



ANNUAL REPORT 2021 - 2022

THE 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 conducting 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 responsibility. Provide 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.

Table of Contents

Letter to the Minister	6
Board of Directors	7
Organisational Structure	9
Chairman's Message	10
CEO's Message	12
Highlights	14
Campaigns, Information and Media	19
Research and Policy Analysis	29
Alternative Dispute Resolution	43
Governance	58
Financial Statements	67
Diary of Events	87
Annexure	96



08 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 FY2021-2022

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 2021 to 31 July 2022; and
- (b) The Audited Accounts for the period 1 August 2021 to 31 July 2022.

Yours Faithfully

.....
Mohammed Gani (Mr)
Chairman

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BOARD OF DIRECTORS

Chairperson - Mr Mohammed Gani



Mr Gani has more than 20 years of extensive commercial experience. He is currently the Country Manager-Fiji & the Pacific Islands at Brother International (NZ) Ltd. He spent nine years at the Telecom Fiji Ltd Group, 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 Masters In Business Administration (USP), Masters In Commerce (USP), Masters In Governance, Post Graduate Diploma in Management & Public Administration, Post Graduate Certificate in Financial Administration,

Post Graduate Diploma in Governance and Bachelor of Electronics Engineering (Pakistan). He is also a member of the Australian Institute of Company Directors. Mr. Gani has sheer interest in community development work and places a special focus in youth's personal development where he dedicates a substantial amount of his spare time. Mr Gani has been a Council Board Member for the past six years.

Ms Elizabeth Jane Algar



Ms Elizabeth Algar has proven value as a strategic advisor with multidisciplinary groups, a visionary and servant leader with over 15 years combined senior executive experience in corporate services, strategic management, MSME coaching & mentoring, education, aviation and human resources development. Elizabeth's current corporate services portfolio includes managing strategic, finance, HR development & recruitment, asset, general administration, and property management. As a consultant, Elizabeth has completed projects for Palladium, Cardno, IUCN, iTaukei Affairs Board, RFMF and the Ministry of

Education to name a few. She holds a Masters in Business Administration from USP and is also an Australian qualified trainer and chef. Elizabeth previously worked at International Red Cross, Australia-Pacific Technical College (APTC), and Fiji Airways. Her board memberships has included Chairperson for Nasinu & Nausori Town Councils. Elizabeth inspires to be a role model to aspiring women leaders who like her will step out in faith and be an amazing leader in her spheres of influence.

Mr David Edward Solvalu



Mr Solvalu is a lawyer by profession and has over six (6) years' experience specializing in Legislative Drafting, Policy Reform and Revision, and Legal Research. He has played an integral role in the development of major pieces of Fijian legislation, including the Trademarks Act 2021 and Climate Change Act 2021 and has extensive experience in the reviewing and amending of laws – including the Fijian Competition and Consumer Commission Act 2010, Companies Act 2015 and the Land Transport Act 1998. Mr Solvalu holds

Bachelor of Law Degree, Professional Diploma in Legal Practice and Professional Diploma in Legislative Drafting – all from the University of the South Pacific. Currently he is the Chief Legal Counsel at the Fijian Competition and Consumer Commission. Prior to joining FCCC, Mr Solvalu practised at Howards Lawyers, the Office of the Attorney-General and the Parliament of the Republic of Fiji – Government Chambers. He also serves on the Film Control Board and the Board of Assets Fiji Pte Ltd.

Mr. Shelvin Karan



Mr Karan is the Manager Domestic Conditions at the Reserve Bank of Fiji and has over 14 years of experience as a Macro Economist with experience in Fiji and the region. Apart from the RBF he has also worked at the International Monetary Fund's Pacific Office as a Local Economist. Mr Karan has a Master of Commerce and Bachelor of Arts from the University of the South Pacific.

Ms Anabel Ali

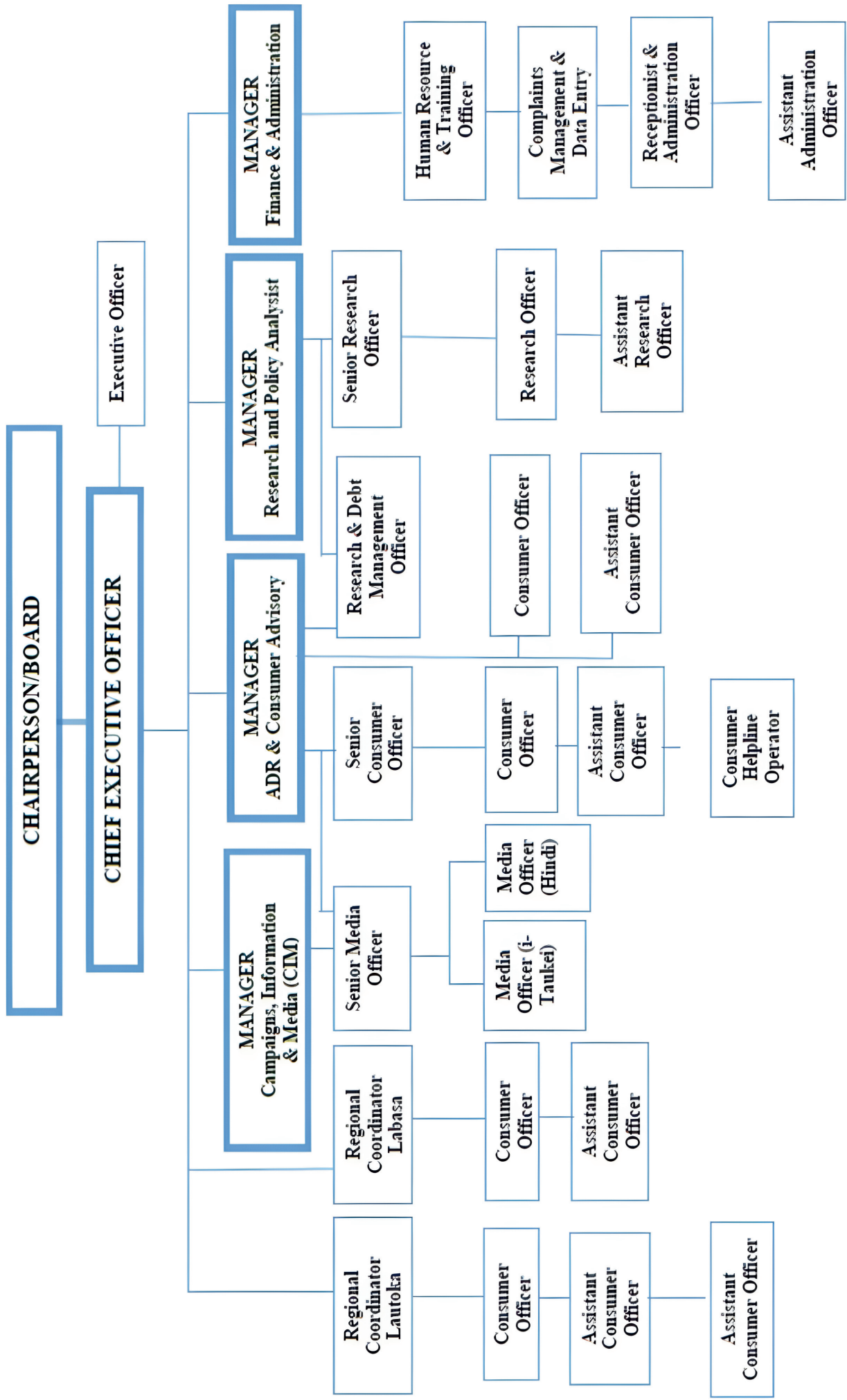


Ms Ali is currently the Group Financial Controller and Company Secretary at Fiji Fish Marketing Group Company Ltd and its 11 related entities in the hospitality, investment and fishing industries – a position she has held for the past 5 years. Prior to this, Ms Ali served as the Manager Audit and Assurance and Business Advisory Services for 10 years. She is also a member of CPA Australia, Australian Institute of Company Directors and Leadership Fiji. Ms Ali has a Bachelor of Arts in Accounting & Financial Management and Public

Administration and Business Management from the University of the South Pacific and Post graduate in Accounting from CPA Australia



CONSUMER COUNCIL OF FIJI – ORGANISATIONAL STRUCTURE



Message by the Consumer Council of Fiji Board Chairman



Bula Vinaka

It is with immense pleasure that I present the 2021-2022 Annual Report of the Consumer Council of Fiji in accordance with Section 16(1) of the Consumer Council of Fiji Act.

That belief—that consumer rights come from the empowerment of consumers and our combined might toward change—has been at the heart of the Consumer Council of Fiji's work for over 45 years. Consumers' economic freedom is critical to their ability to be full members of democracy. As Fiji's leading consumer advocacy

organisation, the Council's role is to not only empower consumers in their personal choices but also to take action to secure consumer rights and build a consumer-first economy.

As the newly appointed Board Chair, I'm proud that the small yet hardworking team at the Council lived up to this mission over the last year, leading us to incredible achievements:

- *Under the CEO's leadership, the Council successfully secured technical support for the development of the new website. The new user-friendly website also has a complaint lodging feature that consumers can easily use to lodge complaints or seek general advice using the programmed live chat function. This is in addition to the multitude of complaints lodging platforms we have already made accessible to consumers.*
- **115** communities were visited to create awareness on consumer rights and responsibilities and to hear the issues that consumers face; an increase of 410% compared to the previous financial year.
- **87** Workshops were conducted with traders to remind them of their responsibilities towards their customers; an increase of 280% compared to the previous financial year.
- **20,272** consumers benefitted through the consumer outreach programs; an increase of 270% compared to the previous financial year.
- **627** trader and service visits were made; an increase of 147% compared to the previous financial year.
- **4276** complaints were lodged during the year, and 84% of the complaints were successfully resolved.
- **15** submissions were made to enforcement bodies/government ministries pushing for price changes, policies and laws. Based on these submissions and the ones made previously, the Council saw positive impacts such as (1) Increase bus fare subsidy for the elderly and disabled from \$10 to \$25 as well as the one-off \$50 top-up for all social welfare recipients, (2) continuation of initiatives which were announced in the COVID-19 Response Budget for consumers who struggle in paying water and electricity bills, particularly residential customers with a combined household income earning \$30,000 or less, (3) the continuation of free medical services by private general practitioners and (4) a cap of not more than 2% commission of the sale value charged by real estate agents on residential properties (sale of less than \$500,000) is another win for consumers.

These are just a few of the successes the Council had; this annual report would further shed light on the work carried out by the Council and the achievements made in protecting the rights of consumers in Fiji.

However, our work did not finish with these achievements. Certain unscrupulous traders continue to find new ways to mislead and loot consumers in broad daylight, causing tangible harm to individuals and the rights of consumers. The Council's mission is as important as ever to build the accountability, transparency and trust in our marketplace that consumers and the country need. Therefore, the Board will continue to provide strategic guidance to the Council to create a fair and level playing field.

In the digital marketplace, we are redoubling our efforts to build a safer e-commerce environment and empower consumers to be vigilant and weed out dubious online traders. The Council has always championed consumer rights; whether it be in the brick-and-mortar setting or on online platforms. This has been enshrined in the National E-commerce workshop held by the Council, engaging regulators, private sector stakeholders, government ministries and policymakers; we will continue to work with the different players to create a safe E-commerce shopping experience for all consumers in Fiji.

We're also finding new ways to reach people, whether through our growing community on social media sites like Facebook, Instagram and TikTok or through building new partnerships with organisations that share the same goals. Meanwhile, we are also approaching the end of the Council's 2018-2022 strategic plan, and have kickstarted work to set a new strategic direction for the Council. This new plan will address the everchanging consumer landscape and will be a monumental instrument to cement consumer rights into trading practices, a feat which will be celebrated at the end of the new strategic plan; marking the Council's 50 years in existence.

Finally, on behalf of the Board, I would like to thank the Council CEO, Management and staff for their tireless work and external stakeholders such as Government ministries, enforcement bodies, NGOs and, most importantly, consumers for helping us make the Fijian market fairer. We continue to believe in a marketplace where the rules are fair, the incentives are positive, and leaders in business and the public sector are accountable for their actions; and we're not only willing—we're already working towards building a consumer-first economy today.



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Mohammed Gani



CEO's Message



As we reflect on the closing chapter of another year, the events of this financial period have left an indelible mark on our memories and will undoubtedly shape the future of consumer behavior, communication, transactions, and trade. The COVID-19 pandemic has brought about permanent transformations in the way we conduct our daily lives, enabling us to shop, work, hold meetings, conduct workshops, and stay connected with our loved ones from virtually anywhere with just a few clicks and swipes.

Similarly, businesses in Fiji have showcased remarkable resilience during the pandemic by adapting their operations and embracing online platforms such as retail websites, apps, and social media to interact with consumers. While the momentum of online trading had already begun in Fiji prior to the pandemic, the COVID-19 crisis accelerated the use of e-commerce by both consumers and businesses. As Fiji's oldest and only consumer watchdog, the Council fully supports this transformation. However, we emphasise the importance of respecting and upholding consumer rights within the realm of e-commerce platforms. This is as consumers continue to face issues such as unsafe products, unfair business practices, inadequate online dispute resolution, non-delivery of items ordered online, fraudulent online businesses, and breaches of consumer privacy, among others. This is reflected in the increasing number of complaints registered with the Council regarding e-commerce. To address these concerns, we have adopted a proactive approach, actively engaging with consumers and the business sector to ensure that all stakeholders understand their roles and responsibilities within e-commerce platforms. A notable step in this direction was the National E-commerce Workshop, held on October 27th and officiated by the Minister for Commerce, Trade, Tourism, and Transport, Hon. Faiyaz Koya.

While the pandemic has accelerated the use of e-commerce and digital workplaces, we have also recognized the value of face-to-face interactions with consumers. The Council welcomed the easing of major COVID-19 restrictions, as it has allowed us to resume our interactive advocacy work, including community visits, workshops, and mobile units. Additionally, lifting restrictions enabled us to launch the Green Action Fund Project, "Noda Veikau, Noda Bula," which translates to "My Forest, My Life." This project, coordinated by Consumers International and the Swedish Society for Nature Conservation (SSNC), promotes sustainable consumerism. We are proud that the Consumer Council of Fiji is the only Pacific Island Country among the 25 countries receiving this grant.

The Green Action Fund project focused on Fiji's interconnected challenges of land degradation and climate change, which threatens the long-term sustainability of vulnerable productive landscapes and the country's food security. Through this project, the Council significantly impacted the community, highlighted by our reforestation initiative in Nananu and Silana Villages, where over 2,000 trees were planted.

In addition to our environmental advocacy, the Council continued to enhance the financial literacy of Fijian consumers through the Financial Resilient Fijians project. This project has been made possible by the funding and support of the United Nations Capital Development Fund's (UNCDF) Pacific Insurance and Climate Adaptation Programme (PICAP). The project recognizes that financial awareness and competency are crucial for adopting and using financial services and consequently focuses on building awareness of financial literacy and competency among Fijian consumers to empower them to make informed decisions about their finances.

Shifting gears towards consumer health, in the first half of 2022, the Council concluded its Anne Franzen Fund Project Control – C with a national workshop on Non-Communicable Diseases (NCDs). The Council embarked on this project in 2021 based on the premise that the choices that individuals make as consumers ultimately have an impact on their health and promoting the Council to stress more prominently the concept of individual responsibility for health. The event's highlight was the re-launch of the Partnership for Healthy Living by the Permanent Secretary for Commerce, Trade, Tourism and Transport, Mr. Shaheen Ali. The re-launch ensures that

there is a common ground for such partnership to co-exist, provides a platform to share ideas and resources and guarantees that solutions proposed takes form and comes to fruition.

As the Council promises to continue to advocate on consumer choice and health, the Council also made an impact at the policy level this financial year. This was in the form of the cap placed on the commission charged by real estate agents on residential properties of not more than 2% of the sale value of less than \$500,000. This was announced in the revised budget. The Council has been lobbying for the same for some years which has finally come to fruition.

Whilst the cap on real estate commission was a win for consumers on the policy front, the Council continued to make strides on the advocacy front. One such instance was the World Consumer Rights Day (WCRD) celebrations in March, where the Council advocated digital finance. We understand that digital finance is a relatively new and fast-paced concept, and while it has allowed consumers greater access to goods and services, certain challenges remain as consumers are constantly subjected to issues such as privacy issues, poor connectivity and inoperability of different financial platforms to name a few. This is reflected by the increasing number of complaints registered at the Council relating to digital financial products and services.

The Council highlighted these challenges and barriers during the WCRD panel discussion, whereby the Chief Guest for the event, the Attorney General and Minister for Economy Aiyaz Sayed-Khaiyum assured the government's continued efforts to create a cashless society. The Minister for Commerce, Trade, Tourism and Transport, Hon. Faiyaz Koya echoed the same sentiments. These high-level policy commitments have created confidence for Fijian consumers that digital finance's barriers and challenges will be addressed amicably.

As we continue to advocate on issues such as digital finance and consumer health, as highlighted above, we also saw an urgent need to upgrade how we deliver such information to consumers. Hence, the Council's new website was developed with assistance from the United Nations Capital Development Fund's Pacific Insurance and Climate. The new website enables consumers to read articles, seek advisories, make submissions and lodge complaints with just a few swipes. The website was launched by H.E. Paul Wilson, Acting Australian High Commissioner.

Finally, as Fiji continues in its economic recovery, the Council is forging new relationships and employing various measures to protect consumers' rights and create a fair marketplace for all consumers in Fiji.

Vinaka



Seema Nareeta Shandil



Highlights

2021-2022 HIGHLIGHTS

Goal 1- Improve consumers' ability to make informed decisions

Provide consumers with the knowledge and skills

Details: Page 17

- 18,263 consumers received information and advice from the Council on a face-to-face basis.
- A total of 1101 consumers benefitted directly from the 33 mobile units.
- 115 Community Visits benefitted 3336 participants.
- 87 Workshops aided 1850 consumers. 5 were request-based, while 82 were self-initiated.
- 37 School & 4 Lecture visits enabled 11,968 students to learn about consumer rights and responsibilities.
- 8 students were assisted with school projects and assignments.

Disseminate information

Details: Page 19

- A total of 2813 newsletters, 5596 brochures, 3327 posters & factsheets were distributed.
- 93 consumer advisory and news articles were published in the print media.
- 1961 radio programs were conducted for a total of 6308 minutes. 438 programs were conducted in English, 449 in Hindi and 435 iTaukei with 39 School Broadcasting Units. (SBU)
- 126 TV programmes on 77 issues - 93 News and 31 Talkback shows (4 Speak Your Mind, 6 Aaina, 1 Talk Business, 2 For the Record, 3 Breakfast Show, 6 Na Vakekeli, 4 Nai Katalau, 1 Duibana, 1 Na Domomuni & 2 Close Up.)
- 45 press releases were issued, and the Council responded to 12 Media requests.
- 1587 Social Media advisory posts were done – 852 Facebook, 366 Instagram & 369 Twitter
- 30 articles covering 65 issues were posted on 12 websites.

Mount campaigns on key consumer issues

Details: Page 22

- WCRD - celebrated on 15 March 2022 via a high-level panel discussion with panelists from diverse fields and backgrounds. The theme was Breaking Barriers in Digital Finance. The Chief Guest was the Attorney-General and Minister for Economy, Hon Aiyaz Sayed-Khaiyum and the Minister for Commerce, Trade, Tourism and Transport, Hon Faiyaz Koya, was also a special guest at the event.
- The three campaigns for the year were Digital Consumer Rights, Healthy & Sustainable Living, and Financial Inclusion & Sustainability. – Continuous campaigns were conducted throughout the year through:
 - o Community visits - 7
 - o Workshops - 3
 - o School visits - 9
 - o Radio talkback shows - 3
 - o TV shows - 2
 - o Social media – 107

Production of Consumer Awareness materials

Details: Page 22

- 6 brochures were printed in English - "Blue Economy", "Parametric Microinsurance", "Consumer Choice and its impact on Health", "Understanding Sugar labelling", "Understanding Cholesterol Level" and "Roles of the Council".
- 2000 copies of the National wall calendar and pocket calendar were printed and distributed.
- 1500 copies each of the December edition Consumer Watch and July edition were printed and are in distribution.

Educate and inform traders and service providers

Details: Page 23

The Council assisted businesses in understanding consumer laws and consumer rights and responsibilities. These were: Fresh Choice, Vinod Patel, Nayans, Subrails, Courts, Sports World, MaxVal-U, Cost U Less, Extra, Rajendra, S Nagindas, Post Fiji, New World, Niranjans, Damodar, Digicel, RB Patel, Shop n Save, CJ Patel etc.

Goal 2 – Drive change to benefit consumers

Advising the Minister on issues that affect consumers

Details: Page 27

Two Issues Paper were prepared:

- Breaking Barriers in Digital Finance; and
- Front of Pack Labelling.

Five Major Research papers were prepared:

- National Digital Financial Literacy;
- Development of Business Accelerator Program;
- Online Product Safety;
- Quality of Lamb Products in the Fijian Market; and
- Front of Pack Labelling

Making representations on any issues affecting the interests of consumers

Details: Page 27

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

Conducting research and investigations into matters affecting consumers

Details: Page 29

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

Conduct research in partnership with regional and international organisations

Details: Page 36

- 6 surveys were carried out with International partners.
- 6 surveys were carried out with local/regional partners.
- 5 proposals were submitted for donor funding.
- 1 funding was secured.

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

Details: Page 37

- 487 trader visits and 140 service visits were made.
- 168 letters to regulatory agencies, 420 letters issued to Traders and 108 letters to service providers were issued.
- 300 traders & service providers immediately rectified problems (expired food items, damaged items and labelling issues).
- 594 traders/service providers responded to the letters.
- 325 advertisements were scrutinised for misleading information, exclusionary clauses, non-disclosures, etc.

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

Details: Page 40

- **249 key engagements during the year**
 - Boards and Committees: 27
 - Trader & Service Provider Engagements: 31
 - Regulators and Enforcers: 32
 - Stakeholder Consultations And Forums: 16
 - Other Engagements: 113
 - International/Regional Engagement: 30

Goal 3 – Solve consumer complaints through Mediation

Handle consumer complaints

Details: Page 43

- 2121 genuine calls were received through National Consumer Helpline (NCH).
- A total of 4276 cases were registered, worth \$5,540,716.30. An average of 356 complaints per month.
- 3553 of the total complaints were solved through mediation, and \$4,837,808.07 was recovered for the consumers.
- 83% of complaints were successfully resolved through mediation, where 180 mediation meetings were held.

Advise and assist consumers

Details: Pages

- 2008 consumers attended for advice/enquiries, including advice/enquiries from CIM mobile Units and through social media platforms. 1532 enquiries were made in Suva, 350 in Lautoka and 126 in Labasa.

Refer cases to other consumer protection agencies

Details: Pages

- 365 cases were referred to other authorities.
- 89 cases were referred to the Small Claims Tribunal.

Support and maintain legal proceedings

Details: Pages

- 65 consumers were assisted in filling in of SCT forms.

Debt management and consumer credit advisory services

Details: Pages

- 206 advises were given to individuals on Financial Products. Suva recorded 179, Lautoka 15 & Labasa 12.
- 60 consumers were assisted with restructuring. Suva assisted 49, Lautoka 11 & Labasa none.
- 74 presentations were made on Debt Management and Consumer Advisory Services to the community. Suva delivered 14 presentations, Lautoka 27 & Labasa 33.

Empower Consumers to use NCH

Details: Pages

Awareness on National Consumer Helpline toll-free number 155 was included in 111 -community visits, 81 - workshops, 7 - school visits, 45 - mobile units and 4 - lecture visits. Toll-free #155 was printed on 2000 reusable bags and is in distribution.





Campaigns, Information and Media

Campaigns, Information and Media

GOAL 1: IMPROVE CONSUMERS' ABILITY TO MAKE INFORMED DECISIONS.

With the accelerating change in consumer behaviour in terms of spending habits, choice, and mode of purchase, the Consumer Council of Fiji (CCoF) must remain steadfast in its goal of aligning itself with the current market. This is to ensure consumers' rights are protected and, at the same time remain informed about their responsibilities. Due to the rapidly changing marketplace, consumer education has become more critical than ever; hence consumers must be educated on how to make better purchasing decisions and how their purchases impact the transitioning economy.

The Council has continuously strived to reach out to every Fijian through various communication means; enhancing the knowledge of consumers to ensure they do not bear the brunt of unethical practices in the marketplace. This is based on the premise that an informed consumer can make sound decisions by learning about a product before purchasing it, and this knowledge provides the consumer with the data needed to reach an evidence-based conclusion. Furthermore, being a well-informed consumer benefits the economy, market and other consumers.

The Council has maintained an integrated approach to consumer education and awareness by disseminating information through school visits, tertiary institution lectures, workshops, community visits, mobile units, social and mainstream media. While the 2021-2022 financial year was an exceptional year for Fiji as a whole due to the devastating impact of COVID-19, the Council had to adapt to the situation and re-engineer its working practices to continue to arm consumers with crucial information.

Objective 1: Provide Consumers with Practical Knowledge and Skills to be more Clinical and Competent when Buying Goods and Services.

Face-to-face interactions with consumers are arguably the most effective method to relay vital information, and the Council has done this through our various outreach programs. In the 2021/2022 financial year, the Council had fact-to-face interactions with over 20,000 consumers nationwide. The outreach activities include:

Mobile Units

The Council's mobile Units are a clear indication of its commitment to reaching out to the consumer rather than waiting for the consumer to come to the Council. This is an extension of the Council's complaints and advisory services, which are commonly set up in municipal areas with a concentration of consumers. The Council conducted 33 Mobile Units in the 2021-2022 Financial Year and reached out to 1101 consumers, of which 320 were females and 298 were males. Apart from being advised on their rights and responsibilities, the consumers also got the opportunity to report their complaints during these Mobile Units.

Table 1: Consumer Advisory Mobile Units

2021-2022	Central/Eastern	Western	Northern	Total
Number of Mobile Units	19	8	6	33
Total number of participants	618	171	312	1101
Number of Males	298	99	167	564
Number of Females	320	72	145	537

Number of complaints lodged	7	0	2	9
Number of times advice was sought	0	19	15	34

(Source: Consumer Council of Fiji)

Community Visits

While the initial target was 20 community visits, the Council managed to surpass it by a mammoth 575 per cent, visiting a total of 115 communities across the country in the 2021-2022 financial year. Educating vulnerable and disadvantaged consumers in communities around Fiji has always been on top priority for the Council as there is a concern that these consumers are economically when compared to producers and sellers of products and services. Engaging with communities at the ground level also has allowed the Council an opportunity to learn about the challenges people are facing and then lobby for policy changes to help the vulnerable through our submissions. From the 115 communities visited, the council engaged with over 3,336 consumers in areas including Ovalau, Makoi, Naivakacau, Wainomo, Solovi, Lautoka Market vendors, Tavakubu, Labasa Market vendors, Seaqaqa, Boca Settlement, Nakama, Bulileka, and others.

Table 2: Community Visits

2020-2021	Central/Eastern	Western	Northern	Total
Community Visits	59	35	21	115
Participants	2279	483	574	3336
Females	1255	273	286	1814
Males	1024	210	288	1522

(Source: Consumer Council of Fiji)

Workshops

Engaging with traders allows the Council the opportunity to advocate for fair business habits which is beneficial to both the trader in question, as well as the consumers. While the Council condemns unethical business practices, it also acknowledges that certain businesses that are susceptible to human error from their staff. Therefore, the workers must be cognizant of consumers' rights and responsibilities. A total of 87 workshops were conducted with 1,850 participants, of which 933 were males and 917 were females.

Table 3: Workshops

2020-2021	Central/Eastern	Western	Northern	Total
Workshops	39	29	19	87
Participants	1117	369	364	1850
Males	526	178	229	933
Females	591	191	135	917

(Source: Consumer Council of Fiji)

School visits

Instilling the values of consumer responsibility and rights from a younger age is paramount in ensuring a safe and consumer-friendly marketplace going forward. Children represent a significant consumer group with their purchasing power and significant influence over family spending. However, it is also important to note that, more often than not, these students are left alone to purchase items on their own and may have a different level of consumer awareness and vigilance than adults. In the 2021-2022 financial year, the Council continued with the school visits. A total of 37 schools were visited, enabling the Council to interact with 11,890 students across the 4 Divisions. Some prominent schools include Rishikul Sanatan College, Gospel High School, Jai Narayan College, MGM High School, Tavua College, Jasper Williams High, and Holy Cross College.

Table 4: School visits

2021-2022	Central/Eastern	Western	Northern	Total
Visits	18	17	2	37
Participants	6297	4660	933	11,890
Males	3239	2481	458	6178
Females	3058	2179	475	5712

(Source: Consumer Council of Fiji)

Lecture Visits

The Council was also steadfast in its mission to conduct pivotal consumer awareness sessions in tertiary institutions. The Council conducted 5 visits, including 3 in Suva, 1 in Lautoka and 1 in Labasa. Several key topics, such as debt management, financial literacy, emerging consumer issues, complaint procedures, the Council's roles, and mobile app, were part of the discussion.

Table 5: Lecture Visits

2021-2022	Central/Eastern	Western	Northern	Total
Visits	3	1	1	5
Participants	44	24	10	78
Males	17	22	N/R	39
Females	27	2	N/R	29

(Source: Consumer Council of Fiji)

Table 6: Summary of Consumer Education & Outreach Program

Programme	No. of people who benefited	Western	Northern	Total
Mobile Unit	1101	1	1	5
Community Visit	3336	24	10	78
Workshops	1850	22	N/R	39
Schools Visits	11,890	2	N/R	29
Lecture Visits	78			
Total	18,255			

(Source: Consumer Council of Fiji)

Objective 2: Develop and Disseminate Information on Matters Affecting Consumer Interests

The easiest and fastest way to reach the people is through mainstream media as well as social media platforms most notably Facebook and Instagram. With the general belief that the attention span of an individual is getting shorter by the day, the Council tries to target different market segments with varying communication strategies. It is no surprise that people now spend more time on social media than before, it is imperative for the Council to use different social media platforms to target the core audience. Additionally, the Council maintains a very healthy working relationship with all media outlets with the understanding that our Press Releases and other Alerts are given fair coverage on their platforms.

Print and Broadcast Media

In the 2021-2022 financial year, the Council worked regularly with the print and broadcast media to reach out to the members of the community to ensure that they are well versed with their rights and responsibilities as a consumer. Apart from this, the Council was a regular visitor to FBC's talk-back shows, Fiji One, and Hope FM, which is a radio station run by the Seventh Day Adventist Church.

Press Release

The Council issued a number of press releases on critical issues affecting consumers covered by multiple print and broadcast media. Press releases are issued based on the frequency and urgency of complaints received and issues discovered through market surveillance. A total of 45 Press Releases were issued on emerging consumer issues to keep consumers informed

Table 7: Key Press Release Issued in 2021-2022

Council Calls for Bus Freight Charges to be Regulated	Quality of Secondhand Spare Parts Questionable
Tempering of Expiry Dates Must Cease Immediately	New Board Appointments
Make Your Voices Count: Council Urges Consumers	Unethical Practices Must Stop – Council
Sale of Products with Julian Coding Must Cease Immediately	MINIMUM SPEND ON M-PAISA QR PAY – TO STOP
Extreme Taxi Fare Hike a 'No-Win' Situation	Sale of Expired Goods: Remains a Persistent Issue
Taxi Drivers Warned for Refusing Short Runs, Charging Extra	2022-2023 National Budget: A Budget for Everyone
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

It continues to be the most easily accessible and commonly used form of media in the country and the Council covered a total of 1,312 programs (English, iTaukei & Hindi) in the 2021-2022 financial year, discussing 260 issues in the process. These programs, which generally have a very high listenership, covered issues such as shops charging high fees, fraudulent online transactions under investigation, taxi fares, supermarkets issues and inflation. The total airtime duration for these programs was 6,308 hours.

