

CONSUMER COUNCIL OF FIJI

About the Council

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

Our Mission: Champion consumer wellbeing by promoting rights & responsibilities in the

marketplace

The Consumer Council of Fiji (CCoF) is a statutory body established under the Consumer Council of Fiji Act 1976 (Cap 235). The Council protects the rights and interests of consumers by promoting a fair and just delivery of goods and services. First and foremost, the Council is an advocacy organisation conducting rigorous research and policy analysis on key consumer issues. Similarly, the Council's insight into consumer needs is a powerful tool for influencing decision-makers to bring about change. The Council protects vulnerable groups, such as the rural poor, physically and mentally challenged, children and women by identifying and articulating important policy issues to consumers. This will do more than simply draw attention to problems faced by consumers, it will champion creative solutions to improve their lives.

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

International Affiliations

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

Our Values

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

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

• Fairness: We treat one another and our stakeholders with impartiality and trust.

Respect: We treat everyone with courtesy, dignity and empathy.
 Accountability: We take full responsibility for our actions and decisions.

• **Integrity:** We are dedicated to high-quality work and high ethical standards.

Inclusiveness: We involve and collaborate with diverse individuals, groups, and organisations to achieve

the greatest positive impact for consumers.

• Professionalism: We keep the needs and desires of those we serve at the centre of our decisions and

actions.

• Excellence: We promote excellence and leadership in all aspects of consumer protection while con-

ducting our activities and delivering results.

Functions of the Council

The functions of the Council are stipulated under section 6 of the Consumer Council of Fiji Act 1976 (Cap 235). The Council is required to do such acts and things it considers necessary or expedient to ensure that the interests of the consumers of goods and services are promoted and protected. These functions include:

- Advising the Minister on such matters affecting the interests of the consumers;
- Making representations to the Government or to any other person/organisation on any issues affecting the interests of consumers;
- Collecting, collating and disseminating information in respect of matters affecting the interests of consumers;

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

Our Strategic Goals

Our priorities are reflected in four key goals:

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

Goal 2: Drive change to benefit consumers.

Goal 3: Solve consumer complaints through mediation.

Goal 4: Foster a high-performance organisation.

Council Services

1. Campaigns, Information and Media

Strategic Objectives

- Provide consumers with the practical knowledge and skills to be more critical and competent when buying goods and services;
- Develop and disseminate information on issues affecting consumer interests;
- Mount campaigns on key consumer issues to raise awareness and to educate consumers to become participative and critical in accessing goods and services; and
- Educate and inform traders and service providers on consumer protection.

2. Research and Policy Analysis

Strategic Objectives:

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

3. Alternative Dispute Resolution & Consumer Advisory

Strategic Objectives:

- Handle consumer complaints against traders and service providers;
- Advise and assist consumers on matters affecting their interests;
- Refer cases that come under the jurisdiction of other consumer protection agencies and relevant authorities for their intervention;
- Support and maintain legal proceedings initiated by consumers where necessary;
- Provide debt management and consumer credit advisory services;
- Manage the National Consumer Helpline (NCH); and
- Empower consumers to use NCH to lodge consumer complaints.

Governance

4. Administration, Finance & Project Management

Strategic Objectives:

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

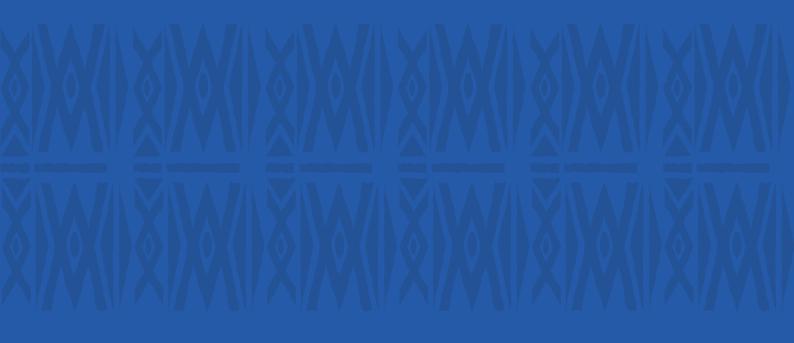


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04 December, 2023

Hon. Manoa Kamikamica
Deputy Prime Minister and Minister for Trade, Co-operatives Small and Medium Enterprises and Communications
Level 3, Civic Tower, Victoria Parade
Suva

Dear Minister,

Re: Consumer Council of Fiji Annual Report and Audited Accounts for 2020-2021

To coincide with the financial year of the Government and in accordance with Section 16 (1) of the Consumer Council Act 1976, I submit the following:

- (a) The Council's Operational Report for the period 1 August 2020 to 31 July 2021; and
- (b) The Audited Accounts for the period 1 August 2020 to 31 July 2021.

Yours Faithfully

Mohammed Gani (Mr)

Chairman

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BOARD OF DIRECTORS

Mr Raman Dahia, Chairman



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

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

Mr. Vimal Kumar



Mr. Kumar is a career banker who joined the Bank of New Zealand (BNZ) in Fiji in 1973. He became part of the Australia and New Zealand Banking Group Ltd in Fiji in 1990 following its takeover of BNZ. In 2002, he joined HFC Finance as Manager Credit during its transition from Home Finance Company to the rebranded HFC Finance (now HFC Bank). He is a past member of Jaycees, Apex and Rotary Clubs; former President of TIV Sangam Lautoka Branch, President of Lautoka Golf Club and Treasurer of Lautoka Football Association. He has also served on various committees and boards for sporting organisations,

schools, temples and social clubs in the Lautoka and Nadi areas. Mr. Kumar is currently a Director/Shareholder of Daiichi Auto House Pte Ltd, a Raiwaqa based motor vehicle spare parts dealer in Fiji. He has been a member of the Council since 2013. He is also a Special Administrator for the Suva City Council and Lami Town Council.

Ms. Elizabeth Jane Algar



A member of the Council since 2016, Elizabeth has over 20 years combined executive experience in corporate services, SME mentoring, education, aviation, strategic & human resources development. Elizabeth is currently employed by the Australian High Commission and is also a Business Mentor for the MDF-FCEF Fiji Enterprise Engine Program for 15 SME's. She is also a Special Administrator for the Nausori and Nasinu City Councils having been appointed in 2019. Elizabeth is also a consultant having completed projects for Palladium, Cardno, IUCN, iTaukei Affairs Board, RFMF and the Ministry

of Education. Prior to becoming a consultant, Elizabeth was the Corporate Services Manager for International Federation of Red Cross and Red Crescent Societies (IFRC). Ms. Algar has also worked at Australia Pacific Technical College (APTC), Strategic Air Services Australia and at Air Pacific. She holds a Master's in Business Administration, Post Graduate Diploma in General Management, Post Grad Certificate in HRM and Cert IV in Training and Assessment. Ms. Algar is also a qualified trainer and chef. Ms. Algar is a member of numerous professional associations and voluntary organisations – particularly those pertaining to women's empowerment, health and education.

Mr. Mohammed Gani



Mr. Gani has more than 15 years of extensive commercial experience. He is currently the Country Manager-Fiji & the Pacific Islands at Brother International (NZ) Ltd. Previously, he spent 9 years at the Telecom Fiji Ltd Group with his last position being the National Manager Retail & Customer Service. He holds multiple qualifications in the fields of Business, Engineering, Finance, Management and IT. He has a Master of Business Administration (USP), Master of Commerce (USP), Post Graduate Diploma in Management & Public Administration, Post Graduate Certificate in Financial Administration and Bachelor of Electronics Engineering (Pakistan). Mr. Gani

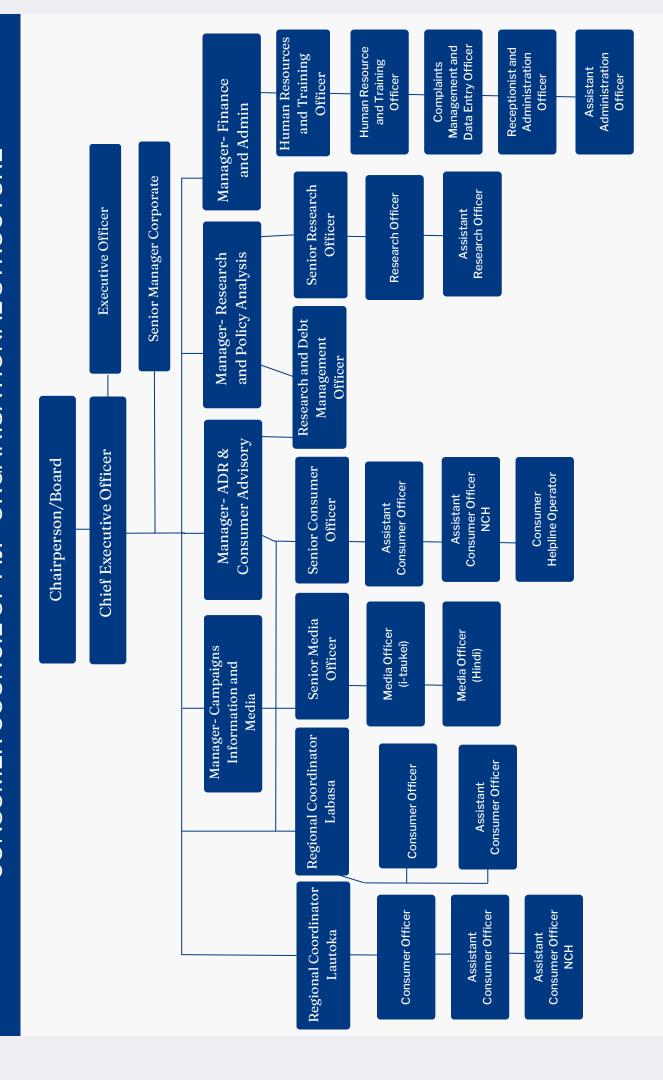
has a keen interest in community development work with a particular focus on youth empowerment initiatives to which he dedicates a substantial amount of his spare time.

Mr Arunesh Chand



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

CONSUMER COUNCIL OF FIJI - ORGANISATIONAL STRUCTURE



Chair's Message



It is with great delight that I present the Annual Report for the Financial Year 2020-2021 on behalf of the Consumer Council of Fiji. The past twelve months have posed unprecedented challenges, particularly for those who have suffered the loss of loved ones or endured the health impacts of COVID-19. However, despite these trying times, the Council remained steadfast in its commitment to supporting consumers nationwide and addressing their grievances.

The Council's responsiveness to the rapidly escalating COVID-19 cases during the initial months of 2021 led us to modify our service delivery approach, prioritising public safety. We swiftly transitioned outreach activities to virtual platforms, directing consumers to lodge complaints through the National Consumer Helpline 155, social media platforms, and Consumer Council of Fiji Mobile App. These channels, now more vital than ever, serve as crucial means of communication in compliance with the safety measures implemented by the Government. Our collaboration with local public health authorities ensured adherence to their advisories, and we took necessary steps to safeguard our employees' well-being by providing sanitation supplies and Personal Protective Equipment (PPE).

In addition to the challenges posed by the pandemic, we faced significant trials throughout this financial year. In December 2020, our nation endured the devastating impact of Tropical Cyclone (TC) Yasa, the most robust cyclone to hit the South Pacific since TC Winston in 2016. Countless individuals lost their homes, while major urban centers suffered from flooding and power outages. The Council promptly responded to these circumstances, issuing press statements and advisories to caution traders against exploiting consumers through price control order breaches, price gouging, and the sale of damaged products. We also urged consumers to exercise caution when purchasing items that may have been compromised by power outages and flooding.

Moreover, the Council remained dedicated to assisting consumers severely affected by job losses resulting from the pandemic. We facilitated debt restructures for those struggling with financial institution repayments and extended support to consumers unable to meet payments for hire-purchased items. Recognising the profound impact of job losses on families, we actively advocated for financial stability through effective budgeting and savings. The Council's negotiations with landlords provided much-needed relief to financially strained families on the verge of eviction, allowing them additional time to secure affordable accommodation or arrange suitable payment agreements.

Throughout the financial year, we witnessed an alarming rise in online scams, with individuals masquerading as government agents or officials from charitable organisations, diverting contributions meant for affected persons and communities. Pyramid schemes continued to be a concern, prompting us to reinforce advisories against participating in such fraudulent schemes, emphasising consumer protection.

Despite the diverse range of challenges faced, the Council successfully established valuable partnerships with stakeholders to execute crucial projects. Our ongoing collaboration with Consumers International in the Green Action Fund Project aimed to shift producer perceptions, aligning them with consumer demands for more sustainable products. Additionally, our initiatives with the United Nations Capital Development Fund's Pacific Inclusion and Climate Adaptation Programme focused on raising awareness about insurance and fostering financial literacy and stability.

I extend my heartfelt gratitude to the Council's dedicated management and staff for their resilience and perseverance during these uncertain times. I also express profound appreciation to the courageous frontline and healthcare workers for their unwavering efforts in caring for those affected by COVID-19 and facilitating the vaccination rollout, enabling us to resume travel and, more importantly, reunite with our loved ones. The Council's Board and management remain vigilant, monitoring COVID-19 developments and standing ready to adapt to changing circumstances.

In conclusion, I take immense pride in the progress we have achieved as an organisation throughout this exceptionally challenging period. The Consumer Council of Fiji is well-positioned to continue providing unwavering support and assistance to consumers, surpassing expectations in the 2021-2022 financial year.

Mohammed Gani

CEO's message



Bula Vinaka and Greetings from the Consumer Council of Fiji!

I have much pleasure in sharing the remarkable progress made by the Council during the challenging 2020-2021 financial year, which will be remembered as a significant period in Fiji's history.

This financial year has left an indelible mark on our collective consciousness. The emergence of the COVID-19 pandemic brought forth numerous unprecedented challenges that have profoundly affected the lives of individuals and transformed our way of life.

Notwithstanding these challenges, the Council has achieved several significant milestones in its pursuit of creating a fairer marketplace for Fijian consumers. One notable achievement is the expansion and diversification of the services we offer to consumers—an essential pillar of our success. The development and launch of the Consumer Council of Fiji mobile app exemplifies our unwavering commitment to provide consumers with an easy and convenient platform to raise issues in real-time. Concurrently, we have introduced a new Complaints Management System to streamline our services and enhance work processes, thereby fostering continuous improvement.

Simultaneously, the Council has tirelessly pursued and successfully attained many key items on its agenda—an undeniable victory for Fijian consumers. I am delighted to announce that the Council has ardently championed the rights of Fijian consumers travelling via inter-island vessels through years of unwavering advocacy and lobbying. The Council's unwavering efforts have borne fruit with the drafting and launching of public consultations on the National Maritime Travelers' Rights Policy earlier this year. As an active member of the Steering Committee responsible for drafting the policy, we have played a pivotal role in establishing a comprehensive set of rights for passengers travelling by sea and inland waters. The policy mandates carriers to provide redress in the event of cancelled or delayed departures while ensuring that individuals with disabilities enjoy equal rights to maritime services. Once implemented, this policy will create a considerate and supportive maritime travel environment.

While the National Maritime Travelers' Rights Policy primarily focuses on promoting the rights of consumers travelling by sea, the Council has not overlooked the thousands of individuals who rely on other modes of public transportation. To ensure quality, reliable, and safe services from public transport operators, the Council signed a Memorandum of Understanding (MoU) with the Land Transport Authority (LTA) earlier this year. This MoU facilitates the sharing of information, provision of relevant training, and collaborative investigation and resolution of consumer complaints regarding public service land transport and motor dealers. Additionally, the MoU allows for the development and implementation of effective and efficient enforcement strategies to address consumer issues while using public transport. This accomplishment is a triumph for our daily Fijian commuters, ensuring their journey is characterised by quality service and enhanced consumer protection.

As the Council continues to work tirelessly to protect consumers through various mechanisms, efforts are also being made to educate and empower consumers on environmental issues. As part of our commitment to inspire change, the Council launched a nationwide campaign against plastic pollution earlier this year, aligned with the World Consumer Rights Day (WCRD) theme of "Tackling Plastic Pollution." Adopting the localised theme of "Eliminating our Plastic Footprint," the campaign drew special focus to the gravity of this issue and highlighted the actions consumers can take to combat it. Through advocating the 7Rs—Rethink, Refuse, Reduce, Reuse, Recycle, Repair, and Replace—the Council encouraged businesses and individual consumers to join

Furthermore, as the Council continued its advocacy and complaints resolution, a nationwide campaign was launched against pyramid schemes following their discovery in communities. Aggressive campaigning and awareness raising revealed that these "get rich quick" schemes were being disguised as community gifting circles, flower games, core groups, and other carefully crafted gimmicks, targeting the very fabric of our closely knit societies. The Council's campaign united different organisations under the "Solesolevaki" (Work Together) spirit, including the Ministry of Commerce, Trade, Tourism and Transport, the Financial Intelligence Unit, mobile service providers, mainstream media, and other parties who dedicated their time and efforts to raising awareness about pyramid schemes. The Council's intense advocacy prompted Fijians to step up and report pyramid schemes in their communities, with others commending the Council's efforts in protecting consumers from these deceitful schemes.

While dealing with the illegality of pyramid schemes, the Council also noted that consumers faced additional socio-economic issues brought about by the second wave of COVID-19. The increasing number of daily cases led to numerous ongoing restrictions, significantly affecting consumers through job losses or reduced income. Of particular concern was the fact that certain businesses attempted to exploit this crisis for their gain at the expense of consumers who were still recovering from the first wave of COVID-19 and two high-intensity tropical cyclones.

Furthermore, during this second outbreak, the Council witnessed a surge in complaints as businesses engaged in unscrupulous market practices. These practices included selling Personal Protective Equipment (PPE) at exorbitant prices, engaging in conditional selling, selling expired food products, and violating Price Control Orders.

To protect consumers from such unethical practices, the Council conducted spontaneous visits to ensure businesses' compliance with necessary legislation and policies. Warning letters were issued to non-compliant entities, and consumers were kept informed about current issues and their responsibilities through press releases, social media, and mainstream media.

With these remarkable achievements, the Council has set a higher benchmark for itself as we enter the new financial year, with plans in place to reach an even greater number of consumers and advocate for emerging issues such as sustainable consumption and production, real estate, and financially resilient consumers.

Finally, the Council's achievements have only been possible with the support of all our stakeholders, especially our dedicated employees, whose unwavering commitment has shaped the organisation into what it is today. The Consumer Council of Fiji takes immense pride in its accomplishments thus far and will continue to invest in providing the best possible service for our consumers.

Seema Narita Shandil

Shandy

Highlights

2020-2021 HIGHLIGHTS

Goal 1- Improve consumers' ability to make informed decisions

Provide consumers with the knowledge and skills

Details: Pages 18-21

- **7502** consumers received information and ad vice from the Council on a face-to-face basis.
- A total of **1491** consumers benefitted directly from the **38** mobile units.
- 28 Community Visits benefitted 2861 participants.
- **31** Workshops aided **687** consumers. 3 were request-based while **17** were self-initiated.
- 16 School & 2 Lecture visits enabled 2612 students to learn about their consumer rights and responsibilities.
- **2** students were assisted with school projects and assignments.

Disseminate information

Details: Pages 21-25

- A total of 3771 newsletters, 2873 brochures,
 4262 posters & factsheets were distributed.
- **59** news articles including in English were published in the print media covering **49** issues.
- 2049 radio programs were conducted for a total of 11,620 minutes. 684 programs were conducted in English, 688 in Hindi and 677 in iTaukei with 36 School Broadcasting Units. (SBU)
- 187 TV programmes on 68 issues 174 News and 13 Talkback shows (4 Aaina, 1 4 The Record, 4 Speak Your Mind, 2 Talk Business, 1 Tech zone and 1 Close Up).
- **58** press releases were issued, and the Council responded to **23** Media requests.
- **54** advisory articles **54** Features articles have been published.
- Newspapers published a total of 113 articles in all three languages.
- **39,616** friends on the Council's Facebook page. Facebook friends increased by **13,372**.
- **203** articles covering **85** issues were posted on **12** websites.

Mount campaigns on key consumer issues Details: Pages 26

- WCRD This year the Council held a panel discussion inclusive of representatives from the public and private sectors as well as academia. The event was held on 12 March 2020 was officiated by the Permanent Secretary of the Ministry of Commerce, Trade, Tourism and Transport Mr Shaheen Ali.
- Product Warranty on Consumer Goods –
 Continuous campaigns were conducted throughout the year through social and traditional media.
- **Product Expiry Dates** Campaigns were conducted through social and traditional media and stakeholder workshops were held with retailers.
- E-commerce and Consumer Protection Social media awareness on e-commerce and consumer protection was conducted throughout the financial year. The Council also relayed these through mainstream media on Print, Online and Broadcast (Radio and TV) mediums.

Production of Consumer Awareness materialsDetails: Pages 25

 1000 copies of "Becoming a Sustainable Consumer" factsheet were printed in English.

- 500 copies of "Go Green, Make a Difference" brochure was printed in English.
- 1500 copies of the December edition Consumer Watch and copies of the July edition were distributed electronically.

Educate and inform traders and service providers

Details: Pages 27-30

The Council assisted businesses to understand consumer laws and consumer rights and responsibilities. These were: MH, Goodman Fielder Fiji Ltd, Kia Motors. Nayans Supermarket, Cost U Less, Vinod Patel, Rups Big Bear, RC Manubhai, Motibhai, New World, Ashabhai, R.B Patel, Jacks of Fiji, Tappoos, McDonalds and Burger King.

Goal 2 - Drive change to benefit consumers

Advising the Minister on issues that affect consumers

Details:Pages 32

Three Issue Papers were prepared:

 Tackling Plastic Pollution, National Standard on the Importation of Laser Lights, and Foreign Labelling of Cosmetics.

Five Major Research papers were prepared:

 E-commerce and Consumer Protection in Fiji, A Closer Look at Warranties in Fiji, Misleading Advertisements in Fiji, Hygiene in Fiji's Hair and Beauty Salons, and The Availability and Affordability of Pharmaceutical Products in Fiji (Part 1).

Making representations on any issues affecting the interests of consumers

Details: Pages 33 - 34

10 submissions were made on price changes, reviews, and changes in the law.

Conducting research and investigations into matters affecting consumers

Details: Pages 35 - 40

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

Conduct research in partnership with regional and international organisations

Details: Pages 41

- 11 International surveys were carried out with <u>International</u> partners.
- **6** proposals were submitted for donor funding.
- 3 funding was secured.

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

Details: Pages 42

- **329** trader visits and 96 service visits were
- conducted.
- 60 letters to regulatory agencies, 225 letters issued to traders and 54 letters to service providers were issued.
- **328** traders & service providers immediately rectified problems (expired food items, damaged items, and labelling issues).
- **141** traders/service providers responded to the letters.
- **158** advertisements were scrutinised for misleading information, non-disclosures, etc.

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

Details: Pages 44

- 158 key engagements during the year
 - Boards and Committees: 27
 - Trader & Service Provider Engagements: 10

- Regulators and Enforcers: 29
- Stakeholder Consultations and Forums: 21
- Other Engagements: 157
- International/Regional Engagement: 14

Goal 3 – Solve consumer complaints through Mediation

Handle consumer complaints

Details: Pages 47

- **2441** genuine calls were received through the National Consumer Helpline (NCH).
- **3545** cases were registered worth **\$4,970,618**. An average of **295** complaints per month.
- **3058** complaints were solved through mediation, and \$3,590,907 was recovered for the consumers.
- 86% of complaints were successfully resolved through mediation where a total of 224 mediations/ meetings were held.

Advise and assist consumers

Details: Pages 52

 2164 consumers attended for advice/enquiries, which includes advice/enquiries from CIM mobile Units and Facebook. 1560 enquiries were made in Suva, 431 in Lautoka and 173 in Labasa.

Refer cases to other consumer protection agencies

Details: Pages 53

- **164** cases were referred to other authorities.
- **57** cases were referred to the SCT.

Support and maintain legal proceedings

Details: Pages 53

• 47 consumers were assisted in filling in SCT forms.

Debt management and consumer credit advisory services

Details: Pages 54

- **92** advices were given to individuals on Financial Products. Suva recorded **67**, Lautoka **16** & Labasa **9**.
- **75** consumers were assisted with debt restructure. Suva assisted **44**, Lautoka **27** & Labasa **4**.
- 21 presentations were made on Debt Management and Consumer Advisory Services to the community at large. Suva delivered 4 presentations, Lautoka 10 & Labasa 7.

Empower Consumers to use NCH

Details: Pages 56

Awareness on National Consumer Helpline toll-free number 155 was included in 29 -community visits, 31 - workshops, 16 - school visits, 38 – mobile units, and 2 - lecture visits. Toll free #155 was printed on 2000 reusable bags and is in distribution.

Campaigns, Information and Media Division

Campaigns, Information and Media

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

We are committed to serving our consumers and communities by providing valuable information to students, residential tenants, and everyday shoppers and equipping them with the most up-to-date knowledge on current issues. By dedicating ourselves to the well-being of our consumers, we aim to take the lead in finding meaningful solutions to complex challenges that arise in the marketplace.

As the leading and independent consumer advocacy organisation, the Consumer Council of Fiji is uniquely positioned to represent the voice of consumers in shaping consumer policies and practices. Leveraging our extensive knowledge and experience in emerging consumer issues, we ensure that consumers are well-informed before making any purchasing decisions. Additionally, we collaborate with enforcement agencies, government ministries, and other organisations to maximise opportunities for addressing problems at various stages, be it in their early stages or when they arise in the marketplace. Our goal is to create a consumer-friendly environment where issues are proactively addressed, benefiting both consumers and the broader community.

Objective 1: Provide consumers with practical knowledge and skills to be more critical and competent when buying goods and services.

In our pursuit to foster a well-informed society capable of making informed consumer decisions, the Council engages in collaborative efforts with partners and stakeholders. We conduct mobile units, workshops, and school and community visits, and deliver lectures at local universities. These outreach activities serve as platforms for the Council to share practical knowledge and skills that empower consumers to make competent purchasing decisions. Despite the challenges posed by the COVID-19 pandemic, the Council successfully reached out to 7,502 consumers throughout Fiji through these impactful outreach initiatives.

