office of the President
	19/04	Utiko Nabunobuno	Food Taskforce – Technical Advisory Group (FT-TAG)	FT-TAG members
	04/05	Bindula Devi	Fiji Pharmacy Profession Board Meeting	FPPB members

No.	Date	Officer(s)	Topic/Issues	Meeting with
	29/06	Soneel Ram	National Antimicrobial Resistance (AMR) Committee	AMR committee members.
	13/07	Premila Kumar	Diabetes Fiji Board Meeting	Diabetes Fiji members.
TRADER & SERVICE PROVIDER ENGAGEMENTS				
	25/08	Premila Kumar, Watesoni Nata, Mithleshni Gurdalay	Complaints received against issues faced with SKY Pacific	Mr. Darren McLean, Digicel CEO and Sky Pacific Management team.
	29/08	Watesoni Nata	Discussion on Nestlé's works on reduction of sodium	Mr. David Ferrier – Manager Nestle Pacific and Mr. Kristen Grinter – Manager Regulatory and Scientific Affairs Oceania
	31/08	Premila Kumar, Watesoni Nata	Discussion on Hisense Products retailed by Carpenters in Fiji	Mr. Anil Senewiratne, Director of Marketing, Courts.
	01/09	James Vakacabeqoli, Atish Nand	Discussion on the role of the Council in complaints handling.	Mr. Manoj Sharma, Director, Cadastral Surveyors and planners
	14/09	Watesoni Nata, Sujeeta Reddy	Discussion on pre-pay meter system and third party bill payment system.	Ms. Annabel Ducia, Manager Customer Care Services, FEA and team.
	16/09	Premila Kumar, Bindula Devi, Rayvin Prasad	To understand the FNPF's complaints management process and feedback on our complaints.	Mr. Jaoji Koroi - Chief Operating Officer and Uday Singh - GM Governance & Risk, FNPF.

No.	Date	Officer(s)	Topic/Issues	Meeting with
	22/09	Premila Kumar, Watesoni Nata	Cancellation of ANZ Overdraft Facility	Ms. Joanne Stewart, Head of Retail Banking ANZ.
	07/10	Premila Kumar, Rayvin Prasad, Watesoni Nata	Review of BSP Life Insurance Policy	Ms. Vandhana Narayan - GM Legal & Compliance BSP Life
	18/10	Premila Kumar, Rayvin Prasad	Post on Council's FB Page regarding Central Finance	Mr. Praveen Chand - Director and Rukshana Ali - Financial Controller, Central Finance.
	29/11	Watesoni Nata	Discussion on Goodman Fielders' new Mana Whey Protein product.	Ms. Madhu Lum - Purchasing Manager and Mr. Bese Kete - Quality Manager (Goodman Fielder International)
	20/01	Premila Kumar, Samantha Naidu, Navinesh Prasad	Discussion with British American Tobacco on the pricing structure of cigarettes after duty increase for 2017.	Ms. Meliki Tuinamuana - Head of External Affairs
	21/01	Bindula Devi, Ranjaline Reddy	Discussion with Telecom Fiji Ltd on blocking of numbers for Non-Genuine Callers on NCH.	Mr Salveen Singh - TFL
	06/02	Samantha Naidu, Sujeeta Reddy	Discussion on weevil and maggot-infested flour	Mr. Nandu Naidu and Mr. Patrick Kumar - Punjas Fiji.
	10/02	Utiko Nabunobuno, Gaayetri Prasad	Discussion on weevil and maggot-infested flour	Mr. Nandu Naidu and Mr. Gopal - Punjas Fiji.
	24/02	Premila Kumar	Courtesy visit and to understand HFC's loan approval process	Mr. Raj Sharma - Actg. CEO, HFC

No.	Date	Officer(s)	Topic/Issues	Meeting with
	09/03	Premila Kumar, Kritesh Prasad	To understand the costs of dialysis and a tour of the Northern Dialysis Centre	Mr. Hazeem Hussain of A. Hussain & Company & Mr. Ami Kohli, Board members of Northern Dialysis Centre.
	15/03	Utiko Nabunobuno	Discussion on Punjas HK Mai Promotion	Mr. Nandu Naidu - Group Operations Manager and Mr. Gopal Jadhav, Group Marketing Manager, Punjas Fiji.
	17/03	Navinesh Prasad	Discussion in regards to the operation of the Sacred Heart Credit Union	Mr. Alek시오 Sela - Chairman, SHCU
	22/03	Sujeeta Reddy	Discussion on poor quality of Hibiscus matches	Mr. Mitesh Kapadia - Manager Finance and Mr. Joeli Leqa, Director, Pacific Manufacturers Limited
	04/04	Sujeeta Reddy	Discussion on upcoming VIP Drive Thru promotion	Ms. Vere Wong, McDonalds Fiji
	07/04	Sujeeta Reddy	Discussion on pending complaints and new introductory offer by Sky Pacific	Ms. Charlotte Taylor - Head of Commercial, Residential Segment, Digicel Fiji
	10/04	Ranjaline Reddy	Discussion on post pay data and voice roaming charges.	Ms. Shakti Deb - Billing Account Manager, Vodafone
	24/04	Navinesh Prasad	Discussion on all the pending cases against MH.	Ms. Fiu Pipiena - Marketing and Customer Care Coordinator, MH Homemaker

No.	Date	Officer(s)	Topic/Issues	Meeting with
	16/05	Bindula Devi, Ranjaline Reddy	Discussion in relation to Vodafone's roaming charges while mobile data is switched off.	Mr. Shailendra Prasad, Mr. Nitesh Naicker, Mr. Andrew Kumar and Ms. Shakti Deb – Vodafone Fiji Limited
	01/06	Navinesh Prasad	Discussion in relation to the new Sky Triple Play Promotion.	Ms. Charlotte Taylor (Head of Commercial/Residential Segment) Digicel Fiji Ltd.
	26/06	Navinesh Prasad	LED Advertising and mock ads in relation to National Consumer Helpline	Mr. Ashaal Kumar (Advertising Executive) Kriz Signs Ltd.
	26/06	Navinesh Prasad, Gaayetri Prasad	Discussion on pending complaints against Carpenters Fiji Limited	Mr. Kunaseelan Sabaratnam (Retail and Marketing Director) and Ms. Meenu Sahai (After Sales Manager) Carpenters Fiji Limited.
	28/06	Premila Kumar, Navinesh Prasad, Soneel Ram, Pooja Singh, Utiko Nabunobuno, Shaheen Bi	Introduction of TFL's new Customer Care Manager and discussion on complaints against Telecom Fiji Ltd received at the Council.	Ms. Timaima Vullimailauala (National Manager Customer Care) Telecom Fiji Ltd.
	29/06	Navinesh Prasad, Shaheen Bi	Discuss consumer complaints against Digicel Fiji.	Ms. Charlotte Taylor (Head of Commercial, Residential Segment) Digicel Fiji Ltd.
	26/08	Kushal Prasad	Discussion on barring of prank calls on National Consumer Helpline	Mr. Ronesh Kumar, Telecom Fiji Limited