Table 8: Radio Programs in 2021-2022

Language	Radio Programs	No. Of Issues	Total Airtime Duration (minutes)
English	438	93	1961
I-Taukei	435	81	2046
Hindi	449	86	2301
Total	1322	260	6308

(Source: Consumer Council of Fiji)

Television

Local television companies began their switch from analogue to digital in the 2021-2022 financial year, which meant consumers got access to better sound and picture quality through the Walesi platform. Most consumers are believed to have the Walesi app on the mobile phones, hence the reach of television cannot be underestimated. The Council had a strong presence on television in the 2021-2022 financial year through News coverage and talk-back shows. Issues covered through this platform included unethical practices by traders, MPAISA, landlord and tenancy, online businesses, exclusionary notices, the importance of budgeting and savings, and mobile money agents.

Table 9: TV News/Talkback Shows 2021 to 2022

TV Programs in 2021-2022	No. of shows
FBC TV	62
Mai TV	2
Fiji One	41
Total	105

(Source: Consumer Council of Fiji)

- **Print Media:** A total of 94 Newspaper articles were published in all three languages. In addition, feature articles were published in both newspapers - the Fiji Times and Fiji Sun.

Social Media and the Council Website

The Council's Facebook page was a hit among consumers as it surpassed 50,000 followers and likes. This shows people's interest to know more about their rights and responsibilities and other consumer issues prevalent in the marketplace. The Council regularly utilised its online platforms to inform consumers about emerging and ongoing issues. Consumers also continued to report their complaints via the Council's social media pages, such as Facebook and Instagram. Furthermore, 130 articles were covered on different websites, encompassing 65 issues over 29 websites. Most press releases and other issues raised by the Council were covered by online news platforms as this is a more efficient and faster method of disseminating information to consumers.

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

No. Of Websites	No. of Issues Covered
Post	People Reached
Complaints against taxi drivers refusing short runs - PR	279,571
Did you know? – Report to the Council if taxi drivers refuse short runs	254,250
Did you know? – Student bus fares	148,515
Social Media post – Rotten eggs	139,421
Did you know? – Taxi fare flag fall	111,161

(Source: Consumer Council of Fiji)

Publications

Consumer Watch

A total of 3,000 copies of the Consumer Watch Magazine were published in the 2021-2022 Financial Year. Apart from this, two issues of the Newsletter were published, and 1500 copies of the December and June edition of Consumer

Watch were distributed. The Newsletter was uploaded to the website and distributed to consumers, relevant ministries and civil organisations.

Brochures

The Council published six brochures on:

- Blue Economy
- Parametric Microinsurance
- Consumer Choice and its Impact on Health
- Understanding Sugar Labelling
- Understanding Cholesterol Level
- Roles of the Council

Objective 3: Mount Campaigns on Key Consumer Issues to Raise Awareness and Educate Consumers to Become Participative and Critical in Assessing Goods and Services

Campaigns are commonly used to combat emerging consumer issues in the country which needs urgent attention. These campaigns are either backed by consumer complaints or market surveillance-driven research. The Council conducted campaigns on the following issues in the 2021-2022 Financial Year.

Healthy and Sustainable Living

One of the major risks to Fiji's population is the rising crisis of non-communicable diseases (NCDs). In recent decades, NCDs have become the biggest killer in Fiji, causing thousands of deaths every year – many of those deaths are premature and affect the lives of many Fijians. Astonishingly, around 80% of deaths in Fiji are caused by an NCD and will continue on an upward trend unless we take pre-emptive actions.

While NCDs have a behemoth impact, unfortunately, consumer choices in the area of drinking, smoking, diet and exercise fall into the "benefits now, costs later" domain, where people tend to choose actions that offer immediate rewards with little regard to future consequences. So, we can infer that a good portion of our population is not taking an active approach to NCD prevention through a healthy lifestyle, evident from the worrying increase in NCDs in Fiji, with 95% of NCDs being due to lifestyle choices.

Given this fact, the Consumer Council of Fiji, as the only custodian of consumer rights in Fiji, has stepped up to work at a policy level, industry level, sectoral level and individual level through a multi-sectoral, multi-stakeholder level approach to help combat NCDs.

As part of these efforts, the Council organised a national workshop on NCDs themed "Combating NCDs through partnership".

During the workshop, the Council stressed that the workshop would act as a platform to bring people together, network, share work and create opportunities for collaboration to avoid duplication and working in silos but rather create a concerted effort to tackle this issue.

To ensure that there is a common ground for such partnership to co-exist, provide a platform to share ideas and resources and guarantee that solutions proposed take form and come to fruition, a multiple-stakeholder collaborative partnership dubbed the "Partnership for Healthy Living" was relaunched by the Permanent Secretary for Commerce, Trade, Tourism and Transport Mr Shaheen Ali during the national workshop.

Furthermore, in March this FY, the Council also conducted The Health Sweep Week in collaboration with the Ministry of Health and Medical Services (MHMS), Diabetes Fiji (DF), Fiji Cancer Society (FCS) and Project HEAVEN in order to raise awareness of NCDs and screen people for diseases at the same time.

Financial Inclusion and Sustainability

In an effort to help create more financially secure and resilient communities across the country, the Consumer Council of Fiji continued with the project on “Inclusive Innovations for Climate Disaster Risk Financing and Insurance” in partnership with the United Nations Capital Development (UNCDF) Fund’s Pacific Insurance and Climate Adaptation Programme

The Pacific Insurance and Climate Adaptation Programme (PICAP) is jointly implemented by the United Nations Capital Development Fund UNCDF the United Nations University Institute for Environment and Human Security (UNU-EHS) and the United Nations Development Programme (UNDP).

The project, enabled through donor funding from the United Nations Capital Development Fund (UNCDF) allowed the Council to advocate, educate and empower Fijian consumers on climate and disaster risk financing and inclusive insurance, financial literacy; building financial resilience of Fijian communities, including women, youth, persons with disabilities and other vulnerable groups.

Digital Consumer Rights

Digital technologies are reshaping payments, lending, insurance, and wealth management, becoming a key enabler for consumers of financial services. However, in recent years exacerbated by the COVID-19 pandemic, consumers have increasingly been exposed to risks such as scams, frauds, phishing and data malpractices. Hence, the Council is increasingly advocating for digital consumer rights.

In line with this, the 2022 World Consumer Rights Day theme was “**Breaking Barriers in Digital Finance**” which was used by the Council to kickstart the conversation and potential action with policymakers, businesses and other stakeholders in the digital sphere. This was the core topic of discussion during the Council’s WCRD celebrations which was done via a multi-sectoral panel discussion with panellists from diverse fields and backgrounds.

In order to ensure policy-level commitment is made to creating a fair digital finance in Fiji, the Council invited the Attorney General and Minister for Economy, Hon. Aiyaz Sayed-Khaiyum, as the Chief Guest during the WCRD celebrations at Suvavou House.

During his address, Hon Sayed-Khaiyum stressed the need for stakeholders to work together in order to develop a legal framework surrounding digital finance. Given that digital finance is reshaping how we transact and trade, the Minister for Commerce, Trade, Tourism and Transport, Hon Faiyaz Koya in his address also provided assurances that the Fijian Government will continue to work today making digital finance services more accessible, safe and convenient for all Fijians.

Objective 4: Educate and Inform Traders and Service Providers on Consumer Protection

The Council continuously works with traders and service providers to ensure that the rights and responsibilities of consumers are safeguarded at all times. Several workshops were held with traders to educate them on policy issues, redress mechanisms, and the importance of transparent information by traders. A total of 87 workshops were conducted. Due to the restrictions in place as a result of the COVID-19 pandemic, the Council went out of its way to conduct virtual workshops via Zoom.

Table 11: Awareness Programs with Traders/Service Providers

Name of the Organisation	Topics Discussed	Location
Fresh Choice	<ul style="list-style-type: none"> • Role of the Council • Online Business Operations During the Pandemic • Misleading Advertisement • Delivery • Expiry Date/Stale Food • Late Redress • NCH • Mobile App 	Zoom
Vinod Patel	<ul style="list-style-type: none"> • Role of the Council • Online Business Operations During the Pandemic • Misleading Advertisement • Delivery • Expiry Date/Stale Food • Late Redress • NCH 	Zoom
Nayans	<ul style="list-style-type: none"> • Role of the Council • Online Business Operations During the Pandemic • Misleading Advertisement • Delivery • Expiry Date/Stale Food • Late Redress 	Zoom
Courts Fiji Limited	<ul style="list-style-type: none"> • Role and function of the council • Courts achievements • Addressing complaints • Why are consumers important • How can you make a difference? • Conducting business during COVID-19 • Misleading advertisement • Product Warranty • Faulty Product • Late redress 	Zoom
Sports World	<ul style="list-style-type: none"> • Role of the Council • Misleading advertisement • Product Warranty • Faulty Product • Late redress • Conducting business during COVID-19 • NCH • Mobile App 	Zoom

<p>MH Group Fiji Ltd</p>	<ul style="list-style-type: none"> • Role of the Council • Misleading advertisement • Product Warranty • Faulty Product • Late redress • Conducting business during COVID-19 • Food Labeling • Expiry Dates • NCH • Mobile App 	<p>Zoom</p>
<p>Extra Supermarket</p>	<ul style="list-style-type: none"> • Role of the Council • Misleading advertisement • Faulty Product • Late redress • Conducting business during COVID-19 • Food Labelling • Expiry Dates • NCH • Mobile App 	<p>Zoom</p>
<p>Rajendra Supermarket</p>	<ul style="list-style-type: none"> • 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 	<p>Lautoka</p>

(Source: Consumer Council of Fiji)





Research and Policy Analysis

Research and Policy Analysis

GOAL 2 – DRIVE CHANGE TO BENEFIT CONSUMERS

The Research and Policy Analysis (RPA) division is dedicated to fulfilling the Council's objective of driving change for the benefit of consumers. We achieve this through various means, including investigating consumer complaints, continuously monitoring and evaluating the marketplace, and conducting rigorous research. These efforts contribute to effective stakeholder engagements, policy change and advocacy.

Moreover, the division plays a crucial role in mobilizing reforms in trader practices and the governing policies, procedures and regulations. We aim to create a fair and transparent business environment that prioritises consumer rights and protection by actively working towards improving these areas.

Objective 1: Advising the Minister of Consumer Issues

The RPA Division is responsible for providing advisory papers to the Minister and other relevant authorities addressing significant consumer concerns. These papers aim to offer policy recommendations that effectively safeguard consumer rights. In the Financial Year (FY) 2021-2022, the division successfully developed two issue papers, namely "Breaking Barriers in Digital Finance for World Consumer Rights Day 2022" and "Front-of-Pack Food Labelling," both focused on advocating for consumer interests and promoting policy change.

The first issue paper, "Breaking Barriers in Digital Finance for World Consumer Rights Day 2022," centred around advocating for a fair digital finance landscape that aligns with consumer expectations. The second paper, "Front-of-Pack Food Labelling," aimed to drive policy change by addressing the need for clear and informative food labelling. These efforts exemplify our commitment to shaping policies that protect and empower consumers in today's evolving market.

The Council also prepared the following five major research papers in FY 2021-2022:

- i. National Digital Financial Literacy;
- ii. Development of Business Accelerator Program;
- iii. Online Product Safety;
- iv. Quality of Lamb Products in the Fijian Market; and
- v. Front-of-Pack Labelling.

The Council, being a key stakeholder and representative in the formulation of policies, legislation, and standards, developed the major papers to spark dialogue among relevant authorities and policymakers for positive changes in Fiji's laws.

Objective 2: Making Representations to the Government or Any Other Persons or Organisations on issues Affecting the interest of Consumers

As the sole organisation in Fiji dedicated to representing the voice of consumers, the Council plays a crucial role in ensuring the promotion and protection of consumer interests, as mandated by the Consumer Council of Fiji Act 1976. Recognising that consumers bear the significant impact of economic decisions, placing them at the core of new government policies is imperative.

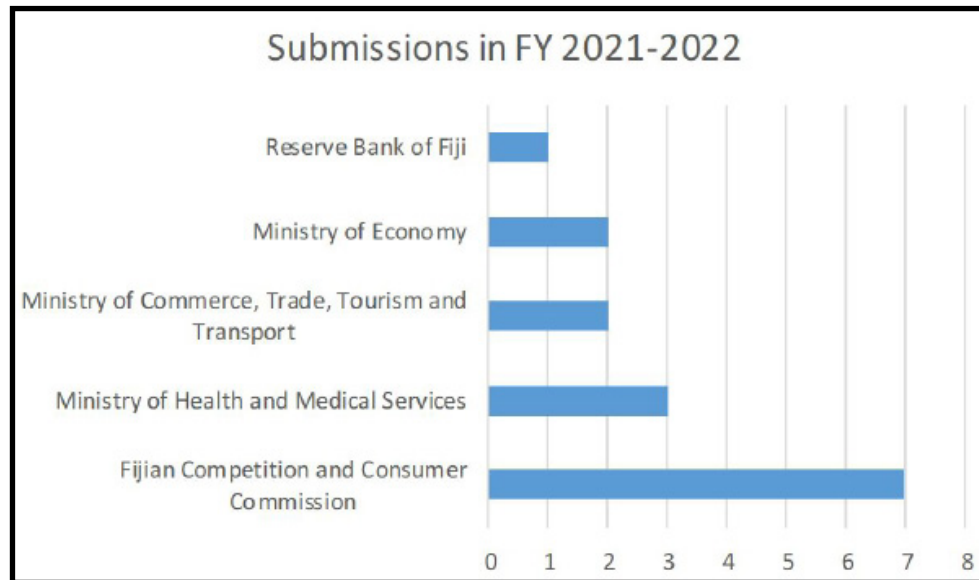
To fulfil this objective, the Council actively engages with policymakers, regulators, private sector entities and civil society organisations. Providing comprehensive written submissions on consumer issues ensures that the consumer's voice is effectively heard and considered in decision-making processes.

In the previous reporting period, the Council submitted 15 representations. Notably, the Fijian Competition and Consumer Commission received the highest number of submissions, totalling 7, followed by 3 submissions

to the Ministry of Health and Medical Services. Additionally, the Council made 2 submissions to the Ministry of Commerce, Trade, Tourism and Transport, 2 submissions to the Ministry of Economy, and 1 submission to the Reserve Bank of Fiji. Please refer to Figure X for a graphical representation of these submissions.

These efforts exemplify our commitment to advocating for consumer interests and ensuring that relevant stakeholders duly address consumer concerns.

Figure A: **Submissions Made in 2021/2022**



(Source: Primary Study – Consumer Council of Fiji, 2022)

Impact of Submissions

(i) National Budget Submission

The National Budget stands as the single most impactful government document, and its preparation provides a crucial opportunity for the Council to propose policy and law recommendations that benefit consumers. These recommendations stem from the grievances, complaints and suggestions received by the Council from consumers. The 2021-2022 National Budget, announced by Honorable Aiyaz Sayed-Khaiyum, Attorney General and Minister for Justice, Economy, Civil Service, Communication and Public Enterprise, reflected a bold and consumer-centric approach. Several notable impacts that directly benefited consumers were observed:

- The introduction of 21 zero-rated VAT items, including essential consumer goods such as sugar, flour, rice, canned fish, sanitary pads, soap and cooking gas, alleviated the burden of the high cost of living resulting from global market conditions.
- Removing the fuel levy brought relief to car owners, daily commuters, and bus and taxi operators helping mitigate transportation costs. The increase in the bus fare subsidy for the elderly and disabled from \$10 to \$25, along with the one-off \$50 top-up for all social welfare recipients, aimed at improving the financial well-being of vulnerable segments of society.
- The government continued its initiatives, initially announced in the COVID-19 Response Budget, to assist consumers struggling with water and electricity bill payments, particularly residential customers with a combined household income of \$30,000 or less.
- Other notable impacts included a significant decrease in fiscal duty on certain imported goods, the implementation of a cap on real estate commissions, an increased allocation for the first home buyers' program, the continuation of free medical services provided by private general practitioners and an expansion of the free medicine list from 75 to 140 items.

These measures collectively demonstrate the government's commitment to addressing consumer needs and improving their quality of life through the National Budget. The Council acknowledges these positive outcomes that directly benefit consumers and advocates for continued efforts in this direction.

Other Submissions

- The Council, through written submissions, the Council recommended the Fijian Competition and Consumer Commission (FCCC) to consider a reasonable increase in taxi and minibus fares that would not have a detrimental impact on both the operators and the consumers. This recommendation aimed to strike a balance and ensure a win-win situation for all parties involved. As a result, a justified fare increase was implemented, providing a satisfactory solution that benefited both operators and commuters.
- Additionally, the Council made a submission reminding food and enforcement agencies that the importation of lamb flaps was still prohibited in the country. This submission prompted relevant authorities to reassess and strengthen enforcement measures pertaining to this issue. By highlighting the ban and advocating for effective enforcement, the Council aimed to safeguard consumer health and uphold regulatory standards.

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

By actively investigating consumer complaints and conducting ongoing market surveillance, the Council gains valuable insights to address and expose unfair business practices. This enables the Council to develop complaint-driven minor research papers, which serve as a means to resolve issues and shed light on unethical practices. Some of these papers are then expanded into submissions and major research papers strategically employed to advocate for policy change and raise awareness.

In the financial year under review, a total of 103 minor research papers were prepared. These papers had significant impacts, including the immediate rectification of identified issues by surveyed businesses, prompt intervention by enforcement authorities, complainants receiving some form of redress from the businesses in question, dissemination of press releases and feature articles to raise public awareness and utilisation of the research findings to strengthen the Council's submissions to government bodies and policymakers.

These research papers are vital in holding businesses accountable, safeguarding consumer interests, and driving positive change within the marketplace. The Council's diligent efforts in investigating consumer complaints and conducting research contribute to a fairer and more transparent business environment, ultimately benefiting consumers and promoting responsible business practices.

Notable Issues and Impacts Spanning Different Areas

(i) Julian Coding

- The Council discovered an issue regarding the labelling of pre-packaged food products for sale, specifically related to the use of Julian code date marking. As a result, the Council brought this matter to the attention of the Ministry of Health and Medical Services, prompting them to take action. Subsequently, the Ministry issued a circular to relevant stakeholders and authorities, clarifying that using the Julian Code as date marking for pre-packaged food products is not allowed under Fiji's Food Safety Act 2003 and Regulations 2009. The circular served as a notification to all Food Business Operators (FBOs) in Fiji, emphasising that any violation of the Act would result in appropriate action being taken against the businesses involved.

(ii) Travel Services

- Selina Delana (complainant) approached the Council with an urgent matter involving her brother's need for an emergency flight to India to remove a brain tumour. She had paid \$1,800 to Dynasty Tours & Travels (respondent) with the assurance that it would secure flight tickets for her and her family. However, the respondent later requested an additional \$1,800 on 26.01.22. Seeking assistance, the complainant approached the Council. As a result of the Council's intervention, the respondent provided flight tickets for the complainant and her

family and waived the additional fee of \$1,800. The complainant and her family expressed their gratitude for the Council's swift action and assistance.

- Sanjoy Bairagi (complainant) had booked a trip to Bangladesh with One World Flight Centre (respondent). However, the respondent failed to inform the complainant about the requirement for an Australian Transit Visa to transit through Australia. The complainant only became aware of this at Nadi International Airport on the day of his flight. Seeking resolution, the complainant approached the Council, requesting a refund of \$2,700. A full refund of \$2700 was provided to him upon the Council's involvement.
- Shakeel Mohammed (complainant) had purchased a ticket from Fulluck Trade & Tour Co. Ltd to travel to Pakistan for his wedding in 2020. Unfortunately, due to the global lockdown due to the COVID-19, the complainant was unable to travel. Seeking a refund, the complainant made numerous attempts to contact the respondent but received no satisfactory response. Subsequently, he sought the Council's assistance. The Council's involvement led to a positive outcome, with the respondent refunding the complainant \$9,079.50. The Council's intervention helped the complainant obtain the refund he was entitled to.
- Victa Kumar (complainant) had purchased an air ticket from Northern Air (respondent). However, the flight was cancelled on the morning of the departure. The complainant applied for a refund, and to his disappointment, he was informed that the respondent had a 40-day processing time. In light of this situation, the complainant lodged a complaint with the Council, which enabled him to receive his refund within 7 days of the flight's cancellation.

(iii) Mobile, Television and Internet Services

- Maya Wati (complainant) paid Digicel Fiji Ltd (respondent) \$159.00 for the installation of a new Sky Pacific dish in June 2021. Despite following up multiple times to install the same, the complainant's efforts remained futile. Being frustrated with the respondent's lack of timely updates, the complainant sought the Council's assistance for a refund. As a result of the Council's intervention, the respondent apologised for the inconvenience caused to the complaint and agreed to issue a complete refund of \$159.00.
- Vodafone Fiji (respondent) assured Bimal (complainant) that the dual SIM card Samsung Galaxy A20 mobile phone which he had purchased was unlocked to different mobile networks. The mobile phone was worth \$259.00. As the complainant tried inserting a different network SIM card into his phone, it was still locked onto the Vodafone network. Later, the phone was unable to read the Vodafone SIM card as well. Thus, the complainant sought the Council's assistance and received his full refund after returning the phone to Vodafone through mediation.
- Petaia Maimanuku (complainant) had noticed that his purchased credit of \$25 was being deducted when he called his wife. Hence, the complainant contacted Vodafone Fiji's (respondent) customer care team for his call records. To his utter dismay, he was refused his call records and told to visit a retail outlet. The complainant, considering the increased number of COVID-19 cases, was fearful for his safety and did not want to visit the retail outlets. Unsatisfied with the response from the respondent, the complainant sought the Council's assistance. The Council's investigations revealed that the respondent required customers to visit the retail outlets in person in order for staff to verify their identity with the identification cards produced. This ensures that customer account history and confidentiality are not breached at any given point in time. However, Vodafone Fiji Limited also advised that as the business was moving towards digitalisation, hence they were reviewing their policy to allow customers to obtain their call records and make payments online. This would allow consumers to obtain the required records from the comfort of their homes. Additionally, the complainant was advised that his mobile data was switched on without an active data plan in place; therefore his purchased credit was being deducted.
- Josua (complainant) uses Digicel Fiji Ltd's (respondent) mobile network for his internet data bundles. Having recently recharged his mobile number and subscribed to a monthly data plan, the complainant checked his data balance using the USSD code *130#. However, he could not check his data balance as an automated message popped up advising him to use the MyDigicelApp to perform this action. During the Council's investigations, it was noted that in order to use the MyDigicelApp, mobile data is required. Nonetheless, the respondent reintroduced the old platform of using the USSD (*555#) to check for data balance (without turning on the mobile data). This provided consumers the right to choose which platform they preferred.

- Ashleen (complainant) complained that there were internet outages in her area. The issue was raised with Telecom Fiji Limited (TFL) on multiple occasions, however TFL failed to resolve the complaint. When the Council intervened, the service was immediately restored, and the respondent provided two days' rebate to compensate for the outage period.
- Vinal (complainant), a resident of Vesari Lami, purchased Digicel's (respondent) Unwired Fiji 4G modem and paid \$49.95 per month for his internet bundle. However, the complainant then came to know that the respondent did not offer 4G network in Vesari, Lami, which was not advised to him whilst signing up at the initial stage (set-up four years back). Subsequently, he sought the Council's assistance in obtaining a refund for the modem purchased. The Council's immediate intervention led to the respondent making disclosures on their advertisements about the specific areas that provided 4G network coverage. The respondent also gave assurance to the Council that the same would be disclosed on their contracts with clients. Furthermore, the complainant was provided a refund of \$149.00 after returning the modem.
- Ben Kai Fong (complainant) has a dual sim phone (Sim 1 is Vodafone and Sim 2 is Digicel). He informed the Council that his purchased credit for Vodafone (respondent) was being deducted despite using a Digicel Sim (Sim 2) for the internet bundle. Subsequently, he sought the Council's assistance. The respondent clarified that internet data was being accessed using Sim 1 (Vodafone), hence the complainant was being charged under the respondent's 'Pay as You Go' system when investigated by the Council. However, the respondent provided the complainant with a refund of \$15.00 that was deducted and deactivated his 'Pay as You Go' plan.

(IV) Food and Beverage

- Intaz Mohammed (complainant) purchased lamb chops from Tebara Halal Meats Suva Ltd (respondent) amounting to \$9.10. Upon cooking, the complainant discovered that the lamb chops were discoloured. Therefore, he sought the Council's assistance. Hence an inspection was carried out by the Council team together with Suva City Council's health inspectors. The inspection showed that the respondent's freezer had ice build-up, which led to the lamb chops being freezer burnt. A warning letter was issued to the respondent to immediately remove the freezer burnt meat.
- Gabriel Crocker (complainant) wanted to purchase a cone of ice cream from Scoopy Ice Cream (respondent), however, she was shocked to see that toilet paper was being used to wrap the ice cream cones. Shuddering at the thought of the toilet paper particles sticking to the cone, she did not purchase it and sought the Council's intervention. Investigations by the Council revealed the same and the respondent was warned to cease using the toilet paper, hence the respondent started to use serviettes to wrap the ice cream cones. A follow up visit was also conducted to ensure that the respondent continues to undertake hygiene practices.
- Dipti (complainant) purchased a cake from Rosy Hearts, Nakasi (respondent). As her family consumed the cake, her son choked on a small piece of stick that might have been used to hold the cake together while baking. Subsequently, she sought the Council's assistance. As a result of the Council's intervention, Rosy Hearts conveyed their apologies to her and her family and refunded \$50.00 which included the cost of the cake (\$22.00) and the travelling expenses she had incurred for purchasing it (\$28.00).
- Val Salama (complainant) was doing her weekly shopping at MH Superfresh (respondent) and purchased lamb neck, chicken thighs and beef cubes from the respondent. However, at the checkout counter whilst packing the beef cubes she smelt a foul odour coming from it. Revolted by the foul odour, she requested to speak to the Manager however, the attending supervisor did not take action on the issue found. The Council's trader visit revealed that the displayed assorted Beef cuts had blood droplets accumulated at the corner of the display trays. The issue was immediately rectified and the beef cuts were removed from the display area in the Council's presence. The matter was further raised with the Suva City Council's Health Inspectors for their necessary actions. The Senior Health Inspector actioned the matter by inspecting the butcher area and issuing a warning to the respondent and provided assurance to the Council that routine inspections would be conducted.
- Rajesh Chand (complainant) purchased a few snacks from Shop N Save, Lami (respondent) in August, 2021. He later found that the expiry date read 02.01.2021 and manufacturing date was 01.01.2022. As a result of the Council's intervention, the respondent immediately removed the snacks from all their branches country-wide due to an error in the printing.

- Jale Tagi (complainant) bought two packets of Golden Dairy Fresh Milk Powder 450g from Shop and Save Supermarket (respondent) for a family function. Whilst making tea, the complainant noticed that the milk powder was spoilt. Disappointed and frustrated, the complainant raised his grievances with the respondent who only agreed to provide replacement for one packet of milk. The Council's intervention led to the respondent providing full refund for the two milk packets purchased.
- Susana Veibuli (complainant) purchased an Oxford Corned Beef 326g and upon opening the can, she noticed a piece of plastic inside it. Realizing the detriment that consuming the contaminated meat could have on the health of her family; she raised the issue with the Council. The complaint was highlighted to Foods Pacific Limited (respondent) who apologized to the complainant and compensated her with three cans of Oxford Corned Beef 326g.
- Farisha Nisha (complainant) bought four packets of Rewa Powdered Milk 375g from Fresh Choice Supermarket (respondent). As she was about to consume the milk, she noticed that the product had an unusual taste and smell. Thus, she brought the matter to the Council's attention. The complaint was flagged to the manufacturer, Rewa Dairy Limited (respondent), who requested for a sample of the milk in order to conduct a lab test. The lab test results were provided to the Council whereby no issues were noted. Nevertheless, the respondent agreed to provide the complainant with four packets of Rewa Powdered Milk 375g as compensation for the inconvenience caused to her.
- Amendra (complainant) purchased a pack of 1 kg Wallson Chicken Thighs from Extra Supermarket (respondent). However, upon opening the packet he noticed that it contained only two thigh pieces and the rest were rib pieces. He had no choice but to cook the meat as he had visitors over at the time. Thereafter, he sought the Council's assistance. The Council liaised with the supplier of Wallsons Foods, who not only apologised for the mishap but also provided the complainant with a replacement pack of Wallson Chicken Thighs 1kg.
- Rahul Samli (complainant) ordered chicken long soup from Gangnam Style Restaurant (respondent) and paid \$15.00 however, he was served with seafood long soup. The complainant sought for a refund, which unfortunately was denied by the respondent. Through the Council's intervention, the director apologized for the mishap and provided the complainant with a refund of \$15.00.
- Carol (complainant) purchased a packet of FMF Foods Limited's (respondent) Thumbs Up Sour Cream & Onion 150g. As she opened the packet, she discovered that the chips were burnt. She tried raising the issue with FMF on their Facebook page but was disappointed when she did not hear from them. Thus, she raised her grievance with the Council. Through the Council's intervention, FMF apologized to her via a phone call and offered six packets of FMF Thumbs Up potato chips of various flavours as replacement.
- Rakesh (complainant) purchased goat meat worth \$18.00 from New World IGA, Damodar City (respondent) however, upon reaching home he realised that the meat emitted a foul smell. After seeking the Council's assistance, not only was Rakesh refunded \$18.00 but New World also refunded him transport costs of \$30.00 for his run in obtaining a refund.
- The Council received a complaint against Ou's Treat (respondent). Shivika Mala (complainant) went to Fresh Choice Supermarket to purchase Kimchi. She wanted to check the ingredients used as she was allergic to fish/crab sauce and noticed that there were no ingredients list available on the package. She sought the Council's assistance. The Council highlighted the matter to Ou's Treat and informed that it is important to include the ingredients used as it is the breach of Food Safety Regulation 2009. Following the advice, the respondent quickly included the ingredient list on the package and amended all the stocks available in different supermarkets.
- Narayan (complainant) purchased two 12kg bags of Pedigree dog food from New World IGA, however, he found fungus in both bags upon opening them after two weeks of purchase. Subsequently, the complainant returned the bags to the respondent seeking redress but was advised that since the matter was highlighted after 7 days of purchase the complainant was not entitled to a redress. A frustrated complainant sought assistance of the Council. He asserted that there was no 7 days' return policy on the receipt. Upon the Council's intervention, the respondent offered full refund to Narayan.
- Melvin and his family are frequent buyers of Tuckers Passionfruit ice-cream. However, the ice cream his family purchased did not contain the passion fruit swirls he was looking forward to, and subsequently, he returned the product to the supermarket and opened 6 other containers only to find that it also did not contain passionfruit. The Council's investigation revealed that passion fruit pulp was used and would only be visible upon scooping the ice cream. Furthermore, it was noted the ice cream tubs opened were only observed from

the top and was not scooped. Nevertheless, the complainant was provided a refund and Goodman Fielder provided two 2.5L tubs of passion fruit ice cream as redress.

