



ANNUAL REPORT

2019 - 2020

About the Council



Our Vision:

To enhance & empower consumers to be responsible & assertive now & in the future



Our Mission:

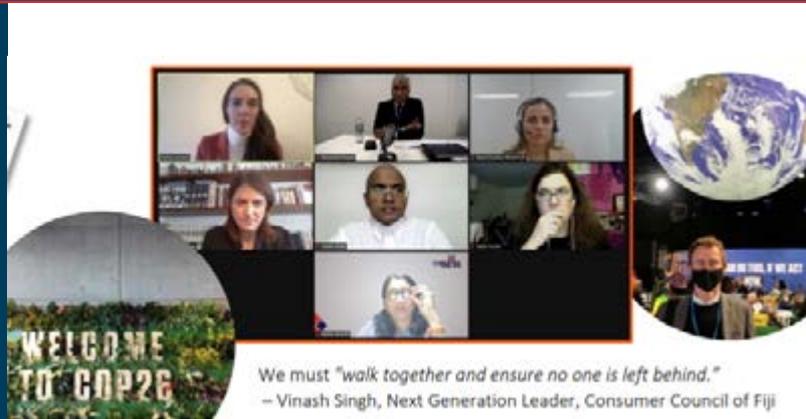
Champion consumer wellbeing by promoting rights & responsibilities in the marketplace

The Consumer Council of Fiji (CCoF) is a statutory body established under the Consumer Council Act 1976 (Cap 235). The Council 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. CCoF's insight into consumer needs is a powerful tool for influencing decision-makers to bring about change. The Council protects the vulnerable groups such as rural poor, physically and mentally challenged, children and women by identifying and articulating the policy issues that are of importance to the consumers. It will do more than simply draw attention to problems faced by consumers-it will champion creative solutions to improve their lives.

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

International Affiliations

The Consumer Council of Fiji is a full member of the UK-based Consumers International (CI), a federation of consumer organisations representing over 240 organisations in 120 countries. The Council was elected in 2015 to serve the CI Council. The Council is also a member of 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, the Council will play an active role as a facilitator for positive change in the marketplace.

Everything that we do at the Council will reflect our core values.

- **Fairness:** We treat one another and our stakeholders with impartiality and trust.
- **Respect:** We treat everyone with courtesy, dignity and empathy.
- **Accountability:** We take full responsibility for actions and decisions.
- **Integrity:** We are dedicated to high-quality work and high ethical standards.
- **Inclusiveness:** We involve and collaborate with diverse individuals, groups, and organisations to achieve the greatest positive impact for consumers.
- **Professionalism:** We keep the needs and desires of those we serve at the center of our decisions and actions.
- **Excellence:** We promote excellence and leadership in all aspects of consumer protection while conducting our activities and delivering results.

Functions of the Council



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

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

OUR STRATEGIC GOALS

Our priorities are reflected in four key goals:

- Goal 1:** Improve consumers' ability to make informed decisions.
- Goal 2:** Drive change to benefit consumers.
- Goal 3:** Solve consumer complaints through mediation.
- Goal 4:** Foster a high-performance organisation.

COUNCIL SERVICES

1. Campaigns, Information and Media

Strategic Objectives

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

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, investigations and market surveillance into matters affecting consumers;
- Conduct research in partnership with regional and international organisations;
- Engage with Government, regulators, policy makers, private sector, NGO's and civil society groups with the aim to safeguard and promote consumer interests; and
- Co-operate with any person, association or organisation outside Fiji having similar functions and becoming a member of or affiliate to any international organisation concerned with consumer matters.

3. Alternative Dispute Resolution

Strategic Objectives:

- Handle consumer complaints against 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 and relevant authorities for their intervention;
- Support and maintain legal proceedings initiated by consumers where necessary;
- Provide debt management and consumer credit advisory services;
- Manage the National Consumer Helpline (NCH); and
- Empower consumers to use NCH to lodge consumer complaints.

GOVERNANCE

4. 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 and corporate social responsibility;
- Manage and control financial resources based on good governance practices;
- Review Council's policies, plans, agreements, practices, appraisals, 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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@ConsumersFj



Consumer Council of Fiji



www.consumersfiji.org

XXXX 2020

Hon. Faiyaz Siddiq Koya
Minister for Commerce, Trade, Tourism and Transport
Level 3, Civic Towers, Victoria Parade
Suva

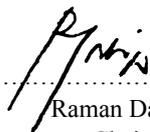
Dear Honourable Minister,

Re: Consumer Council of Fiji Annual Report and Audited Accounts for 2019-2020 FY

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 2019 to 31 July 2020; and
- (b) The Audited Accounts for the period 1 August 2019 to 31 July 2020.

Yours Faithfully


.....
Raman Dahia
Chair

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BOARD OF DIRECTORS

Mr Raman Dahia, Chairman

Mr Dahia is the Chief Liaison Officer of the Fiji International, a golf tournament co-sanctioned by the PGA Tour of Australasia, the Asian Tour and the European Tour. In Sports Tourism, Mr Dahia undertook the installation of a world class artificial grass field with special rubber encapsulated infill at the Uprising Sports Centre, Pacific Harbour. This state-of-the-art facility that is playable 24/7 with flood lighting is home for the Fijian Olympics 7's team-first of its kind in the South Pacific- World Rugby & FIFA certified.

He is a Director/Shareholder of Dahia Shoes/Footwear Industries. An accountant by profession, Mr Dahia, a Rotarian, is also a past president of the Fiji-New Zealand Business Council. He has also served on the executive boards of the Samabula Health Centre, Fiji TCF Council, Fiji Exporters Club and the Employers Manufacturing Training Group. Mr Dahia has been Chair of the Council since 2013.



Mr Vimal Kumar

Mr Kumar is a career banker who joined the Bank of New Zealand (BNZ) in Fiji in 1973. He became part of the Australia and New Zealand Banking Group Ltd in Fiji in 1990 following its takeover of BNZ. In 2002, he joined HFC Finance as Manager Credit during its transition from Home Finance Company to the re-branded HFC Finance (now HFC Bank). He is a past member of Jaycees, Apex and Rotary Clubs; 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 Daiichi Auto House Pte Ltd, a Raiwaqa based motor vehicle spare parts dealer in Fiji. He has been a member of the Council since 2013. He is also a Special Administrator for the Suva City Council and Lami Town Council.



Ms Elizabeth Jane Algar

A member of the Council since 2016, Ms Algar has over 20 years combined executive experience in corporate services, SME mentoring, education, aviation, strategic & human resources development. Elizabeth is currently employed by the Australian High Commission and is a Business Mentor for the MDF-FCEF Fiji Enterprise Engine Program for 15 SME's. Elizabeth is also a consultant having completed projects for Palladium, Cardno, IUCN, iTaukei Affairs Board, RFMF and the Ministry of Education. Prior to becoming a consultant, Elizabeth was the Corporate Services Manager for International Federation of Red Cross and Red Crescent Societies (IFRC). Ms Algar has previously 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. Ms Algar is a member of numerous professional associations and voluntary organisations particularly those pertaining to women's empowerment, health and education.



Mr Mohammed Gani

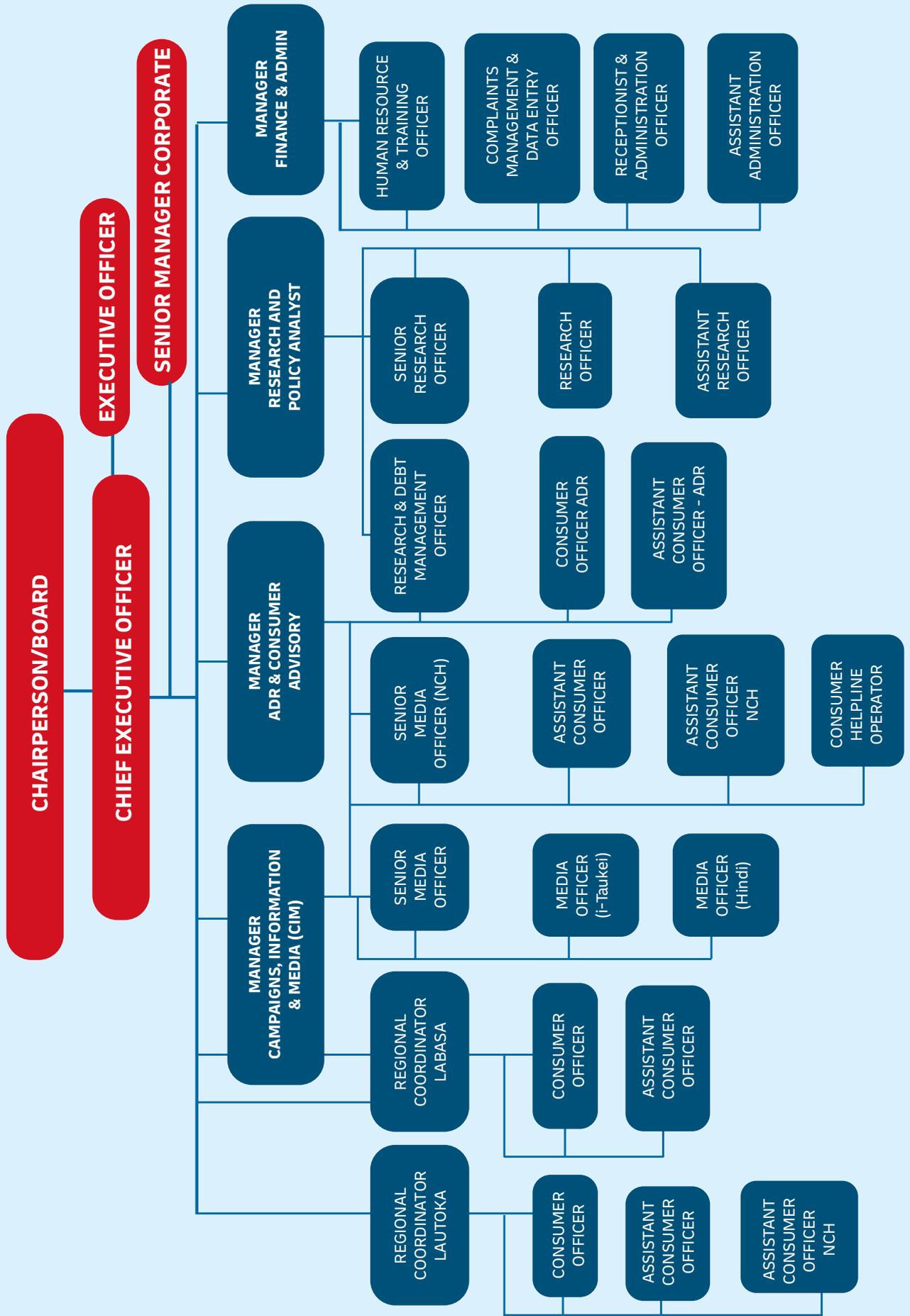
Mr Gani has more than 15 years of extensive commercial experience. He is currently the Country Manager-Fiji & the Pacific Islands at Brother International (NZ) Ltd. Previously, he spent 9 years at the Telecom Fiji Ltd Group with his last position being the National Manager Retail & Customer Service.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

Mr Arunesh Chand

Mr Chand is a businessman. He holds a Bachelor's degree in Marine Science and a Master's degree in Governance from USP. Mr Chand has previously served in various Government ministries and with the Fiji National University before starting his own business in 2012. He also serves as Board Chairman for Aspire Network Fiji.



CONSUMER COUNCIL OF FIJI - ORGANISATIONAL STRUCTURE



MESSAGE BY THE BOARD CHAIRMAN

Raman Dahia



Bula Vinaka

It is with immense pleasure I present the 2019-2020 Annual Report of the Consumer Council of Fiji in accordance with Section 16(1) of the Consumer Council of Fiji Act 1976.

This Financial Year (FY), the Consumer Council of Fiji achieved great milestones amidst many challenges. With massive disruptions caused by COVID-19 and TC Harold, affecting thousands of Fijians, the Consumer Council of Fiji continued to work tirelessly in ensuring that the fundamental consumer rights of Fijians were not compromised.

A major impact of COVID-19 was the global paradigm shift where consumers moved from traditional methods of managing their day-to-day lives, to heavily relying on smart devices and the internet. This shift was vital to maintain the safety of billions of consumers all over the world, while ensuring access to essential services. With Fiji under lockdown during this period as well, the Council undertook a timely initiative in working on its Complaints Management System (CMS) and the Consumer Council of Fiji Mobile App.

This historic advancement for the Council, was launched by the Minister of Commerce, Trade, Tourism and Transport, Hon. Faiyaz Koya later in July 2020. The Consumer Council of Fiji Mobile App was designed to give more accessibility to Fijians in reaching out to the Council in the time of the “new normal”, and report any unethical traders who were taking advantage of vulnerable consumers who have been struggling to cater for their livelihoods with job losses and reduced working hours. The Council is grateful to the Pacific Inclusion Financial Program (PIFP) for funding the development of the complaints management system.

Despite the crippling effects of COVID-19 all over the world, the Council upped its game by leaps and bounds ensuring increased consumer advocacy and protection. The Council assisted hundreds of Fijians in restructuring their loans under the Council’s debt management and advisory services given that thousands of Fijians lost their jobs or were working on reduced hours. The Council also liaised with financial institutions for moratorium on loans and also ensured that Fijians are protected against malicious business practices such as price gauging and

conditional selling. All this was achieved during the peak of the pandemic while complying to COVID-19 restrictions ensuring that the Council staff were safe.

In line with the Environment Management (Budget Amendment) Act 2019, the Council conducted comprehensive awareness on sustainable consumerism, to advocate on the ban of high-density polyethylene plastic bags. Through the use of social media, traditional media and face-to-face interactions with consumers in rural and urban areas, the Council harped on sustainable habits in reducing plastic waste and its impacts on the environment.

This fiscal year, the Council continued to undertake projects on sustainable consumerism – with “Project Solesolevaki” - which was implemented in the Serua province. This was instrumental in influencing consumers to produce their own food and reduce food insecurity in times of crises such as the COVID-19. The project gained a lot of traction by consumers online with many encouraged to conduct subsistence farming. I would like to thank the Provincial Councils for coming on board to facilitate the awareness programs.

The Council strode miles in term of protecting and promoting the rights of Fijians consumers.

At this juncture, I would like to thank all the local stakeholders of the Council, for working hand-in-hand in ensuring consumer protection.

I would like to congratulate Hon. Faiyaz Koya for his appointment as the Minister for Commerce, Trade, Tourism and Transport, and thank his Ministry for the continuous support to the Council.

A big Vinaka Vakalevu to the Chief Executive Officer, Ms Shandil and her staff for working tirelessly in ensuring that every consumer voice is heard. I wish the Council a productive 2020- 2021 financial year.


Raman Dahia



CEO'S MESSAGE

Seema Shandil

This financial year the Consumer Council of Fiji has witnessed dramatic social and economic changes on both local and global scale. The COVID-19 pandemic posed challenges for many individuals, companies and organisations, the Council included. Despite this, the Council strived to put its best foot forward and continued serving the people despite limitations associated with restrictions.

As the government implemented measures to contain this public health crisis, the Council took strict precautions to protect our colleagues and their families, while ensuring we continue to deliver our services. Council services were considered essential during times of crisis as it was a critical player in ensuring fair markets for consumers. Our offices around the country remained fully functional as the organization implemented contingency plans to be able to continue to provide its services.

The need for standards

Despite the crisis, the Council has had several notable achievements this fiscal year. Noting the lack of standards or import requirements on power tools and home electrical items and products, the Council conducted rigorous research to identify the shortcomings that exists in the market place and lobbied for the necessary policy change. These researched subjects emphasized that the availability of inferior goods was prominent in the country and this gave rise to greater consumer issues and concerns hence, a submission was made to the line Ministry for the development and implementation of electrical standards. The raised concerns were considered and the recommendations were approved by the Ministry of Commerce Trade, Tourism and Transport, making way for the development of electrical standards in Fiji.

Sustainability in homes

Furthermore, for World Consumer Rights Day (WCRD), the Council actively campaigned on the theme "Love Food, Hate Waste, Save Money" to advocate on reducing food waste with an emphasis on consumption of seasonal fruits and vegetables. Understanding the change in consumer behaviour across the world, with many opting for products produced sustainably, the Council was prompted to highlight measures consumers

can take to be more sustainable in homes. This included equipping individuals with knowledge on composting, home gardening, post-harvest measures as well as food preservation methods. The Council held a poetry competition for students based on the theme and received an overwhelming number of entries with more than 300 students sending in poems.

In addition, the Council undertook several sustainability projects, the first of which being the Green Action Fund Project held in the Tailevu and Serua Provinces. The project was designed to help curb the use of single use plastics and provide a sharing platform for participants to come up with alternatives. The Council provided fabric offcuts which were upscaled into reusable bags and older women shared knowledge on weaving to help ensure the skill was retained among younger generations in addition to providing a sustainable alternative to single use plastics. Following the pandemic restrictions, the Council noted an increase in consumer complaints on the hike in prices of fruits and vegetable at the height of pandemic restrictions. In an effort to foster food security, the Council through the Project Solesolevaki, vigorously campaigned on the need to have home gardens and provided seedlings to selected families and communities to help ensure consumers were actively planting their own food and were not subjected to market prices.

Keeping up with technology

The Council this year, launched the Consumer Council of Fiji Mobile App and a new Complaints Management System (CMS). In keeping up with technological advancements, the development of the App and System ensured ease of access to consumer services as well as an opportunity to keep abreast with the progress of complaints lodged via the app as it is directly linked to the CMS.

While the Council's outreach programs were greatly impacted by the pandemic, the vigorous use of social and media platforms to reach the masses proved fruitful. A significant number of consumer issues were flagged to the Council from these platforms including, the fraudulent sale of COVID-19 testing kits, the hike in prices of Personal Protective Equipment (PPE) and, scammers purporting to be officials from government or charity organization seeking contributions for relief efforts to name a few. The Council worked with

enforcement agencies and to curb these issues and received widespread coverage on mainstream media cautioning consumers to stay alert and cautious. These hike in prices of PPEs also prompted the Council to research and lobby for the need for anti-price gouging laws in Fiji as the Council noted a systemic tendency by certain traders to take advantage of consumer vulnerabilities especially during times of natural disaster and crisis.

Julian Coding

With the ban of Julian coding in Fiji in October 2019, the Council also conducted an extensive awareness using media outlets in efforts to inform consumers of products which contain Julian expiry dates. The Council worked with relevant municipal councils to remove products off shelves which contained Julian coding. Another major and a noteworthy highlight of 2019-2020 was the Council's proactive market surveillance in identifying unscrupulous traders who had been selling putrid meat to consumers. Through its market surveillances, the Council with the assistance of the relevant municipal councils, condemned over 10 tonnes of meat which was found unfit for consumption in the Suva-Nausori corridor. This amplifies the vital watchdog role of the Council in ensuring that consumers are not exploited by greedy traders.

Looking ahead

As an organization we are entering into the new fiscal year with a greater sense of urgency than ever before to stay ahead of the paradigm shifts faced this year. Everywhere, people are adopting new ways of staying connected, learning, networking and even selling. We've been fortunate to have stayed ahead of this shift well before the effects of the pandemic, with the National Consumer Helpline and the Council's social media pages becoming majorly used platforms by consumers to relay their grievances.

In the 2020-2021 financial year, the Council will be focusing on Sustainable Development Goal 12, to ensure sustainable consumption and production and will undertake a project in the Lomaivuna Sector prompting a change in production practices by farmers to ensure sustainability. The project will also be the Council's response to COVID-19 and will aim to make consumers resilient in the face of not only COVID 19 but to any crises. A vigorous awareness will be taken as well to empower our Fijian consumers to become self-reliant and that too in a sustainable manner. Sustainable consumption and production will not only protect the environment from harmful production processes but will also provide healthy, nutritious source of food as well as a source of income – all while allowing our precious ecosystem to replenish and recuperate. So, come any crises – Fijians would smile in the face of adversities.

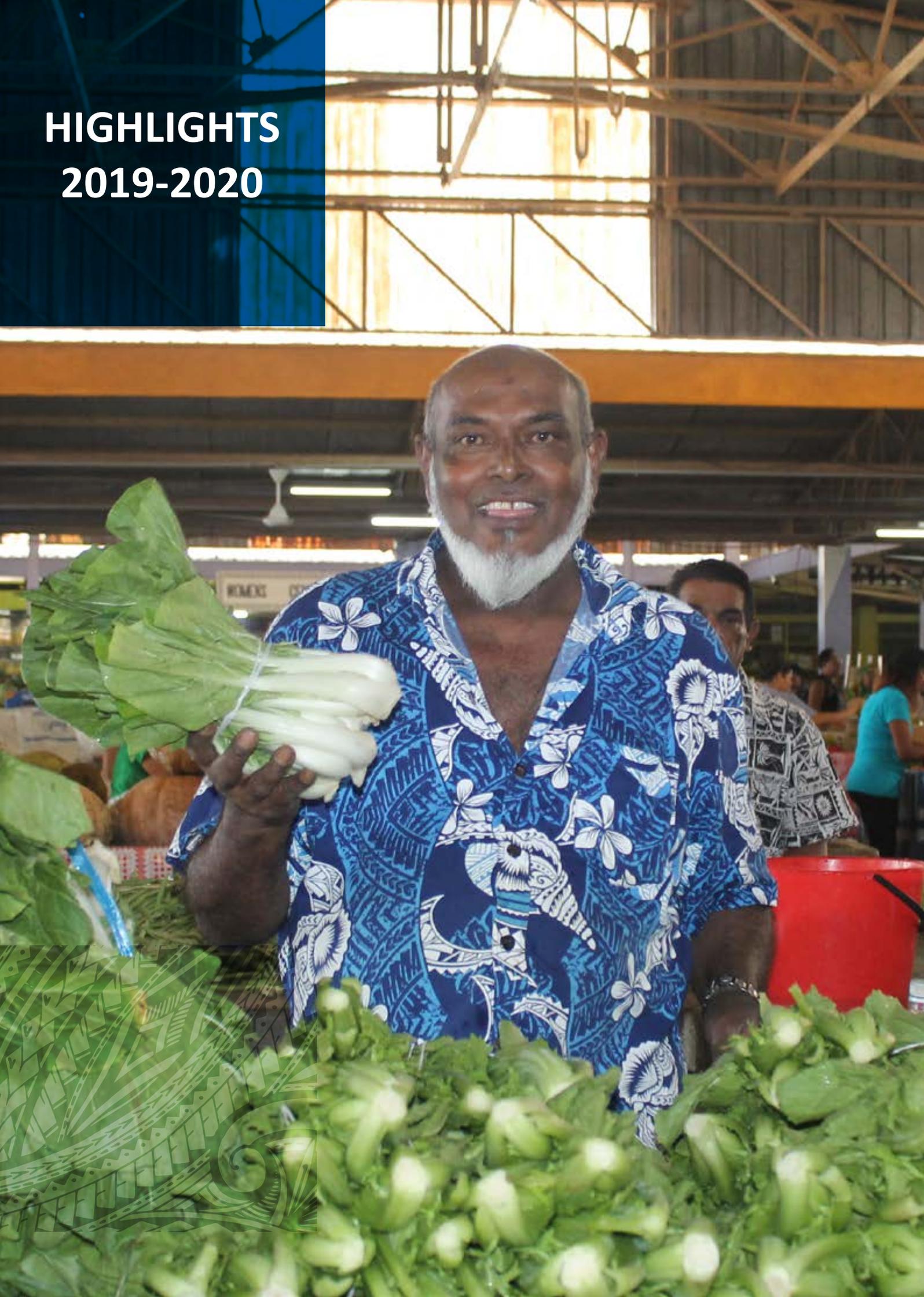
The Council will also be conducting research and campaigning on three specific areas namely, product warranty on consumer goods, product expiry dates, and e-commerce and consumer protection.

The Council continues to heed governments and public authorities advice and proactively implemented a range of precautionary measures, from stringent sanitation and cleaning protocols, to workplace distancing. We are extremely proud of our teams who continued to come to work every day during the pandemic crisis to ensure service continuity and we will continue to adjust our approach when necessary and in alignment with government's health guidelines. We will continue to stay ahead of the shift and move with speed to adapt and ensure service continuity for our consumers.



Seema Shandil
CEO

HIGHLIGHTS 2019-2020



Goal 1- Improve consumers' ability to make informed decisions

▶ Provide consumers with the knowledge and skills

Details: Pages 17 -21

- **5220** consumers received information and advice from the Council on a face-to-face basis.
- A total of **1119** consumers benefitted directly from the **22** mobile units.
- **31** Community Visits benefitted **812** participants.
- **38** Workshops aided **1372** consumers. **17** were request-based while **21** were self-initiated.
- **11** School & **6** Lecture visits enabled **1817** students to learn about their consumer rights and responsibilities.
- **100** students were assisted with school projects and assignments.

▶ Disseminate information

Details: Pages 20-24

- A total of **1460** newsletters, **3492** brochures, **529** posters & factsheets were distributed.
- **81** news articles including in English were published in the print media covering 49 issues.
- **3183** radio programs were conducted for a total of **20,043** minutes. **1068** programs were conducted in English, **1060** in Hindi and **1055** iTaukei with **30** School Broadcasting Units (SBU).
- **244** TV programmes on **68** issues- **173** News and **71** Talkback shows (**27** Breakfast Show, **15** Aaina, **5** "4 The Record", **7** Speak Your Mind, **9** Na Vakekeli, **4** Dou Mada Mai, **4** Hope FM Talk back).
- **59** press releases were issued, and the Council responded to **23** Media requests.
- **136** advisory articles – **107** Features and **28** Shoppers Guide and 1 property article have been published.
- Newspapers published a total of **217** articles in all three languages.
- **26,529** friends on the Council's Facebook page. Facebook friends increased by 5909.
- **186** articles covering **132** issues were posted on **14** websites.

▶ Mount campaigns on key consumer issues

Details: Pages 24-25

- WCRD- This year a nationwide WCRD was held for the first time with the West and North regional offices holding celebrations simultaneously with the Suva office from 10am- 12pm. The Minister for Agriculture, Rural and Maritime Development, Waterways and Environment, Dr Mahendra Reddy was chief guest at the Suva event.
- **Licensed Credit Institutions** – Vigorous campaigns were done through social and traditional media.
- **Product Expiry Dates** – Campaigns were conducted through social and traditional media.
- **Real Estate Pricing Sector** - Workshop for stakeholders in the Real Estate Sector was conducted on November 14 and the Council released the results of its research into Real Estate Sector Pricing and Rental Pricing in Fiji under the theme "Public Perceptions of Quality and Affordability in Housing Sector".

▶ Production of Consumer Awareness materials

Details: Page 24

- **2000** copies of "Green Action Week" brochure was printed in English and iTaukei (1000 each)
- **1000** copies of "Love Food, Hate Waste, Save Money" brochure was printed in English.
- **3000** copies of Consumer Watch was published and widely circulated to report on key activities, achievements, progress and success stories.

▶ Educate and inform traders and service providers

Details: Page 25

The Council assisted businesses to understand consumer laws and consumer rights and responsibilities. These were: R B Patel, Vinod Patel – Home and Living , Jacks of Fiji, Prouds, Rups Big Bear, Tappoo, Bargain Box and CJS Supermarket.



Goal 2 – Drive change to benefit consumers

▶ Advising the Minister on issues that affect consumers

Details: Page 27

Five Issues Paper were prepared:

- Power tools in Fiji, Medium-Density Fiberboard (MDF) Furniture: Suitability for Fiji, Sustainable Consumer – Reduce Food Waste and Eat in Season, Need for anti-price gouging laws in Fiji & National standards on importation of electrical appliances.

Five Major Research papers were prepared:

- The Real Estate Practice, Credit Institutions (from-consumer's perspective), Informal Housing Settlements, Short Shelf Life of Food Products in Fiji & Fiji's Food Legislation Review.

