



The Consumer Council

Business Plan for 2015–16

incorporating the Forward Work Programme for Energy, Postal Services, Transport and Water

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1. Foreword

The Consumer Council is committed to making the consumer voice heard and making it count. As ever we focus on the concerns and views of consumers – and over the last number of years they have been through a lot.

Our Business Plan for 2015–16 addresses the issues that consumers say are important for us to tackle on their behalf. It is shaped by our understanding and engagement with consumers across a broad range of areas. Consumers are involved in our everyday work whether it's through our consumer panels, community outreach and skills programmes, research or helping them to resolve a complaint. This involvement steers all that we do and ensures that we remain responsive and reactive to emerging consumer issues.

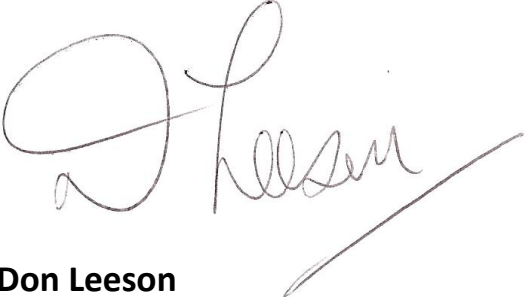
Working collaboratively across a wide range of stakeholders, partners and sectors is critical to ensuring that consumer issues are recognised and addressed. Indeed, for the first time this year we have consulted publically on our entire business plan, seeking views on every aspect of our work. We welcome the comments and feedback received across all our work areas and look forward to working collectively to deliver our plan.

The last few years have continued to be challenging for consumers and there is much to do to restore consumer confidence. The role of consumers in securing a sustainable economic recovery is critical as consumer spending contributes around sixty per cent to the value of our economy. Therefore confident, optimistic consumers who are clear on their rights and responsibilities are essential to economic growth. This is why we will continue to work closely with the business sector and business representatives to encourage and support a greater focus on consumers to help build a competitive edge for Northern Ireland.

And, as we begin to see reports about the 'green shoots' of recovery, the Consumer Council will continue to provide an insight into how consumers are coping financially, their spending priorities, areas of concern, financial security and overall consumer confidence. We will work hard to ensure consumers get a fair deal, and that their voice is listened to in how services are designed and delivered.

As we approach 30 years of the Consumer Council it is important to reflect on the improvements and impacts we have achieved for consumers and the dedicated staff who have worked with us over this time. But looking to the future, we remain as committed as ever to making the consumer voice heard and making it count.

Thank you for your interest in the Consumer Council and our work for 2015–16.

A handwritten signature in black ink, appearing to read "Don Leeson". The signature is fluid and cursive, with a long, sweeping underline that extends to the right.

Don Leeson
Interim Chief Executive

2. About the Consumer Council

The Consumer Council is an independent consumer organisation, working to bring about change to benefit Northern Ireland (NI) consumers. Our aim is to make the consumer voice heard and make it count.

We have a statutory remit under the *General Consumer Council (Northern Ireland) Order 1984* to *promote and safeguard the interests* of consumers and we have specific functions in relation to energy, food,¹ postal services, transport and water. These include:

- Representing the views of consumers on consumer matters.
- Making proposals or providing advice and information about consumer matters.
- Obtaining and keeping under review information about consumer issues and the views of consumers on these matters.
- Achieving redress for consumers by investigating complaints in respect of energy, transport and water matters to secure the best possible outcome, with additional support provide to vulnerable consumers. We also support vulnerable consumers with their complaints in respect of postal services.
- Publishing information in the consumer interest.

We have a particular focus on protecting vulnerable consumers, who are defined variously in legislation covering our work, as including:

- Disabled people.
- Older people.
- People with low incomes.
- People living in rural areas.

Our work in tackling issues faced by consumers in these groups is mainstreamed into all our work, and the objectives set out in this Business Plan as appropriate.

¹ The Consumer Council undertakes its specific functions in relation to food recognising the role of the Food Standards Agency (FSA). The FSA has responsibility for the development of food policy and for the provision of advice, information and assistance, in respect to food safety or other interests of consumers in relation to food. Therefore, to ensure good value and use of public money, the Consumer Council and FSA have a memorandum of understanding and the Consumer Council's strategic focus on food is primarily in relation to food prices and customer experience.

The Consumer Council is also a designated body for the purposes of supercomplaints,² which means that we can refer any consumer affairs goods and services issue to the Competition and Markets Authority,³ the Financial Conduct Authority,⁴ or the Payment Systems Regulator⁵ as appropriate where we feel that a market may be harming consumers' best interests.

In taking forward our broad statutory remit we are informed by and representative of consumers in NI. We work to bring about change to benefit NI consumers. To represent consumers in the best way we can, we listen to them and produce robust evidence to put their priorities at the heart of all we do.

The Consumer Council has a statutory duty to consult on and publish a Forward Work Programme under legislation⁶ that provides consumer protection in the energy, postal services, transport and water markets.

Our approach

Our approach to our work is simple, straightforward and delivers for consumers. The Consumer Council's integrated model for consumer representation forms a cycle of enquiry and complaint investigation and resolution; consumer engagement and research; policy development and advocacy; and consumer education, outreach and promotion of consumer skills to improve consumer proficiency to make consumers aware of their rights and responsibilities. The Consumer Council has a clear focus on local issues affecting consumers and works across a broad range of issues including energy, financial services, food, postal services, transport, water and consumer skills. The diagram below broadly illustrates how our functions work together and support and inform each other.

