



Annual Report and Accounts

2020 - 2021



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PERFORMANCE REPORT

OVERVIEW

The 2020-2021 Annual Report and Financial Statements from the Consumer Council covers the fifth and final reporting period of its 2016-21 Corporate Plan.

The year began with a sharp focus on responding to the COVID-19 pandemic followed by the end of the post-Brexit transition period between the United Kingdom (UK) and European Union (EU). Our priorities were to adapt as an organisation, keep our staff safe, engaged and motivated, and serve and support the interests of consumers in Northern Ireland (NI) through these extraordinary times, whilst providing confidence and assurance to our Board, the Department for the Economy (DfE) and other funders.

Our work is underpinned by the five strategic aims of the 2016-21 Corporate Plan and we have made substantial progress against each one:

- empowering consumers;
- representing consumers;
- protecting consumers;
- understanding the needs of future consumers and sustainable consumption; and
- providing value for money and good governance.

The Consumer Council helped 10,184 citizens with independent advice, guidance and redress, all free services, returning £1,069,287 to NI consumers as a result of complaint investigations across its statutory functions. Working on behalf of consumers, our teams negotiated £847,000 from airline refunds, £110,000 from private parking charge notices, and £42,000 from tour operator refunds.

Demand for frontline services increased by on average 88%, rising to a peak of 98%, we consistently delivered a quality service, achieving a customer satisfaction score of 99.8% and a net promoter score of 99 out of 100. The Consumer Council retained its Customer Service Excellence accreditation, and was awarded 20 Compliance Plus and 37 Compliant ratings out of the 57 criterion assessed.

As a result of information campaigns delivered by our in-house teams, over 54% of NI consumers are now aware of the Consumer Council and the work we do. The campaigns included NI Savings Week, Get Online Week, Gas Safety Week, Energy Saving Week and the Postal Rights Christmas campaign. Our True Cost campaign, in partnership with Advice NI and Christians against Poverty, delivered information leaflets to 800,000 NI households with information on how to get free debt advice, budgeting tips and responsible lending options, and reached 127,000 consumers on social media.

A range of educational materials were also developed to inform consumers of the steps they should take to become more vigilant against scams. This included advice on the Consumer Council website and social media campaigns throughout 2020-2021, resulting in 9,616 downloads of the materials, and the distribution of scam awareness leaflets to 7,000 vulnerable consumers in self-isolation due to ongoing COVID-19 restrictions, in partnership with Libraries NI.

In parallel, the Consumer Council grew its digital footprint, delivering 609,723 visits to the corporate website; expanded its social media community to 12,708 followers on Twitter, Facebook, LinkedIn and Instagram; and have 2,720 subscribers signed up to its newsletter, Consumer Watch. We also secured 608 items of media coverage and delivered 43 outreach events reaching 3,599 consumers.

To help mitigate the impact of the COVID-19 pandemic, the Consumer Council's online Coronavirus FAQ section offered consumers comprehensive advice on: travel, public transport and services;

home energy; personal finances; postal services; water; telecoms; shopping and food safety; online shopping and avoiding scams; information on consumer rights and for vulnerable consumers; support for businesses; plus a range of family activities including games and quizzes.

We launched our EU Exit online resource providing NI consumers with advice on a range of topics including: travel, driving in Europe, travelling with pets and package holidays; consumer rights when shopping and credit card protection; impacts on postal services, information on mobile roaming charges when in Europe; and home energy and financial services products. Our teams monitored consumer impact through research and online polls, and provided weekly updates to DfE, HM Revenue and Customs (HMRC) and Department for Business, Energy and Industrial Strategy (BEIS).

We delivered the first NI Consumer Week in March covering ‘Consumers in a COVID World’. The programme of online events, launched by Economy Minister, Diane Dodds, included: transport, travel and challenges facing young adults post COVID-19; the impact of EU Exit on consumers; shopping safely online, staying protected from scams; healthy family cooking; and helping small businesses manage water bills. 42 videos were released over five days, surpassing 210,000 views, with the Week culminating in a live consumer phone-in on BBC Radio Ulster’s On Your Behalf.

To better understand the challenges, opportunities and emerging risks faced by consumers, the Consumer Council carried out 26 research projects. They included:

- Regulatory approaches in water, energy and financial services towards consumer vulnerability.
- Consumer experiences of installing renewable technologies, consumer attitudes to energy transition and what decarbonisation means for energy, transport and water consumers.
- Impact of the COVID-19 pandemic on older people and the transport sector, on low income consumers, on financial exclusion in NI, and on the shift to digitalisation.
- Issue of illegal money lending, problematic debt and high cost credit, and the barriers to accessing financial services for people leaving prison.
- Impact of EU Exit on online shopping and parcel deliveries and the real and perceived impacts on NI consumers.
- 2021 Consumer Insight Survey for NI covering household finances, scams, value for money, trust, and awareness of consumer organisations.
- Consumer experiences of the Universal Postal Service in NI.

Throughout 2020-21, the Consumer Council protected and campaigned for consumer interests through consultation responses, tariff reviews, customer service and complaints handling audits, and representation at a wide range of NI and UK forums with regulators and industry bodies, alongside a number of sector-led forums in energy, transport, water, postal services and financial services. These enable us to work with stakeholders and industry to improve service delivery to consumers, help them to access better products and services, and support them to meet emerging priorities.

Internally, we invested in the technology and equipment for staff to deliver business as usual through remote working and introduced enhanced peer-to-peer and line management support, resilience training and a range of advice webinars.

Against this backdrop, the Consumer Council:

- Became a 2 Star Best Companies organisation, awarded for outstanding levels of workplace engagement.
- Achieved the Gold accreditation for Investors in People (IIP), assessed against nine indicators of high-performance working: building capability; delivering continuous improvement; creating sustainable success; leading and inspiring people; living the organisation's values and behaviours; empowering and involving people; structuring work; recognising and rewarding performance; and managing performance.
- Became the first organisation in NI to achieve the British Standard 18477 for Inclusive Service Provision.
- Achieved ISO 9001 Quality Management and ISO 223001 Business Continuity.

These results reflect the collective efforts our staff, who despite significant challenges, worked tirelessly to deliver the majority of our planned objectives over the past 12 months. Their determination to deliver the best possible outcomes for consumers and commitment to each other, coming together as one team to respond to these challenges, is testament to the successes the Consumer Council has achieved during what has been a truly unique year.

As we look forward to a new corporate plan period, we will build on this success and continue to protect consumers, strengthen their confidence, resilience and welfare, inform consumer policy, legislation and regulation, and educate consumers so they make informed choices.



Sheila McClelland
Chairperson



Noyona Chundur
Chief Executive

THE PURPOSE AND ACTIVITIES OF THE CONSUMER COUNCIL

The Consumer Council is a non-departmental public body (NDPB) established in April 1985 through the General Consumer Council (Northern Ireland) Order 1984 (The Order), operating under the Department for the Economy (DfE) on behalf of the Northern Ireland Executive (The Executive).

Our principal statutory duty is to protect the interests of consumers in Northern Ireland (NI) by empowering them, and providing a strong representative voice to policy makers, regulators and service providers. We are based at Seatem House, 28-32 Alfred Street, Belfast, BT2 8EN. Following the COVID-19 pandemic, since March 2020, our teams moved seamlessly to working from home, successfully delivering and prioritising services, support, engagement and projects remotely.

PURPOSE

In accordance with The Order, the Consumer Council's main duties are to:

- Consider any complaint made to it relating to consumer affairs and, where it appears to the Consumer Council to be appropriate, having regard to any other remedy which may be available to the complainant, investigate the complaint and take such further action in relation thereto as the Consumer Council may determine.
- Carry out, or assist in the carrying out of, inquiries and research into matters relating to consumer affairs.
- Promote discussion of, and the dissemination of information relating to, consumer affairs.
- Report to a NI Department on any matter relating to consumer affairs which is referred to the Consumer Council by that Department.

We have statutory functions covering energy, postal services, 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 from financial services to private parking charge notices.

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 also have responsibilities 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.

LEGAL POWERS AND DUTIES

To ensure we can protect and empower consumers we have different legal powers and duties. We get these powers from legislation, licences given to companies so they can work in NI, and cooperation agreements set in memorandums of understanding.

Consumer empowerment

With regards to consumer empowerment, The Order gives us powers to: undertake enquiries; investigate complaints under our statutory functions; promote and disseminate any information related to consumer affairs in order to educate and empower consumers; undertake independent consumer research; and report to a NI Department on any matter relating to consumer affairs.

EU Exit

With regards to EU Exit, our interpretation of The Order gives us powers to monitor and report on the real and perceived impacts for consumers in light of NI's unique position of being in the UK customs territory with access to the EU single market for goods. It also allows us to educate and empower consumers to understand how any changes might affect them and what actions they need to take.

