



STRATEGIC PLAN 2023–2028

"EMPOWERING CONSUMERS"

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FOREWORD

On behalf of the Consumer Council of Fiji's Board of Directors, it is a privilege to present the Council's 2023- 2028 Strategic Plan. While this plan sets out very clear directions for the next five years, it is crucial to understand the trajectory, beginning with our foundation almost 46 years ago and building on our 2018 -2022 Strategic Plan. Based on our corporate purpose and stakeholder expectations and guided by our Act and policies, the Strategic Business Plan provides a road map for the coming years and an understanding of how we will effectively achieve our vision.

The Consumer Council of Fiji (CCoF) is the leading advocacy organisation in Fiji with the core focus to empower consumers and safeguard their interests. This Strategic Plan is an embodiment of the commitment of the Council in enhancing the welfare of all Fiji citizens

The development of this plan involved multisectoral stakeholder meetings and reflections on the recent years' successes including thousands of cases registered, millions of dollars put back to consumers who were wronged and the benefits that were reaped by consumers through the Council's work. The team also examined the challenges the Council faces, the increasing complexity in the marketplace, the need to identify strategies to empower consumers with up-to-date information and to deter unlawful business practices and the continuing need to adapt to reflect evolving market realities.

The core of the new plan still reflects the Council's main functions: -to educate consumers, traders and policy makers, to pursue research and analysis, to stay abreast of market developments and make submissions to push for policy changes and advise and assist consumers on matters relating to their interest. The CCoF maintains the four strategic goals to advance our vision of building a society of well informed and assertive consumers.

The first goal is to strengthen corporate effectiveness and performance. This would in turn ensure that CCoF principally aligns the staff performances to the Values, and accomplishes its goals through its professional staff. Having a professional, diverse, and engaged workforce is critical to meeting the dynamic challenges of the changing consumer landscape. Being a relatively small organisation with approximately 30 staff, it is crucial to have a dedicated workforce.

The second goal is to empower consumers to make informed and confident choices through the dissemination of useful and critical information efficiently and quickly.

Consumers, industry players and government partners need high quality information to make informed decisions for themselves and their families. The Council serves diverse audiences with different information needs and who responds to different methods of communications, hence the goal remains to continuously adopt advanced communication tools and channels to improve consistency, reliability, accessibility, and timeliness of information.

The third goal is protecting consumers' interests and rights from unethical acts/practices through in-depth researches and surveys to collect data and information and identify emerging issues, trends and assessing the resultant change in risk and strategies to address them. Based on the outcomes, submissions are made calling for relevant policy changes to benefit the Fijian consumers. The Council remains committed to using research-based evidence to drive improvements in program delivery and effectiveness, and inform future strategies and program formulation, to provide policy advice to relevant agencies.

The fourth goal is to drive and incorporate innovative changes to benefit consumers. The Council ensures that consumers are provided with amicable redress when faced with consumer issues by providing a speedy, inexpensive and simple redressal mechanism. We try our utmost best to put the best redress we can, into the hands of consumers'.

This strategic plan reflects the CCoF's commitment to ensuring its work benefits all Fijian consumers and to better understanding the harms that may befall all and not forgetting the underserved communities.

We reaffirm our mandate to prevent unlawful business practices and to protect the public from illegal conduct in the marketplace. We look forward to working with the multisectoral partners, the public, businesses, government and our law enforcement partners as we strive to achieve our goals.

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Mr. Mohammed Gani
Chairperson
Consumer Council of Fiji

BOARD OF DIRECTORS



Mr Mohammed Gani (Chairman)



Ms. Elizabeth Jane Algar (Deputy Chairperson)



**Mr. Shelvin Karan
(Board Director)**



**Ms Anabel Ali
(Board Director)**



**Mr. David Edward Solvalu
(Board Director)**

OVERVIEW OF THE COUNCIL

The Consumer Council of Fiji (CCoF) is a statutory body established under the Consumer Council of Fiji Act 1976. The Council, as a watchdog protects the rights and interests of consumers by promoting a fair and just delivery of goods and services. First and foremost, the Consumer Council is an advocacy organisation, conducting rigorous research and policy analysis on key consumer issues. 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 the rural poor, the physically and mentally challenged, children and women by identifying and articulating the policy issues that are of importance to consumers.



Mohammed Gani

CHAIRPERSON



Seema Shandil
Chief Executive Officer



Kavitesh Pal
Manager Finance
and Administration



Vinash Singh
Manager Campaigns
Information and
Media



Jessica Lal
Manager Alternative
Dispute Resolution &
Consumer Advisory




Asheefa Aiyub
Manager Research
and Policy Analysis

CORPORATE STATEMENT



VISION

Empowering Consumers



"The trusted go-to consumer movement, which enhances consumer welfare and stakeholder engagement to influence policy decision making"



VALUES

We have the utmost **CARE** for consumers' views, expressions and their right to protection

We are **ACCOUNTABLE** to all stakeholders and our vision and mission

We are committed to strengthening our **RELATIONSHIP** with our stakeholders

We strive for **EXCELLENCE** in all aspects of our work

CONSUMER COUNCIL OF FIJI

WHO ARE WE?

The Consumer Council of Fiji (CCoF) is an independent statutory body established under the Consumer Council of Fiji Act 1976. The Council, as a watchdog protects the rights and interests of consumers by promoting a fair and just delivery of goods and services.

The Council is primarily an advocacy organization, 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 aims to protect 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.

OUR PRINCIPLES

- Campaign fearlessly to change the policies and practices that adversely affect consumer interests;
- Maintain a highly disciplined result-oriented focus that maximises impact for consumers;
- Maintain objectivity in resolving consumer complaints without fear or favour; and
- Build a strong financial management and sound operating procedures.

WHAT WE DO?

The Council is committed to achieving positive change for consumers.