No.	Date	Officer(s)	Topic/Issues	Meeting with
ENGAGEMENT WITH REGULATORS				
	03/08	Sujeeta Reddy	Standards on Vehicle Lights	Mr. Mohammed Shahrukh Khan, Assistant Technical Officer, Land Transport Authority.
	26/08	Kushal Prasad	Complaint based – discussion on VAT charged to suppliers of raw milk to Fiji Co-operative Dairy Company Limited (FCDCL)	Ms. Deepika Kumar & Ashwin Nand – Fiji Revenue Customs Authority
	31/08	Premila Kumar, Gitanjili Pillay	Complaints on Foreign Investors – Gartile Company	Mr. Ritesh Gosai, Manager Investments and Shweta Chand - Investment Fiji
	03/10	Watesoni Nata	Pesticides and the Food Safety Act, CODEX standards	Mr. Alipate Momo, Food Unit, Ministry of Health.
	20/10	Watesoni Nata	Discuss matters on sale and distribution of products concerning consumer health and safety	Ms. Monika, Ms. Deepika, Mr. Jokatama and Mr. Ronald from Bio Security Authority of Fiji.
	24/10	Premila Kumar, Bindula Devi	Discussion on Memorandum of Understanding between CCOF and FCCC in terms on complaint handling and instigating investigations.	Mr. Joel Abraham, CEO Fijian Competition and Consumer Commission
	15/12	Sujeeta Reddy	Discussion on Mana Whey Protein complaint.	Ms. Deepika Lata – Microbiologist and Ms. Monika Devi – Veterinary Biologist (Biosecurity Authority of Fiji)
	26/01	Premila Kumar, Bindula Devi	Discussion in regards to Arun Kant's complaint referred to the LPU.	Mr. Avneel Chand – Principal Legal Officer – LPU

No.	Date	Officer(s)	Topic/Issues	Meeting with
	10/03	Premila Kumar, Sujeeta Reddy	Discussion on complaints on pricing issues of pharmaceuticals and medicines in pharmacies.	Ms. Reshnika Sen – President, and, members of the Fiji Pharmaceutical Society.
	27/03	Bindula Devi	Discuss the logistics of the public lecture and workshop to be organised by the Council and Commission.	Mr. Joel Abraham - Chief Executive Officer, Fijian Competition and Consumer Commission
	21/07	Premila Kumar, Gaayetri Prasad	Discussion on receipts issued by NS Studios.	Mr. Sean Krishna and Mr. Amitesh Lal (Investigating Officer) Fiji Revenue and Customs Authority.
STAKEHOLDER CONSULTATIONS AND FORUMS				
	10/08	Watesoni Nata	MOH Project - Economic impact of NCD epidemic in Fiji	Policy Specialist – Mr. Ferdinand J. Strobel, UNDP.
	10/08	Premila Kumar, Bindula Devi, Alan Kirkland & Erin Turner	Setting up a Pacific Network for consumers	DSG Penijamini Lomaloma and Anais Rouveyrol, PIDF Secretariat Office.
	11/08	Premila Kumar, Alan Kirkland & Erin Turner	Setting up a Pacific Network for consumers	Raymond Prasad, Forum Secretariat.
	26/08	Watesoni Nata	Stakeholder presentation conference for Viscon South Pacific	Viscon South Pacific
	30/08	Watesoni Nata, Bindula Prasad	Public Transport Consultation on Land Transport Sector	Ministry of Infrastructure and Transport.
	08/09	Watesoni Nata	Dean Forum for Research Bite: “Import Duty for Palm Oil: A case study of policy making in Fiji”	C-POND / FNU.

No.	Date	Officer(s)	Topic/Issues	Meeting with
	14/09	Premila Kumar, Watesoni Nata	Consultation for Fiji’s Animal Emergency Response Plan	Dr. Ventura Da Silva-Obdeyn - Consultant and Bio Security Authority of Fiji representatives.
	16/09	Sujeeta Reddy	Stakeholder Consultation meeting – Review of Bio Security of Fiji legislation (first phase)	FAO consultants and participants
	21/09	Watesoni Nata, Bindula Devi, & Kushal Prasad	Desktop survey - Discussion on the effects of pesticides on food products	Apataia Macanawai, Registrar of Pesticides, Ministry of Agriculture.
	26/09	Bindula Devi, Rayvin Prasad	Technical Working Group Meeting on Consumer Credit Act Reviews	Technical working group members
	22/09	Watesoni Nata	Desktop survey - Discussion on the effects of pesticides on food products	Vinesh Prasad & Fereti Atumurirava, SPC.
	27/09	Premila Kumar, Bindula Devi & Rayvin Prasad	Consumer Credit Act Review	Ms. Rosamund Grady, Consultant, representatives from PFI and Ministry of Industry, Trade and Tourism.
	28/09	Watesoni Nata, Sujeeta Reddy	Review of the NFNC Work plan	Dr. Anne Marie Thow, Consultant, WHO.
	30/09	Watesoni Nata	Desktop survey - Pesticides and the Food Safety Act, HACCP standards.	Jagruti Chauhan, Fiji Food Safety Association.
	03/10	Watesoni Nata	Technical Working Group Meeting on Land Transport Sector	Technical working group members and representatives from Ministry of Infrastructure and Transport

