

ANNUAL REPORT 2008

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FEA must come out with the truth: CCF

The Consumer Council of Fiji is calling on the Fiji Electricity Authority (FEA) to come out with the truth on what it is now terming as a truth on what it is now terming as a from diseal usage, said Ma Kumar. The council chief executive officer (CEO) Premia Kumar said FEA had completed some of its major renewable energy projects namely the Wainakasou Hydro Station. Nagado Hydro Station, Butoni Wind Farm and The Wainakasou Carlo Station Statistics over a period of five years clearly indicated FEA was trying to clearly indicated Hydro Station Statistics over a period of five years clearly indicated FEA was trying to create urgency amongst consumers to Piji. The Statistics over a period of five years clearly indicated FEA was trying to create urgency and uneasiness to reast urgency amongst consumers by FEA chief executive officer Hamsukh Patel said the average rainfall statistics over a period of five years clearly indicated FEA was trying to clearly indicated FEA was trying to clearly indicated HEA was trying to create urgency and uneasiness to rest urgency amongst consumers by FEA chief executive officer Hamsukh Patel said the average rainfall attaints over a period of five years clearly indicated HEA was trying to clearly indicated HEA was trying to create urgency amongst the consumers to Piji. The council she says simply fails to precise and the average rainfall for the period of the period of the average rainfall for the period of the period of the period in the period of the period

Consumers urged to spend money wisely

Consumers need to spend their money wisely this festive season, says Consumer Council Chief Executive Officer Premila Kuma:

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Meanwhile Kuma:

Meanwhile the Council Chief Executive Officer Premila Kuma:

She reminded consumers to collect receipts of all their purchase in the buying persuasive products when shopping.

When buying persuasive products when shopping.

When buying presents consumers need to be aware of the price changes of goods aware of the buying presents for percent to 32 percent announced in the 2009 budget.

She said the increase in duty would result in extremely high prices of the large majority of consumers good to be careful about the terms and conditions of the hire purchase agreement," she said.

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Concern over food

☐ NANISE VOLAU

THE Consumer Council of Fiji has expressed concern about food safety practices at the many food stalls at various public events around Suva City.

While, the sizzling aroma of food from Furnival Park, Albert Park and the Laucala Bay area is attracting a large number of hungry stomachs daily, the preparation of foods and drinks is worrying the council.

officers would monitor the

Consumer watchdog hails food campaign

The Consumer Council of redress to all complaints from consumers regarding food bought from restaurants and cafes

Consumer council slams bus operators

ONE of the country's consumer protection agency, the Consumer Council of Fijisays it is shocked with the call made by the Fiji Bus Operators (FBOA) president Pyara Singh for the interior Government to scrap the connecil and the Prices and Incomes Board.

"Mr Singh made this call because he is of the view that the two consumer protection agencies are oblivious of the rising fuel prices and its effect on the bus industry. It's unsurprising that consumers of such perspectives held by the likes of Mr Singh, council Chief Executive Officer Premila Kumar said in a statement released yesterday.

Kumar said Singh for the interior of the society. Surprise of an increase of such perspectives held by the likes of Mr Singh, council Chief Executive Officer Premila Kumar said in a statement released yesterday.

Kumar said Singh sh know the correct of the society. Surprise of the society of the society of the society. Surprise of the council is seen to the consumers as businesses on the costs to consumers."

"In the case of the factor, doubling the brickle of factor, doubling the brickle of factor, doubling the strength of the council, it is executing the same of the fact that a sprice hike should no considered in isolatio justify an increase in fares," Kumar said.

CONSUMER COUNCIL OF FIJI



CONSUMER COUNCIL OF FIJI

OUR VISION

To build a conscious and assertive consumer movement in Fiji.

OUR MISSION

Making the consumer voice heard and making it count.

OUR VALUES

Consumer Satisfaction

- Effective and quality services to our consumers at all times; and
- Responsive to consumer complaints and queries with utmost respect and human dignity.

Professional Excellence

- Teamwork, cooperation and self-discipline;
- · Open and honest communication;
- Value new ideas and seek ways of doing things better;
- Apply enthusiasm and compassion towards work;
- Maintain high standards of ethical conduct;
- Being competent, accountable, transparent and responsible; and
- Value and enhance the cooperation and goodwill of counterpart organizations in Government, non-government organisations, civil society and external partners.

Employee Satisfaction

- Reliable, rewarding and challenging environment for Council employees and;
- Equal opportunity for employees to utilize their full potential for quality performance and excellence.

Our Principles

- Campaign constantly and fearlessly to change the policies and practices the adversely
 affect consumer interests;
- · Maintain a highly disciplined results-oriented focus on maximising impact for consumers;
- Maintain neutrality in solving consumer complaints and;
- Carry out strong financial management and sound operating procedures.

ANNUAL REPORT

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Consumer Council of Fiji (CCF)

The Consumer Council of Fiji (CCF) is a statutory body established under the Consumer Council of Fiji Act, 1976 (Cap 235). The Council provides external pressure as a watchdog to create a fair and just delivery of goods and services. It represents and protects the rights and interests of consumers and in particular the disadvantaged groups, rural poor and women by identifying and articulating the policy issues that are of importance to the consumers. First and foremost the Council is an advocacy organization, conducting rigorous research and policy analysis on key consumer issues. CCF's insight into consumer needs is a powerful tool for influencing decision makers to bring about change.

FUNCTIONS OF THE COUNCIL

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

THESE FUNCTIONS INCLUDE:

- Advising the Minister on such matters affecting the interests of the consumers;
- Making representations to the Government or any other person/organisations on any 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 Govenment, any local authority, public body, organisation, any person by way of grant, subsidy, donation, gift, or otherwise.

SERVICES OF THE COUNCIL

1. Campaigns, Information & Media Division:

To empower consumers with knowledge and information to bring about reform in policy and practice that adversely affect consumer interests;

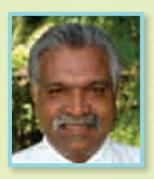
2. Alternative Dispute Resolution & Consumer Advisory Division:

To assist consumers in resolving complaints through alternative dispute resolution, advisory services and legal representation;

3. Research & Policy Analysis Division:

To identify and undertake broad-based and complaints driven research on key consumer protection legislations that promote and protect consumer interests through necessary policy change.

Board Members 2008



Chairman Mr. NARENDRA PADARATH

Mr. Narendra Padarath, JP, is the Chairman of the Consumer Council of Fiji. He is the Managing Director of the Padarath Group of Companies, which amongst other achievements pioneered large scale poultry production in Fiji. He has served in a leadership role on a number of charitable, educational and sporting bodies. Narendra was a Member of Parliament and continues to serve the people of Ba and Fiji.



Member Dr. SALESI F SAVOU

Dr. Savou was employed by the Ministry of Health as the Acting Director of Primary and Preventative Health Services from 1986 - 1988. He retired in January 1988 and took up the post of the Director of the National Food and Nutrition Council of Fiji Secretariat in April 1988 until December 1999. He has been a board member of the Consumer Council of Fiji since September 1989.



Member Mr. RAMAN DAHIA

Mr. Dahia is the Chief Operating Officer and Finance Director of Dahia Shoes Operating Entities. He is an accountant by profession and is an executive member of the Fiji-New Zealand Business Council. He currently serves on the Board of the Consumer Council of Fiji and the Samabula Health Centre.



Member Mrs. ILISAPECI BOLE

Mrs. Bole is a former Principal Education Officer, volunteer worker with women's groups and current board member of the Consumer Council of Fiji. She has served in committees and boards of Government and NGOs, including the United Nations Women's Forum for Heads of Missions Spouses in New York, National Executive Board of the Soqosoqo Vakamarama and the President's College of Honors.

Chairman's Report – 2008



Over the past twelve months, the Council has continued to serve the interests of consumers through a strong performance in realizing its mandated objectives and by addressing the harsh economic realities that affected the interests and welfare of Fiji consumers.

I am pleased to present the report for 2008. It was the year that has been both challenging and successful one as I took over the reigns of chairmanship of the Consumer Council of Fiji. Despite the continued funding constraints to which my predecessor has referred to in the previous reports, our services to the consumers in Fiji have been maintained in accordance with our statutory and other obligations.

Over the past twelve months, the Council has continued to serve the interests of consumers through a strong performance in realizing its mandated objectives and by addressing the harsh economic realities that affected the interests and welfare of Fiji consumers.

The overwhelming implications of the global recession for Fiji's island economy represented in the declining exports, increasing imports, increasing inflation, decreasing job opportunities, cost cutting and reducing purchasing power impacted every sector of our society, including businesses, industries, traders, service providers and the consumers. But the most affected were consumers who were burdened with the trickledown effect of additional expenses incurred by traders. The pressure on the Council to perform to consumers' expectations was immense, coupled with the surge in the number of consumer complaints registered.

This report reflects the organization's achievements in building a conscious and assertive consumer movement in Fiji and making the consumer voice heard and making it count. To the Chief Executive Officer/ Executive Director, Management and the Staff, I unreservedly commend you on your team effort and

hard work. I would like to encourage you to continue championing the country's consumer advocacy programmes.