As a small organization with limited resources, the Council plays an active role as a catalyst and facilitator for positive change in the marketplace in a professional, impartial and ethical manner. The Council independently represents the voice of all consumers in Fiji through advocacy, independent submissions, mounting campaigns and engaging with multisectoral partners. Key areas include:

- Advocacy and education;
- Market surveillance and trader visit;
- Research and policy analysis; and
- lobbying for policy changes.

OUR LEGAL MANDATE

Since its establishment following the introduction of the Consumer Council of Fiji Act 1976, the Council has now become a household brand name in Fiji, giving a ray of hope to consumers whose rights have been violated in the marketplace. As per the Consumer Council of Fiji Act 1976, the Council has powers to do such acts and things it considers necessary or expedient to ensure that the interests of the consumers are promoted and protected. These include:

- Advising the Minister on such matters affecting the interests of the consumers;
- Making representations to the Government or to any other person/organizations 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; and
- Co-operating with any person, association or organization outside Fiji having similar functions and becoming a member of or affiliate to any international organization concerned with consumer matters.

WHO ARE WE FOR?

Generally, everyone is a consumer – whether it be an elderly person, or a freshman year 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 choice. 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.

WHAT SERVICES WE OFFER?

The services of the Council are offered via three streams which act as operational divisions. These include:

Campaigns, Information & Media – To empower consumers with knowledge and information to bring about reforms in policies and practices that adversely affect consumer interests.

Alternative Dispute Resolution & Consumer Advisory – To assist consumers in resolving complaints through alternative dispute resolution, advisory services and referring cases for legal actions.

Research & Policy Analysis – To identify and undertake broad-based and complaints driven research on key consumer protection legislations that promote and protect consumer interests through necessary policy changes.

Consumers; the Heart of the Council

In a constantly changing environment where we continuously face economic, social as well as environmental challenges; the importance of putting one's strength together to aim for the best of society has become evidently important.

Issues pertaining to consumers reach far and wide; across industries, sectors and geographic regions. From governmental services, public transport, consumer goods, e-commerce to health services; consumers are the core stakeholders and are usually the most impacted from the products and services being offered in the market place.

For this reason, over the past 45 years, the Council has fiercely fought for the rights of consumers in Fiji. We have resolved thousands of complaints, put millions of dollars back into consumers' pockets, made hundreds of submissions, lobbied for and achieved key positive consumer policy changes and reached thousands of consumers through advocacy.

The Council's small team of hardworking consumer advocates work tirelessly to achieve this. However, this was only possible with the unwavering support of consumers. Consumers in Fiji have always echoed their voices through the Council; ensuring that their rights are empowered. We have seen the power consumers have when they come together and ask for better policies, goods and services. Together with the Council, consumers have worked hard to make sure that the relationships we have with businesses in our everyday lives are fair and balanced.

The very essence of this strong relationship forged between the Council and consumers is reflected in our logo.

OUR LOGO, OUR PRIDE

Consumers; the Heart of the Council



The parts labelled 1 and 2 in the logo represent consumers and the Council. Being an independent voice of consumers; the people of Fiji have and continue to place their trust in the Council knowing that their interests will be fairly and efficiently represented. This portion of the logo depicts that the Council and consumers always work hand-in-hand to achieve the best outcome.

The portions labelled as 3 and 4 have two portrayals. First, it depicts that consumers always leave the Council happy with our services and the outcome of the complaints; reaffirming that we never leave any stones unturned when seeking justice for consumers. If viewed closely, the red curve represents a smiley face which represents consumer satisfaction. Secondly, it depicts a heart. This is based on the essence that whatever work being undertaken by the Council, the interests of consumers is always in our hearts – this is what drives us to keep fighting for all consumers in Fiji. The Council's logo has and continues to create recognition in the market while at the same time instilling a feeling of value and trust to build consumer confidence.

The Council has remained fiercely independent, proudly non-profit and non-partisan. Also, being a household name in Fiji, the Council is one of the longest existing statutory bodies in Fiji. Through the strategic priorities set in this document, the Council is recommitting its promise to consumers that we are ever determined and always ready to fight for your rights and interests.

STEWARDSHIP OF THE COUNCIL

The Council has been a successful advocate, and will continue to make its mark in the economy of Fiji.

As an independent advocacy organisation, it is important that our robust and transparent decision making, guided by our values, is responsive to complex challenges and demands. We do this by ensuring that:

- Our role is clear in the face of expanding responsibilities;
- Our connections with external stakeholders provide opportunities for better outcomes for consumers;
- Our internal collaboration assists us to achieve better outcomes for consumers;
- We remain objective by making decisions based on data and evidence; and
- Change is managed successfully in the organisation.

The Council's corporate governance framework equips us to achieve our strategic objectives while complying with legislation and policies, maintaining performance standards and making the most cost-effective use of resources.



MEASURING SUCCESS

To ensure that our Strategic Priorities are met, the Council team has agreed on measures that will gauge how we put these priorities into action.

The Council board will regularly review our progress and these measures will be used as an indicator of our work towards the goals and priorities identified. We have also identified a comprehensive set of Key Performance Indicators to ensure that we are tracking our impact. At the same time, we will continue to strengthen our community outreach and provide updated forecasting across a range of indicators to dynamically develop our campaigns and support decision-making by industry and policy-makers on consumer matters.

As our work evolves through the period of this plan, we will better utilise existing data sources, as well as identify and add new metrics as they become available. To achieve this, we will continue to work closely with stakeholders, including taskforces, to improve forecasting and build reliable and robust consumer statistics.