Energy

With regards to energy, alongside our interpretation of The Order giving us powers to undertake enquiries, complaints, promote information and undertake research, the Energy (Northern Ireland) Order 2003 legislates for the Consumer Council to:

- Investigate consumer complaints.
- Represent the views of consumers.
- Make proposals and provide advice and information on consumer matters.
- Obtain and keep under review information about consumer issues and the views of consumers on these issues, including research into gas and electricity consumer issues.
- Publish information in the consumer interest.

Our work in energy is also supported by the following legislation:

- The Electricity (Northern Ireland) Order 1992 covering the quality of service, complaint handling and billing disputes of electricity suppliers.
- The Gas (Northern Ireland) Order 1996 covering billing disputes of gas suppliers.
- Energy Act (Northern Ireland) 2011 covering complaints about gas suppliers and their performance.

Financial services

With regards to financial services, our interpretation of The Order gives us powers to tackle financial exclusion in NI by working with The Executive, UK Government and regulators to influence policy and empower consumers through education and increased awareness.

Our funding from HM Treasury (HMT) gives us a specific remit in relation to the issue of illegal money lending. Part 20B of The Bank of England and Financial Services Act 2016 states that HMT may give financial assistance for the purpose of taking action against illegal money lending. Our work

in this area is focused on research, education and awareness, and the development of access to alternative forms of credit to reduce financial exclusion.

Food affordability and accessibility

The Order gives us powers to research and report on the issues or barriers NI consumers might face in order to access affordable, good, nutritious and enjoyable food, of an appropriate quality and quantity, to sustain an acceptable standard of living appropriate for all.

The Order also gives us powers to consider, report to and respond to consultations from the Department of Agriculture, Environment and Rural Affairs when and where appropriate for us to do so. Food accessibility and affordability cuts across the four consumer priorities identified in the 2021-2024 Corporate Plan.

Postal services

With regards to postal services, alongside our interpretation of The Order giving us powers to undertake enquiries, complaints, promote information and undertake research, the Consumer, Estate Agents and Redress (CEAR) Act 2007 and the Office of Communication's regulatory conditions for Royal Mail as the universal service provider provides us with statutory responsibility for representing postal consumers in NI.

Our work focuses on carrying out research, influencing policy, providing advice and information, and investigating complaints made by consumers in vulnerable circumstances, and gives us information gathering and investigation powers to help fulfil this statutory function. Our investigation powers also include issues relating to the number and location of post offices across NI.

Transport

With regards to transport, The Order gives us powers to make recommendations on any matter affecting road or railway passenger transport services and facilities in NI, and services and facilities for passengers travelling to and from NI.

This remit has been extended through further legislation and by formal agreement with regulators, with a Memorandum of Understanding with Department for Infrastructure (DfI) recognising the Consumer Council's role as set out in the Transport Acts and Consumer Orders.

The Transport Act 2011 also requires that in deciding whether to issue or refuse a private bus operators permit or to attach conditions to a permit, Department of Infrastructure (DfI) shall have regard to any recommendations made by the Consumer Council.

The Airports (Northern Ireland) Order 1994 requires airports to provide adequate facilities for consultation with the Consumer Council (as a member of the Airport Users Committee) in respect to any matter concerning the management or administration of the airport which affects consumer interests. The Consumer Council is also required to be consulted on any matter relating to consumer affairs under the Taxis Act (Northern Ireland) 2008.

The Consumer Council ensures the rights and needs of consumers who are disabled are met through its responsibilities under the Civil Aviation (Access to Air Travel for Disabled Persons and Persons with Reduced Mobility) Regulations 2014.

The Rail Passengers Rights and Obligations (Designation and Enforcement) Regulations (Northern Ireland) 2017, legislates for the Consumer Council as the designated body for the purpose of Article 30(2) of Regulation 1371/2007, to which any passenger may submit a complaint about an alleged contravention of the Regulation.

We are the designated complaints handling body for EU Regulation 1107/2006, (rights of disabled passengers), EC 261/2004 (cancelled or delayed flights) and EU Regulation EC 1177/2010 (maritime passenger rights), which have been transposed into UK law.

Water

With regard to water, alongside our interpretation of The Order giving us powers to undertake enquiries, complaints, promote information and undertake research, the Water and Sewerage Services (Northern Ireland) Order 2006 and Northern Ireland Water's Operating Licence legislates for the Consumer Council to investigate complaints on behalf of domestic and business users, give advice on both consumer and business interests, gather and publish information, and be consulted with by Northern Ireland Water and government on any matter relating to consumer affairs.

Super-complaints

The Consumer Council is a designated consumer body under the Enterprise Act 2002 and the Financial Services and Markets Act 2013. Under both Acts, the Consumer Council can, if we believe any feature of a market in the United Kingdom (UK) is, or appears to be, significantly harming the interests of consumers, raise a super-complaint to the relevant UK or NI regulator.

Following the submission of a super-complaint, the relevant regulator will be required to investigate the issue and publish a response within 90 days. They are the: Civil Aviation Authority; Competition and Markets Authority; Financial Conduct Authority; Office of Communications; Office of Gas and Electricity Markets; Office of Rail and Road; Payment Systems Regulator; Utility Regulator; and Water Services Regulation Authority.

In addition, under the Gas and Electricity Licence Modification and Appeals Regulations (Northern Ireland) 2015, we can make an appeal to the Competition and Markets Authority if we believe a modification by the Utility Regulator to the licence of a gas or electricity provider is detrimental to the interests of consumers.

ACTIVITIES

The strategic objectives of the Consumer Council are set within our Corporate Plan 2016-2021. Our activity is consulted on annually and published in our forward work programme.

Performance against these objectives for the 2020-2021 Forward Work Programme is provided in pages 19 to 32. The Consumer Council undertakes an integrated business model of consumer representation, covering the following areas:

Consumer advocacy

We represent consumer interests and defend their rights. Our role is to act independently, within our statutory remit, on behalf of consumers, to identify issues that are detrimental to them.

We use our expertise, knowledge and insight to advise others, including government, on how consumer focused policies can work for the benefit of society, businesses and the NI and UK economy. We challenge current and proposed policies that unnecessarily restrict or impede consumer choice and we work with government, regulators and businesses to help them understand the benefits of doing so.

Consumer redress

We help consumers to seek resolution or compensation when things go wrong. Consumer redress mechanisms safeguard consumers and maximise their participation and trust in the markets. This in turn contributes to the growth of competitive markets as consumers are able to gain redress and dispute resolution without the need to resort to court procedures which are lengthy and costly for them and all involved.

The Consumer Council investigates complaints from consumers regarding energy, postal services, transport, and water and sewerage matters.

Consumer empowerment

We empower consumers with the essential information about their rights so they are able to understand how to use this insight to prevent or resolve problems in buying goods and services. Confident consumers who feel empowered to make good choices will in turn increase consumer trust in business and public services.

Empowered consumers help to drive competition by shopping around and demanding more of businesses. In turn businesses must work harder to win and retain custom by offering higher standards of customer care, better products, innovation, and by reducing costs. This increases productivity and drives economic growth.

The Consumer Council provides information (for consumers who are capable of choosing effectively and asserting their rights if pointed to the right material); advice (for consumers who need help to interpret or apply information); and education (for consumers who may not be aware of the risks in relevant markets, or the importance of exercising choice carefully, or that they have particular rights as consumers).

Operating model

We are governed by a Board, appointed by the Economy Minister, who oversees our strategic direction, organisational performance and corporate governance. They represent consumer interests and bring a range of experience and insights.

The Board is supported by a Senior Leadership Team, led by the Chief Executive, and over 40 staff working in consumer policy, protection, insight and outreach, and in communications, finance and, human resources.

The Consumer Council's core funding is provided through DfE, with funding from DfE, DfI, BEIS and HMT, for our statutory and non-statutory functions in energy, water, postal services and illegal money lending.

KEY RISKS AND ISSUES IN 2020-2021

During 2020-2021, the Consumer Council Board returned to its full complement with three new Board members commencing their term with the Consumer Council in April 2020, and another two Board members following 12 months later.

June Butler, Gerry McCurdy and Alan O'Neill joined the Consumer Council Board on 1 April 2020, with William Leathem and Amanda Logan joining on 1 March 2021. June Butler was appointed Audit and Risk Assurance Committee (ARAC) Chair in January.

The appointments of Sheila McClelland (Chairperson), Mick McAteer (Deputy Chairperson), Lynne Crowther, Sinéad Furey and Joan Martin have been extended until 31 March 2023.

Noyona Chundur resigned as Board member and ARAC Chair in January 2021 to take up the position of Chief Executive in January, following the resignation of John French in September. Carmel McConville was appointed Interim Chief Executive between October and December 2020.

Staff resources

The Consumer Council experienced considerable staff turnover within its Senior and Wider Leadership teams, with the following resignations from staff in key posts: the Director of Regulated Industries in July; the Chief Executive in September; the Head of Finance in November; the Interim Head of Energy, Head of Postal Services and Interim Head of Consumer Empowerment in March; and the Director of EU Exit in March, who returned to DfE from secondment to take up a new role.

