



2022 - 2023

ANNUAL REPORT

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 Consumer Council is an advocacy organisation, conducting rigorous research and policy analysis on key consumer issues. CCoF's insight into consumer needs is a powerful tool for influencing decision-makers to bring about change. The Council protects the vulnerable groups such as rural poor, physically and mentally challenged, children and women by identifying and articulating the policy issues that are of importance to the consumers. It will do more than simply draw attention to problems faced by consumers it will champion creative solutions to improve their lives.

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

International Affiliations

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

Our Values

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

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

- **Fairness** : We treat one another and our stakeholders with impartiality and trust.
- **Respect** : We treat everyone with courtesy, dignity and empathy.
- **Accountability** : We take full responsibility for actions and decisions.
- **Integrity** : We are dedicated to high-quality work and high ethical standards.
- **Inclusiveness** : We involve and collaborate with diverse individuals, groups, and organisations to achieve the greatest positive impact for consumers.

- **Professionalism:** We keep the needs and desires of those we serve at the center of our decisions and actions.
- **Excellence:** We promote excellence and leadership in all aspects of consumer protection, while conducting our activities and delivering results.

Functions of the Council

The functions of the Council are stipulated under section 6b 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/organisations on any issues affecting the interests of consumers;
- Collecting, collating and disseminating information in respect of matters affecting the interests of consumers;
- Supporting or maintaining legal proceedings initiated by a consumer, where such support is deemed necessary;
- Conducting research and investigations into matters affecting consumers;
- Advising and assisting consumers on matters affecting their interests;
- Co-operating with any person, association or organisation outside Fiji having similar functions and becoming a member of or affiliate to any international organisation concerned with consumer matters; and
- Soliciting and accepting for the purposes of the Council any money, land, or other property from the Government, any local authority, public body, organisation, or person by way of grant, subsidy, donation, gift, or otherwise.

Our Strategic Goals

Our priorities are reflected in four key goals:

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

Goal 2: Drive change to benefit consumers.

Goal 3: Solve consumer complaints through mediation.

Goal 4: Foster a high-performance organisation.

Council Services

1. Campaigns, Information and Media

Strategic Objectives

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

2. Research and Policy Analysis

Strategic Objectives:

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

3. Alternative Dispute Resolution

Strategic Objectives:

- Handle consumer complaints against traders and service providers;
- Advise and assist consumers on matters affecting their interests.
- Refer cases that come under the jurisdiction of other consumer protection agencies and relevant authorities for their intervention;
- Support and maintain legal proceedings initiated by consumers where necessary;

- Provide debt management and consumer credit advisory services;
- Manage the National Consumer Helpline (NCH); and
- Empower consumers to use NCH to lodge consumer complaints.

Governance

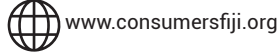
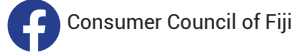
4. Administration, Finance & Project Management

Strategic Objectives:

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

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16 August 2024

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 FY2022-2023

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 2022 to 31 July 2023; and
- (b) The Audited Accounts for the period 1 August 2022 to 31 July 2023.

Yours Faithfully

.....
Mohammed Gani (Mr)

Chairman

Head Office

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P.O Box 64, Labasa
Phone: 8812559
Email: colbs@connect.com.fj

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 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. Ms Algar's current corporate services portfolio includes managing strategic, finance, HR development & recruitment, asset, general administration, and property management. As a consultant, Ms Algar 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. Ms Algar 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. Ms Algar 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 a 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.

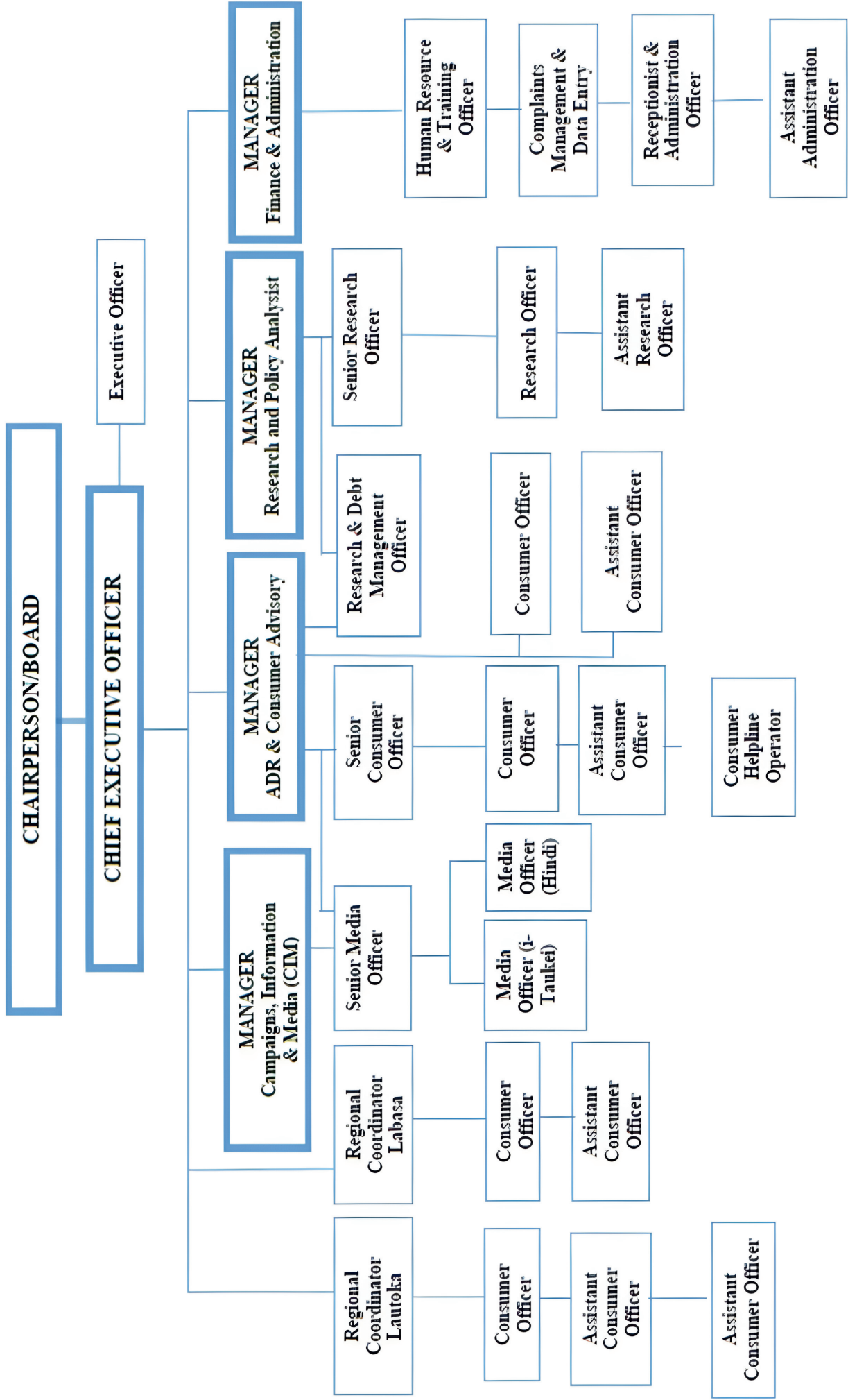
Ms Anabel Ali



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



CHAIRS MESSAGE

Bula Vinaka,



It is with immense pleasure that I present the 2022-2023 Annual Report of the Consumer Council of Fiji on behalf of the Board of Directors. As we look over this year's journey, we must recognize the continuity of our mission; empowering consumers and protecting their interests, all the while adjusting to evolving circumstances within the Council and across the nation. Our commitment to this mission, rooted in the belief that consumer rights are fundamental to democracy, remains unwavering.

Over the past year the dedicated team at the Council, under the leadership of the Chief Executive Officer Ms Seema Shandil, worked tirelessly to realize this mission, and I am delighted to share with you some significant developments. This financial year brought in change at the Council, as we have begun to realize the objectives outlined in our 2023-2028 Strategic Plan. As we transition into this new phase, we have welcomed a new line Minister, Honorable Manoa Kamikamica, who now supervises our initiatives within the Ministry of Trade, Cooperatives, SMEs and Communications. We are pleased to have the opportunity to engage with Hon. Kamikamica regularly, and we appreciate his support and collaboration.

The development of our 2022-2028 Strategic Plan involved extensive consultations with multisectoral stakeholders and a reflection on our recent achievements, challenges, and the ever-evolving marketplace. It is designed to enhance the welfare of all Fijian citizens and ensure our work benefits everyone, including underserved communities. The core of the new plan continues to reflect our primary functions: educating consumers, traders, and policymakers; conducting research and analysis; staying attuned to market developments; making submissions to drive policy changes; and advising and assisting consumers in matters related to their interests.

Furthermore, I wish to confirm our unwavering commitment to our four fundamental **'CARE'** Values. We hold deep respect for consumers' perspectives, expressions, and their right to protection, emphasizing the utmost CARE. We maintain ACCOUNTABILITY to all our stakeholders, as well as to our overarching vision and mission. Our dedication lies in fortifying our RELATIONSHIPS, and we consistently pursue EXCELLENCE in every facet of our work.

These values are also reflected in our four strategic goals for cultivating a society of well-informed and assertive consumers. Firstly, we will remain committed to enhancing corporate effectiveness and performance, with a focus on aligning our team's performance with our values and nurturing their professional growth. Secondly, we will continue to empower consumers, offering them the tools to make informed, confident choices while also delivering high-quality information to consumers, industry stakeholders, and government partners. Third, we will be safeguarding consumers' interests and rights by conducting in-depth research and data collection, enabling us to inform future strategies, enhance programs, and provide policy advice to relevant authorities. And lastly, we will continue to strive for innovative changes that directly benefit consumers by establishing a straight forward, efficient redress mechanism, ensuring swift, affordable, and equitable resolutions when issues arise.

Ultimately, as we embark on this new chapter we are filled with optimism and enthusiasm for the opportunities and challenges that lie ahead. We continue to uphold our mission and express our gratitude for the steadfast backing of our stakeholders, partners, and the Fijian community as a whole. Together, we can continue to make a positive impact in the lives of consumers across the nation. This annual report not only reflects our past accomplishments

but also sets the stage for our future endeavors. We are dedicated to maintaining transparency, accountability, and excellence in all that we do. We will continue to work tirelessly to ensure that consumer rights are upheld, that consumers are well-informed and confident in their choices, and that any issues they encounter are swiftly and fairly resolved.

In closing, I want to express my gratitude to the fellow Board Members, the Council CEO, our esteemed partners, and the dedicated team at the Council for their trust and support. Together, we will navigate the evolving consumer landscape, adapt to changing circumstances, and remain steadfast in our mission to protect and empower consumers. We look forward to another year of progress and positive impact in the service of our nation.

Vinaka Vakalevu.



Mohammed Gani



CEO's MESSAGE

Bula Vinaka!



The 2022-2023 financial year has been marked by significant developments and challenges for the Consumer Council of Fiji. As we reflect on the past year, it's evident that our commitment to safeguarding and empowering consumers in Fiji remains as important as it has ever been. The consumer landscape has evolved, driven by post-pandemic socio-economic changes, the Russia-Ukraine conflict, increased inflation, and global factors. In response, we've developed a new strategic plan, the 2023-2028 roadmap, crafted through extensive consultation with external stakeholders. This plan prioritizes corporate effectiveness,

consumer empowerment, protection against unethical practices, and innovation to benefit consumers.

We were honored to launch this strategic plan with the support of the Deputy Prime Minister and Minister for Trade, Co-operatives, Small and Medium Enterprises and Communications Hon. Mr Manoa Kamikamica, during World Consumer Rights Day Celebrations. Our operational plans have been aligned with this vision, aiming to serve consumers better.

During the strategic plan launch, we also celebrated World Consumer Rights Day 2023 with the theme "Empowering consumers through clean energy transition." In the face of a cost-of-living crisis and global energy challenges, we believe consumers can drive a just transition. Our efforts focused on demonstrating how daily consumer choices impact transformative changes for our planet. We called on government and business to support these changes and engaged stakeholders in robust discussions on clean energy transition.

Beyond clean energy, we continued to address health-related issues, particularly the consumption of "suki." Recognizing Fiji's role as a global leader in non-communicable diseases, we secured funding to launch an advocacy campaign to promote healthier choices, moving away from suki consumption. This project, which the Council kickstarted this financial year through consultations will empower consumers with information on the socio-economic and health impacts of suki consumption, fostering healthier decisions and informed communities. The Council will conduct further in-debt research on suki consumption in the next financial year.

We've also partnered with Dikoda and the World Vegetable Center to launch the Citizen Food Forum in June 2023. These forums conducted over the course of 18 months would gather various stakeholders to discuss food environment research, action, and food system issues. Our aim is to drive vegetable consumption and promote better food choices.

Our commitment to consumer protection extends beyond these health issues to addressing scams and fraudulent practices on social media platforms. We've been vigilant in raising alerts about rental scams, lottery scams, misleading advertisements, and other financial scams. Our collaboration with relevant enforcement bodies is ensuring consumer protection against scammers.

Shifting gears towards our market place, the Consumer Council of Fiji has not wavered in its mission to fight for consumer rights and a fair marketplace. In this financial year, we addressed a staggering total of 4,880 complaints, highlighting the growing need for consumer

protection. These issues had a cumulative monetary impact of \$5,583,960.47. The Council, as the voice of consumers played a crucial role in assisting 3,729 consumers in obtaining reparations, returning \$3,640,655.74 to Fijian consumers.

Our active engagement and submissions to government bodies, industry associations, and independent institutions have led to significant changes this financial year. Notable achievements include the continuation of VAT exemptions on essentials, support for first-time homebuyers, and measures to reduce taxes on harmful products. Our recommendations, through submissions, have influenced postal tariff rates, taxi fares, and FCCC Orders related to maritime shipping services.

Additionally, our commitment to market surveillance remains unwavering. We've identified issues and non-compliance in businesses, leading to corrective actions. Trader and service provider visits have helped maintain product quality, safety, and fair pricing.

As we look ahead, our commitment remains strong. We pledge to continue our fearless fight for consumer rights and a safe, fair marketplace. We'll remain vigilant, protecting consumers against scammers, unethical practices, and unfair business operations.

Our journey involves empowering consumers, championing their rights, and promoting a fair and transparent marketplace in Fiji. Vinaka to our stakeholders, consumers, and the community for your support and partnership.

Vinaka Vakalevu,



Seema Shandil



**2022 - 2023
HIGHLIGHTS**

Goal 1 - Improve Consumers' Ability To Make Informed Decisions

Provide consumers with the knowledge and skills

Details: Pages 21-25

- **8943** consumers received information and advice from the Council on a face-to-face basis.
- A total of **3279** consumers benefitted directly from the **73** mobile units.
- **66** Community Visits benefitted **1354** participants.
- **50** Workshops aided **1459** consumers.
- **16** School & **8** Lecture visits enabled **2851** students to learn about their consumer rights and responsibilities.
- **5** students were assisted with school projects and assignments.

Disseminate information

Details: Pages 25-29

- A total of **2931** newsletters, **1113** brochures, **4140** posters & factsheets were distributed.
- **82** news articles including in English were published in the print media covering **69** issues.
- **1871** radio programs were conducted for total of **6315** minutes. **637** programs were conducted in English, **605** in Hindi and **629** in iTaukei with **32** School Broadcasting Units (SBU).
- **62** TV programmes on **59** issues – **25** News and **37** Talkback shows (**5** Speak your Mind, **2** Aaina, **1** Aap Ki Awaaz, **1** The Morning Show, **2** Na Vakekeli, **7** Nai Katalau, **5** Duibana, **1** Na Domomuni, **1** Na Cucurui, **1** Talk Business, **1** Noda-I-Lavo, **8** Breakfast Show, **2** Na Ketekete nei Nau).
- **47** press releases were issued, and the Council responded to **22** Media requests.
- **82** advisory articles have been published.

- **4321** advisories were issued via social media platforms.
- The Council had **57000** followers on Facebook at the end of this FY.
- **79** articles covering **75** issues were posted on **22** websites

Mount campaigns on key consumer issues

Details: Pages 29-32

- **WCRD** - The Council celebrated World Consumer Rights Day on the 15 March 2023 at Suvavou House. The international theme for WCRD was "Empowering Consumers through clean energy transitions". The Chief Guest for the event was the Deputy Prime Minister & Minister for Trade, Cooperatives, Small and Medium Enterprises and Communications Hon Manoa Kamikamica. The Deputy Governor of Reserve Bank of Fiji, Mr Esala Masitabua, was also a special guest at the event. The event highlighted that amidst the greatest cost-of-living crisis in a generation and as the energy world drastically responds to supply and climate issues, consumers have a core role to play in delivering a just transition; this was the core topic of discussion during the Council's WCRD celebrations. This was done via a high-level panel discussion with panelists from diverse fields and backgrounds.
- **Digital consumer rights** – Continuous campaigns were conducted throughout the year through social and traditional media.
- **Healthy and sustainable living** – Campaigns were conducted through social and traditional media and stakeholder workshops were held with retailers. The Council also implemented the Green Action Fund project Ridge to Reef whereby key messages pertaining to sustainable living were disseminated to consumers.
- **Financial inclusion and sustainability** – Social media awareness on financial inclusion was vigorously conducted by the Council.

Additionally, with the project Financial Resilient Fijians, funded by the United Nations Capital Development Fund, the Council conducted financial literacy trainings for over 1000 consumers.

Production of Consumer Awareness materials

Details: Page 29

The following brochures were published:

- "Ridge to Reef"
- "Parametric Microinsurance"
- "Antimicrobial Resistance"
- "The Voice of Consumer"
- "Dealing with Bailiffs"

Educate and inform traders and service providers

Details: Pages 32- 44

The Council assisted businesses to understand consumer laws and consumer rights and responsibilities. These were: Vinod Patel, Ram Sami, RB Patel Supermarket, Max Val-u Supermarket, A Hussain & Company Ltd., Makans Drugs and Pharmaceutical, Extra Supermarket, Housing Authority, Jasons Realtors, Meenoos, Fijian Holdings Limited Properties, Merchant Finance, Fijian Holdings Limited, Fiji TV, Fiji Driving School Association, Bred bank, Cyber Foods Fiji, CJS Supermarket, Prouds, Hometown Hardware, RC Manubhai Ltd Staff, Innertech Electrical Staff, Shop N Save, Rajendra Prasad Supermarket and Carpenters Finance.

Goal 2 – Drive Change To Benefit Consumers

Advising the Minister on issues that affect consumers

Details: Page 46

Four Issue Papers were prepared:

- Empowering Consumers through Clean Energy Transitions.
- Air Travel Refund Rights.
- Exploring the possibility of developing and implementing Case Trust in Fiji.
- Non-issuance of receipt.

Five Major Research papers were prepared:

- Money lenders market in Fiji.
- Standards for Imported Furniture in Fiji.
- Air Travel Refund Rights.
- Exploring the possibility of developing and implementing Case Trust in Fiji.
- Non-issuance of receipts in Fiji.

Making representations on any issues affecting the interests of consumers

Details: Pages 46 - 48

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

Conducting research and investigations into matters affecting consumers

Details: Pages 49 - 60

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

Conduct research in partnership with regional and international organisations

Details: Pages 61 - 62

- **3** International surveys were carried out with International partners.
- **4** proposals were submitted for donor funding.
- **3** funding was secured.

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

Details: Pages 61 - 62

- **997** trader visits and **559** service visits were conducted.
- **227** letters to regulatory agencies, **510** letters issued to traders and **282** letters to service providers were issued.
- **1279** traders/service providers responded to the letters.
- **849** advertisements were scrutinized for misleading information, non-disclosures, etc.

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

Details: Page 63

- **203** key engagements during the year
 - Boards/Committees – **23**
 - Traders & Service providers – **44**
 - Regulators and Enforcers – **28**
 - Stakeholder Consultations & Forums – **30**
 - Other Engagement – **70**
 - National Workshop – **0**
 - International/Regional Engagement – **8**

Goal 3 – Solve Consumer Complaints Through Mediation

Handle consumer complaints

Details: Page 65

- **2022** genuine calls were received through the National Consumer Helpline (NCH).
- **4880** cases were registered worth **\$5,583,960.47**.
- An average of **406** complaints per month.
- **3729** complaints were solved through mediation, and **\$3,640,655.74** was recovered for the consumers.

Advise and assist consumers

Details: Page 81

- **1582** consumers attended for advice/enquiries, which includes advice/enquiries from CIM mobile Units and Facebook.

Refer cases to other consumer protection agencies

Details: Pages 81 - 82

- **511** cases were referred to other authorities.

Support and maintain legal proceedings

Details: Page 82

- **108** consumers were assisted in filling in SCT forms

Debt management and consumer credit advisory services

Details: Page 83

- **152** advices were given to individuals on Financial Products. Suva recorded **129**, Lautoka **15** & Labasa **8**.
- **41** consumers were assisted with debt restructure. Suva assisted **33**, Lautoka **5** & Labasa **3**.
- **64** presentations were made on Debt Management and Consumer Advisory Services to the community at large. Suva delivered **26** presentations, Lautoka **10** & Labasa **28**.

Empower Consumers to use NCH

Details: Page 86

- Awareness on National Consumer Helpline tollfree number **155** was included in **66** -community visits, **50** -workshops, **16** - school visits, **73** - mobile units, and **8** - lecture visits.



Campaigns, Information and Media

GOAL 1: Improve Consumers Ability to Make Informed Decisions.

In an ever-evolving consumer landscape marked by shifting preferences, abundant choices, and rapid technological advancements, the ability for consumers to make informed and prudent decisions has never been more critical. The Council is unwavering in its commitment to empower consumers with the knowledge and skills they need to navigate this complex environment effectively. Our mission is not only to facilitate purchasing decisions but to elevate consumer choices to a clinical, evidence-based level.

To achieve this, we have taken a multifaceted approach, taking consumer education beyond the confines of traditional mediums and into the real-world scenarios where consumers live and shop. Through our extensive range of outreach programs, including Mobile Units, Community Visits, Workshops, School Visits, and Lecture Visits, we reached out to consumers in various settings and backgrounds. In the financial year 2022-2023, our collective efforts culminated in more than 8,000 face-to-face interactions with consumers across Fiji. During these interactions, consumers received essential information about their rights and responsibilities and had a platform for reporting complaints. By fostering these interactions, consumers are empowered to become more discerning, clinical, and competent when making purchasing decisions. This, in turn, enhances their overall consumer experience and contributes to building a more informed, responsible, and equitable marketplace.

Additionally, recognizing the evolving nature of consumer engagement and changing consumer behavior, the Council has significantly expanded its social media presence. With a substantial following on various social media platforms such as Facebook, Instagram, Tiktok and Twitter, we have witnessed active engagement with our content, including likes, shares, and comments which reached hundreds of thousands of Fijians. This extensive reach indicates that our content has resonated with a broad audience, further cementing our role as a trusted source for consumer education and information.

In summary, our commitment to improving consumers' ability to make informed decisions goes beyond traditional education. It embraces the multifaceted and evolving nature of consumer engagement and provides consumers with practical knowledge, tools, and skills needed to navigate today's dynamic marketplace. The Council's dedication to reaching out to consumers where they are, both physically and in terms of their knowledge and awareness, is at the core of this goal's achievement.

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

This objective aims to equip consumers with the practical knowledge and skills necessary to make informed and prudent decisions when purchasing goods and services. In today's rapidly evolving consumer landscape, characterized by shifting preferences and an array of choices, it is imperative that consumers have the tools to navigate this complex environment effectively. The Consumer Council of Fiji (CCoF) recognizes the significance of face-to-face interactions in imparting essential information to consumers. Through a diverse range of outreach programs, we have made it our mission to empower consumers with the knowledge needed to make not just purchasing decisions but clinical, evidence-based choices.

Our initiatives span a comprehensive spectrum, including mobile units, community visits, workshops, school visits, and lecture visits. These activities are designed to reach consumers where they are, to ensure accessibility to consumer education is not a barrier. The results of these efforts were evident where the Council engaged in over 8,000 face-to-face interactions

with consumers across Fiji. This direct engagement facilitated the dissemination of crucial information, including their rights and responsibilities as consumers, and provided a platform for reporting complaints. It is through such initiatives that consumers are empowered to become more discerning, clinical, and competent when making purchasing decisions, ultimately enhancing their overall consumer experience and contributing to a more informed, responsible, and equitable marketplace.

1.1: Mobile Units

The Consumer Council of Fiji's commitment to reaching out to consumers where they are, rather than waiting for them to come to us, remains unwavering. Mobile Units have been a vital extension of the Council's complaints and advisory services, strategically set up in municipal areas with a high concentration of consumers. In the financial year 2022-2023, the Council conducted a total of 73 Mobile Units across the Central/Eastern, Western, and Northern regions of Fiji. These units served as direct avenue for consumers to voice their concerns, seek guidance, and learn about their rights and responsibilities. The Mobile Units facilitated interactions with 3,279 participants from various backgrounds.

Among these participants, 1,551 were males, and 1,598 were females, demonstrating a commitment to ensuring gender diversity in our outreach efforts. The Council's dedication to addressing consumer complaints directly is evident, with a total of 8 complaints lodged during these Mobile Units. Additionally, consumers sought advice from the Council's representatives 45 times, highlighting the value of on-the-ground assistance.

Table I : Consumer Advisory Mobile Units

	Central/Eastern	Western	Northern	Total
Number of Mobile Units	47	16	10	73
Total number of participants	2,256	371	652	3279
Number of Males	1054	188	309	1551
Number of Females	1072	183	343	1598
Number of complaints lodged	1	1	6	8
Number of times advice was sought	11	19	15	45
Not Specified	130	-	-	130

1.2: Community Visits

In the financial year 2022-2023, the Council continued its commitment to conducting community visits, prioritizing outreach to vulnerable and disadvantaged consumers across the nation, especially in remote areas. During this period, the Council far exceeded its initial target of 20 community visits by a significant 250%, conducting a total of 66 community visits

across the Central/Eastern, Western, and Northern regions of Fiji. These visits have been instrumental in reaching out to consumers who are often economically disadvantaged when compared to producers and sellers of products and services in urban areas. The Council engaged with a diverse audience of 1,354 participants actively taking part in these community visits. This included 715 females and 460 males, ensuring a balanced and inclusive approach to community outreach. Engaging with communities at the ground level provided the Council with a valuable opportunity to gain insights into the issues and challenges people are facing.

Table II : Community Visits

2022-2023	Central/Eastern	Western	Northern	Total
Community Visits	44	9	13	66
Participants	870	142	342	1354
Females	451	77	187	715
Males	240	65	155	460
Not Specified	179	-	-	179

1.3: Workshops

Workshops are a key channel for engaging with traders and advocating for fair business practices. They serve as a vital bridge between the Council, traders, and consumers, with a focus on fostering ethical commerce that benefits all stakeholders. During the financial year 2022-2023, the Council conducted a total of 50 workshops across the Central/Eastern, Western, and Northern regions of Fiji. These workshops provided a platform for 1,459 participants to engage with the Council and gain insights into ethical business conduct. Importantly, this included 466 females and 483 males, ensuring a diverse and inclusive dialogue on consumer rights and responsibilities.

The Council's approach to workshops is comprehensive, acknowledging that while it condemns unethical business practices, there are businesses susceptible to human error from their staff. Therefore, our workshops also focus on raising awareness among workers about consumers' rights and responsibilities, promoting a more informed and responsible marketplace.

Table III: Council Workshops

2022-2023	Central/Eastern	Western	Northern	Total
Workshops	27	11	12	50
Participants	1026	199	234	1459
Males	264	85	134	483
Females	252	114	100	466
Not Specified	510	-	-	510

1.4: School visits

Cultivating consumer awareness from a young age is paramount in shaping a safe and consumer-friendly marketplace for the future. It is evident that children not only represent a significant consumer group with their purchasing power but also wield considerable influence over family spending decisions.

In the FY 2022-2023, the Council continued its commitment to educating students about their roles as consumers through school visits. A total of 16 schools were visited across the Central/Eastern, Western, and Northern regions of Fiji, enabling the Council to engage with 2,459 students from various backgrounds. These students included 1,085 females and 751 males, reflecting the Council's commitment to ensuring gender diversity in our educational outreach. It is important to recognize that these students often make purchasing decisions independently and may possess a different level of consumer awareness and vigilance compared to adults.

The Council's school visits aim to bridge this gap by equipping students with the knowledge and skills necessary to become informed and responsible consumers. By reaching out to over 2,000 students across the four Divisions, the Council is actively contributing to the development of a consumer-savvy generation that will play a pivotal role in shaping the marketplace of the future.

Table IV : School Visits

2022-2023	Central/Eastern	Western	Northern	Total
School Visits	9	4	3	16
Participants	1847	178	434	2459
Males	495	85	171	751
Females	729	93	263	1085
Not specified	623	-	-	623

1.5: Lecture Visits

In the financial year 2022-2023, the Council conducted a total of 8 lecture visits, covering essential topics such as debt management, financial literacy, emerging consumer issues, complaint procedures, and the Council's roles and mobile app. While the majority of visits took place in the Central/Eastern region, the inclusion of Western and Northern regions demonstrates a commitment to reaching a wider audience and raising awareness of consumer rights and responsibilities. These visits facilitated direct engagement with 392 participants, including 161 males and 231 females, ensuring a diverse and inclusive audience.

Table V : Lecture Visits

2022-2023	Central/Eastern	Western	Northern	Total
Lecture Visits	5	2	1	8
Participants	243	30	119	392
Males	111	29	21	161
Females	132	1	98	231

Table VI : Summary of Consumer Outreach Programme

Programme	No. of people reached
Mobile Unit	3279
Community Visit	1354
Workshops	1459
Schools Visits	2459
Lecture Visits	392
Total	8943

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

In the pursuit of its mission to safeguard consumer rights and interests, the Council recognizes that an informed consumer is an empowered consumer. Thus, this objective encompasses a multifaceted approach, primarily involving outreach through various communication channels, including print, broadcast, and social media. These channels are not just tools but vital avenues for fostering consumer awareness, educating the public about emerging issues, and providing guidance on navigating the complex landscape of consumer rights and responsibilities.

In the financial year 2022-2023, the Council continued its active collaboration with print and broadcast media, ensuring that consumers remain well-informed. Through partnerships with leading media outlets, the Council's press releases and alerts on critical consumer issues were regularly featured, reaching a wide audience.