We will better understand consumers and their needs through our client engagement, and the insights obtained from our research and outreach programmes. We will use this evidence to develop ambitious interventions to deliver positive feedback for consumers. In parallel, we will seek to make markets work in the best interests of consumers by ensuring service providers, government, regulators and other key stakeholders reflect consumer needs when developing policies and delivering services



CORE STRATEGIC FOCUS AREAS

We want to ensure that Consumers are treated fairly, honestly and safely

In order to address pressing consumer issues through consultation with consumers, non-governmental organizations, civil society organizations, government ministries, enforcement bodies and the business sector, the Council has identified the following core focus areas:

Financial and Digital Financial Literacy

The Financial Services have the potential to cause high levels of consumer detriment and it is imperative that the consumers are well informed and protected in this area. Consumers are facing difficulties with the rapid pace of financial innovation, the growing complexity of financial products, and the increasing financial risks and responsibilities transferred to households. Furthermore, the need to teach people how to spend, save, invest, borrow and manage debt wisely which has become more important than ever. Hence, the Council will strive to:

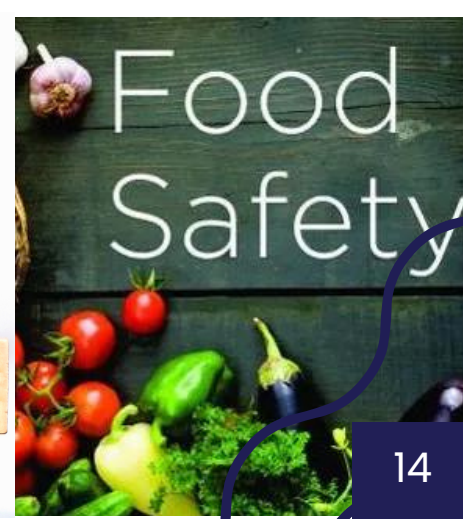
- Educate consumers to understand credit and other complex financial products and policies;
- Lobby for improvements/reforms in the existing legislations;
- Push for a measure of financial literacy to identify national levels of financial literacy, provide a baseline and set benchmarks for national strategies or particular programmes;
- Resolve consumer complaints on financial products and services through effective redress mechanisms;
- Raise awareness on the Consumer Credit Act 1999 and other consumer protection laws;
- Highlight the unethical practices that exist in the financial services sector, and discourage consumers against irresponsible borrowing;
- Protection of consumer privacy and security;
- Advocate for universal service obligations in the ICT sector;
- Empower and educate consumers on ICT products and services and on internet governance;
- Advocate for affordable, accessible and uninterrupted ICT services; and
- Lobby for continuous improvement in regulations in marketing, advertising and broadcasting.



FOOD, HEALTH AND SAFETY

The Council recognizes that food security is the availability, accessibility, and affordability of safe food to all Fiji citizens. All consumers in Fiji have the right to sufficient, affordable, nutritious and safe food. In protecting and upholding this right, the Council will:

- Promote food security and improved access to affordable, safe and healthy food;
- Conduct baseline researches such as national consumer consumption profiling and push for impactful policy development and implementation;
- Promote information strategies that support informed choices;
- Ensure that food is safe and correctly represented in accordance with food safety laws;
- Encourage the use of a consumer-friendly labelling system (star rating) that has nutrient information, free from false claims and technical jargons;
- Require clear and explicit labelling of irradiated food, genetically modified food and other food of concern to consumers;
- Encourage appropriate food standards and grading systems;
- Raising awareness on misleading advertisements and door-to-door sale of alternative medicines such as herbal medicines, therapeutic treatments;
- Access to safe and affordable pharmaceutical products and medical devices;
- Monitor anti-competitive market practices in the pharmaceutical sector and auxiliary health services;
- Encourage the implementation of reforms in the public and private medical and dental practices for efficient, accessible, affordable and safe delivery of services;
- Promotion of patients' rights, privacy and redress and ensure that the Medical and Dental Secretariat are effective and efficient in resolving consumer grievances;
- Participate as a core member of Alliance for Healthy Living to promote wellness and prevent NCDs; and
- Support Diabetes Fiji and the Ministry of Health's NCD prevention work and educate consumers on healthy eating habits and lifestyles.



THE CHILD CONSUMER

In the contemporary marketplace, businesses are increasingly targeting children to sell their products. The advertising and marketing strategies of businesses and corporations have now become more child-focused. This is because the young population of today are known to have greater influence on their parents' decision-making and income. To protect child-consumers in Fiji, the Council will lobby:

- To protect the use of children in advertising and marketing of products;
- Against irresponsible marketing and promotion of junk foods and unsafe products to children in schools, sporting events and via media; and
- Work with the Ministry of Education and schools to enhance consumer education.

Sustainable Consumption and Production

Innovative and efficient ways will be adopted to improve the quality of life for consumers, whilst preserving the natural environment and ensuing equitable distribution of the country's resources. The intention is to promote sustainable consumption to tackle poverty and hunger, satisfy the basic human needs of all members of society, support economic growth and reduce inequality. The Council will encourage consumers, Government and industries to adopt behaviours, policies and practices that will promote sustainable consumption. The Council will:

- Ensure that consumers have accurate and reliable information on the environmental impacts of their buying decisions and lifestyle choices;
- Promote water and energy conservation;
- Raise consumer and industry awareness on production and marketing practices that are consistent with sound environmental policies;
- Promote public transport systems, carpooling and other ways to prevent traffic congestion and pollution of the environment; and
- Raise consumer awareness on buying of fair trade, environment friendly and energy-efficient products and services.

Digital Age

In Fiji, a staggering number of businesses are also adopting 'Omni-channel' retail model which has been necessitated by a sudden shift in consumer behavior towards online shopping platforms. This digital revolution has allowed consumers to have greater access to goods and services. While some of these advancements have proven beneficial, certain challenges remain as consumers are constantly subjected to issues such as unsafe products, unfair business practices, inadequate online dispute resolution and breach of consumer privacy to name a few.