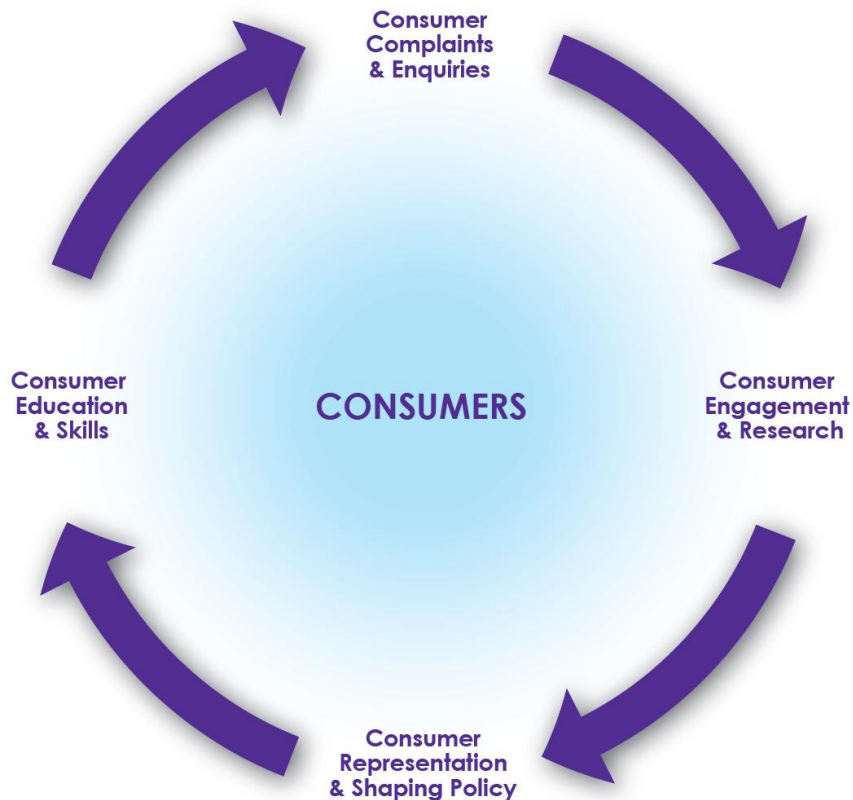
² The Enterprise Act 2002 (Part 9 Restrictions on Disclosure of Information) (Amendment and Specification) <http://www.legislation.gov.uk/ukxi/2003/1400/schedules/made>.

³ The CMA is a government body set up to promote competition for the benefit of consumers in the UK (see <https://www.gov.uk/government/organisations/competition-and-markets-authority> for further information).

⁴ The FCA is a government body set up to regulate the financial services industry in the UK (see <http://www.fca.org.uk/about> for further information).

⁵ The Payment Systems Regulator is, with effect from 1 April 2015, the new economic regulator for the payments industry (see <http://www.fca.org.uk/psr> for further information).

⁶ The *Energy Order 2003*, the *Public Bodies (Abolition of the National Consumer Council and Transfer of the Office of Fair Trading's Functions in relation to Estate Agents etc) Order 2014*, the *Transport Act (Northern Ireland) 2011* and the *Water and Sewerage Services (Northern Ireland) Order 2006* respectively.



How we are organised and funded

The Consumer Council is a Non Departmental Public Body accountable to the Minister of Enterprise, Trade and Investment who, in turn is accountable to the Northern Ireland Assembly for our activities and performance. The Consumer Council consists of a Chairperson, a Deputy Chairperson and eight members. The Council is supported by a team of around 40 staff.

The Consumer Council's core funding is provided through the Department of Enterprise, Trade and Investment (DETI). Our role in relation to specific markets is funded from industry levies provided to the Consumer Council through DETI (energy), the Department for Regional Development (DRD) (water), and the Department for Business, Innovation and Skills (BIS) (postal services).

Our budget for 2015–16 is approximately £2.09 million (see Section 8).

3. Vision, Mission and Values

Vision

The overarching reason for our being as an organisation and what we aspire to achieve is:

A society of informed and responsible consumers in which everyone is treated fairly, obtains value for money and is able to exercise their rights.

Mission

In striving towards this vision, our mission is:

Making the consumer voice heard and making it count.

Values

In seeking to achieve our vision and mission, the following core values underpin the way in which we work:

Integrity – We are committed to doing the right thing, in the right way, for the right reasons.

Responsibility – As an organisation and individually we take responsibility for our work, demonstrating clear direction, leadership and autonomy.

Courage – We speak for consumers without apology, fear or favour. We are an independent voice for consumers, challenging and responding to benefit all, and delivering in fair and equitable ways.

Innovation – We are innovative in our work and partnerships to achieve our goals and deliver value for money.

Consumer Principles

In deciding whether goods and services are meeting consumers' needs, we also view them against a number of Consumer Principles.

Access – Consumers should have access to the goods and services they need or want.

Choice – There should be choice so that, through their own decisions, consumers can affect the way goods and services are provided.

Information – There should be clear, reliable information to help consumers make the best choices for themselves.

Redress – If something goes wrong, there should be an effective system for putting it right.

Safety – Goods or services should not pose a danger to the health or welfare of consumers.

Fairness – Consumers should not be subject to arbitrary distinctions either as individuals or groups.

Representation – Consumers have a right to be heard especially in situations where they cannot influence the supply of goods or services through their own decisions.

4. Planning Context

This section sets out an overview of the planning context in which this Business Plan has been formulated.

While the economy is showing some signs of recovery the Consumer Council's Consumer Outlook Index, which tracks consumer confidence every six months, shows that consumers remain cautious. Although there are positive signs, many household budgets are still stretched, suggesting there is a lag in how quickly household budgets are recovering compared to the general economy.

