



2021-2022 FORWARD WORK PROGRAMME

INTRODUCTION

As the consumer representative body of Northern Ireland (NI), we are responsible for ensuring that legislation and regulation for consumer protection works effectively for consumers here. We are an insight-led evidence based organisation:

- providing consumers with expert advice and confidential guidance
- engaging with government, regulators and consumer bodies to influence public policy
- empowering consumers with the information and tools to build confidence and knowledge
- investigating and resolving consumer complaints under statutory and non-statutory functions
- undertaking best practice research to identify and quantify emerging risks to consumers
- campaigning for market reform as an advocate for consumer choice and protection

Established in April 1985 as a non-departmental public body (NDPB) under the General Consumer Council (Northern Ireland) Order 1984 (The Order), we operate under the Department for the Economy (DfE) as an Arm's Length Body (ALB), working on behalf of the Northern Ireland Executive (The Executive).

Our statutory functions cover energy, post, transport, water and sewerage, and food affordability and accessibility. Our non-statutory functions educate and empower consumers against unfair or discriminatory practices in any market, including financial services and EU Exit, although the latter also cuts across a number of our statutory functions. Across all our areas of work, we pay particular regard to consumers:

- who are disabled or chronically sick
- who are of pensionable age
- who are on low incomes
- who live in rural areas

We are a designated body under the Rural Needs Act 2016 and Section 75 of the Northern Ireland Act 1998. In this role, we aim to ensure government policies recognise consumer needs in rural areas, and promote equality of opportunity and good relations across a range of equality categories.

Super-complaints

We are committed to ensuring positive outcomes for consumers. We are a designated super-complaints body set up under the Enterprise Act 2002 and the Financial Services and Markets Act 2000 Order 2013.

Under both these Acts, The Consumer Council can, if we believe a market in the United Kingdom (UK) is, or appears to be, significantly harming the interests of consumers, raise a super-complaint on behalf of consumers to the following UK and NI regulators:

- Civil Aviation Authority (CAA)
- Financial Conduct Authority (FCA)
- Office of Rail and Road (ORR)
- Payment Systems Regulator (PSR)
- The Competition and Markets Authority (CMA)
- The Office of Communications (Ofcom)
- The Office of Gas and Electricity Markets (Ofgem)

- The Utility Regulator (UR)
- Water Services Regulation Authority (Ofwat)

Under the Gas and Electricity Licence Modification and Appeals Regulations (Northern Ireland) 2015, we can also make an appeal to the CMA, if we believe a modification by the UR to the licence of a gas or electricity provider is detrimental to the interests of consumers.

Guiding principles

We use a set of eight guiding principles, developed by the United Nations.



These provide an agreed framework through which we approach regulatory and policy work and help us to:

- assess where the consumer interest lies; and
- develop and communicate our policies, interventions and support.

Each principle ensures we apply a consistent approach across our statutory and non-statutory

They serve and protect consumers and set out the minimum standards expected from markets when delivering products or services, including in digital markets, in NI.

They also frame our policy position and approach to resolving consumer disputes with industry, offering a straightforward checklist to analyse and validate outcomes, in particular amongst vulnerable groups.

Performance

We have a strong track record for delivery and in the past 12 months, despite demand for our frontline services increasing by 94%, we have:

- Supported 10,184 citizens with independent advice, guidance, redress and complaint investigations, returning £1,063,926 to the pockets of NI consumers.
- Achieved a customer satisfaction score of 99.8% and a net promoter score of 99 out of 100 for our consumer helpline and complaints handling functions, and became a 2 Star Best Co organisation for outstanding levels workplace engagement.
- Improved customer service standards for the third year in a row through the Customer Service Excellence accreditation, was awarded Investors in People Gold in March 2021 and became the first organisation in NI to achieve the British Standard 18477 for Inclusive Service Provision.
- Improved quality standards by achieving ISO 9001 Quality Management and ISO 223001 Business Continuity in March 2021, and will complete ISO 27001 Information Security by June 2021.
- The 2020-2021 Annual Report and Accounts contained no recommendations for action and an unqualified audit opinion, commended by the DfE Permanent Secretary, and DfE Internal Audit Service awarded an overall satisfactory audit opinion for the audit review of the Illegal Money Lending project.

Ethos

To deliver the outcomes of our Corporate Plan 2021-2024, we will focus on the following areas.



STRATEGIC OBJECTIVES

We are a trusted partner with a record for bringing about positive change in NI.

- We protect consumers.
- We build consumer confidence, resilience and welfare.
- We inform consumer policy, legislation and regulation.
- We educate consumers so they make informed choices.

We have five strategic objectives that set out how we will meet the above priorities.

UNDERSTANDING CONSUMERS

Our aim

To understand the emerging risks, challenges and opportunities consumers in NI are facing at a community, regional, national and international level.