This has triggered various response and initiatives being taken by the Consumer Council of Fiji in order to protect consumers on e-commerce platforms and at the same time, ensuring that consumer trust in e-commerce is maintained. To ensure sustainability and effectiveness of its response, the Council is taking action at three different levels; policy level, stakeholder level and individual level. This will include:

- Making submissions to the government and relevant bodies for introduction of e-commerce laws;
- Participate in policy making process and continuously make submissions on the evolving e-commerce landscape;
- Work with industry players to address issues faced by consumers on e-commerce platforms; and
- Launch advocacy campaigns to equip consumers with relevant skills and knowledge to safely navigate on e-commerce platforms.

Development and Adherence to International and Domestic Standards

International rules and standards have major impacts on safe design, performance and fit for purpose of products and services. Hence, they provide vital safeguards and protection for consumers. These Standards should take into account consumer concerns and grievances against product and services which consumers use in their daily lives. As a result, the Council will;

- Continue lobbying with the Department of National Trade Measurement and Standards to develop and implement Standards;
- Encourage Trade Standard and Advisory Council and other organization to prevent the entry of low quality and ill packaged goods into Fiji;
- Increase public awareness on the importance of standards in protecting consumers; and
- Participating in national/international standards development forums that are of interest to the Council.



OUR STRATEGIC GOALS

The Council will work to achieve four strategic goals that will contribute to realizing our commitment to our vision and achieving the mission. The programs will align with the strategic goals, and the Council will implement strategies to achieve the strategic goals. The Four strategic goals are:

Strategic Goal 1:

Strengthen Corporate Effectiveness and Performance

Strategic Goal 2:

Empower consumers to make informed and confident choices

Strategic Goal 3:

Protecting the Fijian Consumer's Interest and Rights from Unethical Acts/Practices



Strategic Goal 4:

Driving and Incorporating Innovative Changes to Benefit Consumers

Strategic Goal 1:

Strengthen Corporate Effectiveness and Performance

All organisation's success depends on a strong workforce foundation to enable efficient and effective operations. The Council trusts that advancing organizational effectiveness and performance at all levels creates a strong foundation for overall mission success. The Council will review and evaluate its operational and programmatic activities to ensure human and financial resources are managed and aligned appropriately and are consistent with the Council's mission.

The Council's work in Strategic Goal 1 highlights ongoing efforts to improve the management of the Council's staffing, finances, information, and physical assets, in order to create a more efficient and more agile organisation.

Four objectives will guide the work in this area:

Strategic Objective 1: Cultivate a robust organisation

The Council will seek to manage its financial and human resources prudently in alignment with good governance practices and continuously review its existing governing documents in order to foster high performance.

Strategic Objective 2: Create a Great Work Environment and a Healthier Workforce

A healthy and happy work environment increases productivity, employee retention is more customer focused and produces better-quality work. The Council will continue to improve employee engagement through encouraging continuous collaboration across divisions, fostering a sense of togetherness by organizing social activities for staff and also to give back to the community.

The Council will also focus on introducing programs to address work life balance to improve job satisfaction among employees.

Strategic Objective 3: Cultivate a high performing, diverse, inclusive, and engaged workforce

Our workforce is our greatest asset. The Council will focus on recruiting, developing, motivating, and retaining a high-performing, diverse, inclusive, and engaged workforce, to strengthen the organizational performance.

Continuous learning is a foundation of our training efforts to improve internal staff competencies. Employees of the Council need to be aware of new developments in the marketplace and be agile enough to adjust to changing developments. Hence a clear training roadmap will have to be developed and implemented to upskill and sustain staff. We will have to continuously identify the competencies for each role and develop training plans to address the skill gap. The Council will develop, coordinate, and implement an organisation-wide succession plan to ensure that the Council has a high-performing, mission-ready workforce now and in the future. This objective also captures efforts to ensure that all workers are competing on a fair and level playing field and have the opportunity to achieve their utmost potential.

Strategic Objective 4: Enhance Technology and Business Processes to Support Operations

The Council will continue to update and modernise information technology resources that would foster better service delivery, increase functionality, improve performance, and achieve mission success.

We will continue to support transformation and modernization technology platforms, upgrading and replacing end of support infrastructure and endpoints, and increasing the use of automation in business processes and IT management so that staff can work more effectively.