I would like to thank my fellow board members, who have contributed their skills and expertise on the consumer issues addressed by the Council, guiding the management, always with due regard to best practice in corporate governance. My thanks also go to our line Minister and his staff, networking partners, national and regional consumer protection agencies and Consumers International, and Aus AID, our key donor agency that have supported and worked together with us to ensure the development of consumer advocacy and consumer protection locally and regionally.

Ultimately, I acknowledge Fiji's consumers, who through their support, constructive and at times negative criticisms, imparted ideas and knowledge and voiced complaints and concerns---all of which have taken consumer protection to a higher level in Fiji. I sincerely hope that consumers become more responsible and supportive of the mission and vision of the Consumer Council of Fiji.

Thank you

Narendra Padarath

Chairman, Consumer Council of Fiji

Chief Executive Officer's Report – 2008



The year has been a challenging one for the Council with consumers affected by inflation, which increased dramatically reaching an 18-year high of 9.5 per cent in August 2008.

The higher oil prices and rise in global food prices did not augur well for consumers and this situation placed more challenges for the Council to carry out its role of highlighting the critical issues and bringing these to the attention of the Government and important decision-makers.

The global financial crisis was reaching its peak and while Fiji was largely cushioned from any direct effect, the eventual ripple effect was a worrying prospect for consumers and the Council. Consumers paid more to fill up their gas tanks; buy groceries; travel by bus, taxis, ships/boats, and airlines; buy cooking gas, and get electricity in the house as prices on a range of items galloped.

The most significant impact on consumers in Fiji was the increase in the prices of motor spirit, premix outboard fuel and kerosene by six times and diesel price increased by five times. Consumers in Fiji paid the highest prices for fuel ever recorded in the country with \$2.44/ltr for motor spirit, \$2.39/ltr for diesel, \$2.38/ltr for premix outboard fuel and \$2.05/ltr for kerosene. Fortunately, the oil price hike eased off towards the end of 2008, bringing some relief for consumers, but the Council was compelled to maintain a high level of vigilance as the country faced other problems.

Increases in fuel prices corresponded with calls from the public transportation sector namely the bus and taxi industry to increase the fares charged to consumers. As such, bus fares increased in the year while the

MAJOR HIGHLIGHTS OF 2008

- Cereal Testing with International Consumer Research & Testing (ICRT);
- Survey of Unhealthy Food Marketing to Children with Consumers International;
- Redress provided by Digicel on their misleading advertisement during their launch in October by providing transmitters for the phone;
- INKK publicly announced putting in measures to deal with consumer complaints;
- Food samples were tested from selected restaurant operators in Suva municipality where 50% of the restaurants failed the basic hygiene tests. This led to Suva City Council (SCC) in conjunction with TPAF, conduct training for restaurant operators to improve public health;
- Engagement with FIRCA and Ministry of Finance to reduce the age of the second hand vehicles from 10 to 5 years (it's now 6 years);
- Reduction in duty on food items and fuel after the Council campaign on cost of living;
- Apology from the Pacific Sun to its customers for misleading consumers through the advertisement, which offered fares as low as \$17.00 (FT 26/10/08);
- Vodafone reduced the charges of CARAZY competition from \$1.98 to \$0.99;
- Post Fiji apologized to FEA customers for the late delivery of the electricity bill for the month of October 2008 (FT 2/12/08) after Council highlighted the issue publicly;
- Digicel extended period for exchange or repairs of mobile phones from 7 to 28 days (FT8/11/08);
- Report on Insurance Industry published as the Council's first publication;
- A study on the Effectiveness of the Small Claims Tribunal commissioned;
- Funds secured from AusAID for Council's consumer advocacy program; and
- Launch of the Council's website www. consumersfiji.org for consumers to lodge complaints on-line.

taxi industry saw the flag fall fare rise from \$1.00 to \$1.50 for day trips and from \$1.50 to \$2.00 for night trips. The national and domestic airlines also corresponded to the escalating fuel prices by increasing their fuel surcharge rate. Consumers were not spared when the freight costs went up that led to increase in price of goods and services.

Further, the two gas companies, the Fiji Gas and Petroleum and Gas Company (Fiji) Limited increased the price of cooking gas to \$41.50 (13kg cylinder); the price in Fiji remained high, not reflecting the global market price.

Of great impact on consumers were the increase in the Fiji Electricity Authority's (FEA) tariff rates and the fuel surcharge rate that increased from 2.83cents to 5.53cents per KW. Consumers paid heavily to receive electricity services from the sole energy supplier in the country.

To assist low-income consumers, the Government in May 2008 announced the following policy measures, which became effective on 1st June 2008:

- Increase in the income threshold from \$9,000 to \$15,000;
- Zero rating of Value Added Tax on locally produced eggs; and
- Reduction in duty on basic food items including white rice, brown rice, sardines, tuna, mackerel, other canned fish, and refined oil.

However, the Council's market surveillance data comprising price comparisons from before and after the duty and VAT removal indicated that consumers paid higher prices despite government's effort to ease the burden. In the absence of stringent monitoring and failure to reflect the policies in the prices of basic food items, consumers continued to pay higher prices.

Despite the challenges posed by the economic crisis and other events, the Council again achieved outstanding results. In 2008, the Council exceeded the targets in the Service Agreement which was set by the Government. The state grant was well utilised with high rate of return. In an effort to meet the demands of consumers and the general public, the Council was compelled to not only strengthen its organisational structure, but also to be ingenious and efficient in the use of state and other resources at its disposal. This has been done with the focus of providing services to consumers and achieving the deliverables to Government.

A notable achievement for 2008 was our successful procurement of much needed funds from the Government of Australia through its international aid agency, AusAID. These funds have helped the Council realise

some of its ambitious activities. Consumers and the general public have directly benefited, as the funds have largely been utilised for the Council's outreach programmes, particularly for the disadvantaged groups in rural areas.

The Council strongly believes that imparting knowledge is the first step towards empowering consumers in Fiji to become aware, critical and responsible to ensure the building of an active consumer society. Therefore, a more consumer responsive education and awareness raising programme was designed in 2008 for a wide range of consumers, especially the young, rural, women and the poor. Fiji's consumers have become more aware of their rights. This is evident from the number of complaints and enquiries that the Council is receiving on a daily basis and from its community awareness outreach programme.

In its endeavour to increase accessibility and visibility the Council launched its own website in May. This provided a valuable and accessible source of not just information, but interaction with consumers, website: www.consumersfiji.org.



The Council continues to have a strong presence in the market place by engaging on issues of concern to consumers. We have been proactive and taken on issues that make a real difference in consumers' lives. A few of these notable achievements were: a 378 % output in unpaid radio programmes; and a 239 % success rate in consumer complaints solved through mediation.

Another highlight of 2008 was the launching of a campaign on restaurant hygiene in the capital, Suva which is an ongoing activity. A successful outcome of the campaign was the high level of publicity generated on the issue. This culminated in a first-ever crash course for Suva's restaurant owners conducted by the Training & Productivity Authority of Fiji (TPAF) and the Suva City Council.

The Council voiced its concerns on issues such as the increase in the price of food items; conduct of



Startling discovery: CCF's restaurant campaign finds fish kept in toilets.

telecommunications companies; Vodafone's Carrazy competition; FEA's fuel surcharge on electricity; schools' exclusive dealings; lawyers' fees and charges; taxi fares; unfair trading practices and misleading advertisements. The Council also took the consumer voice to the review on the bus industry and made plain its concerns about the inefficiency in the industry and its impact on consumers.

The Council also worked together with regulatory agencies like the Land Transport Authority (LTA) for consumer education/awareness on bus ticketing, FEA to change the electricity bill to make it easy to understand and the Reserve Bank of Fiji on the issuance of new coins

In an effort to address gaps in consumer protection and redress, the Council commissioned an AusAID funded study on the Effectiveness of the Small Claims Tribunal.

Consumers have placed their faith in the Council for not only resolving their grievances, but also voicing their concerns and interest in the public arena. The Council has now found itself to be the voice and beacon of hope for consumers, especially in the current economic environment which has put them at risk from unfair trade practices and unscrupulous corporate behaviour.

The accomplishments in this report are testimony to the Council's ability in standing up for consumers during difficult times.

The work undertaken and achievements in 2008 have been realised on the back of a strong organisation and commitment from our staff and those groups and individuals who have strived to help us throughout, despite staffing constraints.



Council with LTA had advertisments on the importance of asking bus fare tickets.

Accomplishments In 2008

Campaigns, Information and Media Services

The Council strongly believes that imparting knowledge is the first step towards empowering consumers in Fiji to become aware, critical and responsible to make informed choices about the goods and services they purchase. An educated, well-informed and information-rich consumer population is essential if Fiji is to develop and expand its economy and improve its well-being. Therefore, a more consumer responsive education and awareness raising programme was designed in 2008 for a wide range of consumers, especially young, women and poor in rural and outer islands.

The 2008 consumer education and awareness raising activities continued the trend from 2007 guided mainly by the recommendations of the Fiji Institute of Applied Studies (FIAS) evaluation report on the Council's services. The FIAS report found the need for the Council to expand and improve its education and awareness reach to consumers in the country to make a positive impact in the market place.