We will

- Be an insight-led, evidence based organisation.
- Evaluate socio-economic trends that influence consumer behaviour and confidence.
- Review current and future legislation and regulation to mitigate consumer detriment.
- Develop comprehensive insights into the unique considerations affecting consumers.

We do so through

- Citizen and stakeholder consultations.
- Outreach and education programmes.
- Data and intelligence gathering.
- Bespoke research projects.
- Surveys and panels.

We deliver

Analysis of consumer issues with insights for the necessary protections, supported by recommendations for accessible and affordable solutions from industry and government.

INFLUENCING POLICY

Our aim

To influence any public policy that affects NI consumers, ensuring it meets their needs, safeguards protections, is citizen-focused and supports inclusive economic recovery.

We will

- Advise on regional and national policy informed by the issues affecting NI consumers.
- Work with regulators to hold industry accountable to more transparent and affordable access.
- Ensure policy and regulation prioritise consumer affordability, confidence and welfare.
- Provide comprehensive evidence and insights to shape consumer policy.

We do so through

- Consultation responses.
- National and international forums.
- Committees, working groups and networks.
- Partner memorandums of understanding.
- Outcomes-led stakeholder relationships.

We deliver

Understanding of the challenges, risks and opportunities for NI consumers amongst regional and national policy makers across our statutory and non-statutory functions.

REPRESENTING CONSUMERS

Our aim

To be the trusted, independent voice of NI consumers, particularly for consumers in vulnerable circumstances, through our work in helping them meet challenges and plan for their future.

We will

- Work with stakeholders and industry to improve service delivery to consumers.
- Support consumers to meet emerging priorities as the NI economy begins to recover.
- Advocate for accessible and affordable products and services for all consumers.
- Improve consumer engagement, satisfaction and advocacy.

We do so through

- Price control consultations.
- Complaint and accessibility audits.
- Impact analysis and market reviews.
- Campaigns to reduce consumer vulnerability.
- Benchmarking reports.

We deliver

Clarity on the needs of NI consumers with affordable access to markets, products and services, and advocate for enhanced protections and support around consumer vulnerability.

PROTECTING CONSUMERS

Our aim

To put things right by offering impartial dispute resolution and signposting services and guidance on consumer rights, and work in partnership with the advice sector to avoid duplication.

We will

- Advocate across consumer issues, highlighting areas of discrimination or detriment.
- Resolve consumer complaints by negotiating positive outcomes on their behalf with industry.
- Ensure essential public services offer accessible and affordable access to all consumers.
- Use research and policy analysis to highlight emerging areas of consumer detriment.

We do so through

- Dispute resolution.
- Consumer helpline on 0800 121 6022.
- Information and advice on consumer rights.
- Accredited complaint handling processes.
- Designated super-complaints body.

We deliver

Improved services and protections for all consumers through effective redress from industry, lobby for their rights, and super-complaint investigations with regulators.

EMPOWERING CONSUMERS

Our aim

To empower consumers by giving them information and advice about their rights and responsibilities, particularly given changing protections emerging from the strategic landscape.

We will

- Support consumers to make informed, confident and affordable buying choices.
- Work in partnership with stakeholders to develop information and tools for consumers.
- Encourage consumer protection within industry by informing them of their responsibilities.
- Develop education services about consumer rights and responsibilities.

We do so through

- Guidance, comparison tools and advisory events.
- Community engagement with Consumer Champions.
- Partnerships to reduce consumer vulnerability.
- Outreach and education programmes.
- Digital footprint and engagement.

We deliver

Higher levels of consumer confidence and welfare by using appropriate channels to educate all consumers about their rights and responsibilities.

2021-2022 FORWARD WORK PROGRAMME

Following publication of our final Corporate Plan 2021-24 we will develop outcome-based performance measures that will underpin our corporate scorecard and annual operating targets.

To meet consumer interests and emerging priorities, we will monitor and review our external environment, through our ongoing response to the COVID-19 pandemic and the impact of EU Exit on NI consumers, and optimise and adjust our plans accordingly.