- Monish Gounder (complainant) lodged a complaint against Pepsi (respondent). The complainant stated that he had purchased a 600ml of Pepsi from Nakasi Cinema. However, whilst consuming, he noticed that there was a piece of metal inside the bottle. Despite highlighting the matter to the respondent on numerous occasions, his efforts to obtain a redress remained futile. Thus, he sought the Council's assistance. The Council flagged the matter to the distributor. The distributor (Tappoo Group of Companies) apologized and provided the complainant with a carton of Pepsi (24 bottles X 600ml). The Council also flagged the matter to Ministry of Health for their intervention.
- James Reilly (complainant) purchased 12 par cooked Butler Beef Burger patties from Cost U Less (respondent). Complainant noticed that the packet did not have any expiry date nor the batch number. He immediately highlighted the matter to the Council to intervene. The Council immediately flagged the matter to Suva City Council whereby, the Health Inspectors inspected and removed all the products from the freezer and issued a warning to the respondent. A re-inspection was done and confirmed that the respondent was no longer selling the burger patties without an expiry date. Moreover, the respondent provided a replacement to the complainant.
- Isaia Kumisailei of Naitasiri (complainant) purchased a carton of Farmers Corned Beef 364g from Rajendra Prasad Foodtown Supermarket, Suva (respondent). Upon opening the carton, complainant noticed that a few cans were damaged and the presence of maggots all over the carton. He sought the Council's assistance. The Council highlighted the matter to the respondent and to the manufacturer, where both the parties apologised. The manufacturer compensated the complainant with a carton of 364g Farmers Corned Beef and \$120.00 for transportation.
- Leoni Vakatalai (complainant) had purchased 250g Whaley's Lamb & Garlic Luncheon from New World IGA, Damodar City (respondent). Upon consuming the luncheon, she noted that it emitted a foul odour and had a different taste. Thus, she sought the Council's assistance in getting the replacement. The swift action of the Council led to the respondent replacing the product despite the complainant not having a valid receipt as proof of purchase.
- Superfoods Supermarket was found to be retailing Ishita's Fruit Cake 450g without its proper packaging. The packaging failed to include; the ingredients, manufacture date, expiry date and nutritional information. Through the Council's intervention, Savvy's Bread & Cake Shop (manufacturer of Ishita's Fruit Cake) amended the product labelling to include the proper labelling.
- Anilesh Maharaj of Kadavu (complainant) purchased Moist Supreme Cake Mixture from Food City Supermarket (respondent). The product purchased was already expired on 01.03.19, however, it was relabelled with a new expiry date of 19.05.22. Thus, he sought the Council's assistance. The Council conducted a trader visit and highlighted the matter. The respondent apologized for the inconvenience caused and provided a replacement plus the freight fee. Subsequently, the respondent was issued with a warning letter. Furthermore, the Council also flagged the matter to Suva City Council and Ministry of Health Food Unit for their intervention.

(V) Customer Service

- Lavinia (complainant) purchased 12 envelopes from Sky Glory, Valelevu (respondent) however, she saw that each envelope contained pencil markings describing the product code. While raising her grievance with the respondent on her right to purchase clean envelopes, the respondent refused to assist her. Thus, she sought the Council's assistance. As a result of the Council's intervention, the director assured that all their store branches would refrain from marking products with product codes and have these disclosed on shelf notices instead.
- While shopping in Nakasi, Keshwa Nand (complainant) wished to visit the restroom. Unfortunately, he was denied to use the restroom as it was not available for customers. Frustrated, the complainant flagged the matter to the Council. During investigations, it was found that the restrooms in supermarkets were unavailable for consumers to use and they were also in insanitary condition. Consequently, the managers were warned. As a result, the supermarkets rectified the highlighted issues and allowed customers to use the restrooms upon the Council's follow-up visit.

- Ashna Raj (complainant) used the Fiji Eats App (respondent) to order a serve of Butter Chicken from Bamboo Shack amounting to \$31.75. . The quality of the meal received however, was not up to the expected,hence, she requested for refund. The respondent delayed the refund despite numerous follow ups, and consequently she sought the Council's assistance. The Council's swift action led to the respondent providing a full refund of \$31.75 through the Fiji Eats Wallet.
- Mahmood Ali (complainant) visited Nasese Private Hospital (respondent) as he was unable to walk or sit properly. He was not satisfied with the consultation and medication provided by the respondent (Dr Idris) as the pain had not subsided. Thus, he sought the Council's assistance to be seen by Dr De Asa Sr. As a result of the Council's intervention, the respondent (Dr De Asa Sr) provided the complainant with a free consultation and prescribed medications to relieve his pain.
- Mohammed (complainant) and his friend (a Hindu believer) went to Burger King, Nakasi (respondent) to have dinner as they were offering coupon meals. The pair ordered the coupon meal, which included the Double Crispy chicken burger, 4-piece chicken nuggets and a small drink, amounting to \$12.95. Unfortunately, his friend was served with a double cheese burger which contained beef. Despite being refunded in full by the respondent after highlighting the issue, he further complained to the Council for sheer disregard of customer's religious belief shown by the prominent franchise restaurant. Through the Council's intervention, the General Manager apologised for the mishap and provided \$100.00 cash to Mohammed's friend as compensation.
- Najeeba Rahim (complainant) lodged a complaint with the Council against Fiji Eats (respondent). The complainant stated that she had transferred \$30.00 from her M-Paisa to the respondent to place her food order. However, the complainant later cancelled her order. Upon checking the balance, she noticed that her account had not been credited. She raised the matter with Fiji Eats, whereby she was advised that she would receive her refund, however her efforts remained futile. Upon the Council's intervention, the Council highlighted the matter to Fiji Eats. Fiji Eats apologized and immediate action was taken within few minutes, and the complainant received her full refund.
- Riteshni Nandani (complainant) lodged a complaint with the Council against Café Victoria (respondent). The complainant purchased a meal with lemon juice from the respondent. According to the price list (present on the table), the sum of the meal would cost \$35.00, however, the complainant was asked to pay \$43.00. Upon raising the matter with the respondent, the latter responded rudely and advised that it was their new price. Thus, she sought the Council's assistance. Through the Council's intervention, the Council conducted a trader visit and highlighted the matter to the respondent. The respondent apologized and provided a refund of \$8.00. Furthermore, the respondent assured that the new price list would be placed on all the tables and old price list would be removed immediately.
- The Council received a grievance against American Outlet Limited (respondent) from Devika Reddy (complainant) who stated that she visited the respondent's store, along with her family. Upon asking the salesgirl the item's price, the complainant witnessed that the salesgirl initiated an argument. Despite raising the same to the team leader, her efforts remained futile. Hence, the complainant sought the Council's intervention. A trader visit was conducted and the matter was highlighted to the team leader. The latter apologized for the behaviour that was endowed. Subsequently, the Council had cautioned the respondent for endowing poor customer service. Furthermore, a conference call between the Council, the operation manager, and the complainant were conducted whereby the operations manager apologized and later on provided a written apology to the complainant.

(VI) Fuel/Gas Pricing and Delivery

- Wayne (complainant) had been following up with Fiji Gas Limited and Supreme Fuel Limited (respondents) for several weeks on whether they had collected his empty cylinders and drums from Lomaiviti Princess 7 (LP7). Unfortunately, his efforts remained futile and thus sought the Council's assistance. As a result, both respondents immediately collected the cylinders and drums after he (complainant) lodged a complaint with the Council. He acknowledged the Council's assistance.
- Fayaz Mohammed (complainant) purchased a Total Quartz MC3 5W30 engine oil amounting to \$24.50 from Total Energies, Walu Bay (respondent) . Upon verifying with the sample at home, he noticed that he had bought the wrong engine oil. He returned the product to the respondent and was informed that the correct engine oil (MCR 10W30) was not available in stock at the time, and thus the exchange was not possible. Subsequently,

he sought the Council's assistance. The Council's intervention led to the respondent providing a full refund of \$24.50 despite the complainant having a change of mind.

(VII) Pharmacies

- The Council received tip-offs from concerned consumers asserting that certain pharmacies were directly retailing the Antigen Rapid Detection Test (AgRDT) kits to consumers. Based on these tip-offs, the Council conducted mystery shopper investigations in six different pharmacies in the Central and Western Divisions. Findings revealed that three out of the six pharmacies were directly retailing the AgRDT test kits to consumers. Further investigations revealed that no proper disclosures were being made to consumers on the importance of seeking assistance from trained medical professionals to carry out the test at the point of care. This puts consumers' health at risk for false positive and negative results. The survey also revealed that these pharmacies were selling prescribed medications to consumers over the counter without a doctor's prescription - under the pretence that the medication would be able to treat COVID-19. The above findings were addressed via a formal letter to the Board president of Fiji Pharmaceutical and Biomedical Services, which eventuated into an impactful meeting with the President and other Board members. A Press Release of Council's findings was also issued for consumer awareness. This eventually led to the pharmacies to cease retailing the AgRDT test kits and prescribing medication for COVID positive test result.
- Shaneel Maharaj (complainant) purchased a packet of No-Doz Plus tablets from Mega Care Pharmacy (respondent) in December 2021, and upon consuming the medication; he felt drowsy and ill. He inspected the tablet's packaging only to realise that the tablets had expired on September 2021. He raised the matter with the pharmacy whereby he was told that some medications could be sold and consumed past their expiry date. Moreover, he was refused compensation for the discomfort he experienced, which led to him lodging a complaint at the Council. Upon liaising with the respondent, the complainant was compensated for his medical costs amounting to \$123.50, together with the cost of tablets of \$4.75. A press release was also issued informing pharmacies to refrain from such practices.
- The Council received a complaint from Kumar (complainant) against the price of the tablets he purchased from Votualevu Pharmacy (respondent). According to the complainant, in early February 2022, he bought 20 Ondansetron ODT – DRLA tablets at \$16.47. However, , the complainant bought the same tablets from another pharmacy a few weeks later costing him only \$3.00 for 10 tablets. Through the Council's intervention, respondent refunded the complainant \$10, which was overcharged. The respondent apologized and explained that it was an unfortunate case of human error at the time.

(VIII) Freight/Courier Issue

- Nikita Shankaran (complainant) had sent a parcel containing vegetables and other groceries through CDP Courier Services Limited (respondent) from Rakiraki to Suva. However, the receiver did not receive the parcel. Despite following up with the respondent on a regular basis, the complainant was not provided with any response. It was later revealed by the respondent that the parcel sent by Nikita was missing. Through the Council's actions, the respondent provided Nikita with a compensation of \$60.00 for the lost parcel.

Other Impacts

- Isireli Vela (complainant) brought to the Council's attention that the Fatmun's Food Mart, Khalsa (respondent) had constructed a kerosene tank which was just 2-3 meters away from his house. The complainant had informed the Council that he was concerned about the safety of his family and the surrounding houses as it poses a risk of possible fire outbreak. The Council's intervention led to the respondent removing the kerosene tank and reconstructing it in front of his (respondent's) store.
- Nazmeen (complainant) wanted to purchase a pack of tile glue from RC Manubhai Nausori branch (respondent) however, to her shock and disappointment she was advised to purchase a box of tile in order to purchase the glue. Through the Council's intervention, the Regional Manager clarified that a miscommunication had transpired between the complainant and the sales staff. Since the Council intervened, RC Manubhai has now ceased from placing a condition on the sale of tile glue but has placed a limit on the quantity that can be purchased per customer due to current shortages.

- Rishi (complainant) had visited Surya Prakash & Sons Pte Ltd (respondent) intending to buy gravel and fine sand. After much deliberation, he finally purchased 4 bags of gravel and 2 bags of fine sand amounting to \$24.00. After the purchase was made, the complainant realised that he could purchase a truck load of sand at a cheaper price. Thus, he sought a refund and only received \$20.00 instead of \$24.00. Subsequently, he sought the Council's assistance. The Council during its investigation found out that the respondent had a self-loading policy which was not adhered to by the complainant as he requested staff to load the bags in his car. It was also revealed that a change of mind had occurred as the complainant had driven off with his purchase before returning after a short period of time. Despite, a change of mind, the respondent provided the complainant with a refund of \$4.00 which was deducted.
- Singh (complainant) lodged a complaint against Jacks Little India (respondent). Singh stated that she placed an item on lay-buy from respondent in February 2021. However, the complainant was not able to pay off her lay-buy within 3 months due to COVID-19 lockdown. When she went to pay off the lay-buy she was told by respondent that her lay-buy has been cancelled. Thus, the complainant sought the Council's assistance to obtain a full refund. Upon the Council's intervention, the complainant received the credit worth of \$300.00.
- Mohammed (complainant), an owner of a small barber shop, purchased a carton of assorted Nitro Canada hair wax 150ml cans for his business from Roopesh Gift Shop (respondent). It was not until one of his customers returned the cans complaining about the quality of the wax, that he decided to open the rest of the cans. To his dismay, he found all the cans containing wax were either diluted or melted. Thus, he immediately sought the Council's assistance. At first, the respondent was hesitant to provide any redress because he claimed that the complainant did not store the products in a cool room. Regardless, the Council highlighted that the product's storage condition was not disclosed on its label. Subsequently, the respondent delivered him one carton of wax as replacement.
- Baird (complainant) made a booking with Anchorage Beach Resort (respondent) on for his family's three-night stay at the resort. The booking was made through their website however, due to a rise in positive cases in Australia, the complainant cancelled the reservation as they were not willing to take the risk. The respondent was notified about the cancellation through email whereby the complainant sought a refund. Having not heard from the resort for 10 days, the complainant followed up on his refund request to which he was denied of the same. Hence, he sought the Council's assistance. As a result of the Council's intervention, the complainant was given a refund less deduction of administrative fees (as per the cancellation policy).
- Sheetal (complainant) engaged Vijay's Hair Salon (respondent) to get permanent straightening done on her hair costing her \$50. The complainant was told by the hairdresser not to wet her hair within 7 days. The hairdresser assured the complainant that the straightening would last her a year. Nonetheless, the complainant was dismayed when she saw that her hair texture had returned to its normal texture after 7 days when she washed her hair. Complainant raised her disappointment to the trader but they refused to provide her with any redress. With the Council's assistance, the trader provided a full refund to the complainant.
- Sat Narayan (complainant) lodged a complaint against Sealand Process Makoi (respondent). Complainant stated that the respondent was charging extra \$0.50 for the plastic bag to fill the fish. Thus, he sought the Council's assistance. Through the Council's intervention, a trader visit was conducted and the matter was highlighted to the respondent. The respondent immediately agreed to cease charging extra \$0.50 for the plastic bag to fill the fish.

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

The Council has been a member of Consumers International (CI) since 1972 and is the only consumer group in the South Pacific that is actively involved in CI's international activities on consumer rights and interests. Being an active member allowed the Council to participate in the following engagements for the governance and policy reforms in areas beneficial for consumers:

- i. Completed Consumers International COP26 member survey to develop CI's statement.
- ii. Completed Consumers International (CI) survey – the survey was focused on the Digital Financial Services marketplace in Fiji and the Fair Digital Finance Accelerator's interventions relevant to Fiji's context.
- iii. Provided feedback to Consumers International on World Consumer Rights Day Survey –

- The survey would further assist Consumers International in improving campaigns and to understand and promote the impact of member consumer organizations' work to key audiences.
- iv. Provided feedback to Consumers International's Fair Digital Finance Accelerator Training Working Group – To determine Fiji's main Digital Financial Services (DFS) providers; how do they engage with customers; types of DFS providers in Fiji; slogans used by the DFS providers to advertise; and types of DFS products offered in Fiji.
 - v. Completed Consumers International (CI) survey on food and energy prices at the national level and how members are responding to it.
 - vi. Other international participation included a food policy survey completed by the Council for George Institute for Global Health.
The Council also participated in surveys with regional/local partners:
Participated in Fiji National University's survey on Government and Academia Stakeholder perceptions of sodium in processed foods in Fiji.
 - vii. Participated in a Survey on Complaints Management Forum Terms of Reference by Reserve Bank of Fiji.
 - viii. Completed Reserve Bank of Fiji Stakeholder Survey 2022.
 - ix. Completed a UNCTAD Stakeholder Survey for National Assessment of the Sustainable Freight Transport for Fiji (Maritime).
 - x. Completed a UNCTAD Stakeholder Survey for National Assessment of the Sustainable Freight Transport for Fiji (Road freight).
 - xi. Completed Pacific Community's (SPC) the One Health Gaps survey.

Market Surveillance

Market surveillance is one of RPA's core activities in identifying consumer issues and exposing unfair business practices for the protection of consumers. It is important that the conduct of businesses is monitored to ensure they are operating fairly, ethically, and in compliance with Fiji's laws. When a trader or service provider is found with a non-compliance issue, the business is cautioned, issued a warning letter, and/or flagged to the relevant authorities. In many cases, immediate rectification was done.

Trader Visits

- A total of 487 trader visits were carried out and multiple issues were discovered which clearly indicated that these businesses were failing to comply with Fiji laws and engage in ethical business practices. The Council noted that these traders were selling putrid meat, products with missing pull dates or price tags, bad food products, damaged packaging products, price control violations, misleading sale notices and prices, poor product labelling, display of expired products on shelves, non-issuance of receipts, conditional selling, and foreign labelling without any English translation.
- During the Council's inspections, most traders immediately removed the bad food products (putrid meat, wilted/rotten fresh produce, expired goods), damaged packaging, and foreign and poorly labelled products off the shelves. Additionally, traders had immediately amended misleading sales notices, prices, displayed price tags, and assured to issue receipts and refrain from conditional selling.
- A total of 256 traders immediately rectified the issues highlighted by the Council. However, those who did not rectify were referred to the relevant authorities namely, the Ministry of Health Food Unit, and other respective municipalities and enforcement agencies for their necessary actions.

Service Visits

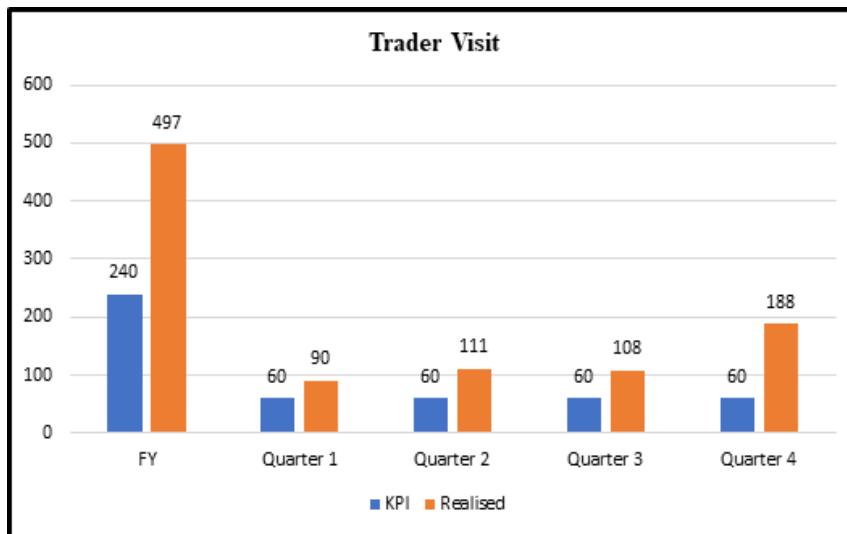
- A total of 140 service providers in the Central, Western and Northern divisions were scrutinized for non-compliance during market surveillance. One of the common issues found during service visits was unhygienic practices in restaurants. These included improper personal protective equipment (PPE) worn (hairnets, hand gloves, footwear, etc), uncovered food, food found with insect droppings, dirty hand towels provided at the sink, and improper food storage. Similarly, non-operational air gauges, unhygienic lavatories and out-of-order

fuel pumps were identified among service stations; whilst its grocery outlets consisted of no price displays on products, no English translation on foreign labelled food products, and non-disclosure of expiry dates.

- Other issues found with service-providing businesses were non-display of renewed health licenses (food business operators), business registrations, liquor and tobacco licenses, non-disclosure of opening and closing 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 managements via verbal discussions, emails, and/or letters for immediate rectification. A total of 43 service providers immediately rectified the issues highlighted by the Council.

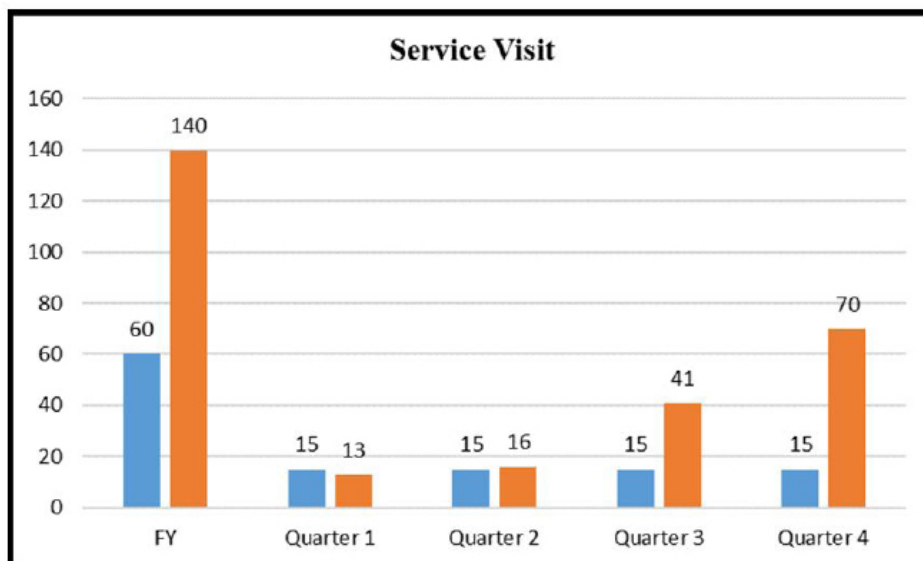
The number of trader and service provider visits conducted over the financial year via a quarterly basis in comparison with the RPA’s targets is highlighted in Figure B and Figure C respectively.

Figure B: **Number of Trader Visits in 2021-2022 Financial Year**



(Source: Primary Study – Consumer Council of Fiji, 2022)

Figure C: **Number of Service Visits in 2021-2022 Financial Year**



(Source: Primary Study – Consumer Council of Fiji, 2022)

Advertisement Monitoring

- The Council also regularly monitors advertisements disseminated in various mediums including social media,

websites, newspapers, magazines, television and other media modes multiple.

- Monitoring of advertisements involves scrutinizing for evidence of misinformation, non-disclosure, and misleading promotions. A total of 325 advertisements (including 81 exclusionary clauses) were found by the Council in FY 2021-2022. The Council found issues such as (i) incomplete or hidden information where businesses failed to reveal crucial information pertinent to the advertised product/service; (ii) incorrect pricing where businesses state wrong prices or lure consumers with false low prices; (iii) use of the term 'free' to entice consumer purchase; (iv) false claims; and (v) exclusionary clauses.

Impacts

- It was commendable to note that through the Council's intervention, misleading notices, false claims, and exclusionary clauses were removed; pricing discrepancies between the shelf price and the Point-of-Sale system (POS) were amended; advertisements were amended to fit the actual description of goods and special deals that were offered for sale; advertisements, where goods were unavailable, were removed; and disclosure of terms and conditions were made. As part of rectification, businesses also issued apology notices to consumers via mediums used for their advertisements, while some provided some form of redress.
- The Council received a staggering 28 complaints against an online trader, namely Thesos Co, on Instagram operated by Seeram Ballu. The online trader duped consumers by accepting payments and failing to supply as assured. The respondent had advertised goods at lucrative prices that she claimed to be selling. Lured by these advertisements, these 28 complainants made payments to the respondent in anticipation that they will receive their ordered items soon. Few of these complainants made their payments in 2020 but unfortunately did not receive their ordered items. The Council's investigations revealed that the respondent made false promises to her customers by stating that the items were yet to be cleared by the customs office. The respondent even went on to provide inaccessible zoom links to her consumers to join her zoom sessions to receive their refund. It was further confirmed that the respondent was now residing in Australia and had deactivated her social media accounts. This made it difficult for the Council to track and liaise with the respondent. The Council doubting the authenticity of the respondent and considering the fraudulent activity, referred this matter to the Fiji Police Force- Criminal Investigation Department (CID) for their enforcement intervention. The Fiji CID confirmed that they were liaising with the Department of Immigration in tracking the business owner and will be seeking intervention from the Australian Immigration Department. Furthermore, the complainants have been interviewed and statements have been recorded by CID.
- Bargain Box (Fiji) Ltd had displayed an exclusionary notice which read as "DEAR VALUED CUSTOMERS, PLEASE NOTE THAT THERE ARE NO REFUNDS ONCE ANY ITEM HAS BEEN PURCHASED." The Council's swift intervention led to Bargain Box amending the notice which now read as "Choose carefully as we do not refund if you change your mind, we will meet our obligation under Fijian Competition and Consumer Commission Act 2010."
- Vinay Sami (complainant) lodged his grievance with the Council against Legend FM (respondent). The complainant stated that the respondent was running a competition called "Crack a Code". The complainant notified the respondent via a text message of the secret winning code 16927 however, someone else won the competition and not him. The complainant's attempt to contact the respondent proved futile thus, he sought the Council's assistance. The Council's immediate intervention led to the respondent providing the complaint with a Samsung Galaxy A22 smartphone. The respondent further apologized for the incident that occurred as they had overlooked the complainants' comment on Facebook which contained the winning codes.

Objective 5: Engage with Government, Regulators, Policy Makers, Private Sector, NGO's, And Civil Society Groups with the Aim to Safeguard and Promote Consumer Interest

Key Engagements

The Council is a key stakeholder in representing consumers at committees, workshops, forums, and consultations to influence decision-making for consumers' best interests. Hence, the Council ensures to be a member of committees and attend stakeholder meetings that will impact consumers. The Council attended 249 engagements in the 2021-2022 financial year with Government bodies, regulators, traders and service providers, regional/international partners, NGOs, civil society groups, and other private sector groups. Refer to Annex 3 for more information on the engagements by the Council.

Boards and Committees

A total of 27 meetings were held with Government boards and committees providing the Council different platforms to raise pressing consumer and ensuring their concerns are heard. The Council serves as an active member in the following boards and committees:

- 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);
- Fiji National Codex Committee;
- National Anti-microbial Resistance Committee;
- Maritime Travelers Rights Steering Committee;
- Trade Standards Advisory Council;
- Young Entrepreneurship Scheme Panel;
- Product Safety & Quality Technical Committee; and
- Building & Construction Technical Committee.

Stakeholder Consultation and Forums:

A total of 16 stakeholder consultations and forums was attended by the Council staff as consumer representative in the 2021-2022 financial year.

Private Sector Engagement:

The Council ensures to have a dialogue with traders and service providers to address the complaints raised by consumers with the goods and services they retail and render, as well as the issues found during market surveillance. The Council continuously engages with business communities for improvement in the marketplace. The Council held 31 meetings with traders and service providers.

Engagement with Regulators:

A total of 32 engagements were organized with Government regulators to discuss pertinent consumer issues, and to seek actions and collaboration with the regulators for the betterment of the consumers.

International and Regional Engagements:

With hybrid meetings becoming a popular way of engaging with stakeholders, the Council attended a total of 30 meetings via webinars with Consumers International in the financial year 2021-2022. Refer to Annex 3 for more information.

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

The Council continues in partnership with the UN Capital Development Fund's (UNCDF) Pacific Insurance and Climate Adaptation Programme (PICAP) advocating for financial literacy and increased education on strategies, such as financial planning, to help beneficiaries mitigate natural disaster-related damage through UNCDF's parametric micro-insurance product. This partnership has also led to the launching of the Council's new website on 6th May, 2022. Additionally, the Council engages with and actively participates in Consumers International functions and activities.



Alternative Dispute Resolution

Alternative Dispute Resolution

GOAL 3: SOLVE CONSUMER COMPLAINTS THROUGH MEDIATION

On the road to normalcy following the aftermath of the COVID-19 pandemic, the ADR division continued receiving complaints against goods and service retailers across various sectors. In line with the shift towards the new normal and building on the resiliency built during the height of the pandemic, the division continued with innovative ways of resolving consumer complaints via phone and Zoom mediation, which meant a transition from the traditional face-to-face mediation and meetings. This signified a faster and more convenient way of resolving complaints with assistance from the ever-evolving technologies.

The introduction of the new modes of complaints registration in FY 2021-2022, such as the complaints lodging portal on the Council’s new website, meant that consumers could more conveniently lodge their complaints with a click of a few buttons.

Objective 1: Handle Consumer Complaints against Traders and Service Providers

The Council received a total of 4276 complaints (an average of 356 complaints registered per month), an increase of 17% compared to the previous financial year. The monetary value of these complaints was **\$5,540,716.30**, noting an increase from the last financial year, which recorded **\$3,968,601.35** worth of complaints registered. The Council successfully assisted 3553 consumers in seeking either repairs, replacement or refund from traders. The resolution of these complaints meant putting back a total sum of **\$4,837,808.07** into Fijian consumers’ pockets which reflected an increase in the monetary value when compared to the last financial year that noted **\$2,991,385.61**

Figure D: Complaints Summary



(Source: Consumer Council of Fiji)

Table 12 : **Summary of Consumer Complaints**

	Central/Eastern	Western	Northern	Total
Registered Com-plaints	2838	1130	308	4276
Number of Cases Resolved	2475	819	259	3553

(Source: Consumer Council of Fiji)

Mediations Held- 2021 to 2022

The Consumer Council of Fiji plays employs mediation as part of the Alternative Dispute Resolution mechanism to quickly resolve consumer complaints. Not only does the Council engage in face-to face mediations, it also engages in tele-mediations/skype calls/zoom sessions whereby parties who cannot physically commit to mediations physically are joined via phones/laptops to amicably resolve complaints. The Council effectively conducted 179 mediations this financial year.

- Suva Office held **119** meetings & mediations
- Lautoka Office held **28** meetings & mediations
- Labasa Office held **32** meetings & mediations

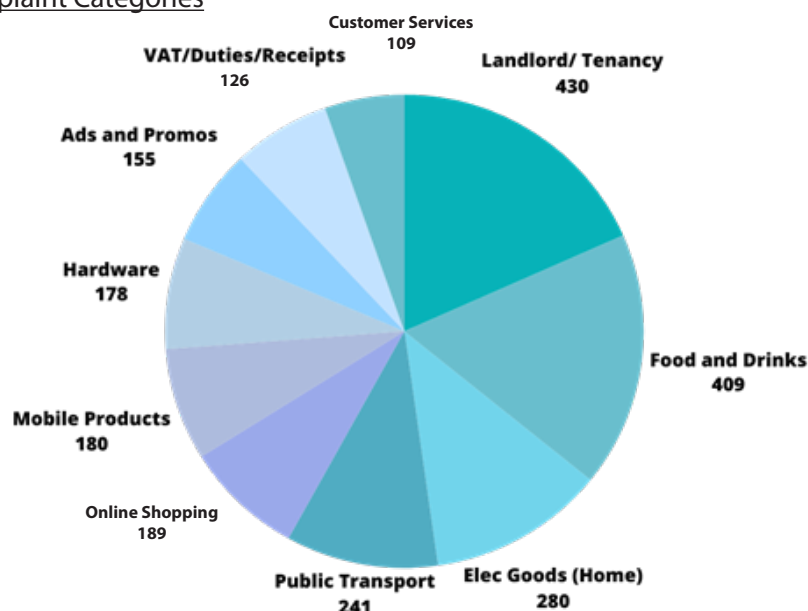
Table 13 : **Summary of Mediations Held**

ADR/ NCH MEETINGS AND MEDIATIONS	
First Quarter	38
Second Quarter	36
Third Quarter	42
Fourth Quarter	63
Total	179

(Source: Consumer Council of Fiji)

Top 10 Complaints Received at the Council from 2021 to 2022

Figure E: Top 10 Complaint Categories



Top 10 Complaints Lodged at the Council

1. Landlord/ Tenancy

Landlord/tenancy: 430 complaints placing it number 1 on the list of complaints

Analysis: Comprised 10.06% of complaints registered at the Council noting a slight decrease of complaints in this category of complaints compared to the same period last year which had a total of 592 complaints.

Nature of complaints included: Landlords refusing bond refund/ utility disconnections/ unlawful evictions/ unsanitary living conditions/ landlords refusing to repair premises/illegal increase of rent/ landlords invading tenants privacy/ discriminatory tenancy terms and conditions.

2. Food and Drinks

Food and Drinks: 409 complaints placing it number 2 on the list of complaints

Analysis: Comprised 9.57% of the complaints registered noting an increase of complaints in this category compared to 370 complaints registered in the last financial year.