No.	Date	Officer(s)	Topic/Issues	Meeting with
	03/10	Watesoni Nata, Bindula Devi	Desktop survey - Registration of Pesticides as per Pesticides Act.	Ashveen Lata, Pesticide Registration Unit, Ministry of Agriculture.
	05/10	Watesoni Nata	Desktop survey - Discussion on impact of pesticides on the production of food in Fiji	Dr. Johann Poinapen, Institute of Applied Science, University of the South Pacific.
	05/10	Rayvin Prasad	Consumer Credit Act Review	Ms. Rosamund Grady, Consultant, representatives from Solicitor General's office, Fijian Competition and Consumer Commission and MITT.
	06/10	Watesoni Nata	Technical Working Group Meeting on Land Transport Sector	Technical working group members and representatives from Ministry of Infrastructure and Transport
	12/10	Premila Kumar, Watesoni Nata	Ratification of the Protocol Amending the TRIPS Agreement.	Standing Committee on Foreign Affairs and Defence, Fiji Parliament
	12/10	Premila Kumar	Meeting with FAO representation to Fiji consultants for the next Fiji Country Programming Framework(CPF)for the period 2018-2022	Mr. Steve Rodgers, Consultant, Food and Agriculture Organisation of the United Nations (FAO) and Ms. Joann Young, Assistant FAO Representative of Fiji
	12/10	Watesoni Nata	Policy and Legislation Review Working Group	Technical working group members and representatives from Ministry of Infrastructure and Transport

No.	Date	Officer(s)	Topic/Issues	Meeting with
	18/10	Premila Kumar, Bindula Devi & Rezitty Raj	Clarification of CCOF's reports from 2009- 2014 to the Standing Committee on Public Accounts Committee	Standing Committee on Public Accounts Committee, Fiji Parliament.
	18/10	Watesoni Nata	Technical Working Group Meeting on Public Transport Sector	Technical working group members and representatives from Ministry of Infrastructure and Transport
	26/10	Watesoni Nata	Policy and Legislation Review Working Group and Technical Working Group Meeting on Public Transport Sector.	Technical working group members and representatives from Ministry of Infrastructure and Transport
	27/10	Premila Kumar, Watesoni Nata & Mithleshni Gurdalay	Presentation of CCOF's overall performance in 2014 to the Standing Committee on Social Affairs.	Standing Committee on Social Affairs, Fiji Parliament.
	01/11	Premila Kumar/ Watesoni Nata	Stakeholder Consultation meeting on Fiji's Veterinary Legislation.	Dr. Dorothy Geale and Dr Ambra Gobena –OIE Veterinary Legislation Support Programme experts
	03/11	Watesoni Nata	Technical Working Group for Review of Pharmaceutical Items Price Regulation.	Technical working group members and representatives from Fijian Competition and Consumer Commission

No.	Date	Officer(s)	Topic/Issues	Meeting with
	08/11	Rayvin Prasad	Consumer Credit Act Review	Ms. Rosamund Grady- Consultant, representatives from Ministry of Industry, Trade and Tourism, Reserve Bank of Fiji and Fijian Competition and Consumer Commission
	14/11	Sujeeta Reddy	Bus Operators Technical Working Group Meeting.	Technical working group members and representatives from Ministry of Infrastructure and Transport
	16/11	Watesoni Nata	Technical Working Group Meeting on Public Transport Sector.	Technical working group members and representatives from Ministry of Infrastructure and Transport
	22/11	Watesoni Nata	Bus Operators and Legislation and Policy – Technical Working Group Meeting.	Technical working group members and representatives from Ministry of Infrastructure and Transport
	24/11	Watesoni Nata	Technical Working Group Meeting on Public Transport Sector.	Technical working group members and representatives from Ministry of Infrastructure and Transport
	28/11	Bindula Devi	EU/CSO Forum – Delegation of the European Union in the Pacific.	Civil Society organisations
	01/12	Sujeeta Reddy	Bus Operators Technical Working Group Meeting.	Technical working group members and representatives from Ministry of Infrastructure and Transport

No.	Date	Officer(s)	Topic/Issues	Meeting with
	19/12	Sujeeta Reddy	Consultation on Introduction of New Standard for Electrical Goods.	Dr George Wilkenfeld, Consultant to the Pacific Appliance Labelling and Standards (PALS) Program and participants
	26/01	Samantha Naidu	Transport Working Group Meeting on Public Transport Sector.	Technical working group members and representatives from Ministry of Infrastructure and Transport
	27/01	Premila Kumar	Discussion on the workshop on Quality Assurance and Rational Use of Essential Medicines in the Pacific to be held in February	Mr. Asaeli Raikabakaba – Technical officer – World Health Organisation
	09/02	Samantha Naidu	12th Technical Working Group Meeting on Public Transport Sector.	Technical working group members and representatives from Ministry of Infrastructure and Transport.
	28/02	Premila Kumar, Bindula Devi, Utiko Nabunobuno	Oral Submission on Electricity Bill 2017 to the Standing Committee on Justice, Law and Human rights	Standing Committee on Justice, Law and Human rights, Fiji Parliament.
	01/03	Premila Kumar, Bindula Devi	Oral Submission on the United Nations Convention on contracts for the International Sale of Goods	Standing Committee on Foreign Affairs and Defence, Fiji Parliament.
	02/03	Utiko Nabunobuno	13 th Technical Working Group Meeting on Public Transport Sector.	Technical working group members and representatives from Ministry of Infrastructure and Transport.

No.	Date	Officer(s)	Topic/Issues	Meeting with
	07/03	Premila Kumar, Bindula Devi, Navinesh Prasad, Rayvin Prasad, Utiko Nabunobuno, Jese Temo	Consultation on the Building Standards and Insurance perspectives to address cyclonic risks	Prof. Geoff Boughton – Consultant for Insurance Council of Fiji and Ms. Sarah Jane Wild – General Manager Tower Insurance.
	16/03	Sujeeta Reddy	14 th Technical Working Group Meeting on Public Transport Sector.	Technical working group members and representatives from Ministry of Infrastructure and Transport.
	12/04	Premila Kumar, Khusboo Singh	Stakeholder consultation with the Pest Control Association of Fiji	Pest Control Association of Fiji, FNU, BAF, Ministry of Agriculture and relevant stakeholders.
	21/04	Premila Kumar, Utiko Nabunobuno	Panel Discussion on Privatisation of State Assets & Enterprises – A case of FEA	ECREA and relevant Stakeholders
	25/04	Premila Kumar Bindula Devi	Meeting with ADB in regards to the review of the Commerce Commission Act 2010	Professor Brent Fisse and Dr. Andrew Simpson – ADB
	12/05	Bindula Devi	Workshop on improving services provided by Small Claims Tribunal.	Mr. Panipasa Matailevu (Small Claims Tribunal), SCT Referees and Tribunal staff.
	15/05	Atish Nand, Lutu Senivesi	Presentation & Discussions on developments in the energy sector and its impact on businesses.	Representatives from Fiji Electricity Authority and other participants.
	18/05	Kritesh Prasad	Public Consultation on National Minimum Wage and Wages Regulation Review	Dr. Partha Gangopadhyay (Consultant) Ministry of Employment, Productivity and Industrial Relations.