Our research shows that an overwhelming seventy per cent of consumers across NI are not feeling any evidence of economic recovery in their pockets. Only thirteen per cent of people surveyed agreed that they could feel the 'green shoots' of recovery in the economy. Younger consumers, those with children under five and home owners are those most likely to be seeing increased disposable income. Consumers least likely to be seeing any improvements in their household budgets are those not working, those retired on a state pension and people living in rented accommodation.

The plight of vulnerable consumers, particularly those on low incomes, is a particular concern. NI fuel poverty is over forty per cent, the highest in the UK, and around ten per cent of electricity pre-payment meter customers have self-disconnected because of a lack of affordability. Despite this, switching levels to save money are decreasing. Around ninety per cent of consumers are worried about the cost of their food and groceries and therefore the Consumer Council is working with partners in this area to establish a 'food poverty index'.

Access to affordable financial services continues to be problematic – for example, there has been a significant increase in the number of consumers seeking advice about payday loans, over ten per cent of consumers in NI do not have a current account (compared to four per cent in the UK), and bank branches will have reduced by over twenty five per cent by the end of 2014. The level of consumer proficiency is likely to continue to be a key issue and the Consumer Council's four-yearly consumer proficiency research is due to be conducted in 2015–16.

In terms of technological issues, the growth in online shopping continues to raise issues. We are seeing, for example, an increasing reliance on parcel delivery where over a third of NI consumers have experienced delivery issues, including surcharging. Online banking and payments are expected to be increasingly important, particularly with the level of bank branch closures, which brings issues of access for vulnerable consumers and computer proficiency.

A number of important environmental issues are likely to be prominent in the year ahead. The draft Long Term Water Strategy sets a consumption target and water efficiency is likely to be a key aspect of the Consumer Council's DRD-funded work. Also, the Northern Ireland Sustainable Energy Programme is set to end with no replacement scheme identified and this may be an issue the Consumer Council wishes to seek to influence.

There will be two major legislative developments in 2015–16. The Alternative Dispute Resolution Directive, which seeks to provide easier means of redress for consumers, has to be implemented by July 2015. The provisions of the Consumer Rights Bill, which aims to simplify and clarify rights, are expected to be in place from October 2015. These will require a major awareness raising programme among consumers and businesses alike, as well as a review of the Consumer Council's publications to ensure that they are up-to-date.

The public sector in NI will experience significant change in 2015–16. The new local government structure of 11 councils becomes operational from April 2015. Furthermore, given the pressures on the NI Executive's budget, most public bodies expect to have their budgets reduced significantly in 2015–16 and subsequent years. This is likely to impact on NI Water and Translink whose services we monitor on behalf of consumers, as well as ourselves.

Lastly, this Business Plan has been developed in the context of a difficult and uncertain public expenditure climate. While the Consumer Council has made strenuous efforts to reduce its costs through a recruitment moratorium, relocation of its premises and greater use of shared services, further cost reductions are needed in order to remain within our allocated budget for 2015–16 and deliver the objectives set out in this Business Plan. In common with a number of public bodies, the Consumer Council has sought to achieve this by reducing the number of staff it employs through a Voluntary Exit Scheme, funded from the Public Sector Transformation Fund. In the event that the number of staff wishing to leave under the Scheme and/or the funding made available to the Consumer Council for this is insufficient to achieve the necessary budget savings, this Business Plan may need to be revised accordingly.

5. Priorities for 2015–16

The Consumer Council has a remit to promote and safeguard the interests of consumers generally and specific functions in relation to issues affecting consumers of energy, postal services, transport and water. As many of these consumer issues cut across different markets, and to reflect the integrated way in which we work, we have aligned our work under five strategic objectives, which form our priorities for 2015–16. These are as follows:

- **To improve the consumer experience, both within the Consumer Council and with external service providers** – the Consumer Council seeks to encourage those we work with to ensure consumers are the focus of their service delivery. In developing, measuring and monitoring key performance indicators and other customer measures, and through the resolution of complaints, there will be actionable data to promote continuous improvement. By looking at synergies and comparables we aim to facilitate learning between the service providers we work with.
- **To understand and represent the views of consumers to government, regulators and businesses** – the Consumer Council has a pivotal role to identify, through research, issues of strategic importance and/or significant detriment to consumers and represent these to the institutions and bodies that can address them.
- **To give consumers the confidence, tools and skills to get the best deal** – the Consumer Council seeks to support consumers to improve their ability to make informed choices, shop/choose wisely, drive and change markets by switching and shopping, and know and exercise their consumer rights and responsibilities. By helping businesses to understand and comply with consumer law we help drive competitiveness by preventing reputational risk, avoiding protracted complaints and delivering customer service excellence.
- **To improve the access of consumers to the services they need** – by working in partnership with service providers experiencing significant change the Consumer Council aims to help them devise innovative solutions to continue to meet all consumers' needs.
- **To ensure the Consumer Council works even better for consumers** – we have to ensure that we use the resources provided to us as efficiently and effectively as possible to perform our statutory role.

6. Measures of Success

In 2015–16 the Consumer Council proposes to measure its performance against a range of indicators to demonstrate success in the delivery of our various functions. The methodology and/or baselines for some of these measures are in the process of being developed. Where baselines have not yet been established, specific targets have not been set for these for 2015–16. However, the baseline information will be published in the Annual Report for 2015–16 and used to inform target setting for future plans.

The measures of success to be used are described below, and set out alongside the objectives they support in Section 7 as appropriate.

Complaints handling – success will be measured through:

- Customer satisfaction – we will continue to seek and act upon feedback from consumers and businesses on the way we investigate their complaints against service providers regardless of the outcome. This survey has a high response rate (around fifty per cent) and has to date demonstrated a high level of customer satisfaction (around ninety five per cent).
- Evaluation of the effectiveness of the arrangements to refer consumers between other bodies and ourselves where this is appropriate.