Nature of complaints included: Sale of expired food/sale of stale food/sale of food infested with pests/ non-availability of price-controlled bread/unhygienic food establishments/ staff of food establishment not wearing proper PPE's/ unhygienic supermarket conditions/ sale of thawed meat/ sale of rotten fruits and vegetables.

3. Electronic goods (Home)

Electronic goods (home): 280 complaints placing it number 3 on the list of complaints.

Analysis: Comprised 6.55% of complaints registered noting an increase of complaints in this category of complaints compared to 244 complaints registered in the same period last year.

Nature of complaints included: sale of faulty electronic goods/ traders failing to honour warranty terms/ delays in repairs/ lack of feedback provided to consumers/ items malfunctioning shortly after purchase/ unavailability of after-sale services.

4. Public Transport complaints

Public Transport: 241 complaints registered placing it number 4 on the list of complaints.

Analysis: Comprised 5.64% complaints registered noting an increase in this category of complaints compared to 122 complaints in the same period last year.

Nature of complaints included: traders failing to provide e-transport receipts; irregular bus services/ traders failing to follow service routes/ traders providing illegible e-transport receipts/ rude bus drivers/ traders overcharging students/ loud music being played in buses/ mini bus drivers overcharging consumers/ taxi operators overcharging consumers/ bus drivers overcharging consumers.

5. Online shopping

Online shopping: 189 complaints registered placing it number 5 on the list of complaints.

Analysis: Comprised 4.24% of the complaints registered. Following the increase in consumers engaging in online shopping the council anticipates that the number of complaints will increase following the lack of any legislative or regulatory framework.

Nature of complaints: traders failing to deliver after payment of goods/ traders supplying good materially different from goods advertised/ traders blocking consumers soon after payments are made/lack of communications with consumers in regards to delivery of goods/ traders failing to refund consumers in the event of non-delivery of goods.

6. Mobile Products

Mobile products: 180 complaints registered placing it number 6 on the list of complaints.

Analysis: Comprised 4.21% of the complaints registered noting an increase in this category of complaints compared to 166 complaints in the same period last year

Nature of complaints included: Mobile products becoming defective within a short period of purchase/sale of counterfeit mobiles and substandard quality products / traders refusing to honor warranty terms/ sale of shoddy brands/ sale of fake products/ delay in repairs of mobile products /poor customer service/traders misplacing phones given for repairs.

7. Hardware

Hardware: 178 complaints registered placing it number 7 on the list of complaints.

Analysis: Comprised 4.16% of the complaints registered noting an increase in this category of complaints compared to 147 complaints in the same period last year.

Nature of complaints included: increase in price of hardware/ delays in delivery of products/ sale of substandard products/ poor customer service by traders.

8. Advertisements and Promotions

Advertisement and promotions: 155 complaints registered placing it number 8 on the list of complaints.

Analysis: Comprised 3.62% of the complaints registered noting a decrease in this category of complaints compared to 177 complaints registered.

Nature of complaints included: shelf prices not reflecting advertised prices/ misleading special offers/ full disclosures not made for promotion start and end dates/ bait advertisements/ online prices not reflected in retail outlets.

9. VAT/stamp duties/ receipts

VAT/stamp duties/receipts: 126 complaints registered placing it number 9 on the list of complaints

Analysis: Comprised 2.95 % of the complaints registered noting a decrease in this category of complaints compared to 354 complaints registered in the same period last year.

Nature of complaints included: traders failing to issue receipts/traders issuing faded receipts/ sale of price-controlled items beyond the regulated prices.

10. Customer service

Customer service: 109 complaints registered placing it number 10 on the list of complaints.

Analysis: Comprised 2.55% of the complaints registered. The Council is continuously conducting stakeholder workshops advocating the importance of proper customer service.

Nature of complaints included: traders being rude/ traders not attending to consumers in a timely manner/ traders failing to maintain regular communications with consumers/ traders arguing with consumers.

IMPACTS

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

COMPLAINTS ON GOODS

(I) Mobile Products

- The complainant purchased a Symphony brand phone which came with earphones from Dayarams Ltd (Lautoka) (respondent). When the complainant tried using the earphones at home, he realised that it was not working. The complainant reverted to the respondent whereby the respondent offered the complainant to purchase earphones from a selected range of \$10. The complainant did not agree as he believed the item sold had defects. The mediation between the parties revealed that the complainant was sold a Symphony brand of phone and earphones but the earphones returned was a Moxom brand earphone which was not retailed by the respondent. To assist the complainant in good faith, the respondent provided a replacement earphone free of cost.
- The complainant purchased a mobile phone from Bondwell (respondent) which she later wanted to return as she found the same brand of mobile phone being sold at cheaper prices at other retail outlets. She sought a refund from the respondent who only offered to replace her phone with a phone of different brand within the same price range. The complainant accordingly selected a phone and agreed to pay the price difference of \$50. This arrangement was made before the 1st of April, 2022 prior to the 15% VAT implementation on electronic goods. The complainant was later surprised when she was told to pay an additional \$80 instead of \$50 due to VAT increase thus, she sought the Council's assistance. With the Council's assistance, the complainant was able to save \$30 as she was only requested to pay an additional \$50 as initially agreed.

(II) Hardware

- The complainant was disappointed with Long Investment (respondent) in delaying his refund of \$1,680. The refund was for undelivered timber since 2019. The complainant reached out to the Council in attempt to recover his money. The Council's intervention enabled the complainant to obtain his refund.
- The complainant purchased tiles worth \$100 from Five Squares (respondent) however, there was not enough tiles in stock to meet his order hence, he was requested to collect the remaining tiles at a later date. Unfortunately, the complainant lost his receipt and notified the respondent of the same who denied delivery of the remaining tiles. When the Council intervened, the complainant was delivered the tiles although he misplaced his receipt.

(III) Electronic Goods

- Mr Permal (complainant) bought a refrigerator from Courts Fiji Limited (respondent) in 2018. In early 2021, the refrigerator malfunctioned so the respondent took the refrigerator for diagnosis. The respondent inspected the refrigerator and advised that the refrigerator's compressor had malfunctioned however a replacement compressor from the manufacturer would be obtained as the item was under warranty. After waiting for several months on the promised from the respondents, the complainant lodged a complaint with the Council. The Council intervened after which, the compressor was replaced instantly and the refrigerator was delivered to the complainant without further delay.
- The complainant purchased a Hisense washing machine worth \$729 from Courts (respondent) which malfunctioned so the complainant gave it to the respondent for repairs. The day after the TC Ana struck, the respondent discarded the washing machine because it was damaged in the flood. The respondent only offered \$135 as compensation for the discarded washing machine. Not happy with the offer, the complainant registered his complaint with the Council. The complainant was provided a brand-new replacement machine despite the fact that the warranty had expired.
- The complainant purchased a television box from Tradeway Electronics (respondent) which became defective after 3 weeks of use. The complainant advised the Council that he still had the packaging box but had misplaced the receipt. The complainant tried raising the issue with the respondent but was denied assistance

due to the misplaced receipt. The Council's intervention resulted in the item being repaired and delivered to the complainant within a day.

- The complainant purchased a Modyl 2 Door refrigerator worth \$969 from MH Homemaker (respondent). After some days of use, the complainant faced issues with the fridge and notified the respondent who collected the item for repairs. The respondent failed to update the complainant on the status of repairs hence the complainant sought a refund. The Council raised with the issue with the respondent and investigations revealed that the complainant was sold a display item without the same being disclosed. The complainant was provided full refund upon the Council's intervention.
- The complainant queried why D.Gokals (respondent) charged her for repairs of her washing machine since it was under warranty. When the Council investigated; it was found that she was charged because the machine was out of warranty however, the respondent refunded her the repair costs and repaired the machine free of costs in good faith.
- The complainant purchased a vacuum cleaner from the Rups Big Bear (respondent) worth \$99. He stated the device only worked for a few minutes after which, it would turn off automatically and would restart after a few hours. The complainant raised the issue with the respondent but was denied redress as the item was not under warranty. The Council's intervention enabled the complainant to secure a refund of \$99.

(IV) Online Shopping

- The complainant purchased a salwar kameez online worth \$130 from Aidens City Trends (respondent). She informed the Council that the outfit delivered was different from the advertised piece. The Council's findings revealed that the complainant had a change of mind yet the respondent provided full refund on a good will basis.

(V) Second- Hand Vehicles and Spare Parts

- The complainant purchased a second-hand vehicle worth \$6000 from Bal Kissun (respondent). Unfortunately, 6 months after using the vehicle, it could not start because the vehicle's starter had malfunctioned. The complainant sought redress from the respondent however, was turned away because the vehicle was purchased on an "as-is-where-is" basis and was in his possession for 6 months. Furthermore, there was no warranty coverage on the vehicle. When the Council intervened, the respondent repaired the vehicle free of charge.
- The complainant purchased a second-hand vehicle online from Mr Shanil Prasad (respondent) worth \$5,800.00. The vehicle was advertised on Facebook as being fully serviced with no existing issues yet when the complainant drove the vehicle soon after purchase; it broke down with smoke emitting from the bonnet. When the vehicle was given for inspection, it was found that there were multiple issues with the gearbox and engine coils. The complainant demanded a refund and sought the Council's assistance. The Council's intervention enabled the complainant to secure a full refund.
- The complainant informed the Council that Auto Parts Co Ltd (respondent) supplied him with a defective tyre which had leakage from the internal walls. The issue was raised with the respondent who advised the Council that the supplied tyres were of good quality and were brand new. The respondent further stated that tyres were not covered under warranty due to their nature and unfavourable road conditions. Upon the Council's further request for redress, the complainant was provided a refund despite no warranty coverage on the tyres.

(VI) Clothing/ Shoes/ Accessories

- The complainant purchased a Rip Curl wrist watch worth \$313.65 from Jacks of Fiji (respondent) which malfunctioned (crown came off) within two (2) days of purchase. The complainant informed the respondent of the issue and was advised that repairs would incur costs of \$25 because the crown of the watch was not covered under warranty. Thus, the complainant sought the Council's intervention. With the Council's

intervention, the respondent provided a replacement watch to the complainant.

- The complainant purchased a dress for his wife from Rups Nakasi (respondent) but unfortunately; the outfit could not fit her. The complainant sought a refund which the respondent refused. Despite the missing tag and receipt; the respondent replaced the dress upon the Council's intervention.
- Mr Sharma (complainant) purchased a Sports Watch from Tradeway Electronics (respondent) and informed the Council that the watch was defective as there was a scratch mark on the band of the watch. Subsequently, he sought the Council's assistance in liaising with the respondent for a replacement. The respondent advised that the watch was tested to be working fine and only required a band change. However, in good faith, the respondent replaced the entire watch although, the band was not covered under warranty.
- Ms Prinika (complainant) purchased a dress for her mother from Real Smart (respondent) however, the dress did not fit her mother. She wanted a replacement yet, upon relaying the issue to the respondent, she was frustrated with the accorded delays. Hence, the complainant sought the Council's assistance. When the Council intervened and raised the grievance with the respondent, the complainant was provided an instant replacement despite a change of mind.
- The complainant purchased a pair of Julius Marlow formal shoes worth \$169 from Prouds (respondent) in August 2020. After wearing the shoes for 5 months, he noticed that the leather and soles of the shoes started to come off. The matter was flagged to the respondent by the Council after which, the complainant was provided a full refund although the complainant's receipt had faded and there was no warranty coverage on the shoes.

(VII) Other products

- The complainant purchased a wardrobe worth \$380 from Rups Investment (respondent) in January 2022. After 3 months of purchase, he noticed mould growth in the wardrobe and raised the matter with the respondent who attributed the mould growth to an environmental condition thus, denied redress. The respondent provided a full refund upon the Council's intervention.
- The complainant paid a deposit of \$120 to Labasa Optical Clinic (respondent) for a pair of reading glasses. The complainant was not happy with glasses as it did not suit his facial features hence, he sought the Council's assistance. The Council mediated in the matter after which, the respondent agreed to waive the pending balance of \$350 despite the change of mind.
- The complainant deposited \$5000 to Safe Way Marine Fiji Pte Limited (respondent) for a second- hand speed boat however, decided not to go ahead with the purchase due to some family issues. Despite a change of mind, the complainant was provided a full refund upon the Council's intervention.
- The complainant purchased an Inco brand engine from Exotic Fiji Ltd (respondent) worth \$420. A few hours after purchase, he encountered mechanical difficulties when trying to ignite the engine. After raising the issue with the respondent, the engine was repaired yet, the issue persisted. The complainant sought a refund which was denied by the respondent who insisted on further repairing the engine. Upon the Council's intervention, the respondent fully refunded the complainant.
- The complainant purchased a Kids Art Easel set on 7/12/21 from Jacks of Fiji (respondent) for her niece's Christmas gift. The gift packaging was opened on Christmas day whereby, the complainant noticed that the stand of the art set was missing so she sought the Council's intervention. Although the complainant did not have the copy of the receipt ; the respondent provided full refund.
- The complainant purchased a billiard table worth \$1,414 from Vision Investment trading as Courts Fiji Limited (respondent) just a few days before the Covid 19 lockdown in 2021. Whilst opening the sealed product, he noticed that the green cloth on top of the billiard table was coming off and there were a few scratches on the billiard table legs. The issue was raised with the respondent prior to the lockdown however, there was no assistance forthcoming for almost a year. The Council escalated the matter to the respondent after which, the

complainant was provided a replacement.

COMPLAINTS ON SERVICES

Events Management and Photography Services

- The complainant) paid \$300 to Shivani's Decoration (respondent) for her wedding decoration but unfortunately; the complainant's wedding got cancelled twice due to a death in the family and covid-19 restrictions. The complainant sought a refund which the respondent agreed to provide less \$100 deductions. When the Council intervened, the respondent provided full refund.
- The complainant engaged the services of Navneet Studios (respondent) in 2020 for his wedding photography and videography. The respondent was contracted to compile a wedding video book but failed to do so despite numerous requests. The complainant demanded a refund however, failed to receive the same for 2 years. The complainant thus, contacted the Council for assistance. When the Council intervened, the complainant was provided full refund.
- The complainant who resided abroad engaged Reshmi Decorations (respondent) to carry out decorations for her wedding event which was to be held in Fiji. Unfortunately, she was unable to travel to Fiji for her wedding in 2020 due to the Covid restrictions thus, advised the respondent of the cancelation three (3) months prior to her wedding date. Despite the pandemic being a force majeure event, the respondent denied a refund. When the Council liaised with the respondent, the complainant was provided a full refund of \$450.

Financial Services

- The complainant borrowed \$300 from Maria (respondent) (registered money lender) in July 2021. The complainant was making payments in instalments with 10% weekly interest to clear her debt. According to the complainant, the respondent demanded \$600 as repayment for the loan. The complainant further informed the Council that there was no written agreement signed between the parties and the respondent failed to issue any receipts for repayments. Moreover, the respondent was charging compound interest instead of 12% per annum. After a mediation was conducted, the respondent agreed to charge 12% per annum thus, the complainant repaid \$336 inclusive of 12% interest instead of the \$600 initially demanded.
- The complainant was charged \$0.40cents by B.R Chetty & Sons (respondent) for using his local ANZ debit card on a Westpac EFTPOS machine. The complainant addressed the matter with the respondent who advised that they had passed the transaction fee to the complainant. The Council advised the respondent that the Association of Banks in Fiji has removed all EFTPOS fees on Debit and Access Cards since 1 January 2019. This means that consumers can use their local Debit Cards on any EFTPOS terminal without being charged a fee. Since advising the respondent, the complainant was refunded the fee charged and the respondent agreed not to impose transaction fees on consumers moving forward.
- The complainant invested \$100,000 in a fixed term deposit with Kontiki Finance (respondent) on 18 September 2018 for a period of 36 months. The term deposit was to mature on 18.09.21 however, the complainant urgently required funds for construction works so he opted to break the term deposit earlier on 01 April 2021. When facilitating the early term deposit break, the respondent deducted costs of \$9,690.11. Hence, the complainant escalated the matter to the Council, stating that these deductions were not disclosed to him prior to opening the term deposit. The Council conducted its investigations, per the course of which, it was ascertained that the complainant was disclosed of this early termination fees in his fixed term deposit agreement which was duly executed by him. The complainant later requested if the deductions could be reinstated back into his term deposit account as he could not carry out construction works owing to the pandemic and opted to wait until the maturity of his term account to enjoy the full benefits of his investment. The respondent in good faith allowed for this arrangement to be made.
- The complainant paid off his home loan with ANZ (respondent) 20 years ago. Much to his disappointment,

the respondent failed to discharge the complainant's original property title despite a considerable lapse of time. The complainant followed up with the respondent who failed to provide him timely assistance. Thus, the complainant reached out to the Council who instantly flagged the matter to the respondent. The Council's investigations revealed that the respondent failed to provide a discharge of mortgage form for the complainant to execute to enable him to receive a copy of his actual title. The respondent swiftly provided a discharge form for the complainant to execute and the same was forwarded to the Registrar of Titles office for registration and release of the complainant's actual title.

- The complainant's vehicle was involved in an accident and was fortunately insured with Sun Insurance (respondent). The vehicle sustained damages to 2 doors (driver's side front door and the rear right-hand door) worth \$4519. He lodged a claim for the replacement of both the damaged doors however, much to his surprise, the respondent only agreed to replace the front door and informed the complainant that the rear door will be repaired. Unhappy with the response, the complainant reached out to the Council. The Council's investigation revealed that the complainant's insurance policy only allowed replacement of parts where necessary. The independent assessor that was hired by the respondent informed the Council that the rear door was repairable and did not need replacing. However, in good faith, the respondent agreed to cover the replacement of both doors and provided the complainant with a revised quote.
- Ms. Leena (complainant) paid \$370 as lay-by deposit to Bal Krishna Jewellers Pte Ltd (respondent) for a gold chain in April 2021. Unfortunately, the complainant could not complete the full payment of \$1000 within the agreed timeframe after which, the respondent cancelled the lay-by and advised the complainant that the deposit will be forfeited. The complainant contacted the Council for an intervention after which, the respondent passed a credit note with which she was able to purchase items worth \$370.
- The complainant informed the Council that when he used his HSBC Mastercard on Shreedhar's Motor's (respondent) ANZ Eftpos terminal, he was charged a surcharge of 5.5% on his purchase of \$40. As a result, the complainant ended up paying an additional fee of \$2.20 for the Eftpos services. The complainant sought the Council's assistance in clarifying if the surcharge amount was justified. The Council highlighted the matter to ANZ with the understanding that surcharge percentages usually range from 2%- 5%. ANZ subsequently held a meeting with the respondent following which, the respondent informed the Council that they will no longer apply a surcharge on credit card usage. The respondent also refunded the complainant the \$2.20 charged to the complainant.
- The complainant obtained a laptop on hire purchase from Vision Investment Ltd trading as Courts Fiji Limited (respondent). The laptop was unfortunately stolen hence, she reached out to the Council requesting if the interest on the hire purchase could be waived. The Council escalated the matter to the respondent who clarified that theft was not covered under the complainant's hire purchase insurance. In good faith though, the respondent waived the interest charges of \$472.60 on the complainant's hire purchase account, requiring her to only pay the outstanding balance

Other Services

- The complainant and several other consumers fuelled their vehicles at Total Service Station (respondent). The complainant informed the Council that all vehicles that were fuelled by the respondent experienced technical issues shortly after fuelling. When the issue was flagged to the respondent, it was discovered that the respondent had fuelled the vehicles with the incorrect fuel. The complainant sought a relief car as the respondent was delaying the servicing and repairing of his vehicle. When the respondent failed to provide a relief car, the complainant approached the Council. After the Council intervened, the respondent carried out all the necessary servicing and repairs of the complainant's car within a day and delivered the same to him.
- The complainant was unhappy with her land surveyor namely, Mr Ashish Daya (respondent) as he failed to provide her survey plans in a timely manner resulting in iTaukei Lands Trust Board (ITLTB) not progressing with the leasing process. The complainant was frustrated as she had paid more than \$3000 seven years ago and yet had not received the survey plan. She was informed by ITLTB that this process usually only takes three months. The Council intervened after which, the respondent provided three copies of the survey plan in a

timely manner.

- The complainant paid a sum of \$59,000 to Network Builders (respondent) for the construction of his new home at Matavolivoli Subdivision in Nadi. The complainant and his family moved into their new home but were disappointed after sighting so many defects. Having raised the defects to the respondent, no redress was forthcoming thus, the complainant highlighted the issue to the Council. When the Council intervened, the respondent carried out the repairs and rectified the defects accordingly in a timely manner.

Objective 2: Advise and Assist Consumers on Matters Affecting their Interests

The Council provided 2008 advisories through various modes including face-to face consultations; social media platforms; mobile units; telephone; toll free line 155; and emails. The Suva office issued 1532; Lautoka office issued 350 and the Labasa office issued 126 advisories.

Objective 3: Refer Cases that Come Under the Jurisdiction of other Consumer Protection Agencies and Other Authorities for their Intervention

The division endeavours to resolve complaints lodged successfully however, due to certain unethical and unscrupulous traders in the marketplace, the Council referred 365 complaints to other Consumer Protection Agencies (CPAs) and authorities depending on the facts of the case and the jurisdiction of the particular agency. The CPAs are obligated to handle the referred complaints to the best of their ability. The Council maintains regular follow ups with these CPAs to ensure the consumers interests are upheld.

Table 14: Complaints to Authorities

Authority	No. of complaints referred
Department of Transport	7
Fiji Medical and Dental Secretariat.	1
Fiji Police Force	6
Fiji Police Force - CID	95
Fiji Roads Authority	1
Fijian Competition and Consumer Commission	195
iTaukei Land Trust Board	1
Labasa Judicial Department	1
Labasa Town Council	1
Land Transport Authority	27
Lautoka City Council	2
Legal Aid	1
Legal Practitioners Unit	1
Magistrates Court - Criminal	1
Ministry of Agriculture	3
Ministry of Commerce, Trade, Tourism & Transport	5
Ministry of Health & Medical Services	4
Ministry of iTaukei Affairs	1
Ministry of Waterways and Environment	1

Nadi Town Council	3
Registrar of Companies	1
Reserve Bank of Fiji	4
Sigatoka Town Council	1
Suva City Council	1
Tobacco Control Unit	1
	365

(Source: Consumer Council of Fiji)

Objective 4: Support and Maintain Legal Proceedings Initiated by Consumers Where Necessary

The Council referred 89 complaints to the Small Claims Tribunal (SCT) worth \$114,185.80 where the Suva office referred 21 cases; Lautoka office referred 51 whilst the Labasa office referred 17 cases. Out of the 89 cases, 83 consumers were assisted with filling the SCT claims forms. While filling the claims form, consumer officers ensured that the forms were correctly filled and the processes involving filing of the claims at the respective SCT registry were explained to consumers.

Objective 5: Provide Debt Management and Consumer Credit Advisory Services

The division provided **206** advisories on financial matters noting an increase in the advisories from the last FY where **144** advisories were issued. The Suva office provided **179** advisories; Lautoka office provided **15**; and the Labasa office provided **12** advisories. Sixty (**60**) consumers were assisted with account restructure or consolidation of their account to manage repayments during financial hardship. The cases were estimated to be worth FJD \$ 189,879.49

Table 15 : 2021 to 2022 Debt Management Statistics

DEBT MANAGEMENT		
Advice Sought by Consumers	Consumers assisted for Restructure	Monetary Value
206	60	\$ 189,879.49

(Source: Consumer Council of Fiji)

Some impact worthy debt restructure cases are as follows:

- The complainant sought a debt restructure as she was the sole income earner in her family and was financially assisting her immediate family hence; faced financial difficulties in meeting her hire purchase repayments with Courts (respondent). The Council liaised with the respondent; who agreed to accept a reduced repayment from \$248 to \$150 per month for the next four months (September to December 2021).
- The complainant suffered from a mild stroke in 2020 and was finding difficulties in obtaining employment. His wife was engaged in casual work which was only sufficient to cater for their living expenses. The complainant's hire purchase account with Courts (respondent) had accumulated arrears of \$500 as he was facing difficulties in meeting repayments. The Council liaised with the respondent who agreed to restructure the account and accept a payment of \$10/week to clear off the complainant's account.
- The complainant had a vehicle loan with Credit Corporation Ltd (respondent) which was in arrears of \$3000. The complainant was unemployed during the second outbreak of the pandemic and had resumed employment in September 2021. Her account was in a critical stage as her arrangements (pre – covid) to facilitate payments were not honored. Hence, the respondent was considering repossession actions. The Council liaised with the complainant and worked out a repayment plan whereby she facilitated a down payment of \$1500 towards her

loan arrears and thereafter, agreed to pay \$410 per month to clear off her loan. The respondent considered the arrangement and agreed to hold of repossession actions.

- The complainant purchased a television set on hire purchase from Carpenters Finance (respondent). Due to the pandemic, the complainant was employed on reduced hours and was facing financial difficulties in meeting repayments. He notified the respondent accordingly, who had provided a three-month repayment holiday. However, the complainant required further assistance as he was still employed on reduced hours. The Council liaised with the respondent, who agreed to reduce the repayment amount from \$81 per month to \$40 per month.
- A Judgement Debtor Summons (JDS) was issued against the complainant by Carpenters Finance (respondent). As she was still unemployed, she found difficulties in facilitating payments. She sought a debt restructure from the respondent who denied to assist her. The Council assisted her through mediation after which, the respondent agreed to accept repayments of \$100 to \$150 per month despite a JDS in place.
- The complainant was issued a demand notice by ANZ (respondent) as her home loan account was in arrears. The complainant reached out to the Council as she was not employed and could not pay \$35,182.29 in 30 days as required by the said notice. The Council held discussions with the respondent after which, the complainant's monthly repayment was reduced from \$1500 to \$1000 per month and recovery actions were held off by the bank. This enabled the complainant to secure her home from being sold off on tender.
- The complainant notified the Council that the Bank of South Pacific (respondent) had placed a hold on his account which contained \$4985 on instructions of Fiji Development Bank (FDB). The funds were held in his account for five years despite his efforts to gain access to the funds. The Council escalated the matter to the respondent who carefully reviewed the case. Given that FDB had not made any effort to resolve the issue in a timely manner, the respondent removed the hold on the complainant's account allowing him full access to the funds.
- The complainant submitted his loan top up application request to Konitiki Finance Ltd (respondent) on 3 different occasions, only to be rejected with different justifications. The complainant advised the Council that he required the funds to prepare for his child's school; refinancing of his Fiji Teacher's Association's debts and to conduct minor repairs to his home. The Council's intervention led the respondent to approve a top up of \$5000.
- The complainant had a vehicle loan with Credit Corporation Ltd (respondent) whereby, her loan account was in arrears due to her clothing business being impacted by the pandemic. She was under a lot of financial stress hence, sought a debt restructure which was unduly denied by the respondent who demanded a lump sum payment of \$4,000 failing which, she was threatened with repossession actions. With a lot of anticipation, the complainant reached out to the Council for assistance. When the Council intervened, the respondent agreed to accept monthly repayments in the sum of \$1,560 commencing in February 2022, which was viable for the complainant. Based on the arrangement, the respondent stalled repossession actions.
- Ms Kaitu (complainant) requested the Council's assistance in seeking a debt restructure from Kontiki Finance (respondent) as she was the sole income earner and was facing financial difficulties. The Council liaised with the respondent after which, the complainant's account was restructured and her fortnightly repayments were reduced from \$404.39 to \$360.
- The complainant advised the Council that she was facing financial difficulties in meeting her loan repayments with Carpenters Finance (respondent). Despite advising the respondent of her difficulties, the respondent kept following up for repayments. When the Council intervened, the respondent clarified that the complainant's hire purchase account had expired in February 2021 and they had extended the term of her hire purchase for fifteen months. As the respondent had only received payments of \$140 from the complainant, they had escalated the matter to the Small Claims Tribunal whereby, the full balance of \$228 was due. Despite the Tribunal's Order, the respondent agreed to provide the complainant an additional two-month timeframe to pay off her dues in weekly instalments of \$30.

- The complainant lost his employment in 2020 due to the pandemic and since then, had no primary source of income. As a result, he could not keep up with his vehicle loan repayment with Carpenters Finance (respondent). His account expired in June 2021 and the vehicle was repossessed in July, 2021. Given that the account was in arrears, the respondent issued a final warning letter to the complainant to clear his arrears by April, 2022 or they would have to resell the vehicle to recover their losses. Although the complainant requested for more time to clear his arrears, his request was turned down. Thus, he reached out to the Council for assistance. The Council intervened after which, the respondent extended the cut-off date for payment of arrears to May 31, 2022 resulting in the complainant being able to clear his arrears and saving his vehicle from repossession.

Objective 6: Manage the National Consumer Helpline

The National Consumer Helpline received 2474 calls from 1st August 2021 to 31st July 2022 from consumers throughout Fiji which demonstrated a drop in the number of complaints compared to the last FY. The decrease in numbers of complaints was a result of more consumers opting to lodge complaints face-to-face with the easing of movement restrictions and through the Consumer Council mobile app. Out of the 2474 complaints received, 2121 consumers were provided with the necessary advice and assistance by the Council.

Table 16 : Summary of NCH Consumer Complaints from 1st August 2021 to 31st July 2022

National Consumer Helpline Statistics	Total
Number of total calls received	2474
Number of genuine calls received	2121
Follow up calls	175
Number of calls registered on the database	1892
Total number of received and registered complaints	1713
Complaints resolved	1415
Cases referred to other authorities	113
Case referred to SCT	36
Advice	458
Weak cases	71
Pending cases	88
Withdrawn cases	38

(Source: Consumer Council of Fiji)

The Council registered **1713** consumer complaints through the NCH helpline out of which **62%** consumer grievances were from the Central Division, **32%** from the Western Division and **4%** from the Northern Division.

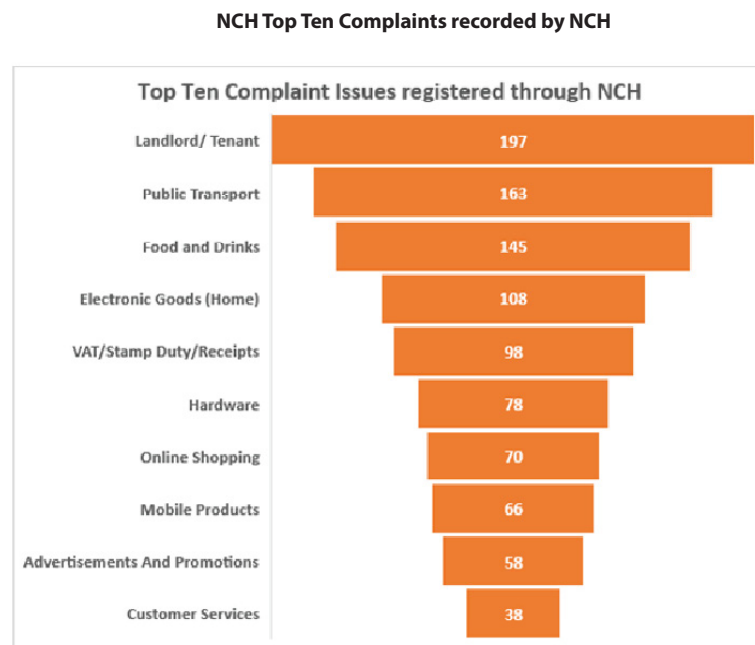
Figure F: NCH Calls by Region



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%.

Figure G: Top 10 Recurring Complaints recorded by NCH



(Source: Consumer Council of Fiji)

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

GOAL 4: FOSTER A HIGH-PERFORMANCE ORGANIZATION

Governance and Management

The Consumer Council of Fiji remains committed to maintaining a high corporate governance practice standard.

The Council's 2018-2022 Strategic Plan guides the direction for its deliverables, which is entrenched in the Annual work plan and the set Key Performance Indicators as per the Service Level Agreement with the line Ministry.

