Fiji Institute of Chartered Accountants Congress 2023

Theme: 'Fiji's Tomorrow Today'

Keynote address from the Deputy Prime Minister, Minister for Finance, Strategic Planning, National Development and Statistics

Hon. Biman Prasad

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- The President of the Fiji Institute of Chartered Accountants, Mr. Tarlochan Singh;
- Fiji Institute of Chartered Accountants Council and Members;
- Distinguished Speakers;
- The Congress Sponsors;
- Members of the Media; and
- Ladies and Gentlemen.

Thank you for the opportunity to address you this morning and to share some thoughts on your forward looking conference theme, "Fiji's Tomorrow, Today".

Let me also congratulate you on achieving an important milestone in 2023 – the fiftieth Fiji Institute of Accountants Annual Congress.

It has been many years since, as a Professor of Economics, that I have been a part of this event. I suspect political pressure had a part to play in my absence – as well as the absence of many others - and this is unfortunate. Because at one time the Congress was Fiji's leading economic forum where, as well as exposing new business and investment approaches, the Government's economic policy was regularly scrutinised and debated, including by dissenting voices.

That's why your Conference theme resonates with me somewhat in that in order to shape a solid "tomorrow" for the nation, its the discussions and decisions -- especially the tough ones -- that we make today, that set us on that path.

As I'm sure you all know from assessing your "bottom-lines" throughout our nation, the political environment of the past 15 years changed many things. It certainly crushed robust public dialogue on the economy, on economic policy and how this joins up with national economic and social development.

For years, the Government's economic policymaking was monopolized by one or two individuals who seemed to be reactive and very sensitive about criticism.

The tax experts at FRCS will probably remember how absurd it was for the 2020-2021 budget, to actually list the removal of import excise on items like ski boots, snowboard boots, snow ploughs and snow blowers -- just to be able to headline that an "unprecedented" 1,600 items would be cheaper in that budget announcement.

The National Budget was like a state secret. We had no idea what economic twists or turns to expect. We all recall our annual night time Budgets, tuning in at the scheduled time, only to have to wait -- sometimes for hours -- for the Budget to be finally delivered.

So first, let me say this again. The Budget session of Parliament will begin at 10 am on Friday 30 June. And we will begin on time.

Second, I want to reflect on just how much, after six months under the new government, things have changed.

Many may not think so. The cost of living has not decreased. The roads still have potholes and many families wake up every morning with no water in the taps. The Coalition Government is sympathetic and understands completely. But we hope that our people also understand that there are no quick fixes to these problems.

Indeed, we need to change the “quick fix” mentality of Government, usually driven by election cycles. Because it is that mentality that is responsible, in large part, for our current situation. This is what needs to change.

We have been in government for six months. That is not a lot of time when you are trying to change the mindset and direction of a large organisation such as government, which has been used to doing things in certain ways for a very long time.

However, we were mindful of the difficulties families were going through so our focus immediately was to build confidence and ensure that we looked after the most vulnerable.

Just as an example, amongst others we immediately allocated $50 million to support our school children get back to school by providing $200 each to every student from pre-school to high school and we helped more than 214,000 children. As you know, this was not a decision made for a post-election "feel good" moment. That money circulated the economy and of course came back through VAT.

Admittedly, we have had to absorb a lot of information very fast – and this takes alot of time. The processes we all knew of how all arms of the government machinery used to be run in the past, was completely overhauled in order to give total control to one main guy and his side-kick.

Our "yesterday's" of trends that can help us better shape our tomorrow, today -- is sanitized.

But let me talk about how, over the last six months, we have begun the process of fundamentally changing government economic policy and policymaking.

We have opened up the space for economic policy to be debated, discussed and criticised. The National Economic Summit took place in April.

The Fiscal Review Committee was convened for the first time in 19 years to listen to Government agencies, international experts and our own citizens on their views, and to report back. That Committee issued its report four weeks ago with more than 100 recommendations on Government tax, spending and economic policy measures.

I want to gratefully acknowledge the body of work that the Fiscal Review Committee provided over long hours. The Fiscal Review Committee also comprised two senior Institute members -- Ms Lisa Apted and Mr Pradeep Patel.

Our Coalition Government wants to put before the people of Fiji the facts of the economic situation that we are facing, and to invite their thoughts on the solutions. This is the direction laid down by the Hon Prime Minister himself.