Consumer representation and policy advocacy – success will be measured through:

- Stakeholder satisfaction – we plan to seek feedback from those organisations we work with, and seek to influence, on the quality and effectiveness of our activities to represent consumer views and provide policy advice on key consumer issues.
- Recommendations accepted – we plan to monitor the acceptance by government, businesses, regulators and other stakeholders as appropriate of recommendations we make to improve the rights of and/or services for consumers.
- Visibility – we plan to measure the extent of media and social media coverage of issues we raise.

Consumer behaviour – success will be measured through:

- Increased levels of awareness of rights – we plan to assess how well our awareness raising programmes have increased levels of understanding among consumers and businesses.
- Savings – we plan to follow up on the actions taken by consumers and businesses after attendance at events we organise and advice we give on ways of saving money to assess how much consumers and businesses saved.

Organisational effectiveness – success will be measured through:

- Accountability measures in respect of financial outturn and propriety.
- Staff management measures in respect of levels of job satisfaction, learning and development and absence.
- Delivery of specific outputs such as a new Corporate Plan.

7. Key objectives for 2015–16

Set out below under each strategic objective are details of how the Consumer Council’s planned work links with wider governmental aims and our own long term Corporate Plan and statutory remit, and the key outputs and measures that we aim to deliver during 2015–16.

Strategic objective: To improve the consumer experience, both within the Consumer Council and with external service providers.

The programme of work associated with this strategic objective helps deliver:

- DETI’s Corporate Plan 2011–15 (extended to 2015–16): *To deliver a regulatory framework which encourages business and commerce, while also protecting consumers and workers.*
- DRD’s annual Business Plan commitments: *Plan, develop and manage safe and sustainable transportation networks; and Enable the delivery of high quality and sustainable water and sewerage services* (specifically the NI Executive’s draft Long Term Water Strategy 2015–2039 and DRD’s Ministerial Social and Environmental Guidance for Water and Sewerage Services for 2015-2021).
- The Consumer Council’s core aim set out in its Corporate Plan for 2011–15 (extended to 2015-16): *Championing and protecting the interests of all consumers*, and the following associated objectives:
 - *To engage with service providers to ensure a fair deal for consumers.*
 - *To ensure service providers’ complaint and redress mechanisms are ‘fit for purpose’.*
 - *To represent the consumer’s interests to regulators to ensure they are protected.*
 - *To highlight and champion best practice to deliver service improvements for consumers.*
- The Consumer Council’s statutory functions to investigate and resolve complaints, provide additional support for vulnerable consumers to resolve their complaints, and make proposals and provide advice and information about consumer matters.

Our key objectives in this area for 2015–16 are as follows:

| Objective | Key Outputs for this Objective | Measures of Success for this Objective |
|--|---|--|
| 1. To provide an effective complaints resolution service for the energy, transport and water sectors. | a) Effective referral mechanisms agreed with the advice sector by the end of September 2015. b) Consumer complaints handled in line with service standards and protocols agreed with energy, transport and water suppliers. | <ul style="list-style-type: none"> ▪ Effective referral mechanisms in place with the advice sector. ▪ Customer satisfaction: 95%. |

| Objective | Key Outputs for this Objective | Measures of Success for this Objective |
|--|---|---|
| <p>2. To support service providers in key sectors to become even more responsive to consumer needs by influencing and monitoring the setting and achievement of challenging customer targets.</p> | <p>a) Recommendations for service improvements, following complaint assessments, made to Translink and NI Water by the end of December 2015.</p> <p>b) Recommendations for service improvements made to Translink following Passenger Charter analysis (published every six months), and other opportunities, as they arise.</p> <p>c) New customer service and satisfaction measures agreed with the Utility Regulator and NI Water by the end of January 2016.</p> <p>d) Recommendations to improve products and services made where appropriate to each of the four main banks in NI, at least twice per year.</p> | <ul style="list-style-type: none"> ▪ % of recommendations accepted. ▪ Stakeholder satisfaction. |

Strategic objective: To understand and represent the views of consumers to government, regulators and businesses.

The programme of work associated with this strategic objective helps deliver:

- DETI’s Corporate Plan 2011–15 (extended to 2015–16): *To deliver a regulatory framework which encourages business and commerce, while also protecting consumers and workers.*
- DRD’s annual Business Plan commitments: *Plan, develop and manage safe and sustainable transportation networks; and Enable the delivery of high quality and sustainable water and sewerage services* (specifically the NI Executive’s draft Long Term Water Strategy 2015–2039 and DRD’s Ministerial Social and Environmental Guidance for Water and Sewerage Services for 2015-2021).
- BIS’s Corporate Plan 2011–15 objective: *Secure the future of the universal postal service and create a sustainable future for Royal Mail and the Post Office network.*
- The Consumer Council’s core aim set out in its Corporate Plan for 2011–15 (extended to 2015-16): *Ensuring public policy reflects the needs of today’s and tomorrow’s consumer, and the following associated objectives:*
 - *To lead the critical public policy debates to make the consumer voice heard, and make it count.*
 - *To ensure markets work more effectively for consumers.*
 - *To ensure key decisions on public money address consumer needs.*
- The Consumer Council’s statutory functions to represent the views of consumers on consumer matters and obtain and keep under review information about consumer issues and the views of consumers on these matters, both generally and in key regulated markets such as energy, financial services, postal services, transport and water.