Board of Directors

The Consumer Council of Fiji Board comprises a Chairperson, a Vice Chairperson, and three other board members who bring a wealth of industry experience to carry out their duties which benefits the Council employees and its stakeholders. The Board carries out its mandate directly and through other committees as it appoints from time to time. The role and responsibilities of the Board are set in the Board Charter, which sets the guidelines and procedures under which the directors provide leadership and direction to the Council.

In particular, 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;
- Oversee the operations of the organisation, including internal controls and processes for identifying the significant risks; and
- Ensures that the Council business is conducted excellently, ethically and transparently.

Board Appointment

The Board of Directors are appointed by the Minister for Commerce, Trade, Tourism and Transport under the Consumer Council of Fiji Act 1976 Cap. 235. The term for the existing Board of Directors expired on 06 April 2022, and the Minister duly appointed a new Board of Directors on 05 May 2022 for a three-year term.

Board Meetings

The Board of Directors are required to meet at least four times a year as per the Consumer Council of Fiji Act 1976. During the financial year 2021-2022, three board meetings were held where nine board papers were presented and discussed. One special board orientation session with the line Minister was held to ensure that the new members know their roles and responsibilities and understood the organisation's objectives and operations. Additionally, the Board of Directors circulated and approved one flying board paper.

Policies and Plans

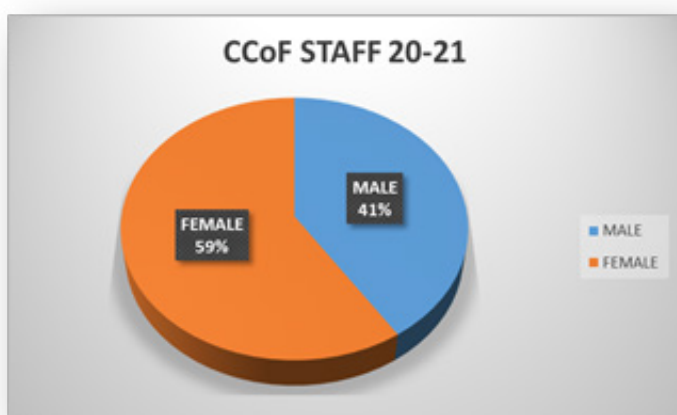
In the FY 2021 -2022, the Board of Directors approved the following reviewed policies and plans:

- Service Agreement - The Service Agreement between the Council and the Ministry of Commerce, Trade, Tourism and Transport outlines the services to be delivered to the consumers based on the grant allocated.
- Annual Workplan – The annual work plan is based on the four-year Strategic Plan 2018-2022 and the Service Agreement. The plan focuses on the planned activities and sets the timelines for achieving them.
- The Human Resources Policy and the Finance and Asset Management Policy were reviewed.

Our People

The Council believes that employees are a valuable asset and the key to organisation’s success. Equally important is a diverse and inclusive work environment that brings a sense of belonging amongst employees. The Council continues to recognise, appreciate and motivate staff to keep up with the great work. As of 31 July 2022, the Council had 27 permanent staff in its three offices; Suva, Lautoka and Labasa. During the FY, 9 positions were vacant, of which 3 remain vacant. The Council recruited 6 permanent staff, 2 temporary staff and 7 staff were recruited as Graduate Trainees whilst 6 staff resigned.

Figure H: Council staff breakdown by Gender.



(Source: Consumer Council of Fiji)

Staff Development - Training and Capacity Building

During the financial year 2021-2022, 2 refresher courses were provided to update skills and knowledge, 3 information sessions were held as part of capacity building, and 15 in-house presentations were done to keep staff abreast with consumer issues and their expectations. The details of the training and capacity building are tabulated below:

Table 17: Summary of trainings conducted

Summary of Training and Capacity Building Conducted	
Date	Refresher Training
11, 13, 18, 20 and 27 January 2022	Vinash Singh attended a five-day online Ecolabelling Training Programme organised by UN Environment Programme
02, 20 & 23 June 2022	Staff attended training on Council’s new website on conducted by IT Galax
Date	Information Session
24 May 2022	Conducted by Fiji National Provident Fund on additional contributions.
22 June 2022	Conducted by Unit Trust of Fiji on Investment Schemes

Summary of Training and Capacity Building Conducted	
Date	Refresher Training
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Date	Information Session
24 May 2022	Conducted by Fiji National Provident Fund on additional contributions.
22 June 2022	Conducted by Unit Trust of Fiji on Investment Schemes
13 April 2021	Conducted by Nasinu Town Council (NTC) on the procedures taken by NTC on Complaints Handling especially of the food establishments
Date	In House presentations
13 December 2021	Consumer expectations on Insurance
07 February 2022	Customer Service Etiquette
11 February 2022	Debt Management
18 February 2022	Managing Hire Purchase Debt
28 February 2022	Term Deposit
04 March 2022	Obligations of Landlord
09 March 2022	CMS Reporting Generation
09 March 2022	CMS Reporting Generation
11 March 2022	Complaints Management System (CMS) – Introduction
23 April 2022	Complaints Management System (CMS) – Daily Engagements
30 May, 01 & 07 June 2022	Understanding Parametric Micro Insurance
02 June 2022	Price Authorization on Bus Fares
08 June 2022	Managing your Budget
10 June 2022	Consumer Rights and Responsibilities
13 June 2022	How to Conduct Market Surveillance

(Source: Consumer Council of Fiji)

Performance Management System

The Council has a performance management system in place to clearly define goals and expectations, continuously monitor staff performance and provide relevant feedback where necessary. The Council reviewed its performance management system to ensure that the targets for individual staff were relevant and aligned with the Council's business plan. Staff performance appraisal 2020-2021 was assessed. However, bonus payments were suspended due to budget constraints.

Staff and Management Meeting

Five staff briefings and weekly management meetings were held during the 2021-2022 financial year. During the meetings, the staff were encouraged to work together in teams to strengthen work relationships within different divisions. Staff were informed of the expectations from the Board and management, and other relevant issues were discussed. The CEO continues to conduct weekly divisional one-to-one and management meetings as part of employee engagement.

Quality Management Team (QMT)

Regular QMT sessions are part of the Council's organisation culture with the intention to improve the quality of work produced. All staff were given equal opportunity to present on a topic with which they were daily engaged, and ideas were discussed through brainstorming sessions. During these sessions, staff were briefed on the new policies, plans and the Standard Operating Procedures were also reviewed.

Finance

In 2021-2022, the Council signed a Service Agreement with the Ministry of Commerce, Industry, Trade and Tourism outlining the key result areas (KRAs) and specific targets to be achieved during the financial year. To deliver the targets, the Council received a Government Grant of \$1,100,000 VIP

Council's IT, Registry and Database Services

The Council outsourced its IT services to Datec Fiji Ltd and signed the Service Level Agreement with Datec Fiji Ltd on 01 August 2021 for a one-year term from 01 August 2021 to 31 July 2022. Moreover, the Council renewed its SSL Certificate (Email domain certificate), antivirus (Trend Micro) for a year and Fortiwifi (Firewall) software for the Labasa office for 1 year, while the firewall for the Suva and Lautoka office is valid until February 2023.

National Consumer Helpline

The National Consumer Helpline contract with the three Telcos – TFL, Vodafone and Digicel was renewed for a three-year term from 01 August 2021 – 31 July 2024.

Council's Website

The Council secured technical assistance from the United Nations Capital Development Fund (UNCDF) for its website development. UNCDF contracted ITGLAX to develop the Council's website. Work on the website was completed on October 28 2022.

Supporting Our Communities

The Council continued to give back to communities in any possible means as we were reeling from the COVID-19 pandemic.

During the FY 2021-2022, the Council took part in the below CSR activities:

- **Pinktober and Movember**
The Council generously donated towards this worthy cause, which was handed over to the Fiji Cancer Society.
- **Participation in tree planting in selected villages**
This initiative was part of the Council's contribution towards global reforestation efforts, restoring lost forests, repairing damaged ecosystems and mitigating climate changes. Humans, animals and the environment depend upon trees for survival. Therefore, as deforestation continues, we must return what we are taking away.

Donor Funded Projects

(i) Green Action Fund (GAF)

The Council received donor funds from Green Action Fund (GAF) for a sum of FJD \$6,575.17 for a project titled “Noda Veikau, Noda Bula”.

The aim of the project was to leverage the Solesolevaki (sharing and working together in native language) nature of Fijians and collectively advocate and educate villages and communities on the impact uncontrolled and unsustainable deforestation has on long-term food security and our waterways (a major source of food for many Fijians). In addition, the project also aimed to forge a collaborative partnership between the Consumer Council of Fiji, the Ministry of Agriculture, along village heads to get together and come up with amicable solutions – drawing upon traditional knowledge, which can be practiced and passed on to younger generations

Against the backdrop of the aim stated above, the Council used the funds to carry out the following activities:

- In order to realize the objectives of this project, the Council launched a sustainable consumption and production initiative in three selected villages namely, Naivakacau, Silana and Nananu villages. As part of this activity, the participating villages collectively implemented sustainable farming practices that promote food security and protect the environment.
- Workshops were conducted in the above-named 3 villages to advocate how unsustainable consumption and production practices such as deforestation harm the environment. These were conducted on the following dates;
 - Naivakacau village – 22/09/21 and 28/09/21.
 - Silana village – 23/09/21 and 09/10/21.
 - Nananu village – 23/09/21 and 09/10/21
- In an effort to promote sustainable practices and to encourage a ‘sharing community’, the Council launched a competition in the selected villages. This entailed villagers working together to demonstrate sustainable farming practices.
- Leveraging the solesolevaki nature of Fijians, the Council, to highlight the importance of sustaining our environment for future generations, conducted a clean-up campaign in Naivakacau village on 06/10/21.
- To highlight the importance of protecting the environment we live in, a tree planting initiative was also carried out on 09/11/21, which saw over 2000 trees planted in Silana and Nananu villages. This initiative is part of the Council’s contribution towards enabling the villagers to understand the importance of global reforestation efforts, restoring lost forests, repairing damaged ecosystems and mitigating climate changes.
- The Council also implemented activities to raise awareness of sustainable consumerism in urban areas. This was done in the form of mobile units. To ensure consumers retain knowledge and have key facts, the Council published and distributed a brochure.
- Talanoa sessions, which are an important part of the Fijian culture, were also encouraged during the project. This sharing platform saw villages impart experiences and benefits of engaging in sustainable and environmentally friendly farming practices.
- The villages were encouraged to work together and showcase environmentally friendly agricultural practices. This was incentivised with rewards, which included farming equipment.
- To promote sustainable consumption and production, the Council provided 1500 pine saplings and 50 fruit trees to Silana and Nananu villages, which were planted on 09/10/21. The pine trees were planted to promote reforestation and protect the environment. Fruit trees were also provided to the villages to establish and promote food security.
- To recognise the efforts of the participating villages, the Council rewarded farming equipment to the three villages as well as seeds of cash crops such as cabbage, coriander and long bean

(ii) Anne Fransen Fund (AFF)

The Council received donor funds from Anne Fransen Fund (AFF) for a sum of FJD \$23,768.47 for a project titled "Project Control C".

Through this project the Council aimed to empower Fijian consumers to make more healthy choices in the type of foods they purchase and consume. The Council also raised awareness and educated consumers; even those in rural and semi-urban areas about Non-Communicable Diseases (NCDs) such as diabetes and its risk factors and how their choices including behavioural change can contribute towards combating NCDs such as diabetes.

The following activities were carried out under this project:

- In collaboration with other stakeholders, which included the Wellness Unit (Ministry of Health and Medical Services), National Nutrition Centre, Fiji Cancer Society and Diabetes Fiji, the Council conducted a Health Sweep week in various communities.
- Whilst the Council conducted awareness and advocacy on healthy living, approximately 500 Fijians were also screened for NCDs during the Health Sweep Week. Consumers who had NCDs were immediately recorded and referred to the respective hospital for medical treatment and/or advice.
- Recognizing the importance of partnership and working together as a unit, the Council worked tirelessly over the course of this project to launch the Partnership for Healthy Living. The Partnership provides a common platform and ground for all concerned stakeholders to discuss issues surrounding NCDs, propose solutions, collaborate, and share resources and expertise, all in efforts to raise awareness of NCDs and change people's mindset. The Partnership would also make submissions for policy changes, should there need be, and would ensure a holistic approach is taken at the individual, industry, and policy levels to combat NCDs. The Partnership was officially launched by the Permanent Secretary for Commerce, Trade, Tourism and Transport, Mr Shaheen Ali, during the national NCDs workshop.
- Community visit is a tool that the Council employed to take key advocacy messages on healthy living and responsible consumption patterns to the doorsteps of consumers – most of which are women, children and persons with disabilities who would otherwise not be able to receive such awareness and information. Through community visits, the Council interacted and developed lasting relationships with consumers, and this has been instrumental in the success of the project. A total of 70 community visits were conducted under this project, reaching a total of 1941 consumers.
- The Council conducted workshops with consumers, business houses, government ministries and non-government organizations in order to educate, create awareness and discuss the key impacts of unhealthy consumption choices on consumer health, barriers to making healthy choices and solutions to address the growing number of NCDs in Fiji. This is also an effective tool for obtaining views from different stakeholders on consumer issues as well as pushing for changes in consumer behaviour and business practices. Through this project, the Council conducted 6 workshops, reaching 176 people.
- The Council set up mobile booths in areas with heavy foot traffic. Through these mobile units, print materials such as brochures and factsheets on making healthy consumer choices, understanding sugar labels and other related materials on NCDs were distributed. 12 mobile units were conducted for this project, reaching out to 479 consumers.
- Local newspapers have thousands of readers each day and provide a convenient way for Fijians to read news and advisories at their own leisure. The Council used this platform to relay to readers the inter-relationship between health and consumption choices, communicable illness-seeking behaviour and how consumers can combat NCDs. 4 articles were published in local dailies.
- Due to its widespread reach, the Council utilised television and radio talkback shows to interact with thousands of consumers. A total of 6 shows were conducted whereby awareness of NCDs and ways of making healthy consumption choices were discussed.
- In this technologically advanced age, most, if not all, consumers utilise social media to interact. As such, the Council also utilised social media platforms such as Facebook and Twitter to change the mindset of consumers towards healthier consumption choices. Over 30 social media posts (attached) were made on healthy living and consumption choices

(iii) United Nations Capital Development Fund (UNCDF) – Project Financial Resilient Fiji

The Council received donor funds from the United Nations Capital Development Fund (UNCDF) for a sum of FJD \$73,344.50 for a project titled “Project Financial Resilient Fiji”. The project was for a year and was carried forward in the next financial year.

Through this project, the Council aimed to empower consumers to build good financial habits such as goal setting, managing money, saving, and planning for the impact of financial shocks such as climate-induced disasters through saving for emergencies and insurance.

The following activities were carried out during this financial year:

- The Council utilised 8 digital tools in its training and advocacy sessions. These included:
 - o PowerPoint presentations and laptops in trainings;
 - o Renderforest software to develop videos;
 - o Zoom for virtual trainings;
 - o Pixler for developing posters for social media;
 - o Videopad software for developing videos such as testimonials;
 - o Wondershare for editing videos and other graphics;
 - o Canva: for developing posters and other graphics for social media; and
 - o Social media: for delivering financial tips to consumers
- The Council utilised different mediums to conduct CDRFI trainings and awareness sessions on financial literacy as follows:
 - o 24 workshops
 - o 64 community visits
 - o 28 mobile units
 - o 25 school visits
- The project team, with close coordination with UNCDF and in line with the CDRFI training manual successfully developed a media campaign plan which was implemented in September 2021.
- In line with the media campaign plan, the Council conducted awareness and advocacy on the project via talkback shows, feature articles and social media platforms.
- 43 social media posts were made relating to the key project messages.
- Money management tips and parametric insurance were discussed in 6 talkback shows
- 5 consumer advisory articles were published relating to money management

(iv) United Nations Capital Development Fund (UNCDF) – Council’s New Website

The Council received technical assistance from United Nations Capital Development Fund (UNCDF) for an approximate amount of FJD \$39,000 for the “Council’s New Website”. An external contractor was engaged by UNCDF to develop the website, which began in November 2021 and was completed in May 2022. The website was officially launched at an event organised by the UNCDF.

Table 18: Summary of Donor Funding

Donor Agencies	Project Title	Funding Amount	Status	Total
Green Action Fund	Noda Veikau, Noda Bula	\$6,575.17	Completed	33
United Nations Capital Development Fund	Project Financial Resilient Fiji	\$73,344.50	Ongoing – completion Dec 2022	1101
Anne Fransen Fund	Project Control C	\$23,768.47	Completed	564
United Nations Capital Development Fund	Council's New Website	Technical Assistance	Completed	537

(Source: Consumer Council of Fiji)



Financial Statements

OFFICE OF THE AUDITOR GENERAL

Promoting Public Sector Accountability and Sustainability through our Audits



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File: 1224/1

26 June 2023

Mr Mohammed Gani
The Chairman
Level 5, Vanua Arcade
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

A handwritten signature in black ink, appearing to read 'Sairusi Dukuno'.

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 2022



CONSUMER COUNCIL OF FIJI
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2022

Contents	Page No
Statement by Directors and Chief Executive Officer.....	3
Independent auditor's report.....	4 - 6
Statement of financial position.....	7
Statement of income and expenditure (operating grant).....	8
Statement of income and expenditure (donor fund).....	9
Statement of changes in accumulated funds.....	10
Statement of cash flow.....	11
Notes to and forming part of the financial statements.....	12 - 18

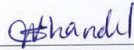
CONSUMER COUNCIL OF FIJI
STATEMENT BY DIRECTORS
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2022

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

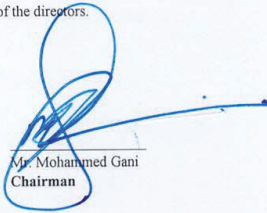
- (i) the accompanying statement of financial position of the Council is drawn up so as to give a true and fair view of the state of affairs of the Council as at 31 July 2022;
- (ii) the accompanying statement of income and expenditure for operating grant and donor fund of the Council is drawn up so as to give a true and fair view of the results of the Council for the year ended 31 July 2022;
- (iii) the accompanying statement of changes in accumulated funds of the Council is drawn up so as to give a true and fair view of the changes in equity of the Council for the year ended 31 July 2022;
- (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 2022;
- (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) Given the economic fallout and budget limitations due to the prolonged COVID-19 induced economic crisis, the Council continued with its cost effective measures to conduct operations and assist consumers. While the measures and polices have been taken, the impact on the amounts and estimates reported or used in the preparation of 2022 financial statement is not expected to be material.

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

Dated at Suva this 07 day of June 2023.



Ms. Seema Shandil
CEO



Mr. Mohammed Gani
Chairman

OFFICE OF THE AUDITOR GENERAL

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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 2022****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 2022, and 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 the Consumer Council of Fiji as at 31 July 2022, 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 my 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 skepticism throughout the audit. I also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for my opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal 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 Council'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 our 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.



Sairusi Dukuno
ACTING AUDITOR-GENERAL



Suva, Fiji
26 June 2023

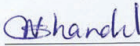
CONSUMER COUNCIL OF FIJI
STATEMENT OF FINANCIAL POSITION
AS AT 31 JULY 2022

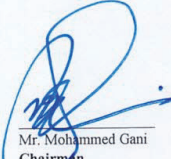
	Note	31 July 2022 (S)	31 July 2021 (S)
Current Assets			
Cash and cash equivalents	2	123,090	130,657
Receivables	3	37,354	43,643
Prepayments		7,634	5,788
Vat Receivable		3,392	1,312
Total Current Assets		171,470	181,400
Non Current Assets			
Property, plant and equipment	4a	286,514	364,282
Intangible Assets	4b	119,990	98,440
Total Non Current Assets		406,504	462,722
TOTAL ASSETS		577,974	644,122
Current Liabilities			
Accounts payables		46,710	35,838
Provision for annual leave		26,420	13,488
Deferred grant	6	103,323	104,908
Total Current Liabilities		176,453	154,234
Non Current Liabilities			
Deferred grant	6	330,689	427,172
Total Non Current Liabilities		330,689	427,172
TOTAL LIABILITIES		507,142	581,406
NET ASSETS		70,832	62,716
TOTAL ACCUMULATED FUNDS		70,832	62,716

(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 June 2023.


Ms. Seema Shandil
CEO


Mr. Mohammed Gani
Chairman

CONSUMER COUNCIL OF FIJI
INCOME STATEMENT (OPERATING GRANT)
FOR THE YEAR ENDED 31 JULY 2022

	Note	31 July 2022 (\$)	31 July 2021 (\$)
Income			
Grant from Government of Fiji		1,076,288	1,088,645
Sundry income		2,322	2,214
Gain on disposal of fixed assets		-	-
Insurance proceeds from disposal of fixed assets		-	36,000
Reimbursement		-	1,226
Donation		39,218	-
Sponsorship	7	5,423	6,312
FNU grant		-	677
Amortization of Deferred Income		103,323	104,908
Utilization of capital government grant		-	-
Total Income		1,226,574	1,239,982
Expenditure			
Advertising		2,821	6,089
Annual leave		26,420	13,488
Audit fees		3,011	4,280
Legal Fees		-	-
Bank charges		1,592	1,801
Board allowances		31,307	30,600
Board expenses		390	250
Depreciation		104,630	104,908
Electricity and water		20,025	19,357
Entertainment		679	118
FNU levy		7,274	7,278
Insurance		7,807	10,652
IT support		3,260	3,303
Office expenses, stationery & publication		16,618	8,841
Research		64	26
Rent and rates		189,028	181,922
Repairs on office equipment, furniture & fittings		2,117	2,151
Annual Maintenance Fees		5,695	4,922
Running expenses - motor vehicles		15,494	9,960
Salaries, wages & related payments		705,792	694,502
FNPF expenses		40,576	36,388
Subscription		4,759	5,071
Sundries		1,456	1,056
Telephone & postage charges		18,532	20,867
Training & workshop expenses		-	-
Travelling expenses		2,053	345
World consumer rights day		8,008	8,060
National Consumer Helpline		-	-
Awareness, Campaigns & workshop		-	-
Loss on disposal of asset		-	13,716
Total Expenditure		1,219,408	1,189,951
Net surplus for the year		7,166	50,031

(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 2022

	Note	31 July 2022 (\$)	31 July 2021 (\$)
Income			
Other Grant	8	3,000	5,844
Consumer International Grant		6,622	-
UNDP Grant		20,507	-
AFF Grant		16,190	-
Total Income	8	46,319	5,844
Expenditure - European Union			
Salaries (Local staff)		5,554	-
Local transportation		7,458	733
Consumables		1,377	50
Publications		10,665	2,384
Advertisement		-	-
Costs of conferences		981	1,530
Other Grant Expenses		326	680
Workshop Expenses		9,461	-
Telephone Expenses		215	-
Meals / Accomodation		8,620	-
Community Engagement		540	-
Bank Charges		172	107
Total Expenditure		45,369	5,484
Net surplus for the year		950	360
Total Net Surplus for the year		8,116	50,391

(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 2022

	31 July 2022 (\$)	31 July 2021 (\$)
Accumulated funds brought forward (Operating)	9,023	(41,008)
Net surplus for the year - Operating	7,166	50,031
	<u>16,189</u>	<u>9,023</u>
Accumulated funds brought forward (Donor Fund)	53,693	53,333
Net surplus for the year - Donor funds	950	360
	<u>54,643</u>	<u>53,693</u>
Total Accumulated Fund	<u>70,832</u>	<u>62,716</u>

CONSUMER COUNCIL OF FIJI
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 JULY 2022

	Notes	31 July 2022 (\$)	31 July 2021 (\$)
Cash flows from Operating Activities			
Receipts from Government and Other Donors		1,179,035	1,178,744
Payments to suppliers and employees		(1,138,191)	(1,115,458)
Net cash provided by Operating Activities	5	<u>40,844</u>	<u>63,286</u>
Cash flows from Investing Activities			
Payment for property, plant and equipment		(48,411)	(20,098)
Insurance proceeds from disposal of fixed assets		-	36,000
Net cash (used) in Investing Activities		<u>(48,411)</u>	<u>15,902</u>
Net increase in cash & cash Equivalents		(7,567)	79,188
Cash and cash equivalent at the beginning of the year		130,657	51,469
Cash and Cash Equivalent at the End of the Year	2	<u>123,090</u>	<u>130,657</u>

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

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2022

Note 1: Summary of Significant Accounting Policies

(a) Statement of Compliance

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

(b) Critical Accounting Estimates and Judgments

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

(c) Functional and Presentation Currency

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

(d) Other Receivables

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

(e) Depreciation of Property, Plant and Equipment

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

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

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

(f) Other Payables

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

(g) Income Tax

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

(h) Value Added Tax (VAT)

The financial statements have been prepared exclusive of VAT.

The net amount of valued added tax recoverable or payable to the Fiji Revenue & Customs 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 2022

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 2022	31 July 2021
	(\$)	(\$)
Cash on hand	600	600
Cash at bank: (Operating)	38,649	36,647
Cash at bank: (Donor funds)	67,008	73,136
Cash at bank: (EU Project)	16,833	20,274
	<u>123,090</u>	<u>130,657</u>

Note 3: Receivables

	31 July 2022	31 July 2021
	(\$)	(\$)
BAT Sponsorship Receivable	-	6,312
<u>Refundable deposits:</u>		
Raza Properties	1,625	1,625
Shah Investment	575	575
Fijian Holdings Ltd	28,305	28,305
Energy Fiji Ltd - Lautoka/ Suva/ Labasa	3,801	3,801
TFL - Lautoka/ Suva / Labasa	1,048	1,025
ANZ - Visa Card Security Deposit	2,000	2,000
	<u>37,354</u>	<u>37,331</u>
	<u>37,354</u>	<u>43,643</u>

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2022

Note 4a: Property, Plant and Equipment

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

	31 July 2022	31 July 2021
Furniture & Fittings **		
Cost :	(\$)	(\$)
<i>At 1 August</i>	420,070	420,070
Additions	272	-
Disposals	-	-
At 31 July	<u>420,342</u>	<u>420,070</u>
Depreciation and Impairment		
At 1 August	158,104	112,156
Depreciation for the year	45,899	45,948
Disposals	-	-
At 31 July	<u>204,003</u>	<u>158,104</u>
Net Book Value	<u>216,339</u>	<u>261,966</u>
Office Equipment **		
Cost :		
<i>At 1 August</i>	219,053	219,458
Additions	7,967	222
Disposals	-	(627)
At 31 July	<u>227,020</u>	<u>219,053</u>
Depreciation and Impairment		
At 1 August	184,055	164,708
Depreciation for the year	16,939	19,975
Disposals	-	(627)
At 31 July	<u>200,994</u>	<u>184,056</u>
Net Book Value	<u>26,026</u>	<u>34,997</u>
Motor Vehicle		
Cost :		
<i>At 1 August</i>	171,333	215,498
Additions	-	19,138
Disposal	-	(63,303)
At 31 July	<u>171,333</u>	<u>171,333</u>
Depreciation and Impairment		
At 1 August	104,014	132,663
Depreciation for the year	23,170	20,938
Disposal	-	(49,587)
At 31 July	<u>127,184</u>	<u>104,014</u>
Net Book Value	<u>44,149</u>	<u>67,319</u>
Total Net Book Value	<u>286,514</u>	<u>364,282</u>

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2022

Note 4b: Property, Plant and Equipment (con't)	31 July 2022	31 July 2021
Intangible Assets		
Cost	(\$)	(\$)
<i>At 1 August</i>	127,862	155,715
Additions	40,172	740
Disposal	-	(28,593)
At 31 July	<u>168,034</u>	<u>127,862</u>
Depreciation and Impairment		
<i>At 1 August</i>	29,422	39,968
Amortisation	18,622	18,047
Disposal	-	(28,593)
At 31 July	<u>48,044</u>	<u>29,422</u>
Net Book Value	<u><u>119,990</u></u>	<u><u>98,440</u></u>

**** Donated Assets**

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

Asset	Value	Class of Asset
Samsung Fridge	\$1,742	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
2 Folding Tables	\$272	Furniture & Fittings
1 x Dell Laptop MCIM	\$2,201	Office Equipment
1 x Dell Laptop MADR	\$2,201	Office Equipment
1 x Canon Camera/32GB SD Card	\$3,145	Office Equipment
2 x MS Office 2021 MCIM	\$954	Intangible Assets
New Website	\$39,218	Intangible Assets

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

	31 July 2022	31 July 2021
	(\$)	(\$)
Net surplus for the year (Operating)	7,166	50,031
Net (deficit)/surplus for the year (Donor)	950	360
<i>Non Cash Adjustment:</i>		
Non cash contribution received	-	-
Depreciation	104,629	104,908
Loss on disposal of fixed assets	-	13,716
Gain/Proceeds from disposal of fixed assets	-	(36,000)
<i>(Increase)/Decrease in Current Assets</i>		
Increase in receivable	6,289	(6,312)
(Increase)/Decrease in prepayments	(1,846)	4,608
Decrease in VAT receivable	(2,080)	4,396
<i>Increase/(Decrease) Current Liabilities</i>		
Increase in accounts payables	10,872	(27,953)
Increase/(Decrease) in provision for annual leave	12,931	(15,301)
Increase in other liability	(98,068)	(29,167)
Net Cash provided by Operating Activities	<u><u>40,843</u></u>	<u><u>63,286</u></u>

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2022

Note 6: Deferred Grant

	31 July 2022	31 July 2021
	(\$)	(\$)
Opening Balance	532,080	561,244
Add PPE Additions	9,193	20,099
	<u>541,273</u>	<u>581,343</u>
Less: Amortization of Deferred Revenue		
Intangible Assets	17,315	18,047
Office Equipment	16,939	19,975
Furniture & Fittings	45,899	45,948
Motor Vehicle	23,170	20,938
	<u>103,323</u>	<u>104,908</u>
Add Unutilised Donor Fund Grants	51,707	55,645
Less Utilised Donor Fund Grants	55,645	-
Closing Balance	<u><u>434,012</u></u>	<u><u>532,080</u></u>
Represented by:		
Current	103,323	104,908
Non Current	330,689	427,172
	<u><u>434,012</u></u>	<u><u>532,080</u></u>

Note 7: Sponsorship

The Council received sponsorship from British American Tobacco to celebrate World Consumer Rights Day 2022. The sponsor received was in line with "Section 6(2)(1) of the Consumer Council of Fiji Act 1976"

Note 8: Donor Funds:

	31 July 2022	31 July 2021
	(\$)	(\$)
Sponsorship - GAF Project 2	6,622	5,844
UN75 USP - Project Naisolesolevaki	3,000	-
UNDP Grant	20,507	-
AFF Grant	16,190	-
	<u><u>46,319</u></u>	<u><u>5,844</u></u>

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2022

Note 9: Contingent Liabilities

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.

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 2022 with approximate transaction value are summarized as follows:

	31 July 2022	31 July 2021
	(\$)	(\$)
Board Allowance	31,307	30,600
Board Expenses	<u>390</u>	<u>250</u>

(c) Key Management Personnel

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

	31 July 2022	31 July 2021
	(\$)	(\$)
Key management personnel expenses	<u>222,079</u>	<u>213,915</u>

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 2022

Note 12: Events Subsequent to Balance Date

Subsequent to year end, the nation slowly started turning towards economic recovery however the Council will need to continue with its cost effective measures and policies of conducting business.

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 employed a total of 28 (2021: 27) employees.