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Empowering Consumers	Education Advocacy	Deliver outreach programmes to connect with consumers and communities to raise awareness of consumer rights, and the support and resources available from The Consumer Council.	Increase awareness and understanding of consumer rights and the support available from The Consumer Council.	Empowerment	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Deliver a range of information and awareness campaigns in initiatives such as NI Savings Week, Be Ready NI, Get Online Week, National Customer Service Week, Gas Safety Week, Let's Get Going, and Water is Worth, linking into UK-wide initiatives such as National Consumer Week with Citizens' Advice and Online Shopping Safety Tips with NI Cybersecurity Centre.	Increase awareness and understanding of consumer rights, available mechanisms for redress, and the support available from The Consumer Council.	Empowerment	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Grow size, reach and engagement of The Consumer Council's digital footprint and offering across all consumer and stakeholder groups, leveraging digital innovation where possible.	Increase awareness and understanding of consumer rights, available mechanisms for redress, and the support available from The Consumer Council.	Empowerment	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Deliver the Christmas 2021 Campaign, targeting all households in NI, highlighting consumer rights, the importance of shopping around and being consumer savvy.	Increase awareness and understanding of consumer rights, available mechanisms for redress, and the support available from The Consumer Council.	Empowerment	December 2021
Empowering Consumers	Education Advocacy	Establish a network of Consumer Champions to connect with consumers and communities, offering advice and signposting on a range of current and emerging issues.	Strengthen understanding of regional and sub-regional issues affecting consumers across all communities, in particular those in vulnerable circumstances.	Empowerment	January to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Empowering Consumers	Education Advocacy	Deliver the 2022 NI Consumer Week and regional Consumer Parliament events, targeting all consumer groups, using a combination of face-to-face and virtual delivery platforms.	Increase awareness and understanding of consumer rights, available mechanisms for redress, and the support available from The Consumer Council.	Empowerment	March 2022
Empowering Consumers	Partnership Representation	Develop advisory and educational programmes with government, local councils, industry, and community and voluntary organisations, focusing on consumers in vulnerable circumstances.	Establish educational partnerships with key stakeholders to reach, educate and empower consumers, in particular those in vulnerable circumstances.	Empowerment	April 2021 to March 2022
Influencing Policy	Partnership Representation	Represent consumer interests at forums and working groups such as the Consumer Protection Partnership Intelligence Group, to ensure the needs of NI consumers are considered at a UK-wide level.	Ensure NI consumer needs are understood on a UK-wide platform and that evidence based decisions are being made.	Empowerment	April 2021 to March 2022
Protecting Consumers	Education Advocacy	Develop and maintain a range information, resources and tools about current and emerging interests and best practice guidance, available in a range of accessible formats.	Educate consumers on their rights and protections, and provide easy access to available advice, guidance and support.	Empowerment	April 2021 to March 2022
Understanding Consumers	Research Insight	Deliver the 2021-2022 Annual Consumer Insight Survey, capturing the experiences and attitudes of consumers in NI, in particular for consumers in vulnerable circumstances.	Improve understanding of consumer experiences in NI and provide government and regulators with up-to-date data to inform future policy, regulations and protections.	Empowerment	February to March 2022
Understanding Consumers	Research Insight	Review the impact of the COVID-19 pandemic on consumers and micro and small businesses in NI, and identify their emerging needs.	Ensure emerging consumer and business issues, priorities and challenges are central to future policy development.	Empowerment	September 2021 to March 2022
Understanding Consumers	Research Insight	Research consumer vulnerability in NI, and look to contextualise this in comparison to regional areas across the UK.	Understand and mitigate consumer vulnerability by ensuring key issues and challenges are central to future policy development.	Empowerment	September 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Empowering Consumers	Education Advocacy	Develop and maintain a range of energy information, resources and tools, available in a range of accessible formats, for domestic consumers, small businesses and not-for-profit organisations.	Educate domestic consumers, small businesses and not-for-profit organisations on their rights and protections, and provide easy access to available advice, guidance and support.	Energy	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Promote the benefits of renewable energy and low carbon equipment to domestic consumers, small businesses and not-for-profit organisations, such as photovoltaic panels, heat pumps, electric vehicles and other technology.	Educate domestic consumers, small businesses and not-for-profit organisations about renewable energy solutions and technologies, and the benefits this could offer them.	Energy	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Develop and deliver a Switch and Save campaign covering all energy suppliers for domestic consumers, small businesses and not-for-profit organisations.	Help domestic consumers, small businesses and not-for-profit organisations to reduce energy bills by finding the most competitive supplier.	Energy	October 2021