Furthermore, the Council's presence on social media platforms has grown significantly, reflecting changing consumer behavior and preferences. By leveraging platforms such as Facebook, Instagram, and Tiktok, the Council has extended its reach to a diverse and tech-savvy audience. The use of social media enables the Council to engage with consumers in innovative ways, offering quick insights and responses to real-time consumer concerns.

2.1 Press Releases

In the year 2022-2023, the Council issued 47 key press releases to keep consumers informed and protected. These press releases covered a broad spectrum of issues, from consumer safety and awareness to fraudulent practices and scams. The Council remained at the forefront of advocating for consumer rights, tackling concerns such as misleading advertisements, Diwali shopping, and the implications of the national budget. Additionally, the Council's press releases highlighted the signing of significant Memorandum of Understanding (MoU) with various partners, emphasizing the importance of consumer protection and well-informed choices.

Table VII : Key Press Release Issued in 2022-2023

1	Misleading Advertisements
2	Diwali Shopping
3	Council signs MoU with Nasinu Town Council
4	Council welcomes waiver of VDC charges from BSP
5	Certain Bakeries engaging in Profiteering Practices

6	Hair Salons and Barbershops under spotlight
7	Beware of Online Astrologers
8	Banks have a fiduciary responsibility towards their customers
9	Online Shopping-Consumers Ripped off by scammers
10	Top 10 complaints
11	Be Alert When Engaging with Jodhpuri Galax – Council
12	Surveyors Reminded to Deliver as Promised
13	Council registers \$1.3 million worth of complaints in 3 months
14	Back to School Support assistance by the Fiji Government
15	Beware of Fake Pages – Consumer Council
16	Construction/joinery Companies Under Spotlight
17	Council Spearheads Multi-Sectoral Panel Discussion on Antimicrobial Resistance
18	Be Vigilant when engaging with Golden Events Fiji- Council
19	Bank Blocks Access Card; Leaves Customers in a Limbo
20	Inter-island Shipping Companies; Back to Its Shoddy Ways
21	Absence of the Largest Consumers Voice Appalling – Council
22	Consumers Lose Thousands to Shoddy Construction/Joinery Companies - Council
23	Hair and Beauty Salons next on the Council's radar
24	Aluminum Service Provider Under Scrutiny - Council
25	Certain Short Course Providers Beguiling Students and Failing to Deliver
26	Over 50% of businesses non-compliant – Council
27	Exclusive Dealings Illegal – Council
28	Unethical Practices in Food/Drinks Sector Rife – Council
29	Consumer Loses Thousands to Self-Proclaimed Astrologers
30	Consumers Lose Thousands to Shoddy Construction/Joinery Companies - Council
31	Alarming Hygiene Issues in Restaurants Nationwide
32	Businesses Urged to Pass on Flour Price Reductions to Consumers
33	Council Welcomes Vodafone MPAiSA MasterCard
34	2023-2024 National Budget
35	Be Cautious of Potential Pyramid Scheme
36	Consumer Council and REALB Sign MoU
37	Consumer Safety Should Remain Paramount: A Call to Prioritize Consumer Protection
38	Concerns Over Premature Price Increases Following Budget Announcement
39	The Deceitful Landlady: Consumers Alerted of Residential Rental Scam
40	Scammer Exposed for Housing Fraud
41	Scammers Exposed; Consumers Urged to be Cautious
42	Supermarket Shenanigans: Misleading Advertising
43	Fraudsters Exploit Consumers with Lottery Scam
44	Dodgy Electronics Dealers Cop 119 Complaints
45	Alert on Recruitment Scam
46	Alarming Hygiene Issues in Restaurants Nationwide
47	Escalating Fraudulent Impersonation Schemes

2.2: Broadcast (Radio and Television)

Our broadcast strategy included radio and television programs. The Council effectively utilized the airwaves with a total of 1,871 radio programs, spanning multiple languages, including English, I-Taukei, and Hindi. These programs, totaling 6,315 minutes of airtime, ensured that a diverse audience across linguistic backgrounds received essential information on consumer rights and responsibilities. The Council's commitment to consumer advocacy also extended to television, with a total of 62 TV news and talkback shows airing on prominent channels like FBC TV, Mai TV, and Fiji One. These shows facilitated direct interaction with viewers, further amplifying the Council's role as a prominent voice for consumer protection in Fiji.

Table VIII : Radio Programs in 2022-2023

Language	Radio Programs	No. Of Issues	Total Airtime Duration (minutes)
English	637	87	1600
I-Taukei	629	88	2455
Hindi	605	88	2260
Total	1871	263	6315

Table IX : TV News/Talkback Show 2022-2023

TV Programs in 2022-2023	No. of shows
FBC TV	28
Mai TV	6
Fiji One	28
Total	62

2.3: Print Media

A total of 82 newspaper articles were published in the most widely circulated publications in Fiji; The Fiji Times and Fiji Sun. These articles served as a significant platform for raising awareness and educating the public about critical matters affecting consumer interests.

Furthermore, the Council contributed to in-depth discussions by publishing 39 feature articles in the Fiji Times. These feature articles covered complex topics, offering valuable insights and analyses that empowered consumers with a deeper understanding of their rights and responsibilities.

2.4: Social Media

The Council's engagement on various social media platforms has shown remarkable growth and impact during this financial year. Our efforts to connect with consumers across multiple channels have yielded valuable insights and outreach.

- **Facebook** remains our most substantial platform in terms of subscribers, boasting 58,190 followers. This has facilitated direct communication with a broad consumer base. The platform has witnessed 50,000 engagements, including likes, shares, and comments, highlighting an active and responsive community. Impressively, the total reach on Facebook stood at 656,668, indicating that our content has resonated with a wide audience.

- **Tiktok**, a platform known for its vibrant and engaging content, has experienced remarkable growth. With 15,800 subscribers and 169,959 in total reach, Tiktok proved to be a compelling medium for reaching and educating consumers. 55,400 interactions on Tiktok posts indicate a highly engaged audience eager to consume consumer-related content in creative formats.
- **Twitter and Instagram** have shown promise in terms of potential. With 6,598 followers on Twitter and 1,139 on Instagram, these platforms are poised for future growth and greater engagement. Although specific engagement metrics for Twitter and Instagram are not available in the provided data, the substantial subscriber counts suggest that there is room for expansion and influence on these platforms.
- **Key Highlights** The Council's commitment to expanding its digital footprint is evident through both growth in engagement metrics. The significant reach on Facebook underscores the platform's potential for consumer advocacy and education. Tiktok's emergence as a dynamic channel with high engagement rates indicates a consumer appetite for concise and engaging content. In the coming year, we aim to leverage our presence on all platforms, focusing on driving engagement and providing actionable consumer insights.

Table X : Social Media Analytics 2022-2023

Platform	Subscribers	Engagement	Total Reach
Facebook	58,190	50,000	656,668
Instagram	1,139	N/A	6,146
Twitter	6,598	N/A	149,670
Tiktok	15,800	55,400	169,959

Table XI : Top 5 Performing Social Media Posts

Platform	Subject	Reach
Tiktok	Landlord Tenancy issues: Are landlords allowed to increase rent	151,400
Facebook	Restaurant Hygiene: consumers are encouraged to report unhygienic restaurants/food/pests found in eateries.	142,400
Tiktok	Taxi's: Can taxi drivers refuse short runs?	141,400
Facebook	Hair found in packaged food.	115,700
Tiktok	Online Scammers named and shamed	71,600

Figure A : Messaging Performance: This captures the number of people who interacted with the Council through its messenger platform.

Total Contacts	850
New Contacts	671
Returning Contacts	386
Total Conversations	1734

2.5 Publications:

- **Consumer Watch**

A total of 3,000 copies of the Consumer Watch Magazine were published in the 2022-2023 Financial Year, including 1500 copies of the December edition and 1,500 copies of the June edition. All copies of the Consumer Watch have been distributed to consumers, stakeholders and traders. The newsletters were also made available on the Councils' website.

- **Brochures**

The Council published and distributed 10 brochures in this financial year covering 10 different subjects.

Table XII: Brochures Printed and Distributed 2022-2023

Title	Subject
Ridge to Reef	The importance of, and protecting, coral reefs.
Parametric Microinsurance	How parametric insurance can benefit farmers.
Antimicrobial Resistance	How microbes work, what is anti-microbial resistance, how consumer choices can make a difference.
The Voice of Consumers (English)	Councils' roles and functions, consumer rights and consumer responsibilities.
The Voice of Consumers (Hindi)	Hindi translation of the Councils role/functions, and consumer rights and responsibilities.
Dealing with Bailiffs	The laws governing Bailiffs, and the rights of consumers when dealing with Bailiffs.
Moneylenders	The various laws governing Moneylenders and what consumers should know when dealing with them.
Buying on Hire Purchase	Consumer rights and responsibilities when buying on hire purchase, the responsibilities of traders when selling items on hire purchase.
Debt management and advisory services	How consumers can be financially prudent, and the various debt management services provided by the Council.
Financial Scams	Various financial scams in the marketplace, how consumers can identify a scam and remain protected.

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

In a swiftly changing market, it is essential for consumers to stay informed and play an active role in influencing the consumer environment. Through strategic campaigns, the Council is dedicated to shining a light on pivotal consumer issues. These campaigns are designed to inform, educate, and inspire consumers to become more active and critical when assessing goods and services. By creating awareness and fostering a sense of responsibility among consumers, we empower them to make choices that align with their values and interests while promoting ethical practices in the marketplace.

Our commitment to this objective is reflected in the various campaigns, both digital and on-ground, conducted in the past year. These campaigns addressed key consumer issues, and their impact was profound in terms of fostering active consumer participation. By advocating for informed consumer choices and inviting consumers to assess the quality and fairness of goods and services, we are moving closer to a marketplace where consumer interests are at the forefront. This objective is not only about raising awareness but also about transforming consumers into critical evaluators, ensuring a more accountable and consumer-centric marketplace for all Fijians.

3.1 Digital Consumer Rights: In an era marked by the rapid digitalization of commerce, consumers face a unique set of challenges and opportunities when engaging in online transactions. This financial year, the Council's advocacy in this area was geared towards ensuring that consumers were equipped with the knowledge and tools needed to navigate the digital marketplace effectively. One significant initiative has been the workshops held with traders, where the Council facilitated discussions on business operations and the importance of upholding consumer rights in the digital sphere. This engagement aimed to raise awareness among businesses about their responsibilities to provide excellent customer service and protect consumers' rights, even in the online realm.

Moreover, the Council's social media posts have played a vital role in educating consumers about digital commerce. Multiple social media posts on various platforms were made, reminding consumers of the importance of safe and responsible online shopping practices. The posts covered a wide array of topics, from cryptocurrency investments to online banking, and have garnered substantial engagement from our audience. With posts reaching thousands, the Council continues to reach and educate a diverse and tech-savvy audience.

Advocacy was also centered on researching products, reading reviews, and keeping records of online interactions as essential steps to ensure a safe and satisfying online shopping experience. Furthermore, the Council has emphasized the importance of never sharing one's one-time password (OTP) and being cautious of online scammers and fraudulent online businesses. This information was relayed through a variety of mediums, such as face to face interactions during school visits, community visits, mobile units, and also through mass dissemination via traditional and social media.

3.2 Healthy and Sustainable Living: To advocate for healthy and sustainable living, the Council undertook various initiatives and outreach programs to ensure consumers were well-informed and equipped to make healthier and more sustainable choices. One key aspect of the campaign was Sustainable Consumption. We have distributed brochures and factsheets on this topic to communities, ensuring that over 220 participants in 5 different areas had access to vital information. These materials empower consumers to make responsible choices that contribute to a more sustainable future.

Additionally, the Council conducted a workshop with traders and key stakeholders on the topic of "World Antimicrobial Resistance." The Antimicrobial Resistance Workshop held on November 29, 2022, emphasized the crucial role of responsible antimicrobial usage and its impact on consumer health and public well-being.

Our social media engagement has been another avenue to promote healthy living. We have offered practical tips and insights on various aspects of well-being. From reminding consumers about disaster preparedness during cyclone season to providing valuable information about food safety, we have strived to ensure that consumers lead a healthier and more sustainable lifestyle.

The Council has highlighted important facts such as the legal implications of retailing rotten fruits and vegetables and the mandatory use of personal protective equipment by food handlers. We have encouraged consumers to include healthy products in their shopping lists and continue engaging in physical activity. Furthermore, we have emphasized the financial benefits of home gardening and the pitfalls of sugary, unhealthy drinks.

3.3 Financial Inclusion and Sustainability: Financial well-being is a fundamental right for all consumers. During this financial year, the Council's advocacy in this area went beyond price and product matters; it covered financial inclusion, responsible lending, and promoting economic sustainability. The Council undertook several initiatives to ensure consumers were well-informed to make sound financial decisions, including printing of brochures, community visits, feature articles in print media, radio talkback shows, and through many other face-to-face mediums.

Our social media outreach on Financial Inclusion has been an essential part of this advocacy, which included safety tips to enhance debit card security and ensuring that consumers can use their financial tools confidently. We actively encouraged consumers to report unethical behavior by money lenders and reminded them to be savvy consumers. By offering practical tips and educating consumers about the restrictions on licensed moneylenders' advertising methods, we empowered individuals to make informed choices.

In relation to financial agreements, the campaign also stressed the importance of taking time to read and understand the terms and conditions before signing any Hire Purchase Agreements. Additionally, our efforts extended to teaching children about "Good Money Management Skills" to ensure a financially literate future generation through our school visits.

3.4 Consumer Travel Refund Rights: This specific issue was advocated on due to the significance of travel and how it plays a vital role in our lives. The Council is aware that situations can change during travel, and travelers may face unexpected challenges. For this reason, the Council took proactive steps to ensure consumers were well-informed about their travel refund rights.

Our efforts on this front have been multifaceted. We have created feature articles in the Fiji Times to provide in-depth insights into the intricacies of travel refund rights, reaching a broad audience and equip them with the knowledge they need to make informed decisions. Radio talkback shows have been an interactive platform for us to engage with travelers. During these shows, we have discussed travel refund rights, helping consumers understand their entitlements and the steps they can take if their travel plans are disrupted.

In addition to these traditional forms of communication, we also engaged with consumers directly through face-to-face interactions. Our community visits and mobile units have provided opportunities for consumers to ask questions, seek guidance, and gain insights into their travel rights. It's through these interactions that we were able to address concerns, provide assistance, and advocate for consumer travel refund rights.

Furthermore, our social media posts have played a crucial role in raising awareness about travel rights. We have covered topics such as what to do when flights are canceled, how to secure refunds for travel bookings, and understanding travel insurance. These posts are designed to empower consumers with practical knowledge, ensuring they can make well-informed choices when it comes to their travel investments.

Each of these campaigns aligns with our broader objective of empowering consumers to become more informed, active, and critical in assessing goods and services, ultimately contributing to a more responsible and consumer-centric marketplace in Fiji.

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

Under this objective, we proactively engage with traders and service providers to provide them with the knowledge and tools to ensure fair and ethical business practices. We offer guidance on understanding and adhering to consumer protection regulations, promoting transparent and honest transactions, and resolving consumer complaints efficiently. By working with businesses and not against them, we aim to create a business environment where trust and integrity prevail.

This year the Council has engaged with a wider range of traders and businesses, providing essential training and knowledge sharing on good customer service, complaints handling procedures, consumer redress mechanisms, and the impact of consumer solidarity among other things.

Table XII : Awareness Programs with Traders/Service Providers

Workshop	Topics Covered	Location
Ram Sami	<ul style="list-style-type: none"> • Roles of the Council • Consumer Rights and Responsibilities • Complaints issues and procedures • Research Role of Council • Complaints Received • Responsibilities of the Business • Mobile App and National Consumer Helpline (NCH) 155 	Suva
Social Empowerment and Education Program	<ul style="list-style-type: none"> • Roles of the Council • Consumer Rights and Responsibilities • Complaints issues and procedures • Research Role of Council • Complaints Received • Responsibilities of the Business • Mobile App and National Consumer Helpline (NCH) 155 	Suva
World Food Day Panel Discussion	<ul style="list-style-type: none"> • The role of non-traditional groups of actors in the Agri-Food systems transformation for more sustainable, healthy and affordable diets in Fiji • Consumer perception and their responsibility towards agri-food system transformation • Mobile App and National Consumer Helpline (NCH) 155 	Suva

RB Patel Supermarket	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Landlord & Tenancy • Money Landing • Consumer Credit Act • Awareness on Food Establishment and Supermarket • Mobile App and National Consumer Helpline (NCH) 155 	Lautoka
RB Patel Supermarket	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Landlord & Tenancy • Money Landing • Consumer Credit Act • Awareness on Food Establishment and Supermarket • Mobile App and National Consumer Helpline (NCH) 155 	Nadi
RB Patel Supermarket	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Landlord & Tenancy • Money Landing • Consumer Credit Act • Awareness on Food Establishment and Supermarket • Mobile App and National Consumer Helpline (NCH) 155 	Nadi

RB Patel Supermarket	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Landlord & Tenancy • Money Landing • Consumer Credit Act • Awareness on Food Establishment and Supermarket • Mobile App and National Consumer Helpline (NCH) 155 	Sigatoka
Sigatoka Town Council (Food handler's workshop at Sigatoka Town Council Chambers)	<ul style="list-style-type: none"> • Role of the Council • Rights and Responsibilities • Current consumer issues • Parametric Insurance • Financial literacy • Mobile App and National Consumer Helpline (NCH) 155 	Sigatoka
MaxVal-u Supermarket	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Landlord & Tenancy • Money Landing • Consumer Credit Act • Awareness on Food Establishment and Supermarket • Mobile App and National Consumer Helpline (NCH) 155 	Lautoka
Red Cross Staff and Volunteers	<ul style="list-style-type: none"> • Consumer Rights & Responsibilities • Councils Roles • Top 10 Complaint Issues • Importance of Receipts • Debt Management • Mobile App and National Consumer Helpline (NCH) 155 	Labasa

Staff of A Hussain & Company Ltd. Staff	<ul style="list-style-type: none"> • Councils Role and Functions • Consumer Rights and Responsibilities • Complaints Procedure • Top Complaints • Misleading Advertisements • Debt Management • Mobile App and National Consumer Helpline (NCH) 155 	Labasa
Staff of Makans Drugs and Pharmaceutical	<ul style="list-style-type: none"> • Councils Role and Functions • Consumer Rights and Responsibilities • Complaints Procedure • Top Complaints • Misleading Advertisements • Debt Management • Mobile App and National Consumer Helpline (NCH) 155 	Labasa
Extra Supermarket	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Consumer Credit Act • Awareness on Food Establishment and Supermarket. • Mobile App and National Consumer Helpline (NCH) 155 	Suva
Housing Authority	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Mobile App and National Consumer Helpline (NCH) 155 	Suva
Antimicrobial Resistance Workshop	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji. • Complaints Procedures. • Mobile App and National Consumer Helpline (NCH) 155 	Suva

Fiji Cancer Society	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Consumer Credit Act • Awareness on Food Establishment and Supermarket. • Landlord and Tenancy • Driving schools • Astrology services • Mobile App and National Consumer Helpline (NCH) 155 	Suva
International Needs Fiji	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Landlord and Tenancy • Driving schools • Astrology services • Parametric insurance • Mobile App and National Consumer Helpline (NCH) 155 	Suva
Jasons Realtors	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Issues raised against the trader • Mobile App and National Consumer Helpline (NCH) 155 	Suva
Viseisei Sai Health Centre	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Consumer Rights & Responsibilities • Hire Purchase • Landlord & Tenancy • Money landing • Debt Management • PICAP Training • Mobile App and National Consumer Helpline (NCH) 155 	Lautoka

Vinod Patel Staff	<ul style="list-style-type: none"> • Councils Role and Functions • Consumer Rights and Responsibilities • Complaints Procedure • Top Complaints on Hardware Issues • Mobile App and National Consumer Helpline (NCH) 155 	Labasa
Meenoos	<ul style="list-style-type: none"> • Councils Role and Functions • Consumer Rights and Responsibilities • Complaints Procedure • Top Complaints with Clothing • Warranty • Mobile App and National Consumer Helpline (NCH) 155 	Labasa
Financial Literacy Workshop	<ul style="list-style-type: none"> • Multi-Sectoral Panel Discussion on Financial Literacy 	Suva
Fijian Holdings Limited Properties	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Food and Drinks • Consumer Credit Act • Awareness on Food Establishment and Supermarket • Landlord and Tenancy • Financial Literacy • Mobile App and National Consumer Helpline (NCH) 155 	Suva

Merchant Finance	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Food and Drinks • Consumer Credit Act • Awareness on Food Establishment and Supermarket • Landlord and Tenancy • Financial Literacy • Mobile App and National Consumer Helpline (NCH) 155 	Suva
Fijian Holdings Limited	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Food and Drinks • Consumer Credit Act • Awareness on Food Establishment and Supermarket • Landlord and Tenancy • Financial Literacy • Mobile App and National Consumer Helpline (NCH) 155 	Suva
Fiji TV	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints & Procedures • Food and Drinks • Consumer Credit Act • Awareness on Food Establishment and Supermarket • Landlord and Tenancy • Financial Literacy • Mobile App and National Consumer Helpline (NCH) 155 	Suva

Fiji Driving School Association	<ul style="list-style-type: none"> • Consumer rights and responsibilities • Responsibilities of driving schools • Common complaints against driving schools • Mobile App and National Consumer Helpline (NCH) 155 	Suva
WCRD	<ul style="list-style-type: none"> • Transition to Clean Energy 	Suva
FIA Conference	<ul style="list-style-type: none"> • About the Consumer Council of Fiji • Spending behaviour of consumers and factors affecting it 	Suva
Bred bank	<ul style="list-style-type: none"> • Consumer rights • Complaints against banks • Banks responsibility • Mobile App and National Consumer Helpline (NCH) 155 	Suva
Fijian Elections Office	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints & Procedures • Food and Drinks • Financial Literacy • Mobile App and National Consumer Helpline (NCH) 155 	Suva
National Economic Summit – Plenary Session 4	<ul style="list-style-type: none"> • Improving access and adoption of new and better technology for policy and economic growth 	Suva
Cyber Foods Fiji	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints & Procedures • Food and Drinks • Financial Literacy • Mobile App and National Consumer Helpline (NCH) 155 	Suva

CJS Supermarket	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Landlord & Tenancy • Money Landing • Consumer Credit Act • Awareness on Food Establishment and Supermarket • Mobile App and National Consumer Helpline (NCH) 155 	Lautoka
Prouds	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Landlord & Tenancy • Money Landing • Consumer Credit Act • Mobile App and National Consumer Helpline (NCH) 155 	Lautoka
Hometown Hardware	<ul style="list-style-type: none"> • Councils Roles • Consumer Rights & Responsibilities • Importance of Receipts & Warranty • Hire Purchase. • Lay Buy Debt Management • Mobile App and National Consumer Helpline (NCH) 155 	Labasa
RC Manubhai Ltd Staff	<ul style="list-style-type: none"> • Council's Roles • Consumer Rights and Responsibilities • Complaints procedure • Top Complaints in the North • Debt Management • Mobile App and National Consumer Helpline (NCH) 155 	Labasa

Innertech Electrical Staff	<ul style="list-style-type: none"> • Council's Roles • Consumer Rights and Responsibilities • Complaints procedure • Top Complaints in the North • Debt Management • Misleading Advertisements • Parametric Insurance • Mobile App and National Consumer Helpline (NCH) 155 	Labasa
Pacific Waste Recyclers	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Food and Drinks • Consumer Credit Act Awareness of Food Establishment and Supermarkets • Landlord and Tenancy • Financial Literacy • Mobile App and National Consumer Helpline (NCH) 155 	Suva
Shop N Save Nabua	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Food and Drinks • Consumer Credit Act Awareness of Food Establishment and Supermarkets • Landlord and Tenancy • Financial Literacy • Mobile App and National Consumer Helpline (NCH) 155 	Suva

Jasons Realtors	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Food and Drinks • Consumer Credit Act Awareness of Food Establishment and Supermarkets • Landlord and Tenancy • Financial Literacy • Mobile App and National Consumer Helpline (NCH) 155 	Suva
PRB	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Food and Drinks • Consumer Credit Act Awareness of Food Establishment and Supermarkets • Landlord and Tenancy • Financial Literacy • Mobile App and National Consumer Helpline (NCH) 155 	Suva
MaxVal-u Supermarket	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Food and Drinks • Consumer Credit Act Awareness of Food Establishment and Supermarkets • Landlord and Tenancy • Financial Literacy • Mobile App and National Consumer Helpline (NCH) 155 	Suva
Rajendra Prasad Supermarket	<ul style="list-style-type: none"> • Role and Functions of the Consumer Council of Fiji • Complaints Procedures • Landlord & Tenancy • Money Landing • Consumer Credit Act • Mobile App and National Consumer Helpline (NCH) 155 	Lautoka

Divisional Workshop Consumer Council of Fiji	<ul style="list-style-type: none"> • Banking Sector Issues, Opportunities and Way Forward • Gaps and Practices in Hire Purchase and Money Lending Sector • Roles of Traders in Fostering Fair Money Mobile Practices • Mobile App and National Consumer Helpline (NCH) 155 	Lautoka
Carpenters Finance Staff	<ul style="list-style-type: none"> • Councils Roles • Consumer Rights and Responsibilities • Complaints procedure • National Consumer Helpline • Top Complaints in the North • Debt Management • Mobile App and National Consumer Helpline (NCH) 155 	Labasa
Divisional Workshop with Financial Service Providers	<ul style="list-style-type: none"> • Consumer rights & responsibilities • Councils' roles • Banking Sector • Hire Purchase • Money Lending • Money Mobile Practises • Mobile App and National Consumer Helpline (NCH) 155 	Labasa
Labasa College Teaching Staff	<ul style="list-style-type: none"> • Councils Roles • Consumer Rights and Responsibilities. • Complaints procedure. • National Consumer Helpline. • Top Complaints in the North • Debt Management • Mobile App and National Consumer Helpline (NCH) 155 	Labasa

Seaqqa Agricultural Research Station	<ul style="list-style-type: none"> • Councils Roles • Consumer Rights and Responsibilities. • Complaints procedure. • National Consumer Helpline. • Top Complaints in the North • Debt Management • Financial Literacy • Mobile App and National Consumer Helpline (NCH) 155 	Labasa
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Source: Consumer Council of Fiji





Research and Policy Analysis

Goal 2 – Drive Change to Benefit Consumers.

Research and Policy Analysis (RPA) is a cornerstone of our commitment to safeguarding consumers' rights and interests. The RPA division plays a pivotal role in identifying, understanding, and addressing consumer issues within the marketplace. It employs rigorous research and analysis to pave the way for policy and regulatory reforms, ensuring that consumers can make informed decisions and have confidence in the products and services they purchase.

Objective 1: Advise the Minister on Issues that Affect Consumers.

In the financial year 2022-2023, the Council remained dedicated to advising the Minister responsible for consumer affairs, thereby acting as a bridge between consumers' concerns and government's decision-makers. The RPA Division played a crucial role in this function, preparing submissions, major papers, and issues papers. Notable contributions include:

- Empowering Consumers Through Clean Energy Transitions for World Consumer Rights Day 2023;
- Air Travel Refund Rights;
- Exploring the Possibility of Developing and Implementing Case Trust in Fiji; and
- Non-issuance of Receipts.

Additionally, the Council prepared four major research papers to stimulate dialogue among relevant authorities and policymakers:

- i. Money Lenders Market in Fiji;
- ii. Standards for Imported Furniture in Fiji ;
- iii. Air Travel Refund Rights; and
- iv. Exploring the Possibility of Developing and Implementing Case Trust in Fiji v. Non-issuance of Receipts in Fiji.

These major papers have been instrumental in advocating for positive changes in Fiji's laws and regulations.

Objective 2: Making Representations to the Government and Other Stakeholders.

The Council actively represents the interests of consumers, engaging with the government, businesses, industry associations, independent institutions, and NGOs on a wide range of consumer issues. This proactive engagement is vital for safeguarding and advancing consumer rights and well-being. In the FY 2022-2023, the Council made a total of 27 submissions, with a breakdown as follows:

- 10 submissions to the Fijian Competition and Consumer Commission (FCCC);
- 3 submissions to the Ministry of Health and Medical Services;
- 2 submissions to the Ministry of Finance, Strategic Planning, National Planning, and Development; and
- 12 submissions to other Ministries, independent institutions, and committees.