With the exception of the Head of Finance and Head of Consumer Empowerment, these positions were filled by April 2021, supported by permanent appointments for a Director of Corporate Services; Director of Consumer Empowerment; Director of Financial, Communications and Digital Services; and Director for Infrastructure and Sustainability. The ongoing scarcity of specialist accountancy skills impacted the Council Council's ability to recruit a permanent Head of Finance.

In response, the Consumer Council prioritised the recruitment of key roles using agency contracts and temporary promotions and undertaking permanent recruitment processes in parallel. Arrangements were made to strengthen the existing Finance team using a combination of agency contracts and fixed-term contracts, providing the necessary resources and stability.

COVID-19

Following the onset of the COVID-19 pandemic and in line with public health guidelines, the Consumer Council transitioned its teams, systems and processes to remote working, whilst keeping all staff safe and secure. The office was closed with face-to-face engagement suspended for most of 2020-2021, including outreach activity, replaced by digital delivery.

Funded by existing resources, the Consumer Council invested in information and communications technology and equipment for all staff, including laptops and internet-based telephony. Mindful of staff health and well-being, a range of support measures were introduced, including peer-to-peer support, resilience training, advice webinars and regular meetings, check-ins and one-to-ones. We also conducted a Staff Engagement Survey during August to help understand if there were any issues that needed to be addressed. The results of our survey were very positive and all of the measures undertaken have had a beneficial effect on the organisation and its people.

This work was underpinned by the Business Continuity Plan (BCP), reviewed annually, where part of the exercise was to test service delivery to ensure staff could successfully work from home if required. The BCP was implemented in March 2020, and ensured, despite the challenging and unprecedented circumstances, we continued to operate on a business-as-usual basis.

Throughout this period, the organisation proactively reviewed priorities, capacity and demand to ensure it was able to meet annual objectives and deliver the 2020-21 Forward Work Programme, and applied robust financial control to maximise the efficiency and effectiveness of available resources. In March 2021, the Consumer Council achieved ISO 22301 for Business Continuity.

At a time when demand for our frontline services increased by on average 88%, the resilience, dedication, tenacity and flexibility of our staff not only guaranteed service delivery but resulted in £1,069,287 returned to the pockets of NI consumers, a 238% increase compared to 2019-20.

EU Exit

EU Exit impacted on how consumers live, work and do business. Many across NI have been concerned about how they may be affected, with price increases their top concern. However, our research showed many consumers also found it difficult to separate their experiences of EU Exit and the NI Protocol from the challenges of the COVID-19 pandemic.

The Consumer Council continued to work closely with DfE in preparation for EU Exit and build resources to meet anticipated demand for increased advice, guidance and signposting from consumers. Supporting this was the creation of bespoke guides and online content, representing consumer interests at a national and international level, and carrying out research on the impacts.

Although the clarity and timeliness of guidance from the UK Government proved to be an ongoing challenge, this was mitigated through regular engagement and briefings, formal and informal, with UK Government and The Executive Departments, academia, industry and other consumer representative bodies. This includes BEUC The European Consumer Organisation, representing 46 consumer organisations from 32 countries, of which the Consumer Council is the only NI member.

Consumer policy

Consumer policy, including advocacy, empowerment and protection, is largely devolved to The Executive. This gives the Consumer Council the opportunity to influence and advocate for consumer policies and protections which take account of the specific circumstances of NI consumers, whilst preserving full integrity and access within the UK's internal market.

In addition to the overarching consumer legislation which is devolved, the Consumer Council continues to work at a UK level to ensure the various "reserved" consumer protection issues in the areas of postal services, air and sea travel, financial services and markets, consumer safety, and intellectual property rights, fully reflect the needs of NI consumers.

Risks

The key corporate risks, in no particular order, that were managed by the Consumer Council during 2020-2021 were as follows:

- Inadequate or weak internal controls or governance framework resulting in a breach of the Management Statement and Financial Memorandum (MSFM).

- Year-end overspend or underspend and/or qualification resulting from ineffective use and management of financial resources, or from external factors.
- Information security and General Data Protection Regulation (GDPR) compliance.
- Maintaining staff morale and the failure to recruit or retain appropriately skilled staff resulting in the Consumer Council not being able to deliver key corporate objectives and impacting on the reputation of the organisation.
- Provision of poor information or advice resulting in failure to achieve the Consumer Council policy positions and/or causing reputational damage.
- Business continuity and ability to maintain service delivery and recover from external events such as the COVID-19 pandemic or EU Exit.
- Failure to secure adequate budget to achieve the 2016-21 Corporate Plan and 2020-21 Forward Work Programme goals.

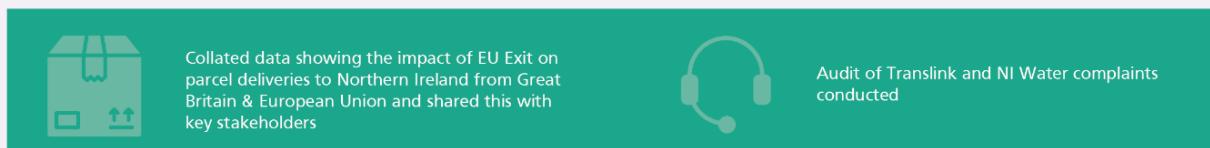
While none of these risks materialised during the year, the high staff turnover within the Senior and Wider Leadership teams resulted in increased strain on the Consumer Council's operations but this subsided with sporadic secondments/ recruitments of temporary staff to fill vacant positions whilst looking for long term solutions.

The Consumer Council's arrangements for managing its risks are set out in the Governance Statement on pages 40 to 47.

PERFORMANCE SUMMARY

The Consumer Council successfully delivered the majority of its planned objectives for 2020-21.





ACCREDITATIONS



Best Company Two Star for Employee Engagement



British Standard 18477



Business in the Community One to Watch



Diversity Mark



ISO22301
Business Continuity and
ISO9001 Quality Management
awarded 2021



Awarded the Investors in People Gold award



The Consumer Council Standards of Service

End of Year Report: April 2020 to March 2021

We recognise that excellent customer service is integral to the delivery of high quality public services and we are committed to meeting the needs of customers in a professional manner. You can expect the following standards when you contact us:

All targets are 100% unless otherwise stated.

Calling in Person:



If you have an appointment we aim to meet you within 5 minutes of your appointment time.



If you call in person and do not have an appointment a member of staff will meet you within 15 minutes.



*Office closed in line with government COVID-19 guidelines.

Staff:



We will treat our customers fairly.



Our staff will act with professionalism.



Our staff will be polite and friendly.



Telephone:



We aim to answer 85% of calls to our freephone 0800 121 6022 number between 9am & 5pm within 20 seconds.



We will answer voicemails left to our freephone number between 9am and 4pm within 3 hours, or the next working day if left outside office hours.



*Office closed in line with government COVID-19 guidelines.

Our Service:



If your enquiry or complaint is about an issue we do not cover we will give you the contact details of the organisation that can help.



We will respond to all correspondence within 3 working days.



We will keep you updated on the progress of your complaint.



We will provide you with a copy of the response from service providers within 5 working days.



Feedback & Complaints:



We will acknowledge all formal complaints within 3 days.



We will aim to provide a formal response to a complaint within 10 working days.



3 complaints received all year.

Our Net Promoter Score:



Key:

- Within 10% of set target
 - Within 15% of set target
 - Target not met
-

The Consumer Council outsourced its telephony support to NI Direct in March 2019, who manage the free phone number, 0800 121 6022. NI Direct agents field incoming calls to either Consumer Council staff, or signpost the consumer to another organisation if the issue is outside of the areas the organisation covers. The target of answering 85% of calls within 20 seconds was not met due to ongoing resourcing challenges within NI Direct.

PERFORMANCE ANALYSIS

The Consumer Council's Corporate Plan covers the period 2016-21. This Plan awaits formal approval from DfE as it is dependent on the finalisation of the Programme for Government (PfG). Annual objectives and outputs were set out in our Forward Work Programme for 2020-21, which was publicly consulted upon¹.

Delivery of these objectives was managed by the Senior and Wider Leadership teams against an agreed budget. Progress against project milestones was reported to the Chief Executive on a weekly basis, with risks actively managed and identified as part of the monitoring process. Significant project risks are escalated to the Corporate Risk Register and reported to the ARAC.

Progress against the objectives was reported quarterly to the Board and discussed with DfE officials at regular Oversight and Liaison meetings.

Performance against objectives

The Consumer Council's work in 2020-21, the final year of its 2016-21 Corporate Plan, was aligned under five strategic objectives, under which specific objectives and outputs were set.

Over the past 12 months, the organisation delivered or is continuing to deliver 59 of the 66 planned projects, despite facing difficult operating conditions and an exponential increase in demand for its support. Of the 7 projects not delivered, all of these were delayed due to the COVID-19 pandemic, and staff and resourcing limitations either within the Consumer Council or partner organisations.