Mobile Units

Mobile Units serve as a cost-effective approach for the Council to extend its services to consumers who may face limitations in accessing them. This initiative also enables the Council to connect with consumers in locations where they are most inclined to take action. The emphasis is on creating high-impact mobile units that foster interactive experiences and encourage consumer engagement. These initiatives are strategically conducted in urban centers such as; outside supermarkets, community centers, markets etc., where consumer activity is vibrant, ensuring maximum effectiveness and outreach.

The Council conducted **38** mobile units in the 2020-2021 financial year and reached out to **1491** consumers, of which **663** were males and **828** were females. Some consumers also took the opportunity to seek advice on consumer-related matters and lodge their complaints against unscrupulous traders.

Table 1: Consumer Advisory Mobile Units

2020-2021	Central/Eastern	Western	Northern	Total
Number of Mobile Units	23	8	7	38
Total number of participants	885	221	385	1491

Number of males	324	149	190	663
Number of females	561	72	195	828
Number of com- plaints lodged	28	0	4	32
Number of times advice sought	71	20	28	119

(Source: Consumer Council of Fiji)

Reaching rural communities

Engaging with communities holds the potential to bring about positive and measurable changes for both the Council and the communities themselves. When the Council takes its' services to communities, it provides a perfect opportunity to help broaden the horizon of local communities through awareness sessions. Additionally, it allows the Council to gain insights into the specific needs of local communities and determine the most effective ways to assist them with consumer issues.

To ensure equal access to consumer information and services for vulnerable communities in remote and rural areas, the Council conducted culturally-centered outreach activities. These initiatives aim to provide advice and social support and act as advocates, connecting communities to services beyond what the Council can solely provide. The Council acknowledges the importance of cultural settings in delivering these services effectively.

During this financial year, the Council collaborated with a number of key stakeholders and leveraged their expertise to aggressively advocate on important consumer issues. These stakeholders include the Ministry of Women and Social Welfare and Poverty Alleviation, the Ministry of Agriculture, and the Ministry of Rural and Maritime Development. Through the partnership with the Ministry of Agriculture, the Council successfully implemented the Green Action Fund Project in Lomaivuna, Naitasiri. This project focused on supporting farmers in rural communities to adopt sustainable farming practices that not only safeguard their land and produce but also benefit consumers through sustainable organic farming. The project had a significant impact on the local farmers, leading to the establishment of the Lomaivuna Farmers Council, which facilitates communication and lucrative opportunities for its members while adhering to the principles of organic farming to protect end-users.

Due to the far-reaching impacts of the COVID-19 pandemic, the Council, like many other organisations, had to suspend traditional outreach activities during peak lockdown periods. However, the Council continued to utilise digital platforms to raise awareness and support consumers facing issues during this challenging time.

The Council visited 28 communities during the 2020-2021 financial year, reaching out to 2,861 consumers, including 1,220 males and 1,641 females.

Table 2: Community Visits

2020-2021	Central/Eastern	Western	Northern	Total
Number of community visits	18	5	5	28
Total number of participants	2574	116	171	2861
Total number of females	1514	76	51	1641
Total number of males	1060	40	120	1220

(Source: Consumer Council of Fiji)

Educating stakeholders and statutory bodies

To remain at the forefront of emerging trends in the marketplace, the Council undertakes rigorous research on consumer issues. It is crucial to communicate this information effectively to stakeholders and consumers and workshops serve as a valuable platform for the Council to disseminate such knowledge. In the 2020-2021 financial year, despite the government's measures to limit movement to control the spread of COVID-19 in April, the Council successfully conducted virtual workshops with various businesses and school teachers.

Throughout the year, a total of 31 workshops were organised, engaging 536 participants. Among the participants, there were 431 males and 269 females, collectively representing a diverse range of perspectives and experiences.

Table 3: Workshops

2020-2021	Central/Eastern	Western	Northern	Total
Number of work- shops	17	8	6	31
Total number of participants	389	131	167	536
Total number of females	143	75	51	269
Total number of males	246	69	116	431

(Source: Consumer Council of Fiji)

Empowering younger consumers

In the past decade, the importance of educating and empowering young consumers has grown significantly, particularly in the digital age where online shopping has seen a surge in popularity. The COVID-19 pandemic this year has further accelerated the trend of online shopping in Fiji, making it crucial to ensure that young people are well-informed about their consumer rights and responsibilities, especially in the ever-evolving landscape of online platforms.

During this financial year, the Council conducted numerous school visits, focusing on the Northern Division, which experienced fewer COVID-19 cases compared to other areas. The Council visited 16 schools and engaged with 2362 students, comprising 1156 males

and 1206 females. These school visits aimed to raise awareness among students about consumer rights, landlord and tenancy issues, the significance of receipts, e-ticketing, and consumer laws, as well as the role and functions of the Council and financial literacy.

Furthermore, the Council delivered two lectures at the University of the South Pacific and Monfort Technical Institute, benefitting a total of 339 participants, including 227 males and 112 females. These lectures covered various topics relevant to consumer rights and responsibilities, providing valuable insights into the importance of being informed consumers.

By reaching out to young consumers through school visits and university lectures, the Council strives to equip them with the knowledge and skills necessary to navigate the digital landscape and make informed decisions as consumers.



Table 4: Summary of Consumer Education & Outreach Programs

Programme	No. of People that benefitted directly from these programmes
Mobile Unit	1491
Community Visit	2861
Workshops	536
School Visit	2362
Lecture Visits	339
Public Assisted	2
TOTAL	7502

(Source: Consumer Council of Fiji)

Objective 2: Develop and disseminate information on matters affecting consumer interests.

Media platforms, including mainstream and social media, are powerful tools for raising awareness and disseminating accurate information to a wide audience. They act as valuable sources of information and means of communication. In the context of consumer rights and responsibilities, the media plays a crucial role in creating and spreading awareness among the public.

One of the key challenges identified through the Council's outreach activities in Fiji is the lack of awareness among many individuals about their rights as consumers. Additionally, even those who are aware of their rights often lack knowledge about where to seek assistance and are unaware of the collective strength they possess as consumers. To address this issue, the Council utilizes both mainstream and electronic media platforms to increase awareness and knowledge among the public.

The Council aims to reach a larger audience through various media channels, ensuring that more people become conscious of their rights and responsibilities as consumers. By leveraging these platforms, the Council endeavours to provide the necessary information, guidance, and support to empower individuals, enabling them to make informed decisions and take appropriate actions when facing consumer-related issues.

Print and Broadcast Media

During the 2020-2021 financial year, the Council actively utilised print and broadcast media channels to effectively reach consumers and provide education regarding their rights and responsibilities. The Council extensively used press releases to communicate with mainstream media outlets, ensuring important information reached a wide audience. Additionally, the Council actively participated in talkback shows hosted by FBC TV, Fiji TV, and radio stations; GOLD FM (English), Radio Fiji 1 (I-taukei) and Radio Fiji 2 (Hindi), catering to different demographics in Fiji.

Prominent appearances by the Council included engaging discussions on Fiji TV's Breakfast Show and FBC TV's current affairs show '4 the Record,' where consumer-related issues were addressed in depth. Furthermore, the Council appeared bi-weekly as a guest on HOPE FM, a radio station operated by the Seventh Day Adventist Church, further extending its reach and impact.

By actively engaging with print and broadcast media, the Council aimed to reach a broader audience and facilitate meaningful conversations on consumer rights and responsibilities throughout Fiji.

Table 5: Key Press Releases Issues

Surcharging by merchants on the use of EFTPOS	Council cautions consumers on Gartile
Dodgy car-dealers, a worry	Council condemns illegal minibus fare increase
Customer labelled "pink fat lady" on receipt	Cessation of BIMA Insurance shocks many
2020-2021 budget –A step forward	Raising Awareness and Consumer Confidence in Lautoka
Refrain from Price Gouging during Natural Disaster periods	Traders warned against selling substandard products
Consumers urged to be cautious during the Hibiscus festival	Council queries calls for bus fare increase
Jewelers should issue a certificate of authenticity	Mark-up fees on ATM currency exchange transactions must be disclosed
Council Commends Fiji Airways	Traders use manipulative tactics to get out of providing redress
MH flash and gain services to be available in all outlets	Extended Rental Freeze Order to Be Effective from 1 January 2020
Council calls for restaurants to adhere to the grading system	Council calls for traders to stop the sale of sub-standard meat

(Source: Consumer Council of Fiji)

Radio

In the financial year 2020-2021, a comprehensive series of 2047 radio programs were organized, encompassing 75 different topics in English, iTaukei, and Hindi languages. These programs served as a platform to address a wide range of issues, including pyramid schemes, charity scams, fraudulent real estate agents, debt management and credit advisory services, the impact of the COVID-19 pandemic, and instances of consumer exploitation.

Moreover, the Council took the initiative to create and record 36 School Broadcasting Units (SBU) specifically designed to benefit students and teachers. These units were tailored to provide valuable educational content, offering insights and information on various consumer-related subjects.

Through the extensive radio program series and the School Broadcasting Units, the Council aimed to effectively disseminate essential knowledge, raise awareness, and empower individuals with the necessary information to make informed decisions and safeguard themselves against potential risks or exploitation in the consumer landscape.

Table 6: Radio Programs

Language	Radio Programs	No. Of Issues	Total Airtime Duration (minutes)
English	684	75	3983
iTaukei	677	75	3788
Hindi	686	75	3797
Total	2047	75	11,568

(Source: Consumer Council of Fiji)

Television

The Council, through news and current affairs programs on FBC and Fiji TV, covered issues such as charity scams, rent freeze order, taxi permit scams, price gouging, restaurant hygiene, and plastic pollution as well as consumer issues stemming from the effects of the COVID-19 pandemic. A total of **244** programs covering **78** issues were broadcasted on television.

Table 7: TV News/Talk back shows

	No. of Shows	No. of Issues
News	174	55
Talkback Shows	13	13
Total	244	68

(Source: Consumer Council of Fiji)

Print Media

A total of **115** newspaper articles were published in English covering 66 issues. Out of these, 54 articles were advisory articles covering 54 issues. These articles were published in both the *Fiji Times* and the *Fiji Sun*.

Table 8: Newspaper Articles

Language	No. of articles	No. of issues
English	115	66
iTaukei	-	-
Hindi	-	-

(Source: Consumer Council of Fiji)

Social Media and the Council Website

Social Media

The Council's presence on social media experienced significant growth during the financial year 2020-2021. In response to the COVID-19 pandemic, as more consumers were encouraged to stay home and embrace online shopping, the Council recognised the importance of expanding its online footprint. Consequently, the Council dedicated efforts to enhance its online presence by consistently updating consumers with valuable tips on navigating new shopping platforms.

Additionally, the Council provided a platform for consumers to lodge complaints, acknowledging the limitations of face-to-face interactions during this period.

By the end of the 2020-2021 financial year, the Council had amassed a total of 919 Twitter followers. On Facebook, an additional 13,372 consumers chose to follow the official page of the Consumer Council of Fiji. This growth in social media followers allowed the Council to reach an expanded audience daily with a higher engagement rate per post, ensuring that more people could access important consumer-related information and seek assistance when needed.

Website

Twelve different websites published 203 articles online. In addition, the Council consistently updates its own website, www.consumersfiji.org, with press releases and advisories. The Council's website had **2,540,224** hits in the 2020-2021 period.

Table 9: Website

No. Of Websites	No. of Issues Covered	Total no. of Articles Online
12	85	203

(Source: Consumer Council of Fiji)Facebook:

The popularity of Facebook as a platform for accessing information and lodging complaints has steadily risen among consumers. The Consumer Council has recognised this trend and actively maintains its Facebook page to cater to these needs. The page serves as a valuable medium for consumers to stay informed through press releases, advisories, and updates on relevant consumer issues. It has also become a hub for consumers to voice their concerns and lodge complaints, significantly increasing activity on the Council's Facebook page. By the conclusion of the 2020-2021 financial year, the Council's Facebook page had amassed a total of 39,616 friends. This marked a noteworthy growth of 13,372 friends when compared to the previous financial year, which had recorded 26,242 friends. The substantial increase in friends on the page demonstrates the growing engagement and trust of consumers in accessing information, seeking assistance, and raising their concerns through this online platform.

Table 11: Top 5 issues debated on the Council's Facebook page

Post	People Reached
Have you been turned away by any trader due to a torn or damaged note?	156,535
Report to us today via our toll-free number 155.	
#FijianConsumerRights #TeamCCoF #TeamFiji	
Did you know? Buses can only be 1 minute early or 5 minutes late at their routes.	126,452
If your bus service provider is not operating per their timetable, contact the bus operator at your earliest (contact details will be provided as pictures) or lodge a complaint with LTA via their free SMS platform 582, or call us on our toll-free number 155.	
#TeamCCoF #TeamFiji #consumereducation.	
Are you making your loan repayments to a moneylender?	122,796
Have you been advised to pay interest which is more than 12% per annum on the loan amount you took?	
Fijians must understand that moneylenders CANNOT charge you interest on your borrowed amount, which is more than 12% per annum.	
Confused on how this works?	
Call us on our toll-free number, 155, today.	
#Fijianconsumerrights #TeamCCoF #TeamFiji	
Shopping tip	108,996
Before buying any poultry product, make sure to check for expiry dates. If there are no expiry dates for the product, lodge a complaint with us immediately.	
#TeamFiji #Fijianconsumerrights #TeamCCoF	
PRESS RELEASE Toyota vehicle recall: Car company urges vehicle owners to come forward	86,174

(Source: Consumer Council of Fiji)

Publication

Consumer Watch

The Council successfully published 1,500 printed copies of Consumer Watch (Volume 43) while also adopting electronic distribution for Volume 44 amidst the COVID-19 pandemic. This approach was taken to adhere to safety protocols and prioritize consumer well-being. Both volumes of Consumer Watch covered key issues and activities that took place during the period.

The Council's reports in these volumes highlighted various campaigns and initiatives. These included advocating for sustainable farming practices, raising awareness about the dangers of pyramid schemes, addressing concerns regarding plastic pollution, and informing consumers about their rights as maritime travellers. By addressing these significant topics, the Council aimed to empower consumers with the necessary knowledge to make informed decisions and protect their interests.

Brochures

The Council produced two brochures on:

- 1. **Becoming a Sustainable Consumer:** Coinciding with the Council's efforts to promote sustainability for both businesses and consumers, the Council published and distributed 1000 copies of the brochure. It was created in line with the Council's World Consumer Rights Day theme, "Eliminating our plastic footprint", which detailed the need to curb our plastic use given its impacts on the environment. The brochure covered the 7Rs of Sustainability, which are "Rethink, Refuse, Reduce, Reuse, Recycle, Repurpose, Repair".
- **2. Go Green, Make a Difference:** The Council produced 500 copies of the brochure for Green Action Week, which highlighted practices consumers can follow while at home to ensure the impacts on the environment are minimised.

Objective 3: Mount campaigns on key consumer issues to raise awareness and educate consumers to participate and critically assess goods and services.

Many consumers still face real challenges in their everyday lives, such as a lack of access to quality or unsafe goods and services and unfair trade practices. Raising awareness of consumer rights amongst consumers, businesses, and other stakeholders through campaigns is an important step in helping put consumer protection in place. The Council conducted campaigns on the following issues in the 2021-2022 Financial Year:

Consumer Protection and COVID-19

Amidst the ongoing unprecedented crisis caused by COVID-19, the Council's efforts to raise awareness through social media platforms have been well received by consumers, resulting in a steady growth of followers. Recognising the need to reach a wide range of demographics, the Council actively sought avenues to engage with consumers of all ages. To adapt to the new normal, the Council modified its advocacy strategies and utilised digital mediums to conduct outreach activities instead of relying on face-to-face workshops and school visits. Despite the unconventional method, consumers showed great interest and took the initiative to learn more, demonstrating their commitment to increasing their consumer awareness even during the pandemic.

Additionally, the Council organised virtual workshops with businesses, aiming to foster better relationships and address concerns that needed attention within the business community. These workshops covered essential safety measures to be followed during the pandemic and provided avenues to address consumer concerns and offer appropriate solutions. The success of these virtual workshops has garnered interest from numerous businesses seeking to participate and enhance their services, especially during the pandemic, by gaining valuable insights and guidance.

Product Expiry Dates

The Council's campaigns on product expiry dates had a significant impact, prompting numerous businesses to request for staff awareness sessions. These sessions emphasised the importance of implementing internal policies that protect both consumers and businesses and prevent any violations of consumer laws. It was observed during these sessions that many retail company employees were unaware of the specific legislation regarding the sale of expired products. To address this knowledge gap, these companies have expressed their willingness to collaborate in the future to provide training to their staff, enabling them to make informed decisions and uphold consumer protection laws effectively. This collaborative effort will ensure that employees have the necessary knowledge and skills to prioritise consumer safety and comply with relevant regulations.

Pyramid Schemes

The Council took proactive measures to address the alarming proliferation of pyramid schemes in Fiji. In collaboration with the Ministry of Commerce, Trade, Tourism and Transport, the Council worked closely with the Minister, who issued a public statement emphasising the illegality of such schemes and the significant financial risks they pose to consumers. This message was widely disseminated by major media outlets.

Furthermore, the Council utilised various communication channels, including press releases, social media platforms, and talkback shows, to raise awareness about pyramid schemes. As a result, concerned consumers reported active schemes in their communities to the Council. To extend the reach of this important message, the Council also partnered with Vodafone Fiji to send a text blast to approximately 389,248 active M-PAiSA customers, cautioning them against engaging in these schemes.

Thanks to the Council's prompt and concerted efforts, many individuals were dissuaded from participating in pyramid schemes, ultimately protecting themselves from potential financial losses.

World Consumer Rights Day (WCRD)

The Council organised a successful World Consumer Rights Day celebration, providing a platform for meaningful engagement and discussions on the topic of "Eliminating our plastic footprint." The event went beyond a one-time gathering, fostering ongoing awareness and collaboration. As a result of the Council's efforts, numerous organisations have expressed interest in partnering with the Council to raise awareness about the importance of reducing plastic pollution and its impact on the environment.

A key highlight of the celebration was a panel discussion featuring experts from various sectors, including public, private, and academia. This diverse representation ensured a comprehensive and insightful dialogue on the theme. Notably, Mr Shaheen Ali, the Permanent Secretary for the Ministry of Commerce, Trade, Tourism and Transport, graced the event as the Chief Guest, highlighting the significance of the occasion.

Through this World Consumer Rights Day celebration, the Council successfully brought together stakeholders to address the pressing issue of plastic pollution and fostered a collaborative approach towards minimising its environmental impacts.

Price Control Violations

In response to the emergence of community transmission cases of COVID-19 in April 2021, the Council took swift action to address instances of price control violations and price gouging. The Council proactively reprimanded businesses that were found to be exploiting consumer vulnerability by breaching regulations in an attempt to maximise their profits.

Through effective communication channels such as press releases and active awareness campaigns, consumers were empowered to report such violations to the Council promptly. This enabled the Council to take immediate action, ensuring that these businesses reverted to fair pricing practices and operated within the boundaries of the law.

The Council's efforts were met with a positive response from consumers who demonstrated solidarity and a strong assertion of their rights. By actively engaging and asserting their consumer rights, consumers played a crucial role in driving necessary changes and rectifying issues observed in the marketplace. The collective actions of consumers and the Council worked together to uphold fair and ethical practices, protecting consumers from unfair exploitation during challenging times.

Objective 4: Educate and inform traders and service providers on consumer protection.

Implementing policies that prioritise prompt and fair resolution of customer concerns is crucial for businesses to maintain good practices and ensure customer satisfaction. Recognising the importance of its role, the Council actively engages with businesses to promote awareness and understanding of existing consumer protection laws. This collaborative approach enables businesses to address customer complaints and supplier issues promptly and efficiently.

By working closely with businesses, the Council helps establish streamlined mechanisms that make it easier for customers to report problems they encounter. These mechanisms facilitate the investigation and resolution of complaints, ensuring a fair and transparent process for all parties involved. The Council's aim is to create an environment where businesses are equipped with the knowledge and resources to uphold consumer rights and meet customer expectations.

<u>Table 12: Awareness Programs with Traders/Service Providers</u>

No.	Workshop	Topics	Location
1.	Albert Park – MH Manag- ers Convention	Consumer Rights, Hygiene in Supermarkets, Quality and Freshness of Products, Customer Service, Point of Sales, and shelf price Value for Money (to consumers), Issues with MaxVal-u supermarkets	Suva
2.	Goodman Fielder Fiji Ltd, Lautoka	Role and Functions of the Consumer Council of Fiji, Consumer Rights & Responsibilities, Hire Purchase, Lay-by, Landlord & Tenancy, Money landing, Debt Management, National Consumer Helpline	Lautoka
3.	Jasons Realty Annual Training	Role of the Council, Housing in Fiji, Housing in the SDG's Challenges, why do consumers engage real estate agents? Summary of complaints, Nature of complaints, 10 things consumers look for in a real estate agent, NCH and mobile app recommendation	Fiji Club
4.	Kia Motors	Who are we? Complaints received in the past 5 years, Nature of complaints received against car dealers, Com- plaints received against Kia Motors, Complaints handling process, NCH and mobile app	Kia Motors Showroom
5.	Nayans Supermarket	Council's Role, Consumer Rights and Responsibilities, Complaints procedure, Supermarket Complaints, Nayan's complaints, National Consumer Helpline, Mobile App	Khalsa Road, New Town

6.	Cost-U- Less	Council's Role, Consumer Rights and Responsibilities, Complaints procedure, Supermarket Complaints, National Consumer Helpline, Mobile App	Laucala Bay
7.	Vinod Patel Hardware, Lautoka	Role and Functions of the Consumer Council of Fiji, Consumer Rights & Responsibilities, Hire Purchase, Lay-by Landlord & Tenancy, Money landing, Debt Management, National Consumer Helpline and Mobile App	Lautoka
8.	Max Val-U Supermarket, Tavua	Role and Functions of the Consumer Council of Fiji, Consumer Rights & Responsibilities, Hire Purchase, Lay-by, Landlord & Tenancy, Money landing, Debt Management, National Consumer Helpline and Mobile App	Tavua
9.	Vinod Patel Hardware, Ba	Role and Functions of the Consumer Council of Fiji, Consumer Rights & Responsibilities, Hire Purchase, Lay-by, Landlord & Tenancy, Money Lending, Debt Management, National Consumer Helpline and Mobile App	Ва
10.	Rups Big Bear, Ba	Role and Functions of the Consumer Council of Fiji, Consumer Rights & Responsibilities, Hire Purchase, Lay-by Landlord & Tenancy, Money Lending, Debt Management, National Consumer Helpline and Mobile App	Ва
11.	RC Manubhai- Lautoka	Role and Functions of the Consumer Council of Fiji, Consumer Rights & Responsibilities, Hire Purchase, Lay-by, Landlord & Tenancy, Money landing, Debt Management, National Consumer Helpline, Mobile app	Lautoka
12.	Vinod Patel Rakiraki	Role and Functions of the Consumer Council of Fiji, Consumer Rights & Responsibilities, Hire Purchase, Lay-by, Landlord & Tenancy, Money landing, Debt Management, National Consumer Helpline, Mobile app	Rakiraki
13.	Staff of Motibhai Group of Companies	Council's Roles, National Consumer Helpline, Importance of Receipts Debt Management and Consumer Advisory Services, War- ranty and Guarantee, Mobile app	Labasa
14.	Staff of New World Super- market	Council's Roles, National Consumer Helpline, Importance of Receipts Debt Management and Consumer Advisory Services, Top Complaints Misleading prices and advertisements, Mobile app	Labasa
15.	Staff of Ashabai and Company	Council's Role and Functions, Consumer rights and responsibilities, Complaints procedure, National Consumers Helpline, Debt Management. Consumer Advisory Services Top Complaints, Mobile app	Labasa.

16.	RB Patel – HQ	Role of the Council, Food storage conditions, Complaints received, Mitigating factors, NCH, Mobile app	Conducted virtually
17.	Jacks of Fiji HQ	Operating business during COVID-19, Role of the Council Misleading advertisements, Delivery, Faulty Products, Expiry Dates, Redress Options, Case studies, NCH, Mobile app	Conducted virtually
18.	Tappoos – Suva Branch	Operating business during COVID-19, Role of the Council Misleading advertisements, Delivery, Faulty Products Expiry Dates, Redress Options, Case studies, NCH, Mobile app	Conducted virtually
19.	McDonalds – HQ staff	Operating business during COVID-19, Role of the Council Misleading advertisements, Delivery, Expiry Dates/Stale Food Redress Options, Case study, NCH, Mobile app	Conducted virtually
20.	Burger King – HQ staff	Operating business during COVID-19, Role of the Council Misleading advertisements, Delivery, Expiry Dates/Stale Food Redress Options, Case study, NCH, Mobile app	Conducted virtually
21.	Employees workshop - Prouds	Green Action Fund, Consumer Rights and Responsibilities, Hire Purchase, Loan Protection Insurance, Receipts, NCH, Consumer protection legislations	Suva
22.	Jacks of Fiji	About Consumer Council, Debt Management and Advisory Services, Consumer Credit Act, Money Lending, Landlord/ Tenants and Layby, About NCH, Question/Answer Session	Sigatoka
23.	Rups Big Bear	About Consumer Council, Debt Management and Advisory Services, Consumer Credit Act, Money Lending, Landlord/Tenants, About NCH, Question/Answer Session	Sigatoka
24.	Тарроо	About Consumer Council, Debt Management and Advisory Services, Consumer Credit Act, Money Lending, Landlord/Tenants, About NCH, Question/Answer Session	Sigatoka
25.	Home and Living Staff	Debt Management and Consumer Advisory Services, Warranty and Guarantee, Responsibilities of consumers and hire purchase companies, Landlord and Tenant	Labasa
26.	Bargain Box Staff	Role of the Council, Types of complaints received, Debt Management, Debt to Income Ratio and National Con- sumer Helpline.	Labasa
27.	RB Patel Staff	Role of the Council, Types of complaints received, Debt Management, Debt to Income Ratio and National Con- sumer Helpline.	Labasa

28.	CJS Supermarket Staff	Roles and Functions of Consumer Council of Fiji, Market surveillance- issues encountered, Types of complaints received, Debt Management and National Consumer Helpline.	CJS Supermarket Labasa	
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Research and Policy Analysis Division

RESEARCH AND POLICY ANALYSIS DIVISION

Goal 2 – Drive Change to Benefit Consumers

Over the past two decades, consumer markets for goods and services have experienced significant transformation. Factors such as regulatory reforms, globalisation, technological advancements, and the growth of consumer services have brought about profound changes. These developments have often benefited consumers, offering them new opportunities and improved access to products and services. However, it is important to acknowledge that these changes have also presented challenges that demand attention. The expansion of global trade and the rise of e-commerce have opened up new possibilities for consumers, but they have also given rise to new forms of fraud and deception. As a result, it is crucial to remain vigilant and take necessary policy actions to protect consumers from potential risks.