Impact of Submissions

National Budget Submission

The Council's submissions for the National Budget hold substantial influence on consumers. In the FY 2022-2023, the following impacts were observed:

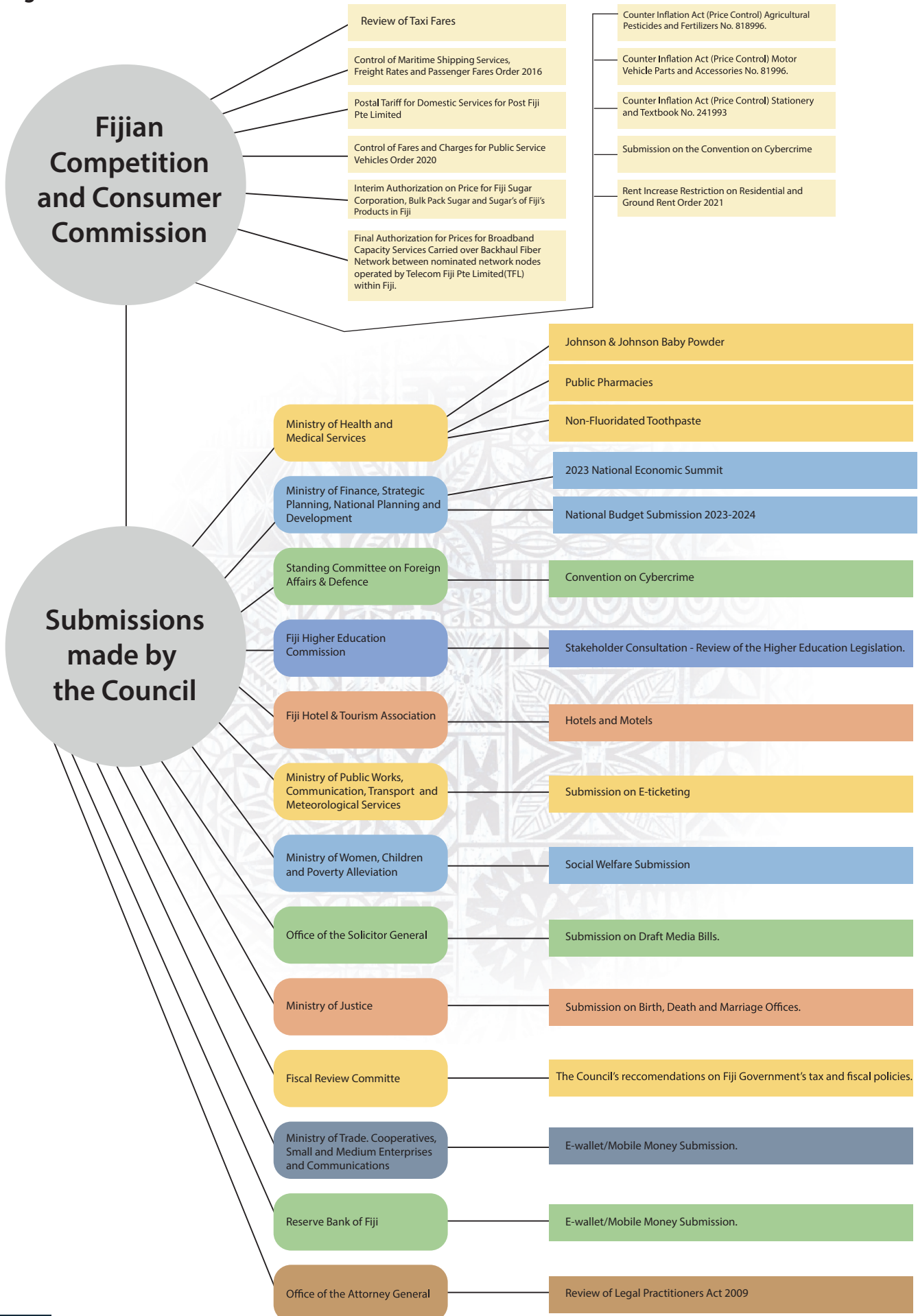
- Continuation of VAT exemption on the 21 essential food items;
- Continuation of the First Home Buyers' program;
- Increase in taxes on alcohol, tobacco products, and food products with high sugar and salt content; and
- Maintaining the current \$30,000 threshold for taxable income.

Other Submissions

- The Council's recommendation to FCCC led to the maintenance of postal tariff rates and taxi fares, as well as an extension of FCCC Orders related to maritime shipping services and passenger fares; and
- A submission to the Fiscal Review Committee was made making recommendations regarding Government's tax and fiscal policies.

This proactive engagement and submission process have been instrumental in advocating for consumer interests and driving positive changes for consumers in Fiji.

Figure B



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

One of the core function of the Research and Policy Analysis Division is to perform research, investigations, and market surveillance to protect consumer interests, ensuring they are shielded from inferior products, deceptive activities, and hazardous substances. These endeavors play a vital role in upholding consumer confidence and safety.

Minor Research and Investigations

In the financial year 2022-2023, the Council's commitment to resolving consumer issues and exposing unfair business practices remained unwavering. The Research and Policy Analysis Division played a pivotal role in this regard, conducting complaint-driven minor research papers. The outcomes resulting from these papers were diverse and impactful, including:

- Prompt rectification of identified issues;
- Immediate involvement of enforcement authorities;
- Complainants attaining some form of redress from businesses;
- Dissemination of press releases and feature articles; and
- Reports used to strengthen the Council's submissions to Government and policymakers.

During the financial year, the Council also noted several notable issues and impacts arising from its intervention. Some of these are highlighted below:

Notable Issues and Impacts

Air Travel

Case Study 1: Fiji Airways Advertisement Blunder

Complaint: Complainant lodged a complaint against Fiji Airways, stating that the advertised Fiji Day Special Offers priced at \$949.00 per person to Australia were not honored. When she tried to book her ticket, she was asked to pay \$1600.00.

Intervention: Upon the Council's investigation, the matter was raised with Fiji Airways. The respondent confirmed via email that they would sell the air ticket at \$960.44 per person, which the complainant agreed to. Despite the airline's terms and conditions, which stipulated limited seats for special fares, Fiji Airways reduced the fare amount from \$1600.00 to \$960.44 following the Council's intervention.

Case Study 2: Fiji Airways – Delay in Refund

Complaint: Complainant sought the Council's help regarding her refund request of \$1,252.96 FJD from Fiji Airways. She had made her refund request in late October 2022 but had not received her refund.

Intervention: The Council's intervention resulted in Fiji Airways immediately processing full refund.

Case Study 3: Fiji Airways – Damaged Item

Complaint: Complainant travelled from Australia to Nausori Airport via Fiji Airways with a 55' Smart TV worth \$1800. However, upon receiving his freight, he discovered that the Smart TV was damaged due to the airline's alleged poor handling.

Intervention: Despite raising the issue with Fiji Airways, the complainants efforts remained futile. With the Council's intervention, Harbin received a refund of \$1800 and a written apology from the airline.

Case Study 4: Fiji Airways – Excess Luggage Charges

Complaint: Complainant lodged a grievance at the Council against Fiji Airways. He had paid AUD\$90.00 to the airline to secure an additional luggage item measuring 160cm in length. However, the airline declined his luggage despite the payment.

Intervention: Upon the Council's intervention, the complainant was provided with a full refund immediately.

Case Study 5: Fiji Airways – Damaged Bags

Complaint: A Complainant lodged his grievance with the Council against Fiji Airways. He informed the Council that he had traveled from Fiji to New Zealand in 2022, and the airline's staff had damaged three of his bags. He sought a refund but faced difficulties.

Intervention: Through the Council's intervention, Fiji Airways agreed to compensate the complainant with \$200.00.

Case Study 6: Fiji Airways – Ticket Refund

Complaint: A consumer encountered difficulties with Fiji Airways regarding a ticket refund. He had mistakenly purchased a non-refundable Lite fare ticket for the wrong date, leading to his request for assistance.

Intervention: The Council intervened and highlighted the issue to Fiji Airways. Despite the non-refundable fair condition, Fiji Airways refunded the ticket in full, acknowledging the genuine error.

Case Study 7: Fiji Airways – Incorrect Name

Complaint: A consumer booked an air ticket with Fiji Airways for his mother to travel from Fiji to New Zealand. However, he provided an incorrect name for his mother, leading to complications with the travel agent.

Intervention: The Council's intervention highlighted the matter to Fiji Airways, resulting in a reimbursement of the airfare amount.

Case Study 8: Air New Zealand - Refund

Complaint: A consumer sought refund from Air New Zealand due to a missed Fiji Airways flight caused by a delay in departure.

Intervention: The Council's involvement led to the consumer receiving his full refund within 21 days.

Hotel Accommodation

Case Study 9: Elixir Hotel & Serviced Apartments

Complaint: A consumer stayed at Elixir Hotel & Serviced Apartments but encountered a distressing situation on the first night when he discovered bed bugs in his bed. He promptly notified the hotel staff and checked out, subsequently seeking the Council's assistance.

Intervention: The Council conducted a joint inspection with the Suva City Council health department, confirming the infestation. A sanitary notice was issued to the hotel to rectify the issue, which they promptly did. The hotel also apologized and refunded the consumer \$200.00 for the inconvenience.

Case Study 10: Club Fiji Resort – Room Condition

Complaint: A consumer reserved a three-night stay at Club Fiji Resort, but she encountered unsatisfactory room conditions. The room was plagued by bugs, the air conditioning was malfunctioning, and there was no telephone available to reach the reception. Dissatisfied, she canceled her stay and requested a refund, which the resort initially denied.

Intervention: With the Council's intervention, the consumer received a full refund of \$787.50 from Club Fiji Resort.

Case Study 11: Crusoe's Retreat – Booking Issues

Complaint: A consumer paid for a 2-day stay at Crusoe's Retreat but encountered booking issues and was offered an alternative room at Mango Bay Resort, which did not meet his expectations. The room lacked amenities, cleanliness, and was overall substandard.

Intervention: Through the Council's intervention, Crusoe's Retreat refunded the consumer with \$250 for the inconvenience.

Case Study 12: Trans International Hotel – Bed Bug Infestation

Complaint: A couple checked into Trans International Hotel in Nadi and found their room infested with bed bugs, leading to an unpleasant experience.

Intervention: The Council's intervention facilitated a full refund for the couple

Mobile, Landline, and Internet Services

Case Study 13: Digicel Fiji – Missing Balance

Complaint: A consumer recharged her mobile number with \$1.00 but was surprised to find only \$0.04 remaining in her balance without making any calls or texts. She sought the Council's assistance.

Intervention: The Council's intervention revealed that the consumer had mistakenly topped up her old mobile number, not her current one. Digicel Fiji, corrected the error and rolled back the incorrect recharge transaction to her MyCash app.

Case Study 15: Telecom Fiji Limited – Poor Connectivity

Complaint: A consumer experienced poor internet connectivity and made timely payments despite unsatisfactory service from Telecom Fiji Limited. He sought the Council's assistance.

Intervention: With the Council's intervention, Telecom Fiji Limited resolved the connectivity issue and credited the consumer's account with three months' rental as a goodwill gesture.

Case Study 16: Telecom Fiji Limited – Connectivity Woe

Complaint: A consumer encountered poor network and service from Telecom Fiji Limited despite paying \$60 to their technicians.

Intervention: The Council's intervention led to adjustments made to the consumer's account for the days with minimal to no data usage, and she was not required to make any additional payments.

Case Study 17: Telecom Fiji Limited – Wrong Billing

Complaint: A consumer was billed for a closed account (landline and internet) and her attempts to resolve the issue with Telecom Fiji Limited were unsuccessful.

Intervention: The Council's investigation revealed that the consumer's account was in credit, indicating overpayment. She was provided with a refund of \$53.91.

Case Study 18: Vodafone Fiji – Miscalculated Balance

Complaint: A consumer recharged his phone with \$5.00, made a call, and noticed that his credit balance disappeared. He sought the Council's assistance.

Intervention: The Council's intervention revealed that the consumer had used all his free money on calls. Vodafone Fiji agreed to compensate him with a \$16.00 account balance and free money.

Case Study 19: Vodafone Fiji M-PAiSA App Issue

Complaint: The Council received grievances from Vodafone Fiji M-PAiSA app users who were unable to use the app without a Vodafone SIM card in their mobile device restricting them from using other telecommunications networks.

Intervention: Following the Council's investigation, Vodafone Fiji explained that a new security measure was implemented to authenticate the mobile device to the M-PAiSA account. Users needed to perform a one-time-only login using the Vodafone network to verify and validate their accounts. The Council's intervention resulted in public advisories sent by Vodafone Fiji through mass text messages and print media to inform users when and why to the Vodafone network needs to be utilized with the M-PAiSA app.

Food and Drinks

Case Study 20: Peking Restaurant - Dead Cockroach

Complaint: A consumer purchased a roti parcel from Peking Restaurant and found a dead cockroach inside. He sought the Council's assistance.

Intervention: The Council conducted a trader visit, issued a warning letter to the restaurant, and flagged the matter to Suva City Council and the Ministry of Health Food Unit. Peking Restaurant also provided the consumer with a refund.

Case Study 21: Extra Supermarket - Soft Roll

Complaint: A consumer purchased soft roll buns that appeared stale with an altered production date. She sought the Council's assistance.

Intervention: The Council's intervention led to a replacement of the buns and a \$50 shopping voucher for the consumer.

Case Study 22: FMF's Finefare Biscuits - Dead Caterpillar

Complaint: A consumer found a dead black caterpillar in a packet of FMF's assorted Finefare biscuits. She couldn't recall the supermarket or provide a receipt.

Intervention: FMF provided the consumer with an FMF Hamper pack and promised stringent measures to avoid such issues.

Case Study 23: Sunny Pizza - Uncooked Chicken

Complaint: A consumer bought a fried chicken meal from Sunny Pizza and found undercooked and bloody chicken.

Intervention: Sunny Pizza provided a full refund and apologized for the inconvenience.

Case Study 24: Crest Chicken Sizzlers - Glass in Chicken

Complaint: A consumer found pieces of glass in a packet of Crest Chicken Sizzlers and sought the Council's assistance.

Intervention: Goodman Fielder International (Fiji) Ltd provided the consumer with two No.17 Crest Chicken Whole birds as compensation.

Case Study 25: Moldy Bread

Complaint: A consumer purchased white sliced bread from Gulam Supermarket with fungal growth. She sought the Council's assistance.

Intervention: Nausori Town Council condemned moldy products, issued a warning to the supermarket, and provided the consumer with a refund.

Case Study 26: The Grillenium Grub House - Operating Without a Health License

Complaint: A consumer informed the Council that The Grillenium Grub House was operating without a valid Health License for three years.

Intervention: The operator obtained a valid health license following the Council's intervention.

Case Study 27: Chatori Chaat - Stale Pav Bhaji

Complaint: A consumer purchased pav bhaji that tasted stale from Chatori Chaat.

Intervention: Chatori Chaat provided a free meal and a full refund, and the matter was flagged to Suva City Council for enforcement action.

Case Study 28: Chatime - Unsealed Drink

Complaint: A consumer requested Chatime to reseal her drink but was refused. She sought the Council's assistance.

Intervention: Chatime apologized and provided the consumer with a free beverage.

Case Study 29: Sunfryer Restaurant - Food Poisoning

Complaint: A consumer experienced food poisoning after purchasing fish and chips from Sunfryer Restaurant and sought redress for her suffering.

Intervention: Sunfryer Restaurant provided compensation for medical expenses and apologized for the issue.

Case Study 30: Burger King - Incorrect Meal Delivery

Complaint: A consumer received the wrong meal from Burger King after ordering through the Fiji Eats App.

Intervention: Burger King provided the consumer with a replacement meal voucher and apologized for the error.

Case Study 31: Burger King - Overcharging

Complaint: A consumer was overcharged for a Fish Burger at Burger King.

Intervention: Burger King issued an apology and compensated the consumer with a Burger King voucher.

Case Study 32: McDonald's Fiji - Feathers in Chicken

Complaint: A consumer found feathers in her 5-piece Hot & Spicy Chicken meal from McDonald's Fiji and received only a partial refund of \$20.90.

Intervention: McDonald's Fiji apologized for the issue and compensated the consumer with three food vouchers.

Case Study 33: New Era Café - Stale Birthday Cake

Complaint: A consumer purchased a birthday cake from New Era Café that turned out to be stale. She was initially offered a smaller replacement cake.

Intervention: The Council's intervention led to New Era Café providing the consumer with a freshly baked cake of the same size as initially ordered on the same day.

Case Study 34: Punjas Flour - Infested with Weevils

Complaint: A consumer purchased Punjas Flour from Princes Road Shopping Centre, which was infested with weevils.

Intervention: Following the Council's intervention, the consumer received a replacement for the infested flour.

Case Study 35: Tong Xin Trade Co (Fiji) Pte Ltd - Products with Foreign Labeling and No Expiry Date

Complaint: A consumer tipped off the Council about Tong Xin Trade Co (Fiji) Pte Ltd, which was retailing products with foreign labeling and without expiry dates.

Intervention: The Council conducted a trader visit, confirmed issues, and flagged the case to Nausori Town Council, which seized products with the mentioned problems.

Case Study 36: Chicken & Ice Cream - Food Poisoning

Complaint: A consumer experienced food poisoning after purchasing fish and chips from Chicken & Ice Cream. He sought the Council's assistance in order to obtain a redress.

Intervention: Chicken & Ice Cream apologized and agreed to provide the consumer with two free meals of his choice. The Council cautioned the respondent on food safety, and the matter was flagged to Navua Health Office for their intervention.

Case Study 37: McDonald's Fiji - Incorrect Order

Complaint: A consumer received a vegetarian wrap instead of the two McFillet wraps she ordered at McDonald's Fiji.

Intervention: McDonald's Fiji apologized and provided the consumer with the two McFillet wraps as ordered upon the Council's intervention.

Case Study 38: Joji's Restaurant - Earthworms in Food

Complaint: A consumer purchased chicken chop suey from Joji's Restaurant but found an earthworm in the meal.

Intervention: The Council conducted a trader visit, issued a stern caution to the restaurant, and Joji's Restaurant apologized. They agreed to provide the consumer with a full refund and a free meal of her choice.

Case Study 39: Sunbeam Transport - Leaving Elderly Passengers Behind

Complaint: A complainant's elderly parents travelled with Sunbeam Transport from Suva to Lautoka. During a break in Rakiraki, the complainants elderly father was delayed while using the restroom, and the bus started to drive off. His mother also disembarked to assist him.

Intervention: The Council's intervention resulted in the driver and bus checker facing disciplinary action for their inappropriate behavior. Sunbeam Transport issued a written apology for the inconvenience caused and provided the complainant's parents with two vouchers for future travel.

Shipping Services

Case Study 40: Interlink Shipping Services - Ticket Extension

Complaint: A consumer booked a trip with Interlink Shipping Services intending to attend a meeting in Suva. However, his meeting was cancelled, and he needed to reschedule his trip. The company's terms and conditions only allowed tickets to be valid for one month, and when the consumer requested an extension, he was granted an extension of two weeks. Due to the lack of a specified travel date, his ticket was deemed void.

Intervention: Upon the Council's intervention, the consumer received a refund of \$192.00 after a penalty of 45% (cancellation fee for traveling after the extension period) was deducted from the total amount paid.

Gaming

Case Study 41: Fiji Tattslotto - Poor Customer Service

Complaint: A consumer raised concerns about the poor customer service provided by Fiji Tattslotto, MH Superfresh Lotto agent, particularly in updating Tattslotto winners about their prizes. He had experienced a situation where the respondent held his winning check for about six months until he visited their office after multiple follow-ups. The respondent failed to update him about his winning prize.

Intervention: Through the Council's intervention, a mediation was conducted, and the respondent apologized, re-checked the consumer's Tattslotto game tickets, and paid him the winning cash prize amounting to \$63.45. The Council also tackled the additional concerns brought up concerning Tattslotto's services with the General Manager of the respondent, resulting in enhancements to their procedures and the provision of improved information to customers regarding prize claims.

Advertisements

Case Study 42: Advertisement Issue - Jacks Little India

Complaint: A consumer saw an advertisement on Jacks Little India's Facebook page for a lehenga. However, when she visited the store, there was no stock available for the advertised item.

Intervention: With the Council's assistance, the trader offered the complainant a \$25 Jacks of Fiji Gift Voucher as compensation.

Case Study 43: Vinod Patel - Incorrect Pricing

Complaint: A consumer purchased insulation foil from Vinod Patel's online website at a discounted price, but the product was not delivered. Upon enquiring, the retailer claimed that the displayed price on their website was incorrect and demanded an additional payment.

Intervention: Through the Council's intervention, the respondent apologized and agreed to provide the product at the originally discounted price of \$75.00.

Case Study 44: Shop N Save Supermarket - Price Display Issue

Complaint: A consumer raised concerns about the price tags on a set of Hot Pots at Shop N Save Supermarket. The complainant was charged a different price at the point of sale than what was initially advised by the store's staff.

Intervention: Upon the Council's intervention, the matter was highlighted to the respondent, who apologized and agreed to sell the three Hot Pots for a total of \$28.95 as advised by their staff.

Carpark

Case Study 45: CJS Supermarket - Clamped Vehicle

Complaint: A consumer discovered that his vehicle was clamped by CJS Supermarket after he finished his shopping. The rationale provided for the clamping was that the vehicle had been parked for over an hour without visibly displaying the mandatory parking ticket.

Intervention: Through the Council's intervention, a trader visit was conducted, and the respondent was cautioned for not issuing the mandatory parking tickets on arrival. The respondent apologized and refunded the consumer \$25.00, the amount paid to unclamp the vehicle. A follow-up inspection confirmed compliance.

Case Study 46: Suva City Council - Car Park Fee Increase

Complaint: The Suva City Council increased car park fees from \$37.90 to \$230.00 without prior notice or consultation.

Intervention: Upon the Council's swift action, a meeting was held with the Suva City Council's senior management, resulting in the fee being reverted to \$37.90 on the same day.

Service Station

Case Study 47: Pacific Energy Service Station - Wrong Fuel Dispensed

Complaint: A consumer's vehicle was mistakenly filled with the incorrect fuel at Pacific Energy Service Station. To cover the cost of repairs, the complainant had to spend \$950, although no receipt for the fuel purchase was available.

Intervention: Upon the Council's intervention, the respondent agreed to provide the complainant with a pre-paid fuel card worth \$950.00.

Television Service

Case Study 48: Sky Pacific - TV Service Issue

Complaint: A consumer experienced issues with her Sky Pacific TV service, with the display screen continuously showing "connecting." The issue was raised with the respondent, and two site visits were conducted, costing \$60.00.

Intervention: The Council's intervention led to the respondent providing the complainant with a new decoder and waiving the service fee for installation.

Pharmacies

Case Study 49: CWM Hospital Pharmacy - Medication Expiry Issue

Complaint: In January 2023, a consumer obtained Simvastatin from the CWM Hospital Pharmacy, prescribed for a three-month period. However, the medication had an expiration date of February 2023, which occurred before the conclusion of the prescribed treatment duration.

Intervention: The Council's investigation revealed that the medication provided was intended for one month, not three. The complainant was advised to revisit the pharmacy upon completing his prescribed dosage, which was not possible as he was travelling abroad. Therefore, the complainant informed the Council that he would purchase his medication in Australia.

Medical/Dental Service

Case Study 50: Oceania Hospitals Pte Limited - Delayed Medical Report

Complaint: A consumer raised a complaint about the poor customer service and delays in receiving a medical report from Oceania Hospitals. An error in the report was also made.

Intervention: Through the Council's intervention, Oceania Hospitals waived the complainant's fee on a non-liability basis and acknowledged the issues with communication, reporting delay, and a typographical error in the report.

Case Study 51: Sports City Dental Clinic - Denture Fitting Issue

Complaint: A consumer paid for top and bottom partial dentures at Sports City Dental Clinic, but they were not fitted properly and caused discomfort. She requested a full refund, which was initially declined.

Intervention: A face-to-face mediation session took place at the clinic with the presence of a Council staff member. Following a successful mediation, the respondent consented to grant the consumer a full reimbursement of \$440.00.

Courier Service

Case Study 51: Post Office Fiji Ltd - Returned Parcel Issue

Complaint: A consumer sent dried tobacco through Post Office Fiji Ltd, but it was returned as a prohibited item, although he had sent similar items in previous years without issues.

Intervention: Through the Council's intervention, the respondent provided a partial refund to the complainant.

Case Study 52: CGM Freights Pte Limited - Missing Receipt

Complaint: A consumer paid CGM Freights Pte Limited for parcels sent by his daughter in Australia, but no receipt was issued.

Intervention: Through the Council's intervention, the respondent hand-delivered the original receipt to the consumer's residence and apologized for the inconvenience.

Travel/Tour Services

Case Study 53: Discount Flight Centre - Flight Booking Issue

Complaint: A consumer and her family paid for flight tickets from Maputo, Mozambique to Fiji but were unable to board their connecting flight in Johannesburg to Dubai due to their names not being on the flight list, despite having valid tickets issued by the respondent. They were stranded and had to get their flight tickets reissued incurring additional costs.

Intervention: Through the Council's intervention, the respondent refunded the complainant \$274.12, which was overpaid, and waived the \$5284.00 cost for reissuing the flight tickets from Johannesburg to Dubai to Fiji.

Case Study 54: Vines Travel - Visa Application Rejection

Complaint: A consumer paid \$850 for his Australian Tourist Visa application through Vines Travel, but the visa was rejected. The respondent did not inform the complainant of the rejection.

Intervention: Through the Council's intervention, the respondent refunded the complainant \$650, deducting \$200 for the company's administration and service fee. The complainant was unable to provide the original receipt.

Case Study 55: South Sea Cruises - Overcharged for Day Trip

Complaint: A consumer paid \$AUD302.68 for a day trip to Malamala Island with South Sea Cruises but was charged double the amount. Despite numerous attempts to rectify the issue, he was unsuccessful.

Intervention: The respondent explained that the initial payment was being processed when their system shut down. Without knowing the status of the initial payment, they processed the payment again, resulting in a double charge. The respondent provided a full refund.

Beauticians/Hairdressers

Case Study 56: Aussie Ladies Hair and Beauty Salon - Hair Straightening Issue

Complaint: A consumer underwent a temporary hair straightening and blow-dry treatment at Aussie Ladies Hair and Beauty Salon. During the treatment, her hair was burnt and damaged due to a broken comb and excessive use of straightener.

Intervention: As a result of the Council's involvement, the respondent issued an apology for the incident, waived the \$40.00 fee, and provided the complainant with the option of receiving any treatment of her choice as compensation, free of charge.

Case Study 57: Grace Beauty Salon - Skin Reaction Issue

Complaint: A consumer visited Grace Beauty Salon for face waxing but experienced a skin reaction after the treatment.

Intervention: Through the Council's intervention, the respondent provided the consumer with facial creams and gel worth \$300, which helped resolve her skin issue.

Other Impacts

Case Study 58: A. Hussein - Repair Costs

Complaint: A consumer paid \$140 for repairs to his brush cutter, but it still didn't function when he tried to cut the grass at home. When he returned the item, the respondent charged him an additional \$280 for the replacement of a new collaborator.

Intervention: Through the Council's intervention, the respondent waived the cost of the old parts that were replaced, and the complainant only had to pay \$140 for the repaired grass cutter. The complainant was satisfied with the result.

Case Study 59: Long Xiang Company - Incorrect Size of Clothing

Complaint: A consumer purchased clothing worth \$155 for his wife but received items of the incorrect size. The respondent refused to provide a refund.

Intervention: Through the Council's intervention, the respondent provided the complainant with an exchange of goods worth \$155 as a gesture of goodwill.

Case Study 60: Nataraju - Astrologer Refund

Complaint: An unidentified complainant gave \$900 to astrologer Nataraju to address a personal matter but subsequently discovered that she was being deceived and requested a reimbursement.

Intervention: The Council's intervention enabled the complainant to obtain a full refund.

Case Study 61: Ba Vision Eye - Broken Spectacles Frame

Complaint: A consumer purchased a pair of spectacles for \$200, but the frame broke after a week. The respondent replaced the frame, but the issue persisted, and the respondent denied further assistance.

Intervention: Through the Council's intervention, the respondent not only provided a replacement frame but also a full refund of \$200.

Case Study 62: Shantons Mega Variety - Faulty Lunch Boxes

Complaint: A consumer purchased two lunch boxes for \$13.90, but the lids of the lunch boxes were not closing properly. No receipts were issued, making it challenging to return the product.

Intervention: The complainant received a refund despite having no proof of purchase through the intervention of the Council.

Case Study 63: Budget Rentals - Bond Refund

Complaint: A consumer hired a vehicle from Budget Rentals but encountered problems with the vehicle. He inquired about a refund of his bond but was informed it would require 14 days. Since he was departing the country within six days, he sought the Council's aid.

Intervention: Upon the Council's intervention, the respondent immediately refunded the consumer with \$2572.26.

Case Study 64: Courts Fiji Ltd - Admin Fee

Complaint: A consumer received a quotation for a Samsung A34 Smartphone for \$1819 after a discount, but during a later visit, he was informed of an admin fee of around \$13.00 to be added to his hire purchase amount.

Intervention: The respondent disclosed the fee changes in all their quotations and agreed to retail the phone to the complainant as per the original quotation.

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

The Council has actively engaged in various initiatives and research efforts in partnership with regional and international organizations, such as Consumers International (CI), the International Union for Conservation of Nature (IUCN), and the USAID Pacific American Fund. These engagements aim to advance consumer rights and interests and contribute to policy and governance reforms. Here's an overview of these activities:

i. Consumers International (CI) - Fair Digital Finance Accelerator (FDFA):

- The Council completed CI's FDFA survey, which focused on key market actors in financial consumer protection; and
- The Council also participated in a training conducted through the Fair Digital Finance Accelerator.

ii. International Union for Conservation of Nature (IUCN) - Plastic Waste Free Islands Project:

- The Council participated in the IUCN's Gender Survey as part of the Plastic Waste Free Islands project. This involvement demonstrates the Council's commitment to environmental sustainability and gender inclusivity in addressing plastic waste issues.

iii. USAID Pacific American Fund - Information Session Effectiveness:

- The Council participated in a survey conducted by Social Solutions International on the effectiveness of the Pacific American Funds Information Session. This survey aimed to assess the impact of information sessions on consumers and their understanding of financial services and empowerment.

Market Surveillance: Market surveillance, a fundamental responsibility of the Council, revolves around the identification of consumer concerns and unjust business activities. This encompasses the scrutiny of business operations to ensure adherence to Fiji's legal regulations. When instances of non-compliance are identified, the Council initiates corrective measures, which may involve advising the business, issuing cautionary letters, or reporting to the appropriate authorities. In the 2022-2023 financial year, the total of 1556 market surveillance were conducted.

Key findings and Actions Taken during Market Surveillance:

- 601 traders were found non-compliant to laws and regulations in place, with various issues such as retailing of damaged products, missing expiration dates, substandard items, misleading pricing, inadequate product labeling, and more.
- Prompt corrective actions were taken by most traders upon the Council's inspection.
- Traders who did not address issues were referred to the relevant authorities for further actions.

In the 2022-2023 financial year, the total of 559 service visits were conducted by the Council. This is when the Council inspects services providers such as service stations, banks and even government offices.

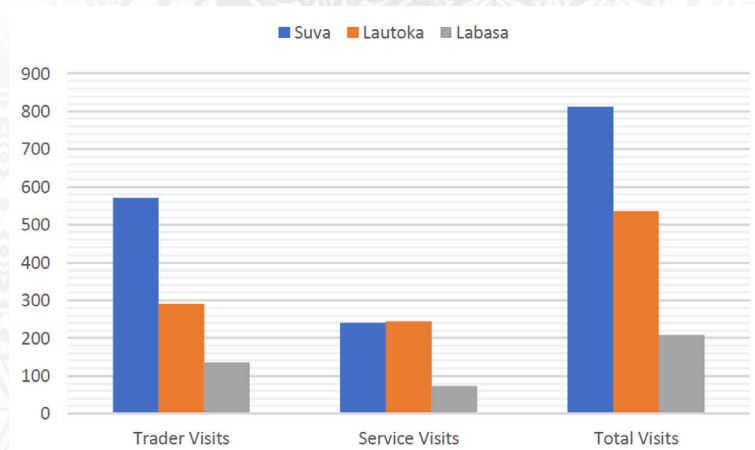
Service Visits:

- A total of 559 service visits were carried out in the fiscal year, with 226 service providers found compliant and 333 non-compliant.
- Common issues encountered in service establishments included unhygienic practices in restaurants, improper use of protective equipment, unsanitary conditions, and issues with food storage and labeling.
- Service providers were urged to address and rectify these concerns, and those who failed to do so were referred to relevant authorities.