Objective 1

To Empower Consumers

Through this objective, the Consumer Council will encourage and assist consumers to develop the knowledge and skills necessary to make choices to enable them to feel confident about taking independent action in pursuit of their rights.

Draft Programme for Government

This objective contributes to the following PfG strategic outcomes:

No.1: We prosper through a strong, competitive, regionally balanced economy.

No.2: We live and work sustainably - protecting the environment.

No.3: We have a more equal society.

No.4: We enjoy long, healthy, active lives.

No.5: We are an innovative, creative society, where people can fulfil their potential.

No.7: We have a safe community where we respect the law, and each other.

No.8: We care for others and we help those in need.

No. 9: We are a shared society that respects diversity.

No.10: We are a confident, welcoming, outward-looking society.

No.12: We have created a place where people want to live and work, to visit and invest.

No. 13: We connect people and opportunities through our infrastructure.

¹The Consumer Council is required under statute to publicly consult on and publish a Forward Work Programme covering our responsibilities for energy, postal services, transport, and water and sewerage. The 2020-2021 Forward Work Programme can be accessed here: https://www.consumercouncil.org.uk/sites/default/files/2019-12/Draft_Forumard_Worl_Programme_2020_21.pdf

Projects	Outcomes
To undertake consumer proficiency research to understand the levels of consumer knowledge and skills in Northern Ireland.	Complete This work forms part of the Annual Consumer Insight Survey which was successfully undertaken with 1,059 NI consumers between February and March 2021.
To develop advice and educational partnerships with, for example, elected representatives, regional councils, businesses, community and voluntary organisations, with a targeted focus on disadvantaged/vulnerable groups.	Complete The Consumer Council engaged with 3,599 consumers throughout the year, despite most outreach and education activities undertaken online due to ongoing travel and social distancing restrictions. In response to the impact of the COVID-19 pandemic on vulnerable adults, the Consumer Council developed and distributed 7,000 scam awareness leaflets in partnership with Libraries NI.
To develop a consumer guide on Alternative Dispute Mechanisms in Northern Ireland.	Incomplete This project was not taken forward due to resource limitations and the reprioritisation of the Forward Work Programme due to the COVID-19 pandemic.
To undertake social media campaigns around NI Savings Week, Be Ready NI, Get Online Week, National Customer Service Week, Gas Safety Week and Child Poverty Is Here.	Complete All seven campaigns were delivered to increase awareness of and participation in the initiatives. NI Savings Week included a joint PR and advertising campaign with Progressive Building Society and Action Mental Health.
To develop a consumer education programme with youth organisations and young consumers through engagement, empowerment and education.	Complete Family activities were developed in the areas of consumer rights and scams, including launching Halloween and Christmas activities with partner organisations for their pupils and service users. Scamwise Champion booklets for Cadets and Libraries were launched and distributed on behalf of ScamwiseNI partnership, and new Easter-themed activities were developed and promoted during NI Consumer Week 2021. These projects delivered 9,616 downloads of our materials.
To undertake our annual Consumer Parliament and regional Consumer Assemblies.	Complete The Consumer Parliament and regional Consumer Assemblies did not take place due to the COVID-19 pandemic. Instead, the Consumer Council developed and delivered its first NI Consumer Week between Monday 22 and Saturday 27 March 2021 on the topic of: Consumers in a COVID-19 World. The online programme delivered over 210,000 views of 42 videos, animations and interviews, and the organisation also received a 'Highly Commended' industry award for the promotional campaign.
To develop educational resources to inform consumers about their consumer rights and how they can protect themselves.	Complete Animations were delivered during Fresher's fairs in September and October with Higher and Further Education partners and achieved over 2,000 downloads, educating and informing consumers on how to protect themselves from scams. They were viewed over 35,000 times, with supporting information leaflets downloaded 1,300+ times and consumer quizzes downloaded 1,800+ times.

To develop and maintain energy information resources for domestic consumers and support the Consumer Empowerment Team to deliver the Consumer Council outreach objectives where they relate to energy.	Complete Information resources were maintained over the year and specialist advice and support was provided to consumers and our frontline services during the COVID-19 pandemic, in particular to consumers experiencing difficulty accessing home heating oil or pay-as-you-go energy top-ups during the lockdown periods.
To manage the online electricity and gas price comparison tools for domestic consumers and small businesses.	Complete The domestic electricity and gas online price comparison tools were updated with new tariffs, supported by an awareness campaign on social media and PR activity. The tools, tested as part of the accessibility audit and met the necessary accessibility standards, were used 72,758 times (72,212 by domestic energy users and 546 non-domestic energy users). Our domestic electricity and gas tariff comparison tables were viewed 33,091 times.
To develop and deliver a Switch and Save campaign for small businesses and not-for-profit organisations.	Ongoing The Switch and Save campaign is delayed due to the COVID-19 pandemic. A press release has been prepared from the Federation of Small Businesses endorsing the campaign which will now be launched in June 2021 to coincide with the publication of the Utility Regulator's research report on businesses switching. Key research findings will be incorporated into campaign messaging.
To promote energy efficiency messages with partner organisations such as Bryson Energy, National Energy Action, Energy Saving Trust, Northern Ireland Housing Executive and Home Energy Conservation Authority.	Complete New energy efficiency messages were developed in partnership with all these stakeholder organisations and added to the Consumer Council website in November 2020. A focused social media campaign was also delivered during Energy Saving Week in February 2021, with all partner organisations sharing the campaign content.
To promote and develop the Energy Theft Awareness campaign in partnership with industry, Utility Regulator, UK Regulators Network, and Police Service of Northern Ireland.	Complete An Energy Theft Awareness social media campaign was developed and delivered with these partner organisations. The Consumer Council also provided Bright Energy – the latest electricity supplier to the NI market with our energy theft promotional materials.
To work with Gas Distribution Network Operators to promote the extension and infill of the gas network.	Complete A promotional campaign was developed and delivered, promoting the Gas Network website and the COVID-19 information available to consumers regarding meter readings and who to contact in case of emergency top-ups. We had discussions with Gas Distribution Network Operator (SGN) about helping them to promote their promotional and outreach activity. This was expected in Q4 but was delayed due to the COVID-19 pandemic, and has been moved to 2021-22.
To complete the development of a Home Heating Oil online price checker and promote shopping around amongst home heating oil domestic consumers.	Complete The Home Heating Oil online price checker tool has been developed and is currently undergoing user acceptance testing and will be launched in Q2 2021-22.

To use the findings of the Community Switching Feasibility Study to deliver one pilot project to facilitate collective switching to better value electricity tariffs.	Ongoing Although project discussions have commenced, this has been moved to 2021-22 due to resource limitations and the reprioritisation of the Forward Work Programme due to the COVID-19 pandemic.
To support DfE in its new Energy Strategy work in engaging with consumers and developing information resources (e.g. electric cars, solar panels, etc.).	Complete Extensive engagement took place through all DfE Energy Strategy Working Groups, and as a member of the Energy Strategy Project Board, with the public consultation promoted via social media channels and email marketing. This was underpinned by comprehensive research to understand the attitudes and experiences of consumers in relation to renewable technologies, energy transition and the impact of the COVID-19 pandemic on domestic energy users. The research will inform the Consumer Council's consultation response to the Energy Strategy.
To develop educational programmes for consumer groups around responsible borrowing, the issues of illegal lending and sources of help when in financial difficulty.	Complete This has been achieved through the following projects: <ul style="list-style-type: none"> • A presentation to Northern Ireland Housing Executive staff on the issues of illegal lending with the Consumer Council's True Cost leaflet issued to all new tenants (approximately 6,000) over the next 12 months. • Our Safer Borrowing school education materials were reviewed by the Council for the Curriculum, Examinations and Assessment with roll out pilot programme agreed for primary schools in 2021-22. • A Help with Debt video was also launched as part of the NI Consumer Week, and viewed over 7,100 times.
To undertake passenger media and information activity, developing seasonal travel campaigns, and passenger rights (pre and post EU Exit).	Complete Throughout 2020-21, the Consumer Council delivered extensive information campaigns on passenger rights using social media, email marketing and media engagement, and regularly updated content on our website in relation to the COVID-19 pandemic and EU Exit. This was supported by the Consumer Council's Winter Travel campaign focusing on COVID-19, and the Brexit Consumer Rights Guide focusing on travel information for consumers, following EU Exit.
To create a passenger transport knowledge hub on the Consumer Council's website.	Ongoing This project is ongoing due to resource limitations. The development of the Transport Knowledge Hub tool is complete and the next stage is to carry out user acceptance testing of the online tool. This is planned between June and July 2021, and a communication plan with stakeholders is also in development, with a soft launch planned for Q2 2021-22.
To review and report on the websites of Translink and NI airports	Incomplete This project was not taken forward due to resource limitations and the reprioritisation of the Forward Work Programme due to the COVID-19 pandemic. The project has been moved to 2021-22.