School Initiatives

A total of 21 school visits were made in 2008 reaching 2941 students and 115 teachers, who benefitted directly from information materials, advice and discussions on important day-to-day consumer issues. An important service for schools is assistance provided for student projects and assignments. The Council served a total of 279 students and 29 teachers, not only in providing information and literary materials, but also giving consumer life skills advice for the young consumers. Teacher training and tertiary institutions also benefitted, with the Council delivering 7 lectures at the Lautoka Teachers College and 1 to second-year economics students at the University of the South Pacific, Suva. A total of 457 tertiary students benefitted from these lectures, 300 at the USP and 157 at the Lautoka Teachers College. Copies of the newly



Council staff educating child consumers through school visits.

developed brochures were also distributed to school libraries throughout the three divisions.

Impact: Students and teachers benefitted from knowledge gained on consumer issues, and on their rights and responsibilities. A major impact is the degree of interests shown by the primary, secondary and tertiary institutions on the need to empower and equip, with knowledge on consumer issues. The students are better placed to assist their families and friends in dealing with issues. More students expressed their intention to serve Consumer Council as volunteers because of their interests in consumer issues.

Community Awareness Programme

Community visits is an important activity of the Council which allows accessibility of its services and visibility to local communities often lacking access to consumer information and redress.

The Council conducted a total of 50 community visits during the year, 14 in the Central division, 11 in the Northern division and 22 in the Western division. Council had to initiate 24 of these visits, while 26 were based on direct requests by community groups themselves. A total of 2,403 people in various local communities directly benefitted from the visits which also provided an avenue for participants to raise their concerns directly with Council.



Consumers in outer and rural areas taking advantage of the outreach programme- Mobile Unit.

The Council assisted and conducted 9 workshops throughout the year. Community groups and organisations that sought Council's assistance included local women and religious groups, teachers' groups, Department of Energy, Suva City Council, Community Education Training Centre (CETC) of the Secretariat of the Pacific Community (SPC) and others. Some of the topics covered included the junk food generation, hire

Total number of workshops

Date	Name of the workshop	Topics	Location
12/3/08	Women's International Day Celebration	Consumer Rights and Responsibilities, Hire Purchase, Lay-By, Money-Lending, Prices of Goods and Services	Nadi
16/9/08	Retired Fijian Teachers Association	Consumer Rights and Responsibilities, elderly bus fare concession, restaurant campaign contribution, cessation of copper coins, FNPF Pension	Suva
21/10/09	Department of Energy	Introduction of Energy Efficient Policy for refrigerators in Fiji: Benefits and costs to consumers.	Suva
8/10/08	Ministry of Youth and Sports-Youth Summit Consumer Rights and Responsibilities, Empowering the Youth Generation of Today, Hire Pur chase, lay-By, Money-Lending, Prices of Goods and Services		Lautoka
24/11/08	Restaurant Owners' Workshop organized by SCC	Proposed Restaurant Hygiene Grading System	Suva
14/11/08	Soqosoqo Vakamarama Yasana O Ba	Consumer Rights and Responsibilities, Empowering Rural Communities, Hire Purchase, lay-By, Money-Lending, Prices of Goods and Services	Ва
9/5/08	CETC/SPC Training Centre	Food safety in Fiji	Nasinu
16/10/08	Fiji Head Teachers Conference	Consumer Protection In Fiji: Where Do We Stand?	Ba
14/11/08	Workshop organized by USP-Lautoka Campus PACE Program, Bukama Village School, Yasawa-i-ra	Consumer Rights and Responsibilities, Hire Purchase, lay-By, Money-Lending, Prices of Goods and Services	Yasawa

purchase, how to lodge complaints, consumer rights and responsibilities, and current issues faced by consumers in that area.

The Council also set up mobile units (information/services booths) in various centres, which allowed members of the public to access our services. A total of 35 mobile units were conducted during the year, 7 in the Central/Eastern division, 12 in the Northern division and 16 in the Western division. Consumers received personalized attention to discuss their issues on one—on-one level. Mobile units proved to be one of the better and cost effective ways to reach out to consumers.

Impact: Consumers living in urban, rural and outer islands benefitted from awareness raising and education. They have become proactive in raising issues. For example, Fijian listeners requested for sessions on money lending, use of bailiff and hire purchase to understand their rights and responsibilities. Through awareness raising consumers are voicing their grievances on issues affecting them via media and by writing to the Council. Radio hosts are also increasingly asking Council staff to feature in their talk back shows on various consumer issues in the Hindustani, English and Fijian radio programmes.

Information Initiatives

Information is a very powerful tool that consumers need to better adapt to changing circumstances and problems in the market place. As with the previous year, the Council continued to harness the power of the mass media not only to widely disseminate consumer information, issues of concerns, but also generate debate and empower consumers on current issues. This is especially important for isolated islands and difficult to access areas in the interior.

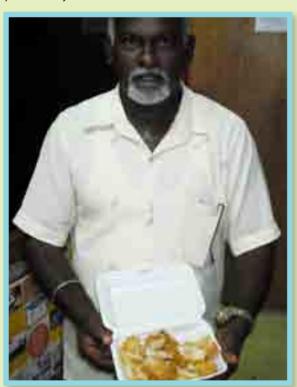
A total of 18 paid radio programmes were conducted, 9 Fijian and 9 English. Monthly Hindi radio programmes were provided free of charge by Fiji Broadcasting Corporation Limited. While paid programmes were dependent on necessary funding, the Council was able to secure a total of 681 unpaid programmes with the two radio networks, FBCL and Communications Fiji Limited. A total of 237 programs were in English, 233 in Hindi and 211 programs in Fijian language stations. The unpaid radio airtime totalled 5305 minutes covering 278 issues. The Council featured in 55 television programmes during the year comprising 38 news items, 3 live talk back shows, 7 in-depth programme, 4 on Fiji One's Talk Business programme, 2 in the Aaj Kaal (Hindi) programme and 1 in the Jharokha (Hindi) programme. The media websites featured 131 articles on the Council covering 68 different issues.

Impact: Consumers have become more aware of their rights and responsibilities as consumers. This was evident from the number of complaints and enquiries the Council received on a daily basis during the year. Awareness raising has empowered many consumers to come forward and report and seek redress of issues, which otherwise would have been ignored by the concerned trades and service providers. This is a very positive impact.

The Council also had extensive newspaper coverage, with a total of 395 articles published during the year on 218 different issues. On an average it translates to 1.1 articles per day. A total of 315 articles were published in the English language newspapers covering 149 issues, while 41 articles were published in the Fijian newspapers and 39 in the Hindi language publications.

The Council also continued with its quarterly newsletter The "Consumer Wheel", with a total of 4,000 copies printed. In July, the newsletter's title was changed to "Consumer Watch" in an effort to fully capture Council's mandate. To assist in its education, information dissemination and awareness services, the Council produced new brochures – Know Your Electricity Bill, Sales of Goods Act, National Trade & Measurement, Counter Inflation Act, Know your Water Bill and Consumer Protection Agencies.

For the first time, the Council launched a campaign on restaurants 'Make Restaurant Hygiene Your Concern Today' as part of the strategy to make restaurants responsible for providing quality services to consumers. Campaign activities included conducting food tests by the University of the South Pacific's Institute of Applied Sciences (USP-IAS) Laboratory, launching the campaign, mass media coverage and radio advertisements to encourage consumers to support the campaign initiative and become involved by sharing their experiences, observations as well as making suggestions. These were made possible through funding provided by Aus AID.



Complainant brings stale food during Council's Restaurant Hygiene Campaign.

Impact: By participating in these local engagements, the Council was able to represent the consumers' view points and most cases was able to influence changes to policies and/ or ensuring that consumers are not left out. Through this participation the stakeholders also benefitted from the awareness raised and information and knowledge imparted, which were initially lacking. The requests for participation by various sectors/groups are becoming frequent as the level of awareness increases.

Key Local Engagements

The Council participated in the following events:

- Fiji Bus Review Stakeholder Consultation organized by LTA to take a holistic reform of the sector/industry, 19th December 2008;
- 2008 National Judicial Conference- Judges and Magistrates- an address delivered on Consumers' Perspective of the Courts, Naviti Resort, Sigatoka-5th December 2008:
- Role of Consumer Protection discussed at the Sector Consultation on PICTA Trade in Service organized by Ministry of Foreign Affairs, 26th November, 2008;
- 7th National Transport Consultative Forum to look at the importance of reforming road and sea transportation in Fiji, 12th November 2008;
- Stakeholder meeting on the Review of the Local Governments in Fiji, 15th September 2008;
- The Phasing of Coins in Fiji and its Impact on Consumers: stakeholder meeting organized by Reserve Bank of Fiji, 9th September 2008;
- 2009 National Economic Summit Multi-stakeholder meeting organized by Ministry of Justice/Prime Minister's Office to mainly discuss consumers' perspective as contained in the "Peoples Charter" based on our presentation at the NCBBF presentation, 5th September 2008;
- Telecom Regulations Consultative Process organized by Department of Communication to draft telecommunication regulations and setting up of Telecommunication Authority of Fiji, 14th August 2008;
- The Role of Consumer Council in the Current Environment at a Panel Discussion: on the theme "The Global Effects of Rising Prices: What Can We Do? Organized by the Economics Association of Fiji; 28th July 2008 at Tower 11, RBF;

- The Role of Consumer Council of Fiji in Good Governance presentation made at the Republic of Fiji Military Forces, 28th July 2008;
- Health Promotion Council meeting at the Ministry of Health to discuss consumer impact of user pay system, 4th June, 2008;
- Problems with Financial Services Sector, Presentation to the Financial Sector Committee, NCBBF, 24th May 2008; and
- Consumer Protection In Fiji: Where Do We Stand?
 Presentation to the Financial Sector Committee,
 NCBBF, 23rd May 2008



The Council received 41 complaints against the Financial Institutions in 2008.