These efforts underline the Council's commitment to protecting consumer rights, ensuring product and service quality, and promoting fair and ethical business practices. The partnership with regional and international organizations has enhanced the Council's capacity to address a wide range of consumer-related issues.

The total number of trader and service visits conducted by the Suva, Lautoka, and Labasa teams in the financial year is highlighted in Figure XX.

Figure C : Number of Trader & Service Visits in 2022-2023 Financial Year



(Source: Primary Study – Consumer Council of Fiji, 2023)

In addition to market surveillance and service visits, the Council also monitors advertisements on mainstream media, social media and other platforms to ensure there are in compliance with consumer protection laws and does not mislead consumers.

Advertisement Monitoring

- The Council discovered 849 advertisements, finding issues like incomplete information, incorrect pricing, use of 'free' to entice purchases, false claims, and exclusionary clauses.
- Issues were addressed through removal, amendments, and redress by businesses. Issues with all 849 advertisements were rectified.

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

This objective is of utmost importance because it serves as a vital bridge between consumers and the entities that directly impact their lives. Engaging with government bodies and policy makers allows the Consumer Council to advocate for policies and regulations that protect consumers from unfair practices and ensure the provision of quality products and services. Collaboration with regulators and the private sector helps in maintaining high standards, while working with NGOs and civil society groups bolsters consumer awareness and education. By fostering these connections, the Consumer Council can effectively address consumer concerns, promote fair business practices, and enhance the overall well-being of consumers, which is essential for a healthy and sustainable economy.

- The Council actively participates in committees, workshops, forums, and consultations
- Engaged in 203 interactions with stakeholders, including government entities, businesses, and NGOs.
- Actively involved in various government boards and committees.

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.

This objective is crucial as it emphasizes the importance of global collaboration in addressing consumer-related issues. By cooperating with international entities and becoming part of global consumer organizations, the Consumer Council can stay informed about best practices, emerging trends, and challenges in the consumer landscape worldwide. This ensures that Fijian consumers benefit from the collective knowledge and experiences of the international community. Furthermore, being a member or affiliate of international organizations allows the Consumer Council to effectively advocate for the interests of Fijian consumers on the global stage, enhancing their protections, and fostering a stronger sense of consumer empowerment and awareness at home. This collaboration on an international scale is essential for keeping consumer rights and interests in Fiji aligned with global standards and practices.

- The Council promotes 'Green Action Week' by Consumers International, focusing on sustainable consumption.
- Collaborates with United Nations Capital Development Fund's Pacific Insurance and Climate Adaptation Programme (PICAP) for financial literacy and micro-insurance.
- Organized a panel discussion with the support of the Pacific Community (SPC) to address antimicrobial resistance.



Alternative Dispute Resolution

GOAL 3: Resolving Consumer Complaints through Mediation.

In the financial year 2022-2023, the Alternative Dispute Resolution (ADR) Division upheld its commitment to safeguarding consumer rights and delivering effective solutions to a wide range of consumer complaints. The division played a pivotal role as a consumer's ally, aiding in seeking redress for various consumer-related concerns, including disputes relate to products, services, billing, and contractual disagreements.

By successfully resolving consumer disputes, the ADR team ensured that consumers were shielded from exploitation and unfair business practices. Through the provision of an accessible platform for consumers seeking redress, the Council ensured that even those with limited resources and knowledge could access assistance.

The ADR Division had a crucial role in ensuring that businesses were held responsible for the quality of their products and services. This mechanism encourages businesses to maintain high-quality standards and provide superior customer service. The timely and fair resolution of consumer complaints not only restores consumer confidence but also strengthens the trust between consumers and businesses.

Objective 1: Efficient Handling of Consumer Complaints against Traders and Service Providers.

Throughout the financial year, the Council fielded a total of 4,880 complaints, averaging 406 complaints per month. This marked a significant increase in registered complaints compared to the previous financial year, indicating a growing need for consumer protection. The cumulative monetary value of these complaints amounted to \$5,583,960.47, highlighting the financial impact of these consumer issues.

The ADR Division played a pivotal role in assisting 3,729 consumers in obtaining repairs, replacements, or refunds from traders and service providers. This represents a notable increase in the number of consumers receiving assistance compared to the previous year, where 3,553 consumers were aided in resolving their concerns. As a result, a total of \$3,640,655.74 was successfully returned to Fijian consumers, contributing to their financial restitution.

The Council remains steadfast in its commitment to ensuring consumer rights and fostering a fair and accountable marketplace. The ADR Division continues to play a crucial role in achieving these objectives by effectively addressing and resolving consumer complaints, ultimately benefiting Fijian consumers and enhancing the overall business environment.

Complaints Summary

- 4880 consumers were served by the Council.
- 3729 consumers were successful in obtaining repairs; replacements or refunds through the Council's assistance.
- Financial worth of grievances received: \$5,583,960.47
- Monetary value of complaints addressed \$3,640,655.74

Table XIII : Summary of Consumer Complaints Per Division

	Central/Eastern	Western	Northern	Total
Registered Complaints	3185	1364	331	4880
Number of Cases Resolved	2535	923	271	3729

(Source: Consumer Council of Fiji)

Mediations Conducted in the Financial Year 2022-2023

Mediation serves as a preferred and widely employed approach for resolving consumer disputes within the Council. This method is favored for its cost-effectiveness, reduced adversarial nature, and expedited resolution timelines and offers consumers the opportunity to articulate their grievances, gain insights into the perspective of businesses, and collaboratively fashion resolutions. The Alternative Dispute Resolution Division plays a pivotal role as an intermediary, facilitating a fair and amicable resolution process between consumers and businesses. By providing guidance and information, the Council creates a neutral platform for constructive discussions where both consumers and traders can express their concerns and viewpoints.

In the financial year 2022-2023, the Council conducted a total of 235 meetings/mediations, reflecting a significant increase compared to the previous fiscal year when 179 meetings/mediations were held. This increased engagement highlights the growing relevance and effectiveness of mediation as a means of resolving consumer disputes.

Breakdown of Mediations by Office:

- The Suva Office conducted 171 meetings and mediations.
- The Lautoka Office conducted 30 meetings and mediations.
- The Labasa Office conducted 34 meetings and mediations.

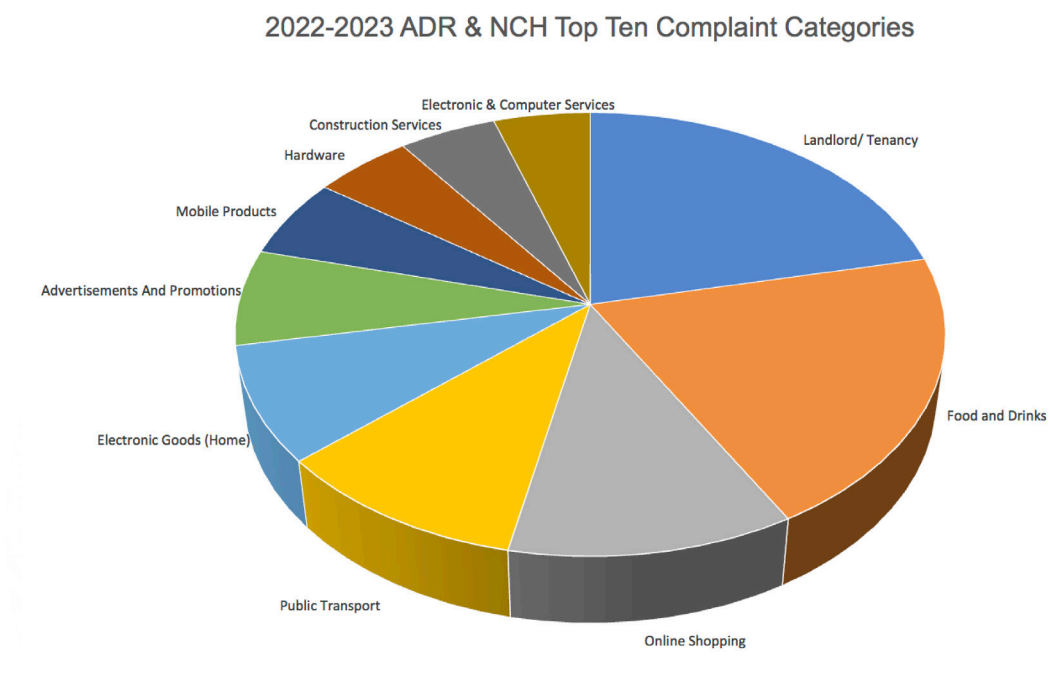
This substantial increase in mediations signifies the Council's unwavering commitment to providing efficient dispute resolution services, ultimately benefiting both consumers and businesses by fostering fair and amicable resolutions to their concerns.

Table XIV : Summary of Mediations Held

ADR/ NCH MEETINGS AND MEDIATIONS	
First Quarter	66
Second Quarter	63
Third Quarter	50
Fourth Quarter	56
Total	235

(Source: Consumer Council of Fiji)

Figure D : Top 10 Complaints Received at the Council from 2022 to 2023



Top 10 Consumer Complaint Categories (Financial Year 2022-2023)

As part of our commitment to safeguard consumer rights and interests, we have compiled a list of the top 10 consumer complaint categories for the financial year 2022-2023. These categories represent the most prevalent consumer concerns brought to our attention. Below, you will find a breakdown of these complaint categories, including analysis and nature of the complaints.

1. Landlord/Tenancy

- Total Complaints: 534
- Percentage of Total Complaints: 10.94%
- Analysis: A noticeable increase in complaints compared to the previous year (430 complaints).
- Nature of Complaints: Landlords refusing bond refund, utility disconnections, unlawful evictions, unsanitary living conditions, landlords refusing to repair premises, illegal rent increases, landlords invading tenants' privacy, discriminatory tenancy terms and conditions.

2. Food and Drinks

- Total Complaints: 499
- Percentage of Total Complaints: 10.23%
- Analysis: An increase from the previous year's 409 complaints.
- Nature of Complaints: Sale of expired food, sale of stale food, sale of food infested with pests, non-availability of price-controlled bread, unhygienic food establishments, staff not wearing proper PPE, unhygienic supermarket conditions, sale of thawed meat, sale of rotten fruits and vegetables, improper labeling of food items, foreign labeling of food products, Julian coding of expiry dates on food items, and food contamination.

3. Online Shopping

- Total Complaints: 285
- Percentage of Total Complaints: 5.84%
- Analysis: A notable increase from the previous year (189 complaints).
- Nature of Complaints: Non-delivery or delayed delivery of items, product quality and description discrepancies, issues with return policies and delays in receiving refunds, hidden costs, overcharging, unauthorized transactions, counterfeit and fake products, poor customer service by online operators, delivery issues (damaged, mishandled, lost, or stolen packages).

4. Public Transport

- Total Complaints: 256
- Percentage of Total Complaints: 5.25%
- Analysis: An increase in complaints from the previous year (241 complaints).
- Nature of Complaints: Taxi drivers refusing short runs, bus drivers failing to provide e-transport receipts, irregular bus services, traders failing to follow service routes, providing illegible e-transport receipts, rude bus drivers, traders overcharging students, loud music in buses, mini-bus drivers overcharging, taxi operators overcharging, bus drivers overcharging, overcrowding in buses, and poorly maintained buses.

5. Electronic Goods (Home)

- Total Complaints: 209
- Percentage of Total Complaints: 4.28%
- Nature of Complaints: Sale of faulty electronic goods, traders failing to honor warranty terms, delays in repairs, lack of feedback provided to consumers, items malfunctioning shortly after purchase, unavailability of after-sale services.

6. Advertisements and Promotions

- Total Complaints: 173
- Percentage of Total Complaints: 3.55%
- Nature of Complaints: Shelf prices not reflected at the point of sale, misleading advertisement prices, misleading special offers, undisclosed promotion start and end dates, bait advertisements, online prices not reflected in retail outlets.

7. Mobile Products

- Total Complaints: 144
- Percentage of Total Complaints: 2.95%
- Analysis: A decrease from the previous year (180 complaints).
- Nature of Complaints: Mobile products becoming defective shortly after purchase, sale of counterfeit mobile products, sale of substandard quality products, traders refusing to honor warranty terms, delays in mobile product repairs, poor customer service, retailers misplacing phones entrusted for repair., lack of after-sale services.

8. Hardware

- Total Complaints: 126
- Percentage of Total Complaints: 2.58%
- Analysis: A decrease from the previous year (178 complaints).
- Nature of Complaints: Unjustified price increases of hardware, delays in hardware product deliveries, sale of substandard products, and poor customer service by traders.

9. Construction Services

- Total Complaints: 125
- Percentage of Total Complaints: 2.56%
- Nature of Complaints: Poor workmanship by contractors, delays in work, cost over runs, poor or lack of communications by contractors, traders failing to proceed with works after receiving payments for works.

10. Electronic and Computer Services

- Total Complaints: 124
- Percentage of Total Complaints: 2.54%
- Nature of Complaints: Traders delaying repairs, lack of spare parts availability, traders accepting payment for repairs but failing to conduct repairs, shoddy repairs.

Impacts

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

Summary of Impacts for Alternative Dispute Resolution & Consumer Advisory

GOODS

Shoes and Bags

Case 1: Detached Bag Straps - Harrisons Fiji Ltd

Complaint: Within just five days of using a bag purchased from Harrisons Fiji Ltd, the customer encountered an issue where the straps of the bag became detached. Regrettably, the customer couldn't locate the receipt and turned to the Council for assistance.

Intervention: The Council intervened, and despite the lack of proof of purchase, the respondent provided a replacement bag to the customer.

Case 2: Unsuitable School Bag - Deluxe Footwear (Respondent)

Complaint: A customer purchased a Puma bag from Deluxe Footwear for \$59.95 to be used as her son's schoolbag. In just one day after buying the item, she observed that the bag's bottom part was too flimsy and not suitable for carrying books and stationery. When she brought this concern to the attention of the seller, her request for a refund was rejected.

Intervention: The Council intervened, and despite the initial denial, the respondent provided a full refund to the customer.

Case 3: Peeling Shoe Soles - Deoji & Sons

Complaint: A customer purchased a pair of black leather shoes from Deoji & Sons in July 2021. Following just two instances of wearing the shoes, the soles started to detach. Unfortunately, the customer had misplaced the receipt.

Intervention: Through the Council's intervention, the respondent provided a full refund to the customer, even though the receipt was lost.

Case 4: Mismatched Sandals - Deoji & Sons PTE

Complaint: A customer purchased a pair of sandals for his son from Deoji & Sons PTE for \$39. After a nearly 2.5-hour journey back home, he realized that both sandals were designed for the right foot. Faced with the urgency of his son needing them for school, the customer purchased another pair from a nearby store.

Intervention: Following the Council's intervention, the respondent refunded the \$39 to the customer.

Case 5: Undersized Shoes - Prouds

Complaint: A customer purchased a pair of Hush Puppy shoes for her husband from Prouds for \$223.00. However, the shoes turned out to be too small. When she requested a larger size, she was denied a replacement on the grounds that the shoes were worn.

Intervention: With the Council's intervention, the customer was provided with a replacement for the undersized shoes.

Case 6: Faulty Sandals - Narayan's Footwear

Complaint: A customer purchased Sole Integrity branded sandals for his son valued at \$65 at the beginning of the school term. After few months, a portion of the sandals began to detach. The customer brought this issue to the respondent's attention, who attempted to repair the shoes. Unsatisfied with the quality of the repair work, the customer escalated the complaint to the Council.

Intervention: The Council stepped in and found that the warranty card failed to disclose that only the soles of the shoes were eligible for warranty cover, a detail displayed on the shelf. The customer was provided with a full refund for the faulty sandals.

Clothing and Accessories

Case 7: Torn Second-Hand Garments - Loot Mart

Complaint: The complainant acquired three pairs of second-hand garments from Loot Mart. After trying the clothing at home, she discovered that they were torn and did not fit her properly. When she raised the issue with the respondent, a redressal was refused, citing the complainant's missing receipt.

Intervention: Following the Council's intervention, the respondent allowed the complainant to select outfits equivalent to the purchase price of \$24.

Case 8: Lehenga Color Dislike - Shringar

Complaint: The complainant purchased a lehenga (Indian outfit) from Shringar but later decided to return the outfit because her fiance did not like the color. She requested either a replacement or a refund, but the respondent initially declined.

Intervention: When the Council intervened, a resolution was reached, granting the complainant a four-week open coupon. This allowed her to select any other outfit of equal monetary value within the given timeframe, despite a change of mind on the complainant's part.

Case 8: Fading Material - Threads

Complaint: The complainant purchased some materials from Threads worth \$45.00. The product labeling stated "hand wash only," a detail that the complainant was informed of before making the purchase. To the complainant's surprise, the material's colour started to fade and the patterns started to fade when a cup of juice accidentally fell on it.

Intervention: When the matter was flagged to the Council, the respondent provided a full refund.

Case 9: Oversized Indian Outfit - Shrijis Pte Ltd

Complaint: The complainant purchased an Indian outfit for her daughter worth \$250 from Shrijis Pte Ltd. Since the outfit was too big for her daughter, she tried to seek a refund. The respondent denied a refund on the basis that it was a change of mind.

Intervention: When the Council intervened, the respondent offered her a credit note worth \$250 (valid for 6 months), which the complainant accepted.

Case 10: Eliz Brand Watch - Jacks of Fiji

Complaint: The complainant purchased an Eliz brand watch from Jacks of Fiji worth \$111.30. Unfortunately, the watch stopped working within the warranty period. The respondent replaced the watch but failed to provide any warranty on the replacement.

Intervention: The Council's intervention resulted in the respondent providing a 1-year warranty on the replacement watch.

Mobile and Computer Products

Case 11: Software Issues with Phone - Bondwell

Complaint: The complainant purchased a phone from Bondwell worth \$690 in January 2022. Within 7 months, the phone developed software issues which, unfortunately, were not covered under warranty. The respondent denied rectifying the software issue.

Intervention: Through the Council's intervention, the issue was rectified free of costs.

Case 12: Defective iPhone 4s - Gartile Company Limited

Complaint: The complainant purchased an iPhone 4s from Gartile Company Limited, which became defective after a few weeks. He raised the issue with the respondent but was denied any assistance.

Intervention: The Council's intervention revealed that a replacement phone was already provided to the complainant, which later sustained liquid damage. Despite a user-end issue, the respondent repaired the phone at a discounted rate of \$50.

Case 13: iPhone 7 Pro Issues - Grand Dynasty

Complaint: The complainant purchased an iPhone 7 Pro worth \$850 from Grand Dynasty but later realized that she could neither download applications nor update the applications on the phone.

Intervention: The Council's investigations revealed that the complainant was disclosed these facts prior to purchase yet, the respondent replaced the phone.

Case 14: Phone Screen Repairs - Gartile Ltd

Complaint: The complainant gave his phone to Gartile Ltd for screen repairs. Unfortunately, when he went to collect the repaired phone, he did not have sufficient funds to pay for the services. He made an arrangement to collect the phone after a month upon payment. During collection, the complainant noticed that the phone could not switch on, but was denied assistance.

Intervention: The complainant was provided a replacement phone when he sought intervention from the Council.

Case 15: Dell Laptop Issues - Vision Investment Limited

Complaint: Ms. Lata purchased a Dell laptop from Vision Investment Limited trading as Courts Fiji Ltd, and unfortunately, within a month, the laptop started to freeze during usage. The laptop was given for repairs yet the same issue persisted. Despite the RAM upgrade, the laptop was still slow and the screen frame of the laptop started to come off. Hence, the laptop was again given to the respondent who quoted \$150 for repairs. Upon the complainant's visit to pick up the device, they observed that the screen had not been fixed, and the respondent additionally provided a quote of \$450 for the screen repair.

Intervention: The complainant sought the Council's assistance after which, the respondent repaired the laptop free of charge, saving the complainant \$450.

Hardware

Case 16: Malfunctioning Water Blaster - GMR Muhammed Pte Ltd

Complaint: The complainant purchased a water blaster from GMR Muhammed Pte Ltd, which malfunctioned within the warranty period of one year. The issue was raised with the respondent who denied redress on the basis that the complainant had lost his receipt.

Intervention: The complainant was provided a replacement through the Council's intervention.

Case 17: Undelivered Timber and Roofing Iron - Secret Spot Industry Hardwood Pte Limited

Complaint: The complainant purchased timber and roofing iron worth \$2580 from Secret Spot Industry Hardwood Pte Limited, who failed to deliver the items.

Intervention: The Council intervened and conducted two trader visits given that the respondent was not reachable on phone and emails. After successful follow-ups by the Council, the respondent delivered the complainant's items.

Case 18: Malfunctioning Brush Cutter - G.M.R Muhammad & Sons Pte Limited

Complaint: Mr. Cakau purchased a brush cutter worth \$260 from G.M.R Muhammad & Sons Pte Limited, which malfunctioned within a few days. The respondent was notified of the issue but demanded \$100 for repairs.

Intervention: When the Council intervened, the brush cutter was repaired free of costs.

Case 18: Faulty Water Blaster on Hire Purchase - Vision Motors trading as Courts Fiji Limited

Complaint: Mr. Khan purchased a water blaster worth \$1556.80 on hire purchase from Vision Motors trading as Courts Fiji Limited, Lautoka. The blaster developed faults (blaster gun leakage) within 6 months of use. The unit was replaced, but the issue persisted. Upon diagnosis, the respondent quoted the complainant \$581 in repair costs.

Intervention: After the Council's intervention, the complainant was fully refunded \$200.

Online Shopping

Case 19: Delayed Delivery of Advertised iPhone - Shazeel Hassan (Online Operator)

Complaint: Mr. Prasad paid \$700 to Shazeel Hassan (online operator) for an iPhone advertised on Facebook. The advertisement stated that the delivery would be done within a week; however, this time frame was not honored.

Intervention: Subsequently, the complainant sought the Council's assistance after which the respondent provided a full refund.

Case 20: Undelivered Second-Hand iPhone Purchase - Ms. Mere

Complaint: Ms. Chand purchased a second-hand iPhone worth \$136 advertised on Facebook by Ms. Mere in December 2022. The payment was done via Mpaia. Despite following up with the respondent for over a month, the delivery of the phone did not transpire, and all calls made were ignored by the respondent.

Intervention: Through the Council's intervention, the complainant was delivered the phone within a day.

Case 21: Damaged Bridal Wear Shipment - Teju's Bridal Wear

Complaint: The complainant was in the midst of planning her wedding day and was filled with excitement when she came across the bridal range of products, including wedding attire and jewelry, showcased on Teju's Bridal Wear's online platform (respondent). Enthused by what she saw, the complainant placed an order worth \$692 and completed the online payment to the respondent. Upon receiving her shipment from India, the complainant was disheartened to find that her bridal wear, valued at \$200, had suffered damage during transit. Despite bringing this issue to the attention of the respondent, there were significant delays in receiving a suitable resolution.

Intervention: Upon the Council's intervention, the complainant was provided with a wedding veil (dupatta) valued at \$200, and the respondent covered the cost of freight as well.

Electronic Goods

Case 22: The Resilient Electric Kettle

Complaint: The consumer acquired an electric kettle from Roopesh Gift Shop, which experienced an initial malfunction. A replacement kettle was provided, but it too ceased functioning after a brief period.

Intervention: Upon investigation, it was revealed that the second kettle had incurred liquid damage. Despite the nature of the damage, the respondent opted to provide free repairs, showcasing a commitment to customer satisfaction.

Case 23: The Iron That Lost Its Steam

Complaint: A steam iron, purchased from Subrails Furniture, ceased to produce heat after a month of use. The respondent claimed the iron suffered liquid damage and insisted on repair costs, a matter disputed by the complainant.

Intervention: In light of the disagreement, the Council facilitated a resolution in which the respondent offered a full refund to the complainant, amicably concluding the issue.

Case 24: The Enigmatic TV Trouble

Complaint: The 65-inch Panasonic Android TV, acquired under hire purchase from Subrails Furniture Centre, developed screen issues within the 12-month warranty period. The supplier claimed white ants' infestation, voiding the warranty.

Intervention: The Council's intervention prompted the respondent to undertake the necessary repairs and return the television to the complainant, thereby resolving the issue.

Case 25: The Chilly Freezer's Saga

Complaint: A freezer purchased from Vision Investment Ltd trading as Courts Fiji Limited required four warranty-related repairs, with persisting issues causing frustration.

Intervention: The Council's involvement led to a more favorable outcome, with the respondent agreeing to replace the freezer, thus concluding the matter satisfactorily.

Case 26: The Falling Tale of TV and Fan

Complaint: Mr. Patrick encountered difficulties with his television and fan, both of which malfunctioned following accidental falls. The Council's inquiry revealed the damages arising from these incidents.

Intervention: Despite the damages being evident, the respondent generously offered to repair both items free of charge, exemplifying a dedication to customer satisfaction.

Case 27: The Fryer's Fateful Journey

Complaint: The complainant's electronic deep fryer from Narhari Electrical Co Pte Ltd experienced issues within a 3-month warranty, only to undergo further problems during the repair process.

Intervention: Following the Council's intervention, the respondent displayed an admirable commitment to customer satisfaction by providing a brand-new replacement fryer.

Case 28: The Washing Machine's Watery Woes

Complaint: The automatic washing machine, purchased to streamline laundry tasks, encountered issues due to coins obstructing the water pump, leading to a denial of warranty repairs.

Intervention: The Council's intervention resulted in the issue being rectified at no cost to the consumer, despite the damage being attributed to physical causes.

Case 29: The Spin Cycle Chronicles

Complaint: A newly acquired washing machine from MH Homemaker malfunctioned shortly after purchase, with the respondent demanding \$80 for warranty repairs, despite the machine still being under warranty.

Intervention: Thanks to the Council's involvement, the complainant received a brand-new washing machine, thus resolving the issue in a satisfactory manner.

Motor Vehicle Spare Parts

Case 30: The Refunded Restocking Fee

Complaint: The complainant procured a shock absorber for her vehicle from Nands Auto Traders, only to be supplied with the incorrect parts. A refund of \$270 was provided, with a 10% restocking fee deduction.

Intervention: With Council intervention, the unjust restocking fee of \$30 was refunded, ensuring that the complainant was not unfairly penalized.

Case 31: The Mag-Wheel Mishap

Complaint: Following the purchase and installation of tires by RoadTech Tyres, the complainant's lenzo mag-wheels were inadvertently damaged by the respondent. The complainant's request for compensation was initially denied.

Intervention: Upon the Council's intervention, the respondent amicably resolved the issue by offering \$370 in compensation for the damaged mag-wheels.

Case 32: The Battery Blues

Complaint: The complainant purchased a new car battery from Shushil's Towing, but despite the replacement, the vehicle failed to start. The respondent refused redress, citing the absence of a warranty for the battery.

Intervention: The Council's involvement resulted in a full refund being granted to the complainant, thus addressing the issue.

Case 33: The Delayed Outboard Engine

Complaint: The complainant procured an outboard motor engine from Asco Motors in March 2022. An extensive delay of over 8 months in receiving the engine prompted the complainant to seek the Council's assistance.

Intervention: Investigations by the Council unveiled an internal issue involving a staff member's misappropriation of company funds, which contributed to the delay. Nevertheless, the respondent eventually delivered the outboard motor engine to the complainant, thus resolving the matter.

Furniture and Fittings

Case 34: Termite Troubles and Resolution

Complaint: A Batinikama resident purchased a built-in kitchen cupboard from Kinis Furniture for \$450. After just 4 months, termites had infested the cupboard. The complainant's attempts to communicate with the respondent were met with silence, leading to frustration and prompting the involvement of the Council.

Intervention: The Council conducted a site visit, joining forces with Biosecurity officers. During the inspection, the Biosecurity team confirmed that Batinikama was a red zone for termite infestations, with the complainant's home already being affected over time. With the Council's facilitation, negotiations transpired, resulting in the respondent replacing the cupboard at no cost. Additionally, the respondent offered chemicals to prevent future termite infestations.

Case 35: Unforeseen Delivery Charges

Complaint: A Savusavu resident acquired two office desks from Home and Living shop in Labasa under the understanding that the respondent would deliver the items to their Savusavu branch for collection. Unexpectedly, the complainant was confronted with unanticipated delivery charges when following up for delivery, as these charges had not been disclosed at the time of purchase.

Intervention: The Council stepped in, prompting the respondent to deliver the items without any additional cost, aligning with the complainant's initial understanding and preventing any further financial burden.

Other Goods

Case 36: Land Ownership Predicament

Complaint: The complainant entrusted Mohammed Faiyaz Ullah with a deposit of \$4350 for a piece of land. However, after digging the land, the complainant discovered that the land didn't belong to the respondent, leading to a complaint filed with the Council.

Intervention: Upon the Council's intervention, the respondent promptly refunded the complainant in full within a day.

Case 37: Solar System Glitches

Complaint: A complainant invested in a \$5,000 solar system from Anwell Ltd, which began encountering technical issues shortly after purchase. The Council's inquiry unveiled tampered wiring and physical damage to the system.

Intervention: Despite the evidence of tampering and physical damage, the respondent mended the system without any charges, ensuring the complainant could enjoy the solar system as intended.

Case 38: Overheated Facial Hair Removal

Complaint: The complainant procured a \$120 laser facial hair removal gear from Blue Cocoa Store. After using the machine, it overheated and caused rashes on her face. The respondent initially refused redress, prompting the Council's involvement.

Intervention: The Council's intervention led to the respondent providing a \$120 credit note to the complainant, offering a suitable resolution to the issue.

SERVICES

Beautician and Hair Services

Case 39: Hair Straightening Dilemma

Complaint: The complainant paid \$60 to Ms. Ayesha to have her hair permanently straightened, but the results were unsatisfactory. The respondent offered to redo the straightening for an extra \$20, which the complainant accepted, but the second attempt was even worse. The complainant's hair was damaged, with noticeable breakages. She demanded a full refund of the \$80 but was initially refused.