No.	Date	Officer(s)	Topic/Issues	Meeting with
	07/06	Soneel Ram	Financial Literacy Working Group (FLWG) meeting.	Financial Literacy Working Group members
	12/06	Premila Kumar	Retailers Talanoa Session on plastic bag phase out – Consultation towards a clean & green future	Representatives from PIDF, PIPSO, SCC, Department of Environment and University of Fiji.
	22/06	Soneel Ram	National Financial Inclusion Taskforce (NFIT) Information Session by Reserve Bank of Fiji	National Financial Inclusion Taskforce members
	03/07	Kritesh Prasad	Discussion on issues raised during the Prime Minister's Northern Tour.	Mr. Jovesa Vocea (Commissioner Northern) and other participants.
	12/07	Soneel Ram	Financial Literacy Working Group (FLWG) meeting.	Financial Literacy Working Group members
	12/07	Utiko Nabunobuno	16 th Technical Working Group Meeting on Public Transport Sector.	Technical Working Group members and representatives from Ministry of Infrastructure and Transport.
	26/07	Sujeeta Reddy, Utiko Nabunobuno	WAF Customer Council Charter Forum	WAF officials, faith-based organisations & community working groups.
CONSUMER ENGAGEMENTS				
	19/01	Premila Kumar, Gaayetri Prasad	Caretaker sought advice regarding procedures involved in evicting a tenant.	Ms. Saras Wati – caretaker of rental premises.
	26/01	Premila Kumar, Gaayetri Prasad	Tenant sought advice regarding rental bond refund. Complaint lodged with FCCC.	Mr and Mrs Umesh Chand – Tenants

No.	Date	Officer(s)	Topic/Issues	Meeting with
	31/01	Premila Kumar, Bindula Devi, Samantha Naidu, Gitanjali Pillay, Ropate Valemei, Navinesh Prasad	Discussion on ISP Petition and concerns regarding the Internet Service Providers in Fiji.	Mr. Raman Reddy and Mr. Sandeep Lal – Students (Tertiary Institution)
	06/02	Premila Kumar, Samantha Naidu	Discussion on the high costs of dialysis at the Kidney Foundation of Fiji	Mr. David Anand Prasad – Complainant.
	10/02	Premila Kumar	Meeting with Kidney dialysis patients – cost of dialysis	Mr. Rajni Kant, Mr. Satya Lingam and Mr. Surendra Prasad- Complainants
	10/04	Premila Kumar, Gaayetri Prasad	Complainant sought Council's assistance regarding the purchase of a motor vehicle and the circumstances leading to its repossession by the respondent.	Mr. Savenaca Madanavosa
	29/05	Premila Kumar, Pooja Singh	Discuss way forward on final release of payment by Housing Authority for construction works done by M N Builders.	Mr. Cherry Fernando Vaurasi
	21/07	Premila Kumar, Sujeeta Reddy, Utiko Nabunobuno	Discussion on refund scheme by Fiji Gas on LPG cylinders.	Mr. Roland Leong
	28/07	Premila Kumar, Sujeeta Reddy	Courtesy visit regarding the announcements made in the 2017 – 2018 budget on kidney dialysis.	Mr. David Anand Prasad
OTHER ENGAGEMENTS				
	12/08	Premila Kumar	Complaint against issues related to YWCA	SP Chung – YWCA
	25/08	Premila Kumar	Discussion on Consumer Issues and what all the Council has been doing	Dr. Stephen Saunders, Senior Lecturer, Monash University.
	31/08	Premila Kumar, SP Chung	Discussion on issue related to YWCA	Yogesh Karan, Permanent Secretary at PM's Office.

No.	Date	Officer(s)	Topic/Issues	Meeting with
	13/09	Premila Kumar	Swearing in Ceremony for Commissioners of Oaths & Justice of Peace	Ministry of Justice
	21/09	Watesoni Nata, Bindula Devi, & Kushal Prasad	Desktop survey- Discussion on the effects of pesticides on food products	Apataia Macanawai, Registrar of Pesticides, Ministry of Agriculture.
	22/09	Premila Kumar	Medication Shortages: Impact and Management Strategies in Fiji	Jessy Lim & Josephine Walker, Research students.
	11/10	Sujeeta Reddy	World Obesity Day Celebration held by Pacific Research Centre for the Prevention of Obesity and Non-Communicable Diseases.	FT-TAG members and representatives from WHO, C-POND and Ministry of Education.
	01/11	Bindula Devi, Mithleshni Gurdayal	Discussion on layout/design of Factsheet on "Reducing Exposure to Pesticide – What Consumers and Farmers Can Do?"	Mr Steve Reid, Director, Webmedia
	10/11	Bindula Devi, Watesoni Nata	Opening of Fiji Mediation Centre.	Judicial Department, accredited mediators and guests
	05/12	Bindula Devi, Ropate Valemei, Rayvin Prasad	Discussion on the logistics and role of moderator for the Seminar on Compulsory Third Party Insurance.	Mr Krishn Shah, Senior Lecturer, USP
	09/12	Premila Kumar	Launch of the Revised Editions of laws.	Stakeholders and participants
	19/01	Premila Kumar	Discussion with CEO to be a member of the College of Honour.	Mr. Pene Baleinabuli – Official Secretary to the President
	26/01	Premila Kumar, Navinesh Prasad	New advertising opportunities with Fiji TV.	Mr. Geoffrey Smith – CEO, Fiji TV
	23/02	Premila Kumar, Rezitty Raj	Pre-audit meeting of the Council's accounts	Mr. Sairusi Bulai and Mr. Ilaitia Varani from AOG's Office
	24/02	Premila Kumar	Invite to the Order of Fiji Investiture Ceremony	Stakeholders and invited guests

No.	Date	Officer(s)	Topic/Issues	Meeting with
	07/03	Premila Kumar, Bindula Devi	Meeting with Samoan Delegation to Fiji on a Study Tour organised by Fijian Competition and Consumer Commission and Pacific Islands Forum Secretariat	<ul style="list-style-type: none"> • 'Unutoa Auelua-Fonoti, National Regulator- Office of the Regulator • Lisi Fale-tutulu Asua, Assistant C.E.O Corporate - Ministry of Commerce Industry and Labour(MCIL) • Faalogo-tau loane Okesene, Assistant CEO Legal - Ministry of Commerce Industry and Labour(MCIL) • Stephen Musubire, National Advisor (Hubs and Spokes II)- Ministry of Commerce Industry and Labour (MCIL) Programme. • Fepuleai Roger Toleafoa, Assistant CEO Fair Trading- Ministry of Commerce Industry and Labour(MCIL)
	10/03	Josefa Vakalala	Meeting in regards to finding a moderator for WCRD 2017	Mr. Donnie DeFreitas- Project Director, Pacific ICT Regulatory Resource Center, USP.
	13/03	Sujeeta Reddy	Capacity Building Meeting: FEA Privatisation	Mr. Jone Dakuvula and participants from faith-based organisations