▶ Making representations on any issues affecting the interests of consumers

Details: Page 27

11 submissions made on price changes, review and changes in the law.

▶ Conducting research and investigations into matters affecting consumers

Details: Pages 29-32

81 minor research undertaken both complaints driven and from regular market surveillance.

▶ Conduct research in partnership with regional and international organisations

Details: Page 32

- **5** International surveys were carried out with Consumers International.
- **3** proposals were submitted for donor funding.
- **2** funding was secured.

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

Details: Pages 32-34

- **494** trader visits and **149** service visits were made.
- **129** letters to regulatory agencies, **227** letters issued to Traders and **92** letters to service providers were issued.
- **596** traders & service providers immediately rectified problems (expired food items, damaged items and labelling issues).
- **69** traders/service providers responded to the letters.
- **68** advertisements were scrutinised for misleading information, non-disclosures etc.

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

Details: Page 35

- **195** key engagements during the year
 - Boards and Committees: **11**
 - Trader & Service Provider Engagements: **19**
 - Engagement with Regulators: **21**
 - Stakeholder Consultations And Forums: **15**
 - Other Engagements: **128**
 - National Workshops: **0**
 - International/Regional Engagement: **1**

Goal 3 – Solve consumer complaints through Mediation

▶ Handle consumer complaints

Details: Pages 36-40

- **4241** genuine calls were received through National Consumer Helpline (NCH).
- **4292 (1578 – ADR, 2714 –NCH)** cases were registered worth **\$3,968,601**. An average of **358** complaints per month.
- **3822 (1406 - ADR, 2416 – NCH)** complaints were solved through mediation, and **\$2,991,385** money was recovered for the consumers.
- **89%** of complaints successfully resolved through mediation where a total of **313** mediations/meetings were held.

▶ Advise and assist consumers

Details: Page 40

- **2416 (2002-ADR, 414-NCH)** consumers attended for advice/enquiries including advice/enquiries from CIM mobile Units. **1571** enquiries made in Suva, **658** in Lautoka and **187** in Labasa.

▶ Refer cases to other consumer protection agencies

Details: Pages 40 - 41

- **142 (71-ADR, 71-NCH)** cases were referred to other authorities.
- **94 (62-ADR, 32-NCH)** cases were referred to the SCT.

▶ Support and maintain legal proceedings

Details: Page 41

- **83 (56-ADR, 27-NCH)** consumers were assisted in filling in of SCT forms.

▶ Debt management and consumer credit advisory services

Details: Pages 41-43

- **114** advices was given to individuals on Financial Products. Suva recorded **79**, Lautoka **25** & Labasa **10**.
- **66** consumers were assisted with restructure. Suva assisted **54**, Lautoka **7** & Labasa **5**.
- **28** presentations were made on Debt Management and Consumer Advisory Services to the community at large. Suva delivered **1** presentation, Lautoka **14** & Labasa **13**.

▶ Empower Consumers to use NCH

Details: Page 45

- Awareness on National Consumer Helpline toll-freenumber 155 was included in **31** - community visits, **38** - workshops, **14**- school visits, **19** – mobile units and **6**- lecture visits. **10** taxis have been pasted with NCH signage stickers for consumer awareness and also toll free #155 was printed on **2000** reusable bags and is in distribution.



CAMPAIGNS, INFORMATION AND MEDIA



GOAL 1: Improve Consumers' Ability to Make Informed Decisions

The need for the empowerment of consumers cannot be overstated and is well recognised across the world. Technological advancements and aggressive marketing by companies have not only thrown open a wide array of choices for consumers, it has also subjected them to a plethora of problems brought about by such rapid changes.

There is an increasing necessity to educate and empower consumers to be wary of the quality of products and also the possible deficiencies in the services provided by traders. Consumers should be prompted to be vigilant with discerning eyes so as to be able to protect themselves from any wrongful or deceiving act from traders.

In order to position consumers in such a state, there is a need to not only look at legal remedies, but also provide reliable information which consumers can access without much effort and expense. Consumers remain the foundation for economic building and the Consumer Council of Fiji recognises that higher consumer awareness could result in lower consumer exploitation in society.

Generally, everyone is a consumer – whether it be a 80-year-old man, a freshman student, or even a person who pays for pet food – the ability to purchase any good or service instantly makes one a consumer. Consumers play a vital role in the economic system of a nation. A well functioning market economy needs educated

consumers with the power to influence the market through their rational decisions when confronted with choices. An informed consumer will also be protected from trade and business-related exploitation. It is therefore imperative to create an increased level of awareness on consumer rights and responsibilities through concerted publicity and awareness campaigns. This financial year the Council used a variety of platforms to engage with consumers face to face. These platforms included workshops, community visits, school visits, lectures and mobile units. Apart from these face-to-face mediums, the Council also utilized mainstream media in order to raise alerts on consumer issues reaching a large populace. Furthermore, given the outbreak of COVID-19, the Council ramped up the use of social media platforms. In this technological advanced age, most if not all consumers and businesses utilize social media to interact with people and send across important messages. As such, the Council also utilized social media platforms such as Facebook and Twitter to stay connected with consumers from around the country. The Council consistently posted consumer advices and alerts on social media and used this platform to receive complaints and give advisories. The development and launch of the Consumer Council of Fiji mobile app further advanced the Council's digitization efforts; availing another convenient platform to consumers for lodging complaints and accessing consumer advisory.

Objective 1:

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

Given the breadth of consumer purchases that take place every day, it is important that the Council focuses its efforts on the most relevant and current issues consumers face. Hence, a significant number of awareness sessions conducted by the Council in the 2019-2020 financial year targeted vulnerable consumers in both urban and rural communities. The Consumer Council reached **5220** consumers across Fiji through outreach activities.

Mobile Units

Mobile units are cost effective means by which the Council can reach out to consumers who would otherwise not be able to access its services therefore, the

Council takes its services to the consumers rather than them coming to us. Most mobile units are stationed in urban centers such as towns and cities or at shopping complexes in areas with a concentrated populace.

The Council conducted **22** mobile units in the 2019-2020 financial year and reached out to **1119** consumers, of which **700** were males and **419** females. These consumers also took the opportunity to not only seek advice on consumer-related matters but to lodge their complaints against unscrupulous traders.

Table 1: Consumer Advisory Mobile Units

2019-2020	Central/Eastern	Western	Northern	Total
Number of Mobile Units	5	9	8	22
Total number of participants	242	247	630	1119
Number of males	128	157	415	700
Number of females	114	90	215	419
Number of complaints lodged	0	0	5	5
Number of times advice sought	4	5	26	35

(Source: Consumer Council of Fiji)

Reaching rural communities

The needs of individuals in rural communities in modern day has changed drastically from what it once was. Exchange of goods and self-reliance methods are slowly waning and more villagers are showing increased dependency on industrial products whether it be food or electronics. This has sparked a need to reach out to more rural communities to enable villagers to be more conscientious of their rights and responsibilities and what to do when faced with a consumer issue.

This financial year, three projects, namely, the Green Action Fund (GAF) project, the Green Consumerism Project and the Na-I-Solesolevaki project boosted the Council's efforts to foster a sharing community. The Green Consumerism Project was an extension of the GAF project where villagers were provided platforms to share traditional skills such as weaving and to find means and ways to reduce the consumption of single use plastics. To do this, women and men alike from several communities worked together to upscale fabric off-cuts into reusable shopping bags. Plastic materials were also upscaled into home décor items such as dream-catchers and flower pots to name a few. This enabled the Council's vision of helping consumers nurture environmentally sustainable habits.

Na-I-Solesolevaki, the Fijian concept of working together for a common good was the basis for the project held in the Serua and Tailevu provinces. With many families hit hard by the impacts of the COVID-19 pandemic, the Council saw fit to help consumers grow their own food even in the smallest of places to ensure they are not subjected to market prices. The project was aimed at helping foster food security with many consumers working together to ensure there sufficient vegetable supply for their families and neighbouring communities.

In order to reach our rural consumers for ongoing advocacy, the Council utilises its contacts and strategic partnerships with other organisations who conduct community education programs. The Council worked with the Serua and Tailevu Provincial Council's to select communities to conduct consumer awareness programmes as well as implement the sustainability and food security projects. The Council also engaged rural community advisors and members of the Consumer Community Advisory Group (CCAG) to identify areas for outreach.

In total, **31** communities were visited in 2019-2020, reaching **812** consumers, of which **282** were males, and **530** were females.

Table 2: Community Visits

2019-2020	Central/Eastern	Western	Northern	Total
Number of community visits	16	8	7	31
Total number of participants	514	147	151	812
Total number of females	373	88	69	530
Total number of males	141	59	82	282

(Source: Consumer Council of Fiji)

Educating stakeholders and statutory bodies

The Council conducts rigorous research on consumer policy issues to stay ahead of emerging trends in the marketplace. This research must then be communicated to stakeholders and consumers. Workshops give the Council an avenue to impart this information. In the 2019- 2020 financial year, the Council conducted workshops with various Government Ministries and also with other statutory bodies to educate them on emerging issues in the marketplace.

The Council also conducted workshops with businesses highlighting the benefits of placing consumers first as well as ensuring staff are knowledgeable of respective consumer laws and the importance of ensuring consumer safety in adhering to these legislations.

Thirty-eight workshops were conducted in the 2019-2020 financial year with **1,382** participants, of which **700** were male, and **682** were females.

Table 3: Workshops

2019-2020	Central/Eastern	Western	Northern	Total
Number of workshops	20	8	10	38
Total number of Participants	852	253	267	1372
Total number of females	390	151	141	682
Total number of males	472	102	126	700

(Source: Consumer Council of Fiji)

Empowering younger consumers

Young adults and children spend money on a regular basis each day. This is the generation captured by advertising and branding and are the ones that have a large influence on consumer purchases in their homes. At an age where many begin to enjoy increasing consumer freedom, young people are particularly vulnerable to consumer traps. They have poor understanding of consumer rights and little consideration for any potentially negative consequences of spending.

In total, the Council visited **11** schools and interacted with **1416** students, of which **680** were males, and **736** were females.

The Council also delivered **6** lectures at tertiary institutions, which included Fiji National University's School of Law in Nasinu, The University of the South Pacific in Laucala, Suva, as well as the Sangam College of Nursing in Labasa. A total of **401** participants (158 males and 243 females) benefitted from these visits. The Council covered topics such as consumer rights and responsibilities, landlord and tenancy issues, the importance of receipts, e-ticketing, consumer laws as well as the functions of the Council.

The Consumer Council of Fiji's school visits was initiated and designed to improve financial literacy among young children and teenagers to broaden their awareness of consumer rights and laws and of the organisations' that administer them.

Table 4: Summary of Consumer Education & Outreach Programs

Programme	No. of People that benefitted directly from these programs
Mobile Unit	1119
Community Visit	812
Workshops	1372
School Visit	1416
Lecture Visits	401
Public Assisted	100
TOTAL	5220

(Source: Consumer Council of Fiji)

Objective 2:

Develop and disseminate information on matters affecting consumer interests.

The role of mainstream as well as social media in the awareness of people and society has increased enormously. These mediums have been instrumental in reaching the masses as more people readily consume information on the go, whether by listening to the radio, watching through mobile gadgets or interacting on social media platforms. The press, journalists and the media do good work in bringing to light issues of consumer concern and the Council has always utilized this as a means of ensuring wider consumer influence through mainstream media.

Print and Broadcast Media

In the 2019-2020 financial year, the Council frequently utilized print and broadcast media to reach consumers and educate them about their rights and responsibilities. The Council issued press releases to mainstream media outlets and also participated in talkback shows on FBC and Fiji TV as well as a host of smaller radio stations. The Council frequently appeared on FBC's Speak Your Mind and 4 the Record shows and is also a regular guest on HOPE FM, a radio station run by the Seventh Day Adventist Church.

Table 5: Key Press Releases Issues

Surcharging by merchants on the use of EFTPOS	Council cautions consumers on Gartile
Dodgy car-dealers, a worry	Council condemns illegal minibus fare increase
Customer labelled "pink fat lady" on receipt	Cessation of BIMA Insurance shocks many
2019-2020 budget –A step forward	Raising Awareness and Consumer Confidence in Lautoka
Refrain from Price Gouging during Natural Disaster periods	Traders warned against selling substandard products
Consumers urged to be cautious during the Hibiscus festival	Council queries calls for bus fare increase
Jewellers should issue a certificate of authenticity	Mark-up fees on ATM currency exchange transactions must be disclosed
Council Commends Fiji Airways	Traders use manipulative tactics to get out of providing redress
MH flash and gain services to be available in all outlets	Extended Rental Freeze Order to Be Effective from 1 January 2019
Council calls for restaurants to adhere to the grading system	Council calls for traders to stop the sale of sub-standard meat

(Source: Consumer Council of Fiji)

- **Radio:** A total of **3183** radio programs covering 94 (English, iTaukei & Hindi) issues were conducted in 2019-2020. These programs covered issues such as the quality of meat, restaurants not adhering to the grading standards, the effects of the COVID-19 pandemic and sustainability. The Council also recorded **30** School Broadcasting Units (SBU) for students and teachers.

- **Television:** In the 2019-2020 financial year, the Council sought to take advantage of the increased coverage through digital free to air TV services via Walesi to reach a wider consumer audience. The Council, through news and current affairs programs on FBC and Fiji TV, covered issues such as the sale of substandard meat, restaurants not adhering to the grading system, consumer sustainability, food waste and consumer issues stemming from the effects of the COVID-19 pandemic. A total of **244** programs covering **68** issues were broadcasted on television.

Table 6: Radio Programs

Language	Radio Programs	No. Of Issues	Total Airtime Duration (minutes)
English	613	87	6685
itaukei	581	94	6905
Hindi	637	91	6543
Total	1831	94	20,043

(Source: Consumer Council of Fiji)

Table 7: TV News/Talkback shows

	No. of Shows	No. of Issues
News	152	78
Talkback Shows	92	24
Total	244	78

(Source: Consumer Council of Fiji)

- **Print Media:** A total of 217 newspaper articles were published in all three languages covering 157 issues. One hundred and thirty-six (136) advisory articles were also published, including feature articles in the Fiji Times, shoppers guide in the Fiji Sun and property guide articles.

Table 8: 2018-2019 Newspaper articles

Language	No. of articles	No. of issues
English	217	157
iTaukei	-	-
Hindi	-	-

(Source: Consumer Council of Fiji)

Social media and the Council website

- **Social Media:** The Council's social media presence has experienced steady growth in the 2019-2020 financial year. The Council has 919 followers on Twitter, while on Facebook, an additional 6,889 consumers followed the Consumer Council of Fiji page with the Council reaching an increased number of people daily. The Council's daily posts to educate consumers on emerging issues has contributed immensely to this growth. One of the areas which started to gain a lot of traction was organic products which the Council was promoting in its bid to help consumers to become more sustainable. As a result, Facebook posts on organic spiked in the month of May, 2019 by 1,498; demonstrating consumers interest in this particular subject therefore, the Council continued to advocate on organic products. Consumers have also started to utilise Facebook messenger to seek advice and lodge complaints on various consumer issues.

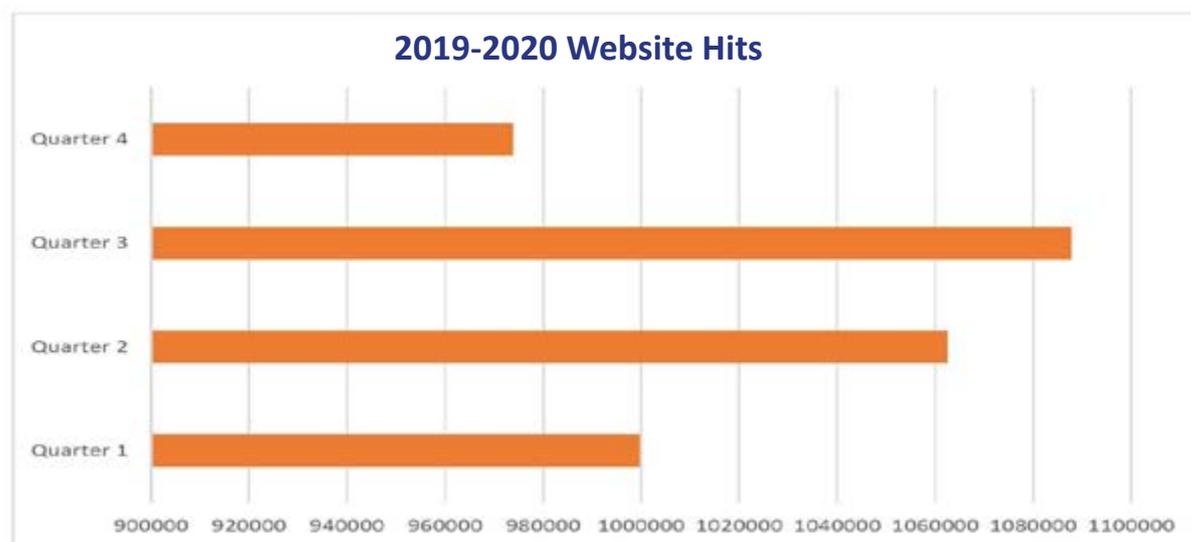
- **Website:** Fourteen different websites published 186 articles online. In addition, the Council consistently updates its own website www.consumersfiji.org with press releases and advisories. The Council's website had 2,540,224 million hits in the 2019-2020 period.

Table 9: Website 2019-2020

No. Of Websites	No. of Issues Covered	Total no. of articles Online
14	132	186

(Source: Consumer Council of Fiji)

Figure A: Website Hits



• **Facebook:** A growing number of consumers are turning to Facebook as a means of getting information and also lodging complaints. The Council’s Facebook page continues to receive multiple complaints each day. It is also a medium for consumers to access consumer information through press releases advisories and pertinent consumer issues. This has led to an increase in activity on the Council’s Facebook page. At the end of the 2019-2020 financial year, the Council’s Facebook page had **26,242** friends. This was an increase by **12,603** when compared to 2018-2019 financial year, which had **13,639**. Given the effectiveness of this platform, the Council continues to promote

it among consumers.

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

Post	People Reached
Have you been told by your landlord that you cannot have visitors at your place of tenancy? That is your right as a residential tenant. Exclusionary clauses such as “No visitors allowed” can be deemed discriminatory”.	72,404
Consumer Advisory: The Consumer Council of Fiji wishes to once again request consumers to refrain from engaging in any online dealings with ELEGANT WEAR, a Facebook online boutique, due to its history of scamming consumers by accepting money and failing to provide purchased items.	47,855
Have you seen such clauses: “Good once sold cannot be returned?”. If you come across signs or notices which state “Goods once sold cannot be returned”, know that this is an exclusionary clause which is illegal in Fiji.	37,250
Consumer Advisory: The Consumer Council of Fiji would like to clarify the issue of a 425g Taiyo Mackerel in Tomato Sauce. Please note the tinfish is price controlled and the price displayed is cored as per the Master Price List.	35,656
Video: To get the best deals this Christmas, be sure to conduct comparative shopping.	34,700

(Source: Consumer Council of Fiji)

Publications

Consumer Watch

The Council published 3,000 copies of Consumer Watch (Volume 41 and Volume 42). Key issues and activities were reported during the period, which included the Council's analysis of the 2019-2020 Government Budget, the Council's campaigns on Green Consumerism, specifically on Food Waste and the Na-I-Solesolevaki project, what to consider when buying meat and on consumer awareness and financial assistance during the COVID-19 pandemic.

Brochures

The Council produced two brochures on:

1. Food Waste: Coinciding with World Consumer Rights Day, the Council produced and distributed 1000 brochures on the theme "Love Food, Hate Waste, Save Money". The brochure consisted of means and ways consumers can prevent food waste in homes as well as provide food preservation tips to ensure food last longer and are unlikely to go to waste.
2. Green Action Week: The Council produced 2000 brochures in English (1000) and iTaukei (1000) prompting consumers to be part of the solution and not the problem by reducing the use of single use plastics and get into the habit of using sustainable alternatives.

Objective 3:

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

Campaigns are used to articulate new and emerging issues to consumers in Fiji. These campaigns are backed by either complaints or market surveillance driven research and encompass a wide range of consumer issues both new as well as those that continue to plague consumers. The Council conducted campaigns on the following issues in the 2019-2020 Financial Year.

Real Estate Sector Pricing

The Consumer Council of Fiji conducted a workshop for stakeholders in the Real Estate Sector on November 14 and released the results of its research into Real Estate Sector Pricing and Rental Pricing in Fiji under the theme "Public Perceptions of Quality and Affordability in Housing Sector". The Workshop was attended by 45 Participants, 33 Males and 12 Females. The Council highlighted problems faced by buyers/consumers of houses or tenants and to educate consumers on their rights and responsibilities when buying a house or getting into tenancy agreements. The event was widely covered by mainstream media on Print, Online and Broadcast (Radio and TV) mediums. The essence of the workshop was covered in 24 News segments on Radio in Hindi, iTaukei and English. There were also 4 stories published by the Fiji Times and Fiji Sun from the workshop and a total of 3 online coverage. The Council also conducted awareness via Social Media posts and also released 2 features and 1 Press release on the workshop. The findings and the issues relating to real estate sector were also imparted to the Fijian consumers via Radio and TV on the shows- Speak Your Mind, Breakfast Show and Na Vakekeli.

Restaurants not adhering to restaurant grading

The Council received several complaints against restaurants in terms of unhygienic practices and the presence of pests in food. This prompted the Council to carry out a survey on restaurants around the country, which found pervasive poor hygiene practices that are placing consumers' health at jeopardy. The survey found that unhygienic practices were rife in restaurants around the country together with pest infestation and poor food storage.

Apart from hygiene practices, it was also observed that the food sold in some restaurants seemed stale, half-cooked or cold, especially meat. Many of these restaurants had already been graded however, they did not comply with their grades. The Council also collaborated with Municipal Councils and Health Inspectors who issued warning letters to offending restaurants.

The Council also appeared on talkback shows and released press releases and features to advise consumers of the issues with restaurants, urging them to look out for Restaurant Grading Cards. The Council also urged consumers to be on the lookout for unsafe food handling practices in restaurants. The features and press releases were also released on social media and published on the Council's website.

Money Lending

The Council conducted a social media campaign on money lending alerting consumers to provisions in the law that money lenders must abide by. This included the need for contracts between both the consumer and the

lender, the amount of interest that is to be charged and the importance of having a valid business license. The Council also produced a feature which was published in a local newspaper alerting consumers to these provisions as well as the need to practice more responsibility when dealing with money lenders. The Council also generated discussions in workshops, community visits and through talkback shows on mainstream media.

World Consumer Rights Day (WCRD)

On March 12, 2020, the Consumer Council of Fiji held a speak out session on the theme “Love Food, Hate Waste, Save Money” prompting better use of kitchen waste and helping influence better consumption decisions that have minimal effect on the environment. There were more than 190 participants from across

the country with the West and North regional offices holding simultaneous celebrations along with the Suva Office. This was the first time WCRD was celebrated in all three divisions Minister for Agriculture, Rural and Maritime Development, Waterways and Environment, Dr Mahendra Reddy was chief guest at the Suva event. Speakers dwelled on the topic food waste and its impacts on the environment, its cost to individual families and the nation, and ways in which consumers can save money and food by employing more sustainable methods like growing your own food, composting, and efficient storage. The Council had also run a poetry competition on the national theme Love Food, Hate Waste, Save Money. The winners for respective divisions were invited to be part of celebrations.

Objective 4:

Educate and inform traders and service providers on consumer protection.

Globally, consumer advocacy bodies have begun to work with traders and service providers to ensure that consumer rights are protected and consumers are given value for money. Traders that develop a reputation for working with consumers can expect increased business while those that develop reputations for unscrupulous

behaviour will steadily lose customers. The Council works with traders, primarily through workshops where we are able to educate them on policy issues and transparent trader behaviour to improve their services to consumers.

Table 12: Awareness Programs with Traders/Service Providers

	Name of the Organisation	Topics Discussed	Location
1.	Employees workshop - Prouds	Green Action Fund, Consumer Rights and Responsibilities, Hire Purchase, Loan Protection Insurance, Receipts, NCH, Consumer protection legislations.	Suva
2.	Jacks of Fiji	About Consumer Council, Debt management and Advisory Services, Consumer Credit Act, Money Lending, Landlord/ Tenants and Layby, About NCH, Question/Answer Session.	Sigatoka
3.	Rups Big Bear	About Consumer Council, Debt management and Advisory Services, Consumer Credit Act, Money Lending, Landlord/ Tenants, About NCH, Question/Answer Session.	Sigatoka
4.	Tappoo	About Consumer Council, Debt management and Advisory Services, Consumer Credit Act, Money Lending, Landlord/ Tenants, About NCH, Question/Answer Session.	Sigatoka
5.	Home and Living Staff	Debt Management and Consumer Advisory Services, Warranty and Guarantee, Responsibilities of consumers and hire purchase companies, Landlord and Tenant.	Labasa
6.	Bargain Box Staff	Role of the Council, Types of complaints received, Debt Management, Debt to income Ratio and National Consumer Helpline.	Labasa
7.	RB Patel Staff	Role of the Council, Types of complaints received, Debt Management, Debt to income Ratio and National Consumer Helpline.	Labasa
8.	CJS Supermarket Staff	Roles and Functions of Consumer Council of Fiji, Market surveillance- issues encountered, Types of complaints received, Debt Management and National Consumer Helpline.	CJS Supermarket Labasa

**RESEARCH AND POLICY
ANALYSIS DIVISION**



GOAL 2: Drive Change to Benefit Consumers

Rigorous research into consumer issues and analysis of the relevant policies is the impetus to meeting the Council's goal to drive change for the benefit of consumers; which is the core work of the Research and Policy Analysis (RPA) division. The problems faced by the consumers and probable future issues are identified by the RPA division through complaints received at the

Council, and continuous monitoring and evaluation of the marketplace. Thorough research is then conducted and the findings are used to advocate and effectively engage all relevant stakeholders to mobilize reforms in trader practices and their governing policies, procedures, and regulations.

Objective 1:

Advise the Minister on issues that affect consumers.

The Council developed five issue papers in FY 2019-2020. Issue papers are prepared on key consumer concerns in order to determine policy recommendations that would best protect the consumer rights. These issue papers are namely, Power tools in Fiji, and Medium-density Fiberboard (MDF) Furniture: Suitability for Fiji, Sustainable Consumer – Reduce Food Waste and Eat in Season, Need for anti-price gouging laws in Fiji, and National standards on importation of electrical appliances.

Moreover, the Council prepared the following five major research papers in FY 2019-2020:

- i. The Real Estate Practice;
- ii. Credit Institutions (from consumer's perspective);
- iii. Informal Housing Settlements;
- iv. Short Shelf Life of Food Products in Fiji; and
- v. Fiji's Food Legislation Review.

These have set the foundation to lobby for changes in our laws, for example, the recommendations highlighted in the Council's research papers on real estate and credit institutions, have been taken into consideration to review the Real Estate Agents Act 2006 and Consumer Credit Act 1999.

Objective 2:

Making representations to the government or to any other persons or organizations on issues affecting the interest of consumers.