Our key objectives in this area for 2015–16 are as follows:

| Objective | Key Outputs for this Objective | Measures of Success for this Objective |
|---|---|---|
| <p>3. To understand consumer concerns and proficiency levels and reflect these to government and business.</p> <p>Continued on next page</p> | <p>a) Consumers’ views and concerns about household expenditure reflected to government and businesses, following analysis of the results of a twice yearly tracking survey conducted in June and December 2015.</p> <p>b) ‘Food challenge’ undertaken in October 2015 to highlight the difficulties of living on a restricted food budget.</p> <p>c) Recommendations from food promotions research reflected in the review of the Fitter Futures for All Strategy – timetable to be agreed with partners.</p> | <ul style="list-style-type: none"> ▪ Media coverage of issues raised. ▪ Stakeholder satisfaction. ▪ % of recommendations accepted. ▪ Updated consumer proficiency benchmarks established. |

| Objective | Key Outputs for this Objective | Measures of Success for this Objective |
|--|--|---|
| To understand consumer concerns and proficiency levels and reflect these to government and business. (continued) | d) Research report on consumer proficiency levels/behaviour, with recommendations, published by the end of March 2016. | See above. |
| <p>4. To represent the views of consumers in respect of changes and implementation of policy on key consumer issues, and in regulated markets, in line with the Consumer Council's statutory remit.</p> <p>Continued on next page</p> | <p>a) Recommendations for action made following a joint review with the Utility Regulator and energy suppliers of policy and regulatory issues in respect of meter tampering – timetable to be agreed with the project partners.</p> <p>b) Research reports on consumer views, with recommendations, published on a range of transport developments, including</p> <ul style="list-style-type: none"> ▪ Impact of service changes to public transport due to budget constraints. ▪ Sea port audits. <p>Timetables to be agreed with stakeholders.</p> <p>c) NI postal consumer views represented in relevant UK-wide reviews on mail and parcel markets – timetable to be agreed with the project partners.</p> <p>d) Active participation on committees, working groups and other fora, and with key stakeholders, to contribute to policy development at an NI, UK and European level as appropriate.</p> | <ul style="list-style-type: none"> ▪ % of recommendations accepted. ▪ Stakeholder satisfaction. ▪ Media coverage of issues raised. |

| Objective | Key Outputs for this Objective | Measures of Success for this Objective |
|---|--|--|
| <p>To represent the views of consumers in respect of changes and implementation of policy on key consumer issues, and in regulated markets, in line with the Consumer Council’s statutory remit. (continued)</p> | <p>e) Market intelligence, policy advice and responses to requests for briefing and consultation exercises provided to government and regulators on key consumer policy issues within agreed timeframes.</p> <p>f) Consumer views represented in energy and water price controls and tariff reviews and/or their implementation in accordance with timetables agreed with the Utility Regulator.</p> | <p>See above.</p> |

Strategic objective: To give consumers the confidence, tools and skills to get the best deal.

The programme of work associated with this strategic objective helps deliver:

- DETI’s Corporate Plan 2011–15 (extended to 2015–16): *To deliver a regulatory framework which encourages business and commerce, while also protecting consumers and workers.*
- DRD’s annual Business Plan commitments: *Plan, develop and manage safe and sustainable transportation networks; and Enable the delivery of high quality and sustainable water and sewerage services* (specifically the NI Executive’s draft Long Term Water Strategy 2015–2039 and DRD’s Ministerial Social and Environmental Guidance for Water and Sewerage Services for 2015-2021).
- The Consumer Council’s core aim set out in its Corporate Plan for 2011–15 (extended to 2015-16): *Informing and empowering consumers*, and the following associated objectives:
 - *To increase the confidence and capability of the consumer.*
 - *To increase consumers’ ability to manage their money.*
 - *To build partnerships to enable consumers to make responsible decisions.*
- The Consumer Council’s statutory functions in respect of the education of and informing consumers about their rights and responsibilities, and to help develop skills where necessary; and the promotion, safeguarding or representation of the interests of consumers in relation to the cost of food and customer experience, postal services, transport, energy and water.

Our key objectives in this area for 2015–16 are as follows:

| Objective | Key Outputs for this Objective | Measures of Success for this Objective |
|--|---|--|
| <p>5. To develop in partnership with the Department for Regional Development and Northern Ireland Water a three-year (2015–18) water efficiency and education programme to promote water conservation and help save money for consumers and businesses.</p> | <p>a) Household water efficiency programme with integrated energy savings developed by the end of March 2016 for piloting in 2016-17.</p> <p>b) 1,000 businesses contacted about water efficiency and entitlements during 2015-16.</p> <p>c) 25 new Water Champions recognised by the end of March 2016.</p> | <ul style="list-style-type: none"> ▪ % of recommendations accepted. ▪ Stakeholder satisfaction. |
| <p>6. To improve consumers’ skills through the provision of information and guidance to help them get the best deal.</p> <p>Continued on next page</p> | <p>a) 33 direct consumer contact events held (three in each local council area), targeting vulnerable consumers, advice, community and voluntary organisations, and businesses during 2015–16.</p> | <ul style="list-style-type: none"> ▪ Stakeholder satisfaction. ▪ Savings achieved by using Consumer Council information and guidance. ▪ Media coverage of issues raised. ▪ Increased consumer awareness of rights. |