Misleading advertisements - a common problem in Fiji.

Issues Covered on TV in 2008

	TOPICS/ISSUES	SEGMENT	TOPICS/ISSUES		SEGMENT
1.	Taxi fare increase	News item	30.	Energy pricing and bulk buying of fuel	Talk business
2.	Elderly bus fare pass	News item	31.	Fuel price/taxi fare increase proposal	Have Your Say
3.	Money lending interview	News item	32.	Restaurant campaign launch (campaign coverage)	News item
4.	Lawyers' fees	News item	33.	Consumer Council looks into restaurant complaint	News item
5.	Inflation rate understated	News item	34.	Public Health Act (campaign coverage)	News item
6.	Immigration Agents	News item	35.	Lawyers complaints	News item
7.	Consumer issues	Have your say	36.	Coin Removal	News item & news break
8.	WCRD	News item	37.	Vodafone Car-razy lottery	News item & news break
9.	Loss of appliances due to power surge	News item	38.	White Rabbit Creamy Candy Iollies recall	News item & news break
10.	Travel agency services	News item	39.	SCC accusing Council for conducting illegal act: Suva restaurants	In-depth report
11.	INKK mobile services	News item	40.	Consumer issues	Aaj Kal (Hindi program)
12.	Nasinu municipal services and class action	News item	41.	Food safety standards	Talk business
13.	Unfair Trade Practices	Have Your Say Program	42.	Jubilee milk	News item
14.	State's decision on basic food items	News item	43.	Digicel complaints	News item & news break
15.	Website and Insurance Study launch	News item & news break	44.	FEA crisis	News item
16.	Insurance Report findings	In-depth Coverage	45.	Council attacks Commerce Commission over Vodafone promotion	News item
17.	Ashabhai lolly products – misleading labeling	News item	46.	RBF coin cessation	News item
18.	Insurance Report findings	Talk Business Program	47.	Fuel decrease	News item
19.	Council wants gas prices regulated	News item	48.	Council on FEA	News item
20.	Fuel surcharges – FEA	News item	49.	Food grading system	News item & news break
21.	Rice price increase	News item	50.	Money Lending Research Findings	In-depth report
22.	Rising food prices	News item	51.	Money Lending Research Findings	News item
23.	Suva City Council's new green waste collection policy-Comments	News item & news break	52.	2009 budget reaction	News item
24.	SCC new green waste policy collection	News item & News break	53.	Money Lending Research Findings	Talk business
25.	Misleading advertisement by India In style Showcase	News item	54.	Christmas shopping advice	News item
26.	Post Fiji Auction	News item	55.	Consumer issues	Aaj Kal live program
27.	Rush to fill fuel as Consumer Council calls to drop duty on fuel	News item & News break	56.	New year advice for consumers	Jharoka program
28.	FNPF superannuation- another player in the market	News item	57.	Fiji Electricity Authority complaints	News item
29.	Fuel price increase – Council's comments	News item			

Mediation and Consumer Advisory Services

The Council received a total of 1689 formal complaints from consumers around the country in 2008, on an average about 141 complaints per month. The complaints registered for the year had a total monetary value of just over \$3million. Of the total number of complaints, 57% were resolved through mediation. A total of 162 cases were referred to the Small Claims Tribunal (SCT). While mediation is a key function of the Council, advisory services are also widely utilised by consumers and the general public. The Council provided written and in-person advice to 336 people (155 in Suva, 97 in Lautoka and 84 in Labasa). Most of these were from consumers seeking advisory assistance on products, utilities, tenancy, real estate and hire purchases. Selected complaints cases studies were published in the Council's newsletters to raise awareness and as a way of cautioning consumers.

Residential tenancy complaints topped the list of registered cases at 389 or 23%. Other common problems consumers encountered were on: electronic goods, mobile phone services, hire purchase, etc. Residential tenancy and electronic goods are two major areas that continue to record the highest number of complaints over the two-year period beginning in 2007.

Impact: The higher number of complaints received from consumers in 2008 (1689) against previous year's (1301), reflecting a 30% increase, denotes increased awareness and confidence of consumers in the Council's ability to resolve issues through mediation and referrals and advice on unresolved cases. The increased visibility and success of the Council in addressing issues has yielded results as consumers are increasingly becoming aware of their rights and responsibilities.



Consumer Complaint: Fruit cake with lizard on it.

Summary of Consumer Complaints in 2008	
Registered consumer complaints	1689 cases - an average of 141 per month
Complaints resolved through mediation	955 cases - an average of 80 per month
Cases assisted and/or referred to Small Claims Tribunal	162 cases - an average of 13.5 cases per month
Cases referred to other consumer protection/ regulatory agencies	147 cases - an average of 12 cases per month
Consumer advice	336 cases - an average of 28 per month
Weak cases	120 cases lacked evidence such as receipts, contracts, etc

The Most Re-occurring Complaints in 2008				
Landlord/Tenant	389	Groceries	43	
Electronic goods (computers, etc)	107	Banks & Other Financial Institutes	35	
Mobile Services (Vodafone, Digicel, Inkk)	71	Food Items	32	
Mobile Product	60	Hardware	32	
Fiji Electricity Authority	59	Money Lending	28	
Hire Purchase/Lay By	49	Education	28	
Second Hand Products	45	Insurance	24	

Research Initiatives

The Council maintains rigorous research practices on important issues affecting consumers. The research work is crucial to the Council's ability to provide evidence-based submissions to government and policy-makers, while also allowing it to effectively develop strategies for appropriate intervention and redress. Apart from research, the Council conducts regular market surveillance, spot surveys and trader visits to keep business practices in check.

	Organization	Survey/Research
1.	ICRT	Cereal Testing
2.	Consumers International	Unhealthy Food Marketing to Children
3.	Consumers Korea	Survey on Consumers' Awareness on Sunscreen and their Usage: Problems with ethylene dicysteate EDC in sunscreen
4.	Consumers International	Issues Paper on Global Consumer Redress

The research activities conducted were:

Study on the Small Claims Tribunal (SCT)

- This important research initiated in 2008 was funded by AusAID and undertaken by the Fiji Institute of Applied Studies (FIAS). The main purpose of the study was to gauge the effectiveness of the SCT as the primary judicial consumer redress mechanism in Fiji. The report highlighted several weaknesses such as:
- The SCT Decree limits appeals that is, where a claim is disputed and if it is related to an order of paying money, or an order dismissing a claim, there is no legal provision for an appeal;
- SCT has become a tax payer funded debt collection agency for businesses while consumers have largely not benefitted from SCT. In 1997-2007: 49% of all claims lodged in Suva were claims from businesses;
- · SCT Referees need training; and
- SCT awareness is required to encourage more consumers to use SCT services.

Impact: The study evaluated effectiveness of the Small Claims Tribunal by providing key findings on the strengths and weaknesses of SCT to assist policy makers in improving SCT services to enable consumers to access justice. This report also provides a platform for the Council to lobby for reform in the area consumer redress.

Engaging Internationally

The Council was a partner in the following research survey projects with Consumers International (CI) and other international consumer organisations like International Consumer Research & Testing (ICRT) and Consumers Korea.

Impact: Working with international partners has enabled Council to be current with consumer issues at the international level. The Council benefitted enormously in terms of research skills, funding and was able to utilise best practices to address issues and problems faced by consumers in Fiji.

Minor Research

A total of 69 minor research were undertaken in 2008 mostly based on consumer complaints and response on current issues. The research results and papers produced were converted to press releases, used to strengthen Council's submissions to government and policymakers, and disseminated to consumers and interested stakeholders.



Council's price analysis on basic medication revealed huge increases.