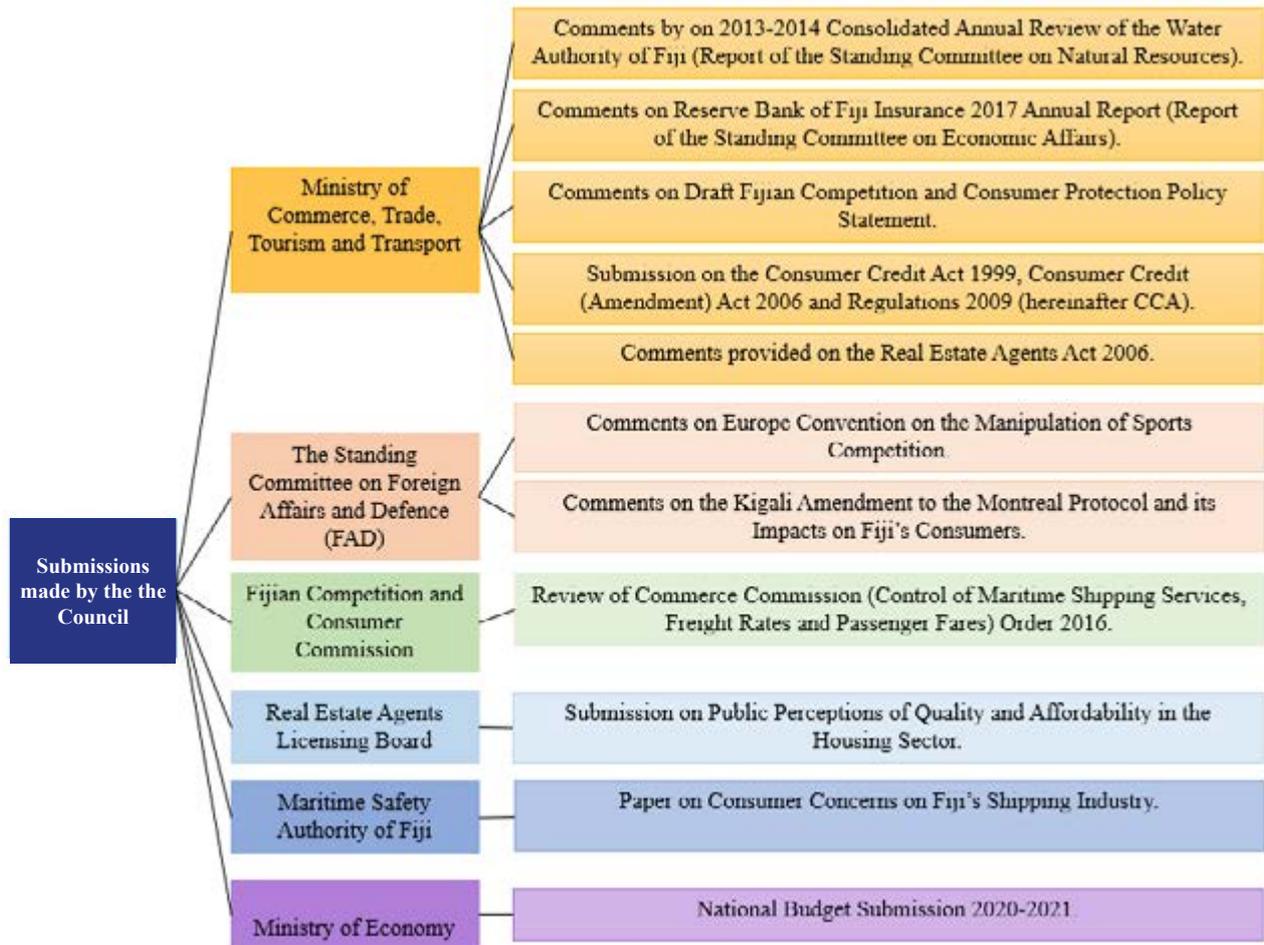
The Council has statutory obligations under the Consumer Council of Fiji Act 1976 to "do all such acts and things which it may consider necessary or expedient to ensure that the interests of consumers of goods and services are promoted and protected." The Council is also a key stakeholder and representative in the formulation of policies, legislations, and standards in the country.

Consumers are greatly impacted by the direct and indirect consequences of economic decisions and therefore, needs to be placed at the heart of new policies introduced by the government. Hence, written submis-

sions are provided by the Council to policymakers, regulators, and even private sector organizations on issues affecting the interests of consumers which would ensure that the consumer voice is heard.

A total of 11 submissions were made by the Council, with 5 submissions made to Ministry of Commerce, Trade, Tourism and Transport and 6 submissions were made to other organizations, which is shown in Figure B.

Figure B: Provides a highlight on the submissions that were made by the Council.



National Budget Submission

The National Budget is one the most important Government documents that impacts consumers. Thus, the National Budget submissions serves as a platform for the Council to continuously lobby for the consumers based on grievances, complaints, and suggestions that were received.

Impact of submissions

The 2020-2021 National Budget was announced on 17th July 2020 by the Honorable Aiyaz Sayed-Khaiyum, Attorney General and Minister for Justice, Economy, Civil Service, Communication and Public Enterprise. The following impacts for the benefit of consumers were noted from the Council's submissions:

- The Government continued the existing initiatives, which were announced in the COVID-19 response budget on 26th March 2020, for Fijians who had difficulty in paying water and electricity bills. Consumers were given the option to defer their water bill payments until 31st March 2021, while EFL subsidized customers earning less than \$30,000 continued to enjoy the discounted payments for the usage of the first 100 units of power through to 31st March

2021.

- There was a tax reform in the tourism sector which entailed a reduction in the Service Turnover Tax (STT) and Environment & Climate Adaptation Levy (ECAL). This was expected to increase the economic activity in the tourism sector benefiting Fijians in terms of affordability and job creation as well as to attract foreign investors.
- To increase accessibility to affordable housing, the Government continued the assistance being given to first home buyers, with an increment in the First Home Owners grant from \$15,000 to \$30,000 to build their first home, together with the incentives for reasonably priced housing for multi-story developments.
- There was a reduction in fiscal import excise duties on over 1,600 items ranging from food and household items to building materials.

Work on Standards Development

Having standards for goods and services is an essential mechanism to ensure consumer protection and satisfaction. Thus, the Council represented the consumers in the following work on standards development:

- Presentation was delivered by CEO, Ms. Seema

Shandil on “Benefits of Standards on Fijian Consumers” on the occasion of World Standards Day at Grand Pacific Hotel, Suva.

- A total of 22 comments and feedback were provided on Fijian Made Matrix to the compliance committee.
- Comments were provided to Department

of National Trade Measurement and Standards (DNTMS) on the review of the Trade Standards and Quality Control Act 1992.

- The Council is a member of the committee on development of a National Policy on Substandard Electrical Appliances.

Objective 3:

Conduct Research, Investigations and Market Surveillance into Matters Affecting Consumers.

Minor research and Investigations

The Council receives numerous complaints daily via face-to-face, National Consumer Helpline, telephone, email, social media, and recently through the Consumer Council of Fiji mobile app. The issues raised at the Council that were prevalent in the marketplace enabled the Council to conduct complaint-driven minor researchers to resolve and expose unfair business practices.

Apart from consumer complaints, observations from market surveillance also prompts the Council to undertake minor research tasks. A total of 81 minor research reports were prepared for the 2019-2020 financial year. These were used to disseminate information in the form of press releases, feature articles and social media advisories to consumers, and to strengthen the council's submissions, issue papers, and major research papers to government and policymakers.

Joint Inspections

The Council has been working closely with municipal councils and other enforcement agencies for market surveillance so that businesses do not violate consumer protection laws. These inspections revealed common unethical practices, which included traders' failure to provide price tags on items, improper product labelling, sale of rotten vegetables and fruits, presence of foreign matter in meat, damaged packaging of food products, misleading prices whereby in-store price displays failed to correspond with Point Of Sale (POS) system, exclusionary clauses of no return/refund of items, misleading sales notices and advertisements, and price control violations. The Council has warned traders engaging in unfair trade practices with many immediately rectifying the highlighted issues. Joint inspections with municipal council Health Inspectors also resulted in condemnation of the bad food products.

Notable Impacts Spanning Different Areas:

COVID-19 related complaints

- Complaints lodged against Fiji Airways (respondent) that were resolved in Quarters 3 and 4, 2019-2020 included issues like prolonged to no response by the respondent to assist complainants in obtaining refunds or rebooking domestic flights due to COVID-19 flight cancellations. Upon the Council's intervention, complainants received much needed redress in the form of refunds and re-bookings.
- Complainant purchased a total of 20 disposable surgical masks (3-ply) at the advertised price of \$3.50 each from Island Pharmacy (respondent) however, he was charged \$4.50 for each mask on the Point of Sale (POS) system, and thus sought Council's assistance. Upon the Council's intervention, the respondent refunded the overcharged amount of (\$20.00) to the complainant and reduced the price for surgical masks to \$3.00 each.
- Complainant informed the Council that Singh's Hypermart, Naselai (respondent) was practicing conditional selling where consumers could only purchase 2kg brown sugar if they purchase items amounting to \$10.00 and above. Those intending to purchase only sugar were denied the sales by the respondent. Upon the Council's intervention, the respondent ceased from engaging in conditional selling and a warning letter was issued to the trader.
- The complainant paid \$600 deposit to hire a bus with Classic Buses Limited (respondent) from Lautoka to Suva. However, the complainant had to cancel the booking due to COVID-19 travel restrictions. The complainant approached the service provider for a refund which was denied. Upon the Council's intervention, the respondent provided full refund to the complainant.
- The Council received a complaint against Discount Flight Centre (respondent). The complainant paid \$2900 to the respondent and booked a flight for him and his wife to travel to New Zealand. However,

due to COVID-19 travel restrictions, he was not able to travel. The complainant sought assistance from the Council in obtaining a refund. Upon the Council's intervention, the respondent provided full refund.

- The complainant raised her concerns against Post Fiji (respondent) for charging \$95.50 fees for keeping her parcel during the COVID-19 lockdown period. Upon Council's intervention, the respondent waived storage fee.

Airline Services

The Council received three complaints in the month of November against Go Local Holiday (respondent), whereby the complainants had deposited the fare amount into Travel Centre Limited's bank account after which the air tickets were issued to them. When the complainants checked their tickets with Fiji Airways, they were advised that they were issued bogus tickets. When they contacted Go Local Holiday on the matter, no response was received. Upon the Council's intervention, a full refund was provided to the complainants.

- Complainant booked one-way ticket via online with Northern Air (respondent) for travel from Savusavu to Suva on the 1st of June, 2020. However, when she arrived at the airport, the complainant was informed that no planes were travelling on that day. The complainant sought compensation for the expenses she incurred for traveling to Suva the next day with a different airline (Fiji Link) and hotel accommodation. The complainant highlighted this issue to the Council, after which the respondent provided an open return air ticket (Savusavu- Suva – Savusavu) with no additional costs to the complainant to which the complainant agreed.

Fuel Price

- Complainant purchased two drums of fuel from Supreme Fuel Limited (respondent) two days prior to fuel price changes and left it with the respondent for loading onto the ship. However, due to an increase in the fuel price after the announcement by FCCC, he was asked to pay for the price difference which he was not advised of initially. Disgruntled with the respondent, he sought the Council's intervention, upon which the respondent waived the price difference (\$35.00) and displayed notices to inform consumers about expected charges and prices after change in fuel price.
- Complainant purchased a 12kg gas cylinder from

Kali Shop (respondent) at \$43.95 which was higher than its regulated price of \$38.47. Upon inquiring with the respondent on the sudden price increase, he was informed that transportation costs were included in the final price. Upon the Council's intervention, the respondent refunded the complainant \$5.48 that was overcharged and amended the price of 12kg gas cylinder to \$38.47 as per the FCCC LPG Price Authorization that was effective from 1st April, 2020.

Food and Hygiene

- The complainant sought the Council's assistance when he found that City Cottage Restaurant (respondent) was selling stale food and its premises were in an unhygienic condition. Upon the Council's intervention, an abatement notice was issued to the respondent by Suva City Council health department on 21st January 2020. Subsequently, a re-inspection by the municipal council was carried out on 24th January 2020 and found that the highlighted insanitary conditions were rectified, Thus, the respondent was complying with the standards.
- Complainant had purchased a can of Country Style Corned Mutton from Rajendra's Supermarket in Nakasi (respondent), however was not satisfied with the meat content. Subsequently, he sought the Council's assistance. The Council conducted an inspection at Foods Pacific's processing facility, in Wailada, Lami. The processing facility complies with HACCP standards and Foods Pacific informed the Council that their production line has automatic fillers and staff are stationed to check that each filled can has the right portion of meat and to remove cans that have fat chunks filled in. Foods Pacific further informed the Council that they would strengthen their quality checks before the final product is sealed for distribution and gave six cans of corned mutton to the complainant as redress. A follow-up visit was also conducted in early July where the trader was found to be compliant with the Food Safety Act 2003 and Regulation 2009.

Mobile Network Services

- Complaints lodged at the Council against Digicel Fiji Limited (respondent) that were resolved in the financial year 2019-2020 encompassed issues such as faulty Sky Pacific decoders, incorrect Sky Pacific disconnections, poor Sky Pacific connectivity (scrambled channels, no signals), wrong Sky account billings, bundle offer issues (related to Triple Play bundle, Sky Pacific bill pay, Unwired, mobile data

plans), and misleading advertisements. Upon the Council's intervention, these issues were resolved through site visits without the complainants incurring any costs, account adjustments, provision of rebates for untimely disconnections (Sky Pacific), rebates provided for data plans via extension of account due dates and data top-ups, and amended advertisements.

- Complaints lodged at the Council against Vodafone Fiji Limited (respondent) that were resolved in the financial year 2019-2020 included issues such as outdated information or list provided via mobile phone on the nearest shops that provide e-transport card service, poor customer service, and technical issue faced with e-transport card. Upon the Council's intervention, the respondent provided an updated list of agents particularly in the Nadawa/Nadera area, routine refresher trainings were provided to all their customer service agents in all their retail outlets, and replacement of e-transport cards was done. With complaints regarding connectivity issues, consumers were provided with refunds when their modems were returned to Vodafone or were provided rebates and additional data in cases where consumers were unable to utilise the data in the given timeframe.
- Complaints lodged at the Council against Telecom Fiji Limited (respondent) that were resolved in this financial year were in relation to poor to no dial tones emitted by complainants' landlines. Upon the Council's intervention, TFL technicians checked and repaired cable works and subsequently, issues were rectified.

Hotel Services

- Complainant cancelled his booking with Duadua Beach Resort (respondent) for 27th of December, 2019 as a safety precaution due to the impending Tropical Cyclone Sarai. When he sought a refund, the respondent had indicated that there was a "No Refund" policy for deposits and withheld the \$705. The complainant sought the Council's assistance, and upon the Council's Intervention, he was provided a full refund.
- Complainant paid \$255 for a night's stay at Grand West Villas (respondent), Nadi but no longer wished to spend the night because of the presence of bed bugs on the hotel beddings. The complainant sought the Council's assistance in seeking refund. The Council consulted with the hotel after which the complainant was provided full refund.

- Complainant booked two rooms at Lautoka Hotel (respondent), one with air conditioning for \$80 and another with a fan for \$50. The air conditioning unit however was not functioning, and the complainant was provided a fan. The complainant later attempted to get a \$30 refund seeing that he was unable to enjoy the services of an air-conditioned room but was denied. Upon the Council's intervention, the respondent provided the refund to the complainant.

Other Issues

- Complainant's son was attending Small Whales Preschool (respondent) and had paid \$200 for enrolment fees and \$1000 as advance payment for Term 1 (\$100 per week for the 10 weeks in term 1). However, her son started developing skin irritation, became ill and could not attend school since Week 5. The complainant requested for a refund of fees which was denied. Upon the Council's intervention, the school refunded \$600 despite a non-refundable enrolment policy.
- Complainant took her son to Dubey Dental & Medical Centre (respondent) to get an L-shaped gold filling done. Within three months of the procedure, the gold filling came off, thus she sought the Council's assistance. Upon the Council's intervention, the respondent recemented her son's L-shaped gold filling, cleaned and buffed his upper teeth, and polished his gold teeth free of cost.
- The complainant visited TT Services (respondent) who provide integrated visa processing solutions and noticed that the waiting area is not consumer friendly because there is no queue management system in place for consumers. Consumers who took washroom breaks lost their place in the queue if they stepped out of the respondent's office. Complainant sought the Council's intervention in raising the same with the respondent. Upon the Council's intervention, the respondent implemented an electronic queue management system for consumers.
- The complainant engaged the services of CDP Courier Limited (respondent) to send grog from Labasa to Nadi. However, the package went missing during transit and the respondent refused to provide compensation. The Council intervened after which the respondent provided \$1035 as compensation to the complainant.

- Complainant purchased medication from Hyperchem Pharmacy (Lautoka) (respondent) however, he realized that he was overcharged for the medication. When the issue was raised and apologized to complainant.

the respondent confiscated the medication and refused to provide redress. Thus, the complainant sought the Council's assistance. Upon Council's intervention, the respondent provided full refund

Objective 4:

Conduct Research in Partnership with Regional and International Organizations

The Council being an active member of Consumer's International participated in the following engagements for the governance and reform in areas on consumer interest:

1. Provided comments and feedback on the key documents which include the white paper on Competition Law and Policy in a Globalized, Digitalized Economy, World Consumer Rights Day 2020's ideas, COVID-19 Member Survey Briefing, and report on Engaging and enhancing consumer advocacy in financial services.
2. Completed online survey on Global Consumer Product Safety.

Market Surveillance

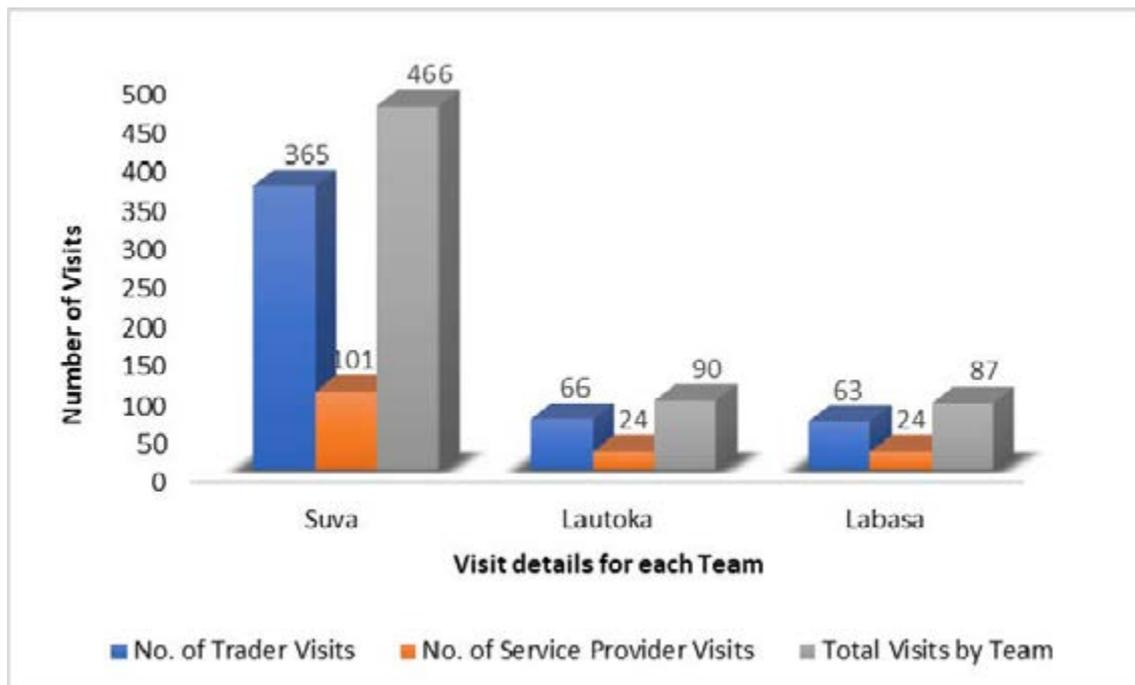
Market surveillance is an important activity that is continuously undertaken by the RPA division for the

betterment and protection of consumers. The conduct of businesses are monitored to ensure that they are operating fairly and ethically. Any non-compliance found resulted in the traders and service providers being issued with warning letters and the issues found were flagged to the relevant authorities. They were advised to correct the issues and immediate rectifications were done in many cases.

Trader & Service Visits

A total of 494 market surveillance visits were conducted by the team when compared to 476 visits in the past financial year, which is an increase by 18 visits despite the COVID-19 crisis. Furthermore, a total of 149 service provider visits were conducted to check for hygiene standards and scrutinise the standard of customer service amongst service providers. These included financial institutions, service stations, utility companies and others. There was an increase by 27 visits when compared to the 2018-2019 financial year. The number of trader and service provider visits by the Suva,

Figure C: Showing the Number of Trader & Service Visits



Lautoka and Labasa teams in the respective divisions is highlighted in Figure C.

Impacts from the Trader and Service Visits

The regulatory authorities which include Municipal Councils, Fijian Competition and Consumer Commission (FCCC), Ministry of Health Food Unit, Fiji Revenue and Customs Service (FRCS) and Biosecurity Authority of Fiji (BAF) were notified about the issues found during the trader visits. Some matters that were raised with traders were immediately corrected. Common issues found during service visits was unhygienic practices in restaurants. These included uncovered food, food found with insect droppings, dirty hand towels provided at the sink, hair nets not worn by staff whilst serving food to customers, and improper food storage. Similarly, non-operational air gauges, unhygienic lavatories and out of order fuel pumps were identified among service stations. On the other hand, issues found in grocery outlets consisted of no price displays on products, no English translation on foreign labelled food products, and non-disclosure of expiry dates.

Advertisement Monitoring

The Council continuously monitors advertisements that are disseminated via different platforms which include newspapers, magazines, websites, television, billboards, banners and social media, and other media modes multiple. A total of 68 advertisements were found to contain misinformation, non-disclosure and misleading promotions in the 2019-2020 financial year when compared to 49 such advertisements in the 2018-2019 period. The information on advertisements in which issues were found is given in Annex 2.

Impacts

As a result of the Council's proactive advertisement monitoring, a total of 58 traders and service providers made amendments to their advertisements, removed misleading notices and exclusionary clauses, issued apology notices on mediums used for their advertising, with a selected few even providing some redress to consumers. For example, Elim Mini Mart, Suva advertised a clearance sale notice on ladies' handbags for \$30 each however, the old price was \$29.99 thus the notice was immediately removed. Hansons Supermarket, Makoi had a Diwali catalogue that advertised that "on shopping \$50 & over get one each of the above items at advertised prices". One of the items being advertised was Allowarie ghee 750ml at \$13.95 but the POS charged the item at \$14.95. The code for the mentioned product's special price was not

entered so the supermarket gave the complainant two bottles of ghee as redress. Jacks of Fiji had advertised a "Weekend Deal" that included a Milani lip gloss and Lakme nail polish, with a notice displaying a combo deal for both worth \$5 however, these were in fact \$5 each. Milani lip gloss was also out of stock. The misleading sales notices were immediately removed by the businesses. Issues with other ten advertisements were found after the advertised time had left and the business were cautioned in these cases.

Selected Advertisement and Promotions Related Complaints

- Complainant had ordered and paid for 48 bottles of 750ml Headline Shiraz Wine from MaxVal-u (respondent) Savusavu branch. The complainant had noticed an advertisement by the respondent and intended to purchase the items on sale but was instead advised that the item was not in stock. The complainant raised the matter with the Council indicating that the advertisement was misleading. The Council liaised with the respondent and full refund was facilitated.
- Complainant purchased two Lahengas (Indian tradition wear) from an online business, MS Fashions (respondent). She noticed however that the items delivered differed from those advertised thus sought the Council's assistance. Upon the Council's intervention, the respondent provided refund.
- Complainant requested Vinod Patel Home & Living (Lautoka branch) (respondent) for a quotation for a Samsung S10 plus. The quotation issued was valid for 30 days which included \$300 cash back and a free Samsung 32-inch television as per promotion. When making the purchase however, the complainant was advised to choose only one of the free offers provided in the quotation. Upon Council's intervention, the respondent provided both \$300 cash and Samsung television to the complainant.
- Complainant purchased Lemon Tea 50g (25 teabags) distributed by Punjas (respondent), however, was shocked to discover Ceylon tea bags inside the packaging. The complainant raised the issue with the Supermarket where the product was purchased from and received no response causing him to seek the Council's assistance. The Council consulted the respondent who then provided

refund to the complainant. The respondent also notified the Council that they had recalled items of the same batch from Supermarket shelves.

- Complainant purchased a laptop from Quantum Electronics (respondent) which was advertised for sale. An hour later, the complainant discovered that the laptop he purchased did not match the specifications provided in the advertisement. This was brought to the attention of the respondent who had obliged to provide the complainant with a replacement after 3 working days. However, the complainant sought the Council's assistance as he sought a refund and not a replacement. Upon the

a \$50 MH Homemaker voucher as compensation.

Council's intervention, the respondent provided full refund.

- Complainant saw an advertisement whereby MH Homemaker (respondent) through its Facebook page advertised their promotional price for Daisy 3 pcs Sofa Set. The advertisement stated that customers can buy the Sofa set at a reduced price of \$269.00 when compared to the original price of \$369.00. However, it was not revealed to the customers that the promotion only included frames and not cushions. MH Homemaker amended their advertisement which later included "Pictures are for illustration purposes". The customer was given

Objective 5:

Engage with Government, Regulators, Policy Makers, Private Sector, NGO's And Civil Society

Groups with The Aim to Safeguard and Promote Consumer Interest

Key Engagements

Another major role of the Council is to represent consumers at stakeholder forums and consultations. The Council often provides consultation to Policymakers and industry groups on issues that affect the Fijian consumers. The Council undertook 195 engagements in the 2019-2020 financial year with Government bodies, regulators, traders and service providers, including NGOs and civil society groups. Refer to Annexure for more information on the engagements by the Council.

Boards and Committees:

A total of 11 meetings were held with different boards and committees which provided a platform for the Council to gain external insight in the pressing issues and represent the consumers and to ensure that consumer issues are heard. The Council staff serve on the following groups:

- Food Task Force – Technical Advisory Group (Ministry of Health);
- Diabetes Fiji;
- Central Board of Health (Ministry of Health);
- Fiji Medicinal Products Board (Ministry of Health);
- National Industry Working Group (NIWG) of Telecommunications Authority of Fiji;
- Complaints Management Forum (Reserve Bank of Fiji);
- National Antimicrobial Resistance Committee;
- Young Entrepreneurship Scheme Committee;
- Research and Innovation Scheme for Enterprise

(RISE);

- Fiji Pharmacy Profession Board (Ministry of Health); and
- Fiji National Codex Committee.

Stakeholder Consultation and Forums:

A total of 15 important forums, consultations and meetings was attended by the Council staff as a consumer representative in the 2019-2020 financial year.

Private Sector Engagement:

To be able to better address issues and complaints associated with goods and services, the Council continuously engages with business communities. A total of 19 meetings with traders and service providers were attended by the Council staff. These meetings also serve as the platform for the Council to discuss the different types of complaints and issues that are highlighted during market surveillance and seek further information, explanation and clarification.

Engagement with Regulators:

A total of 21 engagements were organized with regulators to discuss the common consumer issues and what actions the regulators can take for the betterment of the consumers.

International and Regional Engagements:

The CEO represented the Council at the Consumers International Council Meeting 2019 held in London, United Kingdom, refer to annexure 3 for more information.

Objective 6:

Co-Operate with Any Person, Association or Organisation Outside Fiji Having Similar Functions and Becoming A Member of Or Affiliate to Any International Organisation Concerned with Consumer Matter

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



**ALTERNATIVE DISPUTE
RESOLUTION (ADR)
DIVISION**

Mediation – A brief overview

- https://youtu.be/5p_11A9jmvU



GOAL 3: Solve Consumer Complaints through Mediation

This was a challenging year for the Alternative Dispute Resolution [ADR] & Consumer Advisory Division following the devastating impacts of the COVID-19 on consumers and the economy. The outbreak of the pandemic led to a surge in complaints ranging from cancellation of flights, shipping services, hotel bookings, wedding events; price hikes of PPEs and food items; conditional selling; and delay in delivery of goods and services. Frustrated consumers sought the Council's assistance in resolving their complaints and the team of Consumer Officers in the ADR Division worked tirelessly in ensuring that the rights of the Fijian consumers were upheld. Lockdowns and limitations on social gathering affected the mediation process amidst the pandemic however, the Council ensured that restrictions of COVID-19 did not affect our core function of resolving consumer complaints.