No.	Date	Officer(s)	Topic/Issues	Meeting with
	13/03	Bindula Devi, Josefa Vakalala	Discussion with the WCRD moderator with questions	Mr. Donnie DeFreitas- Project Director, Pacific ICT Regulatory Resource Center, USP.
	28/03	Atish Nand, James Vakacabeqoli	National Employment Centre's Employers' Awareness Forum	National Employment Centre officials and participants
	30/03	Bindula Devi	Information Session on Call for Proposals for EU Funding	EU Participants
	10/04	Premila Kumar, Bindula Devi	Discuss the new EU call for proposal	Ms. Kaajal Kumar – Aspire Network
	19/04	Bindula Devi, Navinesh Prasad	Discuss logistics related to the setting up of the Call Centre	Mr. David Raj - Ministry of Civil Service
	15/05	Ronesh Prasad, Rigendra Lal, Josefa Vakalala	Discussion on production of factsheets on NCD's.	Mr. Maca Temoiro-komalani (Acting National Advisor Dietetics & Nutrition National Wellness Centre) Ministry of Health & Medical Services.
	16/05	Josefa Vakalala	Meeting in regards to factsheet, newsletter and website for the Council.	Mr. Atu Vukialau (Project Manager) and Mr. Steve Reid (Director) Webmedia South Pacific.
	22/05	Soneel Ram, Rigendra Lal, Josefa Vakalala	Meeting in regards to proposal for website revamp	Mr. Atu Vukialau (Project Manager) Webmedia South Pacific.

No.	Date	Officer(s)	Topic/Issues	Meeting with
	31/05	Khusboo Singh, Rigendra Lal, Josefa Vakalala	Discussion on possible awareness campaigns at USP.	Mr. Tomasi Raiyawa (Manager Radio Pasifik) Japan ICT Centre, University of the South Pacific, Laucala Campus, Suva.
	06/06	Premila Kumar	Consultative Meeting with Hon. Faiyaz Koya, Minister for Industry, Trade and Tourism	Hon. Faiyaz Koya, Minister for Industry, Trade and Tourism and CEOs of Statutory Bodies.
	13/06	Premila Kumar, Ranjaline Reddy, Rezitty Raj	Site visit for office relocation at Sabrina Building	Mr. Sunesh Padarath (Property Officer) Prime Property Ltd.
	14/06	Ranjaline Reddy, Rezitty Raj	To identify the possible costs associated with Office relocation.	Mr. Amit Sen (Manager Finance) Fijian Competition and Consumer Commission
	15/06	Ranjaline Reddy, Rezitty Raj	To identify the possible costs associated with Office relocation.	Ms. Joy Khan (Principal Accounts Officer) Ministry of Industry, Trade and Tourism.
	19/06	Ranjaline Reddy, Rezitty Raj, Caroline Koto	Site visit for office space availability at FNPF Plaza	Mr. Waisea Kamikamica (Property Manager) Fiji National Provident Fund.
	21/06	Premila Kumar, Ranjaline Reddy, Rezitty Raj	Site visit for office space availability at Vanua House	Ms. Sereana Tagivakatigi, South Pacific Community.
	26/06	Premila Kumar, Bindula Devi, Rezitty Raj	Negotiation and discussion with regards to office space availability of Sabrina Building	Mr. Rajeev Jamnadas (Director) Primetime Properties Limited.

No.	Date	Officer(s)	Topic/Issues	Meeting with
	27/06	Premila Kumar	Discussion on the credit card levy redress procedure	Ms. Fantasha Lockington (Chief Executive Officer) Fiji Hotel and Tourism Association.
	27/06	Pooja Singh, Gaayetri Prasad	Launch of WAF's first handbook on Fabrication and Installation of grease traps	WAF officials and stakeholders
	28/06	Premila Kumar, Bindula Devi, Rezitty Raj	Negotiate and discuss the leasing out of office space at Level 5, Vanua House	Ms. Cathy Grey (Acting GM) and Mr. Meli Kanito (Property Officer) Fijian Holdings Limited.
	29/06	Premila Kumar	Invitation to the National Budget 2017-2018 Address	Parliament Chambers
	29/06	Bindula Devi, Utiko Nabunobuno	2017-2018 Pre-Budget lock up session	Attorney General's Conference Room.
	07/07	Premila Kumar	Interview from consumer perspective on NCDs	Mr Ledua Tamani – Assistant Professor, Fiji National University
	11/07	Premila Kumar, Rezitty Raj, Bindula Devi	Discuss the terms and conditions of the lease offer.	Ms. Cathreine Grey (Acting Chief Executive Officer) and Mr. Meli Kanito (Properties Officer) Fijian Holdings Limited.
	25/07	Premila Kumar	Discussion on proposal from a young entrepreneur's perspective	Mr Joseph Rao
NATIONAL WORKSHOPS				
	01/08 – 05/08	Watesoni Nata	Pacific Workshop on Law, Non-communicable Diseases, Trade and Sustainable Development	UNDP (Pacific Centre), WHO Pacific Office, SPC Public Health Division and other participants
	12/10	Bindula Devi, Rayvin Prasad	Workshop on Consumer Credit Act Review	Ms. Rosamund Grady, Consultant, representatives from MITT and other participants