To advertise the statutory role of the Consumer Council in relation to air travel at the three NI airports and elsewhere.	Complete Advertising campaigns were delivered at both Belfast International and Belfast City Airport, but not the City of Derry Airport.
To develop consumer education materials about the “value of water”.	Complete Information about the Consumer Council’s Water Bill Health Checks highlighting the importance of businesses checking their water supply during the lockdown periods was shared with umbrella business groups throughout NI, and included on the business section of our dedicated COVID-19 online resource. This was supported by an information video accessed 6,376 times.
To undertake 80 water bill health checks and award water champions.	Incomplete COVID-19 work restrictions and business closures impacted on the delivery of this project. 40 out of the target 80 Water Bill Health Checks were completed, including checks as part of the Belfast City Council Water Efficiency Project, which had a target of 164. No organisation reached their target for water champions due to the lockdown periods.
To empower postal consumers so that they can effectively complain, shop around for a better deal and avoid scam mail.	Complete An extensive information and promotional campaign was developed and delivered resulting in over 9,000 views of relevant social media video content and six press releases issued to the media providing advice to postal consumers.
To support and educate consumers on the consumer landscape leading up to and following the UK’s exit from the EU.	Complete Key educational messages were developed and promoted to help consumers prepare for EU Exit as the UK approaches the end of the transition period. This included an interactive online EU Exit Guide, launched in December 2020, which was accessed over 4,600 times by end March 2021. This was supported by an EU Exit video launched at NI Consumer Week, highlighting the key considerations for consumers, which was viewed over 10,200 times.

Objective 2

To Represent Consumers

Under this objective, the Consumer Council will speak out on behalf of consumers, and ensure their interests are articulated and defended. The Consumer Council will seek to ensure that public policies are developed with their potential effect on people as consumers in mind and that their contribution to consumer well-being is recognised as an important policy goal.

Draft Programme for Government

This objective contributes to the following PfG strategic outcomes:

- No.1: We prosper through a strong, competitive, regionally balanced economy.
- No.2: We live and work sustainably - protecting the environment.
- No.3: We have a more equal society.
- No.4: We enjoy long, healthy, active lives.
- No.5: We are an innovative, creative society, where people can fulfil their potential.
- No.8: We care for others and we help those in need.
- No. 13: We connect people and opportunities through our infrastructure.

Projects	Outcomes
To advocate for and ensure NI consumers' views and concerns are heard within the EU Exit discussions.	<p>Complete</p> <p>A consumer survey of 1,000 households and focus groups has been completed, to ascertain real and perceived impacts for NI consumers resulting from the EU Exit. This has been supported by extensive stakeholder engagement, formal and informal, including attendance at a wide range of stakeholder meetings such as the DfE Fortnightly Liaison Meeting, representation on all the UK-wide BEIS Consumer Protection Partnership Working Groups, and the North-South Consumer Forum, chaired by the Consumer Council. The Consumer Council is also the only NI member of BEUC The European Consumer Organisation.</p>
To undertake a report on the impact of digitalisation on consumers in NI.	<p>Complete</p> <p>This qualitative research project into the impact of digitalisation on NI consumers, given the impact of the COVID-19 pandemic and the unprecedented shift to online services has been completed. This included in-depth interviews with Advice NI, Christians Against Poverty, the Commissioner for Older People Northern Ireland, Disability Action, Include Youth, NOW Group and Sure Start. The findings will be used to develop campaign messaging and thought leadership articles during 2021-22.</p>
To benchmark the consumer performance of NI companies (energy, transport, water, post, financial services etc.) against their GB and ROI counterparts.	<p>Complete</p> <p>This has been achieved through a number of different projects:</p> <ul style="list-style-type: none"> • The complaints and handling processes of the top four NI electricity providers were benchmarked per 10,000 customers against each other. • NI Water's new consumer measures were benchmarked against other UK water companies. • The Annual Consumer Insight Survey monitored consumer views on satisfaction and trust of service providers in electricity and gas in NI • Differences highlighted in consumer protection between NI and Great Britain (GB) consumers in relation to access to basic bank accounts and protections against scams. • The new Transport Knowledge Hub, due for launch in August, will compare transport prices with GB. • Translink is benchmarked against GB rail and bus operators using the Passenger Monitoring Survey, however the Spring 2020 Survey was cancelled because of the COVID-19 pandemic.
To undertake a consumer insight survey.	<p>Complete</p> <p>The Annual Consumer Insight Survey was undertaken with 1,059 NI consumers between February and March 2021, covering the themes of household finances, scams, value for money, trust, and awareness of consumer organisations. The findings will be used throughout 2021-</p>

	22 in consultation responses, the formulation of policy and campaign messaging.
To advocate on behalf of consumers, (with a focus on vulnerable consumers), decision and policy-makers, around general consumer policy, and in the sectorial areas of energy, financial services, postal services, transport, telecoms, and water.	<p>Complete</p> <p>The Consumer Council delivered 26 research projects during 2020-21, which helped inform and develop insights on key consumer issues, understand the needs of NI consumers and influence policy and service delivery to make improvements for NI consumers. These included:</p> <ul style="list-style-type: none"> • Lending, savings and debt experiences of NI consumers, and the impact of COVID-19 • Online Shopping and Parcel Deliveries and EU Exit • The Universal Postal Service and NI consumers • Impact of COVID-19 on Energy Consumers • Regulators Approach to Consumer Vulnerability • Older People, Transport and COVID-19: Consumer Views • Impact of COVID-19 on low income consumers <p>Throughout 2020-21, the Consumer Council protected and campaigned for consumer interests through consultation responses, tariff reviews, customer service and complaints handling audits, and representation at a wide range of NI and UK forums with regulators and industry bodies. Alongside a number of sector-led forums in energy, transport, water and postal services, these include:</p> <ul style="list-style-type: none"> • DfE Energy Strategy Project Board and Working Groups • UK Finance Consumer Advisory Group • Financial Ombudsman Service SME Advisory Group • Financial Conduct Authority Consumer Network • LINK Consumer Council • Open Banking Consumer Forum • Money and Pension Service (MAPS) NI Forum • MAPS Credit Counts Working Group • Consumer Vulnerability Working Group • Regional Community Resilience Group • BEIS Consumer Protection Partnership Working Groups • Ofcom Communications Consumer Panel and Advisory Committee for Older and Disabled People • IMTAC Group • DfI and Translink Operational Meeting • Maritime Complaints Handling Bodies Forum • Department of Transport Aviation COVID-19 Forum • Electricity Stakeholder Group and Gas Suppliers Forum • The Property Ombudsman Consumer Panel • BEUC The European Consumer Organisation
To respond appropriately to all relevant industry and government policy developments, consultations, and calls for evidence, reviewing industry Codes of Practice, maintaining statistics for	<p>Complete</p> <p>During 2020-21, the Consumer Council responded to 62 consultations, codes of practice reviews and calls for evidence on key issues across our work areas, including:</p> <ul style="list-style-type: none"> • Consumer vulnerability

<p>policy documents and assisting with complaint resolution and other lobbying and advocacy activities on behalf of NI consumers.</p>	<ul style="list-style-type: none"> • Financial support measures for consumers during COVID-19 • NI Water Price Control (PC21) • Living with Water in Belfast • Communications Consumer Panel (CCP) and Advisory Committee for Older and Disabled People (ACOD) • Royal Mail's International Postal Services • Civil Aviation Authority Policy for Alternative Dispute Resolution Applicants and Approved Entities • Electricity Price Control • NI Energy Strategy • Utility Regulator Marketing Code of Practice
<p>To represent NI consumers in the Power NI, Firmus Energy and SSE Airtricity Gas regulated tariff reviews and in SONI's Price Control 2020-2025.</p>	<p>Complete</p> <p>During 2020-21, the Consumer Council completed the following:</p> <ul style="list-style-type: none"> • Firmus Energy and SSE Airtricity tariff reviews (March). • Consultation response to the SONI Business Plan (December). • SONI Price Control activity and the consultation response issued along with supporting technical report. • Power NI tariff review with the Utility Regulator (May).
<p>To monitor the development of and respond as required to key high level energy issues such as the EU Clean Energy Package, the use of Big Data and Brexit. Continue to represent consumers at a range of forums including:</p> <ul style="list-style-type: none"> • Fuel Poverty Coalition Steering Group; • Home Energy Conservation Authority; • Gas Market Opening Group/Gas Supplier Forum; • Electricity Retail Interface Group; • Energy Theft Working Group; • Manufacturing Energy Users Group; and • Northern Ireland Redefining Energy Vision Stakeholder Group. 	<p>Complete</p> <p>The Consumer Council attended and contributed to the debate on high-level energy issues with the Fuel Poverty Coalition Steering Group, Home Energy Conservation Authority, Gas Market Opening Group and Gas Supplier Forum, Electricity Retail Interface Group, Energy Theft Working Group, Manufacturing Energy Users Group and the NI Redefining Energy Vision Stakeholder Group. This included sharing research data and insights and representing the interests of NI consumers and providing input to promote their energy needs.</p>
<p>To develop consumer evidence to contribute to the development of the new Fuel Poverty strategy and the policy and practical initiatives required to meet any targets contained therein.</p>	<p>Complete</p> <p>The Consumer Council responded to consultation inputs from the various DfE Energy Strategy Working Groups in February and March 2021. This was supported by research to understand the impact of the COVID-19 pandemic on energy consumers and attitudes towards energy transition.</p>
<p>To work with Banks, Building Societies and Credit Unions in NI to encourage the uptake of current accounts, savings, and responsible lending options.</p>	<p>Complete</p> <p>Our True Cost campaign was delivered in September in partnership with Advice NI and Christians against Poverty. Leaflets were issued to over 800,000 NI households included information on how to get free debt advice, budgeting tips and responsible lending options. The</p>