Intervention: The Council intervened, leading to a full refund for the complainant, rectifying the disappointing hair treatment experience.

Case 40: Ineffective Keratin Treatment

Complaint: The complainant paid Artistic Hair and Beauty Salon for a keratin treatment for herself and her mother, but the results were far from satisfactory. The treatment had no effect on their hair.

Intervention: Following the Council's intervention, the respondent agreed to permanently straighten the complainant's mother's hair free of charge and provided a 50% refund to the complainant as a resolution.

Case 41: Bridal Makeup Refund Delay

Complaint: The complainant hired Shriya Bridal for wedding makeup and paid a \$250 deposit to secure a booking. Unfortunately, her wedding was cancelled, and the respondent promised a refund but didn't follow through.

Intervention: With the Council's assistance, the complainant secured a full refund from the respondent, addressing the financial aspect of her cancelled wedding.

Case 42: Wedding Makeup Booking Refund

Complaint: The complainant booked Shriya Bridal for her wedding makeup in September 2023, paying an advance deposit of \$200. Unfortunately, her wedding was canceled due to a family death. The respondent initially refunded only \$100 of the deposit.

Intervention: With the Council's involvement, the respondent refunded the remaining \$100 to the complainant, settling the matter to her satisfaction.

Utility Services

Case 43: Water Meter Relocation

Complaint: Mr. Hafiz's water meter was relocated by the Water Authority of Fiji, and he was charged \$300 without his consent. The complainant protested against this cost and sought the Council's assistance.

Intervention: The Council intervened, resulting in the respondent waiving the \$300, resolving the water meter relocation dispute to the complainant's satisfaction.

Event Management / Photo/ Videography Services

Case 44: Wedding Decor Services

Complaint: The complainant engaged Golden Events Services to decorate her wedding venue but later decided to cancel the services due to negative feedback on social media. She requested a refund of her \$150 deposit.

Intervention: The Council intervened in this matter, and as a result, the complainant was provided with a full refund of her \$150 deposit.

Case 45: Photography Service Dispute

Complaint: The complainant hired Lensation Photography for a birthday photoshoot but was dissatisfied with the quality of the photos.

Intervention: After the Council's intervention, the complainant received a \$60 refund out of the \$70 paid for the photography service.

Case 46: Bridal Makeover Deposit Refund

Complaint: The complainant hired Shriya Bridal for her bridal makeover, paying a \$250 deposit. When her wedding was canceled, she sought a refund of the deposit.

Intervention: The Council's intervention led to the complainant receiving a full refund of the \$250 deposit despite the initial denial by the respondent.

Case 47: Wedding Photography and Videography

Complaint: The complainant hired Mr. Asvin Singh (Bau Bau Photography and Videography) to cover her wedding, paying \$5,015 as a deposit. The respondent failed to provide the pictures and videos, which had adverse consequences on the complainant's migration application.

Intervention: After the Council's intervention, the respondent released the photos and videos to the complainant, resolving the issue.

Debt Restructure

Case 48: Debt Repayment and Court Order

Complaint: Carpenters Finance pursued a small claims action on the complainant's husband's hire purchase account due to default in repayments. The court ordered them to pay \$20 per week towards the debt. The respondent later demanded a lump sum payment of \$380 by the end of the month.

Intervention: The Council intervened and found that the complainant had not maintained the \$20/week payment per the Small Claims Tribunal (SCT) order. The respondent reconsidered and advised the complainant to continue with the \$20/week payment, which the complainant accepted.

Case 49: High Debt Sum

Complaint: Credit Corporation Ltd advised the complainant to pay \$3000 within two weeks to clear her late husband's loan account, which she found exorbitant.

Intervention: The respondent agreed to accept a repayment of \$1000 per month until the \$3000 was paid off, providing the complainant with a more manageable solution.

Case 50: Debt Restructure

Complaint: Vision Investment Ltd (Courts Fiji Ltd) revised the complainant's hire purchase repayment arrangement from \$70 to \$50 per week, but the complainant was still facing financial difficulties.

Intervention: The Council discussions led to further payment reductions to \$30 per week to assist the complainant.

Complaint 51: Court Order Arrears

Complaint: The complainant was ordered by a Magistrate Court Order to pay \$1373.12 to Vision Investment Ltd (Courts Fiji Ltd), \$20 per fortnight. The respondent demanded the remaining balance of \$731.12 within 6 months, which the complainant couldn't afford.

Intervention: The Council's intervention led to the respondent waiving the bailiff fees of \$473 and allowing the complainant to continue paying \$20 per fortnight until the balance of \$258.12 is paid off.

Complaint 52: Lay-Buy Agreement

Complaint: The complainant purchased \$670 worth of jewelry on lay-buy from Tulja Jewellers but encountered financial difficulties and sought to cancel the lay-buy agreement and get a refund of \$100 paid.

Intervention: The Council intervened, resulting in the cancellation of the agreement, and the complainant was allowed to purchase any other item valued at \$100.

Complaint 53: Fire Damage and Debt

Complaint: The complainant's washing machine under hire purchase was destroyed in a house fire, with no insurance cover. Facing financial difficulties, the complainant sought the Council's assistance for payment flexibility.

Intervention: The Council facilitated the complainant's request to the respondent, who agreed to defer the payments until the complainant's house was rebuilt.

Financial Services

Case Study 54: EFTPOS Minimum Spend Removed

Complaint: The complainant reported that Total Service Station (Walubay) did not allow the use of their eftpos facility for purchases below \$10.

Intervention: The Council escalated the matter to Westpac since the respondent maintained a Westpac eftpos facility. Following discussions between the respondent and Westpac, the respondent removed the minimum spend requirement, benefiting numerous consumers moving forward.

Case Study 55: Arrears and Bailiff Fees

Complaint: The complainant had a motor vehicle loan from Merchant Finance but faced difficulties due to family issues, leading to arrears of \$1065.90. The respondent issued a demand notice, charged a \$50 bailiff fee, and pressured the complainant to pay it.

Intervention: The Council's intervention led to the respondent waiving the \$50 bailiff fee after the complainant had cleared her arrears.

Case Study 56: Unauthorized Deductions

Complaint: The complainant canceled a sofa set purchase on hire purchase from Subrails Furniture, but the respondent deducted \$712 from her salary account. They also planned to charge a \$35 documentation fee.

Intervention: The Council intervened, and the complainant received a refund of \$712 without any further deductions.

Case Study 57: Unauthorized Insurance Charge

Complaint: The complainant obtained a vehicle loan from Fiji Development Bank and renewed vehicle insurance with Fiji Care. The respondent debited \$2636.48 for premium payment to New India Assurance without authorization.

Intervention: After the Council's intervention, the respondent adjusted the complainant's account with a credit entry of \$2636.48.

Case Study 58: Unauthorized Deduction Fees

Complaint: The complainant transferred \$1000 from BSP to a New Zealand ANZ account, but the transaction was not successful. However, BSP deducted a fee of \$67.52, claiming it applied whether the transaction succeeded or not.

Intervention: Through the Council's intervention, the complainant was refunded the deducted fees.

Case Study 59: Delayed Share Transfer

Complaint: The complainant's brother nominated her as the next of kin for the transfer of shares from Service Workers Credit Union but faced delays.

Intervention: The Council's intervention led to the respondent transferring the shares to the complainant.

Case Study 60: Lay-Buy Agreement Refund

Complaint: The complainant entered into a lay-buy agreement with Tappoo City but canceled due to unforeseen circumstances and was denied a deposit refund.

Intervention: When the Council intervened, the complainant received a credit note of \$80 as a goodwill gesture, exceeding the \$70 deposit.

Case Study 61: Delayed Share Withdrawal

Complaint: The complainant requested a \$1000 share withdrawal from Fiji Public Service Credit Union in August 2022 but faced continuous delays.

Intervention: Through the Council's intervention, the complainant was promptly refunded without further delays.

Case Study 62: Overpayment Refund

Complaint: The complainant made a \$120 overpayment on her hire purchase account with Subrails Furniture Centre, but the respondent delayed the refund.

Intervention: The Council's assistance was sought by the complainant, resulting in the respondent promptly refunding the complainant.

Other Services

Case Study 63: Damaged TV Delivery

Complaint: The complainant engaged Fiji Airways to deliver his brand-new 58" Ultra HD Android TV from Australia to Fiji, but upon receiving the package, he discovered the TV was damaged.

Intervention: Despite the initial lack of response from the respondent, the Council intervened, leading to the complainant being compensated \$1000 AUD for the damaged TV.

Objective 2: Advise And Assist Consumers On Matters Affecting The Interests.

In line with our commitment to advise and assist consumers on matters affecting their interests, the Consumer Council of Fiji provided a total of 1582 advisories to consumers in FY2022-2023. These advisories were delivered through various modes to ensure that consumers across Fiji had access to valuable information and guidance.

The breakdown of advisories issued by our regional offices is as follows:

- Suva Office: Issued 1279 advisories
- Lautoka Office: Issued 192 advisories
- Labasa Office: Issued 111 advisories

These advisories covered a wide range of consumer-related topics and issues, providing consumers with the knowledge and support they needed to make informed decisions and protect their rights. We utilized multiple communication channels, including face-to-face consultations, social media platforms, mobile units, telephone services, our toll-free line 155, and email communication, to reach consumers where they are most comfortable and accessible.

The Council team worked tirelessly to respond to consumer inquiries, provide guidance on resolving disputes, offer advice on consumer rights and responsibilities, and educate consumers about the best practices in various consumer transactions.

Through these advisories, we aimed to empower consumers with the information they needed to make informed choices, avoid potential pitfalls, and exercise their consumer rights. We remain committed to assisting and advising consumers, ensuring they have the support and knowledge to navigate the marketplace effectively and with confidence.

Objective 3: Refer Cases That Come Under The Jurisdiction Of Other Consumer Protection Agencies And Other Authorities For Their Intervention.

In our staunch commitment to safeguarding consumer interests and maintaining the utmost levels of consumer protection, the Consumer Council of Fiji takes proactive steps to address and resolve consumer grievances. However, in our continuous efforts to safeguard consumers rights, we have encountered situations where unethical traders remain unresponsive to our efforts.

In these cases, where the nature of complaints or the specific jurisdiction falls outside our purview, we have taken the necessary step of referring such cases to other Consumer Protection Agencies (CPAs). These referrals are crucial to ensure that consumers' interests are protected and the issues raised in their complaints are addressed appropriately.

Additionally, the Consumer Council of Fiji recognizes that maintaining regular follow-ups with these CPAs is integral to the process. By doing so, we ensure that the referred complaints do not get lost in the system and that consumers continue to receive the necessary support and resolution for their issues. This dedication to maintaining oversight and coordination emphasizes our dedication to upholding consumer interests and ensuring that consumers receive the protection and redress they rightfully deserve.

By actively collaborating with CPAs, we strive to create an environment where unethical business practices are discouraged, and consumers can engage in transactions with confidence, knowing that their rights are well-protected. Our role extends beyond individual cases to drive lasting change in the marketplace, making it a safer and more consumer-friendly space for everyone.

Table XV : Summary of Complaints Referred

Authority	No. of complaints referred
Department of Transport - Ministry of Commerce, Trade, Tourism & Transport	1
Fiji Police Force	3
Fiji Police Force - Criminal Investigations Department	103
Fijian Competition and Consumer Commission	308
Fiji Revenue and Customs Services	1
Fiji Higher Education Commission	1
Labasa Town Council	2
Land Transport Authority	61
Lautoka City Council	7
Legal Aid	1
Legal Practitioners Unit	1
Ministry of Agriculture	1
Ministry of Health and Medical Services	17
Nadi Town Council	2
Reserve Bank of Fiji	1
Sigatoka Town Council	1
TOTAL	511

Objective 4: Support And Maintain Legal Proceedings Initiated By Consumers Where Necessary.

In our relentless pursuit of upholding consumer interests and ensuring the highest standards of consumer protection, the Consumer Council of Fiji actively engages in addressing consumer complaints. However, in our continuous efforts to safeguard consumers' rights, we have encountered situations where unethical traders remain unresponsive to our efforts.

In these cases, where the nature of complaints or the specific jurisdiction falls outside our purview, we have taken the necessary step of referring such cases to other Consumer Protection Agencies (CPAs). These referrals are crucial to ensure that consumers' interests are protected and the issues raised in their complaints are addressed appropriately.

Once a case is referred to a CPA, it becomes their responsibility to handle the case to the best of their ability, focusing on consumer protection and resolution. The ultimate goal is to achieve a fair and just outcome that safeguards the interests of consumers. This proactive approach demonstrates our unwavering commitment to holding unethical traders accountable for their actions and advocating for the welfare of consumers.

Additionally, the Consumer Council of Fiji recognizes that maintaining regular follow-ups with these CPAs is integral to the process. By doing so, we ensure that the referred complaints do not get lost in the system and that consumers continue to receive the necessary support and resolution for their issues. This dedication to maintaining oversight and coordination emphasizes our dedication to upholding consumer interests and ensuring that consumers receive the protection and redress they rightfully deserve.

By actively collaborating with CPAs, we strive to create an environment where unethical business practices are discouraged, and consumers can engage in transactions with confidence, knowing that their rights are well-protected. Our role extends beyond individual cases to drive lasting change in the marketplace, making it a safer and more consumer-friendly space for everyone.

Objective 5: Provide Debt management and Consumer Credit Advisory services.

The Council delivered a total of 152 advisories focusing on financial matters. The breakdown of these advisories is as follows:

- The Suva office actively provided 129 financial advisories, demonstrating their commitment to assisting consumers in the region.
- The Lautoka office contributed to this effort by issuing 15 financial advisories, offering essential guidance to consumers facing financial challenges.
- The Labasa office actively provided 8 advisories on financial matters, reflecting their dedication to supporting consumers in the region.

Furthermore, in response to the financial challenges faced by 41 consumers, the Council took proactive steps to assist them with account restructure or consolidation. This vital support was offered to help consumers effectively manage their repayments during times of financial hardship.

The combined estimated value of these cases underscores the significant impact of the division's work in providing invaluable financial guidance and support to consumers dealing with complex financial issues. Through this function, the Council also reached out to private organizations, government ministries and schools conduct awareness on financial products and services.

Objective 6: Manage the National Consumer Helpline.

The National Consumer Helpline (NCH) played a crucial role in assisting consumers throughout Fiji during the period from 1st August 2022 to 31st July 2023. Over this time frame, the helpline received a total of 3,071 calls, demonstrating a noticeable increase compared to the previous fiscal year, which recorded 2,474 calls.

Out of these 3,071 complaints received, the Council was able to provide essential advice and assistance to 1,881 consumers. This signifies the dedication and commitment of the Council to address the concerns and issues faced by consumers, helping them find resolutions and providing guidance to protect their interests effectively.

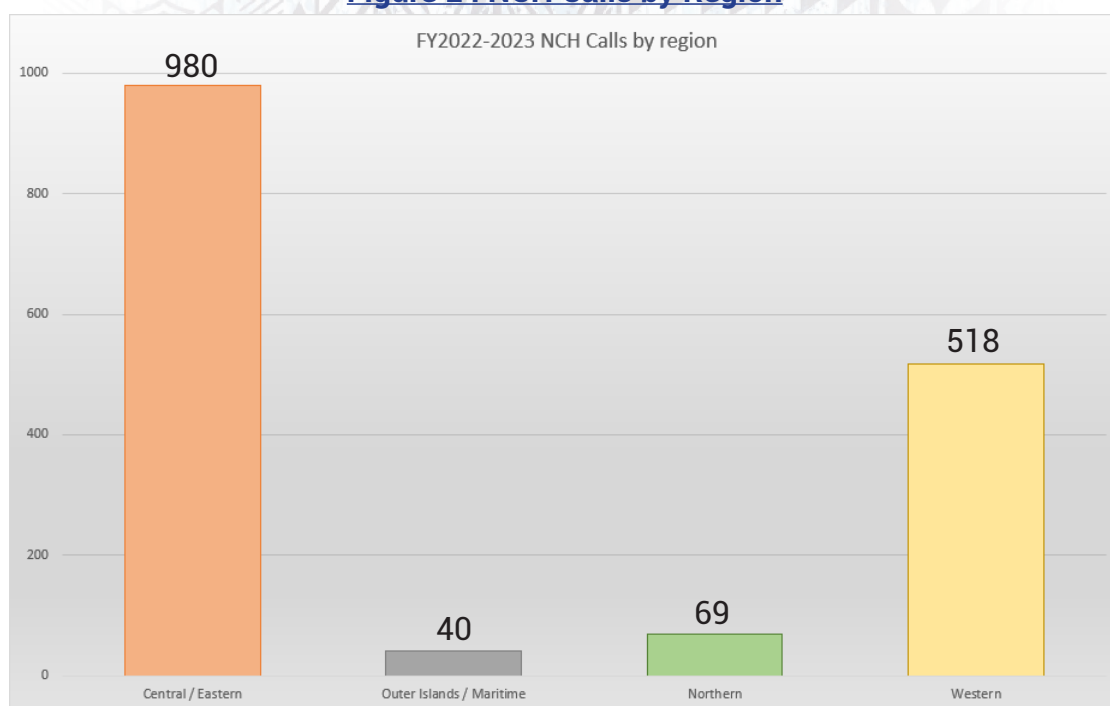
The increase in call volume reflects the growing demand for consumer protection services, and the Council's ability to assist and support consumers during this period is evident through the number of cases successfully addressed. The NCH remains a crucial resource for consumers seeking assistance and guidance, and the Council continues to uphold its mission of advocating for and protecting consumer rights across Fiji.

Table XVI : Summary of NCH Consumer Complaints from 1st August 2022 to 31st July 2023

National Consumer Helpline Statistics	Total
Number of total calls received	3071
Number of genuine calls received	2022
Follow up calls	870
Number of calls registered on the database	1881
Total number of received and registered complaints	1607
Complaints resolved	1250
Cases referred to other authorities	161
Case referred to SCT	28
Advice	273
Weak cases	85
Pending cases	94
Withdrawn cases	34

The NCH serves as a vital platform for addressing major consumer complaints and concerns. During the reporting period, the Council successfully resolved 1,250 complaints, reflecting the significant impact of this service.

Figure E : NCH Calls by Region



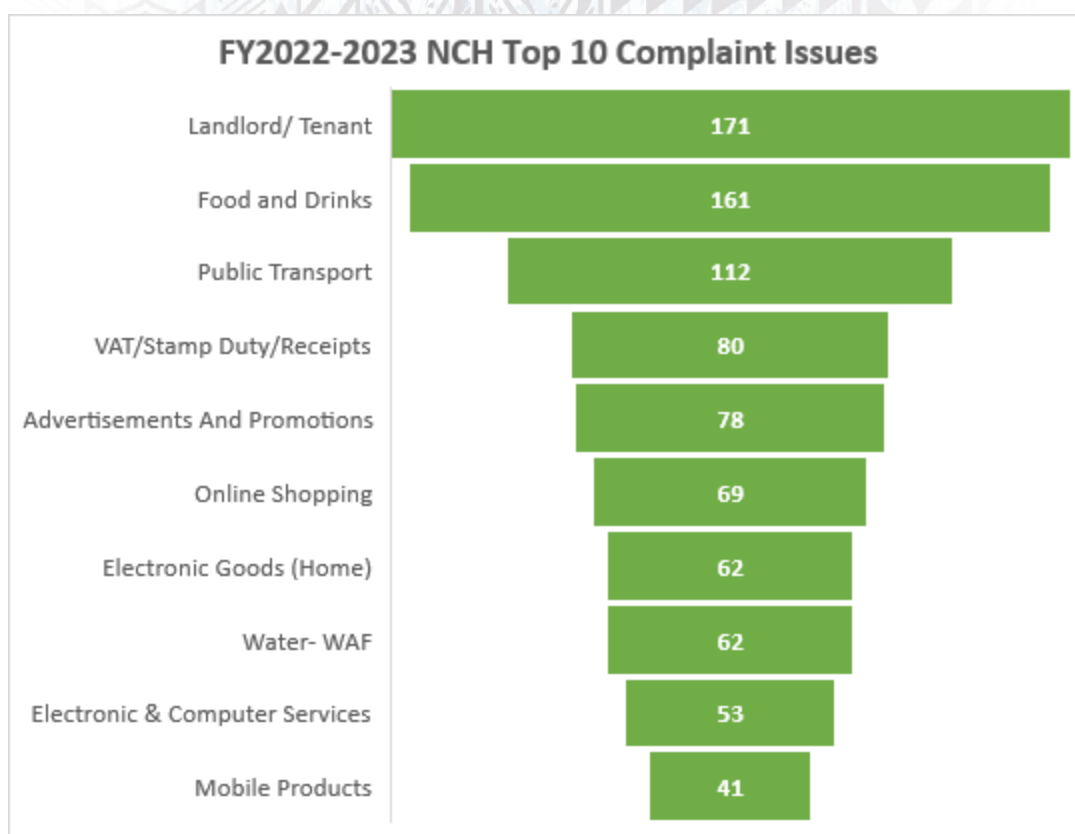
Through the National Consumer Helpline (NCH), the Council received a total of 1,607 consumer complaints, with the majority coming from the Central Division (980) followed by Western Division (518), the Northern Division (69), and the Outer Islands (40) so these figures highlight the widespread utilisation of the toll-free line by consumers across Fiji to lodge their grievances.

The breakdown of major complaints received through the NCH highlights the following key trends:

- **Landlord and Tenancy Issues:** The highest number of complaints lodged through this platform related to landlord and tenancy matters, accounting for approximately 19.23% of the total complaints. These cases involved disputes between landlords and tenants, issues related to lease agreements, property maintenance, and other tenancy-related concerns.
- **Food and Drinks-Related Complaints:** Food and beverage-related complaints ranked second, representing approximately 18.11% of the total complaints. These complaints encompassed concerns about food quality, safety, misrepresentation of products, or unsatisfactory dining experiences.
- **Public Transportation Issues:** Complaints related to public transportation accounted for around 12.59% of the total complaints. These cases typically involved problems with public transit services, such as transportation delays, safety issues, fare disputes, and quality of service.

The Council's ability to resolve a significant number of these complaints underscores its commitment to addressing consumer issues and ensuring that consumers interests are protected. These statistics provide valuable insights into the most prevalent consumer concerns, allowing the Council to focus its efforts on areas where consumers need the most support and advocacy.

Figure F : Top 10 recurring complaints recorded by NCH



Objective 7: Empower consumers to use NCH to lodge consumer complaints.

In line with our commitment to empower consumers and provide them with the support they need, the Consumer Council of Fiji implemented a proactive approach to raise awareness about the NCH and encourage consumers to lodge complaints. This approach included several effective initiatives:

1. Outreach Programs: The Council organized outreach programs to directly engage with consumers. These initiatives allowed us to connect with consumers on a personal level and educate them about the NCH. By sharing information about this vital resource, we empowered consumers to reach out when faced with consumer-related issues.
2. Utilizing Social Media: In the digital age, social media platforms play a crucial role in disseminating information. The Council harnessed the power of social media by sharing success stories related to NCH. These stories not only highlighted the positive outcomes of utilizing the helpline but also inspired other consumers to come forward and seek assistance.
3. Participation in Media Talkback Shows: Engaging with consumers through media talkback shows provided an excellent platform for consumers to voice their concerns. This interactive approach allowed consumers to share their experiences and grievances while also promoting the NCH as a valuable resource for addressing such issues.

By implementing these awareness-raising initiatives, the Council aimed to ensure that consumers were not only aware of the toll-free line (155) but also felt empowered and encouraged to use it. We believe that a well-informed and engaged consumer base is essential for protecting consumer rights and interests in Fiji.



**GOVERNANCE,
MANAGEMENT
AND FINANCE**

GOAL 4: Foster a High-Performance Organization.

Governance and Management

Corporate governance and management continue to be indispensable elements for Consumer Council of Fiji to ensure that we operate effectively, responsibly, and in the best interests of our stakeholders.

During the financial year 2022-2023, the Council reviewed and finalised its strategic plan. The five-year strategic plan 2023-2028 was launched on 15 March 2023 by Honourable Manoa Kamikamica, the Deputy Prime Minister and Minister for Trade, Cooperatives, SMEs and Communications.

The Council's Strategic Plan provides the framework for its achievements which are firmly integrated into the Annual work plan and the established Key Performance Indicators as outlined in the Service Level Agreement with the line Ministry.

Board of Directors

The Consumer Council of Fiji's Board consist of a Chairperson, a Vice Chairperson, and three board members who contribute their extensive industry expertise to fulfil their roles, ultimately benefiting the Council's staff and stakeholders. The Board fulfils its mandate both directly and by establishing various committees as needed. The specific roles and obligations of the Board are outlined in the Board Charter, which establishes the principals and protocols that guide the directors in offering leadership and guidance to the Council.

Specifically, the Board :

- Provides strategic direction to the Council;
- Provides governance and stewardship to the Council owing its loyalty first and foremost to the consumers;
- Provides leadership in terms of good corporate governance;
- Appoints and manages the performance of the Chief Executive Officer;
- 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 Meetings

As per the Consumer Council of Fiji Act 1976, the Board of Directors is obligated to convene a minimum of four meetings annually. In the fiscal year 2022-2023, the board successfully conducted four meetings, addressing a total of twenty-two board papers. Furthermore, a special board meeting was convened, providing an opportunity for the newly appointed Deputy Prime Minister and line minister, Hon. Manoa Kamikamica, to engage with the Board of Directors, Management, and Staff. This special meeting was instrumental in addressing any pertinent issues concerning the Council. In addition to regular meetings, the Board of Directors also distributed and sanctioned three supplementary board papers.

Policies and Plans

During the financial year 2022 -2023, the Board of Directors approved the following reviewed documents:

Service Agreement - The Service Agreement between the Council and the Ministry of Commerce, Trade, Tourism and Transport that outlined the Key Performance Indicators of the services provided to the consumers based on the allocated grant.

Annual Workplan - that was derived from the Strategic Plan and the Service Agreement. Concentrated on scheduled activities with established timelines for their accomplishment.

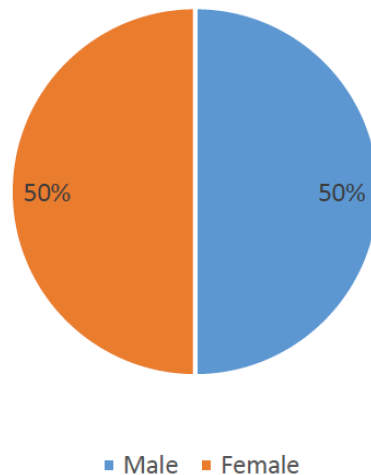
Our People

The Council places significant importance on its employees as a valuable asset and the cornerstone of the organization's success. Equally vital is the establishment of a diverse and inclusive work environment that fosters a sense of belonging among all employees. The Council consistently acknowledges, values, and encourages its staff to maintain their excellent performance.

As of July 31, 2023, the Council employed 28 permanent staff across its three offices located in Suva, Lautoka, and Labasa. During the fiscal year, there were 11 vacant positions, out of which, 9 were filled by the end of the financial year whilst 2 remained vacant. The Council successfully recruited 8 permanent staff, engaged 3 individuals on short-term contracts, and brought in 6 staff as graduate trainees. However, 6 staff members in permanent positions resigned during this period.

The breakdown of the Council staff by gender is as follows:

Staff Composition for FY 2022-2023



Staff Development - Training and Capacity Building

During the financial year 2022-2023, 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 XVII: Summary of training conducted

Summary of Training and Capacity Building Conducted	
Date	Refresher Training
03 August 2022	Vinash Singh attended training on Public Speaking Workshop for the next generation leaders conducted by Consumers International.
03 August 2022	Staff attended Fair Digital Finance Accelerator Training Programme conducted by Consumers International
20 to 24 March 2023	Vinash Singh, Jessica Lal and Jese Waqabitu attended the Training of Trainers program on "Money Minded Financial Literacy Training" facilitated by RBF in collaboration with the ANZ Bank and UNCDF.
26 April 2023	Vinash Singh, Varanise Vakula and Ranjaline Reddy attended the online Fair Digital Finance Accelerator Training Programme conducted by Consumers International.
07 May 2023	Shanil Singh, Varanise Vakula and Jese Waqabitu attended parametric insurance product training conducted by UNCDF.
15, 16 and 22 June 2023	Staff from the Suva Office attended the In-house OHS module 1 & 2 training conducted by the Ministry of Employment, Productivity and Industrial Relations.
Date	Information Session
28 November 2022	Ministry of Labour on Occupational Health & Safety on 28/11/2022.
28 November 2022	Fiji Cancer Society on Cancer and its causes on 28/11/2022.
27 February 2023	BSP Life Insurance conducted an awareness session on their insurance schemes on 27/02/2023
06 April 2023	Awareness program was conducted by Unit Trust of Fiji on Employment Investment Scheme and its benefits to the employees. A MOA was also signed between UTOF and the Council to empower the Council employees to save and invest for their future through the execution of the Employee Investment Scheme.
Date	In House presentations
05, 10 and 11 August	Report generation using the Complaints Management System
08 August 2022	Understanding the New Products for Parametric Insurance
06 April 2023	MoneyMinded Financial Literacy training.

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 2021-2022 was assessed and new performance appraisal for the financial year 2022-2023 were signed by the staff and the managers. Furthermore, a 360 degrees assessment was conducted by the Board HR Sub Committee

360 Degrees Performance Assessment

The Council's Board HR Subcommittee conducted a 360 degrees performance feedback. The purpose of this survey was to allow employees to gain a holistic insight into their performance based on diverse perspectives and concentrate on both their strengths and areas for development.

Staff and Management Meeting

Six staff briefings and weekly management meetings took place during the 2022-2023 financial year. These meetings fostered a spirit of collaboration amongst staff with an emphasis on enhancing inter divisional work relationship. The meetings conveyed the Board's and management's expectations whilst addressing pertinent issues as well. As the CEO continued to conduct one to one staff briefing to provide coaching and mentoring and understanding the needs of the employees.

Quality Management Team (QMT)

Regular Quality Management Team (QMT) session remains an integral part of the Council's organisational culture with the aim to enhance the overall quality of work output. Every team member had an equitable chance to present topics relevant to their daily tasks fostering collaborative brainstorming to explore ideas. These sessions encompassed briefings on updated policies and plans and review of the Standard Operating Procedures.