The Research and Policy Analysis (RPA) Division of the Council plays a vital role in monitoring these market developments and identifying any emerging consumer issues. Through market surveillance and analysis of consumer complaints, the RPA Division stays abreast of the evolving landscape and identifies areas of concern. Once an issue is identified, the division conducts comprehensive research to raise consumer awareness or make policy recommendations for legislative reform.

By closely monitoring market trends and addressing consumer issues, the Council's RPA Division ensures that consumer protection remains a priority. Its research and policy submissions aim to bring attention to potential risks, advocate for consumer rights, and promote necessary reforms to safeguard consumer interests in an everchanging marketplace.

Objective 1: Advise the Minister on issues that affect consumers.

A total of five major research papers were developed in the Financial Year (FY) 2020-2021:

- i. E-commerce and Consumer Protection in Fiji;
- ii. A Closer Look at Warranties in Fiji;
- iii. Misleading Advertisements in Fiji;
- iv. Hygiene in Fiji's Hair and Beauty Salons; and
- v. The Availability and Affordability of Pharmaceutical Products in Fiji (Part 1).

The Council places great emphasis on conducting in-depth research to address key consumer concerns and formulate policy recommendations that prioritise protecting consumer rights and interests. These research papers serve as a foundation for advocating positive changes in legislation, ultimately aiming to enhance consumer protection.

For instance, the Council's research paper on e-commerce has provided valuable recommendations that are currently being considered by the Ministry of Commerce, Trade, Tourism and Transport. This engagement with the ministry highlights the Council's proactive role in influencing the development of relevant legislation to address consumer issues in the e-commerce sector.

In addition to research papers, the Council also prepares issue papers that serve as a baseline for conducting workshops and campaigns. These issue papers delve into specific consumer-related topics and provide recommendations for action. They are instrumental in guiding the Council's advocacy efforts and can be transformed into submissions presented to relevant ministries and enforcement authorities.

To illustrate, on World Consumer Rights Day 2021, the Council developed an issue paper titled "Tackling Plastic Pollution" as part of its advocacy against plastic pollution. This paper comprehensively analysed the issue and proposed strategies to combat plastic pollution in Fiji. Similarly, the Council addressed the need for standards and requirements by developing issue papers on the "National Standard on the Importation of Laser Lights" and "Foreign Labelling of Cosmetics," as there were no existing regulations in Fiji for these products.

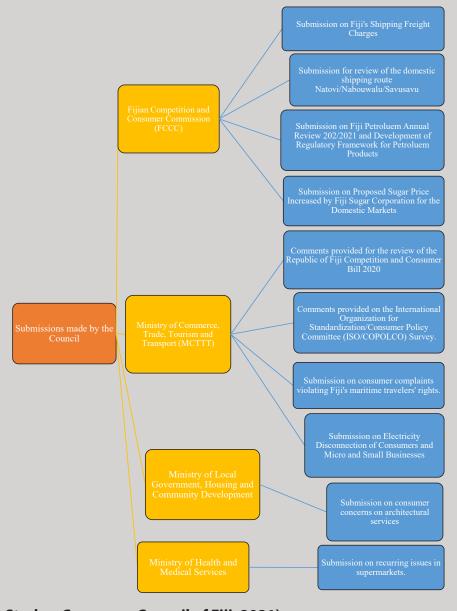
Through its rigorous research and evidence-based advocacy, the Council aims to drive positive change, influence policymaking, and enhance consumer protection measures in Fiji.

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

Governed by the Consumer Council of Fiji Act 1976 (Cap 235), the Council plays a vital role as a representative and advocate for consumers in Fiji. It actively engages in formulating policies, legislations, and standards, ensuring that the consumer voice is effectively represented. As part of this commitment, the Council regularly provides written submissions to regulators and private sector organisations on various consumer-related issues.

In the 2020-2021 financial year, the Council submitted a total of 10 submissions to key entities. Specifically, four submissions were made to the Fijian Competition and Consumer Commission (FCCC), four to the Ministry of Commerce, Trade, Tourism and Transport (MCTTT), and two to other ministries, as illustrated in Figure A.

These submissions serve as important tools for the Council to address concerns and advocate for consumer rights and interests. By actively participating in the policy-making process, the Council ensures that the perspectives and needs of consumers are taken into account when developing regulations and standards that govern the market. Figure A lists the submissions that were made by the Council.



(Source: Primary Study - Consumer Council of Fiji, 2021)

Impact of Submissions

The National Budget plays a crucial role in shaping government interventions that directly impact consumers and micro, small and medium enterprises (MSMEs). The Consumer Council of Fiji has actively participated in the budgetary process and has made significant submissions that have resulted in positive outcomes for consumers and MSMEs. Some notable impacts from the Council's previous and recent submissions are as follows:

- Electricity Subsidy: In response to complaints from consumers and MSMEs struggling to pay utility bills, the Council made a submission to the government advocating for relief measures. As a result, the government announced that it would fully cover the cost of 34.01 cents per unit for 100 kilowatts of electricity for households with a combined income of \$30,000 or less. This initiative directly benefits consumers and eases their financial burden.
- Maritime Travelers Rights Policy: The Council has actively campaigned to establish a comprehensive policy
 to protect the rights of passengers travelling by sea and inland waters. Through continuous submissions and
 advocacy efforts, the Council has been a steering committee member responsible for drafting the Maritime
 Travelers Rights Policy. This policy aims to ensure that passengers have a set of rights and entitlements,
 including provisions for assistance in case of cancelled or delayed departures. It also guarantees equal access
 to maritime services for persons with disabilities.
- After years of lobbying for electrical standards, the Ministry of Commerce, Trade, Tourism and Transport coordinated the formation of a task force which was tasked with pushing for standards on electrical items. The Council led and chaired this task force, and as a result, the Ministry and Trade Standards Advisory Committee approved the development and implementation of trade standards for certain electrical items in Fiji.

These achievements highlight the significance of the Council's written submissions and its commitment to representing consumer interests. By engaging in the budgetary process and advocating for consumer-friendly policies, the Council helps create a fair and inclusive environment for consumers and supports the growth of MSMEs in Fiji.

Work on Standards Development

Standards plays a vital role in protecting consumer rights, ensuring safety, and providing essential information. They contribute to raising the overall quality, safety, reliability, efficiency, and interchangeability of goods and services, ultimately enhancing consumer protection and satisfaction. The Consumer Council of Fiji actively represents consumer interests in the development of standards through various engagements, including:

- Trade Standards Advisory Council (TSAC) meetings: The Council participated in two TSAC meetings, contributing to discussions and providing input on the development of trade standards.
- International Organization for Standardization/Consumer Policy Committee (ISO/COPOLCO) survey: The Council provided feedback on an ISO/COPOLCO survey, sharing consumer perspectives and insights on relevant standards.
- Fijian Made brand: The Council reviewed and commented on 28 documents related to the Fijian Made brand, ensuring that consumer interests were taken into account in promoting locally made products.
- Safety and performance of menstrual products: The Council shared its views with the Department of National Trade Measurement and Standards (DNTMS) regarding the New Work Item Proposal on the safety and performance of menstrual products, which was proposed by the Swedish Institute for Standards through ISO/ COPOLCO.
- Standards awareness session: The Council attended an awareness session conducted by DNTMS on Standards for Construction Items, further enhancing its understanding and involvement in standards development.
- Steering committee for maritime travellers' rights policy: The Council is an active steering committee member responsible for drafting a policy promoting the rights of consumers travelling by sea. This involvement ensures that consumer perspectives are incorporated into the policy development process.
- Product Safety and Quality Technical Committee (PSQTC) meeting: The Council, along with the

Department of Energy; the Department of National Trade Measurements and Statistics, the Fijian Competition and Consumer Commission, Fiji National University and the University of the South Pacific, participated in the PSQTC meeting to discussion technical standards and role of different bodies involved.

By actively participating in standards development activities and initiatives, the Consumer Council of Fiji ensures that consumer interests are well-represented and prioritised, leading to the establishment of robust standards that enhance consumer protection and well-being.

Objective 3: Conduct Research, Investigations and Market Surveillance into Matters Affecting Consumers.

Minor Researches and Investigations

In addition to its extensive research, campaigns, and awareness initiatives, the Consumer Council of Fiji also plays a crucial role in investigating consumer complaints. The Council receives complaints from consumers on a daily basis through various channels, including face-to-face interactions, the National Consumer helpline, telephone, email, website, social media platforms, and the Council's mobile app.

The complaints received, coupled with market surveillance observations, provide valuable insights for the Council to conduct in-depth investigations into unfair business practices. These investigations serve as the basis for preparing minor research reports, delving deeper into specific consumer issues.

In the 2020-2021 financial year, the Council prepared a total of 83 minor research reports. These reports serve multiple purposes, including disseminating information to consumers through press releases, feature articles, and social media advisories. Furthermore, they provide valuable supporting evidence for the Council's submissions, issue papers, and major research reports presented to the government and policymakers.

Notable Case/ Complaints impacts:

Travel Services

- Complainant and his wife travelled from Nadi to Wellington via Fiji Airways (respondent) on 25 December 2019 and returned on 22 March 2020. He had paid for direct flights to the respondent from Wellington to Nadi however, due to the COVID-19 crisis outbreak, these flights were cancelled. Therefore, the respondent rebooked them to travel from Wellington to Auckland via Jet Star and then from Auckland to Nadi via Fiji Airways. However, they were only informed about Jet Star's flight cancellation upon reaching Wellington airport. They were then advised to travel via Air New Zealand instead, costing them an additional \$543.60 NZD. Subsequently, he sought the Council's assistance. Upon intervention, the respondent provided them with a full refund of NZD543.60.
- Complainant paid and entrusted the services of Vines Travel (respondent), a travel agent, to lodge her and her family's Visa application with the Australian Embassy in a timely manner. To her dismay, she later found that the travel agent only lodged her application in September 2020, months after her proposed travel date of February 2020. Unfortunately, their Visa application was rejected, and thus, she sought a refund from Vines Travel. The respondent, however, refused to provide her with any redress. Thus, she sought the Council's assistance. Upon intervention, the travel agent agreed to re-lodge her and her family's Visa application at no cost.
- For eight months, a consumer could not receive a refund from Fiji Airways for 11 return Air tickets to Australia. The consumer and his family could not travel because of the border sanctions and restrictions present at the

time. Frustrated over the wait, the consumer sought the Council's assistance. The Council liaised with the respondent and the refund was provided within several weeks.

- Complainant's flight got cancelled due to the first wave of COVID-19 in Fiji and thus, lodged for request for a refund of \$3,458.12 with Fiji Airways (respondent). For over a year, she tried seeking an update from the airline but received little to no assistance to the extent that she and her family stopped checking up on the progress. It was only when she sought the Council's intervention that the airline processed her request for a full refund. She greatly acknowledged and commended the Council's assistance on the satisfactory outcome of her complaint.
- Complainant purchased a flight ticket from Korean Airline on 20th of July 2019, however, the airline ceased operations and informed the consumer that her refund would be facilitated through Sole Travel Agency. When she liaised with the agency, she was informed that the refund would be sent to Fulluck Travel Services who will liaise directly with the consumer. The complainant, however, was made to wait for 15 months before she eventually lodged a complaint with the Council. The Council's investigations noted that Sole Travel Agency had already dispatched the refund to Fulluck Travel Services. In liaising with the latter agency, it was found that there had been an error and that the accounts department had overlooked the credit note. The respondent apologised for the inconvenience and provided the complainant with a full refund of \$1,685.

Mobile Phones and Network Issues

- The Complainant purchased a Xiaomi Redmi 8A mobile phone from Vodafone Fiji Limited (respondent) on 23 August 2020 however, faced issues with receiving calls as most times, it would notify his callers that their calls were diverted. Apart from the call issue, his exchange email was not syncing regularly, and the sender's label/ ID would appear incorrect until he opened the email to ascertain details from the sender. He wanted to return or exchange his mobile phone for another, but he was unable to do so. Upon the Council's intervention, his phone was updated with a software by the respondent that resolved his call and email exchange issues without incurring any fee.
- Complainant's internet service was not working for two weeks due to poor network coverage provided by Telecom Fiji Limited (respondent). Through the Council's intervention, the respondent provided him with 49GB of data and extended his data account's expiry date by 14 days.
- The Complainant was experiencing poor internet connectivity and telephone service provided by Telecom Fiji Limited (respondent) since mid-March 2020. Even though he could not use these services and had flagged the same to TFL, he was still charged for the services. Upon the Council's intervention, his monthly rental payment was waived, and an additional credit adjustment for the past two months was also provided.

Food, Beverage, and Hygiene

- Complainant purchased a cake from Patisserie Pacifica (respondent) for her mother's birthday celebration. The
 complainant had ordered a small berry chocolate cake 5.5 inches that was decorated with rolled chocolate
 shavings however, her order was not honoured, and the cake supplied did not meet the description. Upon the
 Council's intervention, the respondent apologised to the complainant and refunded \$32.00.
- Complainant ordered a high 4-tier engagement cake from Cakes 2000 (respondent) amounting to \$554.85, and as she received her order, she noticed that the cake was shorter in height. The complainant was advised by the baker and the staff while ordering the cake that the bottom layer consisting of two 10-inch cakes would approximately have a height of 6-7 inches, which was not the case when it was delivered to the engagement party. After the Council's mediation, the respondent agreed to provide the complainant with an additional 10-inch chocolate cake for her parents' anniversary. The complainant confirmed receiving the cake as assured

by the respondent.

- Complainant purchased a cheese loaf from Savvy's Hot Bread, Nasinu (respondent). However, she found tiny dead insects in the loaf and thus sought the Council's assistance. Upon the Council's intervention, a joint inspection was carried out by Nasinu Town Council and the Ministry of Health Food Unit, whereby insanitary conditions and non-compliance to the Food Safety Act 2003 were identified. These included: (i) dirty kitchen/cooking equipment; (ii) no segregation of liquor, detergent, and food products; (iii) presence of pests (cockroaches, rats, flies); (iv) bread displayed on trays (shelves) that contained cobwebs; and (v) absence of temperature records, cleaning and pest control record for verification purposes. Consequently, an abatement notice was issued to the bakery by Nasinu Town Council to improve the sanitary conditions, and a replacement cheese loaf was provided to the complainant as redress.
- Complainant purchased a bag of 20kg potatoes from Peter Fong and Company Limited (respondent) that was supposed to be delivered to Lau. When receiving the delivery, he saw that most of the potatoes were rotten. He flagged the issue to the respondent but was denied redress. After the Council's intervention, the respondent was provided with a new bag of 20kg potatoes, which was delivered at no cost.
- Complainant purchased a packet of FMF Fine Fare chocolate cookies however, she found a web-like substance
 on the cookies after opening the packet. Upon the Council's intervention, FMF Foods Limited (respondent)
 removed all the product batches with the Best-Before date of 15 September 2021 and provided her with a
 hamper pack as redress.
- Complainant purchased a serve of chicken and chives dumplings from Ji's Hand-Pulled Noodles (respondent), amounting to \$11.00. Whilst consuming the meal, the respondent informed him that pork dumplings had been served to him instead due to an unfortunate mix-up of the orders. The respondent, however, refused to provide any redress nor apologise for the incident. Upon the Council's intervention, the respondent apologised to the complainant in person for the events that took place and refunded \$11.00 in the presence of the Council staff.
- Complainant purchased a few bottles of Corona beer from Grills Restaurant and Bar and later found that it had expired on 21 January 2021. Through the Council's swift action, all expired Corona beers were immediately removed from the refrigerator and bulk storage. The respondent was also issued with a warning letter, and the matter was flagged to the Suva City Council for their enforcement action. Additionally, the complainant was refunded \$25.00 for the bottles she had purchased and provided with a free meal.
- Complainant purchased a meal from the HE Yi Café Pte Ltd (respondent). After consuming it, he started to feel weak. He then visited the Samabula Health Centre and was diagnosed with food poisoning. The complainant sought a meal refund of \$7.50, transportation costs, and medical expenses. Upon the Council's intervention, a mediation was conducted, after which the respondent reimbursed the complainant a total of \$600.00 (\$100 for transportation and \$500 for medical expenses).
- Complainant wanted to order a burger meal from Burger King Fiji and inquired about the presence of beef enzymes in the cheese as there were no notices in the restaurant disclosing this information. He was informed that the cheese contained beef enzymes and the price of substituting their ordinary (American) cheese to vegetarian cheese cost \$1.00. Subsequently, he sought the Council's assistance as he deemed that such crucial information needed to be displayed on the premises to avoid customer disappointment. Upon the Council's intervention, Burger King Fiji displayed notices in all their restaurant outlets disclosing that cheese contained beef enzymes and that the price of swapping ordinary (American) cheese to vegetarian cheese would incur an added cost. Burger King Fiji also has an ingredient book upon customer request at their front counter, with an electronic copy on their website.
- Complainant bought a loaf of bread from Hot Bread Kitchen, Suva (respondent). When the complainant sliced the bread at home, she found a bolt inside the loaf of bread. The respondent apologised to the complainant and compensated him with three medium whole sliced breads after the Council's intervention. The matter was

also raised with the Suva City Council who conducted their routine inspections to ensure that the respondent complied with the Food Safety regulations.

- Complainant purchased a can of Country Style corned mutton from Rajendra's Supermarket in Nakasi (respondent), however, he was not satisfied with the meat content of the product. Thus, he sought the Council's assistance. The Council inspected on 23.06.20 at Foods Pacific's processing facility in Wailada, Lami. The processing facility complied with HACCP standards, and the Council was that their production line contained automatic fillers, and thus staff was stationed to check that each filled can have the right portion of meat and to remove cans that contained fat chunks. Foods Pacific assured to strengthen their quality checks before the final product is sealed for distribution and further provided the complainant with six cans of corned mutton as redress. A follow-up visit was also conducted in early July 2020, whereby the company was found compliant with the Food Safety Act 2003 and Regulation 2009.
- Complainant purchased a meal from Burger King Fiji in Nakasi (respondent) however, the beef patty was of poor quality. As a result of the Council's investigation, Burger King sincerely apologised to the complainant and offered her five meal vouchers as redress, which she was satisfied with.
- Complainant purchased a 10kg bag of Punjas Normal Flour from MaxVal-u, Valelevu (respondent). Upon opening the bag of flour at home, he noticed that it was infested with weevils. He then returned the bag of flour to the respondent and was provided with three bags of flour as a replacement. Yet, all three replacement bags of flour were also infested with weevils. The Council intervened and liaised with the manufacturer whereby the complainant received a replacement bag of Punjas Normal Flour 10kg and five packets of Punjas Breakfast Crackers 375g as a complimentary gift.

Billing Issue

- Complainant's billing mode for Connect service was changed to email by Telecom Fiji Limited (respondent) without any notice, and he was advised that should he wish to revert his billing mode to postal, he would have to pay \$10.00. It was quite a hassle for the complainant to print his electronic invoice prior to making payments to third-party agencies like Post Fiji, Carpenters Fiji outlets and commercial banks as he did not own any printer. He had been requesting the respondent to update his billing mode, but little to no response was provided. Through the Council's intervention, the respondent updated his billing mode back to postal without charging any fee.
- Complainant informed the Council that an invoice encompassing the Phase II payment for the private box rental fee was never posted by Post Fiji Limited (respondent) to his postal box. Therefore, his postal box was ceased for two weeks until he paid the penalty fee of \$15.00 on 15 October 2020. He further informed the Council that had he received the invoice; he would have made a timely payment. Through the Council's assistance, the respondent refunded him \$15.00.
- Complainant was incorrectly billed \$482.70 for Digicel Play services which he did not use. He was previously using the Sky account of the rented premises before moving to the West. After the complainant returned to rent at the same residence, he had reconnected to the Sky account. To his surprise, he was informed by Digicel Fiji (respondent) that the account had arrears. As a result of the Council's investigation, the respondent waived the complainant's arrears of \$482.70.

Medical Services

• A consumer had noted that there were transitioning issues with the eyeglasses that she had just purchased from Eyesite (respondent). She raised the matter with the respondent, who had repaired the item three times and, on the third occasion, had broken the frames. The respondent then required the complainant to pay an additional sum for replacement. The complainant refused to pay, indicating that the frames had broken while in the respondent's possession and, therefore she was not at fault. She raised the matter with the Council and

received a replacement after successful negotiations.

- The complainant had his lower denture done by Bayly Clinic, Suva (respondent), and was charged \$200.00. However, the complainant felt that the denture was loose as it would easily come off whenever he chewed his food. Despite visiting the dental clinic several times for the tightening procedure, they informed him that he would eventually adapt to it. Yet, the issue persisted, and he sought the Council's assistance, whereby he was provided with a full refund of \$200.00.
- The complainant, a patient recovering from a heart surgery, was required to take Brilinta 90g (56 tablets). She usually purchased her medication from Oceania Hospital however, was unable to due to the COVID-19 health protocols put in place. Thus, she visited Island Pharmacy (respondent) and was shocked to see that she was charged \$400.89 for a medication that used to cost her \$243.00. The Council's investigations revealed that the price of medication was, in fact \$255.00, and not \$400.89 as charged. The Council's assistance resulted in the respondent providing the complainant with a refund of \$145.89 (overcharged amount), and they also apologised for the inconvenience caused. The respondent clarified that the overcharging was due to an error made by the staff. A verbal warning was also issued to the respondent to refrain from overcharging customers and to double-check medication prices before providing them to consumers.

Public Transport Issues (Maritime and Land)

- Complainant paid \$14.67 to Pacific Transport Limited (respondent) to travel from Nadi to Suva however, he did
 not use the bus service due to a change of plans. The complainant sought a refund from the respondent, which
 was denied. Thus, the complainant sought the Council's assistance. Despite the complainant's change of mind,
 the respondent allowed the complainant to use the purchased ticket for a later travel.
- Complainant informed the Council that he had paid Interlink Shipping Line Services (respondent) for two
 vehicles that needed to be ferried to Nabouwalu from Natovi port on 26 November 2020 and return on 29
 November 2020. Unfortunately, one of his work colleagues lost the ticket. The complainant then requested for
 a replacement ticket from the respondent, which was denied. Through the Council's intervention, the respondent agreed to reissue the ticket on the condition that should the lost ticket be reused, the complainant would
 be liable to pay the full amount.

Fuel/Gas Pricing and Delivery

- The Complainant ordered three 200-litre premix drums from Supreme Fuel Limited, which were delivered to Goundar Shipping Services' (respondent) vessel. The complainant was surprised to receive only two drums of premix and was informed that one drum was missing. As such, she wrote to the respondent raising the grievance but received no assistance. This prompted the complainant to seek the Council's intervention. The Council's successful negotiation led to the complainant receiving her missing drum of premix.
- The complainant's child was injured at Tom's World Play Center (respondent) in Damodar City, hence sought the Council's assistance in carrying out an inspection at the play centre to determine the area's safety. Upon the Council's intervention, a joint inspection was carried out with an OHS officer and several issues were highlighted. A meeting was held with Tom's World, and the respondent agreed to work with the OHS department to rectify all compliance-related matters. The case was referred to the OHS department, and a press release was issued urging traders to ensure compliance for the safety of consumers.
- Complainant purchased a 12kg refilled gas cylinder at \$31.80 from Khan's Mini Mart, Vuci South, Nausori (respondent). However, the cylinder was found to be empty before he used it. After raising the issue with the trader, they refused to provide him with redress. The Council intervened, and the complainant was provided with a replacement cylinder.
- Complainant fuelled up her vehicle at the Total Service Station, Flagstaff and as she was about to reach Flagstaff Plaza, her vehicle abruptly stopped. The complainant immediately had her vehicle inspected by a

mechanical company (Aarkey Motors), who, after conducting a diagnosis, found high water content in the fuel. The complainant notified the respondent, but the respondent failed to assist her. She then sought the Council's assistance. Upon the Council's intervention, the respondent provided compensation of \$460.00 as quoted by the mechanical company.

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

Freight/Courier Issue

- The Complainant contacted Williams and Goslings Pte Ltd (respondent) to inquire about her sea freight which was due to arrive from Canada. Upon calling the respondent, the complainant was transferred from one staff to another without giving her any response. Frustrated with the service being offered to her, the complainant sought the Council's assistance. The Council raised the issue of poor customer service with the respondent. After investigation, the respondent issued the complainant a written apology and assured the Council that refresher training would be conducted for all their staff to ensure that such an incident is not repeated.
- Complainant was expecting to receive two cartons (35kg) of items from Australia through Williams & Goslings Pte Ltd (W&G) (respondent) and had already paid \$35.00 as freight charges. Upon following up with the respondent on the delivery status of her shipment, she was informed that her freight was missing. The CCTV footage revealed that the complainant's carton was mistakenly given to another customer. W&G declined to provide redress as the complainant could not provide the bill of lading thus, she lodged a complaint with the Council. Upon the Council's intervention, W&G compensated the complainant with \$200.00 for the cartons and an additional \$100 for the inconvenience caused to the complainant.