The Government does not have a monopoly on good ideas, contrary to the bluster by others that you've heard in the past.

The Coalition Government is not here to dictate solutions to the people. Yes - we may have our own thoughts and proposals, but there is nothing like ground truthing our suggestions in unfiltered discussions with those likely to be directly impacted, to get to the heart of the matter.

It is very important to the Coalition Government that everyone understands our challenging fiscal position. And when I say “everyone” I do not mean just business people and the professional classes. I mean all our citizens.

It is only when we ALL have a shared understanding of what's in store tomorrow if we do not reduce our debt and spending, that we can begin to be a little bit more confident about tomorrow.

I have been very fortunate to be able to hear peoples voiced around Fiji, in the Budget consultations and elsewhere, to realize that there is an improved understanding of the Government's challenges. And YES there is also apprehension about what lies ahead, which is perfectly understandable.

In the last few months I have tried to be as open as possible about our economic policy choices. I encouraged the Fiscal Review Committee to talk about its findings and its views, even before its report was issued, so that we could hear people's feedback.

It was always my intention to change the way the Government makes economic policy by being open about our thinking, our choices and our national discourse.

This extends to the Budget process. It should not be secretive and isolated.

As Minister of Finance in the Coalition Government, I am not here to lecture Institute members. I am aware that my predecessor, in his addresses to this forum, would often tell you that you all facilitated tax evasion or didn't support government policy or had failed to sufficiently upskill - or whatever. I am not here to do that. The Coalition Government needs to work in partnership with all professions.

We need the skills and experience that you can bring to improving economic policy, growing the economy and, in the process, improving the lives of our people. And it is in that spirit of partnership – and in the hope that it will continue – that I am here today.

Let me talk a little bit about our current economic situation. If you want a deeper personal understanding of this then you should read both the World Bank's Public Expenditure Report, issued in March, and the Fiscal Review Committee report, issued in May.

The World Bank report is well researched, with a lot of important and useful data. The Fiscal Review Committee report has gathered up the thinking of many people and distilled this into a set of key recommendations that it has made to the Government.

Many of these recommendations are not necessarily Budget measures. They are longer-term measures aimed at improving the efficiency and effectiveness of Government. And I will discuss some of these in a moment.

It would be very easy to put together a budget loaded with giveaways bought by more debt. I would much rather sleep well at night content that I am not responsible for leading the nation into another wild spending spree like drunks in a nightclub, just to forget our most urgent and unfortunate inherited reality, of debt and dinau.

We are facing what we are calling a "triple threat". First, Government indebtedness, at more than 80% of debt to GDP, limits our ability to borrow money and invest it in an orderly way, particularly in the infrastructure we desperately need.

Second, that same level of debt means that we have very limited fiscal space to respond to a major national disaster, for which we must always be ready. We now see regular cyclones and floods. These do not just destroy homes and ruin lives. They affect essential infrastructure such as power, water, telecommunications and roads and can severely set us back. We now know that disasters of all kinds threaten us. Nobody could predict the two-year pandemic, which was a once in a 100-year event. The realities of climate change will increase our vulnerability to disasters in unpredictable and different ways and we must be ready.

Third, our failing infrastructure and basic services threatens our future economic growth. If we do not have accessible power, if we do not have water, how will be build roads, factories and other facilities we need to grow the economy?

If we do not have a sound and reliable health system, the basic health and productivity of our own people is affected – and who will come to Fiji to invest? We have to find the money to address these, even though, in our current fiscal position, we do not have the money to do it.

We are in this situation partly because of the COVID19 crisis. There is no question that Fiji was deeply affected by this. The World Bank says that Fiji suffered the fourth-largest economic contraction in the world during Covid, mainly because of our high dependence on tourism.

But our fundamental economic problems go deeper than Covid. They begin with a failure, from many years ago, to responsibly collect enough revenue to fund the Government.

Many of us forget that VAT used to be 15% before it was reduced to 9% in 2016. The personal income tax threshold was increased from $16,000 to $30,000 in 2017. And long before that, corporate income tax had been reduced from 28% to 20% in 2012.

No doubt these were politically popular decisions. But they also meant that, over the last 10 years, the Government was deprived of an estimate $3-4 billion in revenue that was needed to fund Government services, infrastructure and investment.