Empowering Consumers	Partnership Representation	Develop and promote energy efficiency propositions for domestic consumers with partners such as Bryson Energy, National Energy Action, Energy Saving Trust, Northern Ireland Housing Executive and Home Energy Conservation Authority.	Increase awareness and understanding of the range of available energy efficiency measures and help consumers to reduce their bills, and strengthen partnership working with key stakeholders.	Energy	April 2021 to March 2022
Influencing Policy	Consultation Review	Respond to relevant industry consultations and Code of Practice reviews, representing consumers' interests, in particular for consumers in vulnerable circumstances.	Protect consumer interests and safeguard necessary protections by ensuring public policy and industry takes account of consumers' needs.	Energy	April 2021 to March 2022
Influencing Policy	Consultation Review	Respond to relevant consultations and calls for evidence from government, by representing consumers interests, in particular for consumers in vulnerable circumstances.	Ensure government places consumer interests, protections, affordability and accessibility are central to its policy making and legislative and regulatory frameworks.	Energy	April 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Influencing Policy	Consultation Review	Contribute to the development of the new Energy Strategy for NI from DfE by providing consumer research and detailed insights to inform strategy and policy development and implementation.	Work with DfE, government departments, regulators, industry and other consumer bodies to ensure consumer protection, accessibility and affordability is central to government policy.	Energy	April 2021 to March 2022
Influencing Policy	Consultation Review	Work in partnership with DfE and other stakeholders to deliver a single consumer pathway for available advice, guidance and support (education, capability development and financial assistance) from government, in support of the new Energy Strategy for NI.	Deliver an accessible and optimised consumer journey that supports the decarbonisation agenda and places consumer behaviour, consumption and affordability at the heart of policy making.	Energy	March 2022
Influencing Policy	Partnership Representation	Represent consumer interests at Energy Advocacy Forums such as the Home Energy Conservation Authority Group, Energy Savings Week stakeholder Group and Fuel Poverty Coalition Steering Group.	Foster trusted partnerships to build effective coalitions that lobby for the necessary consumer protections, promote consumer empowerment, and ensure consumer interests are met.	Energy	April 2021 to March 2022
Influencing Policy	Partnership Representation	Represent consumer interests at energy industry forums such as the Gas Supplier Forum, Central Design Authority, Electricity Suppliers' Forum, Girona Battery Storage Group, COVID-19 Retail Forum and Energy Revenue Service Group.	Hold industry to account by representing the views and interests of consumers, and ensuring transparent and affordable access to products and services that meet consumer needs, in particular for consumers in vulnerable circumstances.	Energy	April 2021 to March 2022
Influencing Policy	Partnership Representation	Represent consumer interests at Energy Forums and Working Groups led by the UR such as the Consumer Engagement Advisory Panel, Electricity Retail Group, Consumer Vulnerability Working Group, Gas Metering Solutions Group, Gas Market Operating Group and Consumer Engagement Working Group.	Work with the UR to ensure consumer interests, protections, affordability and accessibility are central to the regulatory framework in NI.	Energy	April 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Influencing Policy	Research Insight	Monitor how EU Exit will impact on energy use in NI and corresponding consumer behaviours, consumption and affordability.	Highlight issues of consumer detriment and discrimination to government, regulators and industry, and work in partnership to deliver the necessary corrective actions.	Energy	April 2021 to March 2022
Influencing Policy	Research Insight	Proactively review energy complaints including data from The Consumer Council's frontline support, the Utility Regulator Complaints Audit and complaint data from energy suppliers.	Identify the main issues to consumers in energy complaints, highlighting consumer detriment to industry to improve service delivery and inform future policy development.	Energy	August 2021
Protecting Consumers	Partnership Representation	Lobby government and regulators, using evidence of consumer detriment and discrimination, to develop an Energy and Fuel Poverty Strategy for NI, to protect and support consumers in vulnerable circumstances.	Work with the UR and stakeholders to deliver an Energy and Fuel Poverty Strategy for NI, resulting in a reduction in those living in fuel poverty.	Energy	August 2021
Protecting Consumers	Partnership Representation	Deliver the Energy Theft Awareness Campaign in partnership with industry and the UR, UK Regulators Network, and Police Service of Northern Ireland.	Increase awareness of the dangers and costs of energy theft amongst consumers, in particular for consumers in vulnerable circumstances, and offer accessible pathways for redress and dispute resolution.	Energy	March 2022
Protecting Consumers	Partnership Representation	Work in partnership with the UR and other consumer bodies to develop and deliver the Consumer Protection Programme for NI, in particular for consumers in vulnerable circumstances.	Ensure consumers in vulnerable circumstances are better protected by regulation and the policies of energy suppliers are most responsive to their needs.	Energy	March 2022
Protecting Consumers	Research Insight	Review national and international best practice in relation to dispute resolution and complaint handling within the energy sector, in particular for consumers in vulnerable circumstances.	Apply best practice models to dispute resolution and complaint handling to improve the consumer experience, minimise consumer detriment and increase consumer advocacy.	Energy	August 2021