Pesticide Issues

- The Complainant purchased two bottles of pesticide from Ferns Pesticide Fiji (respondent) at a discounted price of \$45.00. Despite using one and a half bottles on his furniture, the bed bugs resurfaced the next day. Subsequently, he sought the Council's assistance. The Council, together with the Ministry of Agriculture, investigated the matter, and it was revealed that reformulating pesticides and retailing it is illegal under the Pesticides Act 1971. As a result, the respondent was warned to refrain from reformulating pesticide solutions and retailing it. Furthermore, a joint press release with the Ministry of Agriculture was issued while the complainant received a full refund.
- Complainant informed the Council that Victory's Chemical (respondent) was selling illegal chemicals and reformulated pesticides and insecticides. Investigations by the Council revealed that as required by the Ministry of Agriculture, all pesticides retailed in Fiji should be registered with an approved label containing a Pesticide registration number from the Registrar of Pesticides Fiji. The respondent, upon being communicated the same, has since stopped retailing all chemicals, and the advertisement on their Facebook page was removed. The respondent also liaised with the Ministry of Agriculture to register their chemicals.
- A consumer had alerted the Council about the illegal sale of reformulated pesticides by Clear Blue Investments
 (respondent), having read the press release titled "Businesses found in breach of Pesticide Act" on the Council's
 website. The Council's investigations found that the respondent sold reformulated pesticides in clear plastic
 bottles without proper labels. The Council alerted the Ministry of Agriculture, and the respondent was later
 issued a warning letter urging him to refrain from selling reformulated pesticides. The respondent removed
 the product from the shelves and immediately ceased selling the products as directed.

Other Impacts

- The Complainant informed the Council that his Sky Pacific decoder was defective, and Digicel Fiji (respondent) was notified of the same. It had been repaired a few times by the respondent however, he was advised to pay for a new decoder as there were no parts available for repairs thus, he sought the Council's assistance. After the Council's intervention, Digicel provided him with an upgraded decoder without additional charges.
- The complainant, who is a farmer, informed the Council that Sai Yee Foods Limited (respondent) was using a weighing scale that was not calibrated by the Department of National Trade, Measurement and Standards (DNTMS). The complainant discovered this while selling his farm produce to the respondent. Subsequently, he sought the Council's assistance. Upon the Council's intervention, an inspection was conducted at the respondent's processing facility. It was found that only one out of the six scales used at the facility was registered and stamped by DNTMS. The issue was flagged to DNTMS, who then confiscated the non-compliant scales which were being used for outreach purchases.
- Two complainants visited Glaze Bridal & Beauty Salon (respondent) on 19 December 2020 and underwent a permanent hair straightening treatment. They both paid \$60.00 each, however, after a week of the process, their hair returned to its natural state. The complainants contacted the respondent via Facebook Messenger, whereby they agreed to do a flattening treatment (herbal-based) free of charge. However, the complainants refused the respondent's offer as they no longer trusted their services. Upon the Council's intervention, a mediation was conducted whereby the respondent agreed to refund 70% of the amount paid. The remaining 30% was deducted for chemical costs and treatments used.
- Complainant purchased fish from Fiji Fish Marketing Group Limited (respondent) amounting to \$59.88. He faced issues with his deep freezer, thus the complainant was not able to store the purchased fish at home. The complainant returned the fish to the respondent an hour later and sought for a refund which was denied as there was no issue with the product. However, the Council's intervention assisted him in obtaining a full refund.

Objective 4: Conduct Research in Partnership with Regional and International Organizations

The Consumer Council of Fiji actively participated in 11 international and regional surveys and engagements related to consumer protection and advocacy. Here is a summary of their engagements:

- Consumers International Global Survey 2020: The Council completed this survey, which focused on its role in consumer protection during the COVID-19 pandemic crisis.
- Consumers International Global Surveys: The Council completed several global surveys conducted by Consumers International on various topics such as COVID-19 and consumer protection, consumer protection measures, consumer protection by key sectors, legitimate needs of consumers, and the consumer rights movement.
- Strategic Review of G20/OECD Principles: The Council participated in a Consumers International survey on the strategic review of the G20/OECD high-level principles on financial consumer protection.
- Codex Alimentarius Guidelines: The Council provided comments to Consumers International on the Codex Alimentarius Front-Of-Pack Nutrition Labelling (FOPNL) guidelines.
- Consumers International WCRD 2021 Feedback: The Council completed a survey by Consumers International to provide feedback for World Consumer Rights Day 2022 preparations.
- Consumer Advocacy in Digital Financial Services: The Council participated in a Consumers International survey to engage and enhance consumer advocacy in digital financial services.

- Improving Evidence Base for Consumer Policy: The Council provided comments to Consumers International on a session focused on improving the evidence base for consumer policy decision-making.
- Wood PLC's Survey on Plastic Pollution: The Council completed a survey organised by Wood PLC to gather lessons learned from policies and guidance to manage plastic pollution in Fiji.
- Pacific Quality Infrastructure (PQI) Survey: The Council participated in an online survey to assist the Pacific Islands Forum Secretariat develop selection criteria for value chains in the Pacific Quality Infrastructure.
- World Food Forum (WFF) Transformative Research Challenge: The Council participated by submitting a
 concept note for the WFF's research challenge, which aimed to inspire research and innovation in sustainable
 development to end hunger and transform food systems.
- Ministry of Economy's Climate Change and International Cooperation Division Survey: The Council participated
 in a survey organised by the Ministry of Economy's Climate Change and International Cooperation Division to
 gather information to develop an online portal for the National Designated Authority of the Green Climate
 Fund.

The Council contributed to global and regional discussions on consumer protection, sustainability, climate change, and other important consumer-related topics through these surveys and engagements.

Market Surveillance

The RPA Division conducts market surveillance to ensure that businesses operate fairly and ethically, aiming to protect consumer interests. During the FY 2020-2021, the Council conducted a total of 425 market surveillance activities, including 329 visits to traders and 96 visits to service providers.

During these market surveillance visits, the Council took appropriate action if any non-compliance or issues were identified. This included issuing warning letters to traders and service providers who were found to violate regulations or engage in unfair practices. Additionally, if necessary, the Council flagged these issues to the relevant authorities for further investigations and actions.

It is worth noting that out of the 328 traders and service providers visited by the Council, most of them (328) promptly rectified the highlighted problems. This indicates that the Council's interventions and engagement with businesses have effectively ensured compliance and addressed consumer concerns.

Despite the challenges posed by COVID-19 restrictions, the Council remained committed to conducting market surveillance activities to protect consumers and promote fair business practices in Fiji.

Impacts from the Trader and Service Visits

The Council has been working closely with municipal councils and other enforcement agencies for market surveillance so that businesses do not violate consumer protection laws. Trader visit inspections revealed common unethical practices, which include traders' failure to provide price tags on items, improper labelling of items and prices, sale of rotten vegetables, fruits and putrid meat, damaged packaging of food products, misleading prices and sales notices whereby in-store price displays failed to correspond with point-of-sale system, exclusionary clauses of no return/refund of items, misleading advertisements, and price control violations.

Furthermore, a common issue found during service visits was unhygienic practices in restaurants and bakeries. These included uncovered food, food found with insect droppings, dirty hand towels provided at the sink, hair nets not worn by staff whilst serving food to customers, and improper food storage. Similarly, non-operational air gauges, expired calibrated fuel pump stations, unhygienic lavatories, and out-of-order fuel pumps were identified among service stations. Other issues found with service-providing businesses were non-disclosure of business hours, lack of queue management system, and issuance of illegible e-ticketing receipts by bus drivers. Issues

highlighted from these visits were raised to their respective business management via verbal discussions, emails, and/or letters for immediate rectification.

The Council has warned traders and service providers engaging in unfair trade practices, with many immediately rectifying the highlighted issues, whilst some traders were referred to the enforcement agencies for their intervention.

Advertisement Monitoring

Monitoring of advertisements involves scrutinising for evidence of misinformation, non-disclosure and misleading promotions. The Council monitored 1,020 advertisements in newspapers, magazines, websites, television, billboards, banners, and other media modes in FY 2020-2021.

Impacts

158 traders and service providers rectified misleading advertisements that were identified by the Council. These misleading advertisements included false claims, incorrect pricing, incomplete or hidden information, and exclusionary notices. As rectification, businesses also issued apology notices to consumers via mediums used for their advertisements, while some provided redress after the Council's intervention.

Notable Advertisement and Promotions Related Complaints

- Complainant saw an advertisement made by Rups Big Bear (respondent) via Facebook on 7 August 2020 about a Lehenga Suit (Indian attire) worth \$79.00. However, the advertisement failed to disclose that the ready-made blouse worn by the model was not included. It was only until the complainant sought clarification by commenting on the post that she was advised that the suit comes with an unstitched blouse piece. The respondent amended the advertisement after the Council's intervention, changing the caption to "Beautiful Lehengas with unstitched blouse \$79", and the bottom of the advertisement reads "Ready-made blouse available separately".
- Prouds had advertised in their Suva Central Branch Bounty Overproof Dark 1125ml Rum 12 for \$74.50 but failed to disclose that each bottle is worth \$74.50 and not one carton at \$74.50. Upon the Council's intervention, Prouds removed the advertisement and individually priced the bottles of the Bounty Rum. The Council also issued a verbal warning to Prouds to ensure that misleading advertisements as such were not repeated.
- Five Squares had advertised that on every purchase of a 240-litre wheelie bin, consumers would receive 10 rolls/packets of garbage bags. The complainant had purchased 2x 240litre wheelie bins anticipating receiving 10 rolls of garbage bags per bin;however, she only received 10 garbage bags. Investigations by the Council revealed that Five Squares had incorrectly advertised the free giveaway hence they provided another packet containing 10 garbage bags to the complainant. The respondent apologised and removed the advertisement.
- Complainant complained against Talanoa Garden restaurant (respondent) for being charged \$8.00 for a subway which was advertised in the store at \$7.00 each. Apart from being overcharged, the subway was served without French fries, as opposed to what was shown in the advertisement. Upon the Council's intervention, the respondent apologised for the staff's negligence and compensated complainant with a food voucher valued at \$8.00.
- Complainant saw an advertisement on TappooCity's (respondent) Facebook page, which read "JBL Bluetooth Speaker for \$279.00". He then purchased the product via ANZ online banking and received an email confirmation of his order. Later he received an email from the respondent informing him that \$279.00 was an incorrect price advertised. The Bluetooth speaker was supposed to be sold at \$729.00. After he sought the Council's intervention, the respondent refunded the complainant \$450.00 and agreed to honour the price of \$279.00 to other affected customers as well.

Objective 5: Engage with Government, Regulators, Policy Makers, Private Sector, NGOs and Civil Society Groups with The Aim to Safeguard and Promote Consumer Interest

Key Engagements

In ensuring that the consumer voice is heard, one of the Council's major roles is to represent consumers at stake-holder meetings, forums and consultations at local, regional and international levels. The Council often holds consultations with policymakers and industry groups on issues that affect the Fijian consumers. The Council undertook 158 (physical and virtual) engagements in FY 2020-2021 with government bodies, industry groups, traders and service providers, regulators and enforcers, NGOs and civil society groups. Other key engagements (57) also included conferences, summits, workshops, signing of MoUs, school prefect inductions, and so on.

Government Boards and Committees:

A total of 27 meetings were held with different government and industry boards and committees, which provided a platform for the Council to gain external insight in the pressing issues and represent the consumers in FY 2020-2021. The Council serves on the following groups:

- Food Task Force Technical Advisory Group (Ministry of Health);
- · Diabetes Fiji;
- Central Board of Health (Ministry of Health);
- Fiji Medicinal Products Board (Ministry of Health);
- · National Industry Working Group (NIWG) of Telecommunications Authority of Fiji;
- Complaints Management Forum (Reserve Bank of Fiji);
- · Fiji Pharmacy Profession Board (Ministry of Health); and
- Fiji National Codex Committee.
- Trades and Standard Advisory Council

Stakeholder Consultation and Forums:

A total of 21 important forums, consultations and meetings were attended by the Council as a consumer representative in FY 2020-2021.

Private Sector Engagements:

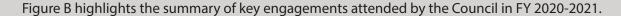
The Council continuously engages with business communities to effectively address issues and complaints associated with goods and services. A total of 10 meetings with traders and service providers were attended by the Council. These meetings also served as the platform for the Council to discuss the different nature of complaints and issues found during market surveillance and seek further information and clarification.

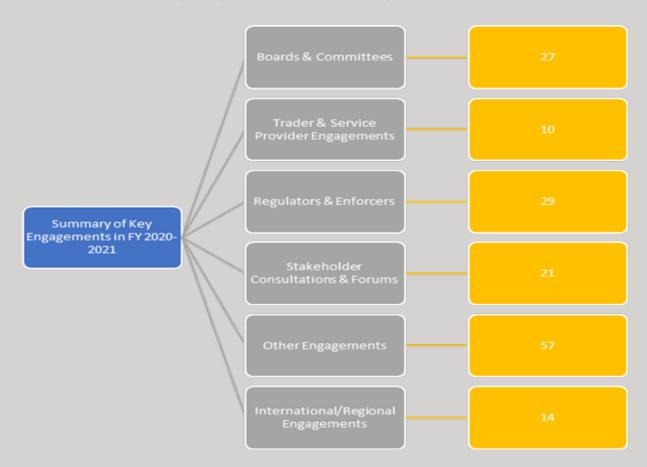
Engagement with Regulators and Enforcers:

A total of 29 engagements were organised with regulators and enforcers to discuss the common consumer issues and the actions that can be undertaken to combat the issues for the betterment of the consumers.

International and Regional Engagements:

Fourteen (14) key engagements were held with Consumers International and attended by the Council. These key engagements were held virtually due to travel restrictions during the pandemic.





(Source: Primary Study – Consumer Council of Fiji, 2021)

Objective 6: Co-operate with Any Person, Association or Organisation Outside Fiji Having Similar Functions and Becoming a Member of Or Affiliate to Any International Organisation Concerned with Consumer Matter

To advocate on building financial resilience for Fijian communities including women, youths, persons with disabilities and other vulnerable groups, the Council participated in a Climate and Disaster Risk Financing and Insurance Literacy workshop organized by the United Nations Capital Development Fund (UNCDF) and the Pacific Financial Inclusion Program (PFIP). The training focused on consumer education pertaining to financial planning and household money management, savings and insurance.

The Council also engages with and actively participates in Consumers International activities and surveys.

Alternative Dispute Resolution Division

Alternative Dispute Resolution (ADR) Division

GOAL 3: Solve consumer complaints through Mediation

The Consumer Council of Fiji recognises the importance of providing a quick and efficient dispute resolution process for consumers and businesses. Through its mediation services, the Council offers a platform where parties can come together, negotiate, and find mutually acceptable solutions to their disputes.

Despite the challenges posed by the second wave of the COVID-19 pandemic, the Council's dedicated team worked diligently to resolve consumer complaints through mediation. While face-to-face mediations were limited due to contact restrictions and confinement measures, the Council adapted to the circumstances and conducted virtual mediations.

By leveraging technology and embracing virtual communication tools, the Council ensured that consumers and businesses could still access the mediation process and work towards resolving their disputes in a timely manner.

Objective 1: Handle consumer complaints against traders and service providers

The Consumer Council of Fiji remains dedicated to upholding consumer protection laws and ensuring that consumers receive appropriate assistance and redress, even in challenging times such as the COVID-19 pandemic. Despite the disruptions caused by the pandemic, the Council continued to address consumer complaints and provide support to aggrieved consumers.

The Council received 3,545 complaints during the 2020-2021 financial year, covering issues related to poor quality or defective goods and unsatisfactory services. These complaints were received through various channels, including in-person visits, social media, telephone, emails, the National Consumer Helpline, and the Council's Mobile App.

The launch of the Consumer Council of Fiji Mobile App in July 2020 provided an additional avenue for consumers to register their complaints and seek assistance. The app played a significant role in handling 360 complaints and advisories during the financial year.

The Council understands the financial challenges faced by consumers during the pandemic and worked diligently to ensure suitable resolutions and redress for deserving consumers. The Council liaised with traders and service providers throughout the year to address consumer conflicts and uphold consumer rights. The aim was to ensure that consumers received fair treatment and that their monetary losses were appropriately addressed.

As a result of the Council's efforts, a total of \$3,590,907.09 worth of complaints were resolved, providing redress to 1,757 consumers. This demonstrates the Council's commitment to seeking appropriate remedies and ensuring that consumers receive the support they deserve.

Table 13: Summary of Consumer Complaints

	Central/Eastern	Western	Northern	Total
Registered Complaints	2119	1048	331	3545
Number of Cases Resolved	1069	526	162	1757

(Source: Consumer Council of Fiji)

Mediations held in the 2020-2021 financial year

While face-to-face mediations were curtailed due to the COVID-19 pandemic, the Council adapted by conducting virtual mediations, ensuring that no consumers were left unattended. The decline in mediations during the last

quarter can be attributed to pandemic-related constraints, but the Council remained committed to resolving consumer conflicts and upholding consumer rights by liaising with traders and service providers. There were 224 mediations and meetings conducted by the Council.

Table 14: Summary of Mediations Held

ADR/ NCH MEETINGS AND MEDIATIONS	
First Quarter	77
Second Quarter	77
Third Quarter	56
Fourth Quarter	14
Total	224

(Source: Consumer Council of Fiji)

Top 10 Complaints Received at the Council from 2020 to 2021



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

1. Landlord/Tenancy

The Council received a significant number of complaints, with 456 cases, related to landlord and tenancy matters, reflecting the challenges faced by financially constrained tenants during the pandemic. The Council actively engaged with landlords to explore mutually beneficial rental arrangements and addressed issues such as eviction notices served to tenants unable to meet rent payments due to job losses. Complaints included non-refund of bond money, lack of receipts and written tenancy agreements, landlords intimidating tenants by disconnecting utilities, and failure to fulfill repair obligations despite promises made.

2. Food and Drinks

Food and drinks ranked second on the list of consumer grievances, with 397 complaints received by the Council

Consumers reported several issues in this category, including price hikes on essential food items, violations of Price Controlled Orders, expired food items, the sale of thawed or frozen items, and the discovery of foreign objects and weevils in food products. Additionally, complaints were lodged regarding misleading advertisements, delayed or non-delivery of online food orders, and the sale of damaged or low-quality food items by supermarkets and food outlets.

3. Electronic Goods (Home)

The Council received 205 complaints related to electronic goods during the 2020-2021 financial year. Consumers lodged complaints regarding the premature defectiveness of white goods and the failure of traders to honour warranty terms. During the COVID-19 lockdown, consumers faced difficulty obtaining repairs as service centres were closed. However, with the reopening of service centres, the Council facilitated virtual mediations to redress consumers. Additionally, complaints regarding online purchases of electronic goods, where traders did not provide timely delivery and redress, were also received and resolved by the Council.

4. Hardware

Hardware materials and services accounted for 192 complaints during the 2020-2021 financial year, ranking fourth among the top ten complaints. Consumers expressed grievances about traders meant for hardware but failing to deliver the purchased materials, leading to frustrated consumers seeking refunds from the Council. With the prevalence of online operations, consumers faced delayed deliveries after making online payments. Unethical traders also demanded additional payment for hardware delivery, citing increased prices after the lockdown. The Council intervened in these cases to ensure consumers received timely delivery and refunds without incurring extra costs.

5. Mobile Products

Mobile products accounted for 173 complaints during the financial year, ranking fifth on the Council's list of complaints. The grievances mainly revolved around substandard mobile products that became defective shortly after purchase, traders' failure to provide timely repairs and refunds for faulty products, non-compliance with warranty terms, lack of diagnostic tests for phones given for repairs, and service centre closures during the pandemic leading to delays in repair services.

6. VAT/Stamp Duty/Receipts

The Council received 144 complaints concerning traders breaching price control orders. These violations were particularly prevalent during the early phase of the second wave of the pandemic, as unscrupulous traders exploited vulnerable consumers during panic buying situations. Complaints also included instances of traders not issuing receipts and discrepancies between advertised shelf prices and the actual prices charged at the point of sale.

7. Public Transport

Public transport complaints ranked seventh on the list, with 108 grievances reported. Consumers expressed frustration over suspended or limited bus services during the pandemic, resulting in a lack of transportation options. Additional complaints included difficulties obtaining e-transport cards for top-ups from Vodafone's e-transport agents and non-issuance of receipts.

8. Advertisements and Promotions

Misleading advertisements ranked eighth on the list with 107 complaints. Consumers expressed concerns

about deceptive advertising practices, particularly in the realm of online shopping. Complaints included misleading price claims, non-disclosure of prices, improper labelling, two-price advertising, and bait advertising.

9. Financial Institutions

One hundred (100) complaints were received against financial institutions, taking the ninth position on the list. Consumers lodged grievances against these institutions for various reasons, including unauthorised over deductions of loan repayments, delays in refunding, imposition of unjustified fees, and poor customer service.

10. Spare parts

Spare parts complaints ranked tenth on the list with 96 grievances. Consumers reported purchasing overpriced spare parts that were defective shortly after purchase. When seeking redress, consumers faced difficulties as traders provided evasive responses. Additionally, there were complaints about short warranty periods provided with spare parts, resulting in refusals for redress based on the expiration of the warranty.

<u>Impacts</u>

Several cases were resolved at the Council with exceptional outcomes.

Hardware

- The Complainant was disappointed with the late delivery of building materials purchased from Siberia Hardware (respondent). The complainant had waitedover two months before seeking the Council's assistance. When the Council intervened, the respondent delivered the building materials immediately.
- Complainant purchased 50 x 6" concrete blocks and four bags of cement worth \$185 in April, which was to be delivered after the relaxation of COVID-19 safety protocols. When the respondent opened for business in July, they demanded extra payment from the complainant, stating that the cement price had increased. The complainant reached out for assistance whereby the Council successfully liaised with the respondent, and materials were delivered to the complainant at no added costs.
- Complainant purchased tiles from Amras Timbers (respondent) for \$600 and informed the Council that the respondent delivered the wrong tiles. The respondent was notified of the issue; however, he was denied redress. The Council's investigations revealed that the complainant had a change of mind. Despite this, the respondent provided a full refund.
- Complainant purchased plyboards from Delta Timbers (respondent) 3 years ago for the sum of \$1,616.16, which became infested with woodworms. The complainant notified the respondent of the issue, who stated that they will only provide redress if there was a report from local authorities indicating that the product was faulty. The respondent engaged the Ministry of Forestry for the inspection report. Unfortunately, the report submitted by the Ministry of Forestry was not conclusive thus, the complainant sought the Council's intervention. Upon the Council's intervention, the respondent provided a full refund to the complainant.
- Complainant bought pine posts from Green Gold Post & Pole Ltd (respondent) in 2016 and noticed that within a span of 3 years; the posts started to rot. As a result of the rotting pine, a few of the posts which were used to connect the complainant's power lines fell; leading to the complainant's electricity disconnection. The complainant notified the respondent of the issue and the power disconnection and was provided with replacement posts. The complainant also sought compensation for electricity reconnection however, the respondent denied the same. Thus, the complainant sought the Council's assistance after which, he was provided \$980 as compensation for electricity reconnection.
- Complainant purchased roofing screws from GMR & Sons Pte Ltd (respondent) worth \$1459.80 and noticed

that within 3 weeks of installation, the screws started to rust. The complainant was disappointed because he had spent a substantial amount on the installation of the screws including labour. The complainant sought the Council's assistance after he was denied redress by the respondent. The respondent had refused redress on the basis that the screws did not come with any warranty. When the Council intervened and liaised with the respondent, an inspection was carried out by the distributor of the screws whereby a decision was made to refund the complainant. The complainant was informed to return the unused screws and collect his refund of \$1440.00.

Mobile Products

- Complainant purchased a water-resistant Samsung Galaxy S9 Plus Smartphone worth \$2,749 on hire purchase from Courts (respondent) on 24/8/18 which sustained water damages in December 2020. The complainant sought a replacement phone as it was featured as "water resistant" however, was disappointed when he was told by the respondent that to qualify for a replacement phone; he would also have to return the Samsung tablet that was included as a gift with his initial purchase. The respondent further depreciated the replacement value of the phone to \$2000 and informed the complainant that he will be required to pay an additional \$948 for a replacement phone and that a deduction of \$349 will apply if the complainant failed to return the Tablet. When the Council intervened, the respondent agreed that the complainant would not be required to return the Tablet as it was a gift that came with the purchase. The respondent further honoured the replacement value of \$2749 even though the warranty period had lapsed. This was attributed to the manufacturer's guarantee stating that the phone was water resistant. The complainant selected and received a replacement phone and was provided with a \$150 credit note.
- Complainant purchased an iPhone online worth \$850 from I Supply Solutions Fiji (respondent), which started to freeze within a few months of purchase. The complainant raised the issue with the respondent, and the respondent agreed to replace the phone. Despite assuring the complainant that the phone would be replaced, the respondent delayed the same. However, the respondent provided a replacement phone and waived the diagnostic fees when the Council intervened.

Electronic goods

- Complainant purchased a Bluetooth speaker worth \$122 from Bondwell (respondent), which failed to emit sound within a day of purchase. The respondent upon notification of the issue informed the complainant that they are not certain when the issue could be diagnosed due to the COVID-19 restrictions in place. The complainant thus, complained with the Council because he was worried that the warranty might expire within the lockdown period. When the Council intervened, the complainant was provided with a full refund.
- Complainant purchased a 55" LED TV worth \$1,299 from Exotic Fiji Limited (respondent) which displayed blurred images within 19 days of purchase. The complainant took the television for diagnosis as the television came with a 6-month warranty however, was refused redress. The Council intervened and as a result; the respondent repaired the television and provided an extended warranty of 6 months. The respondent further agreed to provide a refund should the television incur any further issues within the warranty period.

White goods

- Complainant purchased a stove/oven unit from Subrails Furniture (respondent) which failed to function shortly after purchase. The unit was given for repairs however, the complainant was advised that the repairs would be delayed as the parts needed to be imported. The complainant was made to wait over 9 months for the parts thus, he sought the Council's assistance. When the Council intervened, the respondent provided a relief unit to the complainant while his stove/oven was taken for repairs. Furthermore, the complainant's unit was repaired within a week and delivered to him.
- Complainant purchased a mixer on 21st of May 2018 from Subrails Furniture (respondent) worth \$249 which

stopped working shortly after the warranty period of 1 year expired. The complainant gave the item to the respondent for diagnosis and informed the respondent to disclose the repair cost before commencing the repairs. However, the respondent repaired the item without advising the complainant of the repair cost of \$70.00. When the Council intervened, the respondent waived the repair cost to solidify business relationships with the customer.