Finance

In the fiscal year 2022-2023, the Consumer Council established a Service Agreement with the Ministry of Commerce, Trade, Tourism and Transport. This agreement outlined the key result areas (KRAs) and specific objectives that needed to be achieved. To support the attainment of these objectives, the Council received a Government Grant amounting to \$1,305,000. This grant was divided into \$1,285,000 for operational needs and an additional \$20,000 earmarked for capital expenditures.

Council's IT, Registry and Database Services

The Council contracted Datec Fiji Ltd to handle its IT services. The Service Level Agreement was formalised on 1 August 2022 for a year effective from 11 October 2022 and expiring on 10 October 2023. Additionally, the Council extended the validity of its SSL Certificate (Email domain certificate) for a duration of three years until July 2026, renewed antivirus (Trend Micro) for one year, and secured Fortiwifi (Firewall) software for the Labasa Office for a year. Meanwhile, the firewall for the Suva and Lautoka offices remains valid until February 2024. The Council website, complaints management system and mobile app were fully functional and in use.

National Consumer Helpline

The contractual agreement between the National Consumer Helpline and the three Telcos – TFL, Vodafone and Digicel remains in effect for a duration of three years spanning from 01 August 2021 to 31 July 2024.

Office Equipment Upgrade

In order to minimise downtime and increase efficiency, the Council replaced 7 old computers with 7 new Laptops during the financial year. Datec Fiji Ltd was selected as the successful bidder for the procurement of these Laptops. They presented the most favorable overall package, encompassing both laptops and software solutions. The procurement of the laptops was successfully completed on 28 February 2023.

Corporate Social Responsibility

The Council participated in supporting Pinktober & Movember initiatives making generous contributions towards this worthy cause and the donations were presented to the Fiji Cancer Society.

Donor Funded Projects

The Council received donor funds amounting to FJD \$5,843.76 from the Green Action Fund (GAF) for a project titled "Ridge to Reef".

This year's GAW was celebrated by the Council through a series of advocacy activities focused primarily on promoting sustainable consumerism by creating awareness of the importance of sustainable development and sustainable patterns of consumption and production. The project titled "Ridge to Reef (R2R)" with the theme "Sharing Community", was a key pillar of the Council's activities, which strived to create awareness among consumers on how their individual actions on the ridge; through to the shorelines have an impact on reefs.

With Fiji also being surrounded by the sea, most communities and individuals resort to the marine environment for their food source and income. Currently with an elevated demand for food supply and significant increase in the cost of living, in order to put food on the table at times individuals can resort to unsustainable practices, hence harming the environment. Therefore, collective action to protect the environment can only be achieved when there is widespread individual awareness of the environmental consequences of consumption and production among consumers. The project saw a close collaboration with the Ministry of Forestry, the local nurseries, and village heads whom all came together and proposed amicable solutions – drawing upon traditional knowledge, which can be practiced and passed on to younger generations. The campaign also utilized other platforms such as social media, radio talkback shows, local dailies, and community visits to highlight the importance of sustainable production and share the key messages of the project.

Project Activities and People Reached

Table XVII : Mangrove planting to ensure the protection of the villages from sea-level rise.

Village	Activity
Qelekuro village	Target group was the villagers. <ul style="list-style-type: none"> - 1,215 seedlings planted - 9 female participants - 16 male participant
Nataleira village	Target group were the youths of the village <ul style="list-style-type: none"> - 1,755 seedlings planted - 12 male participants
Lawaki village	Target group was the village members. <ul style="list-style-type: none"> - 1,030 seedlings planted - 10 female participants - 9 male participants

Table XIX : Native trees & fruit tree planting to promote afforestation and food security

Village	Activity
Qelekuro village	Target group was the villagers. <ul style="list-style-type: none"> - 250 trees planted - 9 female participants - 16 male participant
Natadradave village	Target group was the villagers. <ul style="list-style-type: none"> - 250 trees planted - 11 female participants - 8 male participants
Lawaki village	Target group was the village members. <ul style="list-style-type: none"> - 10 female participants - 9 male participants

Community Awareness

Awareness sessions were conducted in the three target villages (Qelekuro, Natadradave, and Lawaki) in order to advocate how unsustainable consumption and production practices such as deforestation, and poor rubbish disposal harm the environment. The workshops were conducted on the following dates;

1. Qelekuro village – 5/10/22
2. Natadradave village – 6/10/22
3. Lawaki village – 11/10/22 and 18/10/22

A total number of 77 people participated in these workshops out of which 31 were men, 27 were women, and 19 were youths.

Talanoa Sessions

Talanoa (in local vernacular: informal dialogue) was also held after each community awareness listed above in order to hear from the elders, women, and youth in the community on their views relating to sustainable consumption and production and how they can act to make a difference as individuals and as a community.

A total number of 77 people participated in these workshops out of which 31 were men, 27 were women and 19 were youth.

Social Media Engagement

GAW campaign activities were also published on the Council's social media platforms to create awareness on the sustainable activities being carried out by the selected villages in efforts to change the mindset of the general consumer population in Fiji.

1. Results and Highlights

Main results

- **Reviving The Culture Of Sharing.** Through the different activities organized by the Council such as tree planting, mangrove planting, and community awareness and Talanoa sessions, it was witnessed that all the people in the village come together as a family and shared ideas, resources and time to work together for a common goal. There was also a keen interest by the youths of the villages, who took it upon themselves to assist the elders and input ideas that they saw could benefit their village.
- **Resilient Villages And Communities.** The project created awareness and educated villages on unsustainable cultivation practices such as deforestation and promoted reforestation. This occasioned in people being more conscious when clearing land – resulting in decreased erosion which will further lead to increased soil productivity and less use of chemical fertilizers. This was evident by the pledge of planting trees by the villages.
- **Healthier Food.** Agricultural research has proven that uncontrolled and unsustainable soil erosion leads to decreased soil fertility and productivity. As villages and communities have now become more aware of the impacts of deforestation and adopt alternative methods of cultivation, both soil fertility and productivity will improve – reducing the use of chemical fertilizers; making the food produced healthier and safer.

- **Food Security.** Through the provision of fruit trees, the Council encouraged the villages to also focus on food security. The importance of protecting our resources, particularly planting fruits for future consumption, brought together members of the villages who were eager to get their hands on fruits such as guavas, kumquat and sosape.
- **Protection Of Reefs And Marine Resources.** The impetus of the R2R advocacy project; created awareness amongst the villagers, particularly those that were located by the sea on how their individual actions on the ridge; through to the shorelines have an impact on reefs. Whilst the issue of unsustainable fishing practices is extreme and detrimental, we often forget about our actions on land (ridge) which ultimately impacts the coral reefs. Practices such as employing adhesive detergents/chemicals in washing, burning, and cutting down trees and improper disposal of consumer waste all contribute to the degradation of reefs. The Council hence, successfully planted 4000 mangrove seedlings for this sole purpose.
- **Reafforestation.** Through the GAW, 600 trees were successfully planted in the targeted villages
- **Encourage The Businesses Of Local Nurseries.** One of the positive highlights of the project was that the Council was able to engage with the local nurseries, which were owned by individuals and villages. This was a way to encourage small businesses, and the idea of having small village nurseries was also highlighted to the villages visited through the project who were intrigued by the idea of nursery business.

2. Publicity

The Council published an article in the local newspaper (Fiji Times) on Saturday 26th November in order to create awareness on Green Action Weeks and the work which the Council is conducting in this area. The estimated readers for this edition of the newspaper was 30000. Three radio talkback shows were also conducted along with awareness on social media.



**AUDITED
FINANCIAL
STATEMENTS**

OFFICE OF THE AUDITOR GENERAL

Promoting Public Sector Accountability and Sustainability through our Audits



Level 1, Modyl Plaza
Karsanji St. Vatuwaqa
P. O. Box 2214, Government Buildings
Suva. Fiii



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Website: www.oag.gov.fj



File: 1224/1

27 May 2024

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

Dear Mr. Gani

CONSUMER COUNCIL OF FIJI
AUDITED FINANCIAL STATEMENTS - 31 JULY 2023

The audited financial statements of the Consumer Council of Fiji for the year ended 31 July 2023 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

Finau Seru Nagera
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 2023

**CONSUMER COUNCIL OF FIJI
FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 JULY 2023**

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CONSUMER COUNCIL OF FIJI
STATEMENT BY DIRECTORS
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 JULY 2023

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


- (i) the accompanying statement of financial position of the Council is drawn up so as to give a true and fair view of the state of affairs of the Council as at 31 July 2023;
- (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 2023;
- (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 2023;
- (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 2023;
- (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) As the nation turned towards economic recovery, the Council continued to use cost effective measures and policies of conducting business. The impact on the amounts and estimates reported or used in the preparation of 2023 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 22 day of May 2024.



Ms. Seema Shandil
CHIEF EXECUTIVE OFFICER



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 2023

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 2023, 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 2023, 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.

Other Information

The Management of the Council are responsible for the Other Information. The Other Information comprises the Annual Report but does not include the financial statements and the auditor's report thereon.

My opinion on the financial statements does not cover the other information and I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial statements, my responsibility is to read the other information identified above and, in doing so, consider whether the other information is materially inconsistent with the financial statements or my knowledge obtained during the audit, or otherwise appears to be materially misstated. If, based upon the work I have performed, I conclude that there is material misstatement of this other information, I am required to report that fact. I have nothing to report in this regard.

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.

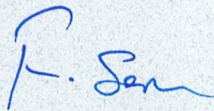
- Conclude on the appropriateness of the Management and Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Council's ability to continue as a going 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 my opinion, the financial statements have been prepared in accordance with the requirements of the Consumer Council Act 1976 in all material respects, and;

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



Finau Seru Nagera
AUDITOR-GENERAL



Suva, Fiji
27 May 2024

**CONSUMER COUNCIL OF FIJI
STATEMENT OF FINANCIAL POSITION
AS AT 31 JULY 2023**

	Notes	31 July 2023 (\$)	Restated* 31 July 2022 (\$)
Current Assets			
Cash and cash equivalents	2	215,568	123,090
Receivables	3	37,354	37,354
Prepayments		41,690	7,634
Vat Recievable		-	3,392
Total Current Assets		294,612	171,470
Non Current Assets			
Property, plant and equipment	4	231,319	286,514
Intangible Assets	4	104,549	119,990
Total Non Current Assets		335,868	406,504
TOTAL ASSETS		630,480	577,974
Current Liabilities			
Accounts payables		50,747	46,710
Accrued Liabilities		14,749	-
Provision for annual leave		24,004	26,420
Deferred grant	6	99,796	104,632
Vat Payable		18,533	-
Total Current Liabilities		207,829	177,762
Non Current Liabilities			
Unutilised Capital Govt Grant	7	107,826	-
Deferred grant	6	246,707	353,573
Total Non Current Liabilities		354,533	353,573
TOTAL LIABILITIES		562,362	531,335
NET ASSETS		68,118	46,639
TOTAL ACCUMULATED FUNDS		68,118	46,639

* Certain amounts shown here do not correspond to the 2022 financial statements and reflect adjustments made. Refer to Note 1 (n).

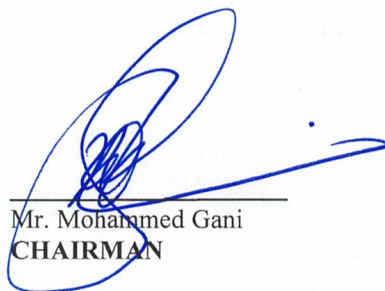
(The accompanying notes are to be read in conjunction with the Financial Statements)

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

Dated at Suva this 22 day of May 2024.



Ms. Seema Shandil
CHIEF EXECUTIVE OFFICER



Mr. Mohammed Gani
CHAIRMAN

**CONSUMER COUNCIL OF FIJI
INCOME STATEMENT (OPERATING GRANT)
FOR THE YEAR ENDED 31 JULY 2023**

	31 July 2023 (\$)	Restated* 31 July 2022 (\$)
Income		
Grant from Government of Fiji	1,249,452	1,076,288
Sundry income	2,798	2,322
Sponsorship	-	5,423
Amortization of Deferred Income	99,796	104,632
Total Income	1,352,046	1,188,665
Expenditure		
Advertising	2,543	2,821
Annual leave	24,004	26,420
Audit fees	13,646	3,011
Bank charges	1,736	1,592
Board allowances	34,000	31,307
Board expenses	1,239	390
Depreciation	99,796	104,630
Electricity and water	21,414	20,025
Entertainment	1,109	679
FNU levy	8,031	7,274
Insurance	8,027	7,807
IT support	5,709	3,260
Office expenses, stationery & publication	22,356	16,618
Research	74	64
Rent and rates	193,965	189,028
Repairs on office equipment, furniture & fittings	2,820	2,117
Annual Maintenance Fees	11,411	5,695
Running expenses - motor vehicles	13,560	15,494
Salaries, wages & related payments	772,112	705,792
FNPF expenses	52,895	40,576
Subscription	6,025	4,759
Sundries	493	1,456
Telephone & postage charges	17,804	18,532
Training expenses	2,385	-
Travelling expenses	3,100	2,053
World consumer rights day	9,892	8,008
National Consumer Helpline	1,017	-
Awareness, Campaigns & workshop	256	-
Total Expenditure	1,331,419	1,219,408
Net surplus for the year	20,627	(30,743)

* Certain amounts shown here do not correspond to the 2022 financial statements and reflect adjustments made. Refer to Note 1 (n).

(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 2023**

	Notes	31 July 2023 (\$)	31 July 2022 (\$)
Income			
Other Grant		-	3,000
Consumer International Grant		6,009	6,622
UNDP Grant		-	20,507
AFF Grant		-	16,190
Asian Vegetable Research & Fund	8	568	-
Utilization of Donor Funds AFF		6,730	-
Utilization of Donor Funds UNDP		30,661	-
Total Income		43,968	46,319
Expenditure			
Salaries (Local staff)		3,027	5,554
Local Travelling Expenses		2,761	7,458
Consumables		126	1,377
Publications		15,679	10,665
Costs of conferences		-	981
Other Grant Expenses		-	326
Workshop Expenses		11,732	9,461
Telephone Expenses		460	215
Meals / Accomodation		3,970	8,620
Community Engagement		707	540
Annual Fees		684	-
Bank Charges		121	172
Motor Vehicle Fuel Exp		3,281	-
Asian Vegetable Research Project Expense			
Human Resource Expense		568	-
Total Expenditure		43,116	45,369
Net surplus/(deficit) for the year		852	950
Amalgamated surplus/(deficit) for the year		21,479	(29,793)

(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 2023**

	Note	31 July 2023 (\$)	Restated* 31 July 2022 (\$)
Accumulated funds brought forward (Operating)	9	(8,004)	22,739
Net surplus for the year - Operating		20,627	(30,743)
		<u>12,623</u>	<u>(8,004)</u>
Accumulated funds brought forward (Donor Fund)		54,643	53,693
Net surplus for the year - Donor funds		852	950
		<u>55,495</u>	<u>54,643</u>
Total Accumulated Fund		<u><u>68,118</u></u>	<u><u>46,639</u></u>

* Certain amounts shown here do not correspond to the 2022 financial statements and reflect adjustments made. Refer to Note 1 (n).

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

**CONSUMER COUNCIL OF FIJI
STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 JULY 2023**

	Notes	31 July 2023 (\$)	31 July 2022 (\$)
Cash flows from Operating Activities			
Receipts from Government and Other Donors		1,395,530	1,179,035
Payments to suppliers and employees		(1,273,893)	(1,138,191)
Net cash provided by Operating Activities	5	<u>121,637</u>	<u>40,844</u>
Cash flows from Investing Activities			
Payment for property, plant and equipment		(29,159)	(48,411)
Net cash (used) in Investing Activities		<u>(29,159)</u>	<u>(48,411)</u>
Net increase in cash & cash Equivalents		92,478	(7,567)
Cash and cash equivalent at the beginning of the year		123,090	130,657
Cash and Cash Equivalent at the End of the Year	2	<u><u>215,568</u></u>	<u><u>123,090</u></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 2023

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).

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2023

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

(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.

(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) Deferred Revenue

Plant and Equipment acquired through donations are brought to account as assets. Such Donations are treated as deferred income which are brought to income over asset's estimated useful life.

(l) 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.

(m) 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.

(n) Correction of an error

The Council acquires Property, plant and equipment and Intangible assets via donor funds and government grants. Such grants and donations are treated as deferred income which are brought to income over the asset's estimated useful life or upon disposal of respective assets. In previous years, some grants and donor funds used to acquire these assets were not accounted for correctly.

In the current year, the Council has corrected the accounting of the deferred income and related income. The correction has been made retrospectively and details are disclosed in Note 9.

(o) Comparative Figures

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

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2023

Note 2: Cash and cash equivalents	31 July 2023	31 July 2022
	(\$)	(\$)
Cash on hand	600	600
Cash at bank: (Operating)	169,212	38,649
Cash at bank: (Donor funds)	28,984	67,008
Cash at bank: (EU Project)	16,772	16,833
	215,568	123,090
Note 3: Receivables	31 July 2023	31 July 2022
	(\$)	(\$)
<u>Refundable deposits:</u>		
Raza Properties	1,200	1,625
Shah Investment	1,000	575
Fijian Holdings Ltd	28,305	28,305
Energy Fiji Ltd - Lautoka/ Suva/ Labasa	3,801	3,801
TFL - Lautoka/ Suva / Labasa	1,048	1,048
ANZ - Visa Card Security Deposit	2,000	2,000
	37,354	37,354
Note 4: Property, Plant and Equipment	31 July 2023	31 July 2022
	(\$)	(\$)
Furniture & Fittings **		
Cost :		
<i>At 1 August</i>	420,342	420,070
Additions	2,983	272
At 31 July	423,325	420,342
Depreciation and Impairment		
<i>At 1 August</i>	204,003	158,104
Depreciation for the year	45,493	45,899
At 31 July	249,496	204,003
Net Book Value	173,829	216,339
Office Equipment **		
Cost :		
<i>At 1 August</i>	227,020	219,053
Additions	22,493	7,967
Disposals	(19,200)	-
At 31 July	230,313	227,020

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2023

Note 4: Property, Plant and Equipment (con't)	31 July 2023	31 July 2022
Office Equipment (con't)	(\$)	(\$)
Depreciation and Impairment		
<i>At 1 August</i>	200,994	184,055
Depreciation for the year	16,172	16,939
Disposals	(19,200)	-
At 31 July	<u>197,966</u>	<u>200,994</u>
Net Book Value	<u><u>32,347</u></u>	<u><u>26,026</u></u>
Motor Vehicle		
Cost :		
<i>At 1 August</i>	171,333	171,333
At 31 July	<u>171,333</u>	<u>171,333</u>
Depreciation and Impairment		
<i>At 1 August</i>	127,184	104,014
Depreciation for the year	19,006	23,170
At 31 July	<u>146,190</u>	<u>127,184</u>
Net Book Value	<u><u>25,143</u></u>	<u><u>44,149</u></u>
Total Net Book Value	<u><u>231,319</u></u>	<u><u>286,514</u></u>
Intangible Assets**	31 July	31 July
	2023	2022
Cost	(\$)	(\$)
<i>At 1 August</i>	168,034	127,862
Additions	3,683	40,172
Disposal	-	-
At 31 July	<u>171,717</u>	<u>168,034</u>
Depreciation and Impairment		
<i>At 1 August</i>	48,044	29,422
Amortisation	19,124	18,622
At 31 July	<u>67,168</u>	<u>48,044</u>
Net Book Value	<u><u>104,549</u></u>	<u><u>119,990</u></u>

**** Donated Assets**

The following assets were received by the Council through donation:

Asset	Value (\$)	Class of Asset
Samsung Fridge	1,742.00	Office Equipment
Samsung Microwave	430.00	Office Equipment

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2023

Note 4: Property, Plant and Equipment (con't)

**** Donated Assets (con't)**

3 Office Leather Chair	2,615.00	Furniture & Fittings
Computer Table Set	6,150.00	Furniture & Fittings
2 Bamboo Banners	606.00	Furniture & Fittings
Complaints Management System	76,224.00	Intangible Assets
2 Folding Tables	272.47	Furniture & Fittings
1 x Dell Laptop MCIM	2,200.92	Office Equipment
1 x Dell Laptop MADR	2,200.92	Office Equipment
1 x Canon Camera/32GB SD Card	3,144.95	Office Equipment
2 x MS Office 2021 MCIM	954.12	Intangible Assets
New Website	39,217.60	Intangible Assets
1 x Accer Projector & Screen	1,268.66	Office Equipment
2 x Lenovo Laptop	4,275.24	Office Equipment
3 x Samsung A3	1,786.24	Office Equipment
2 x MS Office 2021	818.35	Intangible Assets

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

	31 July	Restated*
	2023	31 July
	(\$)	2022
		(\$)
Net surplus for the year (Operating)	20,627	7,166
Net surplus for the year (Donor)	852	950
<i>Non Cash Adjustment:</i>		
Non cash contribution received	-	-
Depreciation	99,796	104,630
<i>(Increase)/Decrease in Current Assets</i>		
Increase in recievable	-	6,289
(Increase)/Decrease in prepayments	(34,056)	(1,846)
Decrease in VAT receivable	21,925	(2,080)
<i>Increase/(Decrease) Current Liabilities</i>		
Increase in accounts payables	18,786	10,872
Increase/(Decrease) in provision for annual leave	(2,416)	12,931
Increase in other liability	(3,878)	(98,068)
Net Cash provided by Operating Activities	121,636	40,844

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2023

Note 6: Deferred Grant	31 July	Restated*
	2023	31 July
	(\$)	2022
		(\$)
Opening Balance	458,206	518,364
Add PPE Additions	29,163	48,411
	<u>487,369</u>	<u>566,775</u>
Less		
Amortization of Deferred Revenue		
Intangible Assets	19,126	18,624
Office Equipment	16,172	16,939
Furniture & Fittings	45,492	45,899
Motor Vehicle	19,006	23,170
	<u>99,796</u>	<u>104,632</u>
Unutilised Donor Funds	-	51,707
Add Unutilised Donor Fund Grants (Asian Vegetable)	10,637	-
Less Utilised Donor Fund Grants	51,707	55,645
Closing Balance	<u><u>346,503</u></u>	<u><u>458,205</u></u>
Represented by:		
Current	99,796	104,632
Non Current	246,707	353,573
	<u><u>346,503</u></u>	<u><u>458,205</u></u>

Note 7: Unutilized Capital Government Grant	31 July	31 July
	2023	2022
	(\$)	(\$)
Opening balance	-	-
Grant Received	107,826	-
Grant Utilised	-	-
Closing Balance	<u><u>107,826</u></u>	<u><u>-</u></u>

The Council on 26/07/2023 received \$124,000 (VIP) as capital grant from the Government for the purchase of a new motor vehicle, upgrading the financial management system and new laptops.

Note 8: Donor grants:	31 July	31 July
	2023	2022
	(\$)	(\$)
Sponsorship - GAF Project 2	-	6,622
UN75 USP - Project Naisolesolevaki	-	3,000
UNDP Grant	-	20,507
AFF Grant	-	16,190
Asian Vegetable Research & Fund	568	-
	<u><u>568</u></u>	<u><u>46,319</u></u>

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2023

Note 9: Prior Period Adjustment

The effect of the restatement on the prior years financial statements is summarised below:

	Reported 2022 (\$)	Adjustment (\$)	Restated 2022 (\$)
Effect on Financial Position			
<i>Liabilities</i>			
Deferred Grant - non-current	330,689	22,884	353,573
Deferred Grant - current	103,323	1,309	104,632
Effect on Financial Performance			
Donation	39,218	(39,218)	-
Amortization of Deferred Income	103,323	1,309	104,632
Effect on Accumulated Funds			
Accumulated funds brought forward (Operating)	9,023	13,716	22,739
Net (deficit) for the year Operating	7,166	(37,909)	(30,743)

Note 10: 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. As at 31 July 2023 the Council is still not in a position to predict the decision of the authorities and any potential fines.

Note 11: 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 12: 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 31 July 2023:

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

CONSUMER COUNCIL OF FIJI
NOTES TO AND FORMING PART OF THE FINANCIAL STATEMENTS - (CONT'D)
FOR THE YEAR ENDED 31 JULY 2023

Note 12: Related Parties (con't)

(b) Transactions with Related Parties

Transactions with related parties during the year ended 31 July 2023 with approximate transaction value are summarized as follows:

	31 July 2023 (\$)	31 July 2022 (\$)
Board Allowance	34,000	31,307
Board Expenses	<u>1,239</u>	<u>390</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 2023 (\$)	31 July 2022 (\$)
Key management personnel expenses	<u>265,278</u>	<u>222,079</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.

Note 13: Events Subsequent to Balance Date

No matters or circumstances have arisen since the end of the financial year which would require adjustments to, or disclosure in the financial statements

Note 14: Council Details

(a) Registered Office and Located Place of Operation

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

(b) Staff Establishment

As at balance date, the Council employed a total of 29 (2022: 28) employees.

Note 15: Approval of Financial Statements

These financial statements were approved by the Council and authorised for issue on..... 22 May 2023

EVENT DIARY



MONTH - August 2022

EVENTS

- Vinod Patel Centerpoint workshop.
- Lecture visit to Corpus Cristi College.
- Mobile unit at Levuka Town Hall.

EVENT DIARY



MONTH - September 2022

EVENTS

- Sigatoka Town Council
(Food handlers' workshop at Sigatoka Town Council Chambers)
- Mobile unit at the USP Market Day, Laucala Campus.
- MOU signing with Nasinu and Nausori Town Council.
- Fiji One Breakfast Show.

EVENT DIARY



MONTH - October 2022

EVENTS

- World Food Day Panel Discussion at Holiday Inn, Suva.
- Fiji National University Open Day, Nasinu Campus.
- GAF Projects in Lawaki, Natadrade & Qelekuro village, Tailevu.

EVENT DIARY



MONTH - November 2022

EVENTS

- Mobile unit at Walesi carnival in Labasa & Suva.
- Antimicrobial Resistance Workshop at Holiday Inn.

EVENT DIARY



MONTH - December 2022

EVENTS

- Mobile Unit at RB South Point, calendar rollout.
 - Na Domomuni talk show on Fiji One.
- Workshop with International Needs Fiji, Suva.
 - Ahmadiya College, Nasinu Prize Giving.

EVENT DIARY



MONTH - January 2023

EVENTS

- Workshop with staff of Jasons Realtors.
- Deputy Prime Minister and Minister for Trade, Cooperatives, SMEs and Communications, the Honorable Manoa Kamikamica paid his first official visit to the Council.
- Aap ki Awaz talkback show

EVENT DIARY



MONTH - February 2023

EVENTS

- Financial Literacy Multisectoral Panel Discussion at Holiday Inn.
 - Mobile unit at Korovou town, Tailevu.
- Awareness drive with FHL, Merchant Finance & FijiTV.

EVENT DIARY



MONTH - March 2023

EVENTS

- World Consumer Rights Day 2023 celebrated at Suvavou house in Suva and Lovu HART in Lautoka.
 - Launch of Councils Strategic Plan 2023 – 2028
- Signing of MOU with Fijian Competition and Consumer Commission (FCCC)

EVENT DIARY



MONTH - April 2023

EVENTS

- National Economic Summit - Plenary Session 4
 - School visits with students of Rewa.
- Lecture visit with students of Vishan Infotech Lautoka.

EVENT DIARY



MONTH - May 2023

EVENTS

- MOU signing with Unit Trust of Fiji (UTOF).
- Divisional Workshop with Financial Service providers in Labasa.
- Awareness drive at the HART communities from Suva to Nasinu.

EVENT DIARY



MONTH - June 2023

EVENTS

- OHS training of Suva staff with the Ministry of Employment, Productivity & Industrial Relations.
- School visit to Savusavu Secondary School.

EVENT DIARY



MONTH - July 2023

EVENTS

- Workshop Maxval-U managers in the Suva branches.
 - Lecture visit with students of Pivot Point.
- Courtesy visit to the Head of Research at the Ministry of Agriculture along with Dikoda.

ANNEXURE 1: MINOR RESEARCH

Issues	
To conduct a bi-monthly price survey for the basket of goods (Aug, Oct, Dec, Feb, April, June).	To gauge the practices of pharmacies in Labasa regarding health screening services.
To conduct a bi-monthly price survey on imported fruits and vegetables among supermarkets (Aug, Oct, Dec, Feb, April, June).	To identify the quality of eyeglass frames and redress the optometrist provides for faulty glass frames.
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 compare the special prices pre-, during, and post-Christmas among supermarkets within Suva CBD.
To conduct regular checks to ensure that the service industry is providing the required customer services (Aug, Oct, Dec, Feb, April, June).	To ascertain whether banks apply interest on bad debts for personal loans.
To ascertain trading practices adopted by car painters and panel beaters in Labasa.	To investigate why there was a shortage of onions in the market.
To ascertain whether foreign labelled products without English translation are being retailed in the Fiji marketplace.	To monitor the price movement of food and drinks by the designated supermarket for social welfare recipients.
To obtain insights on (i) the options for these institutions provide to customers regarding the interest earned on term deposits, and (ii) the manner in which information is disseminated to customers on resident interest withholding tax.	To gauge whether restaurants retailing vegetarian dishes use separate utensils and equipment to cook/prepare respective meals.
To ascertain if the tailoring shops fully disclose their cancellation policy.	To ascertain whether supermarkets in the Western Division were retailing empty used/old cartons to pack customer groceries.
To find out the reason(s) pertaining to the non-disclosure of the date of minimum durability on D.Y.C vinegar sold in supermarkets.	To find out whether bread sold in supermarkets were of good quality for consumers.
To find out whether full disclosures of survey fees and the approximate time for completion of survey works is provided to consumers.	To scrutinize the terms and conditions and refund processes associated with M-PAiSA Mastercard.
To gather information on shopping vouchers offered for purchase, the monetary value, validity period, and the terms and conditions indicated on the vouchers.	To compare the sale prices of "Back-to-School" stationeries retailed in Lautoka before and after school resumes in 2023.