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Protecting Consumers	Research Insight	Carry out research to identify the experiences, behaviours and attitudes of consumers, small businesses and not-for-profit organisations, in terms of energy and the decarbonisation agenda.	Establish a deeper understanding of what consumers need from the energy market, inform policy development across the energy sector, and develop appropriate interventions from The Consumer Council.	Energy	June 2021
Representing Consumers	Consultation Review	Represent consumer interests at regulated tariff reviews with electricity and gas suppliers such as Power NI, Firmus and SSE Airtricity Gas.	Work with industry to ensure consumers have access to fair, affordable and transparent pricing models for their electricity and gas supplies.	Energy	April 2021 to March 2022
Representing Consumers	Consultation Review	Represent consumer interests at network operator energy price controls to ensure these meet consumer needs and consumers pay a fair price for their supply of energy.	Work with industry to ensure consumers have access to fair, affordable and transparent pricing models for their electricity and gas supplies.	Energy	April 2021 to March 2022
Representing Consumers	Consultation Review	Respond to government, regulatory and sectoral consultations and calls for evidence, representing consumer interests, in particular for consumers in vulnerable circumstances.	Work with government, regulators and the sector to ensure consumer protections, accessibility and affordability are central to future policy development.	Energy	April 2021 to March 2022
Understanding Consumers	Research Insight	Carry out research to understand the impact of the COVID -19 pandemic on energy consumers, small businesses and not-for-profit organisations.	Provide government, regulators and industry with insights on the impact of the pandemic and ensure action is taken to reduce consumer detriment, and influence future policy making.	Energy	May 2021
Understanding Consumers	Research Insight	Survey consumers on the levels of customer satisfaction, trust and confidence with energy suppliers.	Increase accountability and performance of energy suppliers by providing consumers with robust insights so they can make an informed choice when deciding selecting a supplier.	Energy	September 2021 to March 2022
Empowering Consumers	Education Advocacy	Develop and maintain up-to-date information, resources and tools about the impact of EU Exit as new information emerges, particularly at the end of the three month grace period.	Educate consumers and the advice sector on their rights and protections, and provide easy access to up-to-date and jargon free information across a range of consumer topics.	EU Exit	April 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Influencing Policy	Consultation Review	Chair the North-South Consumer Working Group to gather market intelligence and share best practice, bringing together representatives from the European Consumer Centre Network, Trading Standards Service, Competition and Consumer Protection Commission, the CMA, Advertising Standards Authority, Consumers Association Ireland and the DfE Consumer Affairs Branch.	Work with partners in the UK and Ireland to ensure consumer interests, protections, affordability and accessibility are central to future policy development.	EU Exit	April 2021 to March 2022
Understanding Consumers	Research Insight	Produce an EU Exit Report with recommendations for future policy development based on findings from consumer research completed in March 2021.	Ensure NI consumer concerns and experiences shape policy development and delivery of empowerment activities.	EU Exit	April to June 2021
Understanding Consumers	Research Insight	Monitor and report on financial resilience and spending behaviours through cost comparisons of household goods in NI compared to GB.	Understand how anticipated price increases resulting from the EU Exit and NI Protocol will impact consumers' financial resilience and shopping behaviours.	EU Exit	April 2021 to March 2022
Influencing Policy	Education Advocacy	Produce a series of briefing papers on the Consumer Economy outlining the importance of consumer spend to the overall NI economy.	Ensure the central role consumers play in economic recovery is understood by The Executive Office and other policy makers, putting consumer needs on a par with that of the business sector.	EU Exit	April 2021 to March 2022
Influencing Policy	Consultation Review	Advise government, regulators and partner organisations on consumer detriment resulting from the impact of EU Exit through briefing papers, impact analysis and market reviews.	Work with government and regulators to ensure consumer protections, accessibility and affordability are central to future policy development.	EU Exit	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Deliver an educational campaign on sources of free debt advice and alternative forms of borrowing, targeting consumers on low incomes and those in vulnerable circumstances.	Increase awareness and knowledge of free debt advice and alternative forms of borrowing amongst consumers on low incomes and those in vulnerable circumstances.	Financial Services	April 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Empowering Consumers	Education Advocacy	Develop learning materials on safe borrowing for Pathways and Cadets, in particular young people attending Pathways residential programmes.	Increase awareness and knowledge of safe borrowing and sources of help amongst young people outside the school setting.	Financial Services	December 2021
Empowering Consumers	Education Advocacy	Pilot partnership with Stranmillis University College to test secondary school materials on safe borrowing for NI schools.	Ensure secondary schools across NI have access to materials to inform pupils about safe borrowing and where to get help.	Financial Services	March 2022
Empowering Consumers	Education Advocacy	Develop a financial education programme with supporting materials and resources for rollout to all NI schools.	Improve levels of financial education and literacy amongst children in primary and secondary schools.	Financial Services	March 2022
Empowering Consumers	Partnership Representation	Work with partners in the advice sector to deliver Train the Trainer workshops to increase awareness of the issues and impact of illegal money lending.	Develop a network of community-led advisers with increased awareness and understanding of the impact of illegal money lending.	Financial Services	March 2022
Influencing Policy	Partnership Representation	Advocate for financial accessibility, affordability and inclusion for NI consumers through membership at the LINK Consumer Council, UK Finance, Financial Conduct Authority Insights Forum, and Money and Pensions Service.	Work with the industry, regulators and government to ensure consumer interests, protections, affordability and accessibility are central to policy development and service delivery in NI.	Financial Services	April 2021 to March 2022
Influencing Policy	Partnership Representation	Chair the Responsible Lending Forum to highlight and promote awareness of alternative forms of credit and free debt advice services.	Foster trusted partnerships with key stakeholders to improve access to affordable credit for consumers and promote awareness of free debt advice.	Financial Services	April 2021 to March 2022
Protecting Consumers	Education Advocacy	Develop information, resources and tools about the dangers of illegal lending and safer borrowing to community groups and work places, available in a range of accessible formats.	Educate consumers of the risks of illegal lending and the alternative sources of lending and help available.	Financial Services	April 2021 to March 2022
Protecting Consumers	Education Advocacy	Develop a banking programme for prisoners in NI, similar to the scheme available in England, in partnership with UK Finance.	Improve financial inclusion by offering people being released from prison access to an affordable banking scheme.	Financial Services	December 2021