 Complainant purchased a washing machine from Courts Fiji Limited (respondent) on hire purchase in August 2017 and paid approximately \$1,500 in payments. The washing machine could not spin shortly after the warranty period of 1 year expired. The complainant informed the respondent of the issue however, the respondent failed to conduct timely repairs. Upon the Council's intervention, the respondent repaired the machine within two days without incurring any costs.

Other Goods

- Complainant purchased a Samsung Active 2 smartwatch from Bondwell (respondent) worth \$599. She specifically opted for the watch because it had features which could monitor ECG and blood pressure. After purchase, the complainant inquired about the features with the trader and was informed that the features were not available locally. She, therefore, sought a refund and although the respondent agreed, they were seeking to deduct 20% as restocking fees. The complainant informed the Council that the respondent did not make any disclosures on their website or in-store that the ECG and blood pressure features were not available in Fiji thus, a deduction of \$119 was unfair. The Council intervened after which, the respondent offered to fully refund the complainant however, the complainant opted to choose other items valued at \$599.
- Complainant purchased a generator on hire purchase from Subrails Furniture Centre (respondent). The generator developed issues shortly after purchase hence, the complainant gave the generator for repairs. The generator was given for repairs 3 times thus, the complainant requested a replacement which was denied by the respondent. Out of frustration, the complainant surrendered the item to the respondent as he saw no point in making payments towards an item which he was not able to use. After surrendering the generator, the complainant sought the Council's assistance in either obtaining a replacement item or a reduction in the hire purchase repayments. The Council's intervention resulted in the respondent writing off the complainant's hire purchase repayments (balance of \$3597.43).
- Complainant was proud of his son completing his MBBS Degree and decided to purchase a Toyota Rush Dark Red Mica Metallic MMQ3 worth \$51,900 as his son's graduation gift. The complainant went to Asco Motors and selected the vehicle of his son's preference and made a deposit of \$5,000 to confirm his purchase. The complainant also signed the Sale Agreement to secure his purchase. Later, he was advised that the vehicle he had selected had been sold to another customer, hence could choose any other available colour which he denied. Unfortunately, there was only 1 piece in the colour preferred. Despite numerous follow-ups, he was not given a timely response thus, the complainant sought the Council's intervention. When the Council intervened and conducted mediation between both parties, Asco assured that the Dark Red Toyota Rush will be imported for the complainant by February 2021. The complainant was also given a relief vehicle in the same model (Toyota Rush Light Red) until the replacement was imported.

Objective 2

Advise and assist consumers on matters affecting their interests

Consumers frequently reach out to the Council seeking guidance on issues such as faulty goods, unsatisfactory services, payment disputes, residential tenancy problems, and general conflicts with traders or service providers. The Council experienced a slight increase in the number of advisories provided, from 2,741 in the previous financial year (2019-2020) to 2,855 in the current financial year (2020-2021). This increase can be attributed to the Council's extensive awareness campaigns promoting the benefits of the National Consumer Helpline 155. The majority of advice-seekers were from the Central Division (1,902), followed by the Western Division (759), and the Northern

Division (194). Additionally, 43 face-to-face advisories were issued during Mobile Unit sessions, and 520 advisories were provided through the Council's Facebook platform.

Objective 3

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

The Council is committed to ensuring redress for every complaint received, but some dishonest traders may refuse to provide it. In such cases, the Council refers the complaints to relevant consumer protection agencies (CPAs) and authorities for enforcement actions, based on the specific circumstances and jurisdiction. A total of 164 complaints were referred to other consumer protection agencies for further investigation and resolution. (Refer to Table 15).

Table 15: Complaints to Authorities

Other Authorities	Total No. of Complaints
Department of National Trade Measurements and Standards	2
Department of Social Welfare and Poverty Alleviation	1
Department of Transport - Ministry of Commerce, Trade, Tourism & Transport	1
Fiji Police Force	4
Fiji Police Force - Criminal Investigations Department	30
Fijian Competition and Consumer Commission	99
Labasa District Office	2
Labasa Town Council	1
Land Transport Authority	7
Lautoka City Council	3
Magistrates Court	1
Maritime Safety Authority of Fiji	1
Ministry of Health and Medical Services - Food Unit	1
Nadi Town Council	3
Occupational Health & Safety Division - Ministry of Employment, Productivity & Industrial Relations	1
Registrar of Companies	1
Reserve Bank of Fiji	2
Reserve Bank of Fiji - Financial Intelligence Unit	1
Savusavu Town Council	1
Sigatoka Town Council	1
Suva City Council	1
TOTAL	164

Objective 4

Support and maintain legal proceedings initiated by consumers where necessary

In the 2020-2021 financial year, the Council referred 57 complaints to the Small Claims Tribunal (SCT) with a total monetary value of \$78,783.02. Recognizing the importance of providing support to consumers in navigating the legal process, the Council assisted 47 individuals in completing the necessary SCT claims forms. It ensured that these consumers were well-guided and equipped with the required evidence to pursue their respective complaints through the tribunal. By facilitating this process, the Council aimed to empower consumers and help them seek appropriate redress for their grievances.

Objective 5

Provide debt management and consumer credit advisory services

During the pandemic, the Council received a significant number of requests from consumers seeking assistance with debt restructuring and repayment holidays. Many individuals had lost their jobs or faced reduced working hours, leading to financial distress. In response, the Council actively engaged with banks and credit institutions to support these consumers, offering appropriate advice and negotiating favourable repayment arrangements. The Council's efforts proved fruitful, successfully facilitating debt consolidation and restructuring for 75 consumers, providing them with much-needed financial relief. The total value of these cases amounted to \$372,039.87. Furthermore, the Council offered guidance and assistance to an additional 92 consumers facing various debt-related challenges, ensuring they received the necessary support during these challenging times.

Table 16: Debt Management Statistics

DEBT MANAGEMENT		
Advice Sought by Consumers	Consumers assisted for Restructure	Monetary Value
92	75	\$372,039.87

Impacts

Debt Restructure

- A consumer informed the Council that he had three vehicles under the loan with Carpenters Finance (respondent). One vehicle had a balance of \$16,500; another had an outstanding balance of \$15,500; and the third vehicle was in \$6,500 arrears. The complainant's account was already restructured in September 2020. However, he was still unable to meet his monthly payments towards his loan accounts due to the second wave of COVID-19. The respondent, therefore, sent a bailiff to the complainant's house to repossess the vehicles. The Council interceded whereby the respondent agreed to provide additional financial restructuring to the complainant's loan accounts. The complainant agreed to pay \$1000 each towards the three loan accounts as a down payment for arrears accumulated before COVID-19 and his monthly payment was reduced to \$800.
- Complainant reached out to the Council seeking assistance for a debt restructure from Dominion Finance Limited (respondent). The complainant had obtained a loan in the sum of \$900 from the respondent. The complainant was previously employed by the Ministry of Lands however, the Ministry did not renew his employment contract leaving him without any source of income. Furthermore, the complainant's legs were amputated, making it difficult for him to secure another employment. These difficulties resulted in the complainant being unable to meet his loan repayments. The Council intervened, as a result of which, the respondent agreed to write off the complainant's total arrears of \$1,400.

- An employee voluntarily resigned from her employment in 2020 thus, requested Westpac (respondent) to provide her with a holiday repayment. The respondent had obliged however, after the holiday repayment period ended; the respondent sought payment of the complainant's dues in the sum of \$35,000 by serving her with 2 demand notices. As the complainant was still facing financial difficulties and could not facilitate the lump sum payment, the Council liaised with the respondent for a debt restructuring request. The respondent initially declined the request because the complainant had voluntarily resigned as per her choice. However, in line with Section 66 of the Consumer Credit Act 1999, the Council reiterated that the law does not necessarily account for financial hardships only due to employer-initiated actions or pandemics. Thus, the respondent reconsidered their decision and facilitated the complainant's debt restructuring request. The complainant was required to pay \$1000 on her loan by 15.05.21. Thereafter, she would be required to make repayments of \$250.00 per fortnight to commence from June covering the monthly interest over the next 6 months until 30.11.21. The term of her loan was also increased by 6 months.
- Complainant's working hours were reduced due to the pandemic thus, he experienced financial hardships. Given his reduced income, the complainant could not commit to his vehicle loan repayment with Bank of the South Pacific (BSP) (respondent) thus, requested to reduce his weekly repayment to \$100 however, the respondent denied the complainant's request. Upon the Council's intervention concerning Section 66 (2) (c) of the Consumer Credit Act 1999, the respondent reduced the complainant's weekly repayment to \$100.
- A consumer was provided 6 months of debt restructuring by the Bank of Baroda (respondent). Prior to the financial restructuring, the respondent provided an offer letter which the complainant signed. The complainant informed the Council that the offer letter was unfair as the complainant's monthly payment increased from \$1,750.00 to \$1,905.00, and he was asked to clear \$7,043.84 immediately. After the Council's intervention, the complainant was provided with another offer letter whereby the complainant's account was financially restructured, and arrears in the accounts were reversed.
- Complainant, a farmer residing in Navonu, Cakaudrove, purchased a Jac 3-tonne vehicle through a loan from Merchant Finance (respondent). He purchased this transport as a means of sourcing income as he had a license and was hired by Navonu Primary School to transport students to and from school. The complainant depended on the income he was earning from the vehicle and his farm to repay his loan with the respondent. The complainant, however, expressed his financial constraints due to the unforeseen adverse weather brought about by tropical cyclones (TCs) Yasa and Ana that affected his source of income. Firstly, the hired transport did not generate much revenue as anticipated due to the school closure pre and post-TC. Secondly, his yaqona plantation which was his backup for rainy days was severely damaged. The complainant sought a debt restructure from the respondent which was denied. The complainant sought the assistance of the Council because he was the sole breadwinner supporting his family thus, he depended on the vehicle as a source of income. The Council intervened after which, the complainant was provided with a 3-month repayment holiday.
- A consumer obtained a personal travel loan from Carpenters Finance (respondent) in December 2019. In March 2020, the complainant's employment contract was terminated as part of the COVID-19 cost-cutting with his former employer. Thus, the complainant had a limited source of income to commit to his loan repayment with the respondent. The complainant was paying \$155 weekly repayments pre-COVID. However, after the complainant was terminated, he could only afford to pay \$50 weekly. Despite seeking assistance from the respondent; no support was forthcoming, and the complainant was continuously harassed by the respondent's follow-up phone calls. Upon the Council's intervention with reference to Section 66 (2) (c) of the Consumer Credit Act 1999; the respondent reduced the complainant's weekly repayment amount from \$155 to \$30.
- Complainant had an outstanding loan with Kontiki Finance (respondent) in the sum of \$6962.46. As per the loan contract terms, the complainant was required to make \$98/fortnightly repayments, which she found difficult to pay due to the loss of her employment. The complainant was relying on her Fiji National Provident Fund (FNPF) fortnightly unemployment assistance of \$220 to help her with her living expenses thus, she sought the Council's assistance for a debt restructure. Upon the Council's intervention, the matter was raised with the respondent, who accepted a reduced repayment of \$20/fortnightly until the complainant could secure employment.

Other Financial Services

- A consumer's vehicle sustained damages in a flood in February 2021. As his vehicle was insured with New India Assurance (respondent), the complainant obtained a quotation for vehicle repairs from the respondent's assessor in the sum of \$7399.26. Despite repairs, issues were still noted with the complainant's vehicleincluding the check lights, the central locking, and the reverse lights not working. The complainant advised the respondent of these issues; however, the respondent declined to provide any further funding to conduct the remaining repairs. As a result of the vehicle not being repaired, the complainant was incurring daily travel costs of \$24-\$28 over two months thus, he requested the Council's intervention. The Council escalated the matter to the respondent who reviewed their decision and provided additional funding of \$10,000 to the complainant to conduct further repairs.
- A member of Fiji Public Service Credit Union withdrew his membership from the organisation. Frustrations brewed after waiting for several months for his refund thus reached out to the Council for assistance. After the Council intervened, the complainant was refunded \$2,300.
- Complainant raised her concerns with the Council regarding an unauthorised deduction of \$96 from her BSP (respondent) master card. She sought justification for the deduction, especially during these hard times when her only source of livelihood was through FNPF assistance. According to the complainant, she had not used her master card over a long period thus, it should not accumulate any deductions. When the Council intervened, the respondent informed that there was a debit made on the complainant's master card account due to arrears which had accumulated for more than 90 days. Although the complainant was reminded on various occasions to clear the arrears; the complainant failed to do so hence, the deduction of arrears was made from her account. On a goodwill basis, the respondent credited the complainant's account with \$96.
- A consumer had paid off her loan with Central Finance (respondent) however, she noticed that the respondent had deducted an excess of \$1,250 when she received her account statement. The complainant sought a refund from the respondent, yet, she failed to receive any response. When the Council intervened, the respondent immediately refunded \$1,250 to the complainant.
- Complainant, a retired taxi driver, sold his taxi to Mr Andrew Maharaj (respondent). Mr Andrew intended to purchase the taxi on loan but needed an additional \$10,000 as an equity contribution to be eligible for a loan from Fiji Development Bank (FDB). The complainant gave the respondent \$10,000 to pay FDB so that his loan could be processed. In return, the respondent agreed to repay the complainant in instalments over a period of 1 year. The respondent defaulted on his loan repayments; thus, the complainant sought the Council's assistance. When the Council intervened, the respondent informed the Council that he did not have sufficient funds to pay the complainant however, offered to transfer his vehicle, valued at \$12,000, to the complainant to compensate him for his loss. The complainant agreed to this arrangement.

Insurance

- The Complainant paid an advanced premium for an upgrade on his medical policy from BSP Life (respondent).
 However, being a sick person and undergoing several medical treatments, the complainant decided to cancel
 his policy as the policy did not cover his preferred medical treatment and tests. Upon seeking a refund of his
 premium, the respondent denied his request. Upon the Council's intervention, the respondent refunded the
 full advance premium of \$3,387.70 to the complainant.
- Complainant surrendered his policy with Life Insurance Corporation of India (respondent) after 8 years of premium payments and was paid out a sum of \$1,056.53, equivalent to the surrender value. However, he was not satisfied with the payout as he anticipated more. When the Council intervened, the respondent reconciled all the premiums received and made another payout equal to the first payout he received in the sum of \$1,107.80.

Objective 6

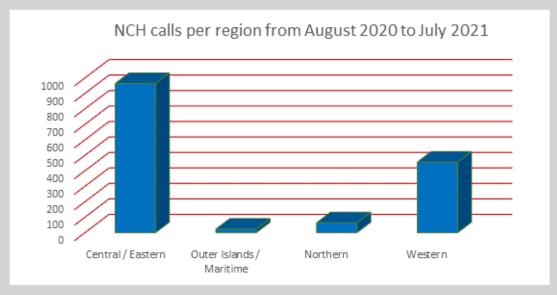
Manage the National Consumer Helpline (NCH)

• The National Consumer Helpline (NCH) has proven to be a reliable and convenient platform for consumers to lodge complaints and seek advice, especially during the pandemic when physical offices were closed. The Council continued to provide advisories and address consumer concerns through the helpline, emphasising its cost-effectiveness and the importance of limiting movement during these challenging times. From 01 August 2020 to 31 July 2021, the NCH received a total of 2,948 calls from consumers across Fiji, with 2,441 of them receiving the necessary advice and assistance from the Council.

Table 17: Summary of NCH Consumer Complaints from 1st August 2020 to 31st July 2021.

National Consumer Helpline Statistics	Total
Number of total calls received	2948
Number of genuine calls received	2441
Follow up calls	581
Number of calls registered on the database	2393
Total number of received and registered complaints	1507
Complaints resolved	1890
Cases referred to other authorities	56
Case referred to SCT	22
Advice	417
Weak cases	93
Pending cases	25

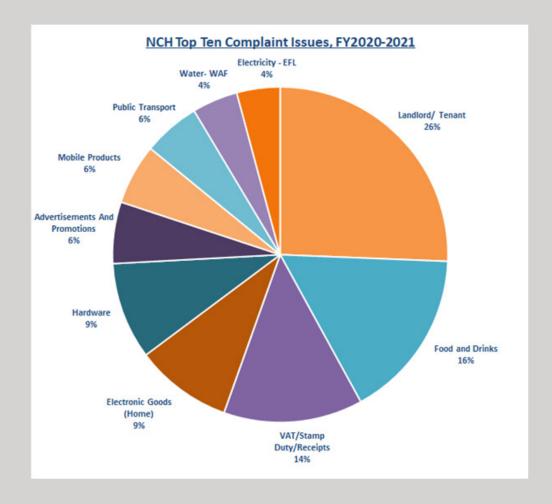
Through the National Consumer Helpline (NCH), the Council received a total of 1,507 consumer complaints, with the majority coming from the Central Division (964), followed by the Western Division (456), the Northern Division (64), and the Outer Islands (23). These figures highlight the widespread utilisation of the toll-free line by consumers across Fiji to lodge their grievances. However, it is worth noting that some complaints were considered weak due to insufficient evidence provided by the consumers, making it challenging for the Council to conduct a thorough investigation.



Major Complaints Received through NCH

The toll-free line 155 remained the primary channel for consumers to lodge complaints with the Council, accounting for a significant portion of the total complaints received. The Council successfully resolved 95.65% of the complaints, covering various categories such as landlord/tenancy, food and drinks, VAT, hardware, and electronic goods. It was observed that the NCH helpline continued to be the most effective and preferred method for consumers to report their grievances, thanks to its convenience and cost-effectiveness. Among the different complaint categories, landlord and tenancy issues constituted the highest percentage at 26%, followed by food and drinks at 16% and VAT-related complaints at 14%.

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



Objective 7

Empower consumers to use NCH to lodge consumer complaints

Thousands of consumers took advantage of the Council's toll-free line 155 to lodge complaints and seek advisories. The Council remained vigilant and responsive to reports of unscrupulous traders attempting to exploit vulnerable consumers, promptly addressing these concerns. The Council actively encouraged consumers to voice their grievances by calling the helpline and utilising social media platforms. In addition to the helpline, various other mediums such as workshops, feature articles, mobile units, talkback shows, social media, and press releases were employed to raise awareness about the National Consumer Helpline and ensure consumers had multiple avenues to seek assistance and report issues.

Governance, Management and Finance

Governance, Management and Finance 2020 - 2021

GOAL 4: Foster a High-Performance Organization

Governance and Management

The Consumer Council of Fiji is dedicated to upholding high standards of corporate governance practices. Guided by its four-year Strategic Plan 2018-2022, the Council ensures that its financial year objectives are aligned with its annual work plan and key performance indicators as per the Service Level Agreement with the line Ministry.

Board of Directors

The Council's Board of Directors consists of a chairperson and four members who possess extensive industry experience in consumer affairs. They bring accountability and expertise to the Board's deliberations, working towards maximizing benefits for consumers, employees, and stakeholders. The Board fulfills its mandate directly and through appointed committees, following the roles and responsibilities outlined in the Board Charter. Specifically, the Board:

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

Board Appointment

Under the Consumer Council of Fiji Act 1976 Cap. 235, the Minister for Commerce, Trade, Tourism, and Transport holds the authority to appoint the Council's Board of Directors. The directors serve a three-year term, which expires on 6 April 2022.

Board Meetings

As mandated by the Consumer Council of Fiji Act 1976 Cap. 235, the Board of Directors are required to convene a minimum of four times per year. During the 2020-2021 financial year, four board meetings were held, accompanied by the circulation and approval of three flying board papers.

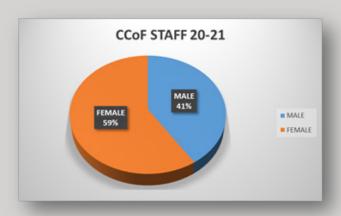
Policies and Plans

Policies and plans play a crucial role in providing guidelines and ensuring the smooth functioning of the organization. In the FY 2020-2021, the Council reviewed and implemented several policies and plans approved by the Board of Directors, including:

- Service Agreement: Outlining the services to be delivered to consumers based on the allocated grant.
- Annual Workplan: Aligned with the four-year Strategic Plan, focusing on planned activities and timelines.
- Business Continuity Plan: Reviewed during the COVID-19 pandemic to prioritize staff and consumer safety.
- Updated Human Resources Policy and Finance and Asset Management Policy.
- Implementation of new policies: Credit Card Policy, Disaster Recovery Plan, and Risk Management Policy.

Our People

The Council recognizes the importance of a diverse and inclusive work environment, fostering a sense of belonging and connection among employees. Appreciation, recognition, rewards, and motivation are provided to encourage continued excellence. As of 31 July 2021, the Council had 27 permanent staff across its offices in Suva, Lautoka, and Labasa. A total of 9 positions became vacant in 2020-2021, hence 6 permanent staff were recruited whilst 3 positions remained vacant. During the year the Council also had 7 staff recruited as graduate trainee and 2 temporary staff. The Council's workforce breakdown by gender is as follows:



Staff Development - Training and Capacity Building

During the financial year 2020-2021, 3 refresher courses were provided to upgrade skills and knowledge, 3 information sessions were held as part of capacity building, and 14 in-house presentations were done to keep staff abreast with consumer issues and their expectations. The details of the training and capacity building are as tabulated below:

Table 18: Summary of trainings conducted

Summary of Training and Capacity Building Conducted	
Date	Refresher Training
08 April 2020	Suva Office Staff attended an Ideation workshop on Understanding Parametric Insurance and its importance organised by the Pacific Insurance and Climate Adaptation Programme (PICAP) at the Suva Business Centre.
19 April 2021	Manager Finance and Administration attended the Public Sector Fraud and Corruption Investigation workshop organized by the Ministry of Economy at the Holiday Inn, Suva.
10 June 2021	Staff attended a training session via zoom on CDRFI Literacy Training of the trainers organised by the Pacific Insurance and Climate Adaptation Programme (PICAP).
Date	Information Session
20 October 2020	Conducted by Fijian Competition and Consumer Commission on Price Control Order and its application as per the schedule
25 February 2021	Conducted by Fiji Independent Commission Against Corruption (FICAC) on Good Governance and Accountability as the way forward for Public Service.

13 April 2021	Conducted by Nasinu Town Council (NTC) on the procedures taken by NTC on Complaints Handling, especially with food establishments
Date	In House presentations
04 August 2020	Bailiff and distress for rent
12 August 2020	Customer Service Etiquette
20 August 2020	Policy Analysis
26 August 2020	Difference between credit and debit card
03 September 2020	How to conduct campaigns
10 September 2020	Attitude in the workplace
21 January 2021	Review of ADR Policy
28 January 2021	Review of NCH SOP
04 February 2021	Review of complaints handling procedure
18 February 2021	Review of publishing consumer watch
11 February 2021	Review of advisory procedure SOP
04 March 2021	Style Guide
25 March 2021	Review of writing press releases SOP
22 April 2021	Review of Conducting Market Surveillance

Performance Management System

The Council conducted a thorough review of its performance management system to ensure that individual staff targets remained relevant and aligned with the Council's business plan. The Performance Appraisal form for FY2020-2021 was carefully reviewed and signed by staff on 01 August 2020. Although staff performance appraisals for 2019-2020 were assessed, bonus payments were temporarily suspended due to budget constraints resulting from the COVID-19 pandemic.

Staff and Management Meeting

Throughout the 2020-2021 financial year, the Council organized two staff briefings and held weekly management meetings. Additionally, after each Quality Management Training (QMT) session held every Thursday, staff discussions took place. These meetings provided valuable opportunities to brief staff on new policies and plans, communicate expectations from the Board of Directors and consumers, and address other relevant issues. Such meetings fostered stronger work relationships. As part of employee engagement efforts, the CEO conducted weekly divisional, one-to-one, and management meetings.

Finance

In 2020-2021, the Council established a Service Agreement with the Ministry of Commerce, Industry, Trade, and Tourism, which outlined the key result areas (KRAs) and specific targets to be achieved during the financial year. To support the achievement of these targets, the Council received a Government Grant of \$1,008,311 VIP. An additional grant of \$116,287 was also allocated to address any shortfalls.

Council's IT, Registry, and Database Services

To ensure efficient IT operations, the Council outsourced its IT services to Datec Fiji Ltd. A Service Level Agreement with Datec Fiji Ltd was signed on 01 August 2020, covering a one-year term from 01 August 2020 to 31 July 2021. Furthermore, the Council renewed its SSL Certificate (Email domain certificate), antivirus (Trend Micro) for one year, and Fortiwifi (Firewall) software for the Suva and Lautoka offices for three years, and for the Labasa office for one year.

National Consumer Helpline

The National Consumer Helpline, operated in collaboration with three Telcos (TFL, Vodafone, and Digicel), had a contract for a three-year term from 01 August 2018 to 31 July 2021. Presently, discussions are underway with the Telcos to review rates and renew the contract for another three years, spanning from 01 August 2021 to 31 July 2024.

Mobile Application Enhancement

To improve its mobile application, the Council secured technical assistance. A letter of exchange was signed on 01 August 2020 between the Council and the Pacific Financial Inclusion Programme (PFIP), detailing the deliverables and timeliness for the technical assistance. The enhancement work began in August 2020 and was successfully completed and rolled out on 28 January 2021.

Supporting Our Communities

Despite the challenges posed by the COVID-19 pandemic, the Council remained committed to giving back to the community. During the FY 2020-2021, the Council actively participated in the following Corporate Social Responsibility (CSR) activities:

- Pinktober for breast cancer awareness: The Council organized a morning tea event where staff members contributed generously, raising a substantial amount that was handed over to the Fiji Cancer Society.
- Participation in Mangrove Planting: The Council collaborated with the Ministry of Forestry and the Ministry of
 Health and Medical Services to plant approximately 5,000 mangrove saplings at Tika Ram Park in Lami. This
 initiative aimed to raise awareness of the importance of a healthy environment and encourage sustainable
 practices among consumers. It also contributed to the Fijian Government's vision of planting 30 million trees
 within 15 years.

Donor Funded Projects

Green Action Fund (GAF)

The Council received donor funds amounting to FJD \$5,843.76 from the Green Action Fund (GAF) for a project titled "Back to My Roots Project." The project's objective was to raise awareness among communities about the detrimental impact of pesticides on the environment, which subsequently affects their livelihoods, food, and income. It aimed to promote the advantages of organic farming, revive the culture of knowledge sharing within communities, and empower and encourage self-sufficiency.