However, the previous Government kept spending, as if it had this money. The Government ran deficits that repeatedly exceeded the rate of Fiji's economic growth. Now all of us in this room understand basic maths and how ratios work. And if your government debt is growing faster than your economy, then obviously, your debt-to-GDP ratio is going to increase.

There is a big difference between talk and action. The previous Government boasted of how Fiji had a nearly 10-year unbroken stream of economic growth. Statistically, that is true. But it is cosmetic because this economic growth averaged a little over 3% a year. This is not particularly impressive for a developing country economy, certainly compared with many Asian economies which should be our peers.

This economic growth was not fueled by private sector investment or exports. It was fueled by Government debt. When the Government is borrowing and spending freely, it is not difficult to grow the economy. But sooner or later you must pay the price for it.

The previous Government never tired of telling us how much money it was spending, on roads, on water, on education, on digital connectivity. The numbers ran into the hundreds of millions and this sounded very impressive. But it is never about how much you spend. It is about how well you spend it.

What we know now is that there was shocking wastage in that expenditure. The Fiji Roads Authority, the biggest user of Government funds every year, threw money around on roading contracts with no strategic plan. Priority was given to pothole repairs on any rural road where the Prime Minister or any VIP was visiting.

The state of the Tertiary Education and Loans Scheme, TELS, is equally shocking. $600 million has been paid out in so-called loans to students. Again, we in this room all know what this should mean – that the Government now has a $600 million asset on its books. In theory, this means that the TELS debt will be repaid, cash will come in, and this cash can fund new loans to a new generation of students and everything is great.

But the truth is otherwise. TELS collections in the last five years has been about $5 million per year, in principal and interest - with no prospect of improvement in collections. $5 million. That is all. There appears to be no coordinated strategy or effective process for recovering the $600 million that has been lent. So the TELS portfolio is not an asset of any value. It is effectively a write-off. The Coalition Government has faced some criticism for writing off the TELS portfolio, which was a SODELPA election promise. But the truth is that TELS was so badly implemented, it has already written ITSELF off.

In April this year, Deputy Prime Minister Manoa Kamikamica brought to the attention of Parliament the massive spending of the previous Government on the Walesi digital TV platform. The public has been told, based on annual Budget allocations, that this has cost about $80 million. Even that amount is excessive. Based on the advice we have received, Walesi should have cost no more than $20-30 million to roll out.

But now we have learned that the Government also raided the Telecommunications Development Trust Fund. It took another $42 million from there to spend on Walesi. The Telecommunications Development Trust Fund is money collected from levies on telecommunication companies. This Fund is meant to be applied to improve telecommunications to underserved areas in Fiji where additional investment is required. But this money was also taken to spend on Walesi. So Walesi's total cost is now up to about $125 million. This is about four times what we think it should have cost.

Let us not forget the clumsy and dictatorial processes that was used to force media organisations to pay for Walesi. It simply decreed, without notice and without warning, that every Fiji television station would have to use Walesi's transmitters and pay thousands of dollars per month to do so. These television stations had already invested their own money in their own transmitters. They did not need Walesi's. But they were forced to turn those transmitters off. Having overspent on Walesi, the Government decided that it would force the television companies to pay for it.
Walesi is a company owned by the people of Fiji. None of its annual accounts have ever been tabled in Parliament. We have no idea about how Walesi was able to spend about four times what it should have spent.
The matter is now being investigated.

You are right to ask why I am talking about the past instead of the future. The answer is that we must learn the lessons of the past before we can plan realistically for our future. The answer is, as your theme says -- to think about tomorrow, with today's truth in the numbers we see, as our primary lens.

Those are colossal amounts of money, badly spent and they won't be the last of our discoveries. Yet we, the citizens of Fiji, will be paying for this, for a long time.

This wastage is not yet in the past. The burdens of this shockingly bad spending are in our present. They are now part of our Government debt. This burden is what the people of Fiji continue to carry and pay for right now.

This is why it is no secret that we will ALL need to lift the debt burden that the previous Govt threw on our shoulders, by readying ourselves to pay more tax.

We were never given the facts on this irresponsible spending. You will all recall when we used to be on the Opposition side seeking answers, only to be fobbed off with high-handed ridicule and contempt. Now that we do have access to some of the answers and numbers, it is hard to feel anything but anger and sadness.