No.	Date	Officer(s)	Topic/Issues	Meeting with
	17/11–18/11	Watesoni Nata	Systems Dynamics Group Model Building Multi Sectoral Workshop.	CPOND officials and workshop participants
	29/06	Pooja Singh, Gaayetri Prasad	Discussion on ADB operations and its funded projects	ABD officials and other participants
INTERNATIONAL/REGIONAL ENGAGEMENT				
	Date/Venue	Event/Meeting	Presentation/Discussion Topic	Presenter/Attendee
	08/11-09/11 Hong Kong	Consumers International - Asia Pacific Regional Meeting	Day 1 – Members Best Practice & Knowledge Exchange Session Day 2 – Consumer Protection & Empowerment in the Digital Age	Attendee and Presenter: Premila Kumar
	10/11 Hong Kong	Consumers International Board Meeting	CI Council Board Meeting (Advisory) CM95.	Attendee: Premila Kumar
	14/02-16/02 Nadi	Meeting on Quality Assurance and Rational Use of Essential Medicines in Pacific Island Countries	<ul style="list-style-type: none"> Rational use of medicines in the pacific Rational use and consumer perspective on AMR Quality control of medicines Overview of quality assurance of traditional medicines 	Speaker: Premila Kumar
	14/03-15/03 Berlin, Germany	G20 Consumer Summit organised by Ministry of Justice and Consumer Protection, Consumers International & the Federation of German Consumer Organisation	The summit agenda pursued three goals which were: ensuring stability, enhancing viability and accepting responsibility for the progression of digitalisation as a driver of economic growth and social development.	Panelist: Premila Kumar
	17/03 – Port Villa, Vanuatu	World Consumer Rights Day 2017	World Consumer Rights Day 2017 organised by Telecommunications and Radio Communications Regulator (TRR)	Chief Guest/ Speaker: Bindula Devi



We're Making Change Happen!

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

1 August 2016 – 31 July 2017

- Removal of fringe benefit tax on employer-based, in-house health insurance. Budget submission 2016
- Electricity subsidy to low income earners with a combined income of less than \$30,000 for the first 100 kWh; any usage above it to attract normal tariffs. Budget submission 2016
- Establish an Accident Compensation Commission to deal with claims related to accident victims Budget submission 2010, 2011, 2012, 2013, 2015, 2016, /advocacy and lobbying from 2008
- Review the CTP legislation so that the victims of motor vehicle accidents are adequately and fairly protected and do not become the State's or families' burden. *Budget submission 2010, 2011, 2012, 2013, 2015, 2016, /advocacy and lobbying from 2008*

January - July 2016

- Removal of 3% credit card levy- Budget submission 2016
- Excise tax for sugar sweetened drinks was increased by 20 cents per litre- Budget submission 2016
- Off-shore vehicle inspection and certification system (JEVIC) reintroduced - Budget submission 2016/advocacy and lobbying from 2013

2015

- Duty reduced from 5% to 0% on glucometers, testing kits and diabetic strips- Budget submission 2015
- Duty reduction on items such as deodorants and antiperspirants from 15% to 5%- Budget submission 2015

- Duty reduction from 32% to 15% on perfume, cosmetics, make-up preparations, pre-shave, shaving and after shave preparations- Budget submission 2015
- Reduction of duty on sanitary pads from 32% to 0%- Budget submission 2010, 2013, 2014 & 2015
- Reduction of duty on personal garments (underpants and briefs) from 32% to 5%- Budget submission 2015
- Introduction of 5cents per litre health levy on carbonated and sugar sweetened drinks – Budget submission 2014, 2015
- Introduction of 6% health levy – Budget submission 2015
- 2-year warranty given by Fisher and Paykel to all Pacific consumers – correspondence with Fisher & Paykel NZ on discriminatory practice

2014

- Setting up of a Task Force to monitor prices of duty reduced items to ensure duty reduction is passed on to consumers- Budget Submission 2011 & 2014
- Establishment of a Consumer Compensation Tribunal- Budget submission from 2008
- Imposition of a 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/litre – Budget submissions, NCDs advocacy/lobbying from 2012.

2012

- \$300,000 allocated for low-income and rural households that cannot afford upfront fees for water meter connections- Budget submission 2012.
- Personal income tax reductions: lower 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 placed under price control by Fijian Competition and Consumer Commission, with 17% to 20% drop in cooking gas prices – Submission to FCCC requesting price control on gas in 2010, and Budget submission 2008.
- Rolled out debt management and consumer advisory services after additional grant given by the government.
- Fijian Competition and Consumer Commission undertook a review of boat fares and freight charges- Budget submission 2009 – 2011.
- RBF removed six different banking 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 Fijian Competition and Consumer Commission.
- RBF introduced 'no surcharge rule' for debit and credit cards- submission to RBF 2012.

2011

- Fijian Competition and Consumer Commission 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

- FCCC 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.



**CONSUMER COUNCIL FIJI
FINANCE STATEMENTS 31
JULY 2017**





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Suva, Fiji

OFFICE OF THE AUDITOR GENERAL

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File: 1224/1

3 December 2018

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

Dear Mr. Dahia

AUDITED FINANCIAL STATEMENTS CONSUMER COUNCIL OF FIJI FOR THE FINANCIAL YEAR 31st JULY 2017

Audited financial statements for the Consumer Council of Fiji for the year ended 31 July 2017 together with my audit report on them are enclosed.

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

Yours sincerely

Ajay Nand
AUDITOR-GENERAL

Encl.

**CONSUMER COUNCIL OF FIJI
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2017**



**CONSUMER COUNCIL OF FIJI
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2017**

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**CONSUMER COUNCIL OF FIJI
STATEMENT BY DIRECTORS
FOR THE YEAR ENDED 31 JULY 2017**

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

- i. The accompanying statement of financial position of the Council is drawn up so as to give a true and fair view of the state of affairs of the Council as at 31 July, 2017;
- ii. The accompanying statement of income and expenditure for operating grant and donor fund of the Council is drawn up so as to give a true and fair view of the results of the Council for the twelve months period ended 31 July 2017;
- iii. The accompanying statements of changes in accumulated funds of the Council is drawn up so as to give a true and fair view of changes in equity of the Council for the twelve months period ended 31 July 2017;
- iv. The accompanying statements of cash flows of the Council is drawn up so as to give a true and fair view of the cash flows of the Council for the twelve months period ended 31 July 2017.
- v. At the date of this statement, there are reasonable grounds to believe the Council will be able to pay its debts as and when they fall due; and
- vi. All related party transactions have been adequately recorded in the books of the Council.

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

Dated at Suva this 23rd day of November 2018.


Mr. Vimal Kumar
Director


Mr. Raman Dahia
Executive Chairman



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P. O. Box 2214, Government Buildings
Suva, Fiji

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INDEPENDENT AUDITOR'S REPORT

CONSUMER COUNCIL OF FIJI

I have audited the financial statements of Consumer Council of Fiji (“the Council”), which comprise the statement of financial position for the year ended 31 July 2017, statement of comprehensive income, statement of changes in equity and statement cash flow statement for the year then ended, and a summary of significant accounting policies and other explanatory information as set out on notes 1 to 12.

In my opinion, the accompanying financial statements present fairly, in all material respects, the financial position of the Consumer Council of Fiji as at 31 July 2017, and of its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards for Small and Medium-sized Entities (IFRS for SME).