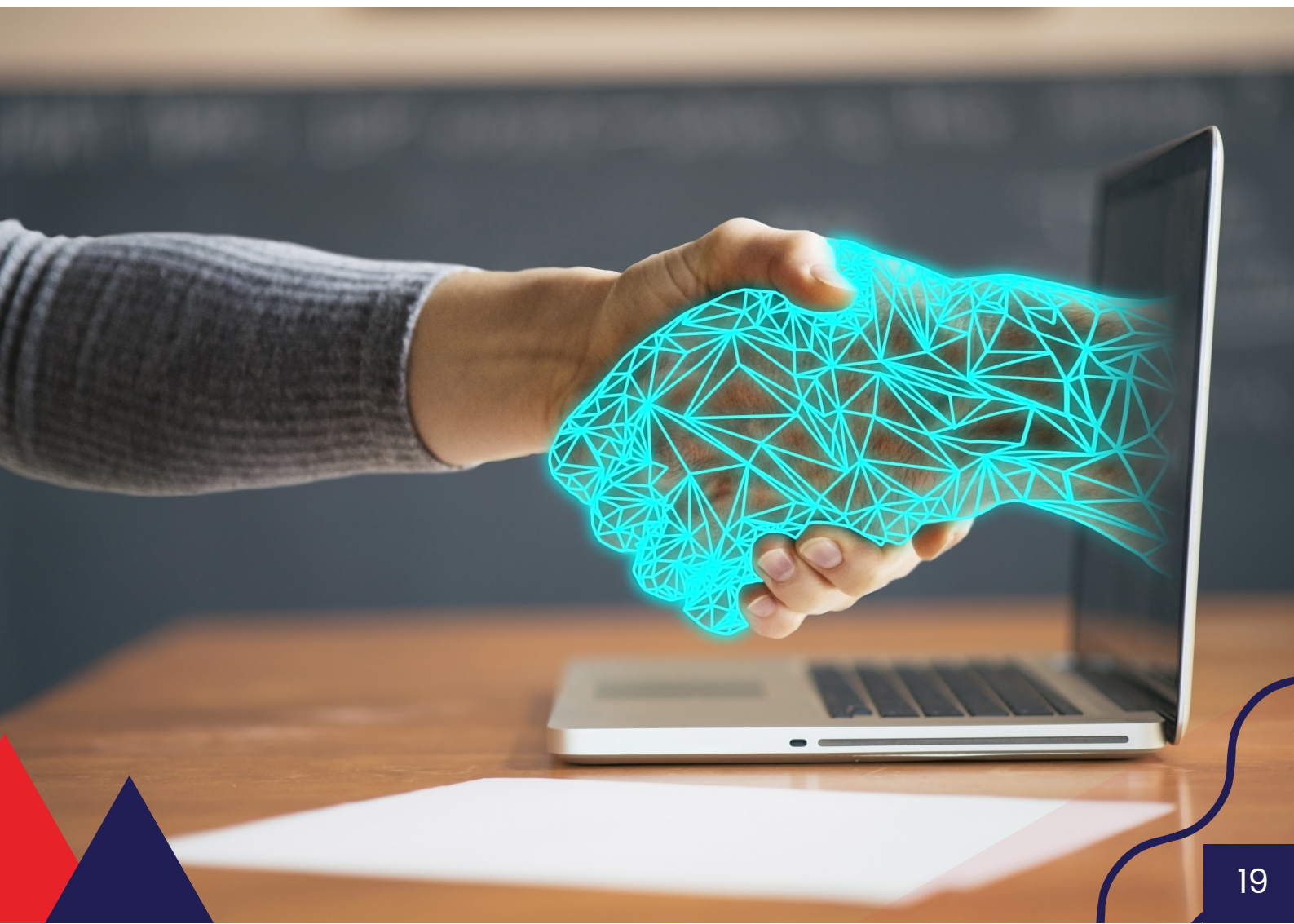


Table 1: Strengthen Corporate Effectiveness and Performances

Strategic Objectives	Implementation Strategies	How will outcome be measured?	Responsible
1.Cultivate a robust organisation	<p>1.1 Developing and implementation of agile and secured policies with clear goals and purpose/directions to mitigate risks;</p> <p>1.2 Developing and implementing standard operating procedures (SOP)</p> <p>1.3 Continuous review of business plans, organisation structure, performance management systems and Council performances; and</p> <p>1.4 Prudent management of Council's funds</p>	<p>Review of at least 5 policies per year and develop new as and when required.</p> <p>Review 10 SOPs annually and develop new as and when required</p> <p>Yearly reviews of business plans, Performance management system</p> <p>Yearly Financial audits</p>	CEO and the Management Team
2. Create a Great Work Environment and a Healthier Workforce	<p>2.1 Implementation of effective communication and collaboration</p> <p>2.2 Implementation of clear focus on continuous learning and staff development:</p> <p>2.3 Development and implementation of wellness programs</p>	<p>Employee feedback through suggestion box and internal turnover (quarterly)</p> <p>Quality Circle meeting - Monthly</p> <p>Every Wednesday</p>	CEO, Human Resource Officer and the Management Team
3.Cultivate a high performing, diverse, inclusive, and engaged workforce	<p>3.1 Improve recruitment by placing greater emphasis on targeted recruitment efforts across the diversity spectrum to expand our applicant pools;</p> <p>3.2 Expand staff skillset by recruiting staff from different disciplines;</p> <p>3.3 Training to develop a more flexible workforce</p> <p>3.4 Recruit and develop strategic and forward-thinking leaders who are agile, motivated, and knowledgeable and who can position the Council's for success.</p>	<p>Analysis of employee representations (bi - Annual)</p> <p>Compare average retention for employees from different backgrounds (Bi- annual)</p> <p>Yearly Training Needs Analysis</p> <p>Internal Training - one per quarter and external training - one per quarter. Atleast 10</p> <p>Professional development and mentoring sessions per year.</p>	CEO, Human Resource Officer and the Management Team
4.Enhance Technology and Business Processes to Support Operations	<p>4.1 Upgrade Council's information technology system</p> <p>4.2 Process maintenance and Improvements</p>	<p>Invest in Laptops/Desktops and the much-needed machines</p> <p>Continuous upgrade of Council's Complaints Management System, Mobile App & Website</p>	CEO and Manager Administration and Finance

Strategic Goal 2:

Support Consumers to make Informed and Confident Choices

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 opened a wide array of choices for consumers but 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 by traders.

In order to protect consumers, there is not only a need to look at legal remedies but to 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 exploitation in society. Hence, one of the founding and key strategic goals of the Council for the next 5 years is “to empower consumers by continuously giving them information and advice about their rights and responsibilities, particularly given changing and emerging market landscape. This strategic goal will be accomplished by realizing the following strategic objectives.

Strategic Objective 1:- Provide consumers with the practical knowledge and skills to be more critical and competent through timely dissemination of information;

The concept of an informed consumer is widely considered by International Governments, consumer organisations and regulators to be a key pillar of the success of competitive markets. Informed consumers are able to assert themselves in the marketplace, which in turn influences the behaviour of traders, pushing them to be voluntarily compliant with consumer legislation. Only through being informed can consumers gain the benefits of a well-functioning market economy. This information must be brought to consumers through as many mediums as possible to ensure maximum reach and effectiveness. It must also be conveyed in a form that is easily understood.