To gauge the importance of the Property Condition Report on residential rental property in Fiji's real estate business.	To compare the sale prices of "Back-to-School" stationeries retailed in Labasa before and after school resumes in 2023.
To ascertain the retail of methylated spirit to consumers.	To ascertain whether the quality of services provided by Fiji's health services was satisfactory.
To investigate QR scan machines installed by traders and the conditions/limitations imposed for consumers who wish to make purchases via QR scan.	To ascertain whether the people were served efficiently and in a timely manner.
To ascertain the trading practices adopted by footwear traders in Labasa.	To ascertain whether restaurants were compliant with the Food Safety Act 2003 and Food Safety Regulation 2009.
To ascertain whether the surveyed hotels and motels in Fiji were in good hygiene condition and compliant with the Public Health Act 1935.	To gauge the mobile internet connectivity in Labasa.
To ascertain the current driving school practices in Fiji.	To ascertain whether pharmacists were permitted to dispense substitute medications against the doctors' prescriptions.
To ascertain whether bank staff, particularly call center staff, customer service officers, and personal bankers, were disseminating correct information to customers.	To find out whether hair shampoo and conditioner products contain legible expiry dates.
To find out whether businesses/religious organizations were offering pre-used/donated coffin boxes for hire/sale and the prices of these hired /sale of pre-used/donated coffin boxes.	To ascertain the quality of service provided to consumers by selected private healthcare hospitals and medical centers in the Greater Suva Area.
To ascertain whether the traders were retailing price-controlled bread, and at their stipulated prices.	To compare the special prices Pre and Post Easter for each Supermarket in Lautoka City.
To ascertain whether the restaurants were compliant with the Food Safety Act 2003 and Food Safety Regulation 2009.	To compare the freight rates of shipping containers for the importation of goods between 2022 and 2023.
To carry out inspection and ascertain information in establishing the practices and conditions of the swimming pool.	To find out about the availability of kerosene in small stores and canteens and whether measuring equipment used for refilling kerosene have litre capacity marking.
To analyze whether there was currently a standard process in place between the banks and insurers to follow up on insurance renewal for customers who have obtained loan insurance.	To gauge whether customer services provided at the Dental Department of Labasa Divisional Hospital were efficient.
To ascertain if the pharmacies were stating the expiry dates on the labels for prescribed pre-packed medication, and if these pharmacies record these expiry dates of the original packaging manually or within their database.	To gauge trading practices of funeral service providers in Labasa.

To find out if frozen whole chicken weighs within the permitted deficiency of 5 percent (%) as per Regulations 42 and 43 of the National Trade and Measurement (Prepacked Articles) (Packaging) Regulations 1989, chicken has a permissible deficiency of 5 percent (%).	To compare the special prices and original prices before and after Easter in five major supermarkets in Labasa.
To ascertain whether the car dealers in Labasa who retail new vehicles have spare parts available.	To determine if supermarkets have any policy on shoplifting.
To ascertain whether the people were served efficiently and in a timely manner at the BDMO.	To find out about the trading practices of Labasa Optical Clinic.
To compare prices of items that were usually high in demand during Diwali. The comparison was made with 2021 and 2022 prices.	To find out if the pharmacies in Fiji were retailing Trillium Guaifenesin (TG) Syrup.
To ascertain whether banks were disseminating correct and accurate information regarding governments' first home ownership initiatives.	To determine the extent to which consumers were informed about the possibility of dancer substitutions by dance groups, consumer perceptions and satisfaction levels when alternative staff members perform instead of the advertised dancers and to explore the extent of redress offered to consumers who were dissatisfied with dancer substitutions along with associated cancellation policies.
To ascertain whether pharmacies were retailing properly labeled over the counter (OTC) medications to consumers.	To determine the process of obtaining a lease under TLTB as well the charges imposed by the TLTB for land transactions and other services and to determine whether there were any hidden or disclosed fees and how such fees are assessed.
To ascertain whether consumers are provided with the necessary information such as (scope of work document, service agreement, receipts, and payment method options (half deposit or full payment).	To explore the transfer fees levied by banks in Fiji, with a focus on their fee structure, the reasons behind levying fees on unsuccessful transactions, and the refund policies implemented by banks. By examining these aspects, we sought to enhance understanding and promote consumer awareness of the cost implications and policies associated with fund transfers in the Fijian banking sector.
To determine whether the pharmacies in Fiji were following the advice (for the blacklisted cough syrup) endowed by the World Health Organization and whether the products were safe to be retailed by pharmacies.	To examine the Visa Debit Card initiative implemented by various banks in Fiji, focusing on the policies associated with these cards, the international travel limits imposed, and the disclosure practices followed by the banks. By exploring these aspects, the research aimed to provide insights into the features and policies governing Visa Debit Cards in the Fijian banking sector.
To determine how bed bugs infestation for bedroom furniture in retail stores were controlled.	To examine the nature of registered and unregistered businesses, including their definitions, differences, advantages, disadvantages, and legal implications.

To understand the trading practices of car electricians in Labasa in terms of their redress policies and whether proper documents were being issued to consumers.	To assess the trading practices of towing companies in Labasa regarding documentation, practices, charges imposed, and types of services provided.
To gauge why Interlink Shipping Line Limited were not issuing carbon copies of tickets to consumers.	To determine if the victims or owners of the vehicles were called by police officers before towing the vehicles. The study also determined if the towing companies had any redress mechanisms.
To conduct comparative price analysis for certain items with the previous year and analyze the terms and conditions and redressal policies.	To ensure child's safety was paramount at Day Care Centers. The research also sought to identify the unmet needs for children which the day care center may have lacked.
To compare the special prices for pre-, during, and post-Christmas specials offered by supermarkets.	To gauge operations of bus companies, regarding display of operating schedules, provision of proper documentations to consumers who wished to travel, availability of proper transport for daily usage, overall hygiene of the buses, number of trips made for a route, proper storage, and display of notices on board all buses as well as the general maintenance of the buses.
To ascertain whether the traders that were retailing household and electronic goods the festive season had their prices and validity period disclosed on price tags. Further to this, the terms and conditions were also scrutinized to ensure that consumers were not being disadvantaged.	To explore EbayShop Online Recruitment platform in Fiji and its authenticity.
To ascertain whether the traders in Labasa were endowing refunds as redress to consumers (who raise grievances). Several traders had argued that they do not prefer endowing refunds as they encounter severe complications in record keeping and filing tax reports to FRCS.	To investigate the eligibility criteria for membership, disclosure policy, transparency and accountability mechanisms, redress mechanisms, and conditions for early termination of membership and withdrawal of shares for credit unions in Fiji.
To compare the prices of items advertised in the Christmas Special catalogues of retail outlets between the years 2019 to 2022.	To compare the special prices, number of items on special and number of items not available during the 2022 Christmas Festive Season at the five major supermarkets in Labasa
To compare the costs of some basic financial services amongst the competitors.	-

ANNEXURE 2: MAJOR RESEARCH

RESEARCH TOPIC	PAPER
Money lenders market in Fiji.	Money lenders market in Fiji.
Standards for Imported Furniture in Fiji.	Standards for Imported Furniture in Fiji.
Air Travel Refund Rights.	Air Travel Refund Rights.
Exploring the possibility of developing and implementing Case Trust in Fiji.	Exploring the possibility of developing and implementing Case Trust in Fiji.
Non-issuance of receipts in Fiji.	Non-issuance of receipts in Fiji.
TOTAL – 5 completed	

ANNEXURE 3: LIST OF SUBMISSIONS

TO	ABOUT
The Parliament Standing Committee on Foreign Affairs and Defence	Submission on the Convention on Cybercrime
Fijian Competition and Consumer Commission	Submission on the Review of Taxi Fares
Ministry of Health and Medical Services	Submission on Johnson & Johnson Baby Powder
Fijian Competition and Consumer Commission.	Control of Maritime Shipping Services, Freight Rates and Passenger Fares) Order 2016.
Fiji Higher Education Commission.	Stakeholder Consultations – Review of the Higher Education Legislation.
Fijian Competition and Consumer Commission.	Postal Tariff for Domestic Services for Post Fiji Pte Limited.
Fiji Hotel and Tourism Association.	Submission on Hotels and Motels.
Ministry of Health and Medical Services	Submission on Non-Fluoridated Toothpaste.
Fijian Competition and Consumer Commission.	Submission for the Fiji Competition and Consumer Commission (Control of Fares and Charges for Public Service Vehicles) Order 2020.
Ministry of Public Works, Communication, Transport, and Meteorological Services.	Submission on E-ticketing.
Ministry of Women, Children, and Poverty Alleviation.	Social Welfare Submission.
Fijian Competition and Consumer Commission.	Submission on the Interim Authorization on Price for Fiji Sugar Corporation Bulk Pack Sugar and 'Sugars of Fiji' Products in Fiji.

Fijian Competition and Consumer Commission.	Submission on the Final Authorization for Prices for Broadband Capacity Services Carried over Backhaul Fiber Network between nominated network nodes operated by Telecom Fiji Pte Limited (TFL) within Fiji.
Ministry of Health and Medical Services.	Submission on Public Pharmacies.
Office of the Solicitor General.	Submission on Draft Media Bills.
Ministry of Finance, Strategic Planning, National Planning and Development.	Submission on 2023 National Economic Summit.
Ministry of Justice.	Submission on Birth, Death, and Marriage Offices.
Fiscal Review Committee.	Submission on the Council's recommendations on Fiji's Government's tax and fiscal policies.
Fijian Competition and Consumer Commission.	Submission for the Counter Inflation Act (Price Control) Motor Vehicle Parts and Accessories No. 8 1996.
Fijian Competition and Consumer Commission.	Submission for the Counter Inflation Act (Price Control) Agricultural Pesticides and Fertilizer No. 6 1996.
Fijian Competition and Consumer Commission.	Submission for the Counter Inflation Act (Price Control) Stationery and Textbook No. 24 1993.
Fijian Competition and Consumer Commission.	Submission on Rent Increase Restriction on Residential and Ground Rent Order 2021.
Ministry of Finance, Strategic Planning, and National Development and Statistics.	National Budget Submission 2023-2024.
Ministry of Trade, Cooperatives, Small and Medium Enterprises and Communications and Reserve Bank of Fiji.	E-wallet/ Mobile Money Submission.
The Office of the Attorney General.	Review of Legal Practitioners Act 2009.
TOTAL – 25 completed	

ANNEXURE 4: SUMMARY OF TRADER & SERVICE PROVIDER VISITS

Location	No. of Trader Visits	No. of Service Provider Visits	Total
Suva	571	241	812
Lautoka	291	245	536
Labasa	135	73	208
TOTAL	997	559	1556

ANNEXURE 5: ADVERTISEMENT MONITORING

Business Name, Address	Problems Encountered	Responses (if any)
Shop N Save Supermarket Nabua (x35), MaxVal-u Nakasi (x3), Hansons Supermarket (x18), True Mart (x35), Stop N Shop Supermarket (x45), Shop N Save Supermarket Nasinu (x28), MaxVal-u Supermarket Lami (x6), Mobil Service Station Flagstaff (x1), Total Energies Service Station Suva (x1), Total Energies Service Station Walu Bay (x1), Mobil Service Station Walu Bay (x10), Mobil Service Station Jerusalem Road (x4), Pacific Energy Service Station Ratu Mara Road (x1), Mobil Service Station Mead Road (x1), Prouds (x4), Central Finance (x1), Shopwell Supermarket, Labasa (x4), True Mart Navua (27), Five Square Nokonoko (34), Makanjee Store (1), Bhanabhai Store (1), Paddy's the Discount Store (2), ANZ Bank, Rajendra Foodtown Supermarket (x121), Gokals Fiji (x1), Home & Living Vinod Patel, Tailevu (x12), Shop N Save Supermarket, Navua (x18), XL Sports (x4), Techhub.fj (x1), Valuefone (x1), Cost U Less (x1), Shringar, K&B Homebased New & 2 nd Hand Items (x1), Shop N Save Supermarket, Labasa (x1), Painapiu Thrifts (x1), White Diamond Supermarket, Lautoka (x4), Vitogo Dairy, Lautoka (x1), Ramesh Investment Warehouse, Lautoka (x1), Summer Trading Pte Company Limited, Lautoka (x2) and Roshni's Quick Stop Shop, Lautoka (x1), Shop N Save Supermarket, Labasa (x1), FMF Foods Limited (x5), Autocare Fiji Limited (x1), Burger King Fiji (x1), Fiji Association of Sports and National Olympic Committee (x1), MH Homemaker (x1), Oceania Gas (x1), Rooster Poultry Limited (x1), Pure Produce (x1), Indulge Fiji (x1), New World Supermarket, Lautoka (x1), Total Service Station, Vitogo Parade Lautoka (x2), Shop N Save Supermarket, Sigatoka (x1), Roshni's Quick Stop Shop, Lautoka (x1), Tappoos Restaurant, Nadi Airport (x1), Bondwell Fiji, Suva (4), Ram's Fashion & Variety Store, Korovou (16), Pak N Save Restaurant (1), Jack's Little India (1), Comfort Home Distribution Pte Limited (2), 786 Supermarket, Suva (1), G M R Muhammad & Sons PTE Ltd, Nakasi (50), Gokals, Suva (71) True Mart, Navua (31), New World Supermarket, Lautoka (1), MaxVal-u Supermarket, Labasa (6), and Shop N Save Supermarket, Labasa (16).	<p>Incomplete or hidden information:</p> <p>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.</p>	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.

<p>MaxVal-u Nakasi (x2), Vinod Patel & Company Limited (x1), New World IGA Supermarket (x2), Prouds (x3), Shriji Store (x2), MaxVal-u Supermarket (x2),</p> <p>RB Patel Supermarket (x2), New World Supermarket (x1), MaxVal-u Supermarket Nakasi (3), MaxVal-u Supermarket Nausori (5), Food City (1), MHCC (4) and MaxVal-u Supermarket Navua (2), MaxVal-u Nakasi (x2), Vinod Patel & Company Limited (x1), New World IGA Supermarket (x2) and Prouds (x3), Vodafone Fiji, Westpac Banking Corporation, Shop N Save Supermarket (x9), Hot Bread Kitchen (1), Home Finance Company Bank (x2), MaxVal-u Supermarket, Labasa (x11),</p> <p>RB Patel Supermarket, Labasa (x8), New World Supermarket, Labasa (x1), New World Supermarket, Savusavu (x1), Shop N Save Supermarket, Labasa (x9), CJS Supermarket (x3), R B Patel Supermarket (3), New World IGA Supermarket (5), MHCC Supermarket (1), Max Val-u Supermarket (1), Extra Supermarket (1), R.B Patel Supermarket (1), Jacks Little India (x1), MaxVal-u Supermarket Labasa (x7), Shop N Save Supermarket (x3), New World IGA (x8), MHCC (x5), R.B Patel Supermarket (x6), Sports World (x1), Nasinu Town Council (x1), Digicel Fiji (x1), CJS Supermarket (x1), West Tigers Fast Food, Lautoka (x1), Shop N Save Supermarket (x4), Kundan Singh Supermarket, Tamavua (x1), Nayans Supermarket, Khalsa Road (x1), Rao's Liquor & Groceries Minimart, Nadi (x1), Pakplus Packaging, Namaka (x1), MaxVal-u/MH Superfresh Supermarket (x2), Rajendra Prasad Foodtown Supermarket (x2), RBPatel Supermarket (x2), New World Supermarket (x1), White Diamond Supermarket, Labasa (x4), New World Supermarket, Ba (x1), Shop N Save Supermarket, Labasa (x1), MaxVal-u Supermarket, Labasa (x1), and Fiji Tattslotto (x1).</p>	<p>Incorrect Pricing:</p> <p>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.</p>	<p>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.</p>
<p>Superdrug Pharmacy, FMF Foods Limited (x2), Guruji Tribes Herbal Ayurvedic Massage Centre (x1), and Ram's Fashion & Variety Store, Korovou (15).</p>	<p>False claim: These businesses made claims about the advertised products and services which were false, and/or misleading (no research supporting the claim).</p>	<p>The businesses amended the advertisements by removing false, misleading claims.</p>

Shuzen Gift Collection, Kong Kit Baking World, Dunamis Fashion, Rama's Tailors & Video Library, Nausori, the cherryberrysshopfj, thriftbootique21, Keziahjewelsfiji, Elim Mini Mart, Suva (x1), Narayan Sami Store, Lautoka (x1), Value City, Suva (x1), Loot Mart, Suva (x1), Tom's World, Suva (x1), Blue Ocean Marine Pte Ltd, Suva (x1), Kids Land, Suva (x1), Jewellery Culture (x1), Zevar Fiji (x1), C J S Supermarket, Nabua (1), Delta Supercheap Moto Spare Ltd, Korovou (1), Roopesh Gift Shop, Korovou (2), and Narayan Sami Store, Lautoka (x1).	Exclusionary clauses: These businesses displayed advertisements in-store and on social media that were inclusive of exclusionary clauses which read: "norefunds/returns exchange".	The advertisements were amended, and the exclusionary clauses were removed.
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A total of **849** misleading advertisements (including **21** exclusionary clauses) were found during 1 August 2022 – 31 July 2023.

ANNEXURE 6: KEY ENGAGEMENTS

Date	Officer(s)	Topic/Issues	Meeting with
BOARDS AND COMMITTEES - 23			
13/09	Seema Shandil	Fiji Medicinal Products Board (FMPB) Meeting	FMPB members
20/09	Seema Shandil	Fiji Medicinal Products Board (FMPB) Meeting	FMPB members
06/09	Jessica Lal and Asheefa Aiyub	Steering Committee Meeting of Land Transport Authority	Committee members
21/09	Seema Shandil	YES Selection Panel Meeting	Panel members
06/10	Seema Shandil	Consumer Protection and Financial Capability Working group induction	Working Group members
19/10	Jessica Lal	Consumer Protection and Financial Capability (CPFC) Working Group Meeting	CPFC Working Group members (Representatives from Reserve Bank of Fiji, Fiji National Provident Fund, Fiji Development Bank, Bank South Pacific, Home Finance Corporation, United Nations Capital Development Fund, and Pacific Conference of Churches)
12/10	Seema Shandil	Fiji Medicinal Products Board meeting on review of the draft Medicines Regulation	FMPB members
27/10	Lusia Rabaka	National Antimicrobial Resistance Committee (NARC) Meeting	NARC members

27/10	Lusia Rabaka	National Codex Committee (NCC) Meeting	NCC members
24/11	Asheefa Aiyub and Lusia Rabaka	Discussion on the preparation progress of the North America and the Southwest Pacific (NASWP) Regional meeting	National Codex Committee (NCC) Members
20/12	Asheefa Aiyub	Discussion on the outcomes from the Council's multi-sectoral panel discussion workshop in addressing public health threat due to antimicrobial resistance.	National Antimicrobial Resistance Committee (NARC) members
10/01	Lusia Rabaka	Discussion on the committee plans for the Fiji National One Health Symposium	National Antimicrobial Resistance Committee (NARC) members
13/01	Asheefa Aiyub	Discussion on the committee plans for the Fiji National One Health Symposium	National Antimicrobial Resistance Committee (NARC) members
14/02	Seema Shandil	Fiji Medicinal Products Board (FMPB) Meeting	FMPB members
09/03	Seema Shandil	Trade Standards Advisory Council (TSAC) Meeting	TSAC members
04/04	Jessica Lal	Consumer Protection & Financial Capability Working Group (CPFCWG) meeting on Consumer Protection & Financial Capability Policy	CPFCWG members
28/04	Seema Shandil and Asheefa Aiyub	National Steering Committee Meeting on World Food Safety Day Celebration 2023 - Designing the Five-Day Program for World Food Safety Day	Steering Committee members
04/05	Seema Shandil and Asheefa Aiyub	World Food Safety Day Celebration Stakeholder meeting	Ministry of Health and Medical Services and other stakeholders
18/05	Asheefa Aiyub	World Food Safety Day Celebration Stakeholder meeting	Ministry of Health and Medical Services and other stakeholders
01/06	Asheefa Aiyub and Lusia Rabaka	Attended the National Antimicrobial Resistance Committee Meeting via a webinar	NARC members
16/06	Seema Shandil	Attended the Trade Standard Advisory Committee (TSAC) Meeting	TSAC members

26/06	Seema Shandil	Attended the Young Entrepreneurs Scheme (YES) Panel Meeting	YES members
28/07	Seema Shandil	Attended the Trade Standard Advisory Committee (TSAC) Meeting	TSAC members
TRADER & SERVICE PROVIDER ENGAGEMENTS - 44			
05/08	Lusia Rabaka and Shovneel Ram.	Discussion on complaints received at the Council within Nasinu area and how both Councils can work hand in hand to address the food hygiene issues	Sonam Sandhya, Neha Kumar and Varshika Kumar – Assistant Health and Community Engagement Officers, Nausori Town Council Aralia Tina – Senior Assistant Health Inspector, Food Unit Ministry of Health and Medical Services
22/08	Asheefa Aiyub and Shovneel Ram.	Discussion on the methods used in lab testing for kidney and standard of reporting	Keshvi Sukul – Director, HealthPlus Diagnostics Pte Ltd
24/08	Asheefa Aiyub, Lusia Rabaka and Rabia Ali.	Discussion on the complaints received and issues found during the Council's regular market surveillance with regard to Flour Mills of Fiji (FMF) products	Evelyn Mala- Quality Assurance Supervisor Biscuit, Anish Deo – Factory Manager Biscuit, Priya Prasad – Quality Assurance Officer and Jimi Taniela – Group Operations Manager, Flour Mills of Fiji
15/09	Seema Shandil, Vinash Singh, Jessical Lal, Asheefa Aiyub, and Ranjaline Reddy	Discussion about the M-PAiSA Master Card	Shalendra Prasad – Head of E-commerce, Vodafone Fiji
21/09	Seema Shandil, Asheefa Aiyub and Rabia Ali	Discussion on the sale of cracked and dirty shell eggs as pet food and the circumstances in which it is being sold	Abdul Shameer- Business Development Manager and Shivanjali Sami- Business Development Manager
22/09	Nanise Veikoso Gurmeet Kaur	Discussion on the terms and conditions on QR scan code payments	Vinal Sharma – Director, Shop Well Supermarket, Labasa
28/09	Seema Shandil, Asheefa Aiyub and Shovneel Ram	Discussion on their product U.S Cola (misleading product labelling), and other pertinent issues found during the Council's regular market surveillance	Kunaseelan Sabaratnam – Director, Karishma Kabhyab – Assistant General Manager, and Neeraj Prasad – Purchasing Manager, Carpenters Fiji Limited
08/11	Asheefa Aiyub and Shovneel Ram	Discussion on the complaints received against Punjas Fiji Limited	Ronil Prasad – Consumer Insights Manager, Punjas Fiji Limited.
09/11	Atish Nand	Discussion on bed bug fumigation chemicals	Shalvin Kumar – Branch Manager, Flick Hygiene, Lautoka

09/11	Atish Nand	Discussion on the infestation of bed bugs on furniture and its control measures	David Alefaio – Administration Officer, Rentokil Initial, Lautoka
14/11	Atish Nand and Senivesi Lutu	Discussion on non-issuance of receipts, overcharging, and not following scheduled route timetable	Siteri – Branch Manager, Classic Bus Limited, Nadi.
22/11	Seema Shandil, Asheefa Aiyub and Dilasha Kumar	Discussion on the complaints received at the Council against Central Finance Limited	Praveen Chand – Managing Director, Central Finance Limited, and Shivani Dutt – Attorney, Jiten Reddy Lawyers.
15/12	Atish Nand	Discussion on the complaints received against the supermarket bakery	Mohammed Shaeem – Branch Manager, New World Supermarket Lautoka.
15/12	Seema Shandil, Jessica Lal and Asheefa Aiyub	Discussion on the general complaints received against the bank and future collaboration	Thierry Charras-Gilloty – Chief Executive Officer, Bred Bank (Fiji)
09/01	Seema Shandil, Asheefa Aiyub and Rabia Ali	Discussion on the nature and statistics of complaints received at the Council and proposal to conduct a Trader Awareness Session with Hot Bread Kitchen in conjunction with Fijian Competition and Consumer Commission	Sainiana Radrodro – General Manager Legal and Saimoni Seniqori – Paralegal, Hot Bread Kitchen
13/01	Jessica Lal, Lusua Rabaka and Shovneel Ram	Discussion on complaints lodged against Interlink Shipping Line Limited	Richard Lal – Operations Manager and Radhika Singh – Accounts Manager
31/01	Asheefa Aiyub and Shovneel Ram	Discussion on non-compliance found during the Council's surveillance and complaints received at the Council against Pacific Energy	Jone Waqasokolala – Manager Customer Service, Dorine Singh – HSSE & Compliance Manager and Romika Prerana – Environment Officer, Pacific Energy
06/02	Seema Shandil, Asheefa Aiyub, Lusua Rabaka and Shovneel Ram	Discussion on the Council's surveillance findings and pending complaints lodged against MaxVal-u, MHCC, MH Superfresh, and MH Homemaker outlets	Kunaseelan Sabaratnam – Director Retail and Marketing, Carpenters Fiji Limited

14/02	Lusia Rabaka and Shovneel Ram	Discussion on the standard procedures by the banks on prioritizing service to the elderly, expectant mothers, and mothers accompanied by younger children	Vijay Narayan – Nausori Branch Manager, Bank of Baroda
14/02	Lusia Rabaka and Shovneel Ram	Discussion on the standard procedures by banks on prioritizing service to the elderly, expectant mothers, and mothers accompanied by younger children	Katrina Lal – Nausori Branch Manager, Bank of South Pacific
16/02	Seema Shandil, Asheefa Aiyub, Lusia Rabaka and Shovneel Ram	Discussion on the Council's surveillance findings at Nausori Meats Company Pte Limited	Mohammed Abdul – Director, Nausori Meats Company Pte Limited
16/02	Lusia Rabaka and Shovneel Ram	Discussion on the standard procedures by banks on prioritizing service to the elderly, expectant mothers, and mothers accompanied by younger children	Mereani Peters – Assistant Branch Manager (Thompson Street), Bank of South Pacific
16/02	Lusia Rabaka and Shovneel Ram	Discussion on the standard procedures by banks on prioritizing service to the elderly, expectant mothers, and mothers accompanied by younger children	Martine Anthony – Suva Branch Manager, Westpac Fiji
21/02	Atish Nand	Discussion on the hygienic conditions of the supermarket	Mohammed Talib – Lautoka Branch Manager, CJ Patel (Pacific) Pte Limited
01/03	Seema Shandil, Jessica Lal, Vinash Singh and Lusia Rabaka.	Discussion on the customer service rendered by Bank South Pacific's (BSP) branches, particularly on its queue management system	Ravindra Singh – General Manager Retail, Rajeshwar Singh – General Manager Corporate Services/Chief Financial Officer, and Salome Levula – Public Relations and Communications Officer, BSP Fiji
06/04	Nitansha Narayan and Shovneel Ram	Discussion on the complaints received at the Council	Ronil Prasad – Regional Manager and Akata Kumar – Assistant Retail Manager, Vision Investments Limited
13/04	Atish Nand	Discussion on meat display and hygiene conditions in supermarket	Ronil Prakash – Branch Manager, Rajendra Prasad Foodtown Supermarket, Ba
25/04	Nitansha Narayan and Shovneel Ram	Discussion on the complaints received at the Council	Jai Shree – Area Supervisor, Central and Litia – Branch Manager, McDonalds Fiji

11/05	Asheefa Aiyub, Lusia Rabaka and Shovneel Ram	Discussion on the usage of EFTPOS machines in Pacific Energy Service Stations and other related issues	Jone Waqasokolala – Manager Compliance and Julien Leraille – Chief Financial Control Officer, Pacific Energy Southwest Pacific Pte Ltd
19/05	Atish Nand	Discussion on hygienic conditions in Supermarkets	Navin Kumar - Branch Manager, Rajendra Prasad Foodtown Supermarket, Lautoka
30/05	Seema Shandil, Asheefa Aiyub and Nitansha Narayan	Discussion of the complaints lodged against Sangeeta Devi/Maharaj's with her Legal Counsel (supposedly)	Siddartha – Sangeeta's Assistant, Vola Fa, Clerk – MIQ Lawyers
09/06	Seema Shandil, Asheefa Aiyub, Lusia Rabaka, and Shovneel Ram	Discussion on the advertisements published by the company and the Council's monitoring of the same	Danish Kumar – Operations Manager, Ronil Prakash – Ba Branch Manager, and Shivil Chand – Nausori Branch Manager, Rajendra's Foodtown Supermarket
13/06	Seema Shandil, Asheefa Aiyub, Lusia Rabaka, and Shovneel Ram	Discussion on the complaints received and the Council's market surveillance findings, and a way forward to rectify these issues	Damon Gregg – Operations Manager, McDonald's Fiji
13/06	Seema Shandil, Asheefa Aiyub, Lusia Rabaka, and Shovneel Ram	Discussion on the complaints received and the Council's market surveillance findings, and a way forward to rectify these issues	Akash Narsey – General Manager and Kavinesh Reddy – Operations Manager, Burger King Fiji
19/06	Seema Shandil, Jessica Lal and Lusia Rabaka.	Discussion on the pending complaints lodged against the company and their stance on these matters.	Gulendra Singh – Head Customer Care and Ravneet Prabhu – Head Home Entertainment, Digicel Fiji.
19/06	Seema Shandil, Asheefa Aiyub and Lusia Rabaka	Discussion on the testing of products and other pertinent details, including a letter of agreement between the organizations	Dr Vincent Lal – Laboratory Manager, University of the South Pacific
20/06	Seema Shandil, Asheefa Aiyub and Lusia Rabaka	Discussion on the concerns raised by consumers regarding the poor customer service endowed by Fiji Tattslotto, particularly on the process payments of winning prizes to participants	Lusiana Tamarisi – Senior Manager and Shonal Gounder – Manager for MH Superfresh Lotto, Fiji Tattslotto
20/06	Seema Shandil and Vinash Singh	Launch of Kilikali Recycling Awareness Program	Pacific Recycling Foundation and other invited stakeholders