In the dictatorial political environment in which we lived for 15 years, we were never meant to find out. This is the price we pay for poor governance. This is the price we pay for a lack of openness, debate and scrutiny of Government's financial management. And this is what has to change.

So now let me talk about what we are going to do about it.

The two reports I referred to earlier – from the World Bank and the Fiscal Review Committee – have both recommended sharp increases in taxation.

The World Bank report is focused on reducing Government debt so that we have the future fiscal space to borrow for more effective public investment. But the World Bank also urges spending cuts on what it sees as poor quality Government spending. This includes TELS and some sugar industry subsidies.

The World Bank has told us that, even though the Government has embarked on some spending cuts since 2019, they are not enough. We have been told, on World Bank data, that if we simply continue with business as usual, we will face a debt to GDP ratio of 100% in 10 years' time. This does not take into account risks of economic shocks such as another pandemic, an earthquake or a high-impact cyclone. Our finances remain on the edge.

The Fiscal Review Committee report is also recommending tax increases. The Fiscal Review Committee report is also concerned about debt reduction. However, it is also concerned about underspending in areas such as public health and the overall maintenance of Government assets. It noted that the lack of an organized system of maintenance in Government is destroying the value of those assets and reducing the useful life of those assets. So, in fact the report is saying that Government must spend more money to preserve the value of those assets.

Both recommended increases in VAT. The World Bank report says it must go to 15%. The Fiscal Review Committee report has given us options of between 12.5 to 15%. Both have also said that the current zero-rating of 21 essential items must also be eliminated. In other words, they recommend a single unified rate of 15% VAT.

Needless to say, these recommendations have been criticised. And I understand why. I am very mindful also that at a time when many of our people are under pressure from increases in the cost of living, the experts seem only to be recommending that they pay more for the things they buy. There is concern about the impact of these VAT increases on the poorest in our community.

The critics tell us that instead, the Government should tax companies and rich people more.

We are listening to all of this. This is important. This is the debate and the public participation that needs to take place. This is how we should be shaping economic policy.

Cabinet has now largely agreed to the required revenue measures to be implemented in the 2023-24 Budget. I can share with you – and everyone – the broad direction of some of those measures. I cannot talk about them in detail because Parliament must hear the specific Budget measures first.

Our Hon Prime Minister and Head of the Coalition Government will also be making an address to the nation on some of these issues, on Wednesday 28 June.

However I still want to try to communicate as transparently as I can, the general direction of our economic policies -- because the previous trend of cloaking it all in darkness, and limiting tax subsidies and regulatory relief, only to a select few partisan "friends" must end.

First of all, on tax and revenue, we have very few choices outside increasing VAT. And let me talk about why.

The Government needs at least $500 million in additional revenue if it is to begin to make any difference in its fiscal status – that is, to make the critical infrastructure investments that are required and to begin to reduce the debt to GDP ratio. The question is where we find that money.
We will be raising the main corporate tax rate. This will collect an additional $70 million a year. Many people will be surprised at how low that number is. But that is all we will get from that increase.

We will be phasing in increases in departure tax between now and 2025 and in consultation with the tourism industry. This will raise an additional $70 million when it is fully implemented, but full implementation is still more than a year away.

Increases in Customs and excise duty, including on alcohol, will generate about another $100 million.

So where can we go to fund the rest of the increase?

We are told "increase personal tax on the richest people." But how realistic is that?

What we factually know is that only 20,000 people in Fiji actually pay personal tax. At the moment FRCS collects about $200 million in personal taxation – that is all.

That is about 2% of GDP. Compared to other similar economies, that is very low for personal income tax collection.

That is because of a policy choice made by the previous government, to put the threshold for personal tax at $30,000. In other words, if you earn less than $30,000 you pay no personal income tax. Therefore in Fiji, with a population of approximately less than 900,000 citizens -- only 20,000 people earn more than $30,000 a year in taxable income.

So how much more personal tax can we collect? In reality not much. If we reduced the threshold back to $16,000 we would have another 20,000 people paying tax - but this would raise only $50 million. That is potentially a lot more tax administration and burden on individual people for $50 million. So although we think the current personal income tax threshold is too high, we are not going to disturb it.