However, as products and services evolve, the consumer issues surrounding become more complex. These issues must be explained to consumers in simple terms, free of technical jargon and confusing half-truths. Therefore, the role of the Council to inform and educate consumers is one that remains of paramount importance. Consumer education is a significant factor in keeping the economy moving, as it holds companies accountable for what they sell and how they sell it, and gives consumers control over their purchases. It motivates consumers to provide feedback that can be used to improve the quality of products and services. The Council will develop new and modify the existing educational programs in order to educate consumers on various issues including their rights and responsibilities. This includes but is not limited to school visits, university lectures, mobile units, workshops, community visits, project-based activities and roadshows.

Furthermore, the entire landscape of how information is disseminated to consumers in the current time has completely transformed to what was a decade ago. Today, consumers prefer to access information with just a few clicks and swipes; in essence on their fingertips. Whilst the Council will continue with the traditional means of disseminating information such as via local dailies, radio shows, television talkback shows and regular press releases, predominantly, there will be greater use of social media platforms, websites, apps and other electronic means in this age of e-information.

Strategic Objective 2: Encourage consumer protection within different industry players

Whilst the Council establishes a well-informed consumer base in Fiji, industry players need to do their part in order to ensure that the rights of consumers are protected, are provided with quality goods and services and uphold good business practices to the highest level. In order to ensure that businesses are aware of their responsibilities and fully cognizant of what consumers expectations are, the Council will regularly engage with different industry players. During these engagements, the Council will conduct presentations, have constructive discussions and collaboratively develop and propose good business practices in the interest of consumers.

The Council will also develop think tanks and working groups for different industries and sectors to get major players on Board and ensure a cohesive, collaborative and holistic approach is taken towards consumer protection.

Strategic Objective 3: Create greater community engagement through consumer champions

Many consumers need to feel enabled and empowered to become the future innovators, thinkers and problem-solvers of tomorrow. Consumer advocacy can help equip them with the skills and knowledge to achieve this. A consumer who knows their consumer rights is an asset to the economy and forms a vibrant and dynamic consumer group who have major influence in the marketplace. Becoming a major influence, their consumption habits and ability to influence larger household decisions make them a key target for marketing strategies as well. Hence, these consumer champions play a crucial role by being vigilant in the marketplace and spreading consumer awareness. This will create a marketplace which is informed, safe and fair.

In addition to further empowering the current Community Consumer Advisory Group, the Council will also develop and launch a youth-based think tank and alliance to further amplify its impact.

Strategic Objective 4: Enhance Effective Partnership with Donor Agencies to Support our Objectives

The consumer landscape is constantly evolving which often poses new and complex opportunities and challenges for consumers. As the leading consumer advocacy organization in Fiji, the Council works closely with donor agencies with same vested interest to secure and deliver impactful projects.

To ensure ongoing support for fully funded projects the Council will continue to submit proposals to local and international donor agencies. We will aim to forge strong partnerships with donor agencies, manage approved funding prudently and implement project activities successfully as per projects plans.

We will further ensure that the undertaken projects prove instrumental in inducing behavioral changes in consumers and assist in lobbying for policy changes.



Table 2: Support Consumers to make Informed and Confident Choices

Strategic Objectives	Implementation Strategies	How will the outcome be measured	Responsible
1. Provide consumers with the practical knowledge and skills to be more critical and competent through timely dissemination of information.	<p>1.1.1. Work in partnership with stakeholders to develop information and tools for consumers.</p> <p>1.1.2 Conduct Awareness/Advocacy sessions</p> <p>1.1.3 Dissemination of alerts/information through different platform</p>	<p>Maximum of 2 brochures/information factsheet and bi annual publication of Consumer Watch</p> <p>Number of events conducted and consumers reached through outreach programs – as per the Annual Service Level Agreement</p> <p>As required per the Service Level Agreement and as and when needed</p>	CIM Division and CEO
2. Encourage consumer protection within industry by informing them of their responsibilities.	<p>2.1.1 Conduct regular workshops with businesses</p> <p>2.1.2 Distribute guidance notes/tools/advocacy material to create awareness on business responsibilities towards customers</p>	35 workshops per year	RPA Division, ADR Division. CIM Division and CEO
3. Create greater community engagement through consumer champions	<p>4.1.1 Conduct regular awareness sessions with identified CCAG members</p> <p>4.1.2 Formation of youth consumer group</p> <p>4.1.3 Regularly inducting new CCAG and youth members; especially in remote rural areas</p>	<p>One session yearly Induction of atleast</p> <p>Two youth members each year</p> <p>At least two representations annually</p>	CIM Division and CEO
4. Enhance Effective Partnership with Donor Agencies to Support our Objectives	<p>5.1.1 Develop concept paper</p> <p>5.1.2 Ensure project KPI's are monitored and achieved progressively</p> <p>5.1.3 Ensure project funds are efficiently utilized</p> <p>5.1.4 Provide feedback and reports to donor agencies</p>	<p>2 Proposals per year</p> <p>Success rate of the project</p> <p>Continuous internal audit of the donor funds</p> <p>Reports</p>	CIM Division and CEO

Strategic Goal 3

Protecting the Fijian Consumer's Interest and Rights from Unethical Acts/Practices

The markets for, and the marketing of, goods and services have undergone profound transformations over the past 20 years and with the introduction of new goods and services new consumer issues have also emerged.

Furthermore, with the advent of modern technology, new methods and techniques are used in the market to hoodwink consumers. Under the pressure of competition, businesses often push their products and services by resorting to unfair and unethical trade practices which give rise to consumer disputes. It is therefore, very crucial that consumers exercise their right to be heard and to seek redress against unjust business practices.