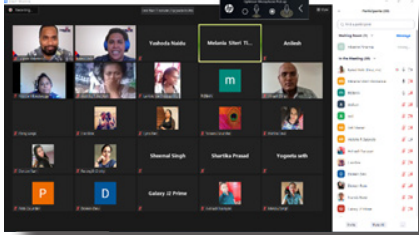


Note 14: Approval of Financial Statements

These financial statements were approved by the Council and authorised for issue on 07 June 2023










Diary of Events






2021-2022: The Year at a Glance

Month	Events	Pictures
August 2021	<ul style="list-style-type: none"> • Council staff attended the parametric insurance product training for partners conducted by the United Nations Pacific Insurance and Climate Adaptation Programme (PICAP). • Staff attended a virtual official launch of Fiji’s first parametric microinsurance product and digital onboarding platform via Zoom • The Council held a national workshop on E-Commerce and Consumer Protection • The Council kickstarted a campaign on financial literacy in partnership with the Pacific Insurance and Climate Adaptation Program • Due to COVID-19 restrictions, the Council conducted 3 community visits and 7 workshops with traders virtually. 	
September 2021	<ul style="list-style-type: none"> • The Council participated in a webinar with Consumer International for a discussion on the role of consumers on sustainable consumption and a preparatory discussion on Consumers International’s role in COP 26. • Participated in the roundtable discussion focused on raising consumer issues in building the digital marketplace for food with Consumers International. • Participated in discussion on setting the stage for global food system transformation to achieve Sustainable Development Goals by 2030 – United Nations Food Systems Summit. • The Council participated in a webinar with Consumer International for a discussion on the role of consumers on sustainable consumption and a preparatory discussion on Consumers International’s role in COP 26. • Participated in the roundtable discussion focused on raising consumer issues in building the digital marketplace for food with Consumers International. • Participated in discussion on setting the stage for global food system transformation to achieve Sustainable Development Goals by 2030 – United Nations Food Systems Summit. 	 



Month	Events	Pictures
October 2021	<ul style="list-style-type: none"> The Council CEO met with the UN Markets for Change Program and discussed possible collaboration for promoting financial literacy and the microinsurance to women market vendors. The Council staff met with the Financial Management Counsellors Association to discuss possible collaboration opportunities in relation to financial literacy. The Council team attended the handover of the Master Policy to Tailevu Dairy Farmers Cooperative Association Limited (TDFCAL) by the United Nations Capital Development Fund on the parametric insurance project officiated by the Indian High Commissioner to Fiji. The Council participated in a consultation on the quality of timber and timber products traded in the local markets organised by the Ministry of Forestry. The Council did a presentation on the nature of complaints received at the Council in relation to timber in the last 5 years. Two mobile units were conducted upon the relaxation of COVID-19 health restrictions. 9 community visits were conducted this month. 14 workshops with traders were conducted in October. The Council celebrated Green Action Week, whereby over 2000 trees were planted by the Council in Tailevu. Council staff conducted a clean-up campaign in Naivakacau village. 	  
November 2021	<ul style="list-style-type: none"> Council presented in a webinar on mobilising Consumers in the Climate Transition. Presentation topics: Seema Shandil: Role of consumers and advocacy organisations in climate transition; and Vinash Singh: Transforming food systems to achieve net zero emissions A team from the Council headed by the CEO attended the United Nations Capital Development Fund's Pacific Insurance and Climate Adaptation Program Workshop, Partnership Launch and Networking Event. . Attended a virtual launch of World Antimicrobial Awareness Week 2021 and AMS Training Programme. 	

Month	Events	Pictures
	<ul style="list-style-type: none"> • Staff attended a virtual presentation on Environmental Health in Practice Workshop. The new norm of COVID-19 after the opening of international borders and businesses. • The Council attended the Regional Webinar Political Party Regulations and funding organised by UNDP. • The Council attended the opening of the Diabetes Self-Management Workshop. • The Council attended the Product Safety and Quality Technical Committee meeting. • The Council conducted 1 mobile unit this month. • 12 community visits were conducted. • 5 workshops with traders were conducted. 	
December 2021	<ul style="list-style-type: none"> • The Council participated in the Fair Digital Finance Accelerator Workshop- Introduction to the Accelerator Programme by Consumers International. • Attended a virtual presentation by Enhancing the Management of Antimicrobial Resistance (EMAR) Project in Fiji and their findings. • The Council staff attended an awareness session on Political Party Oversight and Compliance • The CEO attended the Launching of the Reverse Vending Machine and Boola App. • 3 mobile units were conducted. • The Team conducted 19 community visits across Fiji. • 1 workshop was held with a trader 	 
January 2022	<ul style="list-style-type: none"> • The team was part of the second Building and Construction Technical Committee Meeting. • The CEO had a Courtesy Connect call with Consumer NZ Chief Executive Officer Jon Duffy, as fellow consumer advocates and discussed on possible collaborations between two consumer advocacy organisations . • Invitation by the University of the South Pacific to participate in a research interview on a project titled “Cognitive Factors to Enhance Decision Quality and Project Benefits Realisation” • Attended a virtual presentation by Enhancing the Management of Antimicrobial Resistance (EMAR) Project in Fiji and their findings. • The Council staff met with the Fiji Cancer Society on how they can be part of the Partnership for Healthy Living. The possibility of their partnership on Anne Fransen Fund Project Consumption was also discussed. 	

Month	Events	Pictures
	<ul style="list-style-type: none"> • The Council had a discussion on how the Adventist Development and Relief Agency (ADRA) Fiji can be part of the Partnership for Healthy Living. The possibility of their partnership on Anne Fransen Fund Project Consumption was also discussed. • 3 mobile units were conducted in January. • 17 community visits were conducted mainly in rural and semi-urban areas. • 1 lecture and 1 school visit was conducted in January. 	
<p>February 2022</p>	<ul style="list-style-type: none"> • The Council met with SPC and held a discussion on the One Health project and the action plan for Anti-Microbial Resistance in Fiji • Meeting with the National Codex Committee (NCC) to finalise the Codex Trust Fund Application • The Council had a discussion with Saroja Sundaram – Executive Director and Savitha Thirunavukkarasu – Researcher, Citizen Consumer and Civic Action Group (CAG) and Consumer Protection on how businesses are marketing their brand via the display of logos on carry bags that are retailed to consumers, and the reuse of cooking oil in restaurants and eateries. • The Council attended the award ceremony on World Antimicrobial Resistance Day. • The CEO received a courtesy visit from the Suva Retailers Association committee members to discuss problems faced by members, and the nature of complaints received at the Council was also discussed. • 3 mobile units were conducted by the Council in February. • 10 community visits were conducted in villages and communities across the three Divisions. • 4 workshops with traders were conducted in February 	 

Month	Events	Pictures
<p>March 2022</p>	<ul style="list-style-type: none"> • The Council Celebrated World Consumer Rights Day 2022 themed; Breaking Barriers in Digital Finance which was officiated by the Attorney General and Minister for Economy Hon. Aiyaz-Sayed Khaiyum. • The CEO had a virtual meeting with Marimuthu Nadason – President of the Federation of Malaysian Consumer Association (FOMCA), on current consumer issues in the Asia/Pacific. • The Council CEO attended the International Women’s Day event organised by Digicel Fiji as the guest speaker. • The Council CEO Attended the Fiji Rental Car Association Annual General Meeting as the guest speaker. • The Council staff attended the launching of the handbook on ‘WHO Implementation Handbook for National Action Plans on Antimicrobial Resistance (AMR) and Regional and Country Experience’ by the World Health Organization (WHO) AMR Committee • 2 mobile units were conducted this month. • The Council visited 8 communities in March. • 5 workshops were conducted with traders in March. • The Council conducted 17 school visits to reach out to students. 	  
<p>April 2022</p>	<ul style="list-style-type: none"> • The Council collaborated with the Ministry of Health and other stakeholders to conduct Health Sweep Week. • The Council participated in the Maritime Travelers Rights Steering Committee Meeting. • Staff attended the Global Recycling Day National Celebration. • Council staff attended the launch of the Free Medicine Program. • Council CEO and staff has a meeting with the Fiji Pharmaceutical and Biomedical Board to discuss awareness for consumers in relation to relabeling and repackaging of medicinal products, retail of expired medicines, professional dispensing fees, and in-charge pharmacists on-site during working hours. • 6 mobile units were conducted in this month. • 4 community visits were conducted. • 16 school visits were conducted by the Council in April. 	 

Month	Events	Pictures
<p>May 2022</p>	<ul style="list-style-type: none"> • Council CEO attended Makoi Muslim Primary School’s prefects’ induction as Guest of Honor. • The CEO Attended the Prime Ministers National Youth Award • The Council attended the PICAP Project Steering Committee meeting and update by partners • Launch of the Council’s new website by the Acting High Commissioner of Australia- Paul Wilson • The Council CEO attended the Gift of Life Ceremony by Sai Prema Foundation • Council CEO was the Chief Guest for Prefects Investiture Ceremony at the Naqali District School • Council CEO paid a courtesy visit to Commissioner Northern Division • The Council CEO attended a mentoring workshop for Aspiring Women Politicians organised by the Commonwealth Women Parliamentarian (CWP) Fiji Group. • The Council organised the national workshop on Non-Communicable Diseases whereby the Partnership for Healthy Living was launched by the Permanent Secretary for Commerce, Trade, Tourism and Transport. • 5 mobile units were conducted this month. • 15 communities were visited by the Council team. • 6 workshops were conducted with traders during the month. 	
<p>June 2022</p>	<ul style="list-style-type: none"> • The Council participated in a webinar on sustainable consumption and the idea for a global consumer advocacy campaign to accelerate sustainable clothing consumption and the ways consumer advocates can make an impact organised by Consumers International. • The Council CEO met with Briar McKenzie – Researcher for Global Health’s Food Policy Division, The George Institute for Global Health and held a discussion on consumer-related issues and how effective surveys and policies could be designed to address the NCDs and high content of sugar and salt products. • The Council met with Vimlesh Bharat – Financial sector officer Tanner, Ros Grady, Mike and Barbara – Asian Development Bank, to provide feedback on the immediate and long-term needs of MSMEs in Fiji. 	 

Month	Events	Pictures
	<ul style="list-style-type: none"> • A team from the Council attended the validation workshop on proposed policy recommendations for Plastic leakage reduction from the Waste Management, Tourism and Fisheries sectors in Fiji. • 8 mobile units were conducted this month. • The Council reached out to and visited 5 communities this month. • 10 trader workshops were conducted in June. • The Council visited 4 schools in June 	
<p>July 2022</p>	<ul style="list-style-type: none"> • The Council met with Kate Harris – Secretariat Global for Equal Labelling Network, and held discussions on equal labelling opportunities in Fiji • Bram Peters – outgoing Regional Manager Pacific and Neha Mehta – incoming Regional Manager Pacific - UNCDF, paid a courtesy visit to the CEO. • The Council CEO met with Keshvi Sukul – Managing Director of HealthPlus Diagnostic Center, to discuss the existing methodologies and standards used to ascertain the kidney function test. • The Council attended the Plastics Circularity Systematic Design Workshop - explicating on managing plastic waste and enhancing the value chain organised by UNDP. • The council staff attended the inception workshop to implement the critical markets and food security monitoring system organised by the World Food Programme. • The Council staff attended the Fiji Parliament’s 2022-2023 Budget Briefing Workshop. • 2 mobile units were conducted this month. • 3 workshops with traders were conducted in July. 	



Annexure

Annex 1: MINOR RESEARCH

Issues	
To conduct a bi-monthly price survey for the basket of goods (Aug, Oct, Dec, Feb, April, June).	To compare the special prices pre- and post-Christmas among prominent supermarkets in the Central division.
To conduct a bi-monthly price survey on imported fruits and vegetables among supermarkets (Aug, Oct, Dec, Feb, April, June).	To identify issues existing in the marketplace in the greater Suva area.
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, Dec, Feb, April, June).	To ascertain if banks are charging fees for the maintenance of Parenthood Assistance accounts.
To gauge the retailing practices of water tanks in Labasa.	To find out whether the parking meters along Victoria Parade, Joske Street and St. Fort Street, Suva are in working order, calibrated, and issue legible receipts.
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, Dec, Feb, April, June).	To determine whether written terms and conditions and receipts are provided to rental car customers.
To find out whether weighing scales used in jewelry shops in Ba, Lautoka and Nadi are calibrated and in compliance with the National and Trade Measurement Decree 1989.	To ascertain whether adequate information on baked goods are provided to customers by cafes and bistros.
To identify whether pharmacies are retailing AgRDT kits directly to consumers and if proper disclosures are made by pharmacies that such kits are only for professional use.	To determine whether hardware companies and roofing iron manufacturers have strategies in place to meet the increased demand for roofing iron after tropical cyclones.
To identify whether the food items that are labelled as "marked down" are of edible quality.	To ascertain whether commercial banks in Fiji are providing necessary support to the elderly, specially-abled people and expectant mothers.
To ascertain how courier service providers are operating amidst the second wave of COVID-19 and determine how consumers are assisted during this time.	To ascertain the storage condition and expiry of yogurts retailed by traders.
To ascertain how food delivery businesses operate and platform for customer grievances.	To ascertain whether the services provided by courier companies in Labasa are up to par.

To ascertain if conditions were imposed on consumers by Traders when using Debit Cards for payment.	To ascertain how the vehicle fares via shipping between Labasa and Suva are determined, and whether information of these charges are readily available for consumers.
To identify those businesses selling loose cigarette rolls in Navua and Pacific Harbour.	To examine whether insurers provide flood coverage for motor vehicle as a minimum mandatory coverage.
To identify the process of obtaining credit cards in Fiji, the associated terms and conditions of usage and the importance of using credit cards wisely.	To ascertain the issues incurred with HP branded laptops and determine its after-sale service as remedy.
To ascertain whether the trolleys available in the supermarkets are of good quality or not based on its accessibility, movement, quality, and noticeable damages. This paper will also find out whether there are any specific standards/policies that supermarkets are required to follow for trolleys.	To ascertain whether commercial banks maintain supportive arrears management processes ranging from the early detection of non-repayment to the management of non-performing accounts.
To ascertain the trade practice of mobile phone repairs in Labasa.	To ascertain if businesses were disclosing essential terms and conditions on the sale of dual sim mobile phones.
To ascertain whether full disclosures on the terms and conditions of contract-based plans are provided to consumers.	To determine alternative payment methods for bus transit in rural areas.
To identify all critical control point in butcher area and ways in which enforcement bodies can control or reduce risk of cross contamination.	To gauge whether automotive spare parts traders in Labasa were providing warranty on their products, and whether they have a redress mechanism in place if warranty was not provided.
To ascertain whether manufactures have standards set for supermarkets, whether practices and standards are being followed and to find out whether manufacturers are in compliance with Food Safety Regulation 2009.	To ascertain if surveyed restaurants maintained proper hygiene practices of their storage for meats.
To examine the manner in which KFL calculates its interest on term deposits both on maturity break and on an early redemption.	To investigate whether pharmacists are present during the operating hours in Fiji and whether the pharmacists and the dispensing assistants' details are displayed in the pharmacy.
To investigate further into complaints received against Photography and Videography services following the COVID-19 pandemic.	To ascertain the brand, price, warranty and availability of spare parts for sink mixer taps.
To determine the retail price and wholesale price of sanitary pads retailed in the local market.	To determine the current practice adopted by pharmacies in charging dispensing fees to consumers.
To identify if banks have checklist and policies on deceased accounts – complaints based.	To identify whether MSME's are issuing receipts to consumers or not and whether the receipts itemize goods purchased as required under the Value Added Tax Regulation 1991.
To compare the prices of products on special pre, during and post Diwali in major supermarkets in the greater Suva area.	To determine whether selected traders in Suva City have exempted 9% Value Added Tax (VAT) from the basic consumer goods announced in the revised 2021-2022 National Budget.

To identify issues in food establishments via a joint inspection with Nasinu Town Council and Nausori Town Council.	To ascertain whether businesses are disclosing the terms and conditions, particularly the circumstances which void warranty, of dual sim phones.
To identify the fees charged to consumers when purchasing goods and services from traders using M-Paisa mobile payment, excluding QR.	To determine Bank of Baroda's system and procedures of deactivating a bank account.
To establish the lay-by practices in hardware stores in Lautoka and whether the deduction policy was according to the guidelines stipulated in the Sales of Goods Act 1985.	To find out whether cart traders were compliant to relevant laws protecting consumer interests.
To determine whether the Christmas Cake being re-tailed by shops have proper labelling as per Food Safety Regulation 2009 and to ascertain whether cakes re-tailed are near expiry.	To determine the current practice adopted by supermarkets when faced with shoplifting.
To ascertain if pharmacies indicate the name of medicinal product on customers' receipts.	To ascertain whether consumers are being provided with proper disclosures of product diagnosis fees.
To establish the trading practices of towing companies in Labasa regarding documentations generated by the towing companies, method of conduct of business, charges imposed and types of services provided.	To assess and identify pharmacies engaging in market practices intended to disadvantage consumers by limiting their ability to utilize the EFTPOS payment system.
To compare the prices of items advertised in the Christmas Special catalogues of retail outlets between the years 2019-2020 and 2020-2021.	To assess and identify businesses retailing shopping bags that are used as a marketing tool.
To find out whether a 4.5kg, 12kg and 13kg gas cylinders are being filled to the maximum limit as advertised and paid by the consumer. This paper also strived to identify the weight difference between an empty and a filled gas cylinder and what standard deviation is allowed.	To ascertain whether banks conduct consistent outreach to inform their customers of inactivity, prior to accounts attaining a dormancy status.
To gauge if supermarkets in Labasa were labelling their loose meat pieces according to their brands for consumer information.	To monitor the price fluctuations of products retailed at Max Val-u supermarkets.
To find out if there is any independent testing done for car batteries and if there is any standard set by Department of National Trade Measurement on car batteries in Fiji.	To monitor weekly advertisement specials at selected supermarkets in Lautoka City and corroborate if sale items are being sold at the advertised price.
To ascertain whether school canteens are following the Ministry of Education's Canteen Policy 2017.	To ascertain the supermarkets' hygiene practices and determine how expired and bad food products are being managed.

To ascertain whether school canteens are following the Ministry of Education's Canteen Policy 2017.	To ascertain the supermarkets' hygiene practices and determine how expired and bad food products are being managed.
To ascertain whether traders are displaying ingredient lists on baked goods that contain hypersensitive ingredients, such as eggs, peanuts, etc.	To assess grog pounding services in Labasa.
To find out if second hand dealers provide repair, replacement or refund in case of consumer complaints.	To ascertain the reason(s) DYC Vinegar do not disclose expiry/best-before dates.
To ascertain how the bus luggage fees are determined.	To find out whether juice vendors in Western Fiji are practicing food safety measures.
To ascertain the packaging tactic of eggs by market vendors. Further check if product label, price and receipts were available.	To identify whether the weighing scales used by market vendors are calibrated by the Department of National Trade Measurement and Standards (DNTMS).
To ascertain whether the car parking services in Labasa display parking fees, operating hours and whether receipts are issued to consumers or not.	To ascertain the trading practices adopted by the fish shops in Labasa.
To ascertain whether fare payment via M-PAiSA is an accepted payment medium for taxi drivers, and whether withdrawal fees are charged to passengers.	To scrutinize the product labels on alcoholic beverages, particularly Paradise Beverages' beer and ready-to-drink products.
To ascertain whether non-fluoridated toothpaste is re-tailed in Fiji's marketplace.	To find out whether essential information for the purchase of solar panels, such as the product's terms and conditions, are disclosed to consumers.
To obtain insights on whether insurers maintain reasonable business processes, whereby they provide notifications to policy holders prior to lapsing their policy, which in turn allows policy holders the opportunity to undertake appropriate actions.	

A total of 103 minor research papers were conducted during 1 August 2021 – 31 July 2022.

Annex 2: MAJOR RESEARCH

No	RESEARCH TOPIC	PAPER
1.	National Digital Financial Literacy	National Digital Financial Literacy
2.	Development of Business Accelerator Program	Development of Business Accelerator Programme
3.	Online Product Safety	Online Product Safety
4.	Quality of Lamb Products in the Fijian Market	Quality of Lamb Products in the Fijian Market
5.	Front of Pack Labelling	Front of Pack Labelling
TOTAL – 5 completed		

Annex 3: LIST OF SUBMISSIONS

No	TO	ABOUT
1.	Fijian Competition and Consumer Commission	The Proposed Price Increase of International Port Fees and Charges and Tug Services Tariff by Fiji Ports Corporation Limited (FPCL)
2.	Fijian Competition and Consumer Commission.	Review of the Mark-Up Structure for Hardware Price Controlled Items.
3.	Fijian Competition and Consumer Commission.	Review of the Proposed Acquisition of Digicel Fiji by Telsstra Corporation Limited.
4.	Ministry of Commerce, Trade Tourism and Transport.	National Programme for Digital Financial Literacy.
5.	Ministry of Commerce, Trade, Tourism and Transport.	Residential Tenancy in Fiji
6.	Ministry of Economy	Revised 2021-2022 National Budget Submission.
7.	Reserve Bank of Fiji	National Financial Inclusion Strategy 2022-2030.
8.	Ministry of Health and Medical Services	2022 Non-Communicable Diseases Submission.
9.	Ministry of Health and Medical Services	Jabbing Product Packaging Submission
10.	Ministry of Health and Medical Services	Quality of Meat in the Fijian Market Submission
11.	Fijian Competition and Consumer Commission	Submission on the Review of Minibus and Taxi Fares
12.	Fijian Competition and Consumer Commission	Submission on Regulating Bus Luggage Fees.
13.	Ministry of Economy	Submission on the National Budget 2022-2023.
14.	Fijian Competition and Consumer Commission	Submission on Indicative Pricing Review of Minibus Fares
15.	Fijian Competition and Consumer Commission	Submission on Review of Taxi fares
TOTAL – 15 completed		

Annex 4: SUMMARY OF TRADER & SERVICE PROVIDER VISITS

Location	No. of Trader Visits	No. of Service Provider Visits	Total
Suva	306	94	400
Lautoka	94	32	126
Labasa	87	14	101
TOTAL	487	140	627

Annex 5: ADVERTISEMENT MONITORING

No.	Business Name, Address	Problems Encountered	Responses (if any)
1.	Broadway Fiji, Fonex Fiji, Charming Boutique 21, Tappoo City (x4), Burger King, Z.a.s.h C.I.o.s.e.t, FMF, Shop N Save Supermarket (x15), Vinod Patel Home & Living, Kavitesh Investment, Extra Supermarket, S. Nagindas (x7), Heavenly Foods, That Food Box Fiji, R.B Patel Supermarket (x30), Max Val-u Supermarket (x4), New World Supermarket, Harrisons Fiji (x2), Active Realtors Licensed Agent, Clyde Equipment, Tower Insurance, Makans Fiji, Darshan Supermarket, Grills Restaurant & Bar (x3), Hansons Supermarket, Superdrug Pharmacy, Kavitesh Investment, Clooney's Restaurant, Fiji Traders, Blush Fiji (x2), Sugar Cane Growers Fund, Mansukh Jewellers, Sawaad Bistro, Wing Sang Company Pte Limited, Fiji Development Bank, Jack's Little India, Courts Fiji Ltd, Shreeji Fiji (x14), Prouds Fiji (x3), Prestige Makeup, Tech Hub (x2), Payal Jewellery Limited (x7), Shazcom Technology, Bulaflix, Fiji Development Bank, Poshak Fiji, Mogul Marketing, Shreeji Jewellers (x4), Vineyard Palace Restaurant, Sads Smiley Kitchen, Exotic Fiji Limited (x4), Serenity Island Resort, FijiCare Insurance Limited, Vineyard Palace Restaurant, R.B Patel Supermarket, Gokals (x10), Go Fry Supermarket (x11), Rups Big Bear (x2), Vuo Supermarket, Prouds Fiji (x2), Mobil Service Station (x4), True Mart (x8), Navua's First Stop Shop Supermarket (x10), Nayan's Supermarket, Footwear Factory Outlet, and Ram Jattan	Incomplete or hidden information: These businesses failed to reveal crucial information pertinent to the advertised product via print (Fiji Sun) and social media (Facebook and Instagram), which could affect the consumers decision to purchase. For example, promotion validity period (start, end and/or draw dates); product brand/quantity; whether products were new or refurbished; specification on the interest rate (fixed/variable) advertised on loans; specification on areas subjected to free delivery; pictures of goods advertised; accommodation bond; non-disclosure of stores where "specials" were applicable; and/or non-disclosure of "Pictures for Illustration Purpose"/ "Terms and conditions apply" phrases.	Businesses amended the advertisements by 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 bond; stores where "specials" were applicable; and/or "Pictures for Illustration Purpose"/ "Terms and conditions apply" phrases.

No.	Business Name, Address	Problems Encountered	Responses (if any)
2.	Dollar Things, Courts Fiji Limited, Vivid Pacific, Poshak, MaxVal-u Supermarket (x18), R.B Patel Supermarket (x7), Vuo Supermarket, Hansons Supermarket (x3), Extra Supermarket, Mystique Enterprise, Supervalu Supermarket Rakiraki, Shop N Save Supermarket (1), New World IGA Supermarket, and Shop 4 Less Supermarket.	Incorrect Pricing: These businesses stated wrong prices or lured consumers with low prices by advertising 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. 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.
3.	R.B Patel Supermarket.	Use of the term 'free': Using the term 'free' to entice purchase. RB Patel Supermarket had advertised Brunswick Tuna 142g "Buy 3 Get 1 Free" at the price of \$5.07 however, another price tag was displayed that stated "4 for \$5.07".	The business removed the price tag that stated "4 for \$5.07".
4.	Mizan Ali (online trader), Budget Pharmacy-United Discount Chemist, Sport Sense Fiji, Life Insurance Corporation of India, Vision Energy Solutions, Irok Realtors, Electromech Limited,	False claim: These businesses made claims about the advertised products and services which were false, and/or misleading (no research supporting the claim).	The businesses amended the advertisements by removing the false, misleading claims.
5.	MaxVal-u Supermarket, Labasa.	Misrepresentation: This business misrepresents some aspects of the advertiser and its products. MaxVal-u Supermarket had advertised Crest Chicken Giblet 500 Tubs at the special price of \$5.45 (original price \$7.60) valid from 17.02.22 to 23.02.22.	The business removed the special price display sticker from the shelves and amended the same on the Point-of-Sale system.
6.	The Magic Moon Boutique Fiji, Trendy Thrifts, Hand Me Down, Queenz Boutique Fiji, Little Things Fiji, Go-Off Sis Thrift Shop, Fashion House, Helvi Anaseini, Top Drawer Thrifts Fiji, Urban Fits Fiji, Dress Up Fiji, Elegant Closet Fiji, Amber Kim, Creative Styles Fiji, Everything Has To Go, Kids Thrift Patch, Reloved is preloved, Kaylyn Kouture, Prime Goods Fiji, Halka Creations, Style Check Fiji, Dream Cheap Fiji, Sweet Threads, The Good Find and Twenty Five and Under.	Exclusionary clauses: These businesses displayed advertisements in-store and on social media that were inclusive of exclusionary clauses which read: "no refunds/returns/exchange".	The advertisements were amended and the exclusionary clauses were removed.

No.	Business Name, Address	Problems Encountered	Responses (if any)
	Wishlist Fiji, Lazy Doll Fits, Tash Kava Dairy Shop, dreammmsss_ boutique, High Wish Fiji, Simple 553, Simplicity with a Passion, Closet Fiji, Apex Enterprise Fiji, Neha's E-store Fiji, Kicks Fiji, Little Things Fiji, Glorious Vex, Simplicity with a Passion, Quadrant Boutique Fiji, elegance_fiji, catch your eye, CLOTHING.FJ, Get_Lots_ Fiji, mermaids closet Fiji, girl institute, fashion house, Kim Closet 2021, Dress up Fiji, Top Drawer Thrifts Fiji, Dress to Go, Urban Fits, thrifty.5, Inline Fashion, Bulanakawa Thrifts, Yourshoppingdesire, Fashion Exchange, Bludhaven_fj, Barbies_Closet_2021, Nainaz Fiji, Style Spot Fj, Pure Fiji, Nadera One Stop Shop Xunfeng Co. PTE Ltd, Uniphone Electronic, Nadera One Stop Shop, Surplus Trading, Bargain Box, HO Brothers, Surplus Store Partners, Vijay's Hair Salon, Narhari Electrical Co PTE LTD, Western Medicare Pharmacy, Paradise Exclusives Fiji, Vinayak Shoe Mart, Nadi, Blue Ocean Marine Ltd, City Store, Kids Land, Jaipur Traders, Bargain Box, Linny's Closet, and Beyoutique		

A total of 325 misleading advertisements (including 81 exclusionary clauses) were found during 1 August 2021 – 31 July 2022.