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Protecting Consumers	Partnership Representation	Develop an alternative lending scheme with the Irish League of Credit Unions to support consumers on low incomes struggling to access affordable credit.	Improve financial inclusion by giving consumers on low incomes access to affordable credit.	Financial Services	March 2022
Representing Consumers	Consultation Review	Respond to government and regulatory consultations and calls for evidence, representing consumer interests, in particular for consumers in vulnerable circumstances.	Work with government and regulators to ensure consumer protections, accessibility and affordability are central to future policy development.	Financial Services	April 2021 to March 2022
Understanding Consumers	Research Insight	Commission a market review of Child Benefit loans for credit unions in NI.	Improve financial inclusion by giving NI consumers on low incomes access to affordable credit.	Financial Services	December 2021
Understanding consumers	Research Insight	Research the impact the COVID-19 pandemic on the financial resilience of consumers and the issue of illegal lending.	Strengthen consumer financial resilience and ensure consumer interests are central to policy and service development.	Financial Services	March 2022
Understanding Consumers	Research Insight	Research if some consumers are adversely affected by a lack of choice and affordability offered by their local shops, and establish the causes for these so called Food Deserts.	Work with stakeholders, including Department of Health (DoH) and Department for Communities (DoC), to improve access to healthy and affordable food in NI.	Food	September 2021 to March 2022
Influencing Policy	Education Advocacy	Produce a series of Vulnerability in 2021 reports examining issues facing disadvantaged consumers across each of our remit areas, which provide at a glance statistics and consumer insight.	Ensure stakeholders, the media and social commentators have access to a realisable resource, including our Hand to Mouth documentary, to help support and influence consumer debate.	Food	April 2021 to March 2022
Empowering Consumers	Research Insight	Produce a Conflicted Consumer blog aimed at helping consumers make ethical and environmentally sustainable choices.	Encourage consumers to reflect on their choices, guided by expert opinion across a range of consumer topics and signposting to trusted stakeholder resources.	Food	April 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Influencing Policy	Partnership Representation	Represent NI consumer interests at the All-Island Food Poverty Network attended by Safefood, Food Standards Agency, DoH, DoC, FareShare, Food Cloud, Economic and Social Research Institute, Irish Nutrition and Dietetic Institute, and Department for Children and Youth Affairs.	Work with partners in the UK and Ireland to gather intelligence, share best practice and highlight NI specific consumer issues.	Food	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Develop and maintain up-to-date information, resources and tools about consumer rights in relation to online delivery services, delivery scams and how to save money on postage costs.	Increase awareness and educate consumers about how they can shop safely online, save money on postage and avoid delivery scams.	Post	December 2021
Influencing Policy	Consultation Review	Represent NI consumer interests, in particular for consumers in vulnerable circumstances, in Ofcom's Review of Royal Mail's Regulatory Framework.	Work with government and regulators to ensure consumer protections, accessibility and affordability are central to future policy development.	Post	April 2021 to March 2022
Influencing Policy	Consultation Review	Respond to government and regulatory consultations and calls for evidence, representing consumer interests, in particular consumers in vulnerable circumstances.	Work with government and regulators to ensure consumer protections, accessibility and affordability are central to future policy development.	Post	April 2021 to March 2022
Influencing Policy	Partnership Representation	Work with UK consumer advocacy bodies, Citizens Advice and Citizen Advice Scotland to develop solutions that provide marginalised consumers safe, secure and reasonable access to postal services.	Improve access and choice for consumers without an address, or who move frequently, or whose post may be intercepted.	Post	April 2021 to March 2022
Influencing Policy	Partnership Representation	Work with the UK Consumer Protection Partnership to address parcel surcharges for NI consumers, and lobby for a review and reform of the parcel market.	Rebalance the parcel market, ensuring NI consumers have fair and affordable access.	Post	April 2021 to March 2022
Influencing Policy	Research Insight	Publish a reports that outlines the impacts of EU Exit on postal services and deliveries for consumers in NI.	Ensure consumer interests are fully considered in decision making and policy development around the NI Protocol.	Post	April 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Protecting Consumers	Partnership Representation	Develop a Best Practice Guide for Parcel Selling, working in partnership with all parcel operators in NI.	Offer consumers improved, transparent and accessible terms and conditions, prior to purchase of parcel services.	Post	April 2021 to March 2022