	<p>campaign reached over 127,000 consumers on social media, and was promoted through the monthly newsletter, Consumer Watch.</p>
To chair the Responsible Lending Forum to promote awareness of alternative forms of affordable credit and free debt advice services.	<p>Complete</p> <p>The Responsible Lending Forum continued to meet during the year and received presentations on the benefits of Child Benefit linked Credit Union Loans in GB, a Community Banking model for NI and the Consumer Council's True Cost campaign, the Lending, Savings and Debt research and Peer-to-Peer lending in online forums. Forum members supported the True Cost campaign on their own digital channels during the COVID-19 pandemic.</p>
To respond to: Translink's fare review and passenger monitoring survey, bus licence permit applications, transport consultations, and attend CHB, IMTAC, Accessibility Forums, Airport consultative forums, Translink bi-monthly, Taxi Group etc. In addition, the Consumer Council will work to represent Northern Ireland consumers in relation to Translink's ticketing project, Belfast Hub, Translink's accessibility project, and Translink's public service agreement.	<p>Complete</p> <p>We represented consumer interests and needs on the: Translink Fare Review, with the Department of Infrastructure and Bus Operators on a revision of the Bus Permit Guidelines, and the Translink Ticketing and Accessibility Projects.</p>
To work to ensure passengers who use private bus and coach operators receive the same protection as public transport passengers. As part of this initiative we will offer free staff training.	<p>Complete</p> <p>The Consumer Council continued to undertake its statutory role to review all private bus license applications and work with IMTAC to raise, with DfI, the issue of non-compliance on disabled access and complaints information by private bus and coach operators.</p>
In partnership with DfI and DVA, promote the DVA taxi complaints role.	<p>Incomplete</p> <p>This project was not taken forward due to resource limitations and the reprioritisation of the Forward Work Programme due to the COVID-19 pandemic. The project has been moved to 2021-22.</p>
To undertake a project to examine the mechanisms for airlines to automatically pay compensation for delays and cancellations.	<p>Ongoing</p> <p>Although discussions commenced with the BEIS Consumer Protection Partnership, the volume of airline refunds and delays in payments to consumers were prioritised following the COVID-19 pandemic. The project will be reviewed by both organisations in 2021-22, and rescheduled if appropriate.</p>
To review two of NI Water's policies providing recommendations for improvements. To assess and improve NI Water's complaint handling process.	<p>Complete</p> <p>Comprehensive reviews of NI Water policies and processes were completed, including: the Billing and Debt Chase policies, consumer information when suffering out of sewer flooding, on-line self-service systems and the Scheme of Charges.</p>
To advocate for consumer focused performance commitments in PC21.	<p>Complete</p>

	The Consumer Council responded to the NI Water Price Control 21 draft determination consultation (December) with publication of the final determination in May 2021.
To advocate for and ensure the voice of Northern Ireland postal consumers is heard at Brexit negotiations and to produce a report that outlines the impact of Brexit for NI postal consumers.	Complete Research project was undertaken and published in September 2020, with ongoing advocacy work and policy engagement with a range of relevant stakeholders. This was underpinned by an extensive campaign on behalf of NI consumers and engagement with UK Government and The Executive Departments on the impacts of EU Exit on postal consumers. This included weekly monitoring of non-delivery of parcels from GB being attributed to EU Exit, proactive briefings and submissions for key stakeholders, and contacting businesses that have suspended deliveries or raised delivery costs to NI to explain the current arrangements and recommendations for corrective action.

Objective 3

To Protect Consumers

Under this objective, the Consumer Council will act as an advocate for individuals with cause for complaint and seek to change for the better the conditions under which public and private sector services are provided to consumers in Northern Ireland.

Draft Programme for Government

This objective contributes to the following PfG strategic outcomes:

No.1: We prosper through a strong, competitive, regionally balanced economy.

No.2: We live and work sustainably - protecting the environment.

No.3: We have a more equal society.

No.5: We are an innovative, creative society, where people can fulfil their potential.

No.8: We care for others and we help those in need.

No. 9: We are a shared society that respects diversity.

No.10: We are a confident, welcoming, outward-looking society.

No. 13: We connect people and opportunities through our infrastructure.

Projects	Outcomes
To review a sample of complaints files with NIE Networks, electricity and gas suppliers, Translink and NI Water.	Ongoing The Consumer Council has undertaken the following: <ul style="list-style-type: none"> • Translink audit completed following delays due to COVID-19 social distancing restrictions. • Although the energy complaints review has been delayed due to the COVID-19 pandemic, the Energy team is looking at an alternative approach by independently commissioning research as the Utility Regulator already audits how energy suppliers handle consumer complaints, and report on this. • NI Water assessments completed for telephone contacts/complaints with the review of written complaints delayed until May 2021 due to COVID-19 social distancing restrictions.
To undertake accessibility audits with the three NI airports.	Incomplete

	This project was not taken forward due to the ongoing travel and social distancing restrictions and lockdown periods due to the COVID-19 pandemic. The project has been moved to 2021-22.
To clarify the process for “deadlocked” bus and rail complaints with DfI and Translink.	Incomplete This project was not taken forward due to resource limitations and the reprioritisation of the Forward Work Programme due to the COVID-19 pandemic. The project has been moved to 2021-22.
To develop a NI Code of Practice and an agreed complaints process with private car parking companies.	Complete Following discussions with the British Parking Association, an appeals process with all parking operators within NI has been agreed and put in place.
To work with the Regional Community Resilience Group to develop further support measures such as needs based resilience plans for households at risk of flood.	Ongoing It has not been possible to progress the Consumer Council’s work with households and communities due to COVID-19 restrictions, and this has also impacted on the development of educational resources. Engagement with the Regional Community Resilience Group continues and the project has been moved to 2021-22.
To undertake joint work with Citizens Advice (England and Wales, and Scotland) to review and suggest consumer-centric solutions for the UK parcel market.	Ongoing Ongoing advocacy work continued with UK consumer advocacy bodies and the Competition and Markets Authority, through the BEIS Consumer Protection Partnership Task Group, to pursue the potential of a market review of the parcel industry in 2021-22.
To explore how parcel operators’ practices are disadvantaging consumers in NI.	Complete Comprehensive desk research was undertaken, including legal advice, to review parcel operator websites through online audits, with recommendations identified for improvements, which were shared with parcel operators.
To monitor the number and location of post offices in NI.	Complete The Consumer Council investigated relocation of Coalisland Post Office and kept consumers informed about the temporary closures of Post Office across NI due to COVID-19. This included: Ballymena (Tower Centre), Ballyronan, Caledon, Drumaroad, Coa, Howard Street (Belfast city centre), Kilcooley, Laurencetown and Portadown.
To raise awareness of NI consumers’ specific needs with policy makers and regulators in relation to the UK’s exit from the EU.	Ongoing The Consumer Council has undertaken the following: <ul style="list-style-type: none"> • Delivered a number of EU Exit polls with consumers to increase our awareness of impacts such as increased costs and parcel delivery restrictions. • A consumer survey of 1,000 households to ascertain real and perceived impacts for NI consumers resulting from the EU Exit. • Extensive stakeholder engagement, including attendance at the DfE Fortnightly Liaison Meeting, representation on all the UK-wide BEIS Consumer Protection Partnership Working Groups, the North-

	<p>South Consumer Forum, and ongoing work with UK Government and NI Executive Departments.</p> <ul style="list-style-type: none"> Continuous promotion of the interactive online EU Exit Guide, other online content and campaign assets.
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Objective 4

To Understand the Needs of Future Consumers and Sustainable Consumption

Under this objective, the Consumer Council will continue to work for a sustainable future for consumers in Northern Ireland. We are committed to promoting responsible consumerism and encouraging consumers to change their behaviour to benefit them today and tomorrow. Our aim is to ensure consumers are provided with information, choice and value for money whilst the negative environmental impacts of the production and consumption of goods is minimised.