One of the milestone achievements of the Council was the development and launch of a new Complaints and Management System (CMS) which provisioned a more structural and reliable database for better data management with better information, disclosure and appropriate reporting systems. The new CMS also captures the monetary value of complaints that are lodged via toll-free helpline 155. This is a development which was not present in the NCH database. The CMS also eases report generation of complaints making reporting significantly less timely and more convenient. The Council also launched its new Mobile application which is designed to ease consumer convenience in lodging complaints as more consumers are becoming tech savvy.

Objective 1:

Handle consumer complaints against traders and service providers

The ADR Division of the Council continues to receive numerous complaints against unjust and unethical traders on a daily basis. There were certain traders who tried to take advantage of the pandemic in justifying their unscrupulous trading behaviour, however, the ADR Division did not compromise its main objective of assisting consumers resolving complaints wherever possible.

In the 2019-2020 financial year, the Council received 4,292 complaints on faulty goods and substandard services indicating an average of 358 complaints registered per month. The monetary value of all these registered complaints summed up to FJD \$3,968,601.35. The Council was successful in assisting 3,822 consumers with redress putting back \$2,991,385.61 into Fijians' pockets.



Table 12: Summary of Consumer Complaints

	Central/Eastern	Western	Northern	Total
Registered Complaints	2597	1281	414	4292
Number of Cases Resolved	2375	1099	348	3822

(Source: Consumer Council of Fiji)

Mediations held from 2019 to 2020

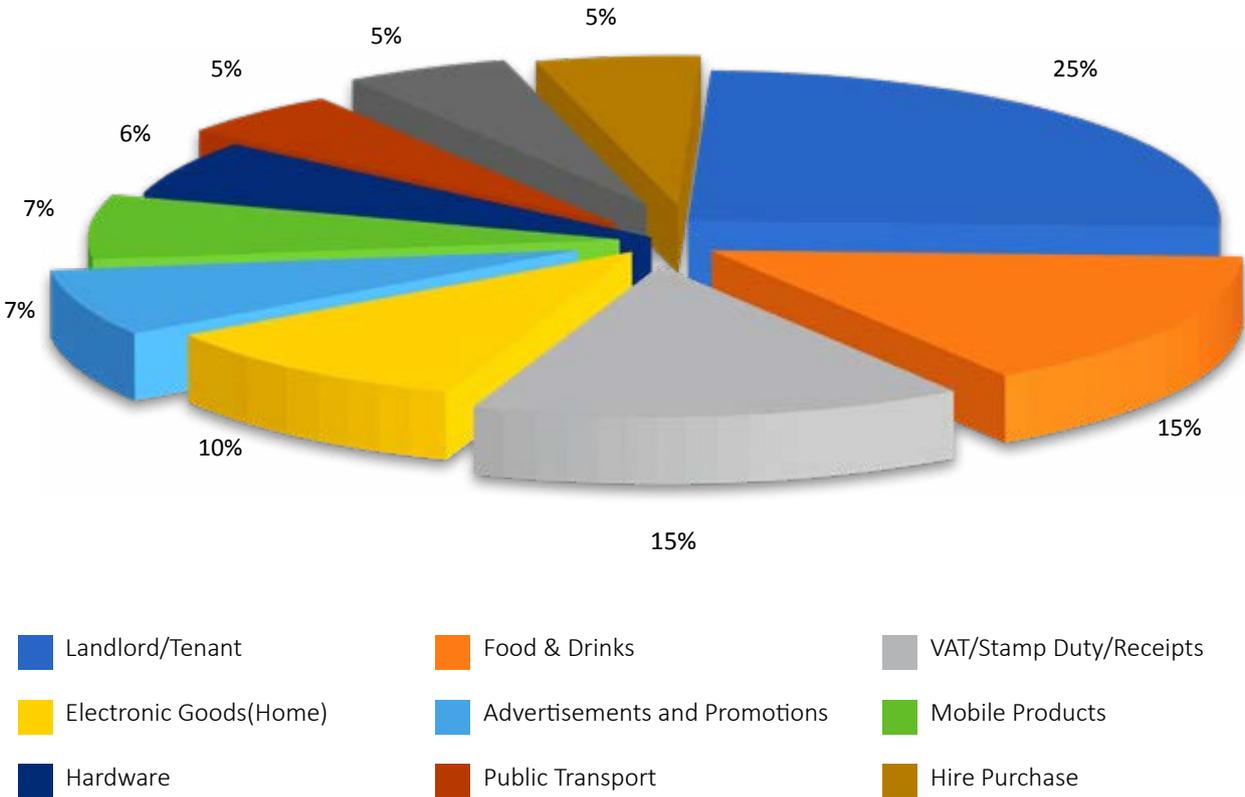
The Consumer Council of Fiji plays a crucial role in helping resolve disputes out of court. While the term ADR itself covers a wide variety of processes such as arbitration and reconciliation, the Council largely conducts mediations and acts as the independent third party that helps disputing parties reach an amicable resolution on consumer issues. The Council conducted 313 mediations in the 2019-2020 Financial Year.

Table 13 : Summary of Mediations Held

ADR/ NCH MEETINGS AND MEDIATIONS	
First Quarter	63
Second Quarter	86
Third Quarter	71
Fourth Quarter	92
Total	312

(Source: Consumer Council of Fiji)

Figure D: Top 10 Complaints Received at the Council from 2019 to 2020



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

1. Landlord/ Tenancy

Ranking highest on the list of complaints were issues pertaining to landlord and tenancy with five hundred and ninety-two (592) complaints registered. An increase of 29% was noted compared to the 2018-2019 financial year in this category, owing mostly to an increase in the number of tenants seeking rental flexibility as a result of job losses or a reduction in working hours as a result of the pandemic. Financially distressed tenants contacted the Council in trying to negotiate flexible rent payment arrangements with their landlords. The ADR Division was successful in liaising with most landlords in trying to reach amicable rent payment solutions owing to COVID-19. Other nature of complaints ranged from landlords issuing tenants with unlawful eviction notices to refusal of bond refund.

2. Food and Drinks

Coming in second place was complaints relating to food and drinks totally of three hundred and seventy (370) complaints. Complaints ranged from price hikes on food products and groceries following the pandemic to traders selling rotten and expired food products. There were also complaints of conditional selling of food items to shortages of food products following panic buying amidst COVID-19. The Council continues to closely monitor such traders by conducting intensive market surveillances and referring offenders to the Ministry of Health's Food Unit for enforcement action.

3. VAT/Stamp Duty/Receipt related complaints

Three hundred and fifty-four (354) complaints relating to VAT/Stamp Duty/Receipt were received at the Council positioning this category at third place. The nature of complaints in this category included traders failing to provide receipts, traders selling items beyond the regulated price, and traders issuing faded receipts.

4. Electronic goods (Home)

The Council received a total of two hundred forty-four (244) complaints pertaining to electronic goods (home) category placing it at number four amongst the top ten complaints.

Consumers complained mostly of electronic products becoming faulty within a short period of purchase to traders refusing redress whilst

the products were within the warranty periods. The pandemic also brought about complaints of consumers being told to wait for spare parts for long durations of time. Unavailability of aftersales services also became an issue. Consumers also raised concerns of electronic items sold at exorbitant prices without any warranty and guaranty being offered.

5. Advertisements and Promotions

Ranking fifth on the list were advertisements and promotions grievances with one hundred and seventy-seven (177) complaints registered. Difference with point of sale price and shelf/advertised price, misleading prices of goods, bait advertisements and two price advertising were common issues raised by consumers.

6. Mobile Products

In sixth place were complaints relating to mobile products with one hundred and sixty-six (166) cases recorded this financial year. The nature of complaints ranged from mobile products becoming defective within a short period of purchase, counterfeit mobiles and substandard quality mobile products being sold. Complaints were also received whereby traders refused to provide redress during the warranty period. Shoddy brands and fake products remain a problematic part of the market place.

7. Hardware

Positioned at seventh place was complaints relating to hardware products with one hundred forty-seven (147) complaints registered. In this category, complaints involved delays in supply of hardware materials, the supply of substandard products and faulty machinery and building materials.

8. Public Transport

The Council recorded one hundred and twenty-two (122) complaints on public transport issues. Most of these complaints were lodged via our toll-free helpline 155. These complaints ranged from buses issuing blank and illegible e-transport receipts, charging of incorrect bus fares, untimely route services by service providers, playing loud music, poor customer services and buses servicing incorrect routes.

9. Hire Purchase

Consumers who were facing difficulties in managing their hire purchase payments amidst job losses and a reduction in working hours following the COVID 19 pandemic took advantage of the Debt

Management services offered by the Council. The Council received 117 complaints in this category of complaints.

10. Financial Institutions

107 complaints were received against financial institutions. The nature of complaints included

financial and credit institutions charging unreasonable and hidden fees which were not disclosed to consumers, credit institutions charging loan approval fees without approving loans and institutions over deducting loan repayments.

IMPACTS

The Council continues to strive to fight for consumer rights and facilitate redress for the Fijians. Some of the highlights of selected cases resolved this financial year are captured below.

COMPLAINTS ON GOODS

Electronic Goods (Home)

- The complainant paid Abdul's Electronics (respondent) to conduct repairs to his LCD screen. A year had lapsed however, the complainant failed to receive the repaired TV. The complainant raised the issue with the Council and was provided full refund of the repair costs following the Council's intervention.
- The complainant purchased a laptop from Courts Fiji Limited (respondent) which encountered issues 3 times within the warranty period. The complainant then sought the Council's assistance in obtaining another item of the same value as he was no longer interested in the faulty laptop. The respondent provided three bicycles as replacement on the complainant's request.
- The complainant purchased a washing machine from Tappoos City (respondent) on 26.04.17. However, the washing machine encountered issues more than 3 times from the time of the purchase. Upon the Council's intervention, the issue was raised with the respondent. The respondent then provided the complainant with a new washing machine of the same value even though the warranty has expired.
- The complainant purchased a notebook from Bondwell Ltd (respondent) for \$799. He sought the assistance of the Council in requesting for a written warranty document as the respondent had confirmed a one-year warranty verbally. After the Council intervened, the respondent provided a written warranty of one year. The Council also issued a warning to the respondent to ensure that such conduct is not repeated.

Motor Vehicle

- The complainant purchased a second-hand motor

vehicle from Vision Motors (respondent) which had a warranty of 3 months. Within the first week of purchase, the vehicle encountered mechanical problems. The complainant was provided full refund upon the Council's intervention.

- The complainant paid a deposit for the purchase of a motor vehicle from Carpenters Motors (respondent). Due to the COVID-19 pandemic, his working hours and pay were reduced so he could not afford to purchase the vehicle. He requested for a deposit refund as he was in dire need of money. Upon refusal by the trader, he sought the Council's intervention after which, the complainant's deposit was refunded.

Hardware

- The complainant purchased hardware items from Carpenters Hardware (Lautoka) (respondent). However, when the complainant requested for credit points to top up his flash and gain card, the respondent refused. Thus, the complainant sought Council's assistance. Upon the Council's intervention, the respondent credited points to the complainant's flash and gain card.
- The complainant purchased pool paint from Resene Pacific Pte Ltd (respondent). After 2 and a half months, the complainant noticed that the paint below the water mark started to fade and the paint above the water mark remained blue. He raised his disappointment with the quality of paint supplied which was deemed by the respondent to be chlorine resistant. When the Council flagged the matter to the respondent, the complainant was supplied with replacement paint.

COMPLAINTS ON SERVICES

Financial Institutions

Complaints against Central Finance Ltd

The Council received a great number of complaints against Central Finance. The nature of these complaints included:

- Payment of \$10.00 when request for refund (this in the case where loan has been paid off and the bank keeps deducting the payment to Central Finance Ltd);
- 15 days policy, waiting period for your refund to be paid back after payment of \$10.00;
- Payment of \$5.00 when request for a loan statement or loan balance is made;
- Mandatory requirement once cheque (loan) is received to undertake a shopping at Chotubhai & Co (34 Toorak Rd) by 10%. So if your loan is approved at \$1,000.00 they will give you a cheque and you have to do a 10% shopping at Chotubhai & Co. No other option; and
- Consumers not provided with loan agreements and other important documentations.

Upon numerous interventions and discussions by the Council, Central Finance had implemented new policy guidelines in relation to the curb the nature of complaints received at the Council. This was truly a great impact that the Council has achieved for this year. Some cases against Central Finance that the Council found impact worthy are as follows:

- The complainant applied for a loan from Central Finance (respondent) and paid an instant approval fee of \$50. The respondent arranged for the complainant's repayment deduction prior to his loan approval process. Subsequently, the complainant's loan was declined yet the respondent proceeded with loan deductions. The complainant flagged the issue to the respondent and demanded for a refund of the approval fee of \$50 and all repayments made towards his loan which was never approved. Upon being denied redress, the complainant sought the Council's assistance following which, the respondent provided a full refund.
- The complainant took up a personal loan with Central Finance (respondent). The loan repayment ended a month before his retirement. Deductions from source was setup for repayment of the loan until its full settlement. Upon retiring, the

complainant assumed his loan was paid off as there was no outstanding balance on his pay slip but to his dismay, two months into his retirement, the complainant received a default notice of approximately \$249.49. The complainant lodged a complaint with the Council, where by it was discovered that the amount owing was due to the service fee imposed by the complainant's employer that was supposed to be borne by the respondent for the direct source deductions. Further investigations revealed that this fee was actually passed on to the complainant without his notification. Upon the Council's intervention, the respondent closed off the complainant's account and reversed all arrears.

Insurance

- The complainant sought the Council's assistance when she was wrongly notified by Life Insurance Corporation of India (respondent) that she had missed one of her monthly premium payments. After the Council intervened, the respondent rectified their mistake and updated their database.
- The complainant's aunt obtained a medical policy with BSP Life (respondent) in which she sought a cover for overseas treatment. Later whilst lodging a claim for overseas treatment, she found that the respondent had provided her with a wrong insurance policy cover. This resulted in her claims being declined. Disgruntled, she approached the Council for assistance. The complainant received full pay out required for the overseas treatment after intervention by Council.
- The complainant's car which was insured with New India Assurance (respondent) was involved in an accident where the driver held a provisional license. Upon lodging a claim with the respondent, the claim was declined on the basis that there was no provisional "P" sticker attached to the vehicle. The complainant thus, sought Council's intervention. Upon Council's intervention, the police report was obtained from the Nakasi Police Station which confirmed the presence of the "P" sticker thus, the respondent processed the complainant's claim and made the necessary pay out.

Utilities

- The complainant received an exorbitant electricity bill required to be cleared within a week from Energy Fiji Limited (respondent). Thus, he sought Council's assistance in requesting time to clear the

excessive sum. Upon the Council's intervention, he was accorded time to clear his dues.

- The complainant informed the Council that she was not issued with 2 billing invoices from the periods between January – April 2020 and April – July 2020 from Water Authority of Fiji (respondent). When the complainant notified the respondent of the same, they issued her with exorbitant bills of \$711.27 for the months of January – to April 2019 and the sum of \$710.23 for the periods between April to July 2020. When she raised the issue of exorbitant bills with the respondent, she was informed that her water metre was leaking. The complainant indicated to the Council that had she received her January to April 2020 in a timely manner, she would have rectified the water leakage issue much earlier thus, the exorbitant bill for the months April to July could have been avoided. Upon the Council's liaisons with the respondent, the respondent reduced the April to July bill from \$710.23 to \$4.
- The complainant received an exorbitant water bill amounting to \$1267.25 from Water Authority of Fiji (respondent). When the Council intervened

and sought clarifications from the respondent, the complainant's bill was adjusted to \$68.

Events Management and Photography Services

- The complainant paid Nasinu Kaliaman Temple (respondent) a deposit of \$1000 on 10/03/19 to book the temple hall for a wedding event scheduled for the 5th, 6th, and 7th of December, 2019. In September 2019, the complainant requested the respondent to cancel his booking and sought refund due to a sudden death in his family. However, the respondent advised that refund will not be provided as it is against their company policy. Thus, the complainant sought the Council's assistance. Upon the Council's intervention, the respondent provided full refund.
- The complainant hired the services of Alweera Photography (respondent) to do the videography and photography for her daughter's birthday. Although the respondent captured the event, she failed to release the DVD . Following the Council's intervention, the respondent provided the DVD that captured the birthday event.

Objective 2:

Advise and assist consumers on matters affecting their interests

There were of 2416 advisories provided to Fijian consumers out of which the Suva office issued 1571; Lautoka office issued 658 and the Labasa office issued 187. . Most of the advisories were issued via our toll-free line 155 and our Facebook page. Concerned consumers took advantage of the opportunity to seek advice from the Council with respective redress opportunities available to them as a consequence of the COVID 19 crisis. There were also advisories issued on landlord tenancy issues; food and drinks; electronic goods; shipping and airline services; event management; and photography services.

Objective 3

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

Although the Council aims to resolve each complaint amicably, there are certain unethical and unjust traders who refuse to provide redress to affected consumers. In such instances, the Council has to refer these complaints to other Consumer Protection Agencies (CPAs) and authorities depending on the facts of the case and the jurisdiction of the particular agency. The CPAs are obligated to handle the referred complaints to the best of their ability. As such, one hundred and forty- two (142) complaints were referred to other CPAs. (Refer to Table 14). The Council however, recorded lesser referrals this year compared to 176 referrals in the last financial year. This reflects the Council's attempts to resolve as many complaints as opposed to referring them to CPAs for intervention.

Table 14

Other Authorities	Total No. of Complaints
Fiji Pharmaceutical and Biomedical Services	1
Fiji Police Force	22
Fijian Competition and Consumer Commission	92
Land Transport Authority	12
Legal Counsel	1
Ministry of Health and Medical Services	4
Nadi Town Council	1
Real Estate Agents Licensing Board of Fiji (REALB)	1
Reserve Bank of Fiji	3
Savusavu Town Council	2
Suva City Council	1
Telecommunications Authority of Fiji	2
TOTAL	142

Objective 4

Support and maintain legal proceedings initiated by consumers where necessary

The Council referred 94 complaints to the Small Claims Tribunal (SCT) worth \$58,613.57 where the Suva office referred 33 cases; Lautoka office referred 42 whilst the Labasa office referred 19 cases. Out of the 94 cases, 83 consumers were assisted with filling the SCT claims forms. While filling the claims form, consumer officers ensured that the forms were correctly filled and the processes involving filing of the claims at the respective SCT registry were explained to consumers.

Objective 5

Provide debt management and consumer credit advisory services

One hundred and fourteen (114) consumers sought advice from the Council on various issues concerning their debt, or a family member or friend's financial problems. Sixty-six (66) consumers were assisted with account restructure or consolidation of their account to manage repayments during financial hardship. The cases were estimated to be worth FJD \$254,004.41

Table 15 : Debt Management Statistics

DEBT MANAGEMENT		
Advice Sought by Consumers	Consumers assisted for Restructure	Monetary Value
114	66	\$254,004.41

Debt Restructure

The Council received 66 debt restructure requests from consumers including those affected by COVID-19. These consumers faced reduced working hours or employment layoffs as a result of the pandemic following which, requests for reduction in loan repayments or loan deferments were made to the Council. The Council was successful in assisting these financially distressed consumers during trying times by liaising with the relevant credit providers and banks in obtaining debt restructures or holiday repayments options which were viable to the consumers. Some impact worthy debt restructure cases are as follows:

- The Council received a request for loan deferment from a group of women conducting small and micro business with loans obtained from South Pacific Business Development (SPBD). Due to COVID-19 pandemic, these micro and small business owners were affected as sales were not as consistent as before. Initially, when approached by these women groups, SPBD declined their requests. Upon the Council's intervention, SPBD approved a 6 months repayment holiday for all its members. This was a significant achievement for the Council and great impact on these members' livelihood.
- The complainant obtained a car loan from Credit Corporation (respondent) and was facing financial

hardships in repaying the loan due to the pandemic. The complainant was the sole bread winner as her husband who worked in the tourism industry had been made redundant. The complainant was expecting to deliver their first-born baby thus, her request for a debt restructure. Upon Council's intervention, the respondent provided her a debt restructure.

- The complainant wanted to make some hire purchase repayments to Vinod Patel (respondent) during lockdown period but could not due to travel restrictions. The complainant accordingly applied for repayment holiday for 2 weeks which was granted by the respondent, only to find out later that he was charged for the execution of his repayment holiday request. Thus, the complainant lodged a complaint with the Council regarding the undisclosed fees. The Council's intervention led to the reversal of additional fees charged.
- The complainant was facing financial hardships due to the impact of the pandemic on his taxi business, thus his request for a possible restructure to his taxi loan account with Merchant Finance (respondent). The Council intervened and after successfully corresponding with the respondent; the respondent offered a 3 months' repayment holiday to the complainant.



Objective 6

Manage the National Consumer Helpline

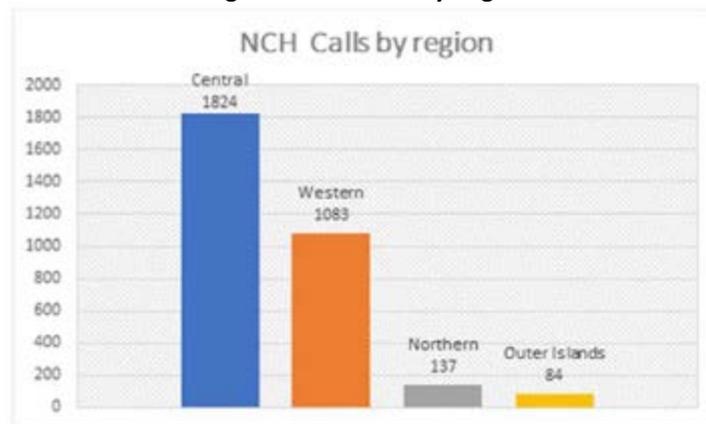
The Council acknowledges that there were many consumers who could not come down to the respective Council offices during the lockdown period following the pandemic hence, took advantage of our toll-free line to lodge their grievances and seek advice. The National Consumer Helpline received 6673 calls from 1st August 2019 to 31st July 2020 from consumers throughout Fiji out of which 4241 consumers were provided with the necessary advice and assistance by the Council.

Table 15 : Summary of NCH Consumer Complaints

National Consumer Helpline Statistics	Total
Number of total calls received	6672
Number of genuine calls received	4241
Follow up calls	1113
Number of calls registered on the database	3128
Total number of received and registered complaints	2710
Complaints resolved	2455
Cases referred to other authorities	70
Case referred to SCT	32
Advice	418
Weak cases	129
Pending cases	24

The Council registered 2710 consumer complaints through the NCH out of which 1720 consumer grievances were from the Central Division, 851 from the Western Division and 139 from the Northern Division.

Figure E: NCH Calls by Region



Major Complaints Received through NCH

The Council resolved 90.59% of the total complaints received. The highest number of complaints recorded by the Council was in regards to landlord and tenancy which stood at 13.58% of the total number of complaints registered. VAT related complaints ranked second at 12.18% and food and drinks complaints at 9.52%.

Figure F: Graph presenting the top 10 recurring complaints recorded by NCH



Objective 7

Empower consumers to use NCH to lodge consumer complaints

The Council also raised awareness on our toll-free line #155 through various campaign sessions where consumers were encouraged to lodge their complaints or seek advice through the tollfree line. The Council’s toll-free number has also been advertised on ten (10) taxis which services the Suva-Nausori corridor. The Council also raised awareness on our toll-free line 155 by printing the toll-free number on 2000 reusable bags which were distributed during World Consumer Rights Day and during outreach programs conducted by the Council.

**GOVERNANCE,
MANAGEMENT AND FINANCE
2019-2020**



GOAL 4: Foster a High-Performance Organization

Our Organization in Brief.

Governance and Management

To achieve the foremost purpose of providing excellent service to consumers and balancing the needs of its stakeholders, the Council remains committed to maintaining a high standard of corporate governance practices.

The Council's four-year Strategic Plan 2018-2022 sets the guidance and direction towards the outputs for the financial year which is embedded in the Annual work plan and the Key Performance Indicators as per the Service Level Agreement with the line Ministry.

Board of Directors

The Board of Directors comprises of the Chairperson and four Board members who have vast industry experiences in consumer affairs and bring accountability and judgement to Board's deliberations to ensure optimum benefits to the consumers, employees and the wider stakeholders. The Board carries out its mandate directly and through other committees as it appoints from time to time. The role and responsibilities of the Board are set in the Board Charter. In particular, the Board:

- Provides strategic direction to the Council;
- Provide governance and stewardship to the Council owing its loyalty first and foremost to the consumers;
- Provides leadership in terms of good corporate governance;
- Appoints and manages the performance of the Chief Executive Officer;
- Oversee the operations of the organization, including internal controls and processes for identifying the significant risks; and
- Ensures that the Council business is conducted excellently, ethically and transparently.

Board Appointment

Under the Consumer Council of Fiji 1976 Act Cap. 235, the Minister for Commerce, Trade, Tourism and Transport is bestowed with the powers to appoint Council's Board members. The Board of Directors are on a three-year term which expires on 06 April 2022.

Board Meetings

As per the Consumer Council of Fiji Act 1976, the Board of Directors are required to meet at least four times in a year. Five board meetings were held during the 2019-2020 financial year inclusive of one special board meeting held in July 2019. Moreover, one flying board paper on "Information and Communications Technology (ICT) Upgrade" was circulated and approved by the Board on 05 November 2019.

Policies and Plans

Policies and plans are sets of actions to be followed and normally sets the direction for the smooth running of an organization. During the FY 2019-2020, the following policies and plans were reviewed and introduced by the Council:

- Annual Workplan – Based on the Strategic Plan, the Council developed the workplan to ensure emerging issues are captured, activities are planned and to set the key performance indicators.
- Service Agreement - The Council signed a Service Agreement with the line Ministry, which outlined the services to be delivered for the public based on the grant allocated.
- Business Continuity Plan- The Council developed a Business Continuity Plan and formed a COVID-19 response team to continue operations as an essential service. Critical Council functions were identified and employees were setup into teams (Team A and Team B) to be deployed at different work schedules on alternate days to ensure distancing is maintained amongst staff. The Council ensured staff were provided with personal protective equipment's including hand sanitizers, masks and gloves for the safety of all staff. Since COVID-19 has become the new normal, the Council ensures that staff continue taking precautionary measures and consumers are safeguarded at all times.
- Human Resource Policy- the required sections were reviewed and aligned with the COVID-19 measures and as per the amendments announced during both the COVID-19 response budget and 2020-2021 National Budget. The same was approved by the Board during the meeting dated on 09/07/2020

with immediate effect.

- New Policy/ies – A new “Credit Card Policy” was developed and implemented upon Board’s approval on 9 July 2020.

Our People

Human resource is the greatest asset of any organization, hence the Council remains committed towards an inclusive and diverse work culture and at the same time recognizing and rewarding the staff responsibly. As at 31 July 2020, the Council had 28 permanent staff and 1 graduate attaché in its three offices i.e. Suva, Lautoka and Labasa. A total of 8 positions were vacant during the financial year 2019-2020 from which 2 positions were made redundant and 1 new position was created. The Council recruited 6 permanent staff and 5 graduate attaches. 5 permanent staff resigned and 4 permanent contracts were renewed during the financial year.

The Council recruited 2 students under the School Employment Exposure Programme (SEEP) to get

workplace exposure for their future career choices. SEEP is an initiative by the Ministry of Employment, Productivity and Industrial Relations which was launched on 20 November 2018. Students were attached in an observatory role with approved Organization’s whereby the Ministry provided allowances and bus fares to students upon parental consent.