The Council utilized the funds for the following activities:

- The Council, in collaboration with the Ministry of Agriculture held workshops and awareness sessions elaborating on changes in consumer trends and the increase in demand for sustainably produced products on the following dates.
 - o Cluster 1- Sectors 1 & 8 05 October, 2020
 - o Cluster 2- Sectors 2 & 3 06 October, 2020
 - o Cluster 3- Sectors 4 & 5 07 October, 2020
 - o Cluster 4- Sectors 6 & 7 08 October, 2020
- A video competition was organized for youths ranging from 14-25 years old. Youths, through the entries, were required to show the current farming practices employed in Fiji and how this can be improved to ensure minimum damage to the environment through a 60-second video. The competition closed on 18 October and the Council selected three winners from the several entries received. The winners received phones as a reward for their efforts and the creativity and accuracy of their work. Entries revealed youth

actively researched production and consumption patterns that were harming the environment and provided suggestions with which these issues could be curbed.

- Factsheet and brochure development: The Council developed a factsheet titled "Becoming a Sustainable Consumer" and distributed it to disseminate information on a recognition day. The Council also created a brochure titled "Go Green, Make a Difference" and distributed it.
- The Council also created a brochure titled "Go Green, Make a Difference."
- Recognition program: On 29 October 2020, a recognition program was conducted to commend the efforts of producers transitioning to organic farming. The Honorable Minister for Rural, Maritime Development and Disaster Management, and Minister for Defense, National Security, and Policing, Hon. Inia Seruiratu, graced the event as the Chief Guest.

Financial Statement & Biary of Events

OFFICE OF THE AUDITOR GENERAL

Promoting Public Sector Accountability and Sustainability through our Audits



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Telephone: (679) 330 9032 E-mail: <u>info@auditorgeneral.gov.fj</u> Website: www.oag.gov.fj



File: 1224/1

26 June 2023

Mr Mohammed Gani The Chairman Level 5, Vanua Arçade Victoria Parade **Suva**

Dear Mr. Gani

CONSUMER COUNCIL OF FIJI

AUDITED FINANCIAL STATEMENTS - 31 JULY 2021 AND 31 JULY 2022

The audited financial statements of the Consumer Council of Fiji for the year ended 31 July 2021 and 31 July 2022 together with my audit report on them are enclosed.

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

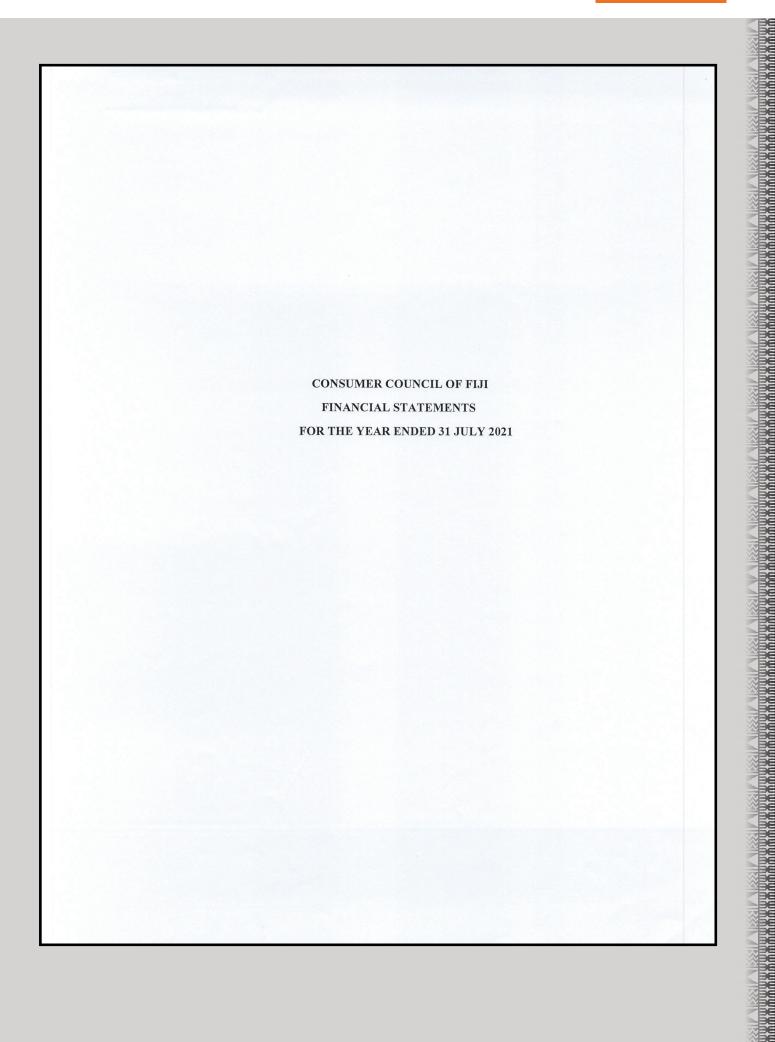
Yours sincerely

5000.

Sairusi Dukuno
ACTING AUDITOR-GENERAL

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

Encl.



CONSUMER COUNCIL OF FIJI FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2021

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CONSUMER COUNCIL OF FIJI STATEMENT BY DIRECTORS FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2021

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

- (i) the accompanying statement of financial position of the Council is drawn up so as to give a true and fair view of the state of affairs of the Council as at 31 July 2021;
- (ii) the accompanying statement of income and expenditure for operating grant and donor fund of the Council is drawn up so as to give a true and fair view of the results of the Council for the year ended 31 July 2021;
- the accompanying statement of changes in accumulated funds of the Council is drawn up so as to give a true and fair view of the changes in equity of the Council for the year ended 31 July 2021;
- (iv) the accompanying statement of cash flows of the Council is drawn up so as to give a true and fair view of the cash flows of the Council for the year ended 31 July 2021;
- (v) at the date of this statement there are reasonable grounds to believe the Council will be able to pay its debts as and when they fall due; and
- (vi) all related party transactions have been adequately recorded in the books of the Council.
- (vii) Covid 19 was a significant event at the beginning of the financial year ending 31 July 2021. Given the budget limitations and the restrictions placed in order to curb the transmission of the virus, the Council's operations had to be re-engineered. Traditional activities such as community visits, mobile units, workshops, school visits and face to face time with consumers were affected. As these are the core activities, the Council utilized other mediums such as social media, mainstream media and virtual meetings/workshops in order to continue with its advocacy programs. While the Council adopted cost effective measures of conducting business, the impact of virus on amounts and estimates reported or used in the preparation of 2021 financial statement is not expected to be material.

Mr. Mohammed Gani Chairman

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

Dated at Suva this Of day of June 2023.

Ms. Seema Shandil

CEO

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INDEPENDENT AUDITOR'S REPORT

Report on the Audit of the Financial Statements of the Consumer Council of Fiji for the year ended 31 July 2021

Opinion

I have audited the accompanying financial statements of Consumer Council of Fiji ("the council"), which comprise the Statement of Financial Position as at 31 July 2021, the Statement of Comprehensive Income, Statement of Changes in Equity and Statement of Cash Flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In my opinion, the accompanying financial statements present fairly, in all material respects, the financial position of Consumer Council of Fiji as at 31 July 2021, and its financial performance and its cash flows for the year then ended in accordance with International Financial Reporting Standards for Small and Medium-sized Entities (IFRS for SMEs).

Basis for Opinion

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

Responsibilities of those charged with governance for the Financial Statements

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

In preparing the financial statements, the Management and Directors are responsible for assessing the Council's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the board either intend to liquidate the company or to cease activities, or have no realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Council's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

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

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

Report on Other Legal and Regulatory Requirements

In my opinion, the financial statements have been prepared in accordance with the requirements of the Consumer Council Act 1976 in all material respects, and;

- a) I have been given all information, explanations and assistance necessary for the conduct of the audit; and
- b) The Council has kept financial records sufficient to enable the financial statements to be prepared and audited.

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Sairusi Dukuno ACTING AUDITOR-GENERAL



Suva, Fiji 26 June 2023

CONSUMER COUNCIL OF FIJI STATEMENT OF FINANCIAL POSITION AS AT 31 JULY 2021

Note	31 July	
	2021	31 July 2020
	(\$)	(\$)
Current Assets		
Cash and cash equivalents		
Receivables	130,657	51,469
Prepayments	43,643	37,331
Vat Receivable	5,788 1,312	10,396
Total Current Assets		5,707
	181,400	104,903
Non Current Assets		
Property, plant and equipment 4		
Intangible Assets 4	364,282	445,499
Total Non Current Assets	98,440	115,747
	462,722	561,246
TOTAL ASSETS -		
	644,122	666,149
Current Liabilities		
Accounts payables		
Provision for annual leave	35,838	63,791
Deferred grant 6	13,488	28,789
Total Current Liabilities	104,908	107,209
	154,234	199,789
Non Current Liabilities		
Deferred grant 6	427,172	
Total Non Current Liabilities		454,035
	427,172	454,035
TOTAL LIABILITIES	581,406	653,824
NET ASSETS		
	62,716	12,325
TOTAL ACCUMULATED FUNDS	62,716	12,325

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

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

Dated at Suva this 07 day of Jane 2023.

Ms. Seema Shandil

Mr. Mohammed Gani Chairman

CONSUMER COUNCIL OF FIJI INCOME STATEMENT (OPERATING GRANT) FOR THE YEAR ENDED 31 JULY 2021

	Note	31 July	31 July
		2021	2020
		(\$)	(\$)
Income			(4)
Grant from Government of Fiji		1,088,645	921 424
Sundry income		2,214	821,424
Gain on disposal of fixed assets			4,122
Insurance proceeds from disposal of fixed assets		36,000	11,500
Reimbursement	7		-
Donation	,	1,226	7,975
Sponsorship		6212	76,224
FNU grant		6,312	5,450
Amortization of Deferred Income		677	
		104,908	107,209
Utilization of capital government grant			49,553
Total Income		1,239,982	1,083,457
	_		
Expenditure			
Advertising		6,089	9,881
Annual leave		13,488	28,789
Audit fees		4,280	4,280
Legal Fees		-	100
Bank charges		1,801	1,665
Board allowances		30,600	34,000
Board expenses		250	1,938
Depreciation		104,908	107,209
Electricity and water		19,357	
Entertainment		118	25,761
FNU levy		7,278	1,442
Insurance			7,861
IT support		10,652	12,250
		3,303	7,050
Office expenses, stationery & publication		8,841	26,719
Research		26	127
Rent and rates		181,922	187,818
Repairs on office equipment, furniture & fittings		2,151	623
Annual Maintenance Fees		4,922	2,627
Running expenses - motor vehicles		9,960	11,723
Salaries, wages & related payments		694,502	752,790
FNPF expenses		36,388	65,823
Subscription		5,071	7,364
Sundries		1,056	1,069
Telephone & postage charges		20,867	25,306
Training & workshop expenses			2,665
Travelling expenses		345	15,387
World consumer rights day		8,060	11,319
National Consumer Helpline		-	1,895
Awareness, Campaigns & workshop			5,051
Loss on disposal of asset		13,716	-
Total Farmanditure	-	1 100 051	1 260 522
Total Expenditure		1,189,951	1,360,532
Net surplus/(Deficit) for the year		50,031	(277,075)
	The state of the s		

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

CONSUMER COUNCIL OF FIJI
INCOME STATEMENT (DONOR FUNDED)
FOR THE YEAR ENDED 31 JULY 2021

	Note	31 July	31 July
		2,021	2,020
Income		(\$)	(\$)
Other Grant	8	5,844	13,580
Total Income		5,844	13,580
Expenditure - European Union			
Local transportation		733	1,290
Consumables		50	182
Publications		2,384	1,028
Advertisement		-	6,040
Costs of conferences		1,530	3,569
Other Grant Expenses		680	50
Bank Charges		107	129
Total Expenditure		5,484	12,288
Net surplus for the year		360	1,292
Total Net surplus/(deficit) for the year		50,391	(275,783)

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

CONSUMER COUNCIL OF FIJI STATEMENT OF CHANGES IN EQUITY FOR THE YEAR ENDED 31 JULY 2021		
	31 July 2021 (\$)	31 July 2020 (\$)
Accumulated funds brought forward (Operating) Net surplus/loss for the year - Operating	(41,008) 50,031 9,023	236,067 (277,075) (41,008)
Accumulated funds brought forward (Donor Fund) Net surplus for the year - Donor funds	53,333 360	52,041 1,292
Total Accumulated Fund	53,693	12,325

CONSUMER COUNCIL OF FIJI STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 JULY 2021

	Notes	31 July 2021	31 July 2020
		(\$)	(\$)
Cash flows from Operating Activities			
Receipts from Government and Other Donors		1,178,744	976,146
Payments to suppliers and employees		(1,115,458)	(1,250,641)
Net cash provided by Operating Activities	5	63,286	(274,495)
Cash flows from Investing Activities			
Payment for property, plant and equipment		(20,098)	(145,299)
Proceeds from sale of motor vehicle		-	11,500
Insurance proceeds from disposal of fixed assets		36,000	
Net cash (used) in Investing Activities	_	15,902	(133,799)
Net increase in cash & cash Equivalents		79,188	(408,294)
Cash and cash equivalent at the beginning of the year		51,469	459,763
Cash and Cash Equivalent at the End of the Year	2	130,657	51,469

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

CONSUMER COUNCIL OF FIJI NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2021

Note 1: Summary of Significant Accounting Policies

(a) Statement of Compliance

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

(b) Critical Accounting Estimates and Judgments

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

(c) Functional and Presentation Currency

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

(d) Other Receivables

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

(e) Depreciation of Property, Plant and Equipment

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

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

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

(f) Other Payables

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

(g) Income Tax

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

(h) Value Added Tax (VAT)

The financial statements have been prepared exclusive of VAT

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

(i) Cash and Cash Equivalents

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

CONSUMER COUNCIL OF FIJI NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D) FOR THE YEAR ENDED 31 JULY 2021

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

(j) Employee Benefits

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

(k) Provision of Annual Leave

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

(l) Government Grant

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

(m) Comparative Figures

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

Note 2:	Cash and cash equivalents	31 July	31 July
		2021	2020
		(\$)	(\$)
	Cash on hand	600	600
	Cash at bank: (Operating)	36,647	4,164
	Cash at bank: (Donor funds)	73,136	17,643
	Cash at bank: (EU Project)	20,274	29,062
		130,657	51,469
Note 3:	Receivables	31 July	31 July
		2021	2020
		(\$)	(\$)
	BAT Sponsorship Receivable	6,312	
	Refundable deposits:		
	Raza Properties	1,625	1,200
	Shah Investment	575	1,000
	Fijian Holdings Ltd	28,305	28,305
	Energy Fiji Ltd - Lautoka/ Suva/ Labasa	3,801	3,801
	TFL - Lautoka/ Suva / Labasa	1,025	1,025
	ANZ - Visa Card Security Deposit	2,000	2,000
		37,331	37,331
		43,643	37,331

CONSUMER COUNCIL OF FIJI NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D) FOR THE YEAR ENDED 31 JULY 2021

Note

Fixed Assets are stated at cost and have been included in the	accounts on the following basis:	
	31 July	31 July
	2021	2020
Furniture & Fittings **		
Cost:	(\$)	(\$)
At 1 August	420,070	410 704
Additions	420,070	410,794
Disposals		9,276
At 31 July	420,070	420,070
Depreciation and Impairment		
At 1 August	112,156	66,528
Depreciation for the year	45,948	45,628
Disposals	•	-
At 31 July	158,104	112,156
Net Book Value	261,966	307,914
Office Equipment **		
Cost:		
At I August	219,458	184,959
Additions	222	34,821
Disposals	(627)	(322)
At 31 July	219,053	219,458
Depreciation and Impairment		
At 1 August	164,708	137,165
Depreciation for the year	19,975	27,865
Disposals	(627)	(322)
At 31 July	184,056	164,708
Net Book Value	34,997	54,750
Motor Vehicle		
Cost:		
At I August	215,498	154,476
Additions	19,138	61,022
Disposal	(63,303)	-
At 31 July	171,333	215,498
Depreciation and Impairment	122.662	103,711
At 1 August	132,663	28,952
Depreciation for the year	20,938	28,932
Disposal At 31 July	(49,587) 104,014	132,663
	67,319	82,835
Net Book Value	07,319	02,033

CONSUMER COUNCIL OF FIJI NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D) FOR THE YEAR ENDED 31 JULY 2021

Note 4b:	Property, Plant and Equipment (con't)	31 July	31 July
	Intangible Assets	2021	2020
		(\$)	(\$)
	Cost	(4)	(4)
	At 1 August	155,715	39,311
	Additions	740	116,404
	Disposal	(28,593)	
	At 31 July	127,862	155,715
	Depreciation and Impairment		
	At 1 August	39,968	35,204
	Amortisation	18,047	4,764
	Disposal	(28,593)	
	At 31 July	29,422	39,968
	Net Book Value	98,440	115,747

^{**} Donated Assets

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

Asset	Value	Class of Asset	
Samsung Fridge	\$1,742	Office Equipment	
Samsung Microwave	\$430	Office Equipment	
3 Office Leather Chair	\$2,615	Furniture & Fittings	
Computer Table Set	\$6,150	Furniture & Fittings	
2 Bamboo Banners	\$606	Furniture & Fittings	
Complaints Management System	\$76,224	Intangible Assets	

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

	31 July	31 July
	2021	2020
	(\$)	(\$)
Net surplus for the year (Operating)	50,031	(277,075)
Net (deficit)/surplus for the year (Donor)	360	1,292
Non Cash Adjustment:		
Non cash contribution received		(76,224)
Depreciation	104,908	107,209
Loss on disposal of fixed assets	13,716	
Gain/Proceeds from disposal of fixed assets	(36,000)	(11,500)
(Increase)/Decrease in Current Assets		
Increase in recievable	(6,312)	(2,425)
(Increase)/Decrease in prepayments	4,608	3,295
Decrease in VAT receivable	4,396	(10,763)
Increase/(Decrease) Current Liabilities		
Increase in accounts payables	(27,953)	12,974
Increase/(Decrease) in provision for annual leave	(15,301)	3,757
Increase in other liability	(29,167)	(25,035)
Net Cash provided by Operating Activities	63,286	(274,495)

CONSUMER COUNCIL OF FIJI NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D) FOR THE YEAR ENDED 31 JULY 2021

Note 6:	Deferred Grant		
		31 July	31 July
		2021	2020
		(\$)	(\$)
	Opening Balance	561,244	532,139
	Add PPE Additions	20,099	131,727
	Add unutilized Capital Government Grant	-	4,587
		581,343	668,453
	Less: Amortization of Deferred Revenue		
	Intangible Assets	18,047	4,764
	Office Equipment	19,975	27,865
	Furniture & Fittings	45,948	45,628
	Motor Vehicle	20,938	28,952
		104,908	107,209
	Add Unutilised Donor Fund Grants	55,645	
	State of the state	33,043	
	Closing Balance	532,080	561,244
	Represented by:		
	Current	104,908	107,209
	Non Current	427,172	454,035
		532,080	561,244
Note 7:	Reimbursement		
Note /:	Reimbursement	31 July	31 July
		2,021	2,020
	T ID: I	(\$)	(\$)
	Travel Reimbursement Consumers International	-	6,037
	Supplier / Staff Reimbursement	250	165
	CEO's Per Diem Reimbursement	•	1,773
	Workshop /Supplier Reimbursement	976	
		1,226	7,975
Note 0.	Donor grants:		
Note o:	Donor grants:	31 July	31 July
		2021	2020
		(\$)	(\$)
	Green Action Fund - Project 1	•	5,680
	Sponsorship - GAF Project 2	5,844	900
	UN75 USP - Project Naisolesolevaki	•	7,000
		5,844	13,580

Note 9: Contingent Liablilties

In the financial year 2018-2019, the Council had a pending legal case and the details are as follows: Hansons Supermarket vs Consumer Council of Fiji.The claim amount of \$12,000 is for the value of goods destroyed. The plaintiff has also claimed special and general damages. On the 05th of May 2020 the Council's application for strike out was heard in the master's court and submissions in support was heard. Ruling yet to be issued on notice. The Council is not currently in a position to predict the decision of the authorities and any potential fines.

CONSUMER COUNCIL OF FIJI NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D) FOR THE YEAR ENDED 31 JULY 2021

Note 10: Principal Activities

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

Note 11: Related Parties

(a) Identity of related parties

The Council incurs and bears the cost of the Consumer Council of Fiji meetings and provides allowances to non-civil servant and benefits to the members of the Council as determined by the Council with the approval of the Minister in accordance with the Consumer Council Act 1976.

The following are the Council board members as of 05th May 2022:

Mr. Mohammed Gani	Chairman	Appointed on 05th May 2022
Ms. Elizabeth Jane Algar	Deputy Chair	Appointed on 05th May 2022
Ms. Anabel Ali	Member	Appointed on 05th May 2022
Mr. David Solvalu	Member	Appointed on 05th May 2022
Mr. Selvin Karan	Member	Appointed on 05th May 2022

The following were the Council board members up to the date of this report:

Mr. Raman Dahia	Chairman	Served from 06 April 2019 to 06 April 2022
Ms. Elizabeth Jane Algar	Member	Served from 06 April 2019 to 06 April 2022
Mr. Vimal Kumar	Member	Served from 06 April 2019 to 06 April 2022
Mr. Mohammed Gani	Member	Served from 06 April 2019 to 06 April 2022
Mr. Arunesh A Chand	Member	Served from 06 April 2019 to 06 April 2022

(b) Transactions with Related Parties

Transactions with related parties during the year ended 31 July 2021 with approximate transaction value are summarized as

	31 July 2021	31 July 2020
	(\$)	(\$)
Board Allowance	30,600	34,000
Board Expenses	250	1,938

(c) Key Management Personnel

Key management personnel are those persons having authority and responsibility for planning, directing, and controlling the

	31 July	31 July
	2021	2020
	(\$)	(\$)
Key management personnel expenses	213,915	224,224

Key management personnel includes the Chief Executive Officer, Manager Research and Policy Analysis, Manager Campaigns, Information & Media, Manager Finance & Administration, and Manager Alternative Dispute Resolution & Consumer Advisory.

CONSUMER COUNCIL OF FIJI NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D) FOR THE YEAR ENDED 31 JULY 2021

Note 12: Events Subsequent to Balance Date

Given the economic fallout and budget limitations due to the prolonged COVID-19 induced economic crisis, the Council will need to continue with its cost effective measures to conduct operations and assist consumers.

Note 13: Council Details

(a) Registered Office and Located Place of Operation

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

(b) Staff Establishment

As at balance date, the Council employeed a total of 27 (2020: 29) employees.