Basis for Opinion

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

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

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

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

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

Auditor’s Responsibility for the Audit of the Financial Statements

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

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

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

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

Report on Other Legal and Regulatory Requirements

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

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



Ajay Nand
AUDITOR-GENERAL



Suva, Fiji
3rd December, 2018

**CONSUMER COUNCIL OF FIJI
STATEMENT OF FINANCIAL POSITION
FOR THE YEAR ENDED 31 JULY 2017**

	Notes	31 July 2017 (12 months) \$	31 July 2016 (7 months) \$
Current Assets			
Cash and cash equivalents	2	675,941	168,302
Receivables	3	11,329	11,329
Prepayments		5,918	6,164
Total Current Assets		693,188	185,795
Non-Current Assets			
Property, plant and equipment	4	163,549	136,461
Total Non-Current Assets		163,549	136,461
TOTAL ASSETS		856,737	322,256
Current Liabilities			
Accounts payables		39,620	33,945
Provision for annual leave		22,348	16,686
Unutilised capital government grant	6	417,837	67,890
VAT payable		301	4,920
Total Current Liabilities		480,106	123,441
Non-Current Liabilities			
Deferred grant	7	163,549	136,461
Total Non-Current Liabilities		163,549	136,461
TOTAL LIABILITIES		643,655	259,902
NET ASSETS		213,082	62,354
TOTAL ACCUMULATED FUNDS		213,082	62,354

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

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

Dated at Suva this 28th day of November 2018.


Mr. Vimal Kumar
Director


Mr. Raman Dahia
Executive Chairman

**CONSUMER COUNCIL OF FIJI
STATEMENT OF INCOME AND EXPENDITURE (OPERATING GRANT)
FOR THE YEAR ENDED 31 JULY 2017**

	31 July 2017 (12 months) \$	31 July 2016 (7 months) \$
Income		
Grant from Government of Fiji	1,143,848	564,144
Sundry income	21,382	6,658
Deferred grant income	125,811	22,175
Total Income	<u>1,291,041</u>	<u>592,977</u>
Expenditure		
Advertising	14,957	4,110
Annual leave	22,348	16,686
Audit fees	3,300	10,511
Legal fees	150	---
Bad debts written off	---	462
Bank charges	884	480
Board allowances	11,911	3,586
Board expenses	6,082	1,658
Depreciation	62,508	22,175
Electricity and water	20,009	12,476
Entertainment	1,455	1,512
FNU levy	5,895	2,201
Insurance	9,725	8,366
IT support	5,124	5,210
Office expenses, stationery & publication	27,890	20,069
Research	465	228
Rent and rates	63,695	35,609
Repairs on office equipment, furniture & fittings	3,480	1,344
Running expenses – motor vehicles	14,242	4,878
Salaries, wages & related payments	715,992	316,065
FNPF expenses	72,302	35,195
Subscription	2,364	3,804
Sundries	2,599	1,310
Telephone & postage charges	22,294	8,165
Training & workshop expenses	10,308	550
Travelling expenses	25,398	3,122
World consumer rights day	5,990	3,621
National Consumer Helpline	40,409	44,453
Total Expenditure	<u>1,171,776</u>	<u>567,846</u>
Net surplus for the year	<u>119,265</u>	<u>25,131</u>

**CONSUMER COUNCIL OF FIJI
STATEMENT OF INCOME AND EXPENDITURE (DONOR FUND)
FOR THE YEAR ENDED 31 JULY 2017**

	Note	31 July 2017 (12 months) \$	31 July 2016 (7 months) \$
Income			
Grant from European Union		20,385	9,161
Other Grants (Consumer International)		26,031	---
Total Income	9	46,416	9,161
Expenditure			
Per Diem – abroad		---	2,105
Local transportation		3,521	1,688
Consumables – office supplies		---	566
Publications		4,300	4,300
Financial services		---	49
Advertisement		---	30,437
Visibility		---	7,500
Costs of conferences		1,790	5,130
Audit fees		5,178	6,915
Bank charges		164	---
Total Expenditure		14,953	58,690
Net surplus/(deficit) for the year		31,463	(49,529)

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

**CONSUMER COUNCIL OF FIJI
STATEMENT OF CHANGES IN ACCUMULATED FUNDS
FOR THE YEAR ENDED 31 JULY 2017**

	31 July 2017 (12 months) \$	31 July 2016 (7 months) \$
Accumulated funds brought forward (Operating) Net surplus for the year – Operating	(32,417) 119,265 <u>86,848</u>	(57,548) 25,131 <u>(32,417)</u>
Accumulated funds brought forward (Donor Fund) Net surplus for the year – Donor Funds	50,263 31,463 <u>81,726</u>	99,792 (49,529) <u>50,263</u>
Add: Asset Revaluation Reserve	44,508	44,508
Total Accumulated Funds	<u>213,082</u>	<u>62,354</u>

**CONSUMER COUNCIL OF FIJI
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 JULY 2017**

	Note	31 July 2017 (12 months) \$	31 July 2016 (7 months) \$
Cash flows from Operating Activities			
Receipts from Government and Other Donors		1,715,864	714,749
Payments to suppliers and employees		(1,117,745)	(583,561)
Bank charges		(884)	(480)
Net cash provided by Operating Activities	5	597,235	130,708
Cash flows from Investing Activities			
Payment for property, plant and equipment		(89,596)	(65,586)
Net cash (used) in Investing Activities		(89,596)	(65,586)
Net increase in cash and cash equivalents		507,639	65,122
Cash and cash equivalent at the beginning of the year		168,302	103,180
Cash and Cash Equivalent at the end of the Year	2	675,941	168,302

**CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2017**

Note 1: Summary of Significant Accounting Policies

(a) Statement of Compliance

This financial statement prepared by the 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 Judgements

The preparation of the financial statements requires management to make judgements, 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 and subsequently assessed for any impairment where provisions are made for any doubtful balances

(e) Depreciation of Property, Plant and Equipment

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

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

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

(f) Other Payables

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

(g) Income Tax

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

**CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2017**

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

(h) Value Added Tax (VAT)

The financial statements have been prepared exclusive of VAT.

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

(i) Cash and Cash Equivalents

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

(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) Provisions of Annual Leave

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

(l) Government Grant

Grants that compensate the Council for expenses incurred are recognised 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 recognised in the statement of income and expenditure as revenue on a systematic basis over the useful life of the asset.