The Council however, understands their rights are often infringed by traders who outright decline to assist consumers who subsequently reach out to the Council for assistance. The Council uses an interdisciplinary approach to protect consumers from unfair and deceptive practices in the marketplace. The Council investigates, holds mediation and demands for redresses when consumers are ripped off. By being consumer advocates and resolving consumer disputes, the Council protects the rights of Fijian consumers. The Council further ensures that consumer interests are represented by providing speedy, inexpensive and simple redressal mechanism to aggrieved consumers. The Council seeks to work very closely with the enforcement agencies to make sure that the complaints are resolved amicably.

We also pursue to improve the the efficiency of complaints handling processes and maintain consistency and quality of the complaints recording and handling processes with the use of CMS.

Strategic Objective 1: Provide Complaints Resolution and Advisory Services

In line with consumer empowerment, the CCoF Act gives us power to undertake enquiries and investigate consumer complaints to provide quick redress in the form of repairs, replacement and refund to aggrieved consumers. The Council resolves consumer disputes by negotiating and mediating positive outcomes. In addition to resolving complaints, the Council issues relevant advisories to consumers seeking assistance or clarifications on issues affecting their interests. The Council will seek to push for implementation of Consumer's Tribunal or other means in the coming years so that consumers are assisted to obtain redress for cases worth more than \$5,000 if the case cannot be resolved internally.

The Council will also try to review its Acts to include more authority that would allow it to publicise unethical business and traders.

Strategic Objective 2: Assisting consumers in escalating complaints for enforcement action and the Small Claims Tribunal

Although the Council strives to resolve registered complaints amicably, there are certain unscrupulous traders who disregard consumer protection laws in place and fail to provide redress to deserving consumers. Hence, the Council will continue to further assist these consumers in formally referring their matters to relevant consumer protection agencies or assisting them in filing their claims with the Small Claims Tribunal.

Strategic Objective 3: Provide debt and credit management services

The Council through its debt management and credit advisory services, assists consumers to make sound financial decisions. We assist consumers to manage their debts when faced with debt financing issues and we also offer counselling/advise on managing finances. Multiple awareness raising and advocacy sessions are held on yearly basis with different stakeholders on financial literacy.

The Council will continue to advocate and assist consumers in the financial space and work with key stakeholders engaged in the financial literacy sector. We will also seek to work with the regulator to push for changes in regulations and policies that will benefit and have the greatest impact on consumers in the financial arena.

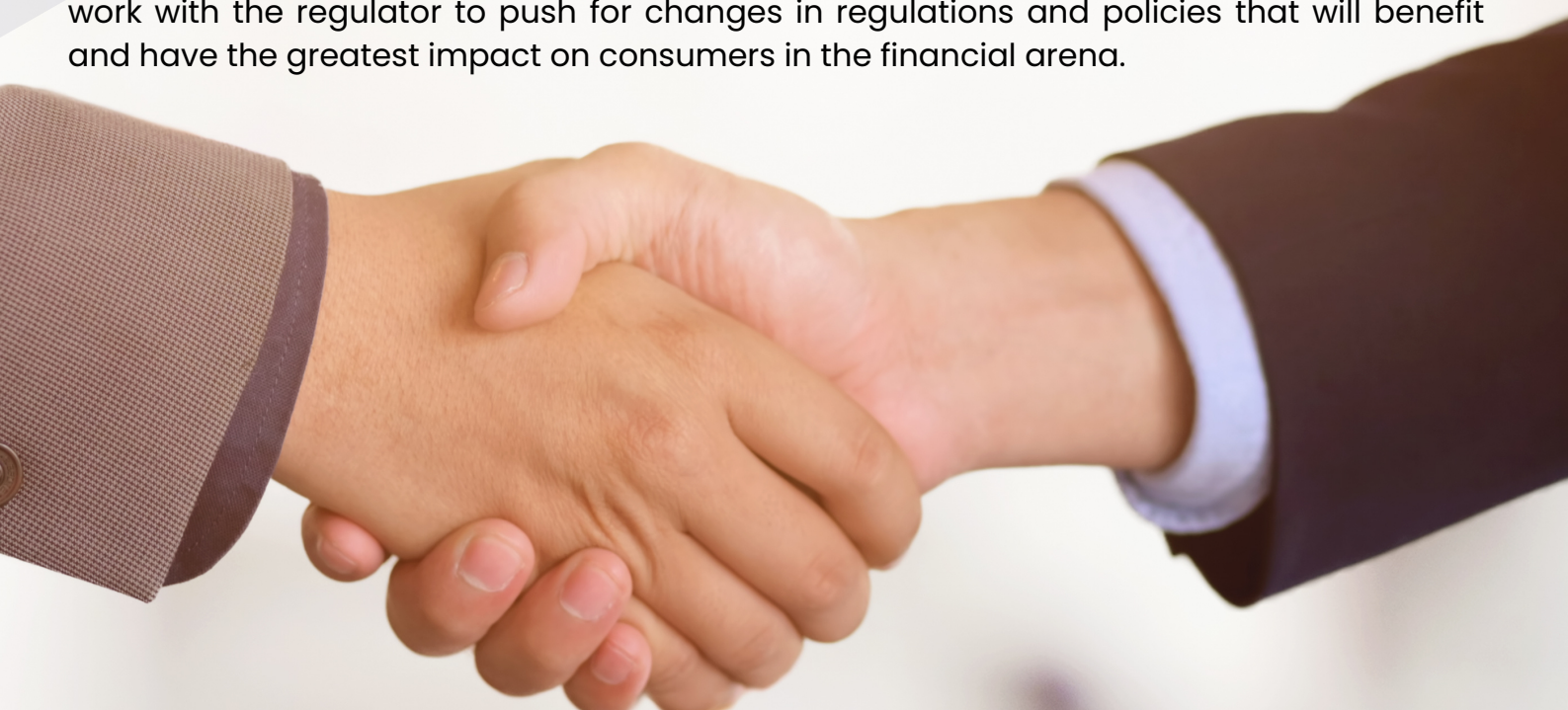


Table 3: Protecting the Fijian Consumer's Interest and Rights from Unethical Acts/Practices