We prefer continuity and predictability and in the face of the high costs of living for those on a $30,000 salary or less, they need to be cocooned to stay above the poverty line.

In the area of personal tax, there are less than 300 people who have more than $270,000 a year in taxable income. These are the individuals who pay the so-called "Social Responsibility Tax." They contribute nearly $30 million a year in tax on their own.

However, there are distortions here which we will have to fix. There are many more people who earn these levels of income. However, many of them pay much less personal tax because they take most of their income in tax-free dividends. As a matter of principle, this must change. We will be asking them to contribute more. We will have to work on a dividend taxation policy, but this is quite involved. We will be consulting widely on this. We have to keep it administratively simple while ensuring it is fair to everybody.

For foreign investors we must work this out keeping in mind double taxation agreements. So we are not rushing into it in this Budget because right now we have to focus on the main revenue priorities. While some taxation on dividend income is important from an equity viewpoint, it appears that there will not be a lot of revenue coming from this anyway.

This only leaves VAT. Again, the Fiscal Review Committee report laid out some revenue options for the Government to consider, at rates of 10% to 15% and with or without zero-rating of the 21 essential items.

If we lifted VAT to 12.5% and took away the zero-rating, this would raise an additional $370 million. At 15% with no zero-rating it would bring in about $630 million more. So basically for every 1% we increase VAT, there is potentially $100 million in revenue.

However, that is only if we take away the zero-rating. If we leave in place zero-rating of essential items, the revenue loss is significant. At the rate of 12.5% this would reduce the additional revenue by half –- about $185 million. At 15% this would be a reduction of about $220 million in the revenue collected.

For those of you who have read the Fiscal Review Committee report, the Committee has recommended an increase in VAT to a rate not greater than 15% and no zero-rating. It has also said, however, that some of the extra money recovered from that should go back to compensating welfare recipients and low-income households.

We have considered these options carefully. Ultimately, we have decided that the current rate of 9% VAT will increase and I will detail that more in the Budget address.

There will be two rates because we will leave zero-rating where it is. We will provide some increased support to people currently on the social welfare system, because of course they are the ones who will be hardest hit by these increases. But zero-rating on essential items will remain.

We know that this is not necessarily the most efficient way to collect tax. We have been told by both the World Bank report and the Fiscal Review Committee report that zero-rating of essential items benefits the rich more than it benefits the poor. We understand that logic.

However, the Government also understands the concerns of ordinary people about the price of food and essential items. We understand that if we unified the VAT rate, even with additional targeted assistance, there would be severe impacts on thousands of our people. And this is not the time to do this. We may look at this measure in the future, but we believe that we must first grow the economy and try to improve incomes overall before we can take this step.

So this is the direction of the main revenue measures that will be in the Budget. I do not think that this will be a surprise to many people. We have been trying over the last few months to share information with people and to explain the situation we are in.

At this point we are projecting Government revenue to be about $3.7 billion, compared to $3 billion for the current financial year. Overall, we are looking at a total increase in total Government spending to a little over $4 billion, including capital expenditure.

We have no choice in that because costs everywhere are rising, and we cannot ignore this. We will be significantly increasing our investment in health and in other targeted spending which I will talk about in a moment.

We are targeting an overall budget deficit of just over 4% of GDP. This is higher than we wanted but at this point, with the many different pressing priorities we have, there is little choice. We are fortunate that, mainly on the back of the tourism recovery, economic growth of about 8% is expected for the 2023 calendar year. That level of growth gives us a little bit more short-term room to spend. The key is to keep the Government deficit below the rate of economic growth. If we can do that, then logically the debt to GDP ratio starts to fall.

It is not all about dollars and cents. Policy measures to growth the economy are important and I will talk about this in more detail in the Budget address. I am acutely aware that we are asking the business community to pay more. The feedback I have had from many people in business is that they understand that the current 20% company tax rate is unrealistic. They are prepared to shoulder a greater burden of taxation. However, in return, they want the Government regulation to be more responsive and efficient. I agree with them. I want to talk about the priority areas that we will be looking at over the next six months.

We will be targeting increases in departmental spending in key areas that are critical to economic growth.