Staff Development - Training and Capacity Building

Staff training were provided based on the training needs analysis. Hence, the Council conducted a number of on job training and mentoring as per individual staff needs. Since COVID-19 is the new normal, this FY, the Council was more focused on providing mentoring and coaching through in house presentations and knowledge sharing. As such, during the financial year 2019 – 2020 staff attended 1 refresher course, 3 on job training and 15 in house presentations to keep them updated on the Council’s and the consumers’ expectations. The details of the training and capacity building is as tabulated below:



Table 17: Summary of Training Conducted

Summary of Training and Capacity Building Conducted	
Date	Refresher Training
30 & 31 January 2020	Suva Office Staff attended training on Effective Business Writing Skills conducted by FNU at the Council Boardroom.
Date	In-House Trainings
04 June 2020	Lautoka Staff attended training on the new Complaints Management System
11 June 2020	Suva Staff attended training on the new Complaints Management System
25 & 26 June 2020	Labasa Staff attended training on the new Complaints Management System
Date	In House presentations
30 September 2019	Stress Management and Time Management
31 October 2019	Soft Skills
02 December 2019	Food Safety Act
16 January 2020	Real Estate Research Report
22 January 2020	Online Scams
11 March 2020	What Makes News
18 March 2020	Online Consumer Safety
23 March 2020	COVID 19 Precautionary Measures
03 June 2020	Mediation
10 June 2020	How to Conduct Market Surveillance and Trader Visits
17 June 2020	Photography
24 June 2020	How to operate NCH
01 July 2020	How to conduct Research
09 July 2020	How to Write a Press Release and Feature Article
16 July 2020	Landlord and Tenancy



Performance Management System

The Council has the performance management system in place to monitor staff performance and to communicate their key performance indicators together with the Council's expectations. The Performance Appraisal Form (PAF) is derived from the Business plan which specifically states the targets for each staff on what they need to achieve and how they will be assessed. The PAF for FY2019-2020 was reviewed and signed by staff on 01 August 2019. Staff performance appraisal 2018-2019 was assessed and bonus payments were made to staff members on 17 September 2019.

Staff and Management Meeting

Four staff briefings and one management meeting were held during the 2019-2020 financial year. During these meetings in house policy changes, plans and expectations were communicated to the staff. Staff were also given opportunity to voice their concerns, provide feedbacks and associate with other divisions and the management team. The CEO continues to conduct weekly divisional, one to one and management meetings as part of employee engagement. The meetings with regional offices were held through zoom and viber.

Wellness Program

This year the Council continues with the Staff wellness programme. The following activities were conducted during the financial year to promote and adopt a healthier lifestyle together:

- An hour was dedicated every Wednesday for Wellness program to improve employee's health and well-being.
- An in-house competition "the biggest loser challenge" was done. This not only promoted a healthier lifestyle but a healthier and conducive work environment as well.
- Staff health screening was done on 24 June 2020 with the Ministry of Health in collaboration with the Fiji Red Cross Society.

Women Empowerment

The Council is a member of Women in Business and continues to encourage women to be ambitious, confident and be the next generation trend setters. The Council strongly supports the Women in Business's aim to bring change by uniting bright minds that want to help see other women grow and prosper. 11 staff attended the annual breakfast held at the Grand Pacific Hotel on 3 March 2020 organised by Women in Business.

Finance

In 2019-2020, the Council signed a Service Agreement

with the Ministry of 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 \$1,300,000 VIP Pre COVID which was restructured to \$975,000 Post COVID.

ICT Tender

An expression of interest for "ICT Services" was re-advertised in the Fiji Sun on 17 August 2019 and 24 August 2019. The scope of the ICT services tender was for the "Supply and Installation of new server and server rack", "Videoconferencing" and "Development of Council's Website".

The application for tender closed on 30 August 2019. A thorough assessment of all tenders received were conducted and presented to the Board. After evaluating the assessment matrix, the Board approved to award the ICT tender to Datec Fiji Ltd on 06 November 2020. The Council received delivery of the Server, NAS Storage, TP Link and the Firewalls on 13 February 2020 whilst the server rack was received on 18 February 2020.

Work on the installation of the server commenced on 15 February 2020 which included data migration process, activation of primary data replication in Suva and the secondary replication in Lautoka. Both the regional offices are now connected to headquarters. A slight delay was noted in the shipment of equipment due to the COVID 19 crisis. The ICT upgrading project was completed on 31 July 2020. The Council is holding 10% payment till the end of the retention period which is August 2020.

Website

The tender for website and video conferencing has been analysed, however the project has been put on hold due to financial limitations.

Council's IT, Registry and Database Services

The Council outsourced its IT services to Datec Fiji Ltd and signed the Service Level Agreement with Datec Fiji Ltd on 01 August 2019 for one-year term from 01 August 2019 to 31 July 2020. Moreover, the Council renewed its SSL Certificate (Email domain certificate), antivirus (Trend Micro) for a year and Fortiwifi (Firewall) software for Suva and Lautoka office for 3 years.

National Consumer Helpline

The National Consumer Helpline contract with the three Telcos – TFL, Vodafone and Digicel was signed on 07 August 2018 for a three-year term from 01 August 2018 – 31 July 2021.

Complaints Management System & Mobile Application

The Exchange of Letters between The Consumer Council of Fiji (CCoF) and the Pacific Financial Inclusion Programme (PFIP) was signed on 14 August 2019 formalizing that PFIP would provide technical assistance by engaging a suitably qualified IT developer to develop, test and launch a Council's Complaints Management Database Portal (CMS) that can be used to manage public complaints & grievances. As the project developed, numerous discussions were held between the Council and Mr. Vipi Nair, ITGalax (the Portal Developer) on the structure of the database, how the current complaint handling system works, sharing the policies, complaints and advisory forms etc. The CMS is in use and is accessible by all staff including the two Regional Offices. To increase Council's visibility, accessibility and to seamlessly connect with the consumers, the Council opted to develop a mobile application. The Council commissioned ITGalax to design and develop the Mobile App at a cost of \$8,200.00VIP. On 02 September 19, a 50% payment was made to IT Galax whereas the final payment of 50% was released in August 2020. The Consumer Council of Fiji Mobile App is integrated with the CMS where all complaints or queries through the mobile app is directly captured in the CMS.

The Council's App and Complaints Management System (CMS) was launched on 24 July 2020 through a Press Conference officiated by Hon. Faiyaz Koya-Minister for Commerce, Trade, Tourism and Transport. The launch of the App and CMS is yet again another milestone for the Council and the Consumers. The application is available for free and can be downloaded from Android Playstore. Consumers can also track the progress of their complaints through the App, without having to call or visit our offices for updates as the app is linked to the Council's newly developed Complaints Management System.

Tourist Complaints Portal

The Council submitted a proposal to MCTTT for an online tourist complaints portal on 06 September 2019 for the Ministry's comments. Subsequent discussions were also held with MCTTT and comments were obtained. In addition, the Council met with relevant stakeholders to include their views on board. The Tourist Complaints Portal was planned to be developed alongside with the development of the Mobile App and CMS, however, the Project has been put on hold due to COVID 19 pandemic.

Motor Vehicle

The purchase of new vehicle was approved by the Board on 03/10/2019. The new vehicle for Suva Office was purchased on 21/10/2019 from Asco Motors for the sum of \$66,500.00VIP whilst the existing vehicle for Suva Office was transferred to Labasa Office on 23 October 2019.

An Expression of Interest "Vehicle for Tender" for the existing Labasa Office vehicle #FD807 was advertised in the Fiji Sun on 10, 16 & 17 August 2019. The tender closed on 23 August 2019 and was opened on 26 August 2019 at the Labasa Office in presence of Ms. Melania Talau, Manager North, Department of Cooperatives – MCTTT. The tender was awarded on 27 August 2019 at a cost of \$11,500.00.

Supporting Our Communities

As we were settling into the new normal of COVID-19 with the social distancing, following the business continuity plan etc., this financial year we did not shy away from giving back to our community. Corporate Social Responsibility (CSR) in times of COVID-19 had spinning thoughts, however the staff contributed wholeheartedly in whatever possible means. This gave the Council an opportunity to build new relationships, better community engagement, and an insight to employees on the importance of giving back.

During the FY 2019-2020, the Council took part in the below CSR activities:

- **Pinktober for breast cancer awareness**
The Council managed to collect a generous sum which was handed over to the Fiji Cancer Society over a morning tea organized by the Staff.
- **Suva Foreshore Cleanup**
The Council joined hands with Suva residents, volunteers, business communities, schools, families and individuals for the Suva foreshore clean-up project hosted by the Rotary Club of Suva Peninsula Sunset and the Suva City Council. The project, was officially launched at the My Suva Park Bure by the Minister for Housing and Community Development, Honorable Premila Kumar, in a bid to keep popular recreational spots around the capital city clean. The foreshore clean-up initiative was in line with the Consumer Council of Fiji's green consumerism project launched in September 2019. The project was designed to encourage consumers

to use sustainable alternatives to plastic and practice responsible methods in its disposal.

- **Na i Solisoli Initiative**

The Rotary Club of Suva Peninsula Sunset, with the assistance of the Consumer Council of Fiji undertook a charity project named “Na-I-Solisoli” Initiative, aiming to provide relief to families affected by the COVID-19 pandemic. The driving factor for setting up of the “Na I Solisoli” initiative was the numerous calls for assistance made to the Council by COVID-19 affected families

seeking urgent assistance particularly for their infants and toddlers. After hearing the plights of these consumers, the Council flagged the same to the Rotary Club of Suva Peninsula Sunset for assistance. More than 100 packs of child essentials were distributed to affected consumers.

- **Blood Drive**

A blood drive was organized by the Council on 24 June 2020 with the Ministry of Health in collaboration with the Fiji Red Cross Society.



**CONSUMER COUNCIL OF FIJI
FINANCIAL STATEMENTS
FOR THE YEAR ENDED
31 JULY 2020**



OFFICE OF THE AUDITOR GENERAL

Promoting Public Sector Accountability and Sustainability through our Audits



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File: 1224/1

12 August 2022

Mr Mohammed Gani
The Chairman
Level 5, Vanua Arcade
Victoria Parade
SUVA

Dear Sir

CONSUMER COUNCIL OF FIJI
AUDITED FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2020

The audited financial statements audit for Consumer Council of Fiji for the year ended 31 July 2020 together with my audit report on them are enclosed.

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

Yours sincerely

Sairusi Dukuno
ACTING AUDITOR-GENERAL

cc: Ms. Seema Shandil - Chief Executive Officer, Consumer Council of Fiji

Encl.

CONSUMER COUNCIL OF FIJI
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2020



**CONSUMER COUNCIL OF FIJI
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2020**

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**CONSUMER COUNCIL OF FIJI
STATEMENT BY DIRECTORS
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2020**

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 2020;
- (ii) the accompanying statement of income and expenditure for operating grant and donor funds of the Council is drawn up so as to give a true and fair view of the results of the Council for the year ended 31 July 2020;
- (iii) the accompanying statement of changes in accumulated funds of the Council is drawn up so as to give a true and fair view of the changes in equity of the Council for the year ended 31 July 2020;
- (iv) the accompanying statement of cash flows of the Council is drawn up so as to give a true and fair view of the cash flows of the Council for the year ended 31 July 2020;
- (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;
- (vi) all related party transactions have been adequately recorded in the books of the Council; and
- (vii) The World Health Organization (WHO) declared the corona virus (COVID 19) a Public Health Emergency of international concern during the financial year ending 31 July 2020. The Fijian Government, like the rest of the world, instituted policies and restriction in order to curb the spread of the virus. However, due to the economic fallout of the pandemic and its resulting impact on government income, the Council's income was also impacted hence, estimates reported or used in the preparation of 2020 financial statement is expected to be material.

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

Dated at Suva this 05 day of AUGUST 2022.


Ms. Seema Shandil
Chief Executive Officer


Mr. Mohammed Gani
Chairman

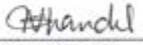
CONSUMER COUNCIL OF FIJI
STATEMENT OF FINANCIAL POSITION
AS AT 31 JULY 2020

		31 July 2020 (\$)	Restated 31 July 2019 (\$)
Current Assets			
Cash and cash equivalents	2	51,469	459,763
Receivables	3	37,331	34,906
Prepayments		10,396	13,691
Vat Receivable		5,707	-
Total Current Assets		104,903	508,360
Non Current Assets			
Property, plant and equipment	4a	445,499	442,825
Intangible Assets	4b	115,747	4,107
Total Non Current Assets		561,246	446,932
TOTAL ASSETS		666,149	955,292
Current Liabilities			
Accounts payables		63,791	50,817
Provision for annual leave		28,789	25,032
Unutilized capital government grant	6	-	54,140
VAT payable		-	5,056
Deferred grant	7	107,209	95,344
Total Current Liabilities		199,789	230,389
Non Current Liabilities			
Deferred grant	7	454,035	436,795
Total Non Current Liabilities		454,035	436,795
TOTAL LIABILITIES		653,824	667,184
NET ASSETS		12,325	288,108
TOTAL ACCUMULATED FUNDS		12,325	288,108

(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 05 day of August 2022.


Ms. Seema Shandil
Chief Executive Officer


Mr. Mohammed Gani
Chairman

CONSUMER COUNCIL OF FIJI
INCOME STATEMENT (OPERATING GRANT)
FOR THE YEAR ENDED 31 JULY 2020

	Note	31 July 2020 (\$)	Restated 31 July 2019 (\$)
Income			
Grant from Government of Fiji		821,424	1,257,918
Sundry income		4,122	5,852
Gain on disposal of fixed assets		11,500	-
Reimbursement	8	7,975	12,950
Donation	9	76,224	-
Sponsorship	10	5,450	3,000
Amortization of Deferred Income		107,209	95,344
Utilization of capital government grant		49,553	-
Total Income		1,083,457	1,375,064
Expenditure			
Advertising		9,881	17,846
Annual leave		28,789	25,032
Audit fees		4,280	5,617
Legal Fees		100	-
Bank charges		1,665	1,446
Board allowances		34,000	34,000
Board expenses		1,938	8,201
Depreciation		107,209	95,344
Electricity and water		25,761	26,146
Entertainment		1,442	3,796
FNU levy		7,861	7,541
Insurance		12,250	11,027
IT support		7,050	7,128
Office expenses, stationery & publication		26,719	26,534
Research		127	1,076
Rent and rates		187,818	186,562
Repairs on office equipment, furniture & fittings		623	1,423
Annual Maintenance Fees		2,627	5,387
Running expenses - motor vehicles		11,723	13,061
Salaries, wages & related payments		752,790	729,940
FNPF expenses		65,823	75,659
Subscription		7,364	7,078
Sundries		1,069	2,074
Telephone & postage charges		25,306	23,884
Training & workshop expenses		2,665	8,445
Travelling expenses		15,387	30,790
World consumer rights day		11,319	12,085
National Consumer Helpline		1,895	1,669
Awareness,Campaigns & workshop		5,051	9,873
Total Expenditure		1,360,532	1,378,664
Net (deficit) for the year		(277,075)	(3,600)

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

**CONSUMER COUNCIL OF FIJI
INCOME STATEMENT (DONOR FUNDED)
FOR THE YEAR ENDED 31 JULY 2020**

	Note	31 July 2020 (\$)	31 July 2019 (\$)
Income			
Donor Grant	11	13,580	-
Total Income		13,580	-
Expenditure			
Local transportation		1,290	-
Consumables		182	-
Publications		1,028	-
Advertisement		6,040	-
Costs of conferences		3,569	-
Other Grant Expenses		50	-
Bank Charges		129	160
Total Expenditure		12,288	160
Net surplus/(deficit) for the year		1,292	(160)

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

**CONSUMER COUNCIL OF FIJI
STATEMENT OF CHANGES IN EQUITY
FOR THE YEAR ENDED 31 JULY 2020**

	Note	31 July 2020 (\$)	Restated 31 July 2019 (\$)
Balance brought forward (Operating)		236,067	239,667
Net (deficit) for the year - Operating		(277,075)	(3,600)
		(41,008)	236,067
Balance brought forward (Donor Fund)		52,041	52,201
Net surplus for the year - Donor funds		1,292	(160)
		53,333	52,041
Balance at the end of the year*		12,325	288,108

**CONSUMER COUNCIL OF FIJI
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 JULY 2020**

	Notes	31 July 2020 (\$)	31 July 2019 (\$)
Cash flows from Operating Activities			
Receipts from government and other donors		976,146	1,418,330
Payments to suppliers and employees		(1,248,847)	(1,327,695)
Bank charges		(1,794)	(1,446)
Net cash (used)/provided by Operating Activities	5	<u>(274,495)</u>	<u>89,189</u>
Cash flows from Investing Activities			
Payment for property, plant and equipment		(145,299)	(92,685)
Proceeds from sale of motor vehicle		11,500	-
Net cash (used) in Investing Activities		<u>(133,799)</u>	<u>(92,685)</u>
Net decrease in cash & cash Equivalents		(408,294)	(3,496)
Cash and cash equivalent at the beginning of the year		459,763	463,259
Cash and Cash Equivalent at the End of the Year	2	<u>51,469</u>	<u>459,763</u>

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

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2020

Note 1: Summary of Significant Accounting Policies

(a) Statement of Compliance

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

(b) Critical Accounting Estimates and Judgments

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

(c) Functional and Presentation Currency

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

(d) Other Receivables

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

(e) Depreciation of Property, Plant and Equipment

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

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

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

(f) Other Payables

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

(g) Income Tax

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

(h) Value Added Tax (VAT)

The financial statements have been prepared exclusive of VAT.

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

(i) Cash and Cash Equivalents

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

CONSUMER COUNCIL OF FIJI
 NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
 FOR THE YEAR ENDED 31 JULY 2020

Note 1: Summary of Significant Accounting Policies (cont'd)

(j) Employee Benefits

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

(k) Provision of Annual Leave

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

(l) Government Grant

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

(m) Comparative Figures

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

Note 2: Cash and cash equivalents

	31 July 2020 (S)	31 July 2019 (S)
Cash on hand	600	600
Cash at bank: (Operating)	4,164	412,423
Cash at bank: (Donor funds)	17,643	17,618
Cash at bank: (EU Project)	29,062	29,122
	<u>51,469</u>	<u>459,763</u>

Note 3: Receivables

	31 July 2020 (S)	31 July 2019 (S)
<u>Refundable deposits:</u>		
Raza Properties	1,200	1,200
Shah Investment Ltd	1,000	575
Fijian Holdings Ltd	28,305	28,305
Energy Fiji Ltd - Lautoka/ Suva/ Labasa	3,801	3,801
TFL - Lautoka/ Suva / Labasa	1,025	1,025
ANZ - Visa Card Security Deposit	2,000	-
	<u>37,331</u>	<u>34,906</u>

CONSUMER COUNCIL OF FIJI
 NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
 FOR THE YEAR ENDED 31 JULY 2020

Note 4a: Property, Plant and Equipment

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

	31 July 2020 (\$)	31 July 2019 (\$)
Furniture & Fittings **		
Cost :		
At 1 August	410,794	342,021
Additions	9,276	68,773
Disposals	-	-
At 31 July	<u>420,070</u>	<u>410,794</u>
Depreciation and Impairment		
At 1 August	66,528	26,546
Depreciation for the year	45,628	39,982
Disposals	-	-
At 31 July	<u>112,156</u>	<u>66,528</u>
Net Book Value	<u>307,914</u>	<u>344,266</u>
Office Equipment **		
Cost :		
At 1 August	184,959	165,293
Additions	34,821	19,666
Disposals	(322)	-
At 31 July	<u>219,458</u>	<u>184,959</u>
Depreciation and Impairment		
At 1 August	137,165	107,857
Depreciation for the year	27,865	29,308
Disposals	(322)	-
At 31 July	<u>164,708</u>	<u>137,165</u>
Net Book Value	<u>54,750</u>	<u>47,794</u>
Motor Vehicle		
Cost :		
At 1 August	154,476	194,476
Additions	61,022	-
Disposal	-	(40,000)
At 31 July	<u>215,498</u>	<u>154,476</u>
Depreciation and Impairment		
At 1 August	103,711	118,327
Depreciation for the year	28,952	25,384
Disposal	-	(40,000)
At 31 July	<u>132,663</u>	<u>103,711</u>
Net Book Value	<u>82,835</u>	<u>50,765</u>
Total Net Book Value	<u>445,499</u>	<u>442,825</u>

CONSUMER COUNCIL OF FIJI
 NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
 FOR THE YEAR ENDED 31 JULY 2020

Note 4b: Intangible Assets	31 July 2020 (\$)	31 July 2019 (\$)
Cost		
<i>At 1 August</i>	39,311	35,065
Additions	116,404	4,246
At 31 July	<u>155,715</u>	<u>39,311</u>
Depreciation and Impairment		
<i>At 1 August</i>	35,204	34,535
Amortisation	4,764	669
At 31 July	<u>39,968</u>	<u>35,204</u>
Net Book Value	<u>115,747</u>	<u>4,107</u>

**** Donated Assets**

The following assets were received by the Council through donation and these assets have been recorded

Asset	Value	Class of Asset
Samsung Fridge	\$1,742.00	Office Equipment
Samsung Microwave	\$430.00	Office Equipment
3 Office Leather Chair	\$2,615.00	Furniture & Fittings
Computer Table Set	\$6,150.00	Furniture & Fittings
2 Bamboo Banners	\$606.00	Furniture & Fittings
Complaints Management System	\$76,224.00	Intangible Assets

Note 5: Reconciliation of Net Cash provided by Operating Activities to Operating Surplus

	31 July 2020 (\$)	31 July 2019 (\$)
Net deficit for the year (Operating)	(277,075)	(3,600)
Net surplus/(deficit) for the year (Donor)	1,292	(160)
<i>Non Cash Adjustments:</i>		
Non cash contribution received	(76,224)	-
Depreciation	107,209	95,344
Gain on Sale of Fixed Asset	(11,500)	-
<i>(Increase) Decrease in Current Assets</i>		
Increase in receivable	(2,425)	288
Decrease in prepayments	3,295	(9,322)
Increase in VAT receivable	(10,763)	7,876
<i>Increase (Decrease) in Current Liabilities</i>		
Increase in accounts payables	12,974	(64,498)
Increase in provision for annual leave	3,757	3,557
Decrease in other liability	(25,035)	59,701
Net Cash (used)/provided by Operating Activities	<u>(274,495)</u>	<u>89,186</u>

Note 6: Unutilized Capital Government Grant

	31 July 2020 (\$)	31 July 2019 (\$)
Balance brought forward	54,140	4,587
Capital government grant	(4,587)	4,587
Operational Government Grant	(49,553)	49,553
	<u>-</u>	<u>54,140</u>

Capital government grant of \$4,587 was utilized to buy a new motor vehicle.
 Operational Government Grant of \$49,553 was utilised in the 2019-2020 financial year.

CONSUMER COUNCIL OF FIJI
 NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
 FOR THE YEAR ENDED 31 JULY 2020

Note 7: Deferred Grant

	31 July 2020 (\$)	31 July 2019 (\$)
Opening Balance	532,139	538,892
Add PPE Additions	131,727	92,685
Add unutilized Capital Government Grant	4,587	-
	<u>668,453</u>	<u>631,577</u>
Less		
Utilization of Grant - Office Relocation Exp.		
VAT Output	-	4,094
Amortization of Deferred Revenue		
Intangible Assets	4,764	669
Office Equipment	27,865	29,307
Furniture & Fittings	45,628	39,983
Motor Vehicle	28,952	25,385
	<u>107,209</u>	<u>99,438</u>
Closing Balance	<u><u>561,244</u></u>	<u><u>532,139</u></u>
Represented by:		
Current	107,209	95,344
Non Current	454,035	436,795
	<u><u>561,244</u></u>	<u><u>532,139</u></u>

Note 8: Reimbursement

	31 July 2020 (\$)	31 July 2019 (\$)
Travel Reimbursement Consumers International	6,037	5,791
Staff Reimbursement	165	1,470
CEO's Per Diem Reimbursement	1,773	-
Workshop Reimbursement	-	74
Reimbursement from donor fund	-	5,615
	<u>7,975</u>	<u>12,950</u>

Note 9: Donation

The Pacific Financial Inclusion Programme administered by UNCDF and UNDP provided technical assistance to the Council by engaging a qualified IT developer - IT Galax Solutions to develop, test and launch the new Complaints Management System worth \$76,224 FJD.

Note 10: Sponsorship

The Council received sponsorship from British American Tobacco to celebrate World Consumer Rights Day 2020. The sponsor received was in line with "Section 6(2)(1) of the Consumer Council of Fiji Act 1976".

Note 11: Donor grants:

	31 July 2020 (\$)	31 July 2019 (\$)
Green Action Fund - Project 1	5,680	-
Sponsorship - GAF Project 1	900	-
UN75 USP - Project Naisolesolevaki	7,000	-
	<u><u>13,580</u></u>	<u><u>-</u></u>

**CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2020**

Note 12: Prior Period Adjustment

The prior period adjustments in the financial position relates to accrued audit fee for 2017 not reversed and for 2019 not accrued. In addition, the VAT payable for 2018 was not reversed. In the financial performance, adjustment was done to correctly reflect the 2019 sundries expense. The effect of the restatement on the prior years financial statements is summarised below:

	Reported 2019 (\$)	Adjustment (\$)	Restated 2019 (\$)
Effect on Financial Position			
Accounts Payable	45,879	4,938	50,817
Vat Payable	12,907	(7,851)	5,056
Effect on Financial Performance			
Sundries Expense	2,194	(120)	2,074
Effect on Accumulated Funds			
Accumulated funds brought forward (Operating)	236,754	2,913	239,667
Net (deficit) for the year Operating	(3,720)	120	(3,600)

Note 13: Contingent Liabilities

In the last financial year, the Council had a pending legal case and the details are as follows:
Hansons Supermarket vs Consumer Council of Fiji. The claim amount of \$12,000 is for the value of goods destroyed. The plaintiff has also claimed special and general damages. On the 05th of May 2020 the Council's application for strike out was heard in the master's court and submissions in support was heard. Ruling yet to be issued on notice. The Council is not currently in a position to predict the decision of the authorities and any potential fines.

Note 14: Principal Activities

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

Note 15: 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 are the Council Board members up until the date of this report:

		Appointed
Mr. Mohammed Gani	Chairman	05-May-22
Ms. Elizabeth Jane Algar	Deputy Chair	05-May-22
Ms. Anabel Ali	Member	05-May-22
Mr. David Solvalu	Member	05-May-22
Mr. Selvin Karan	Member	05-May-22

The following were the Council Board members during the financial year ended 31 July 2020:

		Appointed	Served Until
Mr. Raman Dahia	Chairman	06-Apr-19	06-Apr-22
Ms. Elizabeth Jane Algar	Member	06-Apr-19	06-Apr-22
Mr. Vimal Kumar	Member	06-Apr-19	06-Apr-22
Mr. Mohammed Gani	Member	06-Apr-19	06-Apr-22
Mr. Arunesh A Chand	Member	06-Apr-19	06-Apr-22

CONSUMER COUNCIL OF FIJI
 NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
 FOR THE YEAR ENDED 31 JULY 2020

Note 15: Related Parties (cont'd)

(b) Transactions with Related Parties

Transactions with related parties during the year ended 31 July 2020 with approximate transaction value are summarized as follows:

	31 July 2020 (\$)	31 July 2019 (\$)
Board Allowance	34,000	34,000
Board Expenses	<u>1,938</u>	<u>8,201</u>

(c) Key Management Personnel

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

Key management personnel expenses	<u>224,224</u>	<u>216,115</u>
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Key management personnel includes the Chief Executive Officer, Manager Research and Policy Analysis, Manager Campaigns, Information & Media, Manager Finance & Administration, and Manager Alternative Dispute Resolution & Consumer Advisory.