Draft Programme for Government

This objective contributes to the following PfG strategic outcomes:

No.1: We prosper through a strong, competitive, regionally balanced economy.

No.2: We live and work sustainably - protecting the environment.

No.5: We are an innovative, creative society, where people can fulfil their potential.

No.8: We care for others and we help those in need.

No.10: We are a confident, welcoming, outward-looking society.

No. 13: We connect people and opportunities through our infrastructure.

Projects	Outcomes
To develop a Consumer Council Strategy for Future Consumers.	<p>Incomplete</p> <p>This project was not taken forward due to resource limitations and the reprioritisation of the Forward Work Programme due to the COVID-19 pandemic. The project has been moved to 2021-22.</p>
Research how energy, financial services, food, transport, postal services and water suppliers are meeting the needs of an ageing and more vulnerable population.	<p>Ongoing</p> <p>The Consumer Council completed a range of research reports to highlight the issues facing consumers regarding their finances, which have been shared with key stakeholders. This includes:</p> <ul style="list-style-type: none"> Our research project on Older People, Transport and COVID-19: Consumer Views. Working directly with the Utility Regulator, and through the Consumer Vulnerability Working Group, to look at vulnerability and new vulnerabilities arising from COVID-19. Cross sectoral (water, energy, and financial services) research into the various regulatory approaches to consumer vulnerability. Research into the issues affecting vulnerable consumers in relation to postal services was identified and raised as part of response to the Ofcom review of postal regulation. In partnership with Safefood and Food Standards Agency, the Consumer Council produced a documentary to highlight issues faced by low income households, including older people, in accessing an affordable, healthy and socially inclusive diet. The film

	was launched in June to coincide with the latest Minimum Essential Food Basket research findings.
Map and evaluate the experience of consumers who have purchased or installed renewable and low carbon equipment such as PVP, heat pumps, electric vehicles and other.	Ongoing In December 2020, the Consumer Council undertook research to better understand the experiences of consumers who installed renewable energy systems in their homes, including heat pumps, solar PV panels, wind power, and those who have purchased an electric vehicle. The findings were shared with the DfE Energy Strategy Consumer Working Group and other stakeholders.
Carry out research to explore the views, preferences and barriers of Northern Ireland consumers in respect of the energy transition.	Ongoing The Consumer Council undertook research into consumer attitudes towards energy transition, and the impact of the COVID-19 pandemic on 1,245 domestic energy users in NI. The research will be shared with stakeholders and inform the Consumer Council's consultation response to the Energy Strategy.
Review the findings of the Vulnerable Energy Consumer Journey research carried out in 2019/2020 and make recommendations for action. Implement the recommendations where possible.	Complete The findings of the Vulnerable Energy Consumer Journey research were reviewed and recommendations pursued through stakeholder engagement.
Research passengers' views on the cost of being offline, poverty, and the cash economy in relation to public transport.	Ongoing This was replaced by a joint project with Translink, using a survey and focus groups, to understand consumer views on the barriers to recovery of the transport sector, post the COVID-19 pandemic.
Undertake survey/focus groups of users to gather their views and experiences of community transport in Northern Ireland.	Complete This project was combined with the research into the views of Older People, Transport and COVID-19.

Objective 5

To Provide Value for Money and Good Governance

Through this objective, the Consumer Council is committed to providing overall value for money to taxpayers. We will manage our affairs efficiently and effectively and in accordance with the requirements for corporate and public accountability.

Draft Programme for Government

This objective contributes to the following PfG strategic outcomes:

No.11: We have high quality public services.

Projects	Comments
To maximise our performance, impact and overall effectiveness and efficiency, both internally and externally via internal reviews and audits and implementations of agreed recommendations.	Complete <ul style="list-style-type: none"> 2019-2020 Annual Report and Financial Statements were laid in the NI Assembly in October, following the NI Audit C&AG providing his audit opinion. HMT funded portfolio was reviewed during 2020-2021 with a satisfactory report awarded.

	<ul style="list-style-type: none"> DfE Internal Audit Service awarded the Consumer Council an overall satisfactory audit opinion, with the same awarded for the Illegal Money Lending project.
To ensure the processes of the Consumer Council are compliant with the EFQM Excellence Model and ISO 31000 Risk Management.	Ongoing The Consumer Council was awarded ISO 9001 (Quality management) and ISO 22301 (Business Continuity). In parallel, ISO 27001 (Information Security) commenced in March and was awarded in July 2021.
To achieve British Standard for Inclusive Service Provision (BS 18477: 2010) which sets guidelines to help organisations provide a fair, flexible service that can be used by all consumers equally, regardless of their health, age or personal circumstances.	Complete The Consumer Council achieved British Standard 18477 'Inclusive service provision - requirements for identifying and responding to consumer vulnerability' in March 2021.
To recertify for the Customer Service Excellence accreditation.	Complete The Consumer Council was successful in recertifying for its Customer Service Excellence accreditation, awarded 20 Compliance Plus and 37 Compliant ratings out of the 57 criterion assessed.
To develop a contract and project management database.	Ongoing This project was not taken forward due to resource limitations and the reprioritisation of the Forward Work Programme due to the COVID-19 pandemic. The project has been extended into 2021-22 and 2022-23.
To undertake research and meetings around the development of a new corporate plan for the period 2021-2026.	Complete In preparation of the 2021-2024 Corporate Plan, the Consumer Council consulted extensively with stakeholders from the utilities and advice sector, providers in financial services, post and transport, government departments, and other consumer bodies. The draft Corporate Plan, alongside the 2021-22 Forward Work Programme, opened for a 4-week public consultation in February. The final document is expected to be published in Q2 2021-22.
To undertake a "Best Companies" assessment to further develop staff engagement.	Complete The Best Companies staff survey was undertaken in September, delivering an 89% return rate, which was highly commended by Best Companies. Following the accreditation process, the Consumer Council was rated as a 2 Star organisation, and recognised for its outstanding commitment to workplace engagement.

Although not a project listed on the 2020-21 Forward Work Programme, the Consumer Council was awarded the Gold accreditation for IIP in March 2021. This assessment provided a framework to evaluate our current approach to people management and development, and to measure progress over the last three years, when we retained our Silver accreditation. Assessed across nine indicators in high-performance working, our results, when compared to the average ratings with the sector average, were higher for all nine indicators, and some significantly so.

FINANCIAL PERFORMANCE

Grant Income

The Consumer Council's grant income for the financial year was £3,612,462 (2019-20: £2,920,888).

Grant Income Received		2020/21	2019/20	Variance	
		£	£	£	%
DFE	Core	2,339,980	1,763,795	576,185	32.7%
DFI	Water	364,827	322,285	42,542	13.2%
BEIS	Postal	336,101	302,200	33,901	11.2%
HMT	Treasury	571,554	532,408	39,146	7.4%
Total		3,612,462	2,920,688	691,774	23.7%

The DFE Core funding benefited from the highest uplift of 32.7% and was split over several projects: £1,489k Resource, £566k Energy, £270k EU Exit and £15k Capital.

Expenditure

The Consumer Council's expenditure for the financial year was £3,561,198 (2019-20: £2,925,590).

Expenditure	2020/21	2019/20	Variance	
	£	£	£	%
Staff Costs	1,805,447	1,800,704	4,743	0.3%
Depreciation and amortisation	23,951	22,574	1,377	6.1%
Other Expenditure	1,731,802	1,102,312	629,490	57.1%
Total	3,561,200	2,925,590	635,610	21.7%

Total expenditure increased by 21.7% in line with the corresponding 23.7% increase in funding. During the year the Consumer Council had a total underspend of £51.3k compared to the total funding received due to the impact of COVID-19 which restricted activities.

During the year, £50k of agency staff were replaced by full time staff. An additional £19.7k was seconded to third parties, which with staff rotation netted a £4.7k increase on the previous year. The overall average number of staff remained constant at 41 employees for 2020-21 (41 employees 2019-20) which is reflected in the -0.03% variance above.

With the impact of COVID-19, additional computer equipment was purchased to facilitate working from home, which gave rise to a small increase of 6.1% (1.4k) in depreciation during the year.

Other Expenditure (Detail)	2020/21	2019/20	Variance	
	£	£	£	%
Postage and Carriage	59,024	2,829	56,195	1986%
Printing and Design	116,682	25,425	91,257	359%
Outreach Activities and Resources	119,258	35,679	83,579	234%
Research costs	552,087	248,356	303,731	122%
Website, Intranet and Portals costs	72,668	31,950	40,718	127%
Liaison Activities	54,533	76,981	(22,448)	-29%
Other / Various	757,550	681,092	76,458	11%
Total	1,731,802	1,102,312	629,490	57%

(The above table identifies the large movements for cost elements making up other expenditure and does not necessarily reflect the same cost classification contained in the notes to the financial statements.)