The Water Authority of Fiji will get the money it needs for capital expenditure over the next year. This is to ensure that we are able to begin solving the problems of the thousands of families who still wake up without water. Unfortunately, this is not an instant fix although we hope to see an easing of the problems in the next 12 months. However – and this is the important thing – we must learn the lessons from the past. We must ensure that we spend the money now so that WAF is ready for the future. WAF must be able to invest in an orderly way so the same problems do not happen again.

On electricity, there are a lot of complaints, particularly from new developers about the cost of access to the electricity grid. We need to zero in on this, identify the problems and develop solutions. We are also well off our targets for renewable energy development. The reasons for this are a little complex but they need to be addressed. We need to get the right people into the room and act urgently on this. Continued reliance on imported fossil fuels is not just bad for the environment. The more import-dependent we are for energy, the less secure we are as a country; and oil products make up a huge segment of our national import bill which we must bring down.
And we will continue to listen to everyone on the priorities for reform. I know expectations are high. I would ask people to remember that we have had only six months in office and demands on us are coming from all directions!

We will also be focusing in the next six months on agencies such as the Department of Environment where we must cut delays and improve processes to get building and investment moving. We must improve the interaction between local government and the Department of Town and Country Planning, which is resulting in similar delays.

We know that many businesses, large and small, are frustrated by the time it takes them to get through the exchange control and tax clearance process between the Reserve Bank of Fiji and FRCS. These processes have recently been changed to become more flexible and less bureaucratic and I urge you all, as key facilitators of business for yourselves and your clients, to become familiar with these.

Businesses of all sizes complain repeatedly about the time and bureaucracy involved in relatively simple periodic regulatory processes such as the National Fire Authority, Occupational Health and Safety checks, liquor licensing and health inspections. I am pleased to say that the Ministry of Trade is already working on this with a project in place. I will leave it to Deputy Prime Minister Kamikamica to tell you more about that later.

This also includes the Immigration Department, where we believe that we can spend a little bit of money on more personnel and systems to make it more efficient. We believe there is scope to increase fees charged by the Department and the economic payback for Government is very quick. We have already taken some steps to ease the pressure on the grant of short-term work permits. We understand that in an increasingly dynamic business environment, Fiji businesses need to use offshore skills and expertise to grow. We want to ensure that this is made as easy as possible, particularly at a time of the critical loss of skills we are facing at present. But we also want to look at wider immigration law reforms which will align Fiji better in the global economy and take advantage of the increasing mobility of people and economic capital -- while ensuring that our borders are safe and hardened from other migration risks.

We will also be focusing in the next six months on the Land Sales Act and State Lands Act processes. These are also sources of frustration and delay for investors and developers. The State Lands Act is nearly 80 years old; the Land Sales Act is nearly 50 years old. The Land Sales Act was disastrously amended 10 years ago to make things even worse, particularly for foreign investors. We need to quickly take steps to modernize these laws so that they help us grow the economy, not hold us back.

I want to be clear that on all our policy measures we want to make our solutions known early and consult widely. The most sustainable economic policies are those which people understand and to which they have contributed, and to which they feel a sense of ownership. This is important to the Coalition Government.

What I will also add here is that while budget time is one of great expectations, I will be strongly advocating that the critical function of the Auditor General's Office is enhanced and at the forefront of how we carry out our tasks. Public money and its use must be done so, prudently and wisely -- the taxpayers expect nothing less.

Along that same theme, I look to the FIA to remain firm in its regulatory function for its members, to ensure that matters such as governance practices, Annual Reports and audits that you may come across regularly -- especially for public offices -- are of the highest standards.

I am conscious of time and should now bring this address to an end.

There is a lot more for us to talk about and I look forward to doing so later in the day and in informal interactions with all of you. My colleague, Deputy Prime Minister Kamikamica will have a lot to tell you about the commercial opportunities ahead.

But I want to finish on an optimistic note. Times are tough for Fiji right now and I think the next four or five years will be challenging. However, and as we are always told, times of challenge are also times of opportunity. I believe that we will come through this difficult period stronger and more resilient. We will have a broader-based economy with better prospects for growth.

As a country we are blessed with natural resources and hardworking people. We can build a better future for our country and leave our children a better legacy. But it is up to us.

Earlier on I talked about partnership. And I certainly hope that I can count on the Institute and its members to be partners with government to leave a legacy of better tomorrow's, by sharing expertise, solutions and the burden of hardship TODAY.

Thank you.