| Objective | Key Outputs for this Objective | Measures of Success for this Objective |
|---|--|---|
| <p>To improve consumers' skills through the provision of information and guidance to help them get the best deal. (continued)</p> | <p>b) 33 direct consumer contact events held (three in each local council area), targeting vulnerable consumers, advice, community and voluntary organisations, and businesses during 2015–16.</p> <p>c) A programme of six energy 'switch and save' events delivered during 2015–16.</p> <p>d) Increased protection for home heating oil consumers through enhancements agreed with the Northern Ireland Oil Federation in respect of its Customer Charter by the end of March 2016.</p> | <p>See above.</p> |
| | <p>e) Web based interactive price comparison switching tools developed for domestic and small business electricity and natural gas consumers by the end of March 2016.</p> | |
| | <p>f) Research report with recommendations for improving information and support to help small businesses get the best energy deal published by the end of March 2016.</p> | |
| <p>7. To raise awareness of consumer rights, responsibilities, consumer law and best practice with consumers and businesses.</p> <p>Continued on next page</p> | <p>a) Air passenger information updated by the end of June 2015.</p> | <ul style="list-style-type: none"> ▪ Increased consumer awareness of rights. ▪ Media coverage of issues raised. |

| Objective | Key Outputs for this Objective | Measures of Success for this Objective |
|---|---|--|
| <p>To raise awareness of consumer rights, responsibilities, consumer law and best practice with consumers and businesses. (continued)</p> | <p>b) Pre-Christmas campaign to raise awareness of consumers' rights and businesses' responsibilities regarding online shopping and parcel delivery undertaken by early December 2015.</p> | <p>See above.</p> |
| | <p>c) Consumer information campaign on changes to rights and responsibilities produced and disseminated through an awareness raising campaign by the end of March 2016.</p> | |
| | <p>d) Business information resources on changes to consumer legislation and best practice in customer service produced and disseminated in partnership with business sector stakeholders and representative bodies by the end of March 2016.</p> | |

Strategic objective: To improve the access of consumers to the services they need.

The programme of work associated with this strategic objective helps deliver:

- DETI’s Corporate Plan 2011–15 (extended to 2015–16): *To deliver a regulatory framework which encourages business and commerce, while also protecting consumers and workers.*
- BIS’s Corporate Plan 2011–15 objective: *Secure the future of the universal postal service and create a sustainable future for Royal Mail and the Post Office network.*
- The Consumer Council’s core aim set out in its Corporate Plan for 2011–15 (extended to 2015-16): *Championing and protecting the interests of all consumers*, and the following associated objectives:
 - *To engage with service providers to ensure a fair deal for consumers.*
 - *To represent the consumer’s interests to regulators to ensure they are protected.*
 - *To highlight and champion best practice to deliver service improvements for consumers.*
- The Consumer Council’s statutory functions to investigate and resolve complaints, provide additional support for vulnerable consumers to resolve their complaints, and make proposals and provide advice and information about consumer matters.

Our key objectives in this area for 2015–16 are as follows:

| Objective | Key Outputs for this Objective | Measures of Success for this Objective |
|---|--|---|
| <p>8. To improve consumers’ access to affordable financial services that meet their needs.</p> | <p>a) Recommendations to address financial inclusion in areas affected by bank branch closures published by the end of July 2015.</p> <p>b) Recommendations to support local communities that are currently, or are at risk of becoming, financially excluded due to lack of access to fee-free cash machines made by the end of September 2015.</p> | <ul style="list-style-type: none"> ▪ % of recommendations accepted. ▪ Stakeholder satisfaction. ▪ Media coverage of issues raised. |

| Objective | Key Outputs for this Objective | Measures of Success for this Objective |
|---|---|---|
| <p>9. To ensure that consumers benefit from postal services that meet their needs.</p> | <p>a) Recommendations to address concerns identified in respect of proposed changes to post offices under the Network Transformation Programme made within five working days of receipt of each case.</p> <p>b) Recommendations to address concerns about Post Office Limited’s compliance with communication and consultation processes outlined in the agreed Code of Practice made following twice yearly monitoring.</p> <p>c) Research report on the cost to NI consumers of poor online delivery practices, with recommendations, published by the end of June 2015.</p> <p>d) Research report on the effectiveness of the Network Transformation Programme in meeting the needs of NI consumers, with recommendations, published by the end of March 2016.</p> <p>e) Research report on the effectiveness of the cross-border postal market in meeting consumer needs and improving cross-border trade, with recommendations, published by the end of March 2016.</p> | <ul style="list-style-type: none"> ▪ % of recommendations accepted. ▪ Stakeholder satisfaction. ▪ Media coverage of issues raised. |

Strategic objective: To ensure the Consumer Council works even better for consumers.

The programme of work associated with this strategic objective helps deliver:

- DETI’s Corporate Plan 2011–15 (extended to 2015–16): *To monitor the performance of our non-departmental public bodies and North South bodies and provide feedback as necessary.*
- The Consumer Council’s core aim set out in its Corporate Plan for 2011–15 (extended to 2015-16): *Ensuring the Consumer Council is fit for purpose and delivers value for money, and the following associated objectives:*
 - *To apply best practice in governance, leadership management and administration.*
 - *To use resources effectively, efficiently and strategically to maximise service delivery.*
- The Consumer Council’s statutory functions to investigate and resolve complaints, support provide additional support for vulnerable consumers to resolve their complaints, and make proposals and provide advice and information about consumer matters.