Note 14: Approval of Financial Statements

EVENTS DIARY FINANCIAL YEAR 2020-2021

August 2020

- MSAF Day- Mobile Unit
- Talk Business with Fiji TV
- Radio Fiji 1 Talkback show







September 2020

- REACH Program- Makoi/ Tuirara
- Sakoca Settlement Community Visit
- Meeting with Lomaivuna Agriculture Team









October 2020

- GAF Projects in Lomaivuna
- Lomaivuna farmers recognition programme.
- USP GAF













November 2020

- Fiji Police Force Staff
 Workshop- Labasa
- Downtown Boulevard, Suva Mobile Unit
- Tailevu North College school visit











December 2020

- Nasinu Market Mobile Unit
- Vinod Patel Hardware Workshop in Lautoka
- Monfort Boys Town Workshop
- Radio Fiji 2 Talkback show



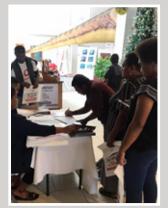






January 2021

- FNPF Plaza Mobile Unit
- Rups Big Bear, Ba Workshop
- Nausori Market awareness
- Sawani Women's Club Community Visit









February 2021

- USP Lecture Visit
- Gurbachan Singh Mall Mobile Unit
- Rishikul High School Prefect Induction









March 2021

- WCRD 2021
- Staff of New World Supermarket workshop











April 2021

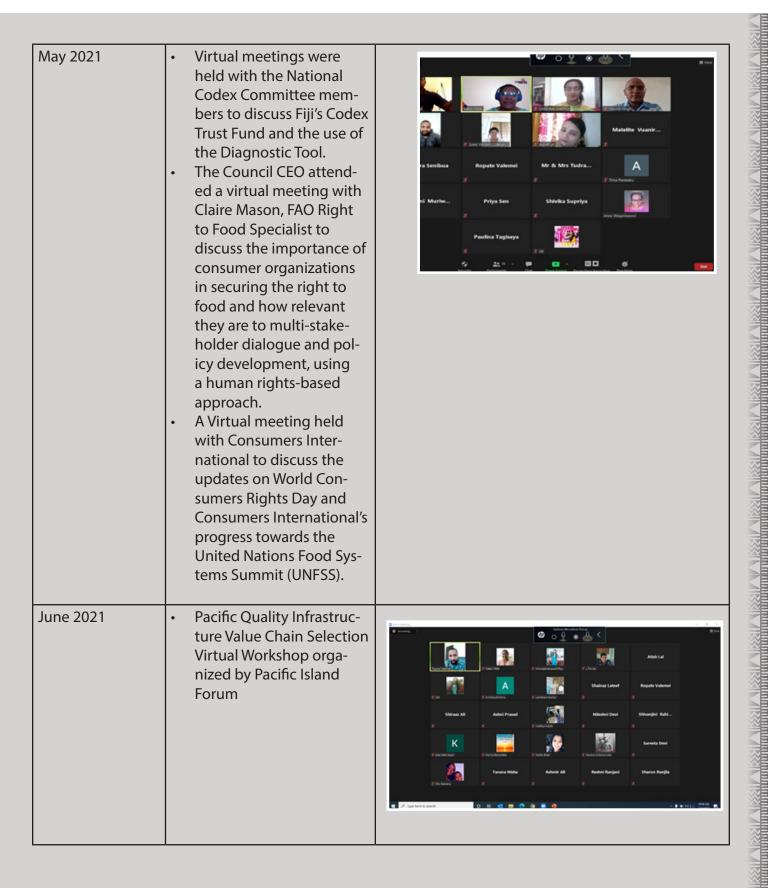
- Community visits for parents of Labasa Sangam Kindergarten
- Radio Fiji 1 Talkback show
- PICAP Training

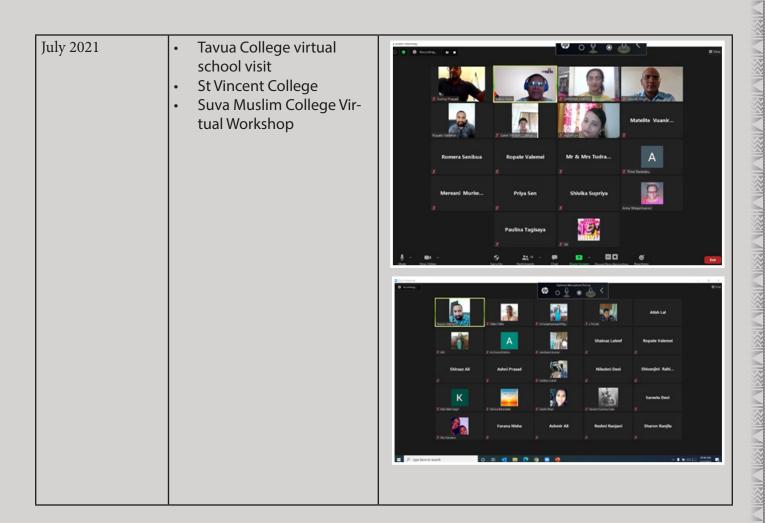












ANNEX 1: MINOR RESEARCH

legue	
Issues	
To conduct a bi-monthly price survey for a basket of goods. (Aug, Oct, Dec, Feb, April, July)	To ascertain the current practices of network unlocking for mobile phones that are adopted by mobile companies in Fiji.
To conduct a bi-monthly price survey on imported fruits and vegetables among supermarkets. (Aug, Oct, Dec, Feb, April, July)	To ascertain whether service providers deliver good quality customer service, which includes the availability of seats for waiting areas, quick turnaround time in assisting customers, counter-notices, queue management systems, and the availability of brochures and other publications for consumer information. (Aug, Oct, Jan, Feb, April)
To identify whether service stations around Fiji are in good hygiene conditions, monitor the prices of fuel and grocery items, and identify if the main services offered are functional (air gauges and fuel pumps). (Aug, Oct, Jan, Feb)	To ascertain the services provided by the internet shops in Labasa, and to establish if these businesses were displaying prices for consumer information.
A complaint-driven survey to ascertain the non-availability of medium white sliced bread being sold in bakeries in the Central, Western, and Northern divisions and to find out whether medium white sliced bread is baked in less quantity in comparison to other bread.	To ascertain the minimum and maximum retail price of Huggies diapers sold in supermarkets in the Central division.
To determine the cancellation policy on lay-by sales in Labasa.	To discuss the need for improved hygiene standards in supermarkets, butchers, and restaurants and propose to the Central Board of Health for HACCP to be made mandatory for all supermarkets, butchers, and restaurants as per Part II section 7 of the Food Safety Regulation 2009.
To determine whether the used car dealers are reflecting the reduction of the fiscal duty on the retail price of used hybrid and non-hybrid passenger vehicles from 1st August 2020.	To find out whether weighing scales, particularly in small-medium stores in the Western Division are calibrated properly or not and comply with the National and Trade Measurement Decree 1989.
To enquire about the services offered on Closed-circuit television (CCTV) installation, warranty term on CCTV, installation fee, availability of qualified technician for installation, and the time taken to complete installation by different traders in Labasa.	To ascertain whether there is an increase in the prices of goods whenever social welfare recipients do their monthly shopping.
To examine when a life policy could be surrendered, the conditions of surrendering a life policy, how the surrender value of a life policy is calculated, the disadvantages of surrendering a life policy, and whether proper disclosures of "surrender value" were disclosed to consumers at the point of sale.	To find out whether the retail prices of onions were under the price control order of the Fijian Competition and Consumer Commission (FCCC), and whether the traders were selling onions as per the weight or as single units.

To ascertain whether public conveniences are available in public buildings (including complexes, shopping malls, and plazas) for consumers.	To ascertain whether perishable items sold by retailers during Diwali festive season were of good quality.
To examine the following: (i) the fees & charges associated with a home loan application at Housing Authority; (ii) whether MPI is mandatory or optional for applicants to take up; (iii) how is this calculated; (iv) the other component of insurance attached with the home loan package; (v) the interest schedule for each home loan package; and (vi) whether the interest is charged to the principal (excluding all other charges) or the whole sum on reducing balance or compound.	To compare the prices of items advertised in the Christmas Special catalogs of retail outlets between the years 2019 and 2020.
To ascertain whether the refilled engine oil is being sold at the correct volume to consumers.	To find out whether laser lights and toys can be sold in Fiji and the health implications of being exposed to laser lights.
To find out whether the terms and conditions of loyalty cards provided by traders are disclosed to consumers and whether items can be set aside should consumers wish to purchase them through their loyalty card points.	To define a real-time payment (RTP) system and determine its significance to both consumers and businesses.
To ascertain whether the CEBO sandals sold in Fiji's stores are genuine or original.	To investigate complaints received against safety boots sold in Fiji's marketplace and provide recommendations to the Department of National Trade Measurement and Standards (DNTMS) for consideration on the implementation of standards on the import and retail of safety boots.
To ascertain the extent of change in demand for potatoes post cyclone Ana and Yasa and establish whether the supermarkets can cope with demand and what implications it has for consumers in the Northern Division.	To ascertain the availability of medicines listed under the Free Medicine Program (2015) in pharmacies.
To investigate whether full information is disclosed to customers about the beauty/hair treatments/procedures and products used by the saloons in Western Division.	A complaint-driven survey to investigate the hygiene practices in the local salons.
To ascertain whether baked-on dates on pre-packed baked goods are displayed by bakeries as mandated by the Food Safety Regulation 2009.	A complaint-driven survey to investigate whether the information on Bigen powder hair color has all the information in English – as required by the Act.
To ascertain how many supermarkets charge consumers for meat slicing and plastic packaging and to find out if supermarkets disclose these charges beforehand.	To ascertain the justification for the sudden increase in the cost of group health provided by Fiji Care to civil servants.

To make an information or complete of the state of	To source the engilebility of books books and the
To gather information on services offered by the tyre repairers and the associated charges by different traders in the Western division.	To gauge the availability of basic hardware materials in hardware stores in Labasa and ascertain the factors related to shortage and non-delivery of hardware items.
To ascertain how pharmacies in Fiji dispose of expired medicines.	To discern the hygiene and food safety practices implemented by supermarkets.
To find out the validity of Halal claims by restaurants.	To determine the need for a Price Control Order on diabetic machines being retailed in Fiji.
To find out the validity of Halal claims by restaurants.	To determine the need for a Price Control Order on diabetic machines being retailed in Fiji.
To investigate on quality and warranty coverage of Antilock braking [hereinafter "ABS"] accumulators sold in the Fijian market.	To investigate the calculation and disclosure of fees and commissions charged by real estate agents.
To investigate the services provided by the gold jewel- ry repair services in Labasa and the imposition of terms and conditions on consumers.	To conduct a comparison of pre-and post-Easter specials among supermarkets from the Lami to Nausori corridor.
To determine whether the full required information is available on the packaging.	To determine whether consumers encounter loss of meat weight when they choose to have the meats sliced.
To find out how hygiene can be maintained by roadside vendors.	To examine the process and costs required for unlocking mobile phones
To check whether businesses conduct legal and ethical practices in serving consumers during the current outbreak of COVID-19. (May, June)	To investigate the services provided by the air-conditioning companies in Labasa and the imposition of warranty terms and conditions on consumers.
To analyze the warranty terms and conditions of car batteries.	To find out whether M-Paisa agents can charge consumers a service fee upon purchase of EFL recharge tokens.
To conduct a comparison between the pre and post-COVID-19 (second wave) delivery charges by hardware companies.	To gain a better insight into the reasons for adaptation and non-adaptation to online payment methods.

To ascertain how traders determine pull dates on pre- packed perishable foods, like fruits, vegetables (fresh produce), and meat.	To ensure compliance with COVID-19 guidelines being put in place for traders in the Lautoka containment zone.
To ensure compliance with COVID-19 guidelines being put in place for restaurants in Labasa.	To investigate the storage temperature and condition in which frozen goods are kept by traders.
To investigate the following: 1. If manufacturers are compliant with the Food Safety Regulations 2009 when producing flour; 2. If manufacturers have standards set for retailers to comply with when storing flour; and If any, whether the standards set by manufacturers are followed by retailers (supermarkets).	To study the benefits and disadvantages of making hire purchase payments, and ways consumers can effectively manage such payments.
To determine whether bus drivers perform the redeem function of e-transport cards on the buses for customer convenience.	

A total of 83 minor research papers were compiled during 1 August 2020 – 31 July 2021.

ANNEX 1.1: MAJOR RESEARCH

No	RESEARCH TOPIC	PAPER
1.	E-commerce and Consumer Protection	E-commerce and Consumer Protection in Fiji
2.	Warranty on White Goods	A Closer Look at Warranties in Fiji
3.	Misleading Advertisements	Misleading Advertisements in Fiji
4.	Hygiene in the Hair and Beauty Salon	Hygiene in Fijian Hair and Beauty Salons
5.	Pharmaceutical products in Fiji	The Availability and Affordability of Pharmaceutical Products in Fiji (Part 1)
		TOTAL – 5 completed

ANNEX 2: LIST OF SUBMISSIONS

No	то	ABOUT
1.	Department of National Trade Measurement and Standards	Comments provided on the International Organization for Standardization/Consumer Policy Committee (ISO/COPOLCO) survey.
2.	Ministry of Commerce, Trade, Tourism, and Transport	Comments provided for the review of the Republic of Fiji Competition and Consumer Bill 2020.
3.	Fijian Competition and Consumer Commission	Submission on Fiji's Shipping Freight Charges.
4.	Fijian Competition and Consumer Commission	Submission for review of the domestic shipping route Natovi/Nabouwalu/Savusavu.
5.	Ministry of Commerce, Trade, Tourism, and Transport	Submission on consumer complaints violating Fiji's maritime travelers' rights.
6.	Ministry of Local Government, Housing and Community Development.	Submission on consumer concerns on architectural services.
7.	Ministry of Health and Medical Services	Submission on recurring issues in supermarkets.
8.	Fijian Competition and Consumer Commission	Submission on Fiji Petroleum Annual Review 2020/2021 and Development of Regulatory Framework for Petroleum Products
9.	Fijian Competition and Consumer Commission	Submission on Proposed Sugar Price Increase by Fiji Sugar Corporation for the Domestic Market
10.	Ministry of Commerce, Trade, Tourism & Transport	Submission on Electricity Disconnection of Consumers and Micro and Small Businesses.
		TOTAL – 10 completed

ANNEX 3: SUMMARY OF TRADER & SERVICE PROVIDER VISITS

Location	No. of Trader Visits	No. of Service Provider Visits	Total
Suva	206	65	271
Lautoka	59	19	78
Labasa	64	12	76
TOTAL	329	96	425

ANNEX 4: ADVERTISEMENT MONITORING

No. **Business Name, Address**

1.

Grand West Villas, R.B Patel, Rups Big Bear, Food City Supermarket, Shop N Save, Prouds Fiji, Tappoo City, Rajendra's Foodtown Supermarket, Fiji Traders, Goodman Fielder Fiji, Tappoo City, S Nagindas, Baby Jacks, The Vuda Pork Shop, Tree House Boutique, Bula VIP Lounge, Victoria Wines Fiji, Vinod Patel Home & Living, Safeway Wheels, Burger King Fiji, Tower Insurance Fiji, Web Store Fj, New World IGA, Urban Wings Co, Prouds Fiji, Tappoo City, Jacks of Fiji, Pacific Edge, Pak n Save Supermarket, Grand Pacific Fiji, Fiji Agro Marketing, New World IGA, Jacks Little India, Quality Distributors & Office Supplies, Clyde Equipment (Pacific) Limited, Jewels Fiji, Tappoo City, NuLook, BSP Life (Fiji) Limited, Jacks of Fiji, Mega Supermarket, Let's Bake A Wish, APCO Coatings Fiji, The Rotisserie, That Food Box Fiji, Food Well Fiji.

Problems Encountered

Incomplete hidden or information: These the businesses failed to reveal crucial information pertinent to the advertised product via print (Fiji Sun) and social media (Facebook and Instagram), which would affect the consumer's decision to purchase. For example, promotion validity period (start, end, and/ brand/quantity; whether products were new or refurbished; specification on the interest rate (fixed/ variable) advertised loans; specification on areas subjected to on free delivery; pictures of goods advertised; accommodation bond; non-disclosure of stores where "specials" were applicable; and/or nondisclosure of "Pictures for Illustration Purpose"/ "Terms and conditions apply" phrases.

Responses (if any)

Businesses amended advertisements disclosing the promotion validity period; whether products were new or refurbished; product brand/quantity; pictures of goods advertised; specifying the interest rate (fixed/variable); the areas subjected to free delivery; accommodation stores where "specials" were or draw dates); product applicable; and/or "Pictures for Illustration Purpose"/ conditions "Terms and apply" phrases.

2. HB Tech, Grand Pacific Hotel, Silver Age-Creative Costume Jewelry, TappooCity's essential services (New York Pizza Kitchen, Madras Masala and Bollywood Café), All Time Solutions, iCentre, Brij Lal Fiji, The Krispy Bite, Payal Jewellers Pte Ltd, Cookies and Cream, Glamada, Narhari, TappooCity Chemist, Super Corner Store, Geeking Up Simplifying ICT, Cyber Food, Fonex Fiji, Jodys, Fiji Food Fiesta, Prouds Fiji, Jacks of Fiji, Painapiu Shop, Imperial Jewels Fiji, Nazu Collections, The Hair Lounge, S Nagindas. McDonald's Fiji, Jacks of Fiji, Quality Distributors & Office Supplies, Gift House by Shivv, Let's Bake A Wish.

Hidden fees and surcharges: These businesses failed to disclose their delivery options and their associated charges on their advertisements displayed on social media (Facebook and Instagram). Additionally, a business failed to disclose that "Free Standard Installation" did not apply to Toyota Prius 1.5 Hybrid and would cost \$60.00 for installation. This was only disclosed upon customer inquiry.

Businesses amended the advertisements by including delivery options and charges. HB Tech also disclosed that "Free Standard Installation" did not apply to Toyota Prius 1.5 Hybrid.

3. New World IGA, Max Val-u, Subrail's Furniture, Mobil Service Station, Nasekula Road, Labasa, Shop N Save Restaurant, Tavua, CJS Supermarket, Labasa, R.B Patel Supermarket, Labasa, Suntek Supermarket, Labasa, Viti-Kart – Vodafone Fiji, Vinod Patel, and Company Limited.

Incorrect Pricing: These businesses stated wrong prices or lured consumers with low prices advertised on the shelf, print, and/or social media however, it changed as consumers proceeded to purchase the items. For example, mismatch of prices displayed on the shelf vs. the Point of Sale (POS) system.

Businesses amended the advertisements by matching the prices at the customer point of purchase (POS/online check-out point) with the prices advertised on the shelf, and/or social media.

4. Paradise Exclusive Fiji, Lautoka, Eletomech Limited, Surplus, Elim Mini Mart, Rups Big Bear, Cute Little Things, Beyoutique, Caroline Hub Investment, Linny's Closet Fashionholic Fiji, C&C's Collection, Gracies Thrift Fiji, The Wardrobe, Cherry Lab, Shazzy Fiji, Cute Thrift Things, Thriftaholic, G Click Photography Fiji, New Era Fashions, Clothes Thrifts, Small Threads Attic, Style Yourself Fiji, Stylogy Fiji, Your Little Shop, Sweet Magnolia Fiji, Nifty and Thrifty, FA Closet, Ace Boutique Men, Style Bure Fiji, Dressup Fiji, NM Exquisite Fiji, Shop with Jodz, Fiji Purchases, Fashion Addict, Closet Oasis

Exclusionary clauses: These businesses displayed advertisements in-store and on social media that were inclusive of exclusionary clauses which read: "no refunds/returns". The advertisements were amended and the exclusionary clauses were removed.

5	Five Squares	Use of the term 'free': Using the term 'free' to entice a purchase. An example of this was an advertisement claiming that consumers who purchase wheely bins will get 10 rolls of a free garbage bag, which was not the case. Instead, the customers were provided 1 roll of garbage bags which had 10 pieces.	Five Squares removed the advertisement as the promotion period had ended but assured the Council that the mistake would not be repeated.
6.	Paradiso Restaurant.	False discounts: This is when a supplier falsely claims that their product is special, for example, this restaurant had advertised that they are providing a 25% discount on spicy wings. However, the advertised discounted price of \$11.50 did not carry a 25% discount as the original price of spicy wings was \$12.00.	Paradiso Restaurant amended the price of their Spicy Chicken Wings to \$9.00.
7.	Goodman Fielder Fiji, Bondwell Fiji, iCentre, Prouds Ozone Electrical and Power Solutions, Vinod Patel Home & Living, Safeway Wheels, Five Squares, R.B Patel Supermarket, Oxygen Exclusive Casuals, New World IGA, Tappoo City, Urban Wings Co, Dollar Things, Clyde Equipment (Pacific) Limited, New World IGA, Tappoo City, NuLook, Kasabias Pte Limited, Navsons Limited. Kasabias Pte Limited, Navsons Limited.	Price comparisons: These businesses failed to disclose the original prices of goods advertised on special, or any price at all, on print (Fiji Sun and Fiji Times) and social media (Facebook and Instagram) for transparency and price comparison. One of the businesses (Tappoo City) had advertised an incorrect special price for a good.	Businesses amended the advertisements by including the original prices of goods advertised. Additionally, Tappoo City agreed to honor the initial special price advertised on the JBL Bluetooth speaker.
8.	Electromech Limited, Lautoka.	False claim: Electromech Limited had advertised solar lights for sale on 15.07.21 however, the items were not available in stock till 17.07.21	The advertisement was amended whereby the promotion period was extended.

A total of 158 advertisements were monitored during 1 August 2020 - 31 July 2021

ANNEX 5: KEY ENGAGEMENTS

No.	Date	Officer(s)	Topic/Issues	Meeting with
		BOARDS AND	COMMITTEES - 27	
1.	18/08	Seema Shandil and Pranil Narain.	Public Inquiry Committee - Hous- ing Authority induction meeting.	Tarlochan Singh, Nazia Ali, and Lanieta Lomalagi – – Public Inquiry Committee – Housing Authority members.
2.	19/08	Seema Shandil and Pranil Narain.	To discuss and identify the policies and plans in place, and how customers are being served regarding lot allotment and other issues.	Tarlochan Singh, Nazia Ali, and Lanieta Lomalagi – Public Inquiry Committee – Housing Authority members, Robert Sen – Chief Executive Officer, and Loraine Seeto – Chairperson, Housing Authority of Fiji.
3.	15/09	Seema Shandil and Ranjaline Reddy	Public Inquiry – Housing Authority committee meet- ing	Public Inquiry Committee members
4.	16/09	Seema Shandil and Ranjaline Reddy	Public Inquiry – Housing Authority committee meet- ing	Public Inquiry Committee members
5.	17/09	Seema Shandil	Fiji Medicinal Products Board Meeting	Board Members
6.	17/09	Seema Shandil and Ranjaline Reddy	Public Inquiry – Housing Authority committee meet- ing	Public Inquiry Committee members
7.	18/09	Seema Shandil and Ranjaline Reddy	Public Inquiry – Housing Authority committee meet- ing	Public Inquiry Committee members
8.	21/09	Seema Shandil	TSAC meeting	TSAC members
9.	22/09	Seema Shandil	YES & RISE Selection Panel meeting	Panel members
10.	28/09	Seema Shandil and Ranjaline Reddy	Public Inquiry – Housing Authority committee meet- ing	Public Inquiry Committee members
11.	20/10	Seema Shandil	Diabetes Fiji Board meeting	Board Members

12.	05/11	Swasti Narayan and Lusia Rabaka.	Attended the National Codex Committee (NCC) Meeting.	NCC members.
13.	24/11	Seema Shandil	Steering commit- tee meeting for maritime travelers' rights.	Steering Committee members.
14.	14/01	Seema Shandil	Trade Standards Advisory Council Meeting.	Trade Standards Advisory Council members.
15.	05/02	Jessica Lal	The second steering committee meeting for Maritime Travelers Rights was attended to deliberate on the draft Terms of Settlement, draft Implementation Plan and draft Maritime Travelers Policy.	Maritime Travelers Rights Steering Committee members
16.	18/02	Seema Shandil	Young Entrepre- neurship Scheme (YES) Panel meet- ing.	YES Panel members
17.	18/02	Seema Shandil	Fiji Medicinal Products Board meeting	Fiji Medicinal Products Board members
18.	31/03	Sheemal Singh	1st Building and Construction Tech- nical Committee Meeting.	Other Construction Industry Council of Fiji (CIC) members
19.	27/04	Lusia Rabaka	Quarter 3 National Codex Committee (NCC) Meeting	NCC members
20.	25/05	Sheemal Singh and Lusia Rabaka	National Codex Committee (NCC) Meeting.	NCC members.
21.	11/06	Sheemal Singh and Lusia Rabaka	National Codex Committee (NCC) Meeting via Zoom.	NCC members.
22.	24/06	Sheemal Singh and Lusia Rabaka	National Codex Committee (NCC) Meeting via Zoom.	NCC members.

23.	25/06	Sheemal Singh and Lusia Rabaka	National Codex Committee (NCC) Meeting via Zoom.	NCC members.
24.	07/07	Sheemal Singh and Lusia Rabaka	National Codex Committee (NCC) Meeting via Zoom.	NCC members.
25.	13/07	Sheemal Singh and Lusia Rabaka	National Codex Committee (NCC) Meeting via Zoom.	NCC members.
26.	22/07	Sheemal Singh and Lusia Rabaka	National Codex Committee (NCC) Meeting via Zoom.	NCC members.
27.	24/07	Seema Shandil	Discussion on the presentation on end-to-end digitization of services for med- ical consultations in Fiji, conducted by Vodafone ATH Foundation that would be imple- mented soon.	Fiji Pharmaceutical and Biomedical Association, Vodafone ATH Foundation, BeeDigital Pte Limited, and other invited stakeholders.
	TR	ADER & SERVICE PR	OVIDER ENGAGEME	NTS - 10
28.	08/09	Seema Shandil, Jessica Lal and Laisani Vuibau.	Discussion on BSP life medical insurance.	Calvin Yee – Head of Health Insurance and Ronlyn Sahib – Manager Legal, BSP Life.
29.	19/10	Seema Shandil and Swasti Narayan	Discussion on standards of footwear.	Mahendra Dahia – Owner, Dahia Footwear.
30.	20/01	Jessica Lal and Lusia Rabaka	Discussion on the complaint received against a pyramid scheme business in Fiji.	Steven Beddoes – Business Manager, Westpac Banking Corporation.
31.	27/01	Jessica Lal and Lusia Rabaka	Discussion on the complaint received against a pyramid scheme business in Fiji.	Rina Kumar – Manager for Customer Contact Centre and Aca Domolailai – Anti-money laundering compliance officer, Bank South Pacific.

32.	12/04	Lusia Rabaka and Janvi Sharma	Discussion on the current nature of complaints received against Telecom Fiji Limited (TFL) and better collaboration between the two organizations for ease of resolving complaints promptly. The discussion was also held in determining TFL's new contact person for the Council.	Faye Lois – Head of Customer Experience, Telecom Fiji Limited.
33.	01/07	Seema Shandil, Sheemal Singh, and Lusia Rabaka	Discussion on Coca-Cola Amatil Fiji's promotion, "Be in to win your share of \$100,000".	Navin Kumar – Marketing Brand Manager, Coca-Cola Amatil Fiji
34.	13/07	Seema Shandil, Ranjaline Reddy and Rabia Ali	Discussion via phone on issues found and com- plaints received regarding bad and rotten eggs for sale by Ram Sami's roadside vendors	Rohit Prabhakar Chetty – Group Human Resources Manager, Ram Sami & Sons (Fiji) Limited.
35.	20/07	Sheemal Singh, Shovneel Ram, and Rabia Ali.	Discussion via Zoom on issues found from Council's market surveil- lance and receipt of complaints against R.B Patel retail branches in this financial year.	Rajnesh Sharma – Operations Manager, R.B Patel Supermar- ket.

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36.	26/07	Sheemal Singh, Shovneel Ram, and Rabia Ali.	Discussion via Zoom on issues found from Council's market surveil- lance and receipt of complaints against Max Val-u retail branches in this financial year.	Shaileshni Devi – Assistant Branch Manager, Max Val-u Supermarket, Navua.
37.	26/07	Sheemal Singh and Rabia Ali	Discussion via Zoom on issues found from Council's market surveil- lance and receipt of complaints against Pak N Save Supermarket in this financial year.	Prashil Kumar – Director and Manoj Kumar – Manager, Pak N Save Supermarket.
	ENG/	AGEMENT WITH REG	ULATORS AND ENFO	DRCERS-29
38.	14/08	Seema Shandil, Jessica Lal and Pranil Narain.	Discussion on consumer issues faced by maritime travelers, and maritime development in which CCOF can be the contact point for complaints.	Faranisese Kinivuwai – Director Infrastructure, Transport, and Policy, Ministry of Commerce, Trade and Transport.
39.	27/08	Seema Shandil, Pranil Narain and Lusia Rabaka.	Discussion on the referred com- plaints and written submission provid- ed to the Maritime Safety Authority of Fiji (MSAF) for their intervention.	Captain Tomasi Kete – Officer-in-charge, Alesi Waqanivalu – Legal Advisor, and Shaleen Lata – Quality Assurance Officer, Maritime Safety Authority of Fiji.