Annex 6: KEY ENGAGEMENTS

No.	Date	Officer(s)	Topic/Issues	Meeting with
BOARDS AND COMMITTEES - 27				
1.	12/08	Seema Shandil	Discussion on COVID-19 test kits notice and approval of vaccine usage.	Fiji Medicinal Products Board Members
2.	16/08	Seema Shandil and Vinash Singh	Discussion on Council's findings of COVID-19 test kits being retailed to consumers by pharmacies; no proper disclosures being made to consumers on the importance of seeking assistance from certified medical professionals to carry out the test at the point of care; and pharmacies selling prescribed medications to consumers over the counter without a doctor's prescription - under the pretence that the medication will be able to treat COVID-19.	Reenal Chand – President, Fiji Medical Products Board, Fiji Pharmaceutical and Bio-medical Services.
3.	06/09	Seema Shandil	Fiji Medicinal Products Board meeting - Technical session by WHO on vaccination for children.	FMPB board members
4.	13/09	Sheemal Singh	National Codex Committee Meeting.	NCC members.
5.	23/09	Seema Shandil	Panel discussion on the approval of applications for the Young Entrepreneurship Scheme (YES)	YES Panel members.
6.	04/10	Seema Shandil	TSAC board meeting	TSAC Board members
7.	13/10	Sheemal Singh	National Codex Committee Meeting.	NCC members.
8.	14/10	Sheemal Singh	CCNASWAP Codex Meeting	CCNASWAP members.
9.	21/10	Seema Shandil	Diabetes Fiji Board meeting	Diabetes Fiji Board members

No.	Date	Officer(s)	Topic/Issues	Meeting with
BOARDS AND COMMITTEES - 27				
10.	17/11	Jessica Lal.	Review of Complaints Management Forum Meeting. Terms of Reference: To discuss and highlight the effectiveness of having the forum, highlight the activities undertaken since July 2018 and provide necessary suggestions to improve the forum going forward.	Esala Masitabua – Deputy Governor, Poasa Werekoro – Chief Manager Financial System Development Group, Pradeep Patel – Chairman of the Board Audit and Risk Committee and Wati Seeto – Manager Financial Inclusion and Market Conduct, Reserve Bank of Fiji, Laisa Saumaki – Manager Investment Properties, Fiji National Provident Fund, Inia Naiyaga – Chairman of SUN Insurance's Board of Directors, Farisha Ali – Auditor, BDO Fiji, Haroon Ali – Country Head, Bank South Pacific and Pita Maravuakula – Head of Finance, Merchant Finance Pte Limited.
11.	18/11	Jessica Lal.	Product Safety and Quality Technical Committee (PSQTC) meeting: To discuss the roles and responsibilities of the technical committee and chair, Standards Project Proposals, Appointment of the Chair of PQSTC, Declaration of interests by the TC members for transparency purposes and discussion on the nomination of the regulator.	Department of Energy, Department of National Trade Measurements & Standards, Fijian Competition and Consumer Commission, Fiji National University, University of the South Pacific and other invited stakeholders.
12.	17/01	Seema Shandil	Fiji Medicinal Products Board meeting: To discuss the increasing interests by overseas companies to set up manufacturing plants in Fiji	Fiji Medicinal Products Board members

No.	Date	Officer(s)	Topic/Issues	Meeting with
BOARDS AND COMMITTEES - 27				
13.	31/01	Jessica Lal	Second Building and Construction Technical Committee Meeting: To update and brief committee members on the draft standards FS 4055 Wind Loads for Housing and FS 1170 Structural design actions: Part 2 Wind Actions.	Ministry of Commerce, Trade, Tourism and Transport and invited stakeholders.
14.	14/02	Seema Shandil	Trade Standards Advisory Council Meeting	TSAC members
15.	17/02	Shovneel Ram	Discussion on the One Health project and the action plan for Anti-Microbial Resistance in Fiji.	National Anti-microbial Resistance Committee (NARC) members.
16.	23/02	Lusia Rabaka	Meeting with the National Codex Committee (NCC) to finalize the Codex Trust Fund Application.	NCC members.
17.	23/02	Seema Shandil	Diabetes Fiji Board Meeting	Diabetes Fiji Board members
18.	24/02	Seema Shandil and Shovneel Ram.	Discussion on the One Health project and the action plan for Anti-Microbial Resistance in Fiji.	National Anti-microbial Resistance Committee (NARC) members.
19.	24/03	Asheefa Aiyub and Shovneel Ram	Discussion on One Health Proposal.	National Antimicrobial Resistance Committee (NARC) members
20.	05/04	Asheefa Aiyub and Shovneel Ram	National Antimicrobial Resistance Committee (NARC) Meeting.	NARC members.
21.	13/04	Seema Shandil	Maritime Travelers Rights Steering Committee Meeting.	Maritime Travelers Rights Steering Committee members.
22.	21/04	Asheefa Aiyub and Lusia Rabaka	NARC Meeting via webinar, together with World Health Organization (WHO).	NARC members.
23.	27/04	Seema Shandil	Fiji Medicinal Products Board (FMPB) Meeting	FMPB Board members.
24.	10/05	Asheefa Aiyub and Lusia Rabaka	Discussion on One Health Proposal.	National Antimicrobial Resistance Committee (NARC) members
25.	12/05	Asheefa Aiyub and Lusia Rabaka	Discussion on One Health Proposal.	National Antimicrobial Resistance Committee (NARC) members

No.	Date	Officer(s)	Topic/Issues	Meeting with
BOARDS AND COMMITTEES - 27				
26.	31/05	Lusia Rabaka	Meeting with the National Codex Committee (NCC)	National Codex Meeting (NCC) Members
27.	22/06	Seema Shandil	YES Panel meeting	YES Panel Members.
TRADER & SERVICE PROVIDER ENGAGEMENTS – 31				
28.	12/08	Sheemal Singh, Jessica Lal, Vinash Singh, Atish Nand and Nanise Veikoso	A webinar presentation conducted by Vodafone Fiji on the workings of M-Paisa; how it is driving the cashless revolution in Fiji; and how businesses can grow with this mobile wallet.	Shailendra Prasad – Head of Corporate Affairs & E-commerce, Antonio Kitione – Head of Enterprise Development, Prashant Prasad – Business Accounts Manager, Epeli Raivoka – Business Accounts Manager and Pranish Chandra – Business Accounts Executive, Vodafone Fiji, Shanil Chandra – Director, Shazcom Technology/ Fiji Eats, and other invited stakeholders.
29.	20/08	Nanise Veikoso and Gumeet Kaur	Discussion on Council's findings on the business display of prices and description of goods for consumer information.	Anul Gandhi – Manager, Roopesh Gift Shop, Labasa.
30.	13/09	Seema Shandil, Jessica Lal and Jeremy Fong	Discussion on complaints received at the Council against Courts Fiji Ltd and how best the consumers could be assisted to resolve complaints in an efficient and effective manner.	Hamendra Prasad – Chief Operating Officer, Courts Fiji Ltd.
31.	05/11	Shovneel Ram	Discussion with the Director of GF Supermarket and Go Fry on issues found during Council's market surveillance and compliance to Food Safety Regulation 2009.	Vishay Kant – Director, GF Supermarket and Go Fry.

No.	Date	Officer(s)	Topic/Issues	Meeting with
BOARDS AND COMMITTEES - 27				
32.	24/11	Seema Shandil, Vinash Singh and Jessica Lal.	Feedback and opinion on launching an e-commerce marketplace platform including Council's expectations and how consumer rights can be protected on e-commerce platforms	Arvind Maharaj – Chief Executive Officer and Jenish Raju – Administrative Assistant, VKJ Global Limited.
33.	30/12	Shovneel Ram, Jessica Lal and Lusia Rabaka	Discussion on the complaints received and market surveillance conducted by the Council in relation to expired products and other food-related issues being retailed at Max Val-u outlets throughout Fiji.	Kunaseelan Sabaratnam – Director, Vitinia Fotofili – Operations Manager and Vicky Sharma – OHS Officer, Carpenters Fiji Limited.
34.	30/12	Jessica Lal and Vinash Singh	Discussion on the pending complaints received at the Council against Global Finance Investments and its referral to the Criminal Investigations Department.	Inia Bridge – Chief Executive Officer, Global Finance Investments Limited and Sergeant Akuila Mateisuva – Criminal Investigations Department, Police Force.
35.	09/12	Seema Shandil	Discussion on the car park charges for movie goers at the Damodar City Complex.	Riddhi Damodar – Spokesperson, Damodar Event Cinemas.
36.	19/01	Jessica Lal, Lusia Rabaka and Shovneel Ram.	Discussion on the pictorial representation of Lees Bakery products, particularly Lees Golden Fruit Cake and Lees Cherry Cake.	Preneesh Prakash – Operations Manager, Lees Bakery.
37.	31/01	Seema Shandil, Vinash Singh, Jessica Lal, Lusia Rabaka and Rabia Ali	Discussion on the number and nature of complaints lodged at the Council against Roopesh Gift Shop, especially on the complaint regarding the quality of hair wax sold to a consumer.	Roopesh Kumar – Owner and Ashish Barevadiya – General Manager Operations, Roopesh Gift Shop.
38.	31/01	Seema Shandil, Jessica Lal, Lusia Rabaka, Shovneel Ram and Rabia Ali.	Discussion on the Council's findings of Fiji Dairy products (especially Rewa yogurt 150g) via market surveillance conducted in January 2022. The shelf life of these products was also discussed.	Leena Bandara – Quality Assurance Manager, Fiji Dairy Pte Limited.

No.	Date	Officer(s)	Topic/Issues	Meeting with
BOARDS AND COMMITTEES - 27				
39.	02/02	Seema Shandil, Jessica Lal, Lusia Rabaka, Shovneel Ram and Rabia Ali.	Discussion on consumer complaints and issues found from Council's market surveillance.	Mohnish Kumar – Manager Finance and Elenoa Leweni – Legal Counsel, Shop N Save Supermarket.
40.	08/02	Lusia Rabaka and Dilasha Kumar	Discussion on the bank's existing customer service segments that are aimed at assisting the elderly, specially-abled people and expectant mothers.	Vaciseva Rokotunaceva – Senior Manager Customer Advocacy, Westpac Banking Corporation.
41.	09/02	Lusia Rabaka and Dilasha Kumar	Discussion on the bank's existing customer service segments that are aimed at assisting the elderly, specially-abled people and expectant mothers.	Francis Jione – District Manager East and Sofaia Gavidu – Retail Assurance, ANZ Fiji.
42.	09/02	Seema Shandil, Jessica Lal, Lusia Rabaka, Shovneel Ram and Rabia Ali.	Discussion on consumer complaints and issues found from Council's market surveillance.	Rohit Prabhakar Chetty – Group Human Resources Management and Abdul Shameer – Business Development Manager, Ram Sami & Sons (Fiji) Pte Limited.
43.	11/02	Seema Shandil, Jessica Lal, Lusia Rabaka, Shovneel Ram and Rabia Ali.	Discussion on consumer complaints and issues found from Council's market surveillance.	Daventi Naidu – Group Quality Assurance Manager and Jimi Taniela – Group Operations Manager, FMF Foods Limited.
44.	14/02	Lusia Rabaka and Dilasha Kumar	Discussion on the bank's existing customer service segments that are aimed at assisting the elderly, specially-abled people and expectant mothers.	Laisani Uluilakeba – Customer Advocate, Home Finance Corporation Bank.
45.	15/02	Lusia Rabaka and Dilasha Kumar	Discussion on the bank's existing customer service segments that are aimed at assisting the elderly, specially-abled people and expectant mothers.	Ravindra Singh – General Manager Retail and Rina Kumar – Manager Customer Service, Bank South Pacific Fiji.
46.	31/03	Seema Shandil, Asheefa Ai-yub, Lusia Rabaka, Shovneel Ram and Rabia Ali	Discussion on Council's findings based on the market surveillance conducted at Extra Supermarket, Laucala Beach Estate.	Prashneel Sami – Director and Saleshe Kumar – Factory Manager, Ram Sami & Sons Limited.

No.	Date	Officer(s)	Topic/Issues	Meeting with
BOARDS AND COMMITTEES - 27				
47.	12/04	Asheefa Aiyub and Lusia Rabaka	Discussion on the jabbing of product packaging practice found in supermarkets.	Sanjay Kirpal – Chief Operations Manager, CJS Supermarket.
48.	18/05	Seema Shandil, Asheefa Aiyub and Vinash Singh	Discussion on issues regarding unavailability of e-ticketing agents, unregistered M-PAiSA agents and other issues faced by consumers	Ronald Prasad- Chief Commercial Officer, Vodafone Fiji Limited.
49.	20/05	Seema Shandil, Asheefa Aiyub, Lusia Rabaka, Shovneel Ram and Rabia Ali	Discussion on Council's findings based on the market surveillance conducted at MaxVal-u Supermarket, Labasa.	Kunaseelan Sabratnam- Director and General Manager; Carpenters Fiji Limited.
50.	23/05	Seema Shandil, Asheefa Aiyub, Lusia Rabaka, Shovneel Ram and Rabia Ali	Discussion on Council's findings based on the market surveillance conducted at 786 Supermarket and Restaurant, Toorak, Suva.	Mohammed Ali – Director, 786 Supermarket
51.	25/05	Asheefa Aiyub, Lusia Rabaka, Shovneel Ram and Rabia Ali	Discussion on issues identified on complaints received against Digicel.	Gulendra Singh- Customer Care Manager and Jeremai Tubananitu- Team Leader Customer Care; Digicel Fiji Ltd.
52.	26/05	Seema Shandil, Asheefa Aiyub, Lusia Rabaka, Shovneel Ram and Rabia Ali	Discussion on Council's findings based on the complaint received in relation to maggots found in Farmers Corned Beef 326g.	Geentanjali Prasad- Director Rajendra Prasad (Fiji) Supermarket Limited
53.	30/05	Seema Shandil, Asheefa Aiyub, Lusia Rabaka, Shovneel Ram and Rabia Ali	Discussion on Council's findings based on the complaint received in relation to maggots found in Farmers Corned Beef 326g.	Sumukh Malankar- Senior General Manager Foods Pacific (Fiji) Ltd and Rajesh Kuldip- Procurement Supervisor.
54.	02/06	Asheefa Aiyub and Rabia Ali	Discussion on Council's findings based on the market surveillance conducted at MaxVal-u Supermarket, Labasa.	Jignesh Chauhan – General Manager Operations, R.B Patel Supermarket.

No.	Date	Officer(s)	Topic/Issues	Meeting with
BOARDS AND COMMITTEES - 27				
55.	08/06	Seema Shandil, Asheefa Aiyub, Lusia Rabaka and Rabia Ali	Discussion on Telecom Fiji Limited's move from paper billing system to e-billing system.	Belinda Williams – Manager Marketing and Josefa Teleni – Marketing Officer, Telecom Fiji Pte Limited.
56.	13/07	Seema Shandil, Asheefa Aiyub and Dilasha Kumar	Discussion on consumer issues and proposing a way forward to resolve complaints amicably.	Rakesh Ram – Chief Executive Officer, Rosie Fong – General Manager Human Resources, Tony Ram – General Manager Retail, and Laisani Uluilakeba – Customer Experience Advocate, Home Finance Company Pte Limited (HFC Bank).
57.	14/07	Seema Shandil, Asheefa Aiyub and Vinash Singh	Discussion on consumer issues and workshops to be conducted by the Council.	Jignesh Chauhan – General Manager, R.B Patel Supermarket.
58.	20/07	Seema Shandil, Asheefa Aiyub and Rabia Ali.	Discussion on consumer complaints received at the Council against Goodman Fielder International (Fiji) Pte Limited.	George Peckham – National Risk Manager, Goodman Fielder International (Fiji) Pte Limited.
ENGAGEMENT WITH REGULATORS AND ENFORCERS – 32				
59.	19/08	Sheemal Singh, Atish Nand and Shovneel Ram	Discussion on Council's collaboration with Sigatoka Town Council in addressing consumer issues found in Sigatoka.	Anand Pillay- Chief Executive Officer, Sigatoka Town Council.
60.	26/08	Atish Nand	Discussion on Council's collaboration with the Fijian Competition and Consumer Commission (FCCC) West Office in addressing price control violations found in businesses.	Abdul Sheik – Divisional Head, FCCC, Lautoka.
61.	14/10	Sheemal Singh and Shovneel Ram	Discussion on issues found in Butchers specifically at MH Superfresh Supermarket.	Wally Atalifo – Senior Health Inspector, Suva City Council

No.	Date	Officer(s)	Topic/Issues	Meeting with
ENGAGEMENT WITH REGULATORS AND ENFORCERS – 32				
62.	14/10	Sheemal Singh, Shovneel Ram and Rabia Ali	Discussion on complaints on the availability and condition of restrooms in supermarkets. Further deliberations on possible joint inspections and way forward on combating issues faced in relation to unhygienic supermarkets and butcher conditions. received at the Council against unhygienic.	Losalini Baikeirewa – Senior Health Inspector, Nasinu Town Council
63.	14/10	Sheemal Singh, Shovneel Ram and Rabia Ali	Discussion on complaints on the availability and condition of restrooms in supermarkets. Further deliberations on possible joint inspections and way forward on combating issues faced in relation to unhygienic supermarkets and butcher conditions. received at the Council against unhygienic.	Semi Waqa – Assistant Health Inspector, Nausori Town Council
64.	26/10	Atish Nand	Discussion on the issue of usage of non-calibrated scales by traders. Further deliberation on the standards of kerosene stove in Fiji.	Mr. Koro, Divisional Manager West, Department of National Trade Measurement and Standards.
65.	26/10	Atish Nand	Kerosene Stove Related Fires in the Western division whereby it was noted that no fires in the month of October were related to Kerosene Stoves. However, the current statistics showed that 15 fires occurred in Nadi and 6 fires in Lautoka for the month of October.	Mr. Isikeli Tawake, Station Officer, National Fire Authority, Lautoka.
66.	25/10	Seema Shandil and Jessica Lal	Discussion with the Director Criminal Investigation Department on complaints referred for their enforcement actions.	Mesake Waqa- Director CID
67.	10/11	Sheemal Singh and Shovneel Ram.	Discussion on the joint inspection which was conducted on non-compliance food establishment.	Losalini Baikeirewa – Senior Health Inspector of Nasinu Town Council. Nehoray Aviel – Assistant Health Inspector of Nasinu Town Council.

No.	Date	Officer(s)	Topic/Issues	Meeting with
ENGAGEMENT WITH REGULATORS AND ENFORCERS – 32				
68.	11/11	Sheemal Singh and Shovneel Ram.	Discussion on the joint inspection which was conducted on non-compliance food establishment.	Semi Waqa – Assistant Health Inspector of Nausori Town Council.
69.	8/12	Seema Shandil, Shovneel Ram, Jessica Lal and Rabia Ali	Discussion on joint inspections conducted with Nasinu Town Council.	Sanjeet Prasad – Senior Health Inspector, Ministry of Health Food Unit, Losalini Baikeirewa – Senior Health Inspector, Nasinu Town Council.
70.	17/12	Shovneel Ram and Jessica Lal	Discussion on the outcome of audit for Pacific Foods Limited.	Vimal Deo – Chief Health Inspector, Taina Waqaliva – Head of Food Unit, Ministry of Health Food unit and other invited stakeholders.
71.	20/12	Seema Shandil, Gaayetri Prasad and Kalesi Mele.	Discussion with Police Criminal Intelligence Unit on the Global Finance and Potential Business Solutions complaints referral to Criminal Investigations Department	Corporal Frederick Bull and Corporal Akuila Maki – Criminal Intelligence Unit, Police Force.
72.	05/01	Lusia Rabaka and Shovneel Ram.	Discussion on Council's findings in relation to parking meters in Suva Central Business Districts (CBDs) and the calibration of these machines.	Prem Chand – Administration Officer, Suva City Council.
73.	24/01	Seema Shandil, Vinash Singh and Jessica Lal	Discussion on the appointment of the Council in the coordination committee for natural disasters under the National Fire Authority Act	Ulaisai Sautuca, Varanisee Tawake and Qiunilau Moceitai – National Fire Authority.
74.	24/02	Seema Shandil, Lusia Rabaka, Shovneel Ram and Rabia Ali	Discussion on the nature of complaints received against food establishments at the Council, as well as the issues found during market surveillance.	Aaron Phillips – Director and Wally Atalifo – Senior Health Inspector, Suva City Council.
75	01/03	Seema Shandil, Jessica Lal, Lusia Rabaka, Shovneel Ram and Rabia Ali	Discussion on market surveillance findings of traders jabbing packaging of rice and lentils.	Vineshwaran Rama – Sub Divisional Health Inspector.

No.	Date	Officer(s)	Topic/Issues	Meeting with
ENGAGEMENT WITH REGULATORS AND ENFORCERS – 32				
76.	08/03	Lusia Rabaka and Rabia Ali	Discussion on complaints received in regards to Fiji's shipping industry, particularly the charges imposed on freight despite being price controlled.	Akeneta Vonoyayau – Manager for Price Control and Monitoring and Talica Kaunikuila – Assistant Monitoring Officer, Fijian Competition and Consumer Commission.
77.	22/03	Seema Shandil, Asheefa Aiyub and Shovneel Ram	Discussion on the quality of lamb products available in the Fijian market and the sale of lamb flaps.	Dr. Bhaheerathan Kanagasapathy – Principal Veterinary Officer (PVO) and Ulamila Kunatuba – Legal Counsel, Biosecurity Authority of Fiji.
78.	03/05	Seema Shandil	Discussion on matters in relation to complaints received at the Council.	Hon. Faiyaz Siddiq Koya – Minister for Commerce, Trade, Tourism and Transport
79.	04/05	Seema Shandil, Asheefa Aiyub and Lusia Rabaka	Discussion on the retail of lamb flaps and clarification on the enforcement agencies regulating and monitoring the retail of it.	Vimal Deo – Chief Health Inspector, Sandeep Singh – Health Inspector and Sanjeshni Devi – Health Inspector, Ministry of Health and Medical Services- Food Unit.
80.	04/05	Seema Shandil, Asheefa Aiyub, Vinash Singh, Jessica Lal and Jese Waqabitu	Discussion on the leasing of informal settlement in Tamavua.	Jone Vodo- Director Optimal Developer
81.	04/05	Seema Shandil, Asheefa Aiyub, Vinash Singh and Jessica Lal	Discussion on issues identified with taxi drivers refusing short runs and charging withdrawal fees for payment made through M-PAiSA.	Irimaia Rokosawa- Acting Chief Executive Officer, Land Transport Authority and Deo Reddy- Senior Public Transport Officer.
82.	09/05	Atish Nand and Senivesi Lutu	Discussion on how the Council and the Health Inspectors can collaborate and have joint inspections during market surveillances in Nadi.	Nafiza - Senior Health Inspector, Nadi Town Council.
83.	09/05	Atish Nand and Senivesi Lutu	Discussion on complaints received at the Council regarding e-ticketing and bus service providers.	Livai, Branch Manager, Land Transport Authority, Nadi.
84.	12/05	Atish Nand	Discussed on best before and expiry dates for food products.	Shalend, Senior Health Inspector, Nadi.

No.	Date	Officer(s)	Topic/Issues	Meeting with
ENGAGEMENT WITH REGULATORS AND ENFORCERS – 32				
85.	15/05	Asheefa Aiyub, Shovneel Ram and Rabia Ali	Discussion on the stage marking for routes serviced by the different bus companies and the Road Route License (RRL) for bus companies.	Lenaitasi Ragigia and Me-laia Tuqiri Mataitoga Senior Regulatory Analyst-Regulation Department, Land Transport Authority.
86.	18/05	Seema Shandil, Asheefa Aiyub and Vinash Singh	Discussion on issues regarding unavailability of e-ticketing agents, unregistered M-PAiSA agents, and other issues faced by consumers.	Hon. Faiyaz Siddiq Koya-Minister for Commerce, Trade Tourism and Transport and Unise Drauvesi – Senior Economic Planning Officer.
87.	22/06	Venkateshwar Narayan	Discussion on Supermarket Hygiene issues found in Labasa area.	Seini Ubitau – Health Inspector, Labasa Town Council.
88.	07/07	Asheefa Aiyub and Lusia Rabaka	Discussion on pre-packed and loose medications re-tailed to consumers without proper labelling.	Ilisabeta Pesamino – Chief Pharmacist, Fiji Pharmaceutical and Biomedical.
89	13/07	Seema Shandil, Asheefa Aiyub and Vinash Singh	Discussion on consumer issues and case referrals made to Ministry of Health and Medical Services.	Dr James Fong – Permanent Secretary, Vimal Deo – Chief Health Inspector, and Sanjeshni Devi – Health Inspector, Ministry of Health and Medical Services.
90.	22/07	Seema Shandil and Asheefa Aiyub	Discussion on taxi fare charges and meter calibration.	Flagon Bekker – Chief Executive Officer, Land Transport Authority.
STAKEHOLDER CONSULTATIONS AND FORUMS - 16				
91.	16/08	Nanise Veikoso	Discussion on the Northern Division COVID-19 Operations update and Forward Plan.	Uraia Rainima – Northern Commissioner, Kemueli Baledrokadroka- Deputy Divisional Police Commissioner, Ili Volai – Divisional Education Officer and other invited stakeholders.
92.	21/09	Seema Shandil	Consultation on inception mission TA-6686: Supporting Recovery by micro, small & medium enterprises (MSME) in the Pacific from the Effects of the COVID-19 Pandemic – to discuss, learn and identify collaboration opportunities between ADB and CCoF to help the recovery of MSMEs.	Vimlesh Bharat - Financial Sector Officer, Asian Development Bank - Australia

No.	Date	Officer(s)	Topic/Issues	Meeting with
STAKEHOLDER CONSULTATIONS AND FORUMS - 16				
93.	28/10	Sheemal Singh and Jessica Lal	Consultation on the quality of timber and timber products traded in the local markets. Presentation on the nature of complaint received at the Council in relation to timber in the last 5 years.	Ministry of Forestry and other invited guests
94.	25/11	Seema Shandil and Jessica Lal.	Invitation to the Multi-Stakeholder workshop on the Progressive Development of the Medicinal Products Regulatory Authority (Fiji MRA).	Other invited guests and stakeholders.
95	26/11	Jessica Lal.	Consultation on finalizing the key performance indicators for benchmarking process and towards development regulatory implementation plan (2nd Stakeholder Workshop – Progressive Development of the Fiji Medicinal Products Regulatory Authority).	Solicitor General's Office, Fiji Medicinal Regulatory Authority, FRCS, FCCC and WHO.
96.	03/12	Jessica Lal and Ropate Valemei	Consultation with Sawmill and Treatment Plant Operators.	Sawmill and Treatment Plant Operators and other invited stakeholders.
97.	31/01	Jessica Lal	Attended the Gender in Agriculture Policy workshop (Stakeholder workshop for Draft Policy for Mainstreaming Gender in Agriculture in Fiji (2022-27) "Closing the Gender Gap for Agriculture in Fiji".	Ministry of Agriculture and other invited stakeholders.
98.	07/03-08/03	Kalesi Mele	Attended the NCD and Wellness Strategic Planning Consultation Workshop.	Ministry of Health and Medical Services and other invited stakeholders.
99.	17/03	Nanise Veikoso	Attended the stakeholder consultation for the Wainikoro Advisory Plan (WAP).	Ministry of Commerce, Trade, Tourism and Transport and other invited stakeholders.
100.	17/03-18/03	Asheefa Aiyub and Shovneel Ram	Attended the One Health Conference for Antimicrobial Resistance	NARC members and other invited stakeholders.

No.	Date	Officer(s)	Topic/Issues	Meeting with
STAKEHOLDER CONSULTATIONS AND FORUMS - 16				
101.	02-03/06	Lusia Rabaka	Attended the multi-stakeholder, multi-sector consultation workshop to review the National Antimicrobial Resistance Action Plan 2022-2025.	NARC members and invited stakeholders.
102.	15/06	Vinash Singh and Jessica Lal.	Attended the Validation workshop on proposed policy recommendations for Plastic leakage reduction from the Waste management, Tourism and Fisheries sectors in Fiji.	Invited stakeholders.
103.	22/07	Asheefa Aiyub and Vinash Singh	Attended the Fiji Parliament's 2022-2023 Budget Briefing Workshop.	Invited stakeholders.
104.	27-28/07	Asheefa Aiyub and Vinash Singh	Attended the inception workshop for implementation of the critical markets and food security monitoring system organized by the World Food Programme.	The University of the South Pacific, Bureau of Statistics, Ministry of Agriculture and other invited stakeholders
105.	27-29/07	Seema Shandil	One Health/Planetary Health Meeting – Sharing One Health experiences and contribution to the development of a draft framework on Planetary Health/One Health for SPC	SPC and invited stakeholders.
106.	28-30/07	Rabia Ali	Attended the Plastics Circularity Systematic Design Workshop - explicating on managing plastic waste, and enhancing value chain organized by UNDP.	IUCN, Municipal Councils, Fiji Water, Waste Recyclers Fiji and other invited stakeholders.
OTHER ENGAGEMENTS – 113				
107.	04/08	Vinash Singh	Attended the parametric insurance product training for partners conducted by the United Nations Pacific Insurance and Climate Adaptation Programme (PICAP).	PICAP and other invited stakeholders, such as Sun Insurance, Fiji Care and Copra Millers.
108.	17/08	Seema Shandil, Vinash Singh and Kalesi Mele.	Discussion on the potential sponsorship for the Council's initiatives in the next four years from British American Tobacco (BAT).	Craig Strong – Head of Legal and External Affairs and Tevita Vuibau – Compliance and Corporate Affairs Executive, BAT.

No.	Date	Officer(s)	Topic/Issues	Meeting with
OTHER ENGAGEMENTS – 113				
109.	25/08	Seema Shandil	Attended a virtual official launch of Fiji's first parametric microinsurance product and digital onboarding platform via Zoom	United Nations Capital Development Fund (UNCDF), United Nations Development Programme (UNDP), and other invited stakeholders.
110.	01/09	Seema Shandil, Kavitesh Pal and Vinash Singh	Discussion on the deteriorating quality of laptops procured by the Council from Datec and repair cost of damaged laptops.	Satyen Singh – Chief Executive officer, Datec Fiji
111.	02/09	Vinash Singh, Kalesi Mele, Ropate Valemei and Shivika Mala	Discussion on possible areas of collaboration for consumer outreach.	Arnold Chanel – Director, Vatis Communications
112.	02/09	Vinash Singh, Kalesi Mele, Ropate Valemei, Shivika Mala, Dilasha Kumar and Jeremy Fong.	<p>Training and Capacity building on Parametric Insurance</p> <ul style="list-style-type: none"> • Proposed Products – Cover 1 Cyclonic Storm Cover • Proposed Products – Cover 2 High Wind Speed Cover • Historical Payoff • Awareness • Beneficiary enrolment and issuance of COI <p>Premium collection and payment processing</p>	<p>Neha Batra - Lead Climate Risk Model Developer WSRM</p> <p>Praneel Pritesh - Technical Specialist (Regional) UNDP, Johan Nyqvist – UNV Climate Risk Associate UNDP</p>
113.	09/09	Seema Shandil, Vinash Singh and Kavitesh Pal	Discussion on the Council's website development, requirements, and the terms of reference.	Vipin Nair – ITGalax Solutions
114.	09/09	Vinash Singh, Kalesi Mele, Shivika Mala, Ropate Valemei, Jeremy Fong, Dilasha Kumar	<p>Training and Capacity Building Session (PICAP)</p> <ul style="list-style-type: none"> • Further discussion on Cyclonic Cover • Further discussion on High Wind Speed Cover • Discussion on Rainfall cover • Premium collection <p>FAQs</p>	<p>Neha Batra - Lead Climate Risk Model Developer WSRM</p> <p>Praneel Pritesh - Technical Specialist (Regional) UNDP, Johan Nyqvist – UNV Climate Risk Associate UNDP</p>

No.	Date	Officer(s)	Topic/Issues	Meeting with
OTHER ENGAGEMENTS – 113				
115.	10/09	Seema Shandil and Vinash Singh	Discussion on the MOU to identify areas of collaboration for promoting healthy living and to create awareness on voluntary blood donation.	Sumeet Tappoo – Director, Sai Prema Foundation of Fiji.
116.	16/09	Vinash Singh, Kalesi Mele, Ropate Valemei, Shivika Mala, Dilasha Kumar and Jeremy Fong.	Training and Capacity Building on Parametric Insurance <ul style="list-style-type: none"> • Check Process • Feedback from ground • Queries related to Parametric Insurance among beneficiaries • Issues in collecting data • Response on Parametric Insurance awareness • Problems in data verification process Process for resolving issues to product	Neha Batra - Lead Climate Risk Model Developer WSRM Praneel Pritesh - Technical Specialist (Regional) UNDP, Johan Nyqvist – UNV Climate Risk Associate UNDP
117.	21/09	Seema Shandil	Participate in the UNDP independent sub regional programme evaluation of the Pacific.	Ms. Mardi Trompf - Independent Evaluation Expert appointed by the UNDP Independent Evaluation Office
118	21/09	Vinash Singh	Preparation meeting for webinar on product repairability	Fernanda Gimenes – Consultant, United Nations Environment Programme
119.	22/09	Seema Shandil, Vinash Singh, Shivika Mala	Introductory meeting with MicroSave Consulting (MSC) who have been engaged under PICAP to support the reviewing and improving marketing, awareness and outreach plan/activity of the funded project.	Aneesh Gulati, Rajarshi and Abhishek - MicroSave Consulting (MSC)
120.	23/09	Vinash Singh, Kalesi Mele, Ropate Valemei, Shivika Mala, Dilasha Kumar and Shovneel Ram	Training and Capacity building on Parametric Insurance <ul style="list-style-type: none"> • Discussion on FAQs • Discussion Cyclonic Storm Cover • Discussion of High Wind Speed and Rainfall Cover 	Neha Batra - Lead Climate Risk Model Developer WSRM Praneel Pritesh - Technical Specialist (Regional) UNDP, Johan Nyqvist – UNV Climate Risk Associate UNDP.