Our key objectives in this area for 2015–16 are as follows:

| Objective | Key Outputs for this Objective | Measures of Success for this Objective |
|--|--|---|
| <p>10. To implement an organisational development plan to further improve the Consumer Council’s ability to meet its statutory role and its value for money by 31 March 2016.</p> | <p>a) Relocation to Seatem House by the end of July 2015.</p> <p>b) New performance management system implemented from April 2015.</p> <p>c) Annual Staff Survey completed by the end of January 2016.</p> <p>d) Investors in People re-assessment in February 2016.</p> | <ul style="list-style-type: none"> ▪ Efficiency savings achieved. ▪ Absence rate: less than 4%. ▪ Learning and development time invested: 2%. ▪ Employee Engagement Index: 65%. ▪ Recognition against the revised Investors in People Standard. |

| Objective | Key Outputs for this Objective | Measures of Success for this Objective |
|---|--|--|
| <p>11. To deliver good governance in the management of the Consumer Council’s resources in line with the requirements placed on public bodies.</p> | <p>a) Budget outturns: 98% resource budget and 97% Capital budget.</p> <p>b) Annual Report and Accounts for 2014–15 published by the end of September 2015.</p> <p>c) Internal audit plan for 2015-16 implemented by the end of January 2016.</p> <p>d) New Council Members inducted by the end of January 2016.</p> <p>e) Corporate Plan submitted to DETI for approval by the end of March 2016.</p> | <ul style="list-style-type: none"> ▪ Budget outturns: 98% resource budget and 97% Capital budget. ▪ Efficiency savings achieved. ▪ Stakeholder satisfaction. ▪ Annual Report and Accounts unqualified. ▪ Overall internal audit assurance rating. ▪ % of recommendations implemented. ▪ Ministerial approval of the Corporate Plan. |

8. Resources

Budget

The Consumer Council's budget allocation for 2015–16 is approximately **£2.09 million**, over £500k less than the previous year following a 15.1 per cent reduction in our core grant from DETI, together with withdrawal of all capital funds, and similar levels of cuts in funding streams for energy and water-related functions.

Funding provided by the Department for Regional Development (DRD) (£63k in 2014–15) as a contribution to our work on public transport issues has ended, given reductions in its overall budget for 2015–16. The Consumer Council's work in this area is now funded entirely from our core grant from DETI.

Funding from the Civil Aviation Authority (CAA) (£35k in 2014–15) has also ended following a planned change in UK-wide air travel complaint handling arrangements as a result of implementation of the Alternative Dispute Resolution Directive.

Income

The Consumer Council's 'core' activities are funded through grant-in-aid from DETI. This funding amounts to £1,196,000 for 2015–16.

In addition, the Consumer Council receives funding from DETI for a proportion of our energy responsibilities by way of an industry levy. This amounts to just under £310,000 for 2015–16 to cover the Consumer Council's functions, legal duties and role to represent the interests of energy consumers under the *Energy (Northern Ireland) Order 2003*.

The Consumer Council's functions, duties and powers in respect of postal services are given under the *Public Bodies (Abolition of the National Consumer Council and Transfer of the Office of Fair Trading's Functions in relation to Estate Agents etc) Order 2014*. As postal services are not devolved to Northern Ireland, this work is funded by BIS. The funding for this work in 2015–16 is £255,000.

The Consumer Council's functions, duties and powers in respect of water and sewerage services are mainly given under the *Water and Sewerage Services (Northern Ireland) Order 2006* and the Instrument of Appointment of NI Water (the Licence). DRD is providing funding of £324,000 for this work in 2015–16.

The table below sets out the Consumer Council’s funding streams for 2015–16, with comparative figures for 2014–15.

| Income source | 2015–16 | 2014–15* | Change |
|----------------------|-------------------|-------------------|---------------|
| DETI (core grant) | £1,196,000 | £1,409,000 | –15% |
| DETI (capital) | £0 | £18,000 | n/a |
| DETI (energy) | £310,000 | £401,951 | –23% |
| DRD (water) | £324,000 | £413,672 | –22% |
| DRD (transport) | £0 | £62,076 | n/a |
| BIS | £255,000 | £255,000 | 0% |
| CAA | £0 | £35,300 | n/a |
| Total | £2,085,000 | £2,594,999 | –20% |

* The core funding from DETI for 2014–15 was reduced following the June 2014 Monitoring Round to £1,246,000. The core funding for 2015–16 is 4% less than this.

Budget

The table overleaf shows the amount of budget allocated to the delivery of each objective in the Business Plan for 2015–16 and the sources of funding for each.

This information is further broken down into:

- Administration costs, which include employment and operational costs such as accommodation, travel and training and development.
- Programme costs, which include research and publishing costs.

The administrative costs are approximate as they are based on estimations of the proportion of staff time allocated to the delivery of each objective. This is because a number of staff will contribute to the delivery of two or more objectives.

Resource allocations by Business Plan objectives

| Obj. | BIS | | Total | DETI (Core) | | | DETI (Energy) | | | DRD (Water) | | | TOTAL | | |
|--------------|-------------|------------|-------------|---------------|-------------|---------------|---------------|------------|-------------|-------------|------------|-------------|---------------|-------------|---------------|
| | Admin. | Prog. | | Admin. | Prog. | Total | Admin. | Prog. | Total | Admin. | Prog. | Total | Admin. | Prog. | Total |
| 1 | | | | £130 | £11 | £141 | £111 | | £111 | £92 | | £92 | £333 | £11 | £344 |
| 2 | | | | £96 | £2 | £98 | | | | £47 | £3 | £50 | £143 | £5 | £148 |
| 3 | | | | £83 | £41 | £124 | | | | | | | £83 | £41 | £124 |
| 4 | £83 | | £83 | £149 | £14 | £163 | £97 | £0 | £97 | £45 | £2 | £47 | £374 | £16 | £390 |
| 5 | | | | £87 | £2 | £89 | £3 | | £3 | £120 | £6 | £126 | £210 | £8 | £218 |
| 6 | | | | £118 | £7 | £125 | £84 | £15 | £99 | £7 | £2 | £9 | £209 | £24 | £233 |
| 7 | | | | £96 | £20 | £116 | | | | | | | £96 | £20 | £116 |
| 8 | | | | £83 | £6 | £89 | | | | | | | £83 | £6 | £89 |
| 9 | £110 | £62 | £172 | £31 | £0 | £31 | | | | | | | £141 | £62 | £203 |
| 10 | | | | £83 | £22 | £105 | | | | | | | £83 | £22 | £105 |
| 11 | | | | £85 | £30 | £115 | | | | | | | £85 | £30 | £115 |
| Total | £193 | £62 | £255 | £1,041 | £155 | £1,196 | £295 | £15 | £310 | £311 | £13 | £324 | £1,840 | £245 | £2,085 |

Figures are £thousands

9. Risks

The Consumer Council has comprehensive procedures in place for identifying and managing the risks that might prevent the achievements of the business objectives contained in this Business Plan. The Consumer Council's Risk Register identifies the controls that are in place, and any further action that is being taken, to eliminate or manage down the likelihood of identified risks occurring and/or the impact of those risks should they materialise.