Note 16: Events Subsequent to Balance Date

Covid 19 was a significant event towards the end of the financial year ending 31 July 2020. Given the budget limitations and the restrictions placed in order to curb the transmission of the virus, the Council's operations will need to be innovatively re-engineered. Traditional activities such as community visits, mobile units, workshops, school visits and face to face tone with consumers will get affected. As these are the core activities of the Council, other mediums such as social media, mainstream media and virtual meetings/workshops will need to be implemented. The Council will need to adopt cost effective measures of conducting business.

Note 17: Council Details

(a) Registered Office and Located Place of Operation

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

(b) Staff Establishment

As at balance date, the Council employed a total of 29 (2019: 29) employees.

Note 18: Approval of Financial Statements

These financial statements were approved by the Council and authorised for issue on 25 August 2020.

EVENTS DIARY FINANCIAL YEAR 2019-2020



“I pledge to stop using single use plastic bags”

#GreenConsumerism #ProtectTheEnvironment #NoToPlastic #GAF2019



“I pledge to choose environmentally sustainable alternatives to plastics”

#GreenConsumerism #ProtectTheEnvironment #NoToPlastic #GAF2019



EVENTS DIARY FINANCIAL YEAR 2019-2020

Month	Events	Pictures
August 2019	<ul style="list-style-type: none"> The Council investigation on fruits and vegetables sold in supermarkets and its compliance with the Food Safety Act 2003. An agreement was signed with United Nations' Pacific Financial Inclusion Practice (PFIP) for technical assistance. Conducted workshop for the Fiji Chamber of Commerce and Industry on consumer rights. 	
September 2019	<ul style="list-style-type: none"> Part of the World Standard Day at the Grand Pacific Hotel. The Council presented to the World Harvest Centre women's group. The monetary value of \$0.8million cases were recorded this month. A snap survey conducted to identify the harmful effects of possibly consuming carbon ink via newspapers that are used as food wrappers and sold to consumers by retailers and market vendors. 	 
October 2019	<ul style="list-style-type: none"> The Council was invited to present to the Rewa, Tailevu and Naitasiri District Advisory Council meeting. Green Action Fund Project on "Harmful Effects of Plastics on Fiji's Marine Ecosystem and Provide Alternatives Available to Replace Plastic Bags" was launched at Galoa Village, in Serua. Green Action Week Focal Week closing at the Museum. Investigated 35 traders retailing plastic bags, reusable shopping bags and cartons to consumers. 	 
November 2019	<ul style="list-style-type: none"> CEO was part of the panelists at the Women in Leadership at the Grand Pacific Hotel in Suva. Council conducted major research on real estate sector The Council conducted a workshop on Real Estate in Suva. Minister for Housing and Community Development Hon. Premila Kumar was a chief guest. The Council is part of the panel discussion on Democratic Accountability in Labasa. CEO travelled to London for Consumers International Council meeting. 10 major supermarkets in the Western Division were inspected to ascertain whether these supermarkets are adhering to Section 10 of the Food Safety Act 2003. 	 

Month	Events	Pictures
December 2019		
	<ul style="list-style-type: none"> • Research on the availability of price regulated Enalapril tablets being sold in pharmacies across Fiji. • Survey on the quality of construction nails manufactured in Fiji. • 75 Trader Visits were conducted this month. • Submission to the Parliamentary Standing Committee on Foreign Affairs and Defence (FAD) on the Europe Convention on the Manipulation of Sports Competition and the The Kigali Amendment to the Montreal Protocol and its Impacts on Fiji's Consumers. 	
January 2020		
	<ul style="list-style-type: none"> • Survey on bank account opening requirements (Complaint driven research). • Post Cyclone Sarai inspection around the country to ascertain if municipal councils and rural local authorities were prompt with their inspections. • Submitted papers on Public Perceptions of Quality and Affordability in the Housing Sector. • Workshop with the Fiji Muslim Women's League on their rights and responsibilities as consumers. 	
February 2020		
	<ul style="list-style-type: none"> • Presented to the Kiribati Students Association at USP. • The Council was part of the Real Estate Workshop at the Pearl Resort in Pacific Harbour. • Suva Foreshore Clean-up Project. • Meeting with the Tailevu North Womens Club on GAF Project. 	
March 2020		
	<ul style="list-style-type: none"> • WCRD was celebrated on the theme: "Love Food, Hate Waste, Save Money." • WCRD also replicated in Lautoka and Labasa. • Community visit - Naivakacau Women's Group in Tailevu. • Survey conducted to ascertain the significant impacts of the COVID-19 lockdown in Lautoka on the supply of sugar. 	
April 2020		
	<ul style="list-style-type: none"> • Secured the UN75 - Building the Pacific Future We Want Grant for Project Solesolevaki with the theme "Help yourself and assist others in the community to beat food insecurity during crisis" • Research conducted on the enormous increase in price of vegetables in markets around the country. • 26 market surveillances and trader visit were conducted in this month. • A thorough market surveillance amidst COVID-19 pandemic lockdown in the greater Suva area. 	

Month	Events	Pictures
May 2020	<ul style="list-style-type: none"> • Survey conducted to ascertain the warranty encompassed on Hoteche products being retailed in Fiji. • Research done to determine whether Brandstar Shop on tv advertisements complies with the Fijian Competition and Consumer Commission Act 2010. • National Budget Submission 2020-2021. • Survey on the Authorisation of Prices for the Supply of LPG in Fiji. • Major research on informal settlements conducted and submitted to line Ministry. • Major research titled 'Credit Institutions; from Consumers Perspectives'. 	
June 2020	<ul style="list-style-type: none"> • Council was invited to present to the Serua Provincial Council Quarterly Meeting. • Project Solesolevaki implemented in selected villages in the Serua Province. • Analysis on the current practices by restaurants, supermarkets and butcher staff pursuant to the Food Safety Act 2003 and the Food Safety Regulation 2009. • Submission to MSAF on Consumer concerns on Fiji's shipping industry. 	
July 2020	<ul style="list-style-type: none"> • The Council's App and Complaints Management System was launched by Hon. Faiyaz Koya-Minister for Commerce, Trade, Tourism and Transport. • ICT upgrading project was completed for the connection of both regional offices to headquarters. • Analysis on slaughtered compliance with Meat Act 1970, Food Safety Act 2003 and the Food Safety Regulation 2009. • Project Solesolevaki wrap with documentary produced for Fiji TV Talk Business. • Two major research conducted on product expiry date and food legislation. 	

ANNEXURE



TABLE 18: MINOR RESEARCH

ISSUES	
To conduct a bi-monthly price survey for basket of goods. (Aug, Oct, Dec, Feb, Apr, Jun)	To find out the availability of price regulated bread being sold in bakeries in the Central, Northern and Western Division.
To conduct a bi-monthly price survey on imported fruits and vegetables among supermarkets. (Aug, Oct, Dec, Feb, Apr, Jun)	To identify whether retailers are adhering to the requirements established for mandatory labelling information under the Food Safety Regulation 2009.
To examine operations of petrol pump/air gauge and sanitary standards of lavatories. (Aug, Oct, Dec, Feb, Apr, Jun)	To identify whether receipts in foreign language can be issued to consumers.
A complaint driven survey to determine the sudden increase in price of cardamom in supermarkets.	To investigate whether Toms World's fun center issues receipts to consumers, displays prices on each redemption machine, display instructions on how to operate certain redemption machines, and information on gifts are disclosed to consumers.
A complaint driven survey to ascertain if all diapers sold locally have waistline information available on the packaging.	To gauge the business practices of mobile phone repair shops in Labasa.
To determine whether food kiosk and stalls in municipal markets along the central division display health and business licenses as per the Food Safety Act 2003 and Regulations 2009, and the Business Licensing Act 1976.	To ascertain the problems associated with MDF furniture; and to Provide recommendations for consideration on the implementation of standards on the import and retail of MDF furniture.
To ascertain if grass cutting services in municipal boundaries are outsourced and the measures taken to address complaints from the public.	To investigate into problems associated with the sale of TOTAL branded tools, ascertain whether Fijian retailers of TOTAL tools provide warranty on the tools; and Investigate whether Fijian retailers have after sales services in terms of repairs of TOTAL tools and spare parts availability for these tools.
To scrutinise the motor vehicle loan promotion advertisement by BSP Finance on "with \$2000 benefit" feature.	To identify traders who are selling plastic bags, reusable shopping bags and cartons to consumers in the Central division.
To identify the harmful effects of possibly consuming carbon ink via newspapers that are used as food wrappers and sold to consumers by retailers and market vendors.	To identify whether buses that provide its services to consumers in Suva are clean throughout the day.
To find out whether there are any improvements in the hygiene practice by supermarket.	To examine the quality of construction nails manufactured in Fiji.
To find out whether hair and beauty salons issue receipts to consumers as mandated under the Value Added Tax Act 1991.	To ascertain whether sweet cart operators within Western division adhere to good hygiene practices in line with the Food Safety Act 2003.
To scrutinize the production process of meat birds and ascertain factors that would contribute to a decrease in chicken weight of pre-packed frozen chicken sold in the supermarkets throughout Fiji.	To carry out a survey on bank account opening requirements (Complaint driven research).
To monitor whether there is an improvement in the quality of potatoes and onions (Complaint driven research).	To carry out a survey on freezer and chiller temperatures.
To find out the availability of price regulated Enalapril tablets being sold in pharmacies across Fiji.	To scrutinize the warranty lengths and conditions provided on white goods that are being retailed in Fiji.

cont'd

ISSUES	
To investigate whether fruits and vegetables sold in supermarkets comply with the Food Safety Act 2003.	To find out where prompt inspections were carried by relevant municipal councils' health departments and rural local authorities after Tropical Cyclone Sarai or not.
To identify whether service providing businesses are up to par with good quality customer service, including availability of seats for waiting areas, counter notices, queue management systems, and availability of brochures and other publications for customer information, to name a few. (Feb, Apr, Jun)	To identify whether retailers are adhering to the requirements established for mandatory labelling information under the Food Safety Regulation 2009.
To ascertain whether supermarkets disclose expiry dates on retailed loose spices.	To ascertain if the current practices carried out by the Hot Bread Kitchen staff adheres to the Food Safety Act 2003 and the Food Safety Regulation 2009 and to scrutinize gaps if there is, in the current practice that could have led to the retailing of bread contaminated by fungal growth.
To ascertain if pharmacies are charging dispensing fees as per the Final Authorisation on Prices for Essential Pharmaceutical Products by Fiji Competition and Consumer Commission 2019 and to find out if this information is disclosed to consumers prior to purchase.	To ascertain the impact of the Corona Virus (COVID – 19) on the price of local vegetables.
To determine whether companies provide warranty on genuine automotive spare parts in the Central and Western divisions.	To determine whether Ram Sami & Sons Limited's eggs that are retailed to consumers are clean and free from extraneous matter being found outside the eggs' shells.
To identify the types of loans available on a life policy by two main life insurance providers, guidelines and assessment criteria of applying for a policy loan, terms and conditions of a policy loan, disclosure documents and interest calculation.	To find out whether there had been an increase in the prices of Personal Protective Equipment (PPE) during pandemic COVID-19 and the possible reasons for this increase.
To ascertain whether bus fares had increased by the correct rates as authorized by the Fijian Competition and Consumer Commission.	To identify the, types of Personal Access Accounts available by each commercial bank, Minimum Amount required to open an account, Number of withdrawals per month and the Withdrawal Charges and interchange fees for use of other banks ATM facilities.
To determine the current dental practice in Fiji and whether prices of dental treatment are being disclosed by private dental practitioners.	To find out the changes that bus operators have had to make to the bus schedule due to the impact of COVID-19 and; find out if the changes in the bus schedules were disseminated to the passengers.
To find out the impacts of COVID-19 in the Fijian market and whether there will be a significant price change in products imported from China including but not limited to food products, pharmaceutical products, raw materials and building materials.	To discuss on the issues with Chicken feeds retailed in Labasa.

cont'd

ISSUES	
To investigate the prevalence of underweight garlic being retailed in supermarkets and to examine if there has been an impact on its availability as a result of COVID-19 outbreak.	To identify the availability of EFTPOS terminals by the commercial banks; fee charged for the use of EFTPOS terminals set up inside various bank branches; and advantages and disadvantages of using an EFTPOS terminal.
To identify whether butcher shops and meat cutting sections in supermarkets are maintaining cleanliness and encompasses pest control measures.	To ascertain whether the reduced cost of a 10-gigabyte line has been passed down to consumers.
To explore the availability, prices and affordability of essential medicines for diabetes in private pharmacies in Fiji.	To establish the current practice for the retail of kerosene in Fiji and provide recommendations on best practices.
To ascertain the warranty encompassed on Hoteche products being retailed in Fiji.	To ascertain if the current practices carried out by restaurants, supermarkets and butcher staff adhere to the Food Safety Act 2003 and the Food Safety Regulation 2009 and to scrutinize gaps (if any) in the current practice that could have led to the unhygienic food handling practices as well as retailing of thawed and putrid meat.
To determine whether Brandstar Shop on tv advertisements complies with the Fijian Competition and Consumer Commission Act 2010.	To ascertain whether instructions on weedicide product labels are clear for consumers to comprehend and apply.
To ascertain the availability and prices of gas cylinders in Labasa, and establish whether consumers are able to exchange between different volumes of gas cylinders.	To ascertain how slaughtered livestock is dressed for retail and whether it complies with the Meat Act 1970, Food Safety Act 2003 and the Food Safety Regulation 2009.
To find out whether bus operators in the western division are compliant with issuing proper e-ticketing receipts to passengers through analysis of complaints received by the Council via National Consumer Helpline (NCH).	To ascertain Fiji's shipping companies' standard operating procedures for fuel delivery to consumers in maritime areas.
To find out whether traders in Maritime areas are permitted to sell gas above the regulated prices as per the Final Authorisation of Prices for the Supply of LPG in Fiji.	To find out whether the hair products used by hair salons have foreign labelling and whether disclosures are made to consumers on the ingredients and expiry dates of the product used.
To find out whether the mobile phone screens repaired by mobile repair shops in the Central division are original or counterfeit and ascertain if warranties are provided for the repaired mobile phone screens.	To find out whether furniture retailers in Suva cover pest and insect infestation under warranty and determine whether these agreements are mandatory for consumers to sign-off on.

A total of 81 minor researches were conducted during 1 August 2019 – 31 July 2020.

TABLE 19: MAJOR RESEARCH

No	RESEARCH TOPIC	PAPER
1.	Real Estate	Public Perceptions on the Quality and Affordability of the Private Rental Sector.
		Real Estate Practice in Fiji: Price Disclosure on Sale of Properties and Rental Properties.
2.	Credit Institutions	Credit Institutions: From Consumer's Perspective.
3.	Informal Settlements	Informal Settlements in Suva Area.
4.	Product Expiry Dates	Short shelf life of Food products in Fiji.
5.	Food Legislation	Fiji's Food Legislation Review.
TOTAL – 5 completed		

TABLE 20: LIST OF SUBMISSIONS

No	TO	ABOUT
1.	Fijian Competition and Consumer Commission	Review of Commerce Commission (Control of Maritime Shipping Services, Freight Rates and Passenger Fares) Order 2016.
2.	Real Estate Agents Licensing Board	Submission on Public Perceptions of Quality and Affordability in the Housing Sector.
3.	The Standing Committee on Foreign Affairs and Defence (FAD)	Europe Convention on the Manipulation of Sports Competition.
4.	The Standing Committee on Foreign Affairs and Defence (FAD)	The Kigali Amendment to the Montreal Protocol and its Impacts on Fiji's Consumers.
5.	Ministry of Commerce, Trade, Tourism and Transport	Comments by Consumer Council of Fiji on 2013-2014 Consolidated Annual Review of the Water Authority of Fiji (Report of the Standing Committee on Natural Resources).
6.	Ministry of Commerce, Trade, Tourism and Transport	Comments by Consumer Council of Fiji on Reserve Bank of Fiji Insurance 2017 Annual Report (Report of the Standing Committee on Economic Affairs).
7.	Ministry of Commerce, Trade, Tourism and Transport	Comments by Consumer Council of Fiji on Draft Fijian Competition and Consumer Protection Policy Statement.
8.	Ministry for Commerce, Trade, Tourism and Transport	Submission on the Consumer Credit Act 1999, Consumer Credit (Amendment) Act 2006 and Regulations 2009 (hereinafter CCA).
9.	Ministry for Commerce, Trade, Tourism and Transport	Comments provided on the Real Estate Agents Act 2006.
10.	Ministry of Economy	National Budget Submission 2020-2021.
11.	Maritime Safety Authority of Fiji	Consumer Concerns on Fiji's Shipping Industry.
TOTAL – 11 completed		

TABLE 21: SUMMARY OF TRADER & SERVICE PROVIDER VISITS

Location	No. of Trader Visits	No. of Service Provider Visits	Total
Suva	365	101	466
Lautoka	66	24	90
Labasa	63	24	87
TOTAL	494	149	643

TABLE 22: ADVERTISEMENT MONITORING

No.	Business Name, Address	Problems Encountered	Responses (if any)
1.	Prouds, 9 Miles Rup's Complex, Nakasi.	My Super Dad Prouds Catalogue has advertised the Oakley Ellipse Flip at the price of \$59 and the Oakley Super Coil at the price of \$125. Consumer went to purchase the product and found that the store price does not match with the advertised price in the catalogue.	Prouds disclosed to consumers via in-store notice, Facebook and website of the error made by the trader. The Oakley Ellipse Flip (previously the Super Coil in the Catalogue) is sold at the price of \$59 and the Super Coil (previously the Ellipse Flip in the Catalogue) is sold at the price of \$125.
2.	Sports World, Waimanu Road, Suva.	New Balance joggers for Clearance Sale was displayed \$149 as normal/original price and on sale for \$69. Upon inspection, New Balance shoes were sold out and Puma joggers were being displayed instead with the notice still displayed.	The advertisements were amended whereby Puma joggers were advertised for clearance sale in place of New Balance joggers.
3.	Elim Mini Mart, Victoria Parade Suva.	Clearance sale on Ladies' hand bags for \$30 each but the old price was \$29.99 each.	The advertisement was removed.
4.	Rups Big Bear, Namaka.	Sales notice states "Shirts Extra Special" for \$18 and \$20. However, original prices marked were the same, i.e. \$18 & \$20.	Sales notice was removed.
5.	New World Supermarket, Labasa.	Rooster Chicken Giblet normal price and special price both offered at the same price of \$5.95.	Special Sale notice for Rooster Chicken Giblet was removed.
6.	Fiji Link.	The subtitles presenting the fares read, "One way and Return from" which should have been "Child and Adult From". Also, the advertisement read, "One way economy fares inclusive of taxes and surcharges", but it was in fact one way fares.	The Manager marketing advised that they had amended the errors and have extended their apologies to the public via newspapers and their webpage.
7.	MaxVal-u Supermarket.	A Proxon Cooler 47QT was on display for \$4.95 but staff at MH advised consumers that the product was out of stock.	The management advised that they have placed the correction on social media page and the remaining product on display will be sold at the advertised price in the papers.

8.	Fiji Traders.	The trader's Father's Day Specials in the Fiji Times dated 31 August 2019 on electronic products failed to advertise whether these products were new or refurbished, no specification given on the warranty period and the recommended software nor on the date or timeline of refurbishment.	Trader assured to disclose the necessary information in their future advertisements.
9.	Lautoka Discount Store (Jacks of Fiji), Lautoka.	The trader's catalogue contained a misleading advertisement that read "4 for 3 deals! Pick 4 pay just 3". However, the advertisement only applies to items on special (white bar code items are not included in promotions).	Store manager has removed the advertisement on spot.
10.	MaxVal-u Supermarket, Savusavu.	Shiraz Wine 750ml was not in stock at the supermarket as per their website advertisement.	Trader assured to have the advertised item in all their stores.
11.	Hansons Supermarket Limited, Makoi.	The trader's Diwali Catalogue had advertised their "On shopping \$50 & over get one each of the above items at advertised prices". One of the items being advertised was Allowarie Ghee 750ml at \$13.95 but the POS charged the item at \$14.95.	The code for the special price was not entered so the respondent gave the complainant two bottles of Ghee as redress.
12.	Exotic Fiji Limited, Rodwell Road.	The trader was advertising that good quality (and non-cinematic) copies of English movies were being sold. A complainant bought the movie, Rambo, and noticed that it had pop-in ads.	The respondent advised that the complainant was informed on which movies were of good quality and cinematic copies, yet the complainant wanted to purchase the cinematic copy.
13.	Pack N Save Supermarket, Nausori.	The trader was advertising that two-piece Walu fish and chips serves were being sold but by the time of purchase, the serve was unavailable.	The respondent apologized and removed the in-store advertisement.
14.	Digicel Fiji Limited.	On 08/10/19, Digicel advertised a survey where consumers could win cash by filling it in and it read, "You can win \$200 cash today!"	Digicel advised that the survey was valid for one day (08/10) but they assured to take heed of our advice in future while posting on social media platforms.
15.	New World Supermarket, Yatu Lau Arcade, Suva.	The trader retailed their fireworks on special prices but some did not match with their POS system. These fireworks were: Aurora Fireworks Modern Times 36 shots AU 129 displayed as \$29.95, POS \$34.95; Pop Pop Snappers T8500/AU 086 1 Box- Inner 50 displayed as \$30.00, POS \$24.95; Large Sparkler's 10 inch 0979 1 Box displayed as \$14.40, POS \$12.95; and Crackling Ball 0205A 1 box as \$18.00 but POS \$16.95.	The trader amended the price displays on shelves and upon follow up visits, the prices match with their POS system.

16.	RB Patel, Market Point, Suva.	The trader advertised on their Facebook page on 24.10.19 that India Gate Rozana Basmati Rice 5kg is priced at \$17.95, however the accompanying picture was of India Gate Premium Basmati Rice 5kg.	The trader advised that it was a typo and apologized for the inconvenience caused.
17.	RB Patel Supermarket Labasa.	Hot n Spicy Indomie 5 pack noodles had 2 different valid dates of the promotion of special price. One had 07/10/19 while the other tag had valid date as 04/11/19.	The valid promotion date was amended accordingly.
18.	Rajendra's Foodtown Supermarket, Robertson Road, and Valelevu Suva.	Peeled Onions was advertised, in store displays at \$1.50/kg but the Point of Sale System (POS) read \$1.82.	Manager assigned the IT department to change the price in the POS System.
19.	Shop N Save Supermarket, Makoi, Nakasi and Nadi.	Trader was advertising Lamb bone pieces as Lamb neck pieces at the advertised price of \$13.50.	The Manager removed the lamb bones from the display freezer.
20.	Courts Cyber City, MHCC, Suva	Trader was selling Logitech Wireless Keyboard and mouse with two different price tags. One was advertised at the price of \$69.00 and the other was advertised at the price of \$89.00.	The Manager rectified the price tags.
21.	MaxVal-u Supermarket, Nakasi.	Trader advertised Fiji Bitter Quartz 750ml as advertised instore specials at the price of \$5.70 per bottle. However, the Fiji Bitter Quartz 750ml was unavailable and notices were not placed to inform consumers that this product is no longer available.	Manager informed that they will ensure that display notices will be placed if advertised specials are no longer in stock.

22.	New World IGA Supermarket, Damodar City.	Trader was selling Imported English Cabbage at the advertised special price of \$3.95/kg as advertised in the Fiji Sun dated 22.11.19. However, the Imported English Cabbage was unavailable and notices were not placed to inform consumers that this product is no longer available.	Manager informed that they will ensure that display notices will be placed if advertised specials are no longer in stock and warned to ensure that they do not mislead consumers through advertisements.
23.	Comfort Home Distribution Pte Limited, Suva.	Trader advertised on their Facebook page Sleep mate Polyester Fibre Pillows at \$15/each and Pack of 10 Pillows for \$50. However, the advertisement did not state whether the price of the pack of 10 pillows were regular pillows or the Polyester Fibre Pillows.	The trader rectified the advertisement which now read as "Pack of 10 Regular Pillows for \$50".
24.	Goundar Shipping Limited.	Service Provider advertised on their Facebook page on 13th December that boat fares to travel either from Suva- Savusavu- Suva or Savusavu- Suva- Savusavu, would cost Passengers \$50 return, 1st Class \$100 return, Students and Kids \$40 return and Car or 1 Ton Vehicles Return \$150 (driver included) valid to travel till 27th November 2019. However, staff at the Goundar Shipping office were misleading consumers and informing that the specials advertised are no longer available.	Manager ensured that staff would be trained accordingly and apologized for the incorrect information given to consumers.
25.	Jack's of Fiji Limited, Suva.	Trader advertised in their Christmas Catalogue "Get Duffle Bag worth \$29.95 for \$7 with purchase of any products over \$100 from Jacks of Fiji Downtown stores. Conditions Apply". However, conditions were not stated and no display notices were placed in stores.	Respondent informed the Council that they forgot to place the terms and conditions notices in stores. The conditions were that, this special was not available on Jack's Little India products, customers would need to purchase items worth \$100 and above on one single receipt and that this promotion was different from other consecutively running promotions.
26.	Burger King, Nakasi.	Service Provider was selling King Wings Meal advertised at the price of \$12.95 for 3piece King Wings, Juice and fries. However, the "King Wings" were not wings but part of a wing. A chicken wing comprises of Drum let, Flat and Tip.	The Council further informed the respondent to amend their advertisement as they were not retailing the product as advertised. As the promotion is no longer available, the respondent informed that they will put forward a proposal to their board for amendment of future advertisements.

27.	Northern Boutique.	Exclusionary Notice “Dear customers, please choose your product wisely, <u>once sold cannot be returned or refunded</u> ”	Exclusionary notice was removed immediately.
28.	Jacks of Fiji.	“ Weekend Deal ” advertisement included a Milani lip gloss and Lakme nail polish, notice was misleading that \$5 were a combo deal for both however they were \$5 each. Furthermore, Milani lip gloss was out of stock.	Misleading promotion notice was removed.
29.	The Lunchbox.	“ Yummy Wings ” combo deal advertised meal, large drink and fries. Drink retailed was the can 330ml and the fries were the regular size and not large.	The advertisement was amended to 600ml drinks and regular fries.
30.	RB Patel Supermarket.	“ Low Price Notice ” Chip Cookies price was slashed from \$3.60 to \$3.65	The advertisement was removed
31.	New World IGA, Nakasi.	New World Nakasi had advertised instore specials for Happy Bite Plus Lunch Box for the price of \$4.95. However, the original price displayed \$4.95 as well when it was supposed to be \$5.95.	Manager amended the original price display.
32.	New World Supermarket, Nausori.	New World Supermarket Nausori had advertised the prices of 30cm wooden rulers at \$0.25 each and 30cm plastic rulers at \$0.31 each. However, the Point of Sale (POS) system prices read \$0.31 each and \$0.45 each respectively.	Manager amended the POS system prices.
33.	Lunch Box, Damodar City, Raiwaqa.	Lunch Box had advertised on their display screen “3 Piece Chicken and Fries \$12.95, Large Meal Fries, Large Drinks \$13.95” however, the POS system read the price for the advertised meal as \$15.95.	Manager amended the price on the display screen.
34.	R.B Patel Supermarket, Centrepont, Nasinu.	R.B Patel Supermarket had advertised Rewa Galaxy milk strawberry 1ltr and 150ml with incorrect prices.	Manager amended price displays.
35.	Rups Big Bear, Lautoka.	Two price tags displayed on the cane knife - \$12.50 and \$12.95.	A price tag of \$12.95 was removed.