21/06	Asheefa Aiyub and Lusia Rabaka	Discussion on the advertisements published by the company and the Council's monitoring of the same	Maria Kumar – Marketing Manager and Priya Prasad – Quality Assurance Manager, FMF Foods Limited
27/06	Jessica Lal and Nitansha Narayan	Discussion on the outstanding construction works as well as the inordinate delays made by Melbourne Works in respect to the complaints received at the Council	Manoj Parekh – Director and Amitesh – Foreman, Melbourne Works
18/07	Asheefa Aiyub, Jese Waqabitu	Discussion pertaining to the misleading advertisements that were being displayed by Vinod Patel	Heena Buksh- Associate Group Compliance, Latileta Qoro- General Manager ESG and Vriyashna Kumar- Intern Group Compliance
19/07	Seema Shandil, Jessica Lal and Vinash Singh	Discussion on complaints against HFC on the Council's Consumer Forum and way forward in addressing consumer complaints	Mr Rakesh Ram- Chief Executive Officer, Home Finance Company Limited (HFC), Mr Tony Ram- Head of Retail and Grace Baleinakorodawa- Customer Advocate
20/07	Atish Nand	Discussion on issues identified with Hire Purchase customers and the introduction of an Admin fee which was 1.5% of the amount financed and an increase in the documentation fee from \$15.00 to \$25.00	Ms. Geeta Prakash, Branch Manager, Courts Fiji Ltd, Lautoka
25/07	Seema Shandil and Ziyad Parvez	Discussion on the customer service concerns raised by consumers and complaints received against Westpac through the Consumer Forum	Pricilla Rohit- Retail Area Manager East, - Olive Whippy - Head of Property, Security & Corporate Services – Westpac Banking Corporation

ENGAGEMENT WITH REGULATORS & ENFORCES - 28

22/08	Jessica Lal.	Discussion on complaints received at the Council and how both organizations can work in collaboration with to make services more streamlined and authentic for surveyors	Shenal Prasad and Artika Devi - Economic Policy Officers, MCTTT
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25/08	Seema Shandil and Asheefa Aiyub.	Discussion on the issues faced by consumers via complaints or grievances received at the Council with regard to Fiji's telecommunication sector	Telecommunication Authority of Fiji
19/09	Seema Shandil, Asheefa Aiyub and Lusia Rabaka.	Discussion on the complaints received within Nasinu-Nausori boundaries and future collaborations with the municipal councils for ease of the Council's market surveillance and complaint investigations. The signing of the Memorandum of Understanding (MoU) between the Councils was also discussed	Anurashika Bari – Chief Executive Officer, Nasinu and Nausori Town Councils, Nehoray Azan – Senior Health Inspector, Nausori Town Council, and Losalini Baikeirewa – Senior Health Inspector, Nasinu Town Council
23/09	Seema Shandil and Ranjaline Reddy.	Discuss supermarket hygiene issues & how the Council can work together with Savusavu Town Council	Sima Dutt- Chief Executive Officer, Savusavu Town Council
28/09	Asheefa Aiyub and Shovneel Ram	Discussion on the retail of poor-quality eggs (cracked and dirty-shelled) as pest food, U.S Cola (misleading product label), sweetened condensed cream (ingredient breakdown), coffee labelling (foreign labelling), and other pertinent issues	Vimal Deo – Chief Health Inspector, Ministry of Health and Medical Services Sanjeet Prasad – Senior Health Inspector, Ministry of Health and Medical Services Sanjeshni Devi – Senior Assistant Health Inspector, Ministry of Health Inspector
12/10	Seema Shandil, Jessica Lal, Lusia Rabaka and Shovneel Ram.	Discussion on the Council's investigations via complaints and market surveillance with regard to food hygiene, restaurants, supermarkets, and hotel industry	Wally Atalifo – Senior Health Inspector, Suva City Council
21/10	Jessica Lal and Vinash Singh	Discussion on M-PAiSA scams and other pertinent issues raised by the Council to both Vodafone Fiji and Criminal Investigation Department (CID)	Sergeant Akuila Maki; Sergeant Pauliasi and Sergeant Sivorosi Vasu – Criminal Investigation Department
08/11	Atish Nand	Discussion on Court matters against MaxVal-u Supermarket, Lautoka	Shailendra Singh – Senior Health Inspector, Lautoka City Council

17/11	Seema Shandil, Asheefa Aiyub and Jessica Lal.	Discussion on Fiji's driving schools and other land transport-related issues	Asish Prasad – President, Fiji Driving School Association, and Apisalome Waqainavunivalu – Road Safety Officer, Land Transport Authority
17/11	Seema Shandil, Asheefa Aiyub and Jessica Lal	Discussion with Criminal Investigations Department in addressing complaints and future collaborations with the Council	Reshmi Dutt – Acting Manager Fraud, and Rupeni Taoka – Assistant Superintendent of Police (ASP), Criminal Investigations Department
21/11	Seema Shandil, Asheefa Aiyub and Lusia Rabaka	Discussion on the issues pertaining to Fiji's hotel industry	Jacinta Lal – Director for Tourism, Ministry of Commerce, Trade, Tourism and Transport
29/11	Seema Shandil and Asheefa Aiyub	Discussion on the servicing and importation of vehicles into Fiji and future collaborations with the Council	Razik Khan – Acting Mechanical Engineer, Land Transport Authority, and Aaron Treadaway – Consultant, Japan Export Vehicle Inspection Centre Company Limited (JEVIC)
12/01	Seema Shandil and Jessica Lal	Discussion on the updates of cases referred to the Criminal Investigations Department and how the Council can work collaboratively with the department	Loraini Seru – Director, Criminal Investigations Department
25/01	Atish Nand	Discussion on joint inspection conducted at Shop N Save Supermarket and MaxVal-u Supermarket in Lautoka	Shalend Singh – Senior Health Inspector, Lautoka City Council
26/01	Jessica Lal and Shovneel Ram	Discussion of Surveyors and Land Valuers and complaints receive at the Council against them	Ema Natadra – Manager Central Easter Region and Ravi Singh – Land Use Planner, iTaukei Land Trust Board
14/02	Lusia Rabaka and Shovneel Ram	Discussion on the Council's surveillance findings and complaint received against Nausori Meats Co. Pte Ltd	Anurashika Bari – Chief Executive Officer and Azan Nehorey – Senior Health Officer, Nausori Town Council
02/03	Jessica Lal and Lusia Rabaka.	Discussion on the formation of Fiji's advisory committee that oversees compliance of all food establishments	Shagufa Farhat – Competition Officer, Fijian Competition and Consumer Commission (FCCC)
13/03	Asheefa Aiyub	Discussion on the formation of Fiji's advisory committee that oversees compliance of all food establishments	SherylN Hassan – Senior Policy Officer, Fiji Revenue and Customs Service (FRCS)

16/03	Seema Shandil, Jessica Lal and Lusua Rabaka.	Discussion on the formation of Fiji's advisory committee that oversees compliance of all food establishments	Vimal Deo – Chief Health Inspector and Sanjeet Prasad – Head of Food Unit, Ministry of Health and Medical Services
27/03	Jessica Lal, Kavitesh Pal and Shovneel Ram	Discussion on grievances raised at the Council against surveyors and ways the Council can assist consumers in obtaining redress	Asakaia Tabua – Surveyor General, Ministry of Land and Mineral Resources
03/04	Asheefa Aiyub and Shovneel Ram	Discussion on the ongoing issues in supermarket and way forward in solving the matter	Sharol Kant – Manager Operations and Losalini Baikereira – Senior Health Inspector, Nasinu Town Council
18/05	Asheefa Aiyub and Shovneel Ram	Discussion on customer service and other related issues with Suva City Council	Dinesh Singh – Director Town Planning – Suva City Council, Filipo Tawake – Senior Town Planning Officer – Suva City Council
18/05	Asheefa Aiyub and Shovneel Ram	Discussion on Suva City exorbitant car park rates	Aaron Philips – Director Services, - Saverio Ieli - Acting Administration Officer
09/06	Seema Shandil, Jessica Lal and Asheefa Aiyub.	Discussion on collaboration with the Council in resolving complaints against online and other traders.	Juki Chew – Acting Commissioner of Police, Sakeo Raikaci – Assistant Commissioner, and Loraine Seru – Director Criminal Investigation Department (CID), Fiji Police Force.
21/06	Atish Nand and James Vakacabeqoli	Discussion on the complaints and Council's findings relating to the towing service in Lautoka	Rajnesh Prakash – Lautoka Traffic Inspector, Fiji Police Force
07/07	Seema Shandil and Jessica Lal	Discussion on complaints received on M-PAiSA services and recurring complaints that include OTP scams	Hon. Manoa Kamikamica-Minster for Trade, Co-operatives, Small and Medium Enterprise and Communications
28/07	Jessica Lal and Vinash Singh	Discussion held on the challenges faced by the police in addressing complaints flagged by the Council	Reshmi Dass- Head of Economic Crime Unit at CID

28/07	Seema Shandil, Jessica Lal, Asheefa Aiyub	Meeting with FCCC to discuss implications of the new VAT implementations and how the two organisations can work together in conducting market surveillances for monitoring of prices and addressing complaints	Joel Abraham- Chief Executive Officer, Isimeli Vulagi- Acting Manager Enforcement and Muneshwar Naicker- Senior Rents Officer
STAKEHOLDER CONSULTATIONS AND FORUMS - 30			
05/08	Jessica Lal.	Ministry of Education Heritage and Arts National Consultation on United Nations Secretary General's "Transforming Education Summit"	Invited stakeholders.
30/09	Seema Shandil and Jessica Lal.	Discussion on complaints received against Goundar Shipping Limited on freight charges	Ministry of Commerce, Trade, Tourism and Transport and invited stakeholders
04/10	Seema Shandil	Curriculum Advisory Committee Meeting	Invited Stakeholders
21/10	Seema Shandil, Asheefa Aiyub, Jessica Lal and Vinash Singh	Stakeholder meeting on the development of a new National Cyber Security Strategy for Fiji	Invited stakeholders
17/11	Seema Shandil, Asheefa Aiyub and Jessica Lal	Consultation with stakeholders on the Council's Strategic Plan 2023-2028 was conducted.	Reshmi Dutt – Acting Manager Fraud, and Rupeni Taoka – Assistant Superintendent of Police (ASP), Criminal Investigations Department.
23/11	Seema Shandil and Asheefa Aiyub	Discussion on a national database containing information on Fiji's imported medicinal drugs (human, animal, and plants)	National Antimicrobial Resistance Committee (NARC) and other invited stakeholders
24/11	Asheefa Aiyub and Jessica Lal	Consultation with stakeholders on the Council's Strategic Plan 2023-2028 was conducted	Caroline Pickering – Director Manager Financial Institutions, and Esther Sue – Manager Intelligence, Financial Intelligence Unit, Reserve Bank of Fiji
25/11	Asheefa Aiyub and Jessica Lal	Consultation with stakeholders on the Council's Strategic Plan 2023-2028 was conducted	Amele Waqairawai – Legal Officer, and Sharol Kant – Manager Operations, Nasinu Town Council

29/11	Asheefa Aiyub and Jessica Lal	Consultation with stakeholders on the Council's Strategic Plan 2023-2028 was conducted	Vinitesh Kumar – General Manager People, Culture & Corporate Services (GMC), Christina Choy – Manager Legal Risk Management & Governance, and Riaz Hussain – Manager Information, Communication and Technology (ICT), Fijian Competition and Consumer Commission
08-09 /12	Asheefa Aiyub and Lusia Rabaka	Invitation to the Regional Blueprint Development Workshop for Plastic Waste Free Islands – Fiji, Vanuatu, and Samoa	The International Union for the Conservation of Nature (IUCN) and invited stakeholders
18/01	Vinash Singh	Technical Advisory Group meeting for proposed nutrition research	UNICEF, DIKODA, Ministry of Health and Medical Service and invited stakeholders
26/01	Lusia Rabaka	Invitation to National Antimicrobial Resistance Committee's (NARC) Technical Working Groups (TWGs) Workshop	National Antimicrobial Resistance Committee (NARC) and invited stakeholders
26-27 /01	Asheefa Aiyub	Invitation to the joint workshop organized by the University of the South Pacific (USP) and FRIEND Fiji for Global Community and Health Stakeholder meeting on food security	Invited stakeholders
06/03	Seema Shandil, Vinash Singh and Lusia Rabaka	Health Promoting School Workshop, with the theme titled "Nurturing Resilient and Healthy Future Generations"	World Health Organization (WHO), Ministry of Health and Medical Services, Ministry of Education, and invited stakeholders
07-08 /03	Lusia Rabaka	Health Promoting School Workshop, with the theme titled "Nurturing Resilient and Healthy Future Generations"	World Health Organization (WHO), Ministry of Health and Medical Services, Ministry of Education, and invited stakeholders
23/03	Seema Shandil and Asheefa Aiyub	Stakeholder consultation on the Media Industry Development Act 2010	Invited stakeholders
24/03	Seema Shandil and Asheefa Aiyub	Stakeholder consultation on Fiji's Higher Education Legislation	Invited stakeholders
30/03	Seema Shandil and Vinash Singh	Roundtable discussion on Fiji's Economic Review submission and circular economy	The University of Fiji and invited stakeholders

20-21 /04	Seema Shandil	National Economic Summit	Invited stakeholders
24/04	Seema Shandil, Jessica Lal and Asheefa Aiyub	Consultation on Personal Bankruptcy Act.	Antonio Preciosa Menezes – Senior Financial Sector Specialist, Sameer Chand – Operations Officer, International Financial Corporation, Joseph Spooner – Associate Professor, London School of Economic and Political Science Law School, and Harry Lawless – Extended Term Consultant, World Bank Organization
03/05	Jessica Lal and Jese Waqabitu	Consultation on Policy for Protection and Fair Treatment of Financial Consumers	Akeneta Voniyauyau - Manager Price Control and Monitoring, Fijian Competition and Consumer Commission, Swastika Singh – Senior Analyst, Ruci Mataitogo – Senior Analyst and Wati Seeto – Manager Financial Inclusion and Market Conduct, Reserve Bank of Fiji
26/05	Jessica Lal and Vinash Singh	Consultation on First-Home Ownership Initiative Programme organized by the Ministry of Housing and Community Development	Ministry of Housing and Community Development and invited stakeholders
30- 31/05	Ziyad Parvez	Localizing the Sustainable Development Goals for Suva City: Voluntary Local Review (VLR)	Suva City Council, Monash University Melbourne, UN Economic and Social Commission for Asia and the Pacific (ESCAP) and other stakeholders.
19/06	Jessica Lal and Vinash Singh	Attended the Multistakeholder Dialogue on the Fijian Economy organized by Dialogue Fiji	Other invited stakeholders
26/06	Kiribati Parliamentary Select Committee	Meeting with Kiribati Parliamentary Select Committee on Dietary Requirement Inputs, food safety and consumer-related legislations and regulations to reinforce compliance with food safety in Kiribati	Seema Shandi, Jessica Lal, Vinash Singh and Asheefa Aiyub
05/07	Ziyad Parvez	Dialogue Fiji held a post budget discussion forum with Key industry stakeholders to discuss their thoughts on the 2023/2024 National Budget	Other Invited Stakeholders

07/07	Seema Shandil	Share insights and to foster meaningful discussions on matters pertaining to Fiji's fiscal framework and explore potential improvements to the budgetary process	Ms. Albana Vuji, Fiscal Expert, Albania
25/07	Seema Shandil and Jessica Lal	Invitation to attend WAF Water Sector Customer Forum 2023 to discuss the challenges faced by WAF and discuss strategies on the way forward for consumers	Other invited stakeholders
26/07	Vinash Singh, Ziyad Parvez	Citizen food Forums - selection of focal point of citizen food forums	Shalendra Prasad, Head of Research, Ministry of Agriculture and Viol, Researcher, Dikoda
27/07	Asheefa Aiyub	Invitation to attend Fiji Cancer Society's Strategic Plan	Other Invited Stakeholders
OTHER ENGAGEMENTS - 70			
01/08	Vinash Singh, Swashna Chand, Jese Waqabitu and Rabia Ali.	PICAP New Products Training	UNDP and invited stakeholders
16/08	Seema Shandil.	Part of Selection Panel for MCTTT vacancy	Other Panel members
19/08	Kavitesh Pal and Ranjaline Reddy.	Invitation by PWC on Fiji Remuneration Survey Presentation	Invited stakeholders
25/08	Seema Shandil, Jessica Lal and Lusie Rabaka.	Launch of My Guide to Voting (MG2V) Booklet	Invited stakeholders
25/8	Jessica Lal.	Attended the launch of the Education Sector Plan Development Programme	Invited stakeholders
25/08	Seema Shandil, Vinash Singh and Swashna Chand Shanil Singh.	Attended the launch of New Parametric Microinsurance Products for Fiji	UNDP with other Advocacy and Distribution Partners
13/09	Seema Shandil and Vinash Singh,	Discussion on possible areas of future collaboration on consumer health areas.	Ferdinand Strobel – Consultant, UNDP
14/09	Seema Shandil	Women in Business- Appreciate Cocktail	Invited stakeholders
15/09	Vinash Singh, Shanil Singh and Swashna Chand	Discussion on possible collaboration in GAF project	Jeshly Ram – Frontline Research Monitoring Officer, Social Empowerment and Education Program
21/09	Seema Shandil	Women in Business Networking and Knowledge Sharing Breakfast	Invited stakeholders

22/09	Jessica Lal	Celebration of International Women in Business Day	Invited stakeholders
16/09	Seema Shandil and Vinash Singh	Infrastructure Standards Event by Outsource Fiji	Invited stakeholders
13/09	Jessica Lal and Vinash Singh	Discussion about the Social Education Empowerment Programme (SEEP) on how collaborations can be made between both organisations to assist consumers in creating awareness	Invited stakeholders
20/09	Seema Shandil and Vinash Singh	Discussion on World Food Day celebrations	Joann Young – FAO Assistant representative and Itziar Gonzalez, Policy Officer, Food Agriculture Organization (FAO)
27/09	Seema Shandil and Vinash Singh	Mid Term Review of PICAP project	Bhavana Srivastava – Director and Garima – Research Associate, FinValue
05/10	Lusia Rabaka and Swashna Chand	Discussion on World Antimicrobial Awareness Week (WAAW)	Reenal Chand – Senior Pharmacy Officer, Fiji Pharmaceutical & Biomedical Board
05/10	Seema Shandil and Vinash Singh	Discussion on the logistics in preparation for World Food Day celebrated at Holiday Inn, Suva on 20.10.22	Joann Young – FAO Assistant representative and Itziar Gonzalez, Policy Officer, Food Agriculture Organization (FAO)
11/10	Seema Shandil, Jessica Lal, Vinash Singh, Kavitesh Pal	PAC submission on the Council's 2019-2020 audit report	Public Accounts Committee members
14/10	Jessica Lal	Attended World Standards Day via Zoom webinar organized by Standards Australia, with the theme "Shared Vision for a Better World". The session highlighted how International Organisation for Standardization (ISO) and International Electrotechnical Commission (IEC) respond to Climate Change and other emerging issues in the world of Standards	Invited stakeholders
27/10	Vinash Singh	Information session on the 27 th Conference of Parties	Ministry of Economy and invited guests

28/10	Seema Shandil	Invitation by Tertiary Scholarships & Loans Service (TSLs) on the opening of its Headquarters and launch of its ICT services	Invited Stakeholders
29/10	Seema Shandil	Invitation as a judge for the Diwali 2022 Dhoom competition organised by FBC.	Invited guests
02/11	Seema Shandil, Asheefa Aiyub and Vinash Singh	Discussion on the MoU between the Council and Asia-Pacific Applied Economic Association (APAEA), and possible areas of future collaboration in research and policy	Professor Paresh Narayan – President, Asia-Pacific Applied Economic Association (APAEA), and Rex Horoi – Inaugural Climate Change Envoy, Monash University
03/11	Vinash Singh	Discussion on Antimicrobial Resistance (AMR) SPC-funded project	Dr Sala Saketa – Senior Epidemiologist, SPC
04/11	Asheefa Aiyub, Shovneel Ram and Rabia Ali.	Discussion on the Council's surveys on food prices and other food-related matters	Sophie Goudet – Managing Director, Dikoda
04/11	Seema Shandil	Attended a dinner reception by United Nations Resident Coordinators of Fiji, Micronesia, and Samoa Multi-country Offices	UN and invited guests
04/11	Seema Shandil and Vinash Singh	Discussion on the approval process of temporary teaching license for Council staff	Sangeeta Singh – Chief Executive Officer, Fiji Teachers Registration Association (FTRA)
11/11	Seema Shandil and Vinash Singh	Discussion on financial consumer protection and sustainability in Fiji	Christine Hougaard – Technical Director, and Morongwa Marutha – Research Intern, Cenfri
14/11	Seema Shandil and Vinash Singh	Discussion on possible collaboration with Dikoda on a project being funded by International Vegetable Centre	Sophie Goudet – Managing Director, Dikoda
15/11	Seema Shandil	Discussion on the financial consumer protection and sustainability in Fiji	Christine Hougaard – Technical Director, Cenfri
17/11	Seema Shandil and Asheefa Aiyub	Demonstration of the Land Transport Authority's (LTA) App	Arvind Maharaj – Chief Executive Officer, Tebara Transport Limited, Julia Hollnagel – Senior Officer, Global Green Growth Institute, and Menka Goundar – Senior Program Manager, Fiji Women's Fund

18/11	Asheefa Aiyub and Lusia Rabaka	Attended the launch of the World Antimicrobial Awareness Week (WAAW)	National Antimicrobial Resistance Committee (NARC) members and invited stakeholders
21/11	Seema Shandil, Asheefa Aiyub and Rabia Ali	Discussion on the issues pertaining to the survey conducted on the services provided by the Births, Deaths & Marriages Registry	Neel Singh – Registrar and Makereta Sotutu – Deputy Registrar, Births, Deaths & Marriages Registry
24/11	Seema Shandil	Part of the Interview Selection Panel with the Ministry of Commerce, Trade, Tourism, and Transport (MCTTT)	Other invited interview panelists.
01/12	Seema Shandil and Vinash Singh	Signing of the Memorandum of Understanding (MoU) with the Fiji Institute of Accountants (FIA) and Asia Pacific Applied Economics Association (APAEA)	Invited stakeholders
02/12	Seema Shandil, Vinash Singh and Lusia Rabaka	Invitation to the Reserve Bank of Fiji (RBF)/Asia Pacific Applied Economics Association (APEA) Researchers Symposium	Invited stakeholders
15/12	Seema Shandil and Kavitesh Pal	Discussion on the submission of the Council's 2021-2022 financials and the plans to outsource the audit with an increased fee	Abele Saunivalu – Auditor, General Administration and Social Services Sector – Financial Audit Group, Office of the Auditor General
04/01	Seema Shandil, Asheefa Aiyub, Jessica Lal and Vinash Singh	Meeting with the Honorable Manoa Seru Kamikamica to discuss the Council's role, key focus areas, functions, and the most received nature of complaints registered at the Council	Honorable Manoa Seru Kamikamica – Deputy Prime Minister and Minister for Trade, Cooperatives, Small and Medium Enterprises (SMEs) and Communications
04/01	Seema Shandil and Vinash Singh	Discussion on possible collaboration areas with Asia Pacific Applied Economics Association (APAEA)	Professor Paresh Narayan – President, APAEA and Rex Horoi – Climate Change Envoy, Monash University
16/01	Seema Shandil and Jessica Lal	Invitation to the roundtable discussion on innovative food practices and non-communicable diseases (NCDs) fight in Fiji	Embassy of France and invited stakeholders

18/01	Seema Shandil, Asheefa Aiyub and Vinash Singh.	Discussion focused on a new piloted product In Northern Division and on the WCRD newspaper Supplement funding	Poasa Suli – Head of Legal and External Affairs, Christopher Chand – External Engagement Officer and Tevita Vuibau – Corporate Affairs Executive, British American Tobacco
03/02	Vinash Singh	Discussion on Citizen Food Forum; funding which is being secured by the Council	Sophie Goudet – Managing Director, Dokoda
07/02	Seema Shandil and Vinash Singh	Discussion on the Terms of Reference of the Alliance for Healthy Living	Dr Devina Nand – Head of Wellness, Ministry of Health and Medical Service
07/02	Jessica Lal and Asheefa Aiyub	Attended a workshop to celebrate Safer Internet Day 2023 by the Online Safety Commission	Invited Stakeholders
16/02	Seema Shandil and Jessica Lal	Regional launch of Digital Economy Report: Pacific Edition 2022 by Pacific Islands Forum Secretariat	Invited Stakeholders
02/03	Seema Shandil and Jessica Lal	Promoting Inclusive Digital Economies in the Pacific – Lessons and Outlook, hosted by Pacific Digital Economy Programme (PDEP)	Invited stakeholders
08/03	Seema Shandil	Pacific Week of Agriculture and Forestry (PWAf) 2023 Official Side Event Invitation – Talanoa on Pacific Food Systems Pathways, from Promise to Practice	Invited stakeholders
09/03	Seema Shandil	Attended as the Chief Guest at MGM Primary School for International Women's Day Celebration	MGM Primary School and invited guests
11/03	Seema Shandil and Vinash Singh	Attended as the Chief Guest at the Fiji Driving School Association Annual General Meeting	Fiji Driving School Association and invited guests
13-14/03	Vinash Singh	Discussion about the Citizen Food Forum with stakeholders	Sophie Goudet – Managing Director, Dokoda, Asaeli Naika – Assistant Lecturer in Food Science, Fiji National University, Pragya Singh – Associate Professor and Senior Lecturer, Fiji National University, Jody Harris – Food Systems and Policy Lead, World Vegetable Center

14/03	Mohammed Gani and Seema Shandil	Signing of the Memorandum of Understanding (MoU) between Consumer Council of Fiji and Fijian Competition and Consumer Commission	Joel Abraham – Chief Executive Officer, Fijian Competition and Consumer Commission and invited guests
16/03	Asheefa Aiyub	Invitation to attend the Fiji Cancer Education Workshop, organized by Fiji Cancer Society	Fiji Cancer Society and invited guests
18/03	Vinash Singh	Attend Global Recycling Day (GRD) Event	Invited guest
21/03	Seema Shandil and Asheefa Aiyub	Discussion on the REACH project funded by United Nations Development Programme (UNDP) for outreach awareness campaigns, and the preparation of the Council's Information Kit	Salesi Savu – REACH Project Coordinator, UNDP, and Viliame Vocenilea – Welfare Officer, Ministry of Women, Children and Poverty Alleviation
24/03	Seema Shandil	Invitation by Fiji Pharmaceutical and Biomedical Services Centre to attend the Launch of Online Medicines Registration System	Invited stakeholders
29/03	Seema Shandil and Vinash Singh	Discussion on possible areas on collaboration in health advocacy areas	Yuki Suehiro – Chief of Health and Nutrition, UNICEF
29/03	Seema Shandil and Vinash Singh	Attended the Reserve Bank of Fiji (RBF) – Asia Pacific Applied Economics Association (APAEA) Public Seminar	Invited stakeholders
06/04	Vinash Singh and Jese Waqabitu	Pacific Insurance and Climate Adaptation Programme (PICAP) Reflection Workshop	PICAP representatives and invited stakeholders
18/04	Seema Shandil	Courtesy meeting with Tertiary Scholarship and Loans Board (TSLB)	Dr Hasmukh Lal – Chief Executive Officer, TSLB
24/04	Seema Shandil and Jessica Lal	Discussion on top recurring cases for the month of March	Hon. Manoa Kamikamica – Deputy Prime Minister and Minister for Trade, Cooperatives, Small and Medium Enterprises and Communications
24/04	Seema Shandil and Jessica Lal	Discussion on VAT charged on basic food items	Hon. Prof. Biman Prasad – Deputy Prime Minister and Minister for Finance, Strategic Planning, National Development and Statistics

18/05	Ziyad Parvez	Launch of M-PAiSA Mastercard	Other invited stakeholders
18/05	Jessica Lal	Inauguration of the New Universal Postal Union office at the Post Office Headquarters	Other invited stakeholders
01/06	Seema Shandil and Vinash Singh	Courtesy visit	Sandra Fifita – Director of Consumer Division, Ministry of Trade and Economic Development, Tonga
06/06	Seema Shandil and Asheefa Aiyub	Attended the Review of the Legal Practitioners Act	Attorney General Office and other stakeholders
08/06	Vinash Singh	Co-designing Pacific food futures: Engaging youth through new approaches to food	Australian Centre for International Agricultural Research, Dikoda, Fiji National University, Ministry of Agriculture and other stakeholders
12/06	Vinash Singh and Seema Shandil	Discussion on publishing articles in Drua publication	Mesake Lalakobau – Sales Representative, Drua Publication
28/06	Seema Shandil and Vinash Singh	Changes proposed in the new parametric insurance product	Pacific Insurance and Climate Adaptation Program, Weather Risk Modeling Services and other stakeholders
30/06	Asheefa Aiyub	Attended the Budget Lock-up session	Ministry of Finance and other invited stakeholders
27/07	Seema Shandil, Jessica Lal, Kavitesh Pal and Vinash Singh	Memorandum of Understanding Signing with REALB aimed to safeguard consumer interest and elevate industry standards in the Real Estate sector	Invited Stakeholders

NATIONAL WORKSHOP - 0

INTERNATIONAL / REGIONAL ENGAGEMENT - 8

Date	Event/Meeting Venue	Presentation/Discussion Topic	Presenter/ Attendee
31/08	Consumers International via Webinar Fiji	Green Action Week 2022 Stories	Shanil Singh - Attendee
24/11	Consumers International Webinar Fiji	Consumers International Council meeting	Seema Shandil - Attendee
08/02	Consumers International Webinar Fiji	Consumers International Global Member Connect on Sustainable Consumption	Attendees – Jessica Lal, Rabia Ali, Shavnil Chand, Jese Waqabitu, Varanisesse Vakula, and Prashant Chand
15/02	Consumers International Webinar Fiji	Consumers International Global Member Connect on Future of Food	Attendees – Shavnil Chand and Prashant Chand

01/03 Fiji	Meeting with Helena Leurant – Director General, Consumers International Webinar	Discussion on consumer issues faced by Fijian consumers and the next Consumer International meeting	Seema Shandil – Attendee
18/05	Zoom Meeting by Consumers International	Consumers International - Responses to the impact of Gender on Consumer Issues	Asheefa Aiyub (attendee)
07/06	Consumers International	Spotlighting Issues for Global Consumer Conference	Vinash Singh
26/07	Asia-Pacific Regional Connection	Build-up to Consumer Congress 2023	Seema Shandil and Vinash Singh

ANNEX 7 : SUMMARY OF KEY ENGAGEMENTS

KEY ENGAGEMENT	
Boards and Committees	23
Trader & Service Provider Engagements	44
Engagement with Regulators and Enforcers	28
Stakeholder Consultations and Forums	30
Other Engagements	70
National Workshops	0
International/Regional Engagement	8
TOTAL	203