Minor Research

Issues	
Voicemail charges	Telecom charges: billing
Car park fees	Security deposits: FEA
Registration of a Travel company	Bus pass to elderly: who issues card?
Gambling tax	Rise in food prices and its impact on consumers
Garbage fees	Short weight of chicken giblet 500g
Increase in taxi fares	Complaints against Easy-Tel
Price control items	Negative impact of mobile phones
Water Supply Dept -billing issue	Inflation rate: Use of old basket of goods
Items sold at high cost - hurricane	Complaints against Goodman and Fielder on giblets
Concerns regarding Flash & Gain card	Fees and charges for immigration service
Adult entertainment product –should it be sold	Food items that fall under "Halal" certification
Payments made to NFA by Water & Sewerage Dept	Market analysis for restaurant rating system
Increase in price of basic food prices	Salt shortage: Survey of supermarkets
Lunch box challenge-ingredients found in food	Rice price change and shortage
Telecom charges on disconnected phones	Issues paper for World Bank
City Council Rates and service not provided	Rice saga: Rules of origin
Yards or meters for measurement: items sold in yards	Bank fees and charges
Underweight food items sold to consumers	Easy Tel Research
Number of complaints against Fiji TV programmes	Sale of chicken feed: Ba Town Council
Flash and Gain EXTRA	Migration services: Dean and Associates
Text spam on prepaid phones	Solicitors used by Financial Institutions
Travel agency services by unknown companies	SMS competition and its legality
Children boat fares	Banking and Lending
Market survey and analysis of zero rated products	Poor TV signal and Poor TV Program
Television services and costs	Bus fare survey: Issuing of tickets
Compare prices of drugs sold off the counter	Investigate the "Star" Products in major supermarkets
Duty rate on healthy foods (imported fruits) and unhealthy foods (imported snacks) Imported confectionary duty rates	Standards or regulation implemented for the importation of goods into Fiji.
Duty rate on food and non-food items	To find out if the bus fare rise was due to the rise in fuel price and in what proportion
Inflation and consumer behavior	SCT referrals by the Council in the last 5 years
Food price hike in recent years	Tariff rates comparison in mobile phone industry.
Bus safety issue: Record for bus accidents	Initiation phase- elderly rights in Fiji
Issues raised by consumers in terms of their 10 year credit listing policy. Data Bureau	Misleading advertisement: Pacific Sun
Melamine wares	Fees charged for issuing Certified Cyclone Engineers Certificates.
Pressure to sign an agreement with the Architect before any drawing or design concept has been shown or approved by potential consumers.	Cooking oil: Claims and types
Faulty Motorola W181 phone	

Impact: The minor research work enabled the Council to better address specific consumer complaints and issues in general. The minor research work is complaints driven, thus not only does it assist the Council to address specific or general complaints but also helps in advising consumers to be more responsible, proactive and alert from potential unscrupulous business practices.

Market Surveillance

The Council visited 247 retailers during 2008 to monitor price changes, business practices, and quality and standard of food and non-food products. The market surveillance allows the Council to inform and alert consumers and relevant consumer protection agencies on any market abuses or unfair trade practices. This regular activity has benefited consumers and kept them well informed of on-going trader practices relating to expired food items, misleading labeling and low quality goods and services. Consumer protection agencies such as the Department of Fair Trading & Consumer Affairs amongst others have also benefitted from the Council's market surveillance as issues are regularly referred to them for appropriate action.

Impact: The market surveillance has become a major contribution of the Council to the work of regulators and other consumer protection agencies. Council referrals provide not only the impetus for these agencies to act but also allow a bridging of the gaps in monitoring. Consumers have benefitted from being tipped off about unscrupulous traders and unfair trade practices occurring in the market place



Council has continously raised awareness on unlabled food items which is a breach of food safety laws in the country

Submissions

In the past two years, the Council, armed with rigorous research, has stepped its work in analyzing policies affecting consumers and making submissions to

government and key policymakers in order to address the gaps in consumer protection and redress. One of the Council's stated objectives is to carry out on-going research on key consumer issues and consumer protection legislations with the aim of safeguarding and protecting consumer interests by bringing about necessary policy change, where required. In this regard ,the Council regularly makes oral and written submissions to various government agencies from the consumer point of view. While a good number of these government ministries and departments recognize the consumer input and invited the Council to make submissions, the Council has in many instances taken the first initiatives after recognizing a key consumer issue. In 2008 the Council made a total of 13 major submissions on behalf of consumers.

List of Submissions

No	To Authorities/ Agencies	Subject Matter/Issues
1.	Minister for Works, Transport and Public Utilities	Proposed increase in bus fares
2.	Minister for Works, Transport and Public Utilities	Sea route license review
3.	National Fire Authority	Review of National Fire Service Act 1994
4.	Commerce Commission	FHL Acquisition of RB Patel Shares
5.	Land Transport Authority	Bus Fare Submission- Oral Presentation
6.	Prices & Incomes Board	Submission on Fiji Gas Market
7.	Ministry of Finance	Submission on the Budget Consultative Process, 2008- 2009
8.	Cabinet Task Force on the Review of Air Pacific	Submission on the Review of Air Pacific
9.	Central Board of Health	Food Safety Regulation Oral Submission
10.	Local Government Review Committee	Submission on the Review and Reform of the Local Government
11.	Commerce Commission	Submission on the Review of Steel Prices
12.	Commerce Commission	Submission on Telecommunications Industry Inquiry
13.	Ministry of Works, Transport and Public Utilities	Submission on the Review of the bus safety issues

Impact: The Council's submissions have assisted the policy makers understand consumers' perspectives and issues. This resulted in ensuring that consumers are not adversely affected by the decision. The impact and benefits have filtered to all concerned consumers and agencies as well.

Corporate Services and Project Management



Finance

In January 2008, the Council signed a Service Agreement with the Minister for Commerce, Industry, Investment and Communication, which outlined the key result areas and the targets to be achieved. To deliver the targets, the Council received a grant of \$585,032.00 (VAT inclusive) from the government. With this grant, the Council operated three offices located in Suva, Lautoka and Labasa with a staff complement of 20. Over the years, the Council's grant has not increased, despite substantial increase in the volume of work. The Council had to obtain funding from non-government and external sources for its awareness and empowerment activities on consumer rights and responsibilities. In 2008, the Council secured F\$91,550.00 from the Government of Australia to assist the Council in achieving its corporate goals and objectives.

To meet consumer demand the Council developed four proposals for donor funding in 2008. These were:

- Proposal to EU for funding on strengthening Consumer Rights in Fiji and Eliminating Unfair Trade
 Practices through Advocacy and Enforcement of Consumer Protection Laws project;
- Ann Fransen Fund (AFF) Project Proposal on Sustainable Consumption of Electrical Appliances;
- Proposal to AusAID on Access to Justice through Affordable and Reasonable Legal Services and Charges in Fiji; and
- Ann Fransen Fund (AFF) Project Proposal on Application on the Status of the Pharmaceutical Sector in Fiji.

Human Resources

The Council continued to reap the rewards of the organisational changes implemented in 2007 with increased productivity in major areas of work surpassing the targets and deliverables required of it by the Government under its Service Agreement. Staff resources had improved with a trend towards the recruitment of multi-skilled university graduates and potential candidates judged not only on qualification but commitment to the consumer cause. The outcomes of staff performance are assessed through the impact oriented outputs produced with the consumer population. The Council maintained the policy of 3-year contracts to its Executive and Senior Management Staff to ensure stability and continuity in the leadership of the Council. The Council also engaged the services of student volunteers and interns, not only to help in achieving its goals, but more importantly to nurture a new breed of consumer rights advocates. The performance management system in place has resulted in high outputs and boosted morale of staff in the performance of their duties and responsibilities. Consequently, the Council has acquired a higher degree of trust and respect from the consumers and relevant stakeholders.

Board Meetings

In 2008, the Council held three (3) Board meetings and one (1) Sub-Committee meeting. The Board continues to play an integral part in the Council's work, setting policy directions for management and also providing appropriate advice and expertise when needed.

Staff and Management Meetings

Four (4) Staff and three (3) Management meetings were held during the year.

International Conference/Training/ Workshops/Seminars

A total of five (5) international meetings were attended by the Council staff:

- Ms. Praneeta Singh was awarded the Rhada Karpatkin Advocacy Internship for 2 months training with Consumer International in London from 25 February to 20 April, 2008;
- Ms. Joshika Samujh attended the Asia Pacific Regional Members Meeting from 18-20 March, 2008 in Malaysia which was funded by Consumer International;

- Ms. Dianne Reddy attended the Workshop on Gender, Youth & Economic Empowerment in the Pacific from 16-17 April, 2008 in Canberra, Australia which was funded by Aus-AID;
- Ms. Premila Kumar attended the 30th ISO COPOL-CO Meeting and Workshop on the International Conference on Climate Change, CSR and Capacity Building from 26-29 May, 2008. This meeting was funded by Consumers Korea; and
- Ms. Premila Kumar attended the PHM OZ Workshop and People's Public Health Congress from 6 – 10 July, 2008 in Brisbane, Australia. This was funded by PHM OZ.

Conclusion

2008 has been another successful year for the Council in terms of achieving its business plan objectives for the year. The Government grant to the Consumer Council was well utilized and the rate of return was much higher. The Council strongly believes that imparting knowledge is the first step towards empowering consumers in Fiji to become aware, critical and responsible to ensure the building of an active consumer society. Therefore, a more consumer responsive education and awareness raising programme was designed in 2008 for a wide range of consumers, especially the young, rural, women and poor. The consumers have become more aware of their rights and responsibilities. This was evident from the number of complaints and enquiries that the Council received in 2008. The consumers have developed trust and confidence in the Council that their grievances can be successfully resolved by the Council through largely mediation and referrals of others to Small Claims Tribunal and others. In some cases, although the number is very small, the Council has not been able to address issues as these were very weak cases. The Council will continue to strive for excellence in years to come by working closely with Government, consumer protection agencies, donors, and other stakeholders in addressing key consumer issues.

Appreciation

I would like to express my sincere appreciation to the Chairman and members of the Board for their guidance and support, particularly at a time when the Council was undergoing organizational changes for the better.

I also wish to thank all the stakeholders---our line Minister and his staff, government ministries/departments, and consumer protection agencies for their support to the Council and for allowing the consumer voice to be heard and appreciated. I also thank the Government for its continuous support towards the

Council with the mandate to serve the consumer interests in Fiji.