Representing Consumers	Consultation Review	Monitor the number and location of post offices in NI, representing consumer interests in post office relocation consultations.	Ensure consumers in NI continue to have fair and reasonable access to post office services.	Post	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Develop and maintain a range of information, resources and tools about transport and passenger rights, available in a range of accessible formats.	Educate consumers on their rights and protections, and provide easy access to available advice, guidance and support.	Transport	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Develop and maintain up-to-date consumer information, resources and tools on the impact of EU Exit and the COVID-19 pandemic to transport choice, accessibility and availability.	Educate consumers on their rights and protections, and provide easy access to available advice, guidance and support.	Transport	July 2021
Empowering Consumers	Education Advocacy	Promote the role of The Consumer Council at key locations and on public transport.	Raise awareness of the advice, guidance and support available from The Consumer Council.	Transport	July 2021
Empowering Consumers	Education Advocacy	Review the online consumer experience for the journey planners offered by Translink, George Best Belfast City airport, Belfast International airport and City of Derry airport.	Ensure an optimum customer experience for consumers using the online journey planners from transport providers.	Transport	March 2022
Influencing Policy	Consultation Review	Respond to relevant industry consultations, and industry Codes of Practice reviews, representing consumers' interests, in particular for consumers in vulnerable circumstances.	Protect consumer interests and safeguard necessary protections by ensuring public policy and industry takes account of consumers' needs.	Transport	April 2021 to March 2022
Influencing Policy	Consultation Review	Work in partnership with DfE and other stakeholders to deliver a single consumer pathway for available advice, guidance and support (education, capability development and financial assistance) from government, in support of the new Energy Strategy for NI.	Deliver an accessible and optimised consumer journey that supports the decarbonisation agenda and places consumer behaviour, consumption and affordability at the heart of policy making.	Transport	March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Influencing Policy	Partnership Representation	Represent consumer interests through the Department for Transport Maritime Complaints Handling Body, the Inclusive Mobility and Transport Advisory Committee (IMTAC), Airport Accessibility and Consultative Forums, and bi-monthly operational meeting with DfI and Translink.	Foster trusted partnerships to build effective coalitions that lobby for the necessary consumer protections, promote consumer empowerment, and ensure consumer interests are met.	Transport	April 2021 to March 2022
Influencing Policy	Partnership Representation	Review bus licence permit applications in NI to ensure consumer interests and needs are met, in particular for consumers in vulnerable circumstances.	Hold industry to account by representing the views and interests of consumers, and ensuring transparent and affordable access to products and services that meet consumer needs.	Transport	April 2021 to March 2022
Influencing Policy	Partnership Representation	Represent and protect consumer interests by working in partnership with Translink to develop a new Public Service Agreement, consult on the development of the Belfast Transport Hub and deliver the Ticketing Fare Review and Passenger Monitoring Survey.	Hold industry to account by representing the views and interests of consumers, and ensuring transparent and affordable access to products and services that meet consumer needs, in particular for consumers in vulnerable circumstances.	Transport	April 2021 to March 2022
Influencing Policy	Research Insight	Carry out research to understand the impact of the COVID -19 pandemic on the transport sector, the resulting challenges to connectivity, accessibility and affordability, and how consumer behaviours could shape the future of the sector.	Provide government, regulators and industry with key insights into the impact of the COVID-19 pandemic and ensure action is taken to reduce consumer detriment, and influence future policy making.	Transport	August 2021
Influencing Policy	Research Insight	Carry out research to understand the impact of the COVID -19 pandemic on transport and older consumers and the resulting challenges to connectivity, accessibility and affordability.	Provide government, regulators and industry with key insights into the impact of the COVID-19 pandemic and ensure action is taken to reduce consumer detriment, and influence future policy making.	Transport	June 2021