No.	Date	Officer(s)	Topic/Issues	Meeting with
OTHER ENGAGEMENTS – 113				
121.	28/09	Vinash Singh and Shivika Mala	Discussion on Council's advocacy strategies for PICAP project for greater consumer outreach.	Shurbi, Aneesh Gulati, Rajarshi and Abhishek of MSC
122.	30/09	Vinash Singh, Kalesi Mele, Ropate Valemei, Shivika Mala, Dilasha Kumar and Shovneel Ram	Training and Capacity building on Parametric Insurance <ul style="list-style-type: none"> • Discussion Cyclonic Storm Cover • Discussion of High Wind Speed and Rainfall Cover • Discussion on FAQs 	Neha Batra - Lead Climate Risk Model Developer WSRM Praneel Pritesh - Technical Specialist (Regional) UNDP, Johan Nyqvist – UNV Climate Risk Associate UNDP.
123.	07/10	Vinash Singh, Kalesi Mele, Ropate Valemei, Shivika Mala, Dilasha Kumar and Shovneel Ram.	Training and Capacity building on Parametric Insurance <ul style="list-style-type: none"> • Tikina's eligibility for parametric insurance 	Representatives from United Nations Capital Development Fund, Sun Insurance, Fiji Care and Weather Management Services.
124.	07/10	Shivika Mala	Discussion on layout and designing of Council's 2018-2019 Annual Report.	Sydney Rausuvanua-Graphic Designer, Star Printery.
125.	07/10	Seema Shandil, Vinash Singh and Kalesi Mele.	Discussion on possible collaboration for promoting financial literacy and the microinsurance to women market vendors.	United Nations Markets for Change Project Team
126.	12/10	Vinash Singh, Kalesi Mele and Shivika Mala.	Discussion on issues faced by CFCSLA when providing loans to cane farmers and the difficulties faced by cane farmers when trying to obtain loans.	Cane Farmers Co-operative Saving and Loans Association (CFCSLA).
127.	13/10	Seema Shandil, Vinash Singh, Kalesi Mele, Ropate Valemai, Shivika Mala and Vimal Kumar.	Handover and presentation of prizes to winners of World Consumer Rights Day Poster Competition.	Winners of World Consumer Rights Day Poster Competition.
128.	14/10	Seema Shandil, Vinash Singh and Kalesi Mele.	Meeting to discuss on possible collaboration on Financial Literacy Trainings.	Lagi Fisher- Financial Management Counsellors Association.
129.	15/10	Vinash Singh and Kalesi Mele.	Invitation to attend the handover of Master Policy to Tailevu Dairy Farmers Cooperative Association Limited (TDFCAL) by United Nations Capital Development Fund on parametric insurance project.	United Nations Capital Development Fund. Chief Guest was Indian High Commissioner to Fiji and other invited stakeholders.

No.	Date	Officer(s)	Topic/Issues	Meeting with
OTHER ENGAGEMENTS – 113				
130.	19/10	Nanise Veikoso	Discussion on achievements of Covid 19 vaccination target.	Uraia Rainima – Northern Commissioner, Kemueli Baledrokadroka- Deputy Divisional Police Commissioner, Ili Volai – Divisional Education Officer and other invited stakeholders.
131.	20/10	Shivika Mala	<ul style="list-style-type: none"> Discussion on layout and designing of Council's 2018-2019 Annual Report. 	Star Printery Sydney Rausuvanua- Graphic Designer.
132.	22/10	Vinash Singh, Kalesi Mele, Shivika Mala and Ropate Valemei.	<ul style="list-style-type: none"> Discussion on the Anne Fransen Fund Project for possible collaboration to create awareness on diabetes in line with project Control C 	Viliame Qio- Project Manager Diabetes Fiji.
133.	22/10	Vinash Singh, Kalesi Mele, Shivika Mala and Ropate Valemei.	Meeting to discuss development of new website proposal.	Vipin Nair- Director IT Galax.
134.	9/11	Kavitesh Pal and Caroline Koto.	Discussion on Quarterly Audit.	Ms. Sazneen Hassan - Senior Finance Manager and Ms. Sivo Bale - Finance Assistant of Ministry of Commerce, Trade, Tourism and Transport.
135.	11/11	Seema Shandil, Jessica Lal, Kalesi Mele, Vinash Singh and Ropate Valemei.	United Nations Capital Development Fund's Pacific Insurance and Climate Adaptation Program Workshop, Partnership Launch and Networking Event.	PICAP and other invited stakeholders – ITGalax Fiji Care, Sugarcane Growers Council and Fiji Rice Millers.
136.	16/11	Shovneel Ram.	Attended a virtual presentation by EMAR Project in Fiji on their findings.	EMAR Project Team, Government of Fiji Officials, Australia Commonwealth Scientific and Industrial Research Organisation and other stakeholders.
137.	18/11	Jessica Lal and Shovneel Ram.	Attended a virtual launch of World Antimicrobial Awareness Week 2021 and AMS Training Programme.	College of Medicine, Nursing and Health Sciences (CMNHS), Fiji National University (FNU), Ministry of Health and Medical Services Fiji (MoH), World Health Organisation (WHO), Combat AMR Team and other stakeholders.

No.	Date	Officer(s)	Topic/Issues	Meeting with
OTHER ENGAGEMENTS – 113				
138.	18/11	Rufina Veisa.	Discussed clarification on data conversion from old database to CMS application.	Discussed clarification on data conversion from old database to CMS application.
139.	18/11	Seema Shandil.	Invitation from the Fiji Chamber of Commerce and Industry to its Annual Cocktail.	Other invited guests and stakeholders.
140.	19/11	Seema Shandil and Jessica Lal.	Invitation from REALB to its Rebranding & Launch of Digital Projects.	Real Estate Agents Licensing Board.
141.	24/11	Shovneel Ram.	Attended a virtual presentation on Environmental Health in Practice Workshop. New norm of COVID-19 after the opening of international borders and businesses.	Fiji National University (FNU) and Environmental Health Officers/ Inspectors and other stakeholders.
142.	24/11	Seema Shandil.	Invitation by National Fire Authority's on the official launch of its Strategic Plan 2021-2026 and Costed Operational Plan 2021-2022.	Other invited guests and stakeholders.
143.	25/11	Seema Shandil and Vinash Singh.	Invitation by UNDP on the Regional Webinar Political Party Regulations and funding.	Other invited guests and CSOs.
144.	30/11	Seema Singh and Ropate Valemei.	Opening of Diabetes Self-Management Workshop.	Invited guests.
145.	01 /12	Shovneel Ram	Attended a virtual presentation by Enhancing the Management of Antimicrobial Resistance (EMAR) Project in Fiji and their findings.	EMAR Project Team, Government of Fiji Officials, Australia Commonwealth Scientific and Industrial Research Organisation and other invited stakeholders.
146.	02/12	United Nations Development Programme	Awareness session on Political Party Oversight and Compliance	Attendees – Seema Shandil and Vinash Singh.
147.	06/12	Seema Shandil	Christmas Cocktail by the Suva Retailers Association.	Suva Retailers Association and other invited guests.
148	08/12	Seema Shandil	Launching of the Reverse Vending Machine and Boola App.	Fiji Care and other invited stakeholders.
149.	16/12	Seema Shandil, Vinash Singh, Kalesi Mele and Rufina Veisa	Virtual discussion via Zoom on the works required for the Consumer Council of Fiji's web page.	Vipin Nair – Director, Vijay Natarajan – Co-founder and Director, ITGalax Solutions, and Praneel Pritesh – Technical Specialist (Regional), Pacific Insurance and Climate Adaptation Program UNDP.

No.	Date	Officer(s)	Topic/Issues	Meeting with
OTHER ENGAGEMENTS – 113				
150.	17/12	Seema Shandil	Invitation to the official launch of “Mydesk” co-working space.	Invited guests
151.	19/01	Seema Shandil	Courtesy Connect call with Consumer NZ Chief Executive Officer, Jon Duffy, as fellow consumer advocates and discuss on possible collaborations between two consumer advocacy organizations.	Jon Duffy – Chief Executive Officer, NZ Consumer.
152.	12/01	Seema Shandil	Invitation by University of the South Pacific to participate in a research interview on project titled “Cognitive Factors to Enhance Decision Quality and Project Benefits Realisation”	Professor Ofer Zwikael, Research School of Management, ANU College of Business & Economics
153.	13/01	Shovneel Ram	Attended a virtual presentation by Enhancing the Management of Antimicrobial Resistance (EMAR) Project in Fiji and their findings.	EMAR Project Team, Government of Fiji Officials, Australia Commonwealth Scientific and Industrial Research Organization and other invited stakeholders.
154.	14/01	Vinash Singh, Kalesi Mele, Ropate Valemei and Jeshu Lal.	Discussion on how Fiji Cancer Society can be part of the Alliance for Healthy Living. The possibility of their partnership on Anne Fransen Fund Project Consumption was also discussed.	Belinda Chan – Chief Executive Officer, Fiji Cancer Society.
155.	14/01	Seema Shandil	Invitation to be part of Interview Panel for Nasinu Town Council	Other panel members and applicants
156.	17/01	Vinash Singh, Kalesi Mele, Ropate Valemei and Jeshu Lal.	Discussion on how Adventist Development and Relief Agency (ADRA) Fiji can be part of the Alliance for Healthy Living. The possibility of their partnership on Anne Fransen Fund Project Consumption was also discussed.	Iliapi Tuwai – Director, Adventist Development and Relief Agency (ADRA) Fiji.
157.	01/02	Kavitesh Pal and Caroline Koto	Audit planning meeting with the Office of the Auditor General’s Office.	Sonam Prasad – Senior Auditor and Mohammed Firoz – Acting Audit Manager, Office of the Auditor General.

No.	Date	Officer(s)	Topic/Issues	Meeting with
OTHER ENGAGEMENTS – 113				
158.	02/02	Seema Shandil	Courtesy visit	Jaoji Koroï – Chief Executive Officer, Fijian Holdings Limited.
159.	02/02	Seema Shandil, Vinash Singh, Lusía Rabaka, Shovneel Ram and Rabia Ali	Discussion on how businesses are marketing their brand via display of logos on carry bags that are retailed to consumers, and the reuse of cooking oil in restaurants and eateries.	Saroja Sundaram – Executive Director and Savitha Thirunavukkarasu – Researcher, Citizen Consumer and Civic Action Group (CAG) and Consumer Protection.
160.	10/02	Seema Shandil	Management and Public Administration Discipline (MPAD) first Programme Advisory Committee (PAC) meeting for 2022.	Professor Anand Chand – Deputy Head (LTQ) and Discipline Coordinator, MPAD, School of Business and Discipline, University of the South Pacific.
161.	11/02	Shovneel Ram	Discussion on the Pediatric Clinical Service Network's (CSN) findings on leptospirosis, typhoid, dengue fever and diarrhea (LTDD) and its implication on children.	Ministry of Health and Medical Service and invited stakeholders.
162.	15/02	Shovneel Ram	Discussion on the response actions taken by medical professionals in managing leptospirosis.	Ministry of Health and Medical Service and invited stakeholders.
163.	16/02	Shovneel Ram	Attended the award ceremony on World Antimicrobial Resistance Day.	Invited stakeholders
164.	21/02	Seema Shandil	Invitation to be part of interview panel for Ministry of Commerce, Trade, Tourism and Transport (MCTTT).	Other panel members and applicants.
165.	22/02	Lusia Rabaka, Shovneel Ram and Rabia Ali.	Discussion on the nature of complaints received against pharmacies in Fiji.	Reenal Chand – Senior Pharmacy Officer, Fiji Pharmaceutical & Biomedical Board.
166.	22/02	Seema Shandil, Vinash Singh and Ropate Valemei.	Courtesy visit from the Suva Retailers Association committee members. Problems faced by members and the nature of complaints received at the Council were also discussed.	Jitesh Patel – President, Vinod Kumar – Member and Nilesh Kumar – Member, Suva Retailers Association.
167.	22/02	Seema Shandil, Vinash Singh, Kalesi Mele, Shovneel Ram, Jeshu Lal and Rabia Ali.	Discussion on awareness strategies that can be implemented on the subject of Anti-Microbial Resistance for a wider audience.	Reenal Chand – Senior Pharmacy Officer, Fiji Pharmaceutical & Biomedical Board.

No.	Date	Officer(s)	Topic/Issues	Meeting with
OTHER ENGAGEMENTS – 113				
168.	23/02	Seema Shandil, Kavitesh Pal, Ranjaline Reddy, Kalesi Mele, Rufina Veisa, Shovneel Ram and Rabia Ali.	Discussion on the Council's new website design.	Vipin Narendran – Director and Shayal Singh – Business & Data Analyst, IT Galax.
169.	24/02	Shovneel Ram	Discussion on the necessary awareness needed to be conducted by relevant agencies to combat the spread of leptospirosis.	Ministry of Health and Medical Service and invited stakeholders.
170.	24/02	Seema Shandil and Jessica Lal	Discussion on the debit and credit cards used by Fijian consumers and its merchant fees charged by businesses and banks.	Rakesh Ram – President and Haroon Ali – Vice President, Association of Banks in Fiji.
171.	01/03	Vinash Singh, Jeshu Lal, Rufina Veisa, Rabia Ali and Shovneel Ram	Discussion on Council's website.	Shayal Singh- Representative, IT Galax Vipin Narendran- Director, IT Galax
172.	02/03	Seema Shandil	Discussion on the current consumer issues in the Asia Pacific.	Marimuthu Nadason – President of the Federation of Malaysian Consumer Association (FOMCA)
173.	08/03	Seema Shandil	Attended the International Women's Day event organized by Digicel Fiji as the guest speaker.	Digicel Fiji regional and local staff.
174.	08/03	Seema Shandil	Attended the Fiji Rental Car Association Annual General Meetings as the guest speaker.	Fiji Rental Car Association members and invited guests
175.	10/03	Vinash Singh, Kalesi Mele, Jeshu Lal and Vinash Singh	Discussion on Council's website.	Vipin Narendran - Director and Shayal Singh - Representative, IT Galax.
176.	11/03	Vinash Singh, Kalesi Mele, and Jeshu Lal.	Discussion on World Consumer Rights Day.	Mohammed Iqbal – Director Planning & Management and Ketan Lal – Student Association President, Fiji National University.
177.	17/03	Asheefa Aiyub and Shovneel Ram	Launching of handbook on 'WHO Implementation Handbook for National Action Plans on Antimicrobial Resistance (AMR) and Regional and Country Experience' by World Health Organization (WHO) AMR Committee.	NARC members and other invited stakeholders.

No.	Date	Officer(s)	Topic/Issues	Meeting with
OTHER ENGAGEMENTS – 113				
178.	18/03	Jeshu Lal and Shavnil Chand	Discussion on Council's organized Health Sweep Week.	Viliame Qio – Project Manager, Diabetes Fiji.
179.	18/03	Seema Shandil and Jessica Lal	Attended the Global Recycling Day National Celebration	Ministry of Agriculture and other invited stakeholders.
180.	31/03	Seema Shandil	Pre-planning meeting for "In the Kitchen" episode scheduled to be recorded in April.	Robert Olivia – Executive Director, Pacific Island Food Revolution.
181.	04/04	Seema Shandil, Kavitesh Pal and Caroline Koto	Discussion on the Council's ongoing I.T issues.	Kevin Padarath – Account Manager, Kush Singh – Technical Support Manager and Laurence Narain - DATEC.
182.	05/04	Seema Shandil, Asheefa Aiyub, Lusie Rabaka, Varanise Vakula, Jeshu Lal and Rabia Ali	Discussion on the shopping bags used as a marketing tool for businesses.	Jitesh Patel – President, Suva Retailers Association.
183.	08/04	Vinash Singh, Varanise Vakula and Jeshu Lal	Discussion on the Consumer Council of Fiji's new website.	Vipin Narendran – Director and Shayal Singh – Project Assistant, IT Galax.
184.	11/04	Seema Shandil, Vinash Singh, Varanise Vakula and Jeshu Lal	Discussion on the PICAP Project.	Praneel Pritesh – Financial Inclusion Specialist, UNCDF.
185.	11/04	Vinash Singh, Varanise Vakula and Jeshu Lal	Non-Communicable diseases (NCDs) workshop discussion.	Viliame Qio – Project Manager, Diabetes Fiji.
186.	14/04	Asheefa Aiyub	Launch of the Free Medicine Program.	Ministry of Health and Medical Service and invited stakeholders
187.	19/04	Seema Shandil, Asheefa Aiyub and Lusie Rabaka	Discussion on awareness for consumers in relation to relabeling and repackaging of medicinal products, retail of expired medicines, professional dispensing fees, and in-charge pharmacists on site during working hours.	Reenal Chand – Senior Pharmacy Officer, Fiji Pharmaceutical & Biomedical Board.
188.	22/04	Seema Shandil	Participate on a one-to-one session on Fair Digital Finance Accelerator Training.	Laurentine Amaliza – Engagement Specialist, Consumers International
189.	25/04	Seema Shandil, Asheefa Aiyub and Vinash Singh	Discussion on Project Control C.	Dr Devina Chand – Head of Wellness, Ministry of Health and Medical Services.
190	27/04	Seema Shandil, Vinash Singh and Jessica Lal	Official Opening of Sri Satya Sai Sanjeevni Hospital.	Sri Satya Sai Sanjeevni Hospital and invited stakeholders.

No.	Date	Officer(s)	Topic/Issues	Meeting with
OTHER ENGAGEMENTS – 113				
191.	28/04	Vinash Singh, Varanisesse Vakula, Jeshu Lal and Rufina Veisa.	Discussion on the Consumer Council of Fiji's new website.	Vipin Narendran – Director and Shayal Singh – Project Assistant, IT Galax.
192.	06/05	Seema Shandil	Guest of Honor for Prefects Investiture Ceremony	Makoi Muslim Primary School Head Teacher and other invited guests.
193.	06/05	Seema Shandil	Attended the Prime Ministers National Youth Award	Prime Ministers National Youth Award recipients and other invited guests.
194.	06/05	Vinash Singh, Jeshu Lal and Jese Waqabitu	PICAP Project Steering Committee meeting and update by partners	PICAP team and other aggregators and partners
195.	06/05	Seema Shandil, Asheefa Aiyub, Jessica Lal, Vinash Singh, Varanisesse Vakula, Lusie Rabaka and Jeshu Lal.	Launch of the Consumer Council of Fiji Website.	Acting High Commissioner of Australia- Paul Wilson and other invited guests and stakeholders
196.	07/05	Seema Shandil	Attended the Gift of Life Ceremony by Sai Prema Foundation	Sumeet Tappoo- Director Sai Prema Foundation and other invited guests.
197.	10/05	Seema Shandil and Asheefa Aiyub	Attended a presentation on New India "Your Preferred Destination for Sourcing World- Class Products"	His Excellency P.S. Kartigeyan- High Commissioner of India to Fiji, members of Suva Retailers Association and other invited stakeholders.
198.	11/05	Seema Shandil	Chief Guest for Prefects Investiture Ceremony	Naqali District School Head Teacher and other invited guests.
199.	11/05	Seema Shandil, Asheefa Aiyub and Vinash Singh	Discussion on the shopping bags used as a marketing tool for businesses.	Jitesh Patel – President, Suva Retailers Association and Jeetesh Kumar- General Manager Bondwell Fiji
200.	11/05	Vinash Singh	Fijian Broadcasting Corporation Corporate Brunch	Fijian Broadcasting Corporation staff and other invited guests.
201.	12/05	Seema Shandil, Vinash Singh and Nanise Veikoso	Discussion on building network as stakeholders and working with other relevant stakeholder on awareness campaigns in the Northern Division	Uraia Rainima, Commissioner Northern, Ministry of Rural and Maritime Development
202.	18/05	Seema Shandil	Mentoring workshop for Aspiring Women Politicians organized by the Commonwealth Women Parliamentarian (CWP) Fiji Group.	Commonwealth Women Parliamentarian (CWP) Fiji Group and other invited participants.

No.	Date	Officer(s)	Topic/Issues	Meeting with
OTHER ENGAGEMENTS – 113				
203.	20/05	Seema Shandil, Vinash Singh and Asheefa Aiyub	Collaboration to develop National Program on Digital Financial Literacy	Yenlin De Sliva. Country Coordinator UNCDF, Ajay Jagannath Regional Technical Specialist UNCDF, and other representatives
204.	25/05	Seema Shandil	Discussions on collaborations in terms of advocacy and strengthening policy implementation around NCD's with a particular focus on food policy	Dr Jacqui Webster- Head Public Health Advocacy and Policy Impact, Food Policy Centre Director, WHO CC Salt Reduction Professor, Faculty of Medicine, UNSW Sydney; Dr Colin Bell- Deakin University.
205.	31/05	Seema Shandil and Vinash Singh	Collaboration and joint celebration of World Food Safety Day and World Food Day.	Joann Young -Assistant Country Representative of FAO
206.	06/06	Seema Shandil and Vinash Singh	Discussion on rebranding and relaunching the Alliance of Healthy Living.	Dr Devina Nand – Head of Wellness, Ministry of Health and Medical Services and other Ministry officials.
207.	07/06	Seema Shandil and Kavitesh Pal	Discussion on the Council's 2022-2023 Budget.	Faizal Khan – Director Economics, Ministry of Commerce, Trade, Tourism and Transport.
208.	08/06	Asheefa Aiyub, Vinash Singh and Jessica Lal	Discussion on the Free Medicine Scheme and how the Council and Diabetes Fiji can carry out advocacy works in communities, schools and villages.	Marawa Kini – Diabetes Fiji Community Program Coordinator, Diabetes Fiji Inc.
209.	13/06	Seema Shandil and Vinash Singh	Discussion Meeting with C&C Solutions – proposal for business ideas for the Council.	Charaka Rajanayake – Managing Director and Rathantha Sureshchandra – General Manager, C&C Solutions.
210.	14/06	Vinash Singh and Jessica Lal	Discussion on Council's website chatbot.	Vipin Nair – Director, IT Galax Solutions.
211.	16/06	Seema Shandil and Asheefa Aiyub	Discussion on consumer-related issues, and how effective surveys and policies could be designed to address the NCDs and high content of sugar and salt products.	Briar McKenzie – Researcher for Global Health's Food Policy Division, The George Institute for Global Health.
212.	29/06	Seema Shandil	Invitation by Fiji Care Insurance on their 30th anniversary celebration.	Fiji Care Insurance and other invited stakeholders.

No.	Date	Officer(s)	Topic/Issues	Meeting with
OTHER ENGAGEMENTS – 113				
213.	04/07	Seema Shandil and Vinash Singh	Discussion on immediate medium and long-term recovery needs of MSMEs from the Council's perspective.	Vimlesh Bharat – Financial sector officer, Tanner, Ros Grady, Mike and Barbara – Asian Development Bank.
214.	05/07	Seema Shandil, Mohammed Gani and Shelvin Karan.	Discussion on how the Council and Fijian Competition and Consumer Commission work together to assist consumers.	Shaheen Ali – Permanent Secretary, Ministry of Commerce, Trade, Tourism and Transport, and Fijian Competition and Consumer Commission Board members.
215.	05/07	Seema Shandil	Invitation to attend Fiji Airways Cocktail event.	Fiji Airways and other invited guests.
216.	07/07	Vinash Singh	Discussion on SME insurance products.	Praneel Pritesh – Regional Technical Specialist, UN-CDF.
217.	14/07	Vinash Singh	Discussion on equal labelling opportunities in Fiji and possible collaboration with the Council.	Kate Harris – Secretariat Global for Equal Labelling Network.
218.	18/07	Seema Shandil	Courtesy Visit and introduction of the new Regional Manager Pacific for UNCDF.	Bram Peters – outgoing Regional Manager Pacific and Neha Mehta – incoming Regional Manager Pacific - UNCDF
219.	19/07	Seema Shandil, Asheefa Aiyub and Lusia Rabaka	Discussion on the existing methodologies and standards used to ascertain the kidney function test.	Keshvi Sukul – Managing Director, HealthPlus Diagnostic Center.
NATIONAL WORKSHOPS -0				
INTERNATIONAL/REGIONAL ENGAGEMENT - 30				
	Date Venue	Event/Meeting	Presentation/Discussion Topic	Presenter/ Attendee
220.	10/09	Consumers International Sustainable Consumption Taskforce members	Discussion on preparing Consumers International's statement for COP26	Vinash Singh (Presenter) and other Consumer International member countries.
221.	15/09 Fiji via Webinar	Consumers International Sustainable Consumption Member Connect.	Discussion on role of consumers on sustainable consumption and preparatory discussion on Consumers International's role for COP 26.	Sheemal Singh, Jessica Lal (attendees) and other Consumer International member countries.

NATIONAL WORKSHOPS -0				
INTERNATIONAL/REGIONAL ENGAGEMENT - 30				
	Date Venue	Event/Meeting	Presentation/Discussion Topic	Presenter/ Attendee
222.	21/09 Fiji via Webinar	Consumers International Sustainable Consumption Member Connect.	The roundtable focused on raising consumer issues in building the digital marketplace for food.	Sheemal Singh (attendee) and other Consumers International member countries.
223.	22/09 Fiji via Webinar	Consumers International Sustainable Consumption Member Connect.	The roundtable focused on raising consumers' call for action on future of food at the United Nations Food System Summit 2021.	Sheemal Singh, Jessica Lal, Shivika Mala (attendees) and other Consumer International member countries.
224.	23/09 Fiji via Webinar	United Nations Food Summit Systems	Discussion on setting the stage for global food system transformation to achieve Sustainable Development Goals by 2030.	Shivika Mala (attendee) and other international member countries
225.	30/09 Fiji via Webinar	Consumers International Sustainable Consumption Member Connect.	Discussion on consumer advocates in different regions addressing issues that lie in the intersection between digital rights and consumer rights.	Sheemal Singh, Jessica Lal (attendees) and other Consumer International member countries.
226.	06/10	Consumers International Taskforce on Food	Discussion on sharing country perspective on future for food.	Vinash Singh (Presenter) and other Consumer International member countries.
227.	07/10 Fiji via Webinar	Consumers International Financial Services	Presentation on the status of Digital Financial Services in Fiji.	Vinash Singh (Presenter), Sheemal Singh and Jessica Lal (attendees) with other Consumer International member countries.
228.	13/10 Fiji via Webinar	United Nations Environment Programme and Akato Institute	Presentation on consumers' expectations about product lifetimes and attitudes toward product lifetime extension practices, in particular the perception of consumers of repairability and repaired products.	Vinash Singh (Presenter), Sheemal Singh and Jessica Lal (attendees) with other attendees.
229.	23/10 Fiji via Webinar	Consumers International World Consumer Rights Day Committee.	Discussion on priority areas for World Consumer Rights Day 2022.	Vinash Singh (attendee) and other members of Consumers International WCRD committee.

NATIONAL WORKSHOPS -0				
INTERNATIONAL/REGIONAL ENGAGEMENT - 30				
	Date Venue	Event/Meeting	Presentation/Discussion Topic	Presenter/ Attendee
230.	29/10 Fiji via Webinar	Consumers International Consumer Information Programme (CI-SCP) for the annual online conference of the Centre for Responsible Business in India	Discussion on "Driving behaviour change with Consumer Sustainability Information" by the Consumer Information Programme (CI-SCP) for the annual online conference of the Centre for Responsible Business in India.	Sheemal Singh (attendee) and other Consumers International member countries.
231.	05/11 Fiji via Webinar	Consumers International COP 26 webinar preparation meeting	Discussion on the agenda and house rules for the Consumers International COP26 webinar.	Vinash Singh and Oliver Wright; Consumers International Sustainable Consumption Specialist.
232.	06/11 Fiji via Webinar	Consumers International COP26 webinar	Webinar on: Mobilizing Consumers in the Climate Transition. Presentation topics: Seema Shandil: Role of consumers and advocacy organisations in climate transition; and Vinash Singh: Transforming food systems to achieve net zero emissions	Seema Shandil (presenter), Vinash Singh (presenter), Helena Leurent (Consumers International Director General, Dr Satyendra Prasad (Ambassador and Fiji's Permanent Representative to the United Nations) and other high level consumer representatives.
233.	02/12 Fiji via webinar	Consumers International and Green Action Fund (GAF) Grantees	Green Action Week 2021: Reflection & Celebration- Sharing knowledge and reflecting on GAF activities in 2021.	Presenter – Ropate Valemei
234.	03/12 Fiji via webinar	Consumers International: Sustainable Consumption Taskforce Meeting	Discussion of Consumer International's vision principles	Attendee – Vinash Singh and other members of sustainable consumption taskforce.
235.	07/12 Fiji via webinar	Consumers International	Fair Digital Finance Accelerator Workshop- Introduction to the Accelerator Programme.	Attendee – Vinash Singh
236.	15/12 Fiji via webinar	Consumers International World Consumer Rights Day 2022 Connect.	Updates on World Consumer Rights Day 2022, and to build discussion around 'Consumer Vision for Fair Digital Finance'.	Attendee – Lusia Rabaka
237.	26/01 Fiji via webinar	Consumers International World Consumer Rights Day Webinar (WCRD)	Webinar by Consumers International team led by Kitty Ma on maximizing reach and impact on WCRD activities.	Attendee – Vinash Singh

NATIONAL WORKSHOPS -0				
INTERNATIONAL/REGIONAL ENGAGEMENT - 30				
	Date Venue	Event/Meeting	Presentation/Discussion Topic	Presenter/ Attendee
238.	27/01 Fiji via webinar	Consumers International Digital Rights Member Con- nect.	Presentation of the research paper on "Consumer trust in the digital economy: The case for online dispute resolution" by Dr Alex Chung (Research Consultant, DODR Project, UNCTAD) and Dr Ying Yu (Legal Officer, Competi- tion and Consumer Policies Branch, UNCTAD). This was facilitated by Consumers International.	Attendee – Lusia Rabaka.
239.	17/02 Fiji via webinar	Tokyo AMR One Health Web Conference.	Presentation on AMR One Health globally.	Attendees – Shovneel Ram and Seema Shandil
240.	03/02 Fiji via webinar	Consumers International Member Connect.	Discussion on the updates on World Consumer Rights Day 2022, and to build discussion around 'Fair Digital Finance Accelerator'.	Attendees – Lusia Rabaka, Shovneel Ram and Rabia Ali.
241.	09/02 Fiji via webinar	Consumers International Member Connect.	Discussion on the topic of Sustainable Finance, its im- pact on the climate crisis and opportunities for consumer advocacy in building a more sustainable financial market- place.	Attendees – Lusia Rabaka, Shovneel Ram and Rabia Ali.
242.	10/02 Fiji via webinar	Consumers International Member Connect.	Discussion on how consum- er organizations can support food nutrition standards, from implementation to en- forcement.	Attendees – Lusia Rabaka, Shovneel Ram and Rabia Ali.
243.	25/02 Fiji via webinar	Consumers International Member Connect.	Discussion on the topic Em- powering the Sustainable Online Consumer and how consumer organizations can work to ensure that the on- line platform of e-commerce is being regulated to prevent green washing.	Attendees – Shovneel Ram and Rabia Ali.

NATIONAL WORKSHOPS -0				
INTERNATIONAL/REGIONAL ENGAGEMENT - 30				
	Date Venue	Event/Meeting	Presentation/Discussion Topic	Presenter/ Attendee
244.	14/03 Fiji via webinar	Consumers International Member Connect	The Consumer protection and Empowerment Index: Showcasing a Pilot Tool session topic - perspectives on the value of a new Consumer Protection and Empowerment Index and the opportunities it presents for the global consumer movement.	Speaker: Seema Shandil
245.	14/03 Fiji via webinar	Consumers International Member Connect	Discussion on the Consumer Protection and Empowerment Index: Showcasing a Pilot Tool session at the start of Consumers International's World Consumer Rights Day activities.	Attendee: Vinash Singh
246.	19/05 Fiji via webinar	Consumers International Member Connect.	Consumers International Council Meeting	Attendees – Seema Shandil and other Council Members.
247.	25/05 Fiji via webinar	Consumers International Member Connect.	Briefing call for financial services focusing on World Consumer Rights Day celebrations	Attendees – Vinash Singh
248.	09/06 Fiji via webinar	Consumers International Member Connect.	Discussion on sustainable consumption and the idea for a global consumer advocacy campaign to accelerate sustainable clothing consumption, and the ways consumer advocates can make an impact.	Attendees – Rabia Ali and Asheefa Aiyub
249.	10/06 Fiji via webinar	Consumers International Member Connect.	Discussion on the impact of rising food prices is having on consumers worldwide, and to share and learn how consumer advocates are responding to this challenge through Future of Food.	Attendees – Rabia Ali and Asheefa Aiyub

Annex 7: SUMMARY OF KEY ENGAGEMENTS

KEY ENGAGEMENT	
Boards and Committees	27
Trader & Service Provider Engagements	31
Engagement with Regulators and Enforcers	32
Stakeholder Consultations and Forums	16
Other Engagements	113
National Workshops	-
International/Regional Engagement	30
TOTAL	249