36.	MH Homemaker, MHCC, Suva.	On 20th February 2020, MH Homemaker had advertised \$350 as the sale price of SHARPS 40" LED TV, the original price being \$1049 in the Fiji Sun, hence resulting into saving of \$699 for customers intending to purchase. However, when those customers who decided to purchase the item, they were told that they were not able to purchase at the advertised price as that the advertisement was incorrect, hence the advertised price is not applicable.	The Manager corrected the in-store display notices which now reads SHARP 40" LED TV Now: \$699, Was: \$1049 and Save: \$350. Corrections were also made in the Fiji Sun dated 21st February, 2020.
37.	MaxVal-u Supermarket, Nausori.	MaxVal-u Nausori advertised Imported Orange Capsicum 0.185kg and Yellow Capsicum 0.200kg at the price of \$2.58 and \$2.90 respectively. However, the POS system price was \$3.52 and \$3.79 accordingly.	The Manager corrected the POS system whereby the price of Imported Orange and Yellow Capsicum read as \$3.52 and \$3.79 respectively.
38.	Nayans Supermarket, Pilling Road, Nasinu.	Nayans Supermarket advertised Nataraj 12-piece colour pencil at the price of \$0.80 however, the Point of Sale (POS) system displayed the price of \$0.99.	Manager was verbally warned to ensure that the price display notices match the Point of Sale (POS) system and all ongoing sales must reflect in the POS system.
39.	MaxVal-u, Naulu, Nakasi.	Ceylon tea bags 25s price displayed instore was \$1.75 however, the Point of Sale System (POS) read \$1.95.	The Manager immediately removed the advertisement from the store and ensured that this will not recur.
40.	MaxVal-u Nausori.	Sanitarium Weetbix 1.5kg price displayed instore was \$10.50 however, the Point of Sale System (POS) read \$11.99.	The Manager immediately removed the advertisement from the store and ensured that this will not recur.
41.	M.Hanif Industries, Lautoka.	Exclusionary clause states: "Once goods sold money cannot be refunded by Management".	Manager removed the exclusionary notice immediately.
42.	Hometown Hardware, Nasekula Road, Labasa.	Exclusionary clause states: "Paints once sold will not be returned or refund".	Exclusionary notice was removed immediately.
43.	New World Supermarket, Valelevu.	New World Supermarket Valelevu had advertised Solomon Blue White Tuna Flakes 380/400g at the price of \$4.95 however POS price was \$5.95.	The Manager corrected the POS system whereby the price of Solomon Blue White Tuna Flakes 380/400g read as \$4.95.
44.	Rahul-Eshop Premier Distributers.	Rahul Eshop had advertised on their social media page (Facebook) that "1.5 litre Premier Distributers" Alcohol Hand Sanitizer was being sold at \$150.00. However, after a while the price for the same product increased to \$230.00.	The Manager informed that the advertisement had an error whereby an incorrect price had been displayed and the advertisement was removed from Facebook. The correct advertisement of \$230.00 was displayed.

45.	New World IGA, Damodar City.	New World IGA, Damodar City had advertised on their Facebook Page that two packets of Huggies Baby Wipes 80s were being sold at \$8.00 however, when checked instore it was \$7.95 for each packet.	The Manager informed that the advertisement was a printing error. The marketing team was informed and the advertisement was rectified on their social media page.
46.	The Hot Bread Corner.	Exclusionary Notice "BREAD/ FROZEN ITEMS ARE FINAL SALE. Cannot be returned/exchanged once taken out of premises. No cash refund.	The Manager removed the notice.
47.	Digicel Fiji Ltd.	Digicel Fiji Ltd, had advertised on their Facebook Page "Zero Reconnection to Sky Pacific for 6 Weeks" however, the respondent does not charge reconnection fees for Sky Pacific. This advertisement misled consumers by thinking that they can save money when instead they never had to pay for reconnection.	The Respondent agreed to remove the advertisement from their Facebook page and will amend it before publishing in the print media.
48.	Sunlight, Namaka.	Price displayed for Powerade 500ml on Coca-Cola freezer is \$3.00 whereas trader is selling it for \$3.75.	Price was amended on the spot and Powerade is being sold at the correct price of \$3.00.
49.	Total Service station, Namaka.	Price displayed for Crest chicken No. 12 is \$12.80 but POS is \$13.80; Crest chicken No. 14 displayed as \$15.00 but POS is \$15.80.	Price amended on the spot.
50.	RB Patel Supermarket.	Misleading Advertisement: FOM PLUS detergent sale advertisement read that normal price was \$3.95 slashed to special price: \$3.59" however normal price displayed on shelf was \$3.71 and not \$3.95.	Advertisement was removed.
51.	Rajendra's Foodtown, Nakasi.	Farm Fresh Mixed Vegetables 1kg was advertised at the special price of \$4.50 however the POS price was \$4.95.	The Manager rectified the price on the POS.
52.	Food City Supermarket, Suva.	Food City Supermarket had advertised Blue Bird Chips 150g assorted at the special price of \$3.95. A customer purchased two packets of chips where one was charged at the advertised special price of \$3.95 while the other at \$5.65.	The trader amended the POS price to \$3.95 for all assorted Blue Bird Chips 150g.

53.	MH Homemaker, Clearance Centre, Suva.	MH Homemaker through its Facebook page advertised their promotional price for Daisy 3 pcs Sofa Set. The advertisement stated that customers can buy the Sofa set at a reduced price which was \$269.00 when compared to the original price of \$369.00. However, it was not revealed to the customers that the promotion only included the frames and not the cushions.	MH Homemaker amended their advertisement which later included "Pictures are for illustration purposes". The customer was given a \$50 MH Homemaker voucher as compensation.
54.	MaxVal-u Supermarket, Labasa.	Crest Chicken Frozen No. 17 had two promotion flyers displayed separately. One promotion had a valid date from 22/05/20 to 25/05/20 and the other from 26/05/20 to 28/05/20	Advertisement was removed.
55.	MaxVal-u Supermarket, Labasa.	Promotion flyer on Watties Tomato Puree displayed price slashed from \$2.65 to \$1.95 however promotion had ended.	Advertisement was removed.
56.	CJS Supermarket, Labasa.	Advertisement Poster on weekly specials stating Nabua and Labasa however the special prices were not applied for Labasa. Price advertised for 3 Fiji Gold 335ml stated \$9.95, cash out price \$11.07.	Advertisement amended whereby the specials were applicable to Nabua shop only.
57.	MaxVal-u Premium Supermarket, Savusavu.	Tops Red Chillie Sauce 200g shelf price was \$1.99. POS was \$2.25.	The Manager amended the price on the POS.
58.	Pushpanjali Supermarket, Navua.	Lamb Rack was advertised as an instore special at the price of \$11.95/kg however, lamb flaps were being sold.	The Manager removed the instore advertisement. Lamb flaps which are not permitted for sale were also removed from the display freezer. A follow up visit was done and no issues were found.
59.	Kundan Singh Supermarket, Pacific Harbour.	Trader had advertised Crest chicken frankfurters 500g at \$3.95 and Heinz Egg Custard 170g at \$2.79 as per instore price display stickers however, the price on the POS was \$5.79 and \$2.89 respectively.	The prices were amended on the Point of Sale system.
60.	R.C. Manubhai, Lautoka.	Trader had advertised Arlec LED Ultra- Torch at \$15.00 as per instore price display stickers however, the price on the POS was \$13.60.	The shelf price was amended to match with the POS price.
61.	Vinod Patel, Lautoka.	Trader had advertised Cyclone screws at \$0.40 each as per instore price display stickers however, the price on the POS price was \$0.45 each.	The price on the POS was amended to match the shelf price.

62.	New World Supermarket, Labasa.	Nutty Peanut Butter 340g at \$4.95, Pran Orange Juice 1 litre at \$3.95 and Kell Multi-Grain 144g at \$6.95 were advertised as instore specials however, the shelf price was as same as the advertised price.	The 'specials' price tags were removed from the shelves.
63.	Gartile Company Ltd, Labasa.	Trader had displayed an exclusionary notice that read "NO REFUND ON LAYBY".	The exclusionary notice was removed from the store.
64.	Prouds Suva Central, Suva City.	Exclusionary Clause: Prouds had advertised Oakley Sunglasses for \$150.00 however, the notice stated: "Goods once sold cannot be returned or exchanged."	The Manager apologized and removed the advertisement.
65.	Asco Motors, Nabua.	Asco Motors, Nabua had advertised a Sketch a Toyota & Win competition whereby it read "Increase your chances of winning by inviting your friends to like your post". This clause insinuated that the person with the highest number of likes would win. Asco Motors announced a winner by a unanimous decision so the entry that had the highest number of votes did not win. The terms and conditions failed to clearly state how the winners will be chosen. Subsequently, the complainant raised the issue with Asco Motors and was awarded with a Toyota Gift Hamper. Still, the complainant further sought the Council's intervention.	Asco Motors apologized and awarded the complainant with a Toyota Gift Hamper as redress.
66.	Shop N Save Restaurant, Tavua.	Price of cheese sandwich on the menu screen displays \$3.25 whereas POS displays \$3.30.	Manager stated that if it is a regular cheese and ham sandwich, the price is \$3.25. On the other hand, if it is toasted, the price is \$3.30. The trader was warned to clearly display on the menu screen.
67.	R.B Patel Supermarket, Labasa Town.	R.B Patel Supermarket, Labasa Town had advertised a promotion that had ended on 11/05/20 yet its special price notices were still displayed on FMF self-rising flour 500g.	Price notice was amended.
68.	Vinod Patel, Labasa.	Eagle measuring tape 5M/16FT had a price tag displayed on shelf at \$9.95 but POS stated \$12.00.	Price notice was amended.

A total of **68** advertisements monitored during 1 August 2019 – 31 July 2020

TABLE 23: KEY ENGAGEMENTS

No.	Date	Officer(s)	Topic/Issues	Meeting with
BOARDS AND COMMITTEES - 11				
1.	16/08	Evelyn Sami and Lusia Rabaka.	Discussion on the updates of CODEX meetings	CODEX committee members.
2.	29/10	Seema Shandil.	Diabetes Fiji Board Meeting	Diabetes Fiji Board Members.
3.	06/11	Seema Shandil and Lusia Rabaka.	Taskforce meeting for development of a National Policy on Substandard Electrical Appliances.	Taskforce members.
4.	22/11	Seema Shandil.	Fiji Medicinal and Pharmaceutical Board meeting.	Board members.
5.	27/11	Seema Shandil and Evelyn Sami.	Taskforce meeting for development of a National Policy on Substandard Electrical Appliances.	Taskforce members.
6.	16/01	Seema Shandil.	TSAC Meeting.	TSAC members.
7.	29/01	Seema Shandil and Tevita Vuibau.	Steering committee meeting on the launch of Suva Foreshore Clean Up Project.	Raman Dahia – Rotary Club of Suva Peninsula Sunset, Vimal Kumar-Special Administrator Suva City Council, Azam Khan Acting CEO – Suva City Council.
8.	10/02	Seema Shandil and Evelyn Sami.	Taskforce meeting for development of a national policy on substandard electrical appliances.	Taskforce members.
9.	13/02	Seema Shandil.	Fiji Medicinal Products Board Meeting.	Board Members.
10.	26/03	Seema Shandil.	YES & RISE Selection Panel Meeting.	Secretariat and Panel Members.
11.	06/07	Seema Shandil and Pranil Narain.	Final presentation on the draft Landlord and Tenancy Act.	Landlord and Tenancy Technical Working Group (TWG) members.
TRADER & SERVICE PROVIDER ENGAGEMENTS - 19				
12.	07/08	Seema Shandil, Evelyn Sami, Jessica Lal and Laisani Vuibau.	Meeting with Credit Information Reporting Agency PTE Limited (CIRA).	Winston Penjueli – Director and Terrence Watson – Manager, CIRA.
13.	28/08	Seema Shandil.	Courtesy Visit from HFC Bank.	Rosy Fong – General Manager for Human Resources and Sheemal Naidu – Customer Advocate, HFC Bank.
14.	16/10	Seema Shandil, Jessica Lal and Evelyn Sami.	Discussion on Energy Fiji Limited's operations.	Karunesh Rao – Corporate Affairs and Communications Manager, Energy Fiji Limited.
15.	9/12	Jessica Lal and Seema Shandil.	Discussion in relation to complaint received at the Council against Melbourne Works Limited.	Manoj Parekh- Director, Melbourne Works Limited.

No.	Date	Officer(s)	Topic/Issues	Meeting with
16.	9/12	Jessica Lal, Kalesi Mele and Seema Shandil.	Discussion in relation to complaint received at the Council against Chiba Motors.	Iliesa Tuiloma Lalabalavu-Director, Chiba Motors.
17.	11/01	Jessica Lal, Evelyn Sami and Rabia Ali.	Discussion on pending cases and issues with Digicel Services.	Shayal Lal – Team Leader, Digicel Customer Care, Niraj Prasad – Head of Sky Pacific, Ravneet Prabhu – Head of Home and Entertainment, Digicel Fiji Limited.
18.	23/01	Seema Shandil and Jessica Lal.	Discussion on the nature of complaints received at the Council against Water Authority of Fiji (WAF).	Barry Omundson – Chief Executive Officer, Water Authority of Fiji.
19.	04/02	Seema Shandil, Jessica Lal, Evelyn Sami, Lusia Rabaka and Taraiasi Wara.	Discussion on complaints received at the Council against Hot Bread Kitchen, as well as findings obtained from market surveillances.	John Samisoni – Chief Executive Officer and Meline Buadromo – Head of Legal, Hot Bread Kitchen.
20.	05/02	Seema Shandil, Jessica Lal, Evelyn Sami and Sheemal Singh.	Discussion on Sky Pacific's subscription price change to be effective on 1st March 2020	Ravneet Prabhu – Head of Home and TV Entertainment and Peter Rigamoto – Head of Legal, Digicel Fiji Limited.
21.	13/02	Seema Shandil, Jessica Lal and Laisani Vuibau.	Discussion on the increase in complaints against Central Finance Limited.	Praveen Kumar – Director and Rukshana Ali – Manager Finance, Central Finance Limited, Raksha Chand – Deputy Registrar, Registrar of Companies and Kamni Naidu – Administrator General, Ministry of Justice.
22.	18/02	Jessica Lal and Evelyn Sami.	Deliberate on the nature of complaints received at the Council against dentists.	Vikash Singh – President, Fiji Dental Association.
23.	27/02	Evelyn Sami and Gaayetri Prasad.	Vetting of advertisement done by Five Squares.	Neha Chauhan – Legal Advisor and Isaia Ratubuli – Marketing Representative, Five Squares.
24.	05/03	Seema Shandil, Jessica Lal and Evelyn Sami.	Discuss issues pertaining to service stations found during service surveillance and way forward.	Nasair Khan – President, Dwain Qalovaki – Manager, Pavan Singh – Secretary, Sumeet Singh – Treasurer and Melba Lala – Representative, Fiji Fuel Retailers Association.
25.	24/04	Seema Shandil, Rabia Ali, Lusia Rabaka and Ranjaline Reddy.	Discussion on complaints received against Digicel and the introduction of two new temporary Sky Pacific Channels.	Shayal Lal – Team Leader Residential Segment Fiji, Faye Raluve – Quality Assurance Specialist – Customer Care and Niraj Prasad – Head of TV.
26.	29/04	Seema Shandil, Jessica Lal, Evelyn Sami and Kavitesh Pal.	Courtesy Visit and deliberation on complaints received against Digicel.	Farid Mohammed – Chief Executive Officer and Peter Rigamoto – Head of Legal, Digicel Fiji Limited.

No.	Date	Officer(s)	Topic/Issues	Meeting with
27.	01/05	Evelyn Sami, Taraiasi Wara and Jessica Lal.	Discussion on the storage conditions of eggs and absence of before dates on eggs sold by Ram Sami & Sons (FIJI) Limited.	Shival Chand – Quality Assurance Officer and Saman Aamarsinghe- Executive Officer, Ram Sami & Sons (FIJI) Limited.
28.	03/07	Seema Shandil and Pranil Narain.	Discussion on the fuel market and challenges faced by both consumers and traders.	Arun Kumar – Brand Manager and Rajesh Patel – Director, Supreme Fuel Fiji Limited.
29.	22/07	Seema Shandil and Pranil Narain.	Discussions were on issues faced by Vodafone internet users and on Vodafone’s network Upgrade Capex Program Update to improve their services.	Pradeep Lal – Chief Executive Officer and Andrew Kumar – Chief Technology Officer, Vodafone Fiji Limited.
30.	31/07	Seema Shandil, Jessica Lal and Pranil Narain.	Discussion on issues faced by consumers at their retail outlets in regards to the groceries and customer service.	Kuna Sabaratnam – Director of Retail Marketing, Carpenters Fiji Limited.
ENGAGEMENT WITH REGULATORS -21				
31.	06/08	Seema Shandil.	Discussion on REALB and CCoF joint consumer awareness	REALB Board.
32.	09/08	Rabia Ali and Evelyn Sami.	Discussion on expired contraceptives found in a pharmacy and possible joint investigations.	Apolosi Vosanibola – Chief Pharmacist and Emi Lewatoro – Principle Pharmacist, The Fiji Pharmaceutical Society.
33.	19/08	Seema Shandil.	Discussion on the Tourism Complaints Management online system/portal.	William Hamilton – Director Economics and Unise Druavesi – Economic Planning Officer, Ministry of Commerce, Trade, Tourism and Transport.
34.	29/08	Seema Shandil and Evelyn Sami.	Discussion on non – disclosure of information with real estate agents’ advertisements on properties.	Vinal Singh – Compliance and Monitoring Officer, REALB.
35.	03/09	Seema Shandil and Jessica Lal.	Discussion on Re-Introduction of Off Shore Vehicle Inspection.	Razik Khan – Land Transport Authority.
36.	18/09	Evelyn Sami and Lusía Rabaka.	Discussion on issues pertaining to Fiji’s mobile sector.	Sanjay Menon – Acting Manager Competition and Compliance and Irfan Hussain – Acting Legal, Risk and Governance, Fijian Competition and Consumer Commission.
37.	26/09	Seema Shandil and Jessica Lal.	Discussion on amendments to the Real Estate Agents Act 2006.	REALB and other stakeholders.

No.	Date	Officer(s)	Topic/Issues	Meeting with
38.	02/10	Jessica Lal and Evelyn Sami.	Discussion on MoU between Biosecurity of Fiji and Consumer Council of Fiji.	Ulamila Kunatuba – Legal Counsel, Biosecurity of Fiji.
39.	18/10	James Vakacabeqoli, Atish Nand and Senivesi Rasoni.	Discuss ways of collaboration between CCoF and Ba Town Council in attending consumer complaints on food products and ways to ensure that supermarkets and eateries provide safe food products to consumers.	Ms Ronika Mishra, Health Inspector, Ba Town Council.
40.	30/10	Seema Shandil, Jessica Lal and Evelyn Sami.	Meeting on Current Standards in Fiji and reforms required to improve Standards in Fiji	Aidan Devitt – Trade Standards Coordinator and Ajeshni Lata – Standards Officer, Ministry of Commerce, Trade, Tourism and Transport.
41.	14/11	James Vakacabeqoli.	Joint inspection findings at Fong Hong Store, Lautoka in relation to foreign labelling and possible breach of the Food Safety Act 2003 and Food Safety Regulations 2009.	Shalend Singh – Senior Health Inspector, Lautoka City Council.
42.	20/12	Gaayetri Prasad.	Discussion on local freight charges.	Fazrul Rahman – Director Revenue Management and Muni Ratna - Acting Director Intelligence, Compliance and Investigation, Fiji Revenue and Customs Service.
43.	15/01	Seema Shandil, Kalesi Mele and Evelyn Sami.	Discussion in relation to Fijian Visitor Complaints Management System	Nanise Masau - Director Tourism, Ministry of Commerce, Trade, Tourism and Transport.
44.	17/01	Laisani Vuibau and Evelyn Sami.	Discussion on money lenders in Fiji.	Shayal Avneeta – Registrar, Registrar of Companies
45.	24/01	Atish Nand, Senivesi Rasoni and Aniketh Lal.	Discussion on the minor research findings based on sweet carts in Lautoka municipal.	Shalend Singh – Senior Health Inspector, Lautoka City Council.
46.	29/01	Gaayetri Prasad, Evelyn Sami and Tariaisi Wara.	Courtesy Meeting.	Nausad Ali - Chief Customs Officer, and Osea Dakai - Manager Border, Fiji Revenue and Customs Service.
47.	06/02	Seema Shandil.	Discussion on matters relating to Standards.	Aidan Devitt – Trade Standards Coordinator, Department of National Trade Measurement and Standards.
48.	20/02	Seema Shandil and Evelyn Sami.	Discussion on the workshop facilitated by the Council on Market Surveillance Findings: Hygiene Standards and Quality of Food Products in Supermarkets.	Vimal Deo – Chief Health Inspector and Taina Naitube – Secretary for Chief Health Inspector, Ministry of Health Food Unit.

No.	Date	Officer(s)	Topic/Issues	Meeting with
49.	28/02	Seema Shandil, Ranjaline Reddy, Jessica Lal, Evelyn Sami and Kavitesh Pal.	Courtesy visit by the new desk officers of Ministry of Industry, Trade and Tourism.	Kartik Pratap – Director Economics, Vrinda Jogia – Senior Economist and Bhavna Singh – Economic Planning Officer, Ministry of Commerce, Trade, Tourism and Transport.
50.	17/03	Seema Shandil, Jessica Lal, Evelyn Sami and Lusia Rabaka	To discuss the findings of the minor research on non – issuance of receipts by hair and beauty salons.	Vineeta Bali – Auditor, Ranjeeta Prasad – Acting Principal Auditor, Alipate Ledua – Acting Deputy Director VAT, Fiji Revenue & Customs Services.
51.	08/07	Seema Shandil, Jessica Lal, Pranil Narain and Vinash Singh.	Discussion on prevalent issues faced by consumers Fiji's shipping industry.	David Kolitagane – Chairperson, Maritime Safety Authority of Fiji.
STAKEHOLDER CONSULTATIONS AND FORUMS -15				
52.	27/08	Jessica Lal.	Workshop for Small Claims Tribunal Referees & Small Claim Tribunal Registry Managers.	Other Invited Guests.
53.	11/09	Evelyn Sami and Bernice Lata.	Landlord Tenancy Bill Consultation at Ministry of Commerce, Trade and Tourism.	Ministry of Commerce, Trade, Tourism and Transport Invitees.
54.	13/09	Evelyn Sami.	Technical National Assessment Task Force Consultation - The purpose of this Consultation was to allow stakeholders to prioritise three important technologies from each of the sectors (mitigation of greenhouse gases from rural electricity generation, maritime transport and adaptation in coastal communities and the agriculture sector).	Invitees from Ministry of Economy.
55.	16/09	Evelyn Sami.	Pacific Financial Inclusion Programme Stakeholder Consultancy meeting.	Pacific Financial Inclusion Programme Invitees.
56.	01/10	Seema Shandil and Evelyn Sami.	Pacific Insurance & Climate Adaptation Programme (PICAP) Fiji Stakeholder Workshop.	PFIP Invitees.
57.	29/10	Seema Shandil.	Invitation for Second Private Sector Meeting.	Honorable Premila Kumar – Ministry of Commerce, Trade, Tourism and Transport, Local Government, Housing and Community Development, Shaheen Ali – Permanent Secretary, Ministry of Commerce, Trade and Tourism, and other invited statutory bodies.

No.	Date	Officer(s)	Topic/Issues	Meeting with
58.	27/11	Seema Shandil, Jessica Lal and Bernice Lata.	Discussion on the draft Landlord and Tenant Bill.	Shaheen Ali – Permanent Secretary for Commerce, Trade, Tourism and Transport, Unise Druavesi – Economic Planning Officer, Ministry of Commerce, Trade, Tourism and Transport, Florence Takinana – Legal Officer, Attorney General Office, Sekope Ciriya Motu – Senior Rents Officer, Fijian Competition and Consumer Commission, Dr. Abdul Hassan – Chairman and Vinal Singh – Compliance and Monitoring Officer, Real Estate Agents Licensing Board.
59.	04/12	Kalesi Mele and Taraiasi Wara.	Introduction of front-of-pack nutrition labelling in Fiji and Health Star Rating.	Consultants from George Institute for Global Health and University of Sydney, Ministry of Health, World Health Organization and other invited stakeholders.
60.	17-18/12	Kalesi Mele, Gaayetri Prasad and Lusia Rabaka.	Workshop on the Fourth National Report to the Cartagena Protocol on Biosafety.	Other Invited Guests by Department of Environment.
61.	23/01	Seema Shandil, Tevita Vuibau and Evelyn Sami.	Presentation Submission: Europe Convention on the Manipulation of Sports Competition and The Kigali Amendment to the Montreal Protocol and its Impacts on Fiji's Consumers.	The Standing Committee on Foreign Affairs and Defence (FAD).
62.	09-10/03	Gaayetri Prasad.	Consultation on Compliance Action Plan for the Cartagena Protocol.	Ministry of Waterways and Environment and Department of Environment invitees.
63.	16/03	Jessica Lal and Evelyn Sami.	Discussions on the impact of COVID-19 on businesses in Fiji and collaborative budget submission by respective industrial representatives on 2020 COVID-19 National Budget.	Honorable Aiyaz Sayed Khaiyum - Attorney General and Minister for Economy, Honorable Premila Kumar – Minister for Commerce, Trade, Tourism, Transport, Local Government, Housing and Community Development, Fiji Chamber of Commerce and Industry and other invitees.
64.	30/03	Seema Shandil.	National eCommerce Assessment (e-Trade Readiness Assessments (e- T.Ready)) – discuss issues pertaining to online shopping in Fiji and way forward via conference call.	Paul Baker and Pablo Quiles - Technical experts, International Economics Consulting Ltd (IEC)
65.	21/05	Seema Shandil.	Scaling-up (SUP) food policy interventions for Pacific Islands Landscape Analysis Interview via Zoom Call.	Global Alliance for Chronic Diseases (GACD) SUP Team and other invited participants.

No.	Date	Officer(s)	Topic/Issues	Meeting with
66.	27/05	Seema Shandil and Jessica Lal.	Discussion on the review of the Trade Standards and Quality Control Act 1992.	Ajeshni Lata – Standards Officer Department of National Trade Measurements & Standards. Asenaca Kevu – Department of National Trade Measurements & Standards.
OTHER ENGAGEMENTS - 128				
67.	05/08	Seema Shandil.	Discussion on the resource personnel assistance provided by Pacific Financial Inclusion Programme (PFIP).	Praneel Pritesh – Financial Inclusion Specialist and Krishnan Narsimah – Deputy Programme Manager, PFIP.
68.	06/08	Seema Shandil and Kavitesh Pal.	Discussion on the amended Service Level Agreement (SLA) proposal and Video Conferencing solutions for the Council's boardroom.	Edwin Singh – Manager ICT, VT Solutions.
69.	12/08	Kavitesh Pal.	Carrying out a site survey at the Council's server room to better understand the ICT requirements.	Edwin Singh – Manager ICT, VT Solutions.
70.	14/08	Seema Shandil.	Invitation to Judge the 9th Faculty of Business and Economics (FBE) Interschool Debate Semi- Finals at The University of the South Pacific, Suva.	USP FBE Debate Semi-Finals Attendees.
71.	15/08	Seema Shandil.	Discussion on funding assistance options available for the Council.	Sameer Chand – Financial Sector Specialist, World Bank Group Fiji.
72.	16/08	Kavitesh Pal and Caroline Koto.	Discussion on Telecom Fiji Limited's Service Level Agreement proposal.	Lusia Melokibau – Account Manager and Veenit Pal – Managed Services Engineer, Telecom Fiji Limited.
73.	20/08	Seema Shandil, Evelyn Sami.	Discussion on the proposal to launch Green Action Fund (GAF) 2019 Project in a Secondary School and students to participate in the GAF project competition.	Alison Burchell – Permanent Secretary for Education, Heritage and Arts.
74.	20/08	Kavitesh Pal and Caroline Koto.	Discussion on the Council's ICT Tender requirements and a site survey at the Council's server room.	Lusia Melokibau – Account Manager and Mr Veenit Pal – Managed Services Engineer, Telecom Fiji Limited.
75.	20/08	Seema Shandil, Kavitesh Pal and Rufina Veisa.	Discussion on the renewed Service Level Agreement and the current IT issues faced by the Council due to low storage space in server.	Tobe Azikiwe – Account Manager and Kevin Padarath – ICT Technical Support Manager, Datec Fiji Limited.
76.	21/08	Kavitesh Pal, Rufina Veisa and Gaayetri Prasad.	Discussion on the Council's current complaint handling system and the necessary requirements for and update on the mobile application.	Vipin Nair – Director, ITGalax Solutions (Fiji) PTE Limited.