Strategic Objectives	Implementation Strategies	How will the outcome be measured	Responsible
Provide Complaints Resolution and Advisory Services	<p>1.1.1. Efficiently register and acknowledge all complaints and advisories received through various modes.</p> <p>1.1.2 Investigate any complaint and resolve complaints through meetings and mediations.</p> <p>1.1.3 Take such further action in relation thereto as the Council may determine.</p>	Success rates of complaints resolved and advisories issued as per the SLA	ADR Division; RPA Division; CIM Division and CEO
Assisting consumers in escalating complaints for enforcement action and the Small Claims Tribunal.	<p>2.1.1 Assess unresolved cases and formally refer these complaints to relevant authorities by way of formal written communique.</p> <p>2.1.2 Having meetings and discussions with relevant CPAs on complaints requiring enforcement action to ensure that consumers interests are protected</p> <p>2.1.3 Maintain regular follow ups with relevant CPAs on complaints referred.</p> <p>2.1.4 Having in place Memorandum of Understanding (MOU) with relevant stakeholders.</p> <p>2.1.5 Assist consumers with filing the SCT forms and providing support letters.</p>	Accurate reporting of cases referred to CPAs and SCT in monthly reports	ADR Division; RPA Division and CEO.
Provide Debt and credit management services	<p>3.1.1 Providing the required financial advice to enquiries made via all modes</p> <p>3.1.2 Raise awareness on Debt Management, Budgeting and their rights and responsibilities under the Consumer Credit Act 1999 and Money Lenders Act through community outreach; brochures; presentations to other stakeholders; through social media platforms and websites.</p>	<p>Success rates of the complaints resolved as per SLA</p> <p>6 workshops held annually with credit institutions and ongoing with communities</p>	RDMO; Manager ADR and CEO

Strategic Goal 4

Driving and Incorporating Innovative Changes to Benefit Consumers

The Council aspires to underpin work with the best available evidence and research. Our target is to identify and undertake broad-based and complaints driven research on key consumer issues and consumer protection legislation to bring about necessary policy changes and improvements in business practices. We also conduct surveillances to ensure that our consumers are not victimized or taken advantage of by unscrupulous traders and their trading practices. One of the founding and key strategic goals of the Council for the next 5 years revolves around 'driving and incorporating innovative changes to benefit consumers.' This strategic goal will be accomplished by realizing the following objectives:

Strategic Objective 1: Advising and making representations to the Minister and/or Government on issues affecting Fijian Consumers, at community, national and regional level

With aspiration of being more an evidence/research and insight-based organization, the Council will continuously seek to evaluate the socio-economic trends that influence Consumer Behaviour and suggest pathways for reviewing, and improving our existing legislative policies for the ultimate benefit of consumers. The Council will capitalize on their research strength and knowledge to deliver solutions; increasing communication and enhancing visibility with stakeholders in promoting the value of research. Such research strength would result in effective submissions (based on legislation, policies, and practices) to bring about a positive change for the betterment of our consumers.

Strategic Objective 2: Engaging in Research, Investigation, and Market Surveillances

The Council will seek to uncover pressing issues inflicting consumers (the 'why' and 'how') and create awareness on the same. We will continue to work with respective enforcement agencies to curb the pressing and recurring issues to ensure consumers are not taken advantage of. All this will be done to ensure that businesses deliver good quality goods and services at better deals.

Strategic Objective 3: Enhance collaboration with local, Regional and International Organizations.

The Council will delve into innovative ways to address consumer concerns and queries. Alongside augmenting surveillance, the Council would actively participate and consult with regional and international NGOs, and consultative forums in order to achieve maximum impacts. The Council will seek to understand through its engagement with partners the consumer issues and trends in the fast -changing, increasing global marketplace. We will seek to strengthen our collaborations with core stakeholders locally, regionally and internationally to push for changes that would positively benefits consumers as a whole.

Table 4: Strategic Goal 4: Driving and Incorporating Innovative Changes to Benefit Consumers

Strategic Objectives	Implementation Strategies	How will these outcomes be measured	Who is Responsible?
1. Advising and making representations to the Minister or Government on issues affecting Fijian Consumers, at community, national and regional level.	<p>Implement more evidence/research-based submissions on legislations, policies, practices, and prices of goods and services;</p> <p>Seek changes in Acts, regulations and policies for the benefit of consumers;</p> <p>Continuous evaluation of socio-economic trends that influence consumer behaviour through profiling of different areas of interest; and</p> <p>Engage and leverage on National and International Forums;</p>	<p>Impacts realised through researches/submission s; Consumer positive policies and regulatory changes</p>	CEO and Manager RPA
2. Engaging in researches, investigations, and market surveillances on pressing consumer issues.	<p>Identify the areas of concern/issues and conduct in-depth investigations;</p> <p>Undertake minor and major researches to identify factors that leads to emerging issues affecting consumers; and</p> <p>Conduct market surveillances and trader visits to unearth and take corrective measures to resolve the marketplace issues;</p> <p>Prepare market surveillance reports on product prices, labelling, safety, availability and compliance with current laws, regulations and standards;</p>	<p>Success of Targets Achieved annually – as per the Service Level Agreement</p>	CEO and Manager RPA
3. Enhance collaboration with local, Regional and International Organizations.	<p>Actively Participate and consult with National and International Organization/forums;</p> <p>Maintain and strengthen network with core stakeholders regionally and globally; and</p> <p>Participate in consultative forums, boards, committees, task force and working groups both in public and private sector.</p>	<p>Attend 4 sessions in Forums either regionally or globally.</p> <p>Attend all board/committee meetings as and when needed.</p>	CEO and Manager RPA

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