My acknowledgement and appreciation goes to the Government of Australia for providing much needed financial assistance in 2008 to help the Council achieve the projects and activities outlined in my report. This assistance was timely and has provided tangible benefits to consumers through the various activities. I also extend my gratitude to our sister consumer organizations abroad and Consumers International for their commitments to help us throughout the year.

A word of thanks also to individuals and volunteers who have helped us during the year either through their direct action or words of support in the consumer cause. I sincerely thank the consumers of Fiji for their support and belief in the Council's mandate to represent their voice.

Finally, without my hard working Management Team and Staff, the accomplishments in 2008 wouldn't have been possible. To them, I say thank you and also challenge them to strive for even better results in the coming years.

Premila Kumar

Chief Executive/Executive Secretary

FINANCIAL REPORT

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Republic of the Fiji Islands Office of the Auditor General

Accountability in the public sector through quality audit services





INDEPENDENT AUDIT REPORT CONSUMER COUNCIL OF FIJI FINANC1AL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

Scope

[have audited the financial statements of Consumer Council of Fiji for the year ended 3 I December 2008 in accordance with Section 52 of the Consumer Council Act and Section 13 of the Audit Act.

The financial statements consist of the Balance Sheet, Statement of Income and Expenditure, Statement of Changes in Equity, Statement of Cash Flows and the accompanying notes. The Council is responsible for the preparation and presentation of the financial statements and the information contained therein.

I have conducted an independent audit of these financial statements in order to express an opinion on them.

My audit has been conducted in accordance with the Fiji Standards 011 Auditing to provide reasonable assurance as to whether the financial statements are free of material misstatements. My audit procedures included examination, on a lest basis, of evidence support ing the amounts and other disclosures in the financial statements and the evaluation of accounting policies and significant accounting estimates. These procedures have been undertaken to form an opinion as to whether, in all material respects, the financial statements are presented fairly in accordance with tile Fij i Accounting Standards and statutory requirements so as to present a view which is consistent with my understanding of the Council's financial position, the results of its operations and its cash flows.

The audit opin ion expressed in this report has been formed on the above basis.

Audit Opinion

In my opinion, the financial statements present fairly the financial position of the Consumer Council of Fiji as at 31 December 2008 and the result of its operations and its cash flows for the year then ended.

Without qualification to the opinion expressed above, attention is drawn to the following:

- 1. The MYOB creditors' ledger balance did not reconcile with the creditors' listing confirmations, resulting in a variance of \$14,229.
- 2. A variance of \$18,252 was noted from the salaries and wages reconciliation undertaken and the audited figure.

I have obtained all the information and explanations which, to the best of my knowledge and belief, were necessary for the purposes of my audit.

Tevita Bolanavanua

ACTINGAUDITOR-GENERAL

3 February 20 IO



CONSUMER COUNCIL OF FIJI BALANCE SHEET AS AT 31 DECEMBER 2008

	Note	31 December	31 December
		2008	2007
		\$	\$
<u>Current Assets</u>			
Cash on Hand	2	119,156	77,849
Refundable Deposits		4,754	4,654
Other Debtors	3	4,812	4,137
Prepayments		2,544	3,092
Deferred Finance Charges	9	4,368	4,368
VAT Receivable		835_	<u> </u>
Total Current Assets		136,469	94,100
Non Current Assets			
Deferred Finance Charges	9	7,644	13,177
Fixed Assets (Less Depreciation)	4	88,128	81,488
Total Non Current Assets		95,772	94,665
TOTAL ASSETS		232,241	188,765
Current Liabilities			
Accounts Payables & Accruals	6	43,973	25,073
VAT Payable		-	6,742
Provision for Annual Leave		6,716	9,073
Reimbursed Deposits		2,758	2,758
Grants Payable		106,634	71,304
Deferred Grant		88,128	81,488
Lease Liability		525	4,815
Loan	7	9,923	11,640
Total Current Liabilities		258,657	212,893
Non Current Liabilities			
Loan	7	7,088	32,010
TOTAL LIABILITIES		265,745	244,903
NET ASSETS		(33,504)	(56,138)
Represented By :			
Reserves and Equity			
Asset Revaluation Reserve		(78,011)	(100,646)
Accumulated Funds		44,508	44,508
TOTAL RESERVES AND EQUITY		(33,503)	(56,138)

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

Councils Statement

In our opinion, the financial statements have been drawn up as to give a true and a fair view of the state of affairs, operations and cash flows of the Consumer Council of Fiji for the year ended 31 December 2008.

for Mr. Narendra Padarath Chairman Date: 3/2/10...

Ms. Premila Devi Kumar Chief Executive Officer Date: 3/2/10

CONSUMER COUNCIL OF FIJI STATEMENT OF INCOME AND EXPENDITURE FOR THE YEAR ENDED 31 DECEMBER 2008

	Note	31 December	31 December
		2008	2007
		\$	\$
<u>Income</u>			
Fiji National Training Council Grant		-	250
Grant from Government of Fiji		560,192	520,029
Other Grants		7,609	99,843
Sundry Income		2,980	834
Deferred Grant Income		20,178	20,487
Total Income		590,959	641,443
<u>Expenditure</u>			
Advertising		4,858	3,378
Audit Fees		4,200	3,821
Bank Charges		759	659
Council Expenses		8,951	15,546
Depreciation		20,178	20,487
Electricity and Water		11,312	8,584
Entertainment		228	501
TPAF		2,964	3,430
Insurance		493	2,657
<u>I</u> nterest		4,676	4,984
Legal Fees		333	2,817
Loss on disposal of Fixed Assets		-	344
Office Expenses, Stationery& Publication		9,702	12,266
Research		110	85
Rent and Rates		50,200	50,200
Repairs on Office Equipment, Furniture & Fittings		4,498	1,818
Retired and Expensed Assets		-	323
Running Expenses - Motor Vehicles		7,908	8,316
Salaries, Wages & Related Payments		361,723	354,733
FNPF Expenses		14,221	-
Subscription		2,636	2,226
Sundries		1,608	723
Telephone & Postage Charges		15,296	19,256
Training Expenses		1,616	2,770
Travelling Expenses		10,835	10,309
World Consumer Rights Day		1,964	814
Workshop & Seminars		-	2,636
Total Expenditure		541,270	533,683
Net Surplus / (Deficit) for the year		49,689	107,760

The statement of accumulated funds is to be read in conjunction with the notes to and forming part of the financial statement.

CONSUMER COUNCIL OF FIJI STATEMENT OF ACCUMULATED FUNDS FOR THE YEAR ENDED 31 DECEMBER 2008

	31 December 2008 \$	31 December 2007
A commentate of from the boundary of the formula and	•	(117.002)
Accumulated funds brought forward	(100,646)	(117,092)
Less: Correction of Fundamental Errors	(27,054)	(91,314)
Net Surplus/(Deficit) for the Year	49,689	107,760
Accumulated Funds carried forward	(78,011)	(100,646)

The statement of accumulated funds is to be read in conjunction with the notes to and forming part of the financial statements.

CONSUMER COUNCIL OF FIJI STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2008

	Note	31 December 2008 \$	31 December 2007 \$
Cash Flows from Operating Activities		•	•
Receipts from customers		597,191	518,113
Payments to suppliers and employees		(485,124)	(465,305)
Interest and bank charges		(5,435)	(5,643)
Prepayments		-	(1,440)
Net Vat paid		(7,577)	1,005
Net cash provided by Operating Activities	5	99,055	46,730
Cash flows from Investing Activities			
Payment for property, plant and equipment		(26,818)	(12,551)
Net cash used in Investing Activities		(26,818)	(12,551)
Cash flows from Financing Activities			
Repayment of Loan		(26,640)	(11,640)
Payments for lease finance		(4,290)	-
Net cash provided by Financing Activities		(30,930)	(11,640)
Net Decrease in Cash & Cash Equivalents		41,307	22,539
Cash and Cash Equivalent at the Beginning of the Year		77,849	55,310
Cash and Cash Equivalent at the End of the Year	2	119,156	77,849

The statement of accumulated funds is to be read in conjunction with the notes to and forming part of the financial statement.

CONSUMER COUNCIL OF FIJI NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

Note 1: Summary of Significant Accounting Policies

Set out hereunder are the significant accounting policies adopted by the Council in the preparation of the accounts for the year ended 31 December 2008. Unless otherwise stated, similar policies were adopted in the previous year.

(a) Basis of Accounting

The accrual basis of accounting has been adopted for all the financial transactions. The accounts have been prepared using the historical cost convention, which permits the revaluation of non-current assets but otherwise has no regards to changes in the price levels.

(b) Depreciation

Depreciation has been provided using straight line method to write off the assets over their useful lives.

The principal rates adopted are:

Furniture & Fittings 10-15% per annum
Office Equipment 10-25% per annum
Motor Vehicle 10% per annum

(c) Income Tax

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

(d) Value Added Tax (VAT)

The statement of financial performance and statement of cashflows have been prepared so that all components are settled exclusive of VAT.

(e) Cash and cash equivalents

Cash and cash equivalents are carried in the balance sheet at cost. For the purposes of cash flow statement, cash and cash equivalents comprise of petty cash and cash at bank.