No.	Date	Officer(s)	Topic/Issues	Meeting with
77.	21/08	Seema Shandil and Evelyn Sami.	Telecom Tech Connect Event Invite.	Event Attendees.
78.	21/08	Lusia Rabaka and Evelyn Sami.	Discussion to use Fiji Museum as a venue for the Green Action Fund (GAF) 2019 Closing Event programme.	Jone Balenaivalu – Manager Collection and Vika Musumoto – Manager for Exhibitions, Fiji Museum.
79.	21/08	Seema Shandil and Evelyn Sami.	Discussion on Green Consumerism Projects in conjunction with JICA.	Ms. Chinami – Volunteer, JICA.
80.	23/08	Kavitesh Pal.	Discussion on the ICT Tender requirements and site survey at the Councils server room.	Pradeep Sen – Business Development Manager, Sensation Solutions.
81.	23/08	Kavitesh Pal and Caroline Koto.	Discussion on the ICT Tender requirements and site survey at the Councils server room.	Mohammed Ershaad – Pre-sale solution consultant, GEM IT Solution.
82.	29/08	Seema Shandil and Evelyn Sami.	Participate in a consultation regarding the proposed introduction of front pack nutrition labelling for packaged foods in Fiji.	Dr Anne Marie Thow – Senior Lecturer in Health Policy, The University of Sydney and Arti Pillay – Lecturer, Fiji National University.
83.	02/09	Kavitesh Pal and Raksha Datt.	Presentation by PWC on the results of Fiji remuneration survey to the private and the public sector updating on the current market trends in the remuneration.	Private and public sector stakeholders.
84.	03/09	Seema Shandil and Evelyn Sami.	Courtesy Visit to Mark One Apparel Ltd.	Mark Halabe – Director, Mark One Apparel.
85.	03/09	Seema Shandil.	To discuss about Diabetes Fiji, the work they do and invite CEO to be a member of Diabetes Fiji.	Viliame Qio – Diabetes Fiji.
86.	04/09	Seema Shandil and Jessica Lal.	Discussion on how to improve the Terms & Conditions under Car Rental Agreement.	Members of Fiji Rental Car Association.
87.	13/09	Evelyn Sami and Lusia Rabaka.	Discussion on sponsorship of prizes for the Green Action Week Closing event.	Nirdesh Singh – Head of Marketing, Bank South Pacific.
88.	19/09	Evelyn Sami.	Discussion to have a national importation standard on imported Electrical appliances.	Mileta Seniroqa – Acting Chief Executive Officer, National Fire Authority.
89.	25/09	Kavitesh Pal and Rufina Veisa.	Discussion on the tender submitted for the ICT infrastructure upgrading.	Edwin Singh – Manager ICT, VT Solutions.
90.	26/09	Jessica Lal.	Invitation to Participate in the Training on the Guidelines for Improving Building Safety and Resilience of New Single Storey Houses and Schools in Rural Areas of Fiji	Other Invited Guests by MCTTT.

No.	Date	Officer(s)	Topic/Issues	Meeting with
91.	27/09	Kavitesh Pal and Rufina Veisa	Discussion on the tender submitted for the Website Development	Shajneel Singh – ICT Support Engineer, Datec Fiji Limited.
92.	27/09	Seema Shandil, Evelyn Sami, Kavitesh Pal and Tevita Vuibau.	Discussion on joint project with Vodafone ATH Foundation on Green Consumerism.	Rajnesh Prasad – Chief Marketing Officer, Ambalika Devi – ATH Foundation Executive Officer and Fozia Muktar – Public Relations Officer, Vodafone Fiji Limited.
93.	02/10	Seema Shandil.	Invitation to attend business breakfast with Hon. David Parker, New Zealand’s Minister for Trade and Export Growth and Hon. Premila Kumar, Fijian Minister of Commerce, Trade, Tourism and Transport.	Other invited guests.
94.	02/10	Taraiasi Wara.	European Union Pacific Trade Seminar – Benefits of Economic Partnership Agreements.	Other invited guests.
95.	02/10	Lusia Rabaka.	Future Pasifika panel discussion on digital connectivity in Fiji and the Pacific.	Other invited guests.
96.	03/10	Seema Shandil.	Invitation by South Pacific Stock Exchange- Gold Sponsor Announcement for the 15th World Exchange Congress 2020	Other invited guests.
97.	03/10	Seema Shandil and Evelyn Sami.	Discussion to have a national importation standard on imported Electrical appliances.	Mileta Seniroqa - Acting CEO, National Fire Authority.
98.	04/10	Seema Shandil, Kavitesh Pal and Mohammed Gani.	Discussion on the initial proposal submitted for the ICT upgrade and presentations on solution to the Council’s ICT infrastructure.	Mohammed Ershaad – Presales Engineer and Amit Kumar – Manager ICT, GEM IT Solutions. Tobe Azikiwe – Account Manager and Kevin Padarath – Technical Advisor, Datec Fiji Limited.
99.	08/10	Tevita Vuibau, Evelyn Sami and Lusia Rabaka.	Discussion on Sustainable Consumerism Project with Vodafone ATH Foundation.	Roneet Singh – Vodafone ATH Foundation.
100.	11/10	Seema Shandil, Tevita Vuibau and Kavitesh Pal.	Public Accounts Committee Meeting - Clarification of Issues on the Report of the Auditor General of the Republic of Fiji and a brief presentation of the Council’s financial statement.	Public Accounts Committee Members.

No.	Date	Officer(s)	Topic/Issues	Meeting with
101.	15/10	Seema Shandil and Evelyn Sami.	Courtesy Visit by Construction Industry Council CEO and President.	Construction Industry Council CEO-Vijay Naidu and Mr Gordon Jenkins-President CIC.
102.	30/10	Kavitesh Pal, Caroline Koto and Mohammed Gani.	A final meeting to understand the revised ICT solution and costing.	Tobe Azikiwe – Accounts Manager and Satyan Singh – General Manager, Datec Fiji Limited.
103.	30/10	Seema Shandil and Kavitesh Pal.	Update on the Council’s Mobile App together with the new Complaints Management System.	Vipin Nair – Director, IT Glaxay.
104.	31/10	Seema Shandil.	Official invitation to attend and participate at the Food Switch Fiji App Launch.	Stakeholders and other invited guests.
105.	31/10	Seema Shandil.	Discussion and views on Tourist complaints portal.	Fantasha Lockington – Chief Executive Officer, Fiji Hotel and Tourism Association.
106.	4/11	Seema Shandil and Evelyn Sami.	Discussion on awareness carried out by the Council on non-communicable diseases (NCDs).	Sakuisa Rabuka – Senior Lecturer, University of Fiji.
107.	5/11	Seema Shandil.	Courtesy Visit.	Susan Kiran – Acting Permanent Secretary for Health.
108.	5/11	Seema Shandil.	Discussion on issues of common interests.	Clare Farrand – Senior Project Manager for Salt Reduction Strategies, The George Institute for Global Health.
109.	5/11	Seema Shandil.	Invitation to the 10th Anniversary of Bank South Pacific’s (BSP) acquisition of the Colonial National Group.	Other Invited Guests by BSP.
110.	6/11	Seema Shandil.	Invitation by New Zealand High Commission to a private performance of the award-winning play “The Guru of Chai” by Indian Ink Theatre Company.	Other Invited Guests by New Zealand High Commission.
111.	7/11	Gaayetri Prasad.	Discussion on related issues of Council’s Complaints Management System (CMS) Business Requirements document.	Vipin Nair – Director, IT Galax Solutions (Fiji) PTE Limited.
112.	8/11	Jessica Lal, Gaayetri Prasad and Rufina Veisa.	Discussion on related issues of Council’s Complaints Management System (CMS) Business Requirements document.	Vipin Nair – Director, IT Galax Solutions (Fiji) PTE Limited.
113.	12/11	Seema Shandil.	Invitation to attend the opening session of Parliament.	Government leaders and other invitees.
114.	13/11	Seema Shandil.	Invitation to be the Chief Guest at Bulileka Sanatan Dharam Primary School’s Annual Awards day.	Students, parents and teaching staff of Bulileka Sanatan Dharam Primary School, Labasa.

No.	Date	Officer(s)	Topic/Issues	Meeting with
115.	13/11	James Vakacabeqoli and Atish Nand.	Invitation to World Diabetes Day Symposium at the University of the South Pacific (USP) Lautoka Campus.	The Foundation for Rural Integrated Enterprises and Development (FRIEND) Fiji and invitees.
116.	18/11	Seema Shandil.	Invitation to the launching of Antibiotic Awareness Week and the Antibiotic Guideline.	Other invited guests.
117.	19/11	Seema Shandil.	Invitation to be the Chief Guest at Votualevu Public School's Annual Awards day.	Students, parents and teaching staff of Votualevu Public School, Nadi.
118.	22/11	Seema Shandil.	Invitation by Australian High Commissioner to attend the Women in Business Annual Cocktail.	John Feakes – Australian High Commissioner, Australia High Commission and other invited guests.
119.	25/11	Evelyn Sami.	Discussion on the Council's real estate research findings.	Keith Hornby – Policy Advisor, Ministry of Housing and Community Development.
120.	26/11	Seema Shandil and Raksha Datt.	Discussion on in-house refresher courses for the Council.	Lalita Devi – Trainer, Fiji National University.
121.	28/11	Seema Shandil and Evelyn Sami.	Discussion on the Council's real estate research findings and overview of the housing sector.	Keith Hornby – Policy Advisor, Ministry of Housing and Community Development.
122.	28/11	Jessica Lal, Gaayetri Prasad and Rufina Veisa.	Discussion on related issues of Council's Complaints Management System (CMS) Business Requirements document.	Vipin Nair – Director, IT Galax Solutions (Fiji) PTE Limited.
123.	28/11	James Vakacabeqoli and Senivesi Lutu.	Invitation to a joint wellness session with the Foundation for Rural Integrated Enterprises and Development (FRIEND) and Lautoka City Council with an ultimate goal of establishing healthy workplaces in Lautoka City.	Representatives from the Foundation for Rural Integrated Enterprises and Development (FRIEND) Fiji and Lautoka City Council.
124.	05/12	Seema Shandil.	TFL Christmas Cocktail Invite.	Other Invited Guests by Telecom Fiji Ltd.
125.	06/12	Seema Shandil.	Opening of AG's Conference.	Other Invited Guests by the Attorney General's Office.
126.	6/12	Kalesi Mele.	Discussion on layout of newsletter.	Kaloa William – Graphic Artist.
127.	13/12	Tevita Vuibau and Kalesi Mele.	Discussion on layout of newsletter.	Kaloa William – Graphic Artist.
128.	08/01	Kavitesh Pal and Caroline Koto.	Clarification on the Council's internet plan – Connect Fusion Plan.	Lusia Melokibau – Account Manager, Telecom Fiji Ltd.
129.	09/01	Evelyn Sami and Ropate Valemei.	Leadership Training on Organics.	Other Invited Guests by FRIEND (Foundation for Rural Integrated Enterprises & Development).

No.	Date	Officer(s)	Topic/Issues	Meeting with
130.	10/01	Seema Shandil, Jessica Lal and Evelyn Sami.	Discussion in relation to Hire Permit Vehicles to have fare meter and signs.	Bhan Prakash, Director, New Lami Star Taxis & Hire.
131.	11/01	Seema Shandil, Tevita Vuibau, Lusía Rabaka and Evelyn Sami.	Discussion in relation to Submission to Parliament Standing Committee on Macolin Convention.	Jacob Abraham - Senior Secretary for Standing Committee on Foreign Affairs and Defence, Parliament of the Republic of Fiji.
132.	11/01	Seema Shandil, Kavitesh Pal, Ranjaline Reddy, Kalesi Mele, Evelyn Sami, Jessica Lal, Lusía Rabaka, Rabia Ali, Rufina Veisa and Vitinia Young.	Demonstration of the Complaints Management System.	Vipin Nair – Director, IT Galax Solutions.
133.	22/01	Seema Shandil and Evelyn Sami.	Discussion on the Fijian Visitor Complaints Management System.	Emma Campbell - Director of Marketing, Tourism Fiji.
134.	22/01	Jessica Lal and Evelyn Sami.	Discussion in relation to Hire Permit Vehicles to have fare meter and signs.	Bhan Prakash, Director, New Lami Star Taxis & Hire.
135.	22/01	Kavitesh Pal and Caroline Koto.	Discussion on the work plan for the installation of new server and server rack.	Datec Fiji Ltd - Mr Zuber – Senior IT Engineer, Mr Kevin Padarath – ICT Technical Support Manager & Firaz Dean - ICT Support Engineer.
136.	22/01	Seema Shandil.	Invitation to the RISE Launch Event.	RISE Attendees.
137.	10/02	Seema Shandil.	Invitation to be Chief Guest for Rishikul Nadera School's Prefect Induction.	Other invited guests.
138.	12/02	Seema Shandil and Evelyn Sami.	Discussion on providing background on World Consumer Rights Day 2020, invitation to speak on the theme, and brochure sponsorship for the event.	Joann Young - Assistant FAO Representative (AFAOR) to Fiji, Food and Agriculture Organization.
139.	13/02	Seema Shandil and Evelyn Sami.	Invitation by the Ambassador to Japan Masahiro Omura to celebrate the 60th Birthday of His Majesty the Emperor of Japan, Akihito Naruhito.	Stakeholders and other invited guests.
140.	17/02	Seema Shandil and Evelyn Sami.	Deliberate on World Consumer Rights Day 2020 and approval for student participation.	Sheik Mohammed Masud – Principal Education Officer (Curriculum Advisory Services) and Silina Tupua – Senior Education Officer for Commercial Studies, Ministry of Education, Heritage and Arts.
141.	20/02	Nanise Veikoso and Gurmeet Kaur.	Discussion on the presentation of "Reducing food waste by home composting" for WCRD Celebration.	Newal Naidu – Assistant Health Inspector, Labasa Town Council.

No.	Date	Officer(s)	Topic/Issues	Meeting with
142.	26/02	Jessica Lal and Kalesi Mele.	Launch of Fiji Institute of Pacific Health Research (FIPHR) Strategic Plan 2020-2025.	Stakeholders and other invited guests.
143.	26/02	Seema Shandil.	Invitation to attend a luncheon with Fijian Female leaders in honor of the visit of New Zealand Prime Minister, Rt. Honorable Jacinda Arden.	Stakeholders and other invited guests.
144.	27/02	Nanise Veikoso and Venkateshwar Narayan.	Discussion on the presentation of "Food Preservation" for WCRD Celebration.	Makereta Tawa – Field Officer, Adventist Development and Relief Agency (ADRA) Fiji.
145.	28/02	Nanise Veikoso.	Discussion on the presentation of "Wasting Less, Eating Better" for WCRD Celebration.	Orisi Ravula – Health Inspector, Ministry of Health.
146.	03/03	Seema Shandil.	Meeting with Minister MCTTT to discuss matters in relation to consumer spending awareness and ensuring consumer spending in light of COVID-19 precautions.	Honorable Premila Kumar – Ministry of Commerce, Trade, Tourism and Transport, Local Government, Housing and Community Development.
147.	03/03	Seema Shandil, Ranjaline Reddy, Rabia Ali, Lusia Rabaka, Laisani Vuibau, Jessica Lal, Vitinia Young, Caroline Koto, Evelyn Sami, Rufina Veisa, Shivika Supriya.	International Womens Day Celebration.	Invitees by Women in Business.
148.	04/03	Kavitesh Pal and Laisani Vuibau.	Westpac Bank's office launch at Garden City, Grantham Road, Suva.	Invitees by Westpac Banking Corporation.
149.	09/03	Seema Shandil and Evelyn Sami.	Briefing on Minister's requirement for comments on standing committee reports for Parliamentary debate.	Fulori Turaga – Ministry of Commerce, Trade, Tourism and Transport.
150.	13/03	Seema Shandil.	To discuss on discrepancies in prices and other matters on pharmaceutical products.	Reenal Chand – President, Fiji Pharmaceutical Society.
151.	13-14/03	Kalesi Mele.	To participate in the inaugural Ministry of Health and Medical Services (MOHMS) Multisectoral Health and Wellness Forum.	Invitees by Ministry of Health and Medical Services.
152.	17/03	Seema Shandil and Evelyn Sami.	Possibility to work together and conduct workshops in communities on how to preserve seasonal food.	Apiame Cegumalua – Food consultant, HACCP Australia Fiji Limited.

No.	Date	Officer(s)	Topic/Issues	Meeting with
153.	18/03	Seema Shandil and Ranjaline Reddy.	Briefing on the reporting requirements and expectation from the Ministry.	Kartik Pratap – Director Economics, Vrinda Jogia – Senior Economist and Bhavna Singh – Economic Planning Officer, Ministry of Commerce, Trade, Tourism and Transport.
154.	22/04	Seema Shandil Ropate Valemei and Shivika Mala.	Deliberate on the concept for Project Solesolevaki	Mr. Gustave Pichard and Ms Marianne Harriette - Sales and Marketing Executives, Fiji TV Ltd
155.	22/04	Ropate Valemei and Shivika Mala.	Deliberate on the concept for Project Solesolevaki.	Ms. Renisha Raj - Marketing Coordinator, FBC.
156.	23/04	Kavitesh Pal and Caroline Koto.	Preliminary meeting regarding audit of the Financial Statement 2018-2019.	Reshmi Singh and Vandana Chand -Auditors, Office of the Auditor General.
157.	23/04	Kalesi Mele and Shivika Mala.	To discuss amendments to the 2017-2018 Annual Report.	Kaloa Matangi, Graphic Designer.
158.	29/04	Seema Shandil and Jessica Lal.	To discuss the UNDP/UNCDF Pacific Financial Inclusion Programme funding proposal.	Bram Peters – Program Manager, Krishnan Narsimhan – Deputy Program Manager, Praneel Pritesh -Financial Inclusion Specialist, UNDP - PFIP.
159.	30/04	Seema Shandil and Ropate Valemei.	Deliberate on the concept for the Financial Inclusion project.	Luisa Turaga - Sales executive, Communications Fiji Limited.
160.	30/04	Seema Shandil and Ropate Valemei.	Deliberate on the concept for the Financial Inclusion project.	Gustave Pichard and Eroni Navunisaravi, Sales and Marketing Executives, Fiji TV Ltd.
161.	30/04	Ropate Valemei.	Deliberate on the concept for the Financial Inclusion project.	Sandeep Bilash, Sales and Marketing Manager – Kriz Corporation.
162.	05/05	Jessica Lal, Gaayetri Prasad and Rufina Veisa.	Discussion on clarifications with changes requested for the Complaints Management System (CMS).	Rajmohan Natarajan – ITGalax.
163.	08/05	Seema Shandil.	Discussion on the current situation in Fiji during the COVID-19 pandemic.	Marimuthu Nadason – President of Consumers International, and the Federation of Malaysian Consumer Association (FOMCA).
164.	13/05	Seema Shandil, Evelyn Sami and Jessica Lal.	Discussion on fraudulent e-commerce transactions.	Anne Dunn – Commissioner for Online Safety Commission.
165.	15/05	Seema Shandil, Kavitesh Pal and Ropate Valemei.	Presentation and proposals for website design, development and maintenance, social media management and indicative cost structure for the "Incidents Reporting Application".	Sanjeewa Perera and Charaka Rajanayake – Directors, C&C Solutions.

No.	Date	Officer(s)	Topic/Issues	Meeting with
166.	15/05	Jessica Lal and Ropate Valemei.	Discussion on how the Ministry of Agriculture can assist the Council on Home Gardening Initiative and the Solesolevaki project.	Kasanita Ratu – Principal Agriculture Officer, Ministry of Agriculture.
167.	15/05	Jessica Lal and Ropate Valemei.	Webinar on Cities and COVID-19: Food access for vulnerable communities in practice.	Consumers International and other invited participants.
168.	20/05	Vimal Kumar, Seema Shandil and Kavitesh Pal.	Budget proposal one-on-one meetings and presentation on the Council's 2020-2021 budget submission.	Hon Faiyaz Koya – Minister, Mr. Shaheen Ali – Permanent Secretary - Ministry of Commerce, Trade, Tourism and Transport.
169.	20/05	Seema Shandil and Ropate Valemei.	Discussion on the proposed Financial Inclusion Project and its funding.	Praneel Pritesh – UNDP Financial Inclusion Specialist and Vipin Nair-Director, ITGalax Solutions.
170.	20/05	Seema Shandil and Ropate Valemei.	Discussion on the Financial Inclusion Project's content and how the Greenhouse Studio can assist the Council with the project.	Karen Fong- Managing Director, The Greenhouse Studio and Natasha Ram- Marketing and Events Manager, Green House Studio.
171.	20/05	Seema Shandil, Ranjaline Reddy, Shivika Supriya and Ropate Valemei.	Discussion on sponsorship, recipients and the contents to be distributed for the Na I Solisoli Initiative.	Prashant Anurag- President of the Rotary Club of Suva Peninsula Sunset.
172.	20/05	Ropate Valemei.	Discussion on Green Consumerism pull-up banners, Premium Signcrafters' creative works and their pending works with the Council for the Green Action Fund project.	Rupesh Prasad – Branch Manager, Premium Signcrafters.
173.	21/05	Seema Shandil and Ropate Valemei.	Discussion on Financial Inclusion project's contents and works that need to be carried out by the Greenhouse Studio.	Praneel Pritesh – UNDP Financial Inclusion Specialist, Karen Fong – Managing Director, The Greenhouse Studio and Natasha Ram – Marketing and Events Manager, Greenhouse Studio.
174.	01/06	Seema Shandil, Kavitesh Pal, Rufina Veisa and Caroline Koto.	Discussion on the user acceptance test update of the Complaints Management System (CMS) and the existing database migration.	Shajneel Singh – ICT Technical Support, Datec Fiji Limited.
175.	03/06	Seema Shandil, Ropate Valemei, Jessica Lal, Sheemal Singh, Rabia Ali, Vitinia Young and Lusie Rabaka.	Joint FAO/OIE/WFP/WHO Webinar in Asia and the Pacific on the theme: "Food safety in the new normal" for World Food Safety Day 2020.	Codex committee members and other invited participants.

No.	Date	Officer(s)	Topic/Issues	Meeting with
176.	08/06	Ropate Valemei, Jessica Lal, Sheemal Singh, Laisani Vuibau and Rabia Ali.	Talanoa session via Zoom with Minister for Agriculture, Honorable Dr Mahendra Reddy, on food security in Fiji.	Government ministries and statutory bodies, and other invited participants.
177.	12/06	Seema Shandil, Jessica Lal, Ranjaline Reddy, Gaayetri Prasad and Rufina Veisa.	Discussion on the amendments to Complaints Management System with some new inclusions and reporting requirements. Deliberations were also done on the functionality and the testing of the Mobile App.	Vipin Narendran – Director and Rajamohan Natarajan – Senior programmer, ITGalaxy Solutions.
178.	17/06	Ropate Valemei.	Webinar discussion on Consumers International: Building a health and sustainable food system in Mexico.	Consumers International member countries representatives and other invited participants.
179.	19/06	Ropate Valemei and Rufina Veisa.	Discussion on TVC video content for the Council's mobile app.	Karen Fong – Managing Director and Natasha Ram – Marketing and Events Manager Green House Studio.
180.	26/06	Kavitesh Pal.	Discussion on the finalization of auditor's report for the 2018-2019 Financial Statement.	Reshmi Singh – Senior auditor, Office of the Auditor General.
181.	26/06	Seema Shandil, Venkateshwar Narayan, Rufina Veisa and Ranjaline Reddy.	Discussion on Council's market surveillance findings in relation to meat, hygiene and short shelf-life foods, and plans to collaborate with municipal councils in conducting workshops for consumer awareness.	Mohammed Faiyaz Ali – Acting Chief Executive Officer, Labasa Town Council.
182.	26/06	Nanise Veikoso.	Discussion on complaints received at the Council against Smart Potential Business Consultant.	Rinesh Prasad – Police constable, Labasa Police Station.
183.	07/07	Pranil Narain, Lusia Rabaka and Taraiasi Wara.	Discussion on shelf life of food products in Fiji and factory tour.	Krupali Ben – Operations Manager, Food Processors Fiji Limited.
184.	08/07	Pranil Narain.	Inauguration of the College of Medicine, Nursing and Health Sciences Higher Degrees by Research Programme	Dr. Donald Wilson – Associate Dean Research, Fiji National University.
185.	08/07	Seema Shandil and Vinash Singh.	Launch of the UNDP COVID-19 socio-economic response project.	Hon. Minister Faiyaz Koya – Ministry of Commerce, Trade, Tourism and Transport.
186.	14/07	Nanise Veikoso.	Discussion on the complaints lodged at the Council against Potential Business Solutions in the Northern Division.	Ajesh Mani – Inspector for Forensic Unit, Fiji Police Force.
187.	15/07	Seema Shandil and Kavitesh Pal.	Discussion on the payment of Apple Store for Council's Mobile App.	Vipin Nair – Director of IT Galaxy.

No.	Date	Officer(s)	Topic/Issues	Meeting with
188.	16/07	Seema Shandil and Jessical Lal.	Discussion on whether cases against Potential Business Solutions could be referred to CID for enforcement action and other cases that are fraudulent in nature. Focus was also on timely feedback from CID so that consumers can be updated.	Serupepeli Neiko – Director, Criminal Investigation Department.
189.	16/07	Kavitesh Pal, Caroline Koto and Mohammed Gani.	Meeting to sign-off the project with Datec Fiji Limited on the ICT Infrastructure.	Shajneel Singh – Technical Officer, Datec Fiji Limited.
190.	21/07	Seema Shandil, Vimal Kumar and Kavitesh Pal.	Meeting to discuss the Council's 2020-2021 Budget allocation.	Hon. Minister Faiyaz Koya – Ministry of Commerce, Trade, Tourism and Transport.
191.	22/07	Seema Shandil, Kavitesh Pal and Ranjaline Reddy.	Discussion on the KPIs as in the draft Service Agreement for the Financial Year 2020- 2021, as well as the budget allocation for the Council.	Vrinda Jogia – Senior Economic Planning Officer, Ministry of Commerce, Trade, Tourism and Transport.
192.	24/07	Pranil Narain.	Discussion on Fiji's 2020- 2021 national budget.	UNDP and other invited stakeholders.
193.	25/07	Seema Shandil and Pranil Narain.	Discussion on 2020-2021 post national budget.	Fiji Chamber of Commerce and Industry attendees.
194.	28/07	Seema Shandil.	Discussion on forming a joint taskforce to monitor the duty benefits being passed down to consumers as per the 2020-2021 National budget announcement.	Joel Abraham – Chief Executive Officer, Fijian Competition and Consumer Commission.

NATIONAL WORKSHOPS - 0

INTERNATIONAL/REGIONAL ENGAGEMENT - 1

	Date Venue	Event/Meeting	Presentation/Discussion Topic	Presenter/ Attendee
195.	17–19/09 London	Consumers International Council Meeting.	Consumers International Council meeting, welcoming new members, choosing the theme for WCRD 2020.	Attendee: Seema Shandil.

SUMMARY OF KEY ENGAGEMENTS

KEY ENGAGEMENT	
Boards and Committees	11
Trader & Service Provider Engagements	19
Engagement with Regulators	21
Stakeholder Consultations and Forums	15
Other Engagements	128
National Workshops	-
International/Regional Engagement	1
TOTAL	195