40.	29/09	Seema Shandil, Jessica Lal and Taraiasi Wara	Discussion on Council's find- ings covering the hygiene standards found in supermar- kets, restaurants, and butchers, as well as a way forward to rectify these issues.	Vimal Deo – Chief Health Inspector, Ministry of Health Food Unit.
41.	30/09	Gurmeet Kaur	Discussion on the quality of fish sold at Gold Hold Seafood Limited.	Dr Isimeli Tuiteci – Sub-divisional Health Inspector, Ministry of Health, and Seini Ubitau – Assistant Health Inspector, Labasa Town Council.
42.	13/10	Jessica Lal	Discussion on the Electrical Standards form	Ajeshni Lata – Standards Officer and Asenaca Kevu – Senior Technical Assistant, Department of National Trade Measurements and Standards (DNTMS).
43.	21/10	Seema Shandil and Swasti Narayan	Discussion on the promises made by insurance agents to lure their clients but these are not disclosed on insurance policies	Poasa Werekoro – Chief Manager of Financial System Development (CMFSD), Reserve Bank of Fiji.
44.	29/10	Gurmeet Kaur	Discussion on the restaurant hygiene in the Northern division.	Dr. Isimeli Tuiteci – Subdivisional Health Inspector, Ministry of Health, and Seini Ubitau – Assistant Health Inspector, Labasa Town Council.
45.	20/11	Seema Shandil, Ashmeeta Shalvi- na, Vinash Singh, and Lusia Rabaka.	Discussion on under-weighed pre-packed garlic and other produce sold in the super- markets.	Harish Kant – Senior Inspector, Junaid Khan – Assistant Inspec- tor, and Shoeb Kausar – Admin- istration Officer, Department of National Trade Measurement and Standards, Ministry of Commerce, Trade, Tourism, and Transport.

46.	07/12	Ashmeeta Shalvina and Rabia Ali	Discussion on the Fiji Muslim League (FML) Halal Certifi- cation Process.	Hafiz-Ud Dean Khan – President, Fiji Muslim League, Joel Abraham – Chief Executive Officer, Sanjay Menon – Senior Compliance Officer and Shigufah Shainaz – Assistant Compliance Officer, Fijian Competition and Consumer Commission.
47.	08/12	Seema Shandil and Jessica Lal	Discussion on how Samabula Confectionary would rectify the issues with Marimas' product labeling and other issues identified by the Ministry of Health Food Unit. In the meeting, it was also revealed that Samabula Confectionary was distributing Marimas without a proper license from the Ministry of Health.	Vimal Deo – Chief Health Inspector, Sanjeshni Devi – Health Inspector, Sanjeet Prasad – Health Inspector, Ministry of Health Food Unit, and Feizal Haniff – Solicitor for Samabula Confectionery.
48.	13/01	Seema Shandil, Jessica Lal, and Vinash Singh.	Discussion on the issues faced by the Fiji Fuel Retailers Association (FFRA) to explore the possibilities of working together to iron out issues faced both by the traders and consumers.	Prashant Sarup – Manager of Economic Regulations and Risha Nand – Assistant Market Analyst, Fijian Competition and Consumer Commission, Litia Cava – Legal officer, Land Transport Authority, Nasir Khan – President, Fiji Fuel Retailers Association, Ritesh and Rajesh Patel – Managing directors, Su- preme Fuel Limited, Melba Lala – National Operations Manager, Mobil Service, and Nitesh Sami – Manager, Pacific Energy.

49.	25/01	Seema Shandil, Jessica Lal, and Vinash Singh.	Discussion on the complaint received against a pyramid scheme business (Freedom in 365 Movement) in Fiji, and how Fiji Financial Intelligence Unit (FIU) and the Council can work together to resolve financial scam-related complaints.	Razim Buksh – Director and Esther Sue – Manager for Intelli- gence Management, Fiji Finan- cial Intelligence Unit, Reserve Bank of Fiji.
50.	29/01	Seema Shandil, Jessica Lal, and Vinash Singh.	Discussion on proposing a Memorandum of Understanding (MOU) between the Council, Nasinu Town Council, and Nausori Town Council in light of the increasing complaints received against supermarkets and restaurants.	Anurashika Bari – Chief Executive Officer, Nasinu Town Council, and Nausori Town Council.
51.	29/01	Lusia Rabaka and Sheemal Singh	Discussion on the registration and retail of pesticides in Fiji, specifically pesticides sold by Ferns Pesticide Fiji.	Meraia Fong – Registrar for pesticides, Ministry of Agriculture.

52.	22/02	Seema Shandil, Vinash Singh and Shivika Mala	The signing of an MOU with the Land Transport Authority for the	Samuel Simpson – Chief Executive Officer, Land Transport Authority.
			exchange of information, intelligence, and training to advance the promotion and enhancement of active cooperation between LTA and CCOF leading to the improvement of Consumer Affairs particularly in the land transport realm through the exchange of information, resources and agreed on Standard Operating Processes.	
53.	09/03	Seema Shandil and Vinash Singh	Discussion on the e-commerce business practice in Fiji, the Council's findings, and a way forward to combat issues faced by consumers with online trading.	Honorable Faiyaz Koya – Minister for Commerce, Trade, Tourism, and Transport
54.	16/03	Vinash Singh and Sheemal Singh	Discussion on the strategic plan of FCCC	Nikhil Lal – Coordinator Operations, Vincent Daveta and Mr. Jamie (strategic review team members)
55.	22/03	Seema Shandil	Update the Minister on the pyramid scheme and discuss a way forward on how to create more awareness of its consequences	Honorable Faiyaz Koya – Minister for Commerce, Trade, Tourism, and Transport
56.	29/03	Seema Shandil, Jessica Lal, and Vinash Singh	Discussion on Memorandum of Understanding be- tween the Council and SCC.	Azam Khan – Chief Executive Officer, Suva City Council.

57.	12/04	Atish Nand and Senivesi Rasoni.	Discussion on the fact that a 6-inch block is measured in millimeters as per Australian and New Zealand Standards. Its correct measurement is 140 mm x 390 mm x 190 mm. Building Contractors and Carpenters in Fiji use 6-inch as layman's language to interpret the size of the block but in actual measurement, it is different in size.	Ilimo Koroi – Manager West, Department of National Trade Measurement and Standards, Lautoka and Kishore Singh – Manager and Ravid Raj, Standard Concrete, Nadi.
58.	13/04	Sheemal Singh, Lusia Rabaka, Shovneel Ram, Rabia Ali, and Janvi Sharma.	Discussion on the current nature of food complaints received at the Council from the Nasinu area and better collaboration between two organizations for ease of resolving complaints promptly.	Losalini Baikeirewa – Senior Health Inspector and Lucille Simpson – Assistant Health Inspector, Nasinu Town Council.
59.	14/04	Seema Shandil, Vinash Singh, and Jessica Lal.	Discussion on the Memorandum of Understanding (MoU) between the Council and Fiji Police Criminal Investigation Department (CID) in ease of referring complaints that fall under CID's jurisdiction.	Honorable Faiyaz Siddiq Koya – Minister for Commerce, Trade, Tourism and Transport, Abdul Khan – Chief Operating Officer; Assistant Commissioner of Police, Fiji Police Force and Rajesh Kumar – Manager Financial Fraud, Fiji Police Force.

60.	14/04	Sheemal Singh, Vinash Singh, and Jessica Lal.	Discussion on the MoU with Fiji Police Criminal Investigation Department (CID) in handling and referring complaints that fall under CID's jurisdiction.	Rajesh Krishna – Director Legal, Fiji Police Force.
61.	13/07	Shovneel Ram	Discussion on issues found via market surveillance and receipt of complaints at the Council against food establishments (supermarkets, canteens, restaurants, and other food retailers) in the Nasinu municipal boundary.	Losalini Baikeirewa – Senior Health Inspector, Nasinu Town Council.
62.	13/07	Lusia Rabaka and Shovneel Ram	Discussion on issues found via market surveillance and receipt of complaints at the Council against food establishments (supermarkets, canteens, restaurants, and other food retailers) in the Nausori municipal boundary.	Semi Waqa – Health Inspector, Nausori Town Council.

63.	14/07	Sheemal Singh, Lusia Rabaka, and Shovneel Ram.	Discussion on issues found via market surveillance and receipt of complaints at the Council against food establishments (supermarkets, canteens, restaurants, and other food retailers) in the Savusavu municipal boundary.	Seema Dutt – Chief Executive Officer, Savusavu Town Council.
64.	22/07	Lusia Rabaka, Atish Nand, Shovneel Ram, and Rabia Ali.	Discussion on issues found via market surveillance and receipt of complaints at the Council against food establishments (supermarkets, canteens, restaurants, and other food retailers) in the Lautoka municipal boundary.	Shalend Singh – Senior Health Inspector, Lautoka City Council.
65.	22/07	Lusia Rabaka, Atish Nand, Shovneel Ram, and Rabia Ali.	Discussion on issues found via market surveillance and receipt of complaints at the Council against food establishments (supermarkets, canteens, restaurants, and other food retailers) in the Ba municipal boundary.	Ronika Mishra – Health Inspector, Ba Town Council.

66.	23/07	Lusia Rabaka, James Vakacabe- qoli, Shovneel Ram and Rabia Ali.	Discussion on issues found via market surveillance and receipt of complaints at the Council against food establishments (supermarkets, canteens, restaurants, and other food retailers) in the Nadi municipal boundary.	Premila Chandra – Senior Health Inspector, Nadi Town Council.
	ST	AKEHOLDER CONSU	LTATIONS AND FOR	UMS -21
67.	12/08	Jessica Lal and Pranil Narain	Attended workshop to determine the regulatory objectives of the various agencies, identify the skills required to meet the key regulatory objectives and stocktake of whether these skills are currently available to the Fijian Government.	Invited stakeholders by the Department of National Trade Measurement and Standards, Ministry of Commerce, Trade, Tourism, and Transport.
68.	26/08	Seema Shandil	Consultation to review the curriculum of Fulton Adventist University for re- accreditation	Other invited Curriculum Advisory Committee (CAC) consultation members.
69.	28/08	Seema Shandil and Pranil Narain.	Public Inquiry - Housing Authority Public Consultation.	General Public in Nadi.
70	28/08	Seema Shandil and Pranil Narain.	Public Inquiry - Housing Authority Public Consultation.	General Public in Lautoka

71.	01/09	Seema Shandil and Ranjaline Reddy	Public Inquiry - Housing Authority Public Consultation	General Public in Nasinu
72.	02/09	Seema Shandil and Ranjaline Reddy	Public Inquiry - Housing Authority Public Consulta- tion	General Public in Nausori
73.	04-05/09	Seema Shandil and Ranjaline Reddy	Public Inquiry - Housing Authority Public Consulta- tion	General Public in Labasa
74.	08/09	Seema Shandil and Ranjaline Reddy	Public Inquiry - Housing Authority Public Consulta- tion	General Public in Davuilevu and nearby areas.
75.	09/09	Seema Shandil and Ranjaline Reddy	Public Inquiry - Housing Authority Public Consulta- tion	General Public in Nasinu
76.	13/10	Seema Shandil	Discussion on the Pacific Islands regional e-KYC project to gather insights on the use cases for a digital ID platform and existing identity databases in Fiji, the state of the ecosystem, as well as the challenges faced around the identity of customers.	Laura Muñoz – Senior Engagement Manager and Antonia Esser – Senior Associate, Cenfri
77.	24/11	Vinash Singh	National Consultation Workshop on key performance indicators (KPIs) of Fiji National Regulatory System for Fiji Pharmaceutical and Biomedical Services Centre.	Invited stakeholders by Fiji Pharmaceutical and Biomedical Services Centre.

78.	04/02	Vinash Singh	Meeting with consultative members of four proposed Climate Finance Sector Working Groups	Invited stakeholders from the Climate Change & International Cooperation Division (CCICD), Ministry of Economy.
79.		Seema Shandil	Discussion on the ex-post analysis of lessons learned from the application of policies and guidance to manage plastic pollution.	Emma Watkins – Senior policy analyst, Institute for European Environmental Policy.
80.	09/04	Seema Shandil and Vinash Singh	Steering Committee Panel Invitation to the Maritime Travelers Right public consultation in the morning in Nadi.	Invited committee members and other stakeholders.
81.	09/04	Seema Shandil and Vinash Singh	Steering Committee Panel Invitation to the Maritime Travelers Right public consultation held in the afternoon in Lautoka.	Invited committee members and other stakeholders.
82.	18/03	Sheemal Singh	Electronic Medication Administration Record (EMAR) in Fiji Inception Zoom discussion on DFAT-funded project that the NARC Committee would be undertaking.	Other invited National Association of Regional Councils (NARCS) members.

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83.	04/05	Seema Shandil	Importance of consumer organizations in securing the right to food and how relevant they are to multi- stakeholder dialogue and policy development, using a human rights-based approach.	Claire Mason-Right to Food Specialist, Food and Agriculture Organisation of the United Nations.
84.	15/07	Seema Shandil	The Background of the National Food System Summit Dialogue and the process leading up to the United Nations Food System Summit 2021.	Ram Bajeklal- Director FMF, Yee Wah Sing – Farmer/Exporter, Simone Cole – Director Vuda Piggeries Ltd, Deepak Rathod – Chief Operating Officer- RB Patel Supermarket
85.	19/07	Seema Shandil	Discussion on student concerns on the current fee structure of the higher education institutions (HEIs) in Fiji.	Vijay Naidu – Interim Director and Shaleshni Rai – Compliance Officer, Fiji Higher Education Commission, Joel Abraham – Chief Executive Officer, Fijian Competition and Consumer Commission and Bobby Maharaj – Chief Executive Officer, Tertiary Scholarship & Loans Board.
86	21/07	Seema Shandil and Sheemal Singh	United Nations Food Systems Summit 2021: Pathway for local food system transformation. Discussion on perspectives of different stakeholders.	Ministry of Agriculture and Food and Agriculture Organisation and other invited stakeholders.

87	21/07	Vinash Singh	Third Consultative Sectorial Working Group (SWG) meeting for the Green Climate Fund: Discussion on providing a practical interactive hands- on webinar to strengthen the National Designated Authority (NDA) portal for better climate finance information access.	Climate Change and International Cooperation Division, Ministry of Economy, and other invited stakeholders.
		OTHER ENG	GAGEMENTS - 57	
88.	04/08	Vinash Singh.	General discussion on business brand strategies, branding, campaigns, promotions, websites, creative design, online strategies, and apps.	Poonam Kritika – Director Marketing and Raksha Dave – Marketing Executive, Oceanic Communications Limited.
89.	04/08	Seema Shandil and Pranil Narain.	General discussion on pharmaceutical products.	Reenal Chand – President, Fiji Pharmaceutical Society.
90.	05/08	Kavitesh Pal and Caroline Koto.	Discussion on the renewal of the Council's Service Level Agreement 2020-2021, website user training, and the need for MYOB support.	Kevin Padarath – ICT Technical Support Manager and Shomal Prasad – Accounts Manager, Datec Fiji Limited.
91.	05/08	Seema Shandil and Ranjaline Reddy.	Courtesy visit and discussion on works carried out by the Fiji National University Students Association (FNUSA).	Ketan Lal – National President, and Mohammed Iqbal – Direc- tor of Planning and Manage- ment, FNUSA.

92.	07/08	Seema Shandil	Courtesy visit by Asco Motors.	Craig Simm – Chief Executive Officer, and Ronald Kumar – Fi- nancial Controller and Compa- ny Secretary – Asco Motors
93.	12/08	Kavitesh Pal and Caroline Koto	Discussion to reprogram the National Consumer Helpline and change the automated message.	Lusia Vusonimasei – Accounts Manager, Telecom Fiji Limited.
94.	12/08	Seema Shandil	Discussion on the potential advocacy channels for the FoodSwitch Fiji app. (Zoom)	Dr Claire Catherine Johnson – Post-doctoral research fellow, Food Policy Heart Foundation.
95.	12/08	Seema Shandil	Courtesy Visit by the newly appointed Real Estate Agents Licensing Board (REALB) Registrar.	Peni Komainavoka – Registrar, Real Estate Agents Licensing Board (REALB)
96.	27/08	Kavitesh Pal and Caroline Koto.	Discussion and assistance were provided on the audit of the Council's fourthquarter expenses.	Saazneen Hasan – Senior Finance Manager and Bale Sivo – Finance Manager, Ministry of Commerce, Trade, Tourism, and Transport.
97.	27/08	Seema Shandil, Pranil Narain and Vinash Singh.	Webinar on the use of plastics.	Consumers International members.
98.	27/08	Seema Shandil and Pranil Narain.	Discussion on consumer complaints from the Government of Kiribati and its state-owned enterprises about their agreements with Fiji-based companies and suppliers.	His Excellency David Teaabo – High Commissioner, Kiribati High Commission.

99.	10/09	Seema Shandil and Vinash Singh	Invitation by Sai Prema Foundation Fiji for a visit to their premises and the services being offered by the foundation.	Sumeet Tappoo, Foundation Director, Sai Prema Foundation Fiji
100.	15/09	Seema Shandil and Kavitesh Pal	Discussion on the National Consumer Helpline calls charges to be in line with the interconnection service rate.	Sridhar Karra – Head of Sales, Telecom Fiji Limited.
101.	15/09	Kavitesh Pal and Vinash Singh	Invitation by Suva City Council to Suva City's Environment Volunteer Leaders Forum.	Invited stakeholders.
102.	22/09	Seema Shandil and Jessica Lal	Attend REALB board inquiry for Khelvin Realtors Limited.	REALB Board members and other representatives
103.	23/09	Seema Shandil, Rufina Veisa and Ranjaline Reddy	Discussion on the enhancement of the mobile app and the timeline of its completion.	Vipin Narendra – ITGalax Solutions.
104.	07/10	Seema Shandil and Ranjaline Reddy	Clarification on Housing Authority inquiry on policies and procedures in place	Kuruwara Tunisalevu – Assistant Auditor General and Dineshwar Prasad – Director Audit, Office of the Auditor General.
105.	15/10	Seema Shandil, Jessica Lal, and Vinash Singh	Discussion on the Council's Press Release on bogus real estate agents.	Dr. Abdul Hassan – Chairman, Peni Komainavoka – Registrar, Pravin Narain – Communications & Data Management Officer, and Vinal Singh – Compliance and Monitoring Officer, Real Estate Agents Licensing Board (REALB).

106.	21/10	James Vakacabe- qoli	Attended the Pinktober Awareness Day organized by the University of the South Pacific, Lautoka.	Invited stakeholders.
107.	21/10	Ranjaline Reddy and Rufina Veisa	Discussion on the financial module of the Council's mobile app and the report template for the Complaints Management System (CMS).	Rajamohan Natarajan – Director Operations, ITGalax Solutions.
108.	22/10	Seema Shandil	Invitation by The Ambassador of Japan at the Commemorative Ceremony/Cultural Event on the 50th Anniversary of the establishment of Diplomatic Relations between Fiji and Japan.	Invited guests.
109.	28/10	Seema Shandil	Presentation on the Housing Authority Special Investigation Report.	Honorable Premila Kumar – Minister for Local Government, Housing, and Community Development.
110.	29/10	Rufina Veisa	Discussion on the financial module of the Council's mobile app and the report template for the Complaints Management System (CMS).	Rajamohan Natarajan – Director Operations, ITGalax Solutions.
111.	29/10	Swasti Narayan and Gaayetri Prasad	Pinktober fundraising event organized by Women in Business and PKF Aliz Pacific.	Invited stakeholders.

112.	03-04/11	Seema Shandil and Swasti Narayan	Attended the Virtual Pacific E-Commerce Workshop about Fiji's e-commerce report, highlighting issues and opportunities available in the region.	Invited stakeholders by the Ministry of Commerce, Trade, Tourism, and Transport.
113.	04/11	Seema Shandil	Attended the 50th female leaders' event.	Invited stakeholders by New Zealand High Commission
114.	11/11	Kavitesh Pal and Caroline Koto	Audit of the Council's 1st Quarter Financial Report.	Sazneen Hassan – Senior Finance Manager and Bale Sivo – Finance Officer – Ministry of Commerce, Trade, Tourism, and Transport.
115.	16/11	Vinash Singh	Attended a special address via Zoom on ISO certification.	Invited stakeholders by Consumers International.
116.	17/11	Vinash Singh	Discussion on evidence and supporting multi-stakeholder engagement on the role of diets and food systems in the prevention of obesity and non-communicable diseases.	Tarli O-Connor – Nutritionist, Food and Agriculture Organiza- tion.
117.	25/11	Seema Shandil, Vinash Singh, Kalesi Mele and Ropate Valemei.	Discussion on possible collaboration and publications, and ways to best serve the general public in terms of awareness and market watch conducted by the Council.	Ashaal Kumar – Manager Sales, Fiji Sun.
118.	27/11	Seema Shandil	Women in Business Annual Cocktail.	Invited stakeholders by Kirsty McNeil – Acting Australian High Commissioner.

119.	30/11	Seema Shandil and Vinash Singh	Interrogating the process of food	Amerita Ravuvu – NCD Plan- ning Advisor, The Pacific Com-
			governance in Fiji: Policy Mapping Study in Fiji.	munity (SPC).
120.	10/12	Seema Shandil	Invitation to Women in Business event.	Invited stakeholders.
121.	15/01	Seema Shandil and Jessica Lal	Discussion and the way forward on the complaint that the Council has referred to Fiji Medical and Den- tal Secretary.	Dr Wahid Ali – complainant.
122.	25/01/21	Seema Shandil, Vinash Singh and Ropate Valemei	Discussion on the Pacific Insurance and Climate Adaptation Programme Grant	Praneel Pritesh – Financial Inclusion Specialist, Pacific Financial Inclusion Programme.
123.	04/02	Seema Shandil, Vi- nash Singh, Shivika Mala	Launch of bus company complaints procedure.	LTA and other invited stakeholders
124.	19/02	Seema Shandil, Vinash Singh and Shivika Mala	Chief Guest for Prefects Induction	Rishikul Sanatan College
125.	22/02	Vinash Singh and Shivika Mala	Chief Guest for Prefects Induction	Ahmadiyya Muslim College
126.	24/02	Seema Shandil, Vinash Singh, and Ropate Valemei	Chief Guest for Prefects Induction	Vunimono Islamia School
127.	25/02	Seema Shandil, Vinash Singh, Dilasha Kumar and Ropate Valemei	Meeting with Pacific Financial Inclusion Programme (PFIP) and a consultant on the guide to the Pacific Insurance and Climate Adaptation Programme Grant application.	Praneel Pritesh – Specialist and Esther Bates – Consultant, Pacific Financial Inclusion Pro- gramme.

128.	10/02	Seema Shandil and Vinash Singh	Introductory discussion on protecting consumers from the harms of pyramid schemes.	Roy Matthan – Investigator, Shelly Watson-Hughes – Senior Investigator, and George Fraser – Principal Investigator, New Zealand Commerce Commission.
129.	10/03	Vinash Singh	Awareness session on Standards for Construction Items by the Department of National Trade Measurements and Standards.	Invited stakeholders.
130.	18/03	Seema Shandil and Ropate Valemei	Global Recycling Day celebration.	Honorable Mahendra Reddy – Minister for Waterways, Environment & Agriculture and invited guests.
131.	22/03	Seema Shandil, Vinash Singh, Dilasha Kumar, Kalesi Mele, Shivika Supriya, and Ropate Valemei	Meeting with Pacific Financial Inclusion Programme (PFIP) team on the guide to the Pacific Insurance and Climate Adaptation Programme Grant.	Praneel Pritesh – Financial Inclusion Specialist, Reginald Singh and Johan Nyqvist, Pa- cific Financial Inclusion Pro- gramme.
132.	30/03	Seema Shandil, Sheemal Singh, and Jessica Lal	Discussion on improving the construction industry in Fiji.	Gordon Jenkins – President, Construction Industry Council of Fiji, George Rulaine, Payal Prasad, and Elvin Singh.
133.	31/03	Seema Shandil, Vinash Singh and Shivika Mala	The Council and Sai Prema Foundation Fiji signed a Memorandum of Understanding (MoU) which would enable both organizations to collaboratively create awareness and educate consumers on their health and wellness.	Sumeet Tappoo – Director, Pratin Lal – Treasurer, and Remal Tappoo – Secretary, Sai Prema Foundation Fiji.

134.	07/04	Seema Shandil	Invitation to Fiji Broadcasting Corporation's (FBC) corporate brunch.	Invited stakeholders.
135.	14/04	Seema Shandil and Vinash Singh	Discussion on the possible collaboration for advocacy on non- communicable diseases (NCDs).	Viliame Qio – Project Manager, Diabetes Fiji, and Devina Deepika – Diabetes advocate.
136.	10/05	Sheemal Singh	United Nations Food Systems Summit 2021: Action Track 1- Ensure access to safe and nutritious food for all. Discussion on working to end hunger and all forms of malnutrition and reduce the incidence of NCDs, enabling all people to be nourished and healthy.	Ministry of Agriculture and Food and Agriculture Organisation and other invited stakeholders.
137.	12/05	Sheemal Singh and Vinash Singh	United Nations Food Systems Summit 2021: Action Track 2-Shift to sustainable and healthy consumption patterns Discussion on working to build consumer demand for sustainably produced food, strengthen local value chains, improve nutrition, promote the reuse and recycling of food resources	Ministry of Agriculture, Food and Agriculture Organisation, and other invited stakeholders

138.	19/05	Sheemal Singh and Vinash Singh	United Nations Food Systems Summit 2021: Action Track 3-Boost nature- positive food production and scale. Discussion on the needed improvement to manage and restore existing food production systems to benefit both nature and people.	Ministry of Agriculture and Food and Agriculture Organisation and other invited stakeholders
139.	29/06	Seema Shandil and Vinash Singh	A session conducted by Pacific Climate Adaptation Programme (PICAP) on the Pilot Parametric Insurance Product.	United Nations Development Programme (UNDP) Pacific Climate Adaptation Programme and grant partners.
140.	26/05	Sheemal Singh and Vinash Singh	United Nations Food Systems Summit 2021: Action Track 4-National Dialogue Advance equitable Livelihood. Discussion on the inequality in access to economic opportunities, productive resources and services, and gender inequalities in the food system.	Ministry of Agriculture and Food and Agriculture Organisation and other invited stakeholders