(f) Employee Benefits

- (i) All employees who are Fiji Citizens are members of the Fiji National Provident Fund, an indepenent statutory administered fund. The Council has no liability for current or past activities.
- (ii) The amounts expected to be paid to employees for the pro-rata entitlement to long services, annual and sick leaves are accrued annually at current pay rates having regard to experience of employee's departures and period of service.

(g) Deferred Grant

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

(h) Audit Fees

An amount of \$4,200 were provided during the year to account for the 2008 Audit fees. This has been included in expenses and accruals as at balance date.

(i) Comparative Figures

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

CONSUMER COUNCIL OF FIJI NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008

		Note	31 December	31 December	
			2008	2007	
			\$	\$	
Note 2	Cash on Hand & at Bank				
	Petty Cash		564	600	
	Cash at Bank:				
	- Operating Account No 1462895		18,232	3,543	
	- Trust Account No 1462884		100,360	73,706	
			119,156	77,849	
Note 3	Other Debtors				
	Accountable Advances		1,111	250	
	Other Debtors		3,701	3,887	
			4,812	4,137	
Note 4	Property, Plant and Equipment				
(i)	Fixed Assets are stated at cost and have	e been included			
	Furnitures & Fittings		9,199	9,199	
	Less: provision for depreciation		(4,181)	(2,877)	
			5,018	6,322	
	Office Equipment		80,132	73,314	
	Less: provision for depreciation		(53,389)	(39,332)	
			26,743	33,982	
	Motor Vehicles		66,500	46,500	
	Less: provision for depreciation		(10,133)	(5,316)	
			56,367	41,184	
	Total Carrying Value		88,128	81,488	

⁽ii) Reconciliation of the carrying amounts of each class of property, plant and equipment at the beginning and end of the current financila year is set as follows:

	Furniture &	Office	Motor	Total
	Fittings	Equipment	Vehicle	
Carrying Amount as at 31/12/07	6,322	33,982	41,184	81,488
Additions	-	6,818	20,000	26,818
Revaluation	-	-	_	-
Depreciations	(1,304)	(14,057)	(4,817)	(20,178)
Carrying Amount as at 31/12/08	5,018	26,743	56,367	88,128

CONSUMER COUNCIL OF FIJI STATEMENT OF ACCUMULATED FUNDS FOR THE YEAR ENDED 31 DECEMBER 2008 (Continued...)

		31 December 2008 \$	31 December 2007 \$
Note 5	· · · · · · · · · · · · · · · · · · ·		
	Net Surplus/(Deficit) for the Year	49,689	86,612
	Depreciation	20,178	20,487
	Disposal of assets	583	-
	Loss on disposal of assets	-	344
	Provision for Employee entitlements	2,357	-
	Defferred Grant Income	(20,178)	
	Prior Years Adjustment	-	660
	(Increase)/Decrease in Other Debtors	(675)	3,489
	(Increase)/Decrease in Deposits	(100)	(40)
	(Increase)/Decrease in Prepayments	548	(1,400)
	(Increase)/Decrease in Deferred finance charges	-	-
	Increase/(Decrease) in Accounts Payables & Accruals	11,323	(97,017)
	Increase/(Decrease) in Provisions	-	(1,816)
	Increase/(Decrease in Reimbursed Deposits	-	(194)
	Increase/(Decrease) in Deferred grant	-	1
	Increase/(Decrease) in Grant - Aus aid project	35,330	39,456
	Increase/(Decrease) in lease liability	-	(3,852)
	Increase/(Decrease) in other liabilities	-	-
	Net Cash Provided by Operating Activities	99,055	46,730
Note 6	Accounts Payables and Accruals		
	Accounts Payable	25,141	11,219
	Accruals	18,832	13,854
		43,973	25,073
Note 7	Loan - Credit Corporation Limited		
110107	Current	9,923	11,640
	Non Current	7,088	32,010
		17,010	43,650

The Council obtained a financing arrangement with the Credit Corporation (Fiji) Limited to purchase a new Hyundai 4x4 wagon vehicle payable within a five year term with an interest rate of 12% per annum. The new vehicle is held as collateral over the term of the loan.

CONSUMER COUNCIL OF FIJI NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2008 (Continued...)

	Note	31 December 2008 \$	31 December 2007 \$
Note 8	Expenditure Commitments		
	Finance lease commitments for the new photocopier is payable as:		
	Not later than one year	525	2,889
	Later than one year and not later than five years	-	8,667
		525	11,556
Note 9	Deffered Finance Charges		
	Current	4,368	4,368
	Non Current	7,644	13,177
		12,012	17,545

Deferred finance charges include interest payable on the leased photocopier of the Council acquired from Abacus Graphics in 2006.

Note 10 Principal Activities

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

Note 11 Council Details

(i)Registered Office and Principle Place of Operation

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

(ii) Staff Establishment

As at balance date, total of 17 employees were employed by the Council.

CONSUMER RIGHTS

- The right to satisfaction of basic needs the right to basic goods and services which guarantee survival; adequate food, clothing, shelter, health care, education and sanitation.
- The right to safety the right to be protected against the marketing of goods or the provision of services which are hazardous to health and life.
- The right to be informed the right to be protected against honest or misleading advertising or labelling. And the right to be given the facts and information needed to make an informed choice.
- **The right to choose** the right to choose products and services at competitive prices with an assurance of satisfactory quality.
- The right to be heard the right to express consumer interest in the making and execution of government policies.
- The right to redress the right to be compensated for misrepresentation, shoddy goods or unsatisfactory services.
- The right to consumer education the right to acquire the knowledge and skills necessary to be an informed consumer.
- The right to a healthy environment the right to live and work in an environment which is neither threatening nor dangerous and which permits a life of dignity and well-being.
- The right to service the right to receive the highest possible standard of service from public and private sector service providers regardless of consumers income and irrespective of whether they live in an urban or rural area.



ANNUAL REPORT 2008

Remove ırcharge, says Council

te Fiji Electricity orty should reduce or letely remove its fuel targe, the Consumer of Fiji said rday. Uncul's chief executive er Premila Kumar rday said the wet her coupled with meting price of fuel ants their call. Here is uncul should be removed to the result of t

to 10c per litre," she sa Kumar said smers paid FEA more they could afford to. They are paying for fuel to FA more they are paying for the surface, the fuel to fuel to the fuel to the fuel to fuel t

with the truth: CCF

FEA must come out

The Consumer Council of Fiji is calling on the Fiji Electricity that the result of the performing on the Fiji Electricity that the result of the performing of the Fiji Electricity that the result of the performing of the Fiji Electricity that the result of the projects are set up and should ensure that a higher percentage of energy is clearly indicated FEA was trying to clearly indicated FEA was trying to clearly indicated FEA was trying to control the following the produced from renewable sources than constitute or the projects of the file Consumers need to spend their money wisely this festive season, says Consumer Council Chief Ms Kumar said consumers should concentrate on providing for their families needs and not to be trapped into buying persuasive products when shopping.

She said consumers need to be aware of the price changes of goods due to the tearlif rate increase from 27 may problems arise later. When Items and conditions of the large majority of consumer goods.

She said the increase in duty would result in extremely high prices of the large majority of consumer goods.

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She said consumers should ask about the traders let would result in extremely high prices of the large majority of consumer goods.

Ms Kumar said some shops said.

Ms consumers should know that whatever product they intend to but the terms and conditions of the hire purchase stars like under the Fair Trading law sa described by the development of the said sadout the terms and conditions of the hire purchase should have the said some shops said.

Ms Kumar said some shops said.

Ms consumers should know that whatever product they intend to buy.

"Consumers should know that whatever product they intend to buy.

She said traders level their consu

Concern over food

☐ NANISE VOLAU

THE Consumer Council of Fijih ase spressed concern about food safety practices at the many food stalls at various public events around Suva City.

While, the sizzling aroma of food from Furnival Park, Albert Park and the Laucala Bay area is attracting a large number of hungry stomachs daily, the preparation of foods and drinks is worrying the council.

officers would monitor the

Consumer watchdog hails food campaign

The Consumer Council

The Consumer Council of Fiji has received 17 redress to all complaints from consumers. The Ministry of Health, the regarding food bought from restaurants and cafes the concerned food

Consumer council slams bus

ONE of the country's consumer protection agency, the Consumer Council of Fiji says it is shocked with the call made by the Fiji Bus Operators (FBOA) president Pyara Singh for the interim Government to scrap the council and the Prices and Incomes Board.

"Mr Singh made this call because he is of the view that the two consumer protection agencies are oblivious of the rising fuel prices and its effect on the bus industry. It's unsurprising that consumers in Fiji are suffering because of such perspectives held by the likes of Mr Singh, council Chief Executive Officer Premila Kumar said in a statement released yesterday.

Kumar said that the FBOA president's did not know what the council was all about.

"To the full knowledge of the council, it is executing the tasks assigned under the

the council, it is executing the tasks assigned under the

Consumers?" Kumar said Singh si know that the council PIB had organise workshop with the F Secretariat to ed stakeholders movement of the globa pricing the determinant fuel prices in Fiji an implications of an incredecrease on every sect the society. decrease on every secretic society.

Kumar reiterated businesses do suffer fuel price increases, how their suffering in no was compared to the consumers as businesses the consumers as possesses the constant of the consumers as possesses the constant of t

consumers as businesse on the costs to coust through the trickle factor, doubling the bor consumers."