Risk management is incorporated into all of our business planning and decision-making processes.

The key corporate risks that cut across the delivery of all of the Consumer Council's objectives for 2015–16 are:

- Inadequate or weak internal controls/governance framework result in a breach of the Consumer Council's Management Statement and Financial Memorandum with DETI.
- Year end overspend/underspend and/or qualification of accounts results from ineffective use and management of financial resources, or from external factors.
- Changes associated with relocation disrupt the delivery of key corporate objectives and/or fail to deliver efficiency savings required for 2015–16 and beyond.
- Failure to recruit and/or retain appropriately skilled staff results in the Consumer Council not being able to deliver its business objectives and impacts on the reputation of the organisation.
- Staff morale and commitment to deliver the Consumer Council's aims and objectives adversely affected by concerns about organisational changes and job security.
- Provision of poor information or advice results in failure to achieve the Consumer Council's policy positions and/or causes reputational damage.
- External influences/factors damage the reputation of the Consumer Council and result in the Consumer Council not being able to deliver its business objectives.

The Consumer Council and Departmental (DETI) Audit Committees receive periodic reports concerning risk management and internal control. In addition, DETI maintains observer status on the Consumer Council's Audit and Risk Assurance Committee.

ASM undertakes the Internal Audit Service in accordance with Government Internal Audit Standards. ASM submits regular reports, against a programme agreed by the Consumer Council's Audit and Risk Assurance Committee, which includes independent opinion on the adequacy and effectiveness of the Consumer Council's system of internal control together with recommendations for improvement.

10. Equality Action Plan

The Consumer Council’s Equality Scheme is aligned to the Corporate Plan to ensure consistency and to embed equality considerations into the Consumer Council’s priorities, activities, key policies and services. In the context of the Consumer Council’s statutory remit, it is recognised that being fit for purpose requires an unequivocal commitment to equality and good relations. The Consumer Council’s work priorities are shaped by statutory non–discrimination equality duties, Section 75 of the Northern Ireland Act and the Disability Discrimination (Northern Ireland) Order 2006.

Set out below are specific equality actions the Consumer Council plans to take in 2015–16, identifying which of the nine equality categories covered by Section 75 (age, dependents, disability, gender, marital status, political opinion, religious belief, race and sexual orientation) are impacted most by these actions. It should be noted that, because equality is embedded in our work, and with our particular focus on vulnerable consumers, most – if not all – of what the Consumer Council does impacts positively on equality issues.

| | | Action | Equality Categories | Outcome | Timetable |
|-----------------------|----|---|---------------------|--|-----------------------------|
| As an employer | 1. | Encourage the participation by disabled people in public life by working with DETI to promote the appointment of disabled Council Members in line with the Disability Discrimination (Northern Ireland) Order 2006. | Disability | Disabled people encouraged to apply for the next round of public appointments to the Consumer Council. | By the end of December 2015 |
| | 2. | Review the equality composition of the Consumer Council’s staff group and develop an affirmative action plan to address any under–representation, as appropriate. | All | The Consumer Council’s staff group is representative of the working population. | By the end of June 2015 |
| | 3. | Explore options to offer work experience to disabled students and trainees. | Disability | At least one work experience placement undertaken by a disabled student / trainee. | By the end of March 2016 |

| | | Action | Equality Categories | Outcome | Timetable |
|-------------------------------|----|--|--|---|-------------------------|
| As a service provider | 4. | Ensure that the Consumer Council's new premises are fully accessible. | Disability | The accessibility of the Consumer Council's accommodation is further improved, where possible, following relocation from Elizabeth House to Seatem House. | By the end of June 2015 |
| As a consumer advocate | 5. | Provide additional support to vulnerable consumers in handling energy, postal, transport and water complaints as set out in the relevant legislation. | Age and disability | See Business Objective 1 | |
| | 6. | Support service providers in key sectors to become even more responsive to consumer needs by influencing and monitoring the setting and achievement of challenging customer targets. | Age, dependents, disability and race | See Business Objective 2 | |
| | 7. | Undertake a 'Food challenge' in October 2015 to highlight the difficulties of living on a restricted food budget. | Age, dependents, disability, gender and race | See Business Objective 3(b) | |
| | 8. | Represent the views of consumers in respect of changes and implementation of policy on key consumer issues, and in regulated markets, in line with the Consumer Council's statutory remit. | Age, dependents, disability, gender and race | See Business Objective 4 | |

| | | | | |
|-------------------------------|-----|---|--|--------------------------|
| As a consumer advocate | 9. | Improve consumers' skills through the provision of information and guidance to help them get the best deal. | Age, dependents, disability, gender and race | See Business Objective 6 |
| | 10. | Improve consumers' access to affordable financial services that meet their needs. | Age, dependents, disability, gender and race | See Business Objective 8 |
| | 11. | Ensure that consumers benefit from a sustainable post office network where they can access products and services that meet their needs. | Age, dependents, disability, gender and race | See Business Objective 9 |



The Consumer Council

Making the consumer voice heard and making it count

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