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Influencing Policy	Research Insight	Proactively review transport complaints including data from The Consumer Council's frontline support and Translink, in particular for consumers in vulnerable circumstances.	Identify the main issues in passenger and transport complaints, highlighting consumer detriment to industry to improve service delivery and inform future policy development.	Transport	March 2022
Influencing Policy	Research Insight	Review Translink passenger complaints and deliver refresher training to its complaints handling team to mitigate consumer detriment and improve accessibility, affordability and service delivery.	Identify the main issues in passenger complaints, highlighting consumer detriment to improve service delivery and the complaints handling process.	Transport	March 2022
Protecting Consumers	Consultation Review	Deliver Disabled Passenger Accessibility Audits of George Best Belfast City airport, Belfast International airport and City of Derry airport.	Improve consumer accessibility at NI airports, in particular for consumers with a disability.	Transport	March 2022
Understanding Consumers	Research Insight	Carry out research to identify the experiences, behaviours and attitudes of consumers in terms of transport, the new Energy Strategy for NI, and the wider decarbonisation agenda.	Establish a deeper understanding of what consumers need from the transport market, inform policy development across the transport sector, and develop appropriate interventions from The Consumer Council.	Transport	July 2021
Influencing Policy	Consultation Review	Review relevant NI Water policies and codes of practice to ensure consumer and business interests are adequately represented, in particular for consumers in vulnerable circumstances.	Protect consumer and business interests and safeguard necessary protections by bringing about improvements to NI Water service delivery.	Water	April 2021 to March 2022
Influencing Policy	Consultation Review	Work in partnership with DfI to review the Long Term Water Strategy, aimed at delivering a sustainable water sector in NI.	Ensure consumer and business interests and the necessary protections, in particular for consumers in vulnerable circumstances, are central when developing future government policy.	Water	April 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Influencing Policy	Partnership Representation	Represent consumer interests through forums and working groups such as the Water Stakeholder Steering Group, Regional Community Resilience Group, Output Review Monitoring Group, Essential Services Access Network, Consumer Vulnerability Working Group, Consumer Engagement Oversight Group, UKWIR Working Groups, and UK Tripartite with Consumer Council for Water and Citizens Advice Scotland, and various drinking water and environmental quality groups.	Work with the industry, regulators and government to ensure consumer interests, protections, affordability and accessibility are central to policy development and service delivery in NI.	Water	April 2021 to March 2022
Protecting Consumers	Education Advocacy	Develop and maintain a range of information, resources and tools about water rights, available in a range of accessible formats.	Educate consumers on their rights and protections, and provide easy access to available advice, guidance and support.	Water	April 2021 to March 2022
Representing Consumers	Consultation Review	Conduct Water Bill Health Checks with non-domestic consumers to improve water efficiency and affordability.	Help businesses to identify savings and efficiency measures through 80 Water Bill Health Checks.	Water	April 2021 to March 2022
Representing Consumers	Consultation Review	Deliver the Water Efficiency Project with NI councils to improve accessibility and affordability.	Help councils to reduce their water bills and introduce a range of efficiency measures.	Water	April 2021 to March 2022
Representing Consumers	Consultation Review	Represent consumer interests by monitoring process against the new Price Control 21 consumer protection measures.	Work with NI Water and the UR to ensure consumers have adequate protections and support.	Water	April 2021 to March 2022
Representing Consumers	Consultation Review	Review and increase awareness of NI Water's Care Register in line with Price Control 21 targets and cross-cutting developments to improve consumer support in line with the UR's Consumer Protection Programme.	Protect consumer interests and improve support and access, in particular for consumers in vulnerable circumstances.	Water	July 2021 to March 2022
Representing Consumers	Consultation Review	Assess NI Water's contact handling protocols and procedures so customer service standards are met.	Ensure standards of customer service are met and consumer needs are supported.	Water	July 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Representing Consumers	Partnership Representation	Work with NI Water to develop proposals for service provision aligned with Price Control 21 consumer insight.	Deliver a consumer-centric model for future service provision.	Water	April 2021 to March 2022
Representing Consumers	Partnership Representation	Develop community resilience plans, working in partnership with the Regional Community Resilience Group, for households at flood risk, supported by clear action plans and mindful of household flood insurance considerations.	Improve the support and protections available to households at flood risk.	Water	April 2021 to March 2022

Corporate initiatives

Key to our success is adopting best practice and setting the highest operating standards. This provides confidence in our ability to deliver and actively demonstrates our commitment to the citizens we serve. To this end, we will:

- Pursue relevant accreditations to meet our strategic objectives such as BITC Core Accreditation, Investors in People (IIP), Best Companies, Diversity Mark, ISO 27001 Information Security Management, ISO 9001 Quality Management and ISO 22301 Business Continuity Management.
- Develop a People Strategy supported by a robust HR data analytics reporting framework to enable and equip our people with the necessary knowledge, skills, experience and attitudes to deliver 2021-2024 Corporate Plan.
- Invest in digital infrastructure and improve our information management and customer relationship management systems, to increase efficiency, resilience, responsiveness and flexible working capability.



The Consumer Council
Floor 3 Seatem House
28 - 32 Alfred Street
Belfast, BT2 8EN

T: 028 9025 1600

F: 028 9025 1663

W: www.consumerCouncil.org.uk