(m) Comparative figures

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

(n) Changes in the Financial Year

The financial year end for Government was changed from 31 December to 31 July in accordance with the Financial Management (Amendment) Act 2016. Accordingly, the Council decided to change its financial year to be in-line with Government's financial year. The financial statements for the period ended 2017 reflect transactions for a twelve month period whereas the financial statements for the year ended 2016 is for a 7-month period.

Note 2: CASH AND CASH EQUIVALENTS

	31 July 2017 (12 months)	31 July 2016 (7 months)
	\$	\$
Cash on hand	600	600
Cash at bank: Operating	593,299	117,122
Cash at bank: Donor Funds	52,800	33,552
Cash at bank: EU Project	29,242	17,028
	675,941	168,302

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
FOR THE YEAR ENDED 31 JULY 2017

Note 3: RECEIVABLES

	31 July 2017 (12 months)	31 July 2016 (7 months)
Refundable deposits	\$ 11,329	\$ 11,329
	<u>11,329</u>	<u>11,329</u>

Note 4: PROPERTY, PLANT AND EQUIPMENT

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

	31 July 2017 (12 months)	31 July 2016 (7 months)
Furniture & Fittings		
Cost: <i>At 1 August</i>	\$ 33,199	\$ 26,271
Additions	3,072	6,928
Disposals	505	---
Cost: At 31 July	<u>35,766</u>	<u>33,199</u>
Depreciation and Impairment: <i>At 1 August</i>	20,631	18,931
Depreciation for the year	3,538	1,700
Disposals	505	---
Depreciation and Impairment: At 31 July	<u>23,664</u>	<u>20,631</u>
Net Book Value	<u>12,102</u>	<u>12,568</u>
Office Equipment		
Cost: <i>At 1 August</i>	203,050	144,391
Additions	23,221	58,659
Disposals	---	---
Cost: At 31 July	<u>226,271</u>	<u>203,050</u>
Depreciation and Impairment: <i>At 1 August</i>	106,934	92,894
Depreciation for the year	36,268	14,040
Depreciation and Impairment: At 31 July	<u>143,202</u>	<u>106,934</u>
Net Book Value	<u>83,069</u>	<u>96,116</u>
Motor Vehicle		
Cost: <i>At 1 August</i>	115,481	115,481
Additions	63,303	---
Cost: At 31 July	<u>178,784</u>	<u>115,481</u>
Depreciation and Impairment: <i>At 1 August</i>	87,704	81,268
Depreciation for the year	22,702	6,436
Depreciation and Impairment: At 31 July	<u>110,406</u>	<u>87,704</u>
Net Book Value	<u>68,378</u>	<u>27,777</u>
Total Net Book Value	<u>163,549</u>	<u>136,461</u>

**CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
FOR THE YEAR ENDED 31 JULY 2017**

Note 5: RECONCILIATION OF NET CASH PROVIDED BY OPERATING ACTIVITIES

	31 July 2017 (12 months) \$	31 July 2016 (7 months) \$
Net surplus for the year/period (Operating)	119,265	25,131
Net surplus/(deficit) for the year/period (Donor)	31,463	(49,529)
Depreciation	62,508	22,175
Decrease in debtors	-	1,309
(Increase)/Decrease in prepayments	246	(4,594)
Decrease in VAT receivable	(4,619)	4,920
Increase/(Decrease) in accounts payables	5,675	14,430
Increase/(Decrease) in provision for annual leave	5,662	5,565
Increase in other liability	377,035	111,301
Net Cash provided by Operating Activities	597,235	130,708

Note 6: UNUTILISED CAPITAL GOVERNMENT GRANT

The Council on 26/06/17 received \$413,250 as capital grant from Government for office relocation. This grant was not utilised as at balance date.

	31 July 2017 (12 months) \$	31 July 2016 (7 months) \$
Unutilised capital government grant	417,837	67,890

Note 7: DEFERRED GRANT

(a)

	31 July 2017 (12 months) \$	31 July 2016 (7 months) \$
Opening Balance	136,461	93,051
Less: Depreciation	(62,508)	(22,176)
Add: Additions	89,596	65,586
Closing Balance	163,549	136,461

NOTE 8: RELATED PARTIES

(a) Identity of related parties

The Council incurs and bears the cost of the Consumer Council of Fiji meetings and provides allowances to non-civil servant and benefits to the members of the Council as determined by the Council with the approval of the Minister in accordance with the Consumer Council Act 1976. The following were the Council board members up to the date of this report:

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

**CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
FOR THE YEAR ENDED 31 JULY 2017**

NOTE 8: RELATED PARTIES (cont..)

(b) Transactions with Related Parties

Transactions with related parties during the period ended 31 July 2017 with approximate transaction value are summarized as follows:

	31 July 2017 (12 months) \$	31 July 2016 (7 months) \$
Board	6,082	1,658

(c) Key Management Personnel

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

	31 July 2017 (12 months) \$	31 July 2016 (7 months) \$
Key management personnel expenses	243,694	123,566

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 and Manager National Consumer Helpline.

NOTE 9: DONOR GRANTS

	31 July 2017 (12 months) \$	31 July 2016 (7 months) \$
EU Project # 1	20,385	5,351
EU Project # 2	---	3,810
Anne Fransen Fund	26,031	---
	<u>46,416</u>	<u>9,161</u>

There were two projects funded by donors. The European Union funded project aimed to create fair marketplace for consumers through consumer information and redress mechanisms. The funding allowed the creation of assertive consumer movement where consumers can hold traders and service providers to account for poor quality products and poor service delivery. The spending under this project was verified by KPMG in accordance with requirements of the European Union as agreed to under the grant contract agreement. The verification report was accepted by the European Union

The Anne Fransen fund received from Consumers International, funded a Non Communicable Disease (NCD) prevention awareness campaigning project that empower consumers with to prevent the disease through daily choices that promote a healthy lifestyle.

**CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS (CONT'D)
FOR THE YEAR ENDED 31 JULY 2017**

NOTE 10: EVENTS SUBSEQUENT TO BALANCE DATE

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

NOTE 11: CONTINGENT LIABILITIES

As at 31 July 2017, there are no law suits pending against the Council and the possibility of any outflow in settlement is remote. (2016: \$Nil)

NOTE 12: 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 13: COUNCIL DETAILS

(a) Registered Office and Located Place of Operation

The registered office and place of operation of the Council is located at:

Level 5, Vanua Arcade, Victoria Parade
Private Mail Bag,
Suva.

(b) Staff Establishment

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

NOTE 14: APPROVAL OF FINANCIAL STATEMENTS

These financial statements were approved by the Council and authorised for issue on 28th November 2018.