"In the case of thindstry in Fig., the chas been maintainin stance on the fact that price hike should no considered in isolati justify an increase in fares," Kumar said.

CONSUMER COUNCIL OF FIJI

Chief Executive / Executive Secretary

Research & Policy Division

Manager Research & Policy Analyst

Senior Research Officer Research Officer Assistant Officer

Adminsitration , Finance & Project Management Division

Director

Clerical Officer
Registry/Database
Receptionist
Driver/Messenger/Cleaner

Labasa Regional Office

Consumer Assistant-Fijian

Coordinator

Consumer Assistant-Hindi

Personal Assistant

ADR & Consumer Advisory Division

Manager - ADR & Consumer Advisory

Consumer Advisory Officer
Consumer Advisory Assistant

Campaigns, Information & Media Division

Manager-Campaigns, Information

& Media

Consumer Officer (Hindi)

Consumer Officer (Fijian)

Lautoka Regional Office

Coordinator

Consumer Assistant-Fijian

Consumer Assistant-Hindi

Suva Office (QH)

Ming Building, 4 Carnavon Street

- P Private Mail Bag
- T (679) 330 0792 | (679) 331 0183 | (679) 330 5864
- F (679) 330 0115
- M Campaigns, information & Media Division 971 6263
 Alternative Dispute Resolution & Consumer Advisory Division 971 6603
 Administration, Finance & Project Management Division 975 6227
- E complaints@consumersfiji.org
- W www.consumersfiji.org

Lautoka Office

Suite 4, Popular Building, Vidilo Street

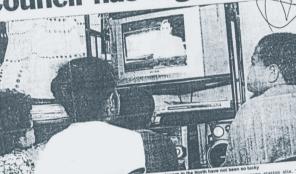
- P P.O.Box 5396, Lautoka
- T (679) 666 4987
- F (679) 665 2846
- M (679) 926 2807
- E consumerltk@connect.com.fj

Labasa Office

Lot 18 Jaduram Street

- P P.O.Box 64, Lautoka
- T (679) 881 2559
- F (679) 881 2559
- E colbs@connect.com.fj

पा का चतावनी कोंसूमर कौंसिल ओफ फीजी ने सभी ग्राहकों को चेतावनी दी है कि पिछले कुछ महीनों के अन्दर, कई तरह से लोग दामों की वृद्धि का सामना कर रहे हैं और हायबिस्कर्म के समय उन्हें बहुत ही सोच समझकर खर्च करना चाहिए। मौसिल ने कहा कि बिजली के बिल, वाओं की दरों में वृद्धि, बस के भाड़ों में द्धि आदि से ग्राहको पर असर हुआ है ार यह अच्छा होगा कि उपभोक्ता, ाना खर्च सोच समझकर करें। ो ग्राहकों से वे मांग कर रही है कि जो भी वे खरीदें, सभी के लिए रसीद mer opp about food sarely has a go at bod



Shelves stock cil o

poor products

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let

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Council HE Consumer Council of Fiji says marter surveys have found that many food roducts sold in supermarkets are of poor ondition.

The council adds that customers in The council adds that customers in The council chief executive Premila Kumar Salot in the part of retailers as responsibility on the part of retailers as the responsibility on the part of retailers as responsibility and strong influence over customer's choices and products.

Even though clearly defined in Even though clearly defined it ers constantly ignored or neglected ters constantly ignored terms. calls for reduction

authorities to be more vigilant in monitoring global oil

A shipping company says it will not be reced by the recent fuel price reduction.

To rected by the recent fuel price reduction.
Shipping Line Limited Shipping Line Limited and recent fuel price reduction.

Sum anaging director Justin Smith said director Justin Smi

stallt's a good sign,

say consumers

kerosene price, says council By SANDRA AH SAM

The Consumer Council of Fiji sympathises with consumers who rely heavily on kerosene since they will be paying a higher price as of yesterday.

Chief executive officer Premia Kumar said those who used kerosene in their everyday lives would be affected the most paying two cents more.

"The high retail price will hurt the consumers reliant on the product for cooking and lighting purposes," said Ms Kumar.

"The council therefore believes that the kerosene price should also have been considered and revised downwards given that many consumers continue to rely heavily othis commodity.

"The price of kerosene increases from \$2.03 to \$2.05 as of Tuesday. However the council welcomes the reduction announcement by Price and Incomes Board to monitor the application the new prices to ensure suppliers and traders do not defy its decision and that consumers and traders do uncell maintaines."

from the reduction," sai

Ms Kumar.

Ms Kumar said the
council maintained its
call to the PIB to consi
reviewing the petroleu
prices on a fortnightly
hasis

say consultations are that world fuel prices and indications are that world fuel prices are indications are full two facts a good consumer Amy Whippy said it was a good consumer Amy Whippy said "The fortnightly re process would better reflect the global mar movement of the commodity and the prices, in the case of increase, would be si having minimal imp increase, would be si having minimal im; the wallet of consur-said Ms Kumar. Monthly review to be immediately responsive to the g

Kauwai na kama ni basi mai Nadroga

E kauwai sara vakalevu na Matabose ni Dauvolivoli ena ega vakacalaka e gaunisala a mai yaco e na mua ni nacawa sa oti e na kena a ama edua na basi ni Raiwaqa e na dua na tolo ni sala mai Nadroga ka vakayuna na nodratou mate e lewe tini na kena pasidia.

nodratou mate e lewe tini na kena pasidia. E levu na gauna eda sa dau al yavala ga e na gauna esa aco oti kina e dua lega. Sa ka ibi kina me na laurai ka akayacori eso na ka e dodonu me caka me na levei kina eso na vel lega va qo. E tokona sara vakalevu na

Matabose na vakatutu mai na Matabose ni Vellakoyaki e Vanua Mamaca se na ITA' me na dikeva na I tuvaki ni basi e na vel-ya-ono na vula ka sega ni vakadua ga e na vel-ya-baki me vaka ka dau vakayacori tiko mai liu. E a sa dau velvakasalataki tiko mai na Matabose ena velgauna na Matabose ena velgauna na deta caponaki na lewenivanua e na kena cauraki tiko na i tuvaki ni basi kara cici tiko e na noda velgaunisala. E kila deivaki tu na Matabose ni sega ni I sausau ni waiwai e wale ga ni I sausau ni waiwai e

th isople have opted to use firewood after the recent increase of the price of kerosene.

dau laki vakavuna na nodra dau vinakata na kabani ni basi me tosoi cake kina na i vodovo-do ni basi.

me tosoi cake kina na i vodovodo ni basi.

E bibi tale ga na kena dau
laurai na I tuvaki ni basi e na
nodra qaravi na lewenivanua
raraba.

E dodonu me dau dikevi sara
vakavinaka e dua na basi kei
na kena Idini ni bera ni
vakadonul me tekivutaka
usani ira na lewenivanua.

E matar vinaka tu vei keda
na lewenivanua dau vodobasi
ni so na basi ka ra cici tiko qo e
gaunisala e qara tu mada ga na
dagona, so e dau kaburaka mai

na kubou loaloa ka so e laurai ni dau dredre mada ga vei ira na draiva me ra dau veisautaka na kena qia.
Sa dodonu me na raica sara vakayalomatua na LTA e so na vei leqa lalai va qo.
E dodonu tale ga me raica na LTA na nodra dau tucake tug a e loma ni basi e so na pasidia ka rawa ni vakavu leqa e na gauna ni vakacalaka e gaunisala.
E dodonu tale ga ma ra raica

nisala.
E dodonu tale ga me ra raica
E dodonu tale ga me ra raica
na veikabani ni basi na kena
vakabelettaki na i dabedabe
ni basi me vukea na maroroi ni
nodra bula na leweniyanua.
NAI LAIAKAI — VAKARAUBUK

ППОПанту of

Beware of Junk food, warns The Consumer Council of

Fiji will be joining consumer organisations around world to celebrate Consumer Rights Day. World

The celebration will take place next week which will prace next week which with provide an opportunity for the council to campaign on this year's theme Junk food generation-advertising and marketing of unhealthy food to chil-

Premila Kumar yesterday said that several surveys conductthat several surveys conducted indicated that advertising and marketing of food and drink to children was dominated by unhealthy products.

"Manufacturers, suppliers and retailers of these foods are increasingly using integrated."

increasingly using integrated and sophisticated advertising and marketing strategies to and marketing solutes directly and indirectly to children, "Familiar Ms Kumar said.

examples are of such marketing include the use of collectable toys, games and contests, advertising and packaging cartoon characters, food shaped and coloured to be espe-cially appealing to children

cially appealing to children and the use of catchy jingles." Evidently, Ms Kumar said these 'unhealthy' foods contain high levels of fat, sugar and salt and have a direct effect on the health of children.

in the bus ind itself Bus companies

Consumers need to spend their oney wisely this festive season, Consumer ays Council xecutive Officer Premila Kumar.

Ms Kumar said consumers should oncentrate on providing for their amilies needs and not to be trapped

They should avoid impulse purchases and overspending of their money, she said

reminded consumers collect receipts of all their purchases and seek prior information about a product they intend to buy

Meanwhile the Council had dealt with a number of dissatisfied consumers during this festive season.

She said consumers must exercise their consumer rights if traders let