With expenditure driven by available budget, the uplift in funding has been reflected in increased spending across Postage & Carriage £56k, Print & Design £91k, Outreach £84k, Research £304k and Website/Intranet & Portal £41k.

Adversely, due to the COVID-19 pandemic, Liaison Activities reduced by £22k as advertising was scaled back due to lockdown restrictions.

Statement of Financial Position

Statement of Financial Position	2020/21	2019/20	Variance	
	£	£	£	%
Total non-current assets	48,190	58,734	(10,544)	-18.0%
Total Current Assets	516,147	414,880	101,267	24.4%
Total Current Liabilities	500,899	461,440	39,460	8.6%
Total assets less total liabilities	63,438	12,174	51,264	421.1%
Taxpayers Equity & Reserves	63,438	12,174	51,264	421.1%

The non-current assets reduced by £10.5k (18%) due to a combination of £13.4k net increase in computer equipment to help facilitate home working due to the COVID-19 pandemic and the natural £23.9k devaluation of assets via depreciation.

Current Assets increased by £101k (24.4%) and adversely the Current Liabilities increased by £39k (8.6%). Both these movements are linked with a nett working capital increase of £61.8k (i.e. Surplus of £51.3k and increased prepayments).

As the Current Asset movement is made up of Bank £76k and Prepayments £25k. It is anticipated that this bank surplus is temporary and shall reduce by £39k when the outstanding supplier debt is paid off in the 2021-22 financial year.

Reserves: During the year there was an uplift of £691k in funding. However, due to the pressures surrounding COVID-19 this was not fully utilised within the financial year, resulting in a surplus of £51.3k.

Non-financial performance

The Consumer Council works to encourage consumers to change their behaviour to benefit them today and tomorrow. We work to educate consumers about their rights and responsibilities and inform them how they can make more responsible consumption choices.

The Consumer Council recognises its duty as a public body and a consumer representative, to promote and contribute to, the achievement of sustainable development. Through our consumer empowerment work we aim to ensure consumers are provided with information, choice and value for money, and that the negative environmental impacts of the production and consumption of goods and services are minimised.

The Consumer Council is committed to maximising the conservation and efficiency of our own resource use. We actively look at ways in which we can reduce our environmental impact and maximise value to NI. We are also a member of Business in the Community (BITC) and will work alongside BITC to achieve our CORE Accreditation in 2021-22 by developing a strong culture of corporate responsibility within the organisation.

In addition, as an organisation we are committed to corporate social responsibility to the community and have undertaken various activities to promote and raise money for local causes. Staff are responsible for performing their duties in accordance with the Consumer Council's Code of Conduct and Practice.

During 2020-21, the Consumer Council invested resources into achieving the following accreditations to support the health and well-being of all staff and consumers:

- IIP Gold Standard
- 2 Star Best Companies Organisation
- Diversity Charter Mark - Bronze
- ISO 9001 Quality Management and ISO 223001 Business Continuity
- British Standard 18477 for Inclusive Service Provision

It is important that the Consumer Council maintains high ethical standards. The Consumer Council does not tolerate fraud, bribery, any form of corruption or any illegal or unethical activity. The organisation has an Anti-Fraud Policy and Fraud Response Plan, which was revised and approved by the Audit and Risk Assurance Committee and disseminated to all staff annually.

Staff have also received guidance from the NI Audit Office (NIAO) regarding their responsibilities in countering the risk of bribery and corruption as they undertake their public duties. The Consumer Council embeds the principles of this good practice within the organisation.



Noyona Chundur
Accounting Officer and Chief Executive
Date: 16 September 2021



ACCOUNTABILITY REPORT

CORPORATE GOVERNANCE REPORT

The Corporate Governance Report explains the composition and organisation of the Consumer Council's governance structures and how they support the achievement of annual objectives.

DIRECTOR'S REPORT

Mission

We are committed to promoting and safeguarding the interests of consumers in NI by empowering them and providing a strong representative voice to policy-makers, regulators and service providers.

Values

Ambition	We seek to deliver the best possible deal for consumers in NI.
Excellence	Our work is robust and considered, and bears comparison with the best.
Commitment	We do what it takes to provide consumers in NI with the best possible service.
Fairness	We will listen to everyone and respect all consumers' concerns.
Teamwork	We will work in a collegiate manner.
Honesty	We will operate openly and transparently.
Integrity	We are trustworthy and trusted.
Objectivity	We base our conclusions in evidence.

Chair and Chief Executive

The Chairperson of the Consumer Council in 2020-21 was Sheila McClelland.

John French was the Chief Executive and Accounting Officer from April to September, and Carmel McConville was appointed Interim Chief Executive from October to December. From January 2021, Noyona Chundur is the Consumer Council's Chief Executive and Accounting Officer.

Board

The overall strategic direction and governance arrangements of the Consumer Council, and the delivery of its functions as set out in legislation, are set and overseen by a Board. Board members are appointed by the Economy Minister in accordance with the Code of Practice of the Office of the Commissioner for Public Appointments for Northern Ireland.

Three new Board members, June Butler, Gerry McCurdy and Alan O'Neill, commenced their term with the Consumer Council on 1 April 2020. Two further Board members, William Leathem and Amanda Logan, joined the Consumer Council on 1 March 2021, bringing the Board to its full complement.

Noyona Chundur resigned as Board member and ARAC Chair on 4 January 2021 to take up the position of Chief Executive. June Butler was appointed ARAC Chair in January.

Information about The Consumer Council's Board members is set out in the Governance Statement on pages 40 to 47.

Details of Board members' remuneration is set out in the Remuneration and Staff Report on pages 48 to 57.

The Accounting Officer confirm that:

- a) So far as the Directors are aware, there is no relevant audit information of which the entity's auditor is unaware; and
- b) They have taken all necessary steps as Directors in order to make themselves aware of any relevant audit information and to establish that the Consumer Council's auditor is aware of that information.

Senior Leadership Team

The Senior Leadership Team, comprising the Chief Executive and five Directors, undertakes the day-to-day management of the Consumer Council. The Directors were:

- Sinead Dynan, Director of Regulated Industries (up to August 2020)
- William Warke, Director of Corporate Services (from October 2020)
- Dervla Kearney, Interim Director of Consumer Insight, Empowerment, and Protection
- Scott Kennerley, Interim Director of Financial Services
- Carmel McConville, Director of EU Exit (up to March 2021)

Peter McClenaghan was appointed Director of Infrastructure and Sustainability in March (taking up the post in May 2021), replacing Sinead Dynan. Also in March, Dervla Kearney and Scott Kennerley were appointed Director of Consumer Empowerment and Director of Financial and Postal Services, respectively.

Information about The Consumer Council's Senior Leadership Team is set out in the Governance Statement on pages 40 to 47.

Details of the Senior Leadership Team members' remuneration is set out in the Remuneration and Staff Report on pages 48 to 57.

Register of Interests

The Register of Interests of Board and Senior Leadership Team members can be viewed here.²

Pension liabilities

Details of the Consumer Council's pension schemes are set out in the Remuneration and Staff Report on pages 48 to 57, and Note 1.7 to the Financial Statements.

Creditor payment, policy and performance

The Consumer Council is committed to the prompt payment of bills for goods and services received, in accordance with the Government's Better Payments Practice Payment Code. Unless otherwise stated in the contract, payment is due within 30 days of the receipt of the goods or services, or presentation of a valid invoice or similar demand, whichever is later. In 2020-21, 100% of invoices were paid within 30 days (2019-20: 100%).

² <https://www.consumercouncil.org.uk/policy-research/publications/register-interests-board-members-march-2021>
<https://www.consumercouncil.org.uk/policy-research/publications/register-interests-staff-march-2021>

In December 2008, the Finance Minister announced that departments had been set a target of ensuring that invoices are paid within 10 working days, in order to help local businesses. In 2020-21, the Consumer Council paid 100% of invoices (2019-20: 100%) within the target.

Charitable donations

There were no charitable donations made during 2020-21 (2019-20: nil).

Personal data related incidents

The Consumer Council incurred no personal data breaches in 2020-21 (2019-20: nil).

Complaints procedure

One of the Consumer Council's main roles is to handle complaints about service providers in respect of buses, trains, planes, ferries, natural gas, electricity, coal, postal services, water and sewerage, and other areas of consumer interest.

Given this, it is important that we handle complaints about the Consumer Council in an exemplary manner and our complaints procedures, both about service providers and about us, are publicised extensively.

The Consumer Council received three complaints about our work in 2020-21 (2019-20: three complaints were received, all of which were resolved satisfactorily). All three complaints were resolved without challenge following the decision reached by the internal appeals panel.

Auditor

The financial statements are audited by the Comptroller and Auditor General for Northern Ireland (C&AG) in accordance with the General Consumer Council (Northern Ireland) Order 1984. The C&AG is head of the NIAO, which is wholly independent of the Consumer Council and its findings are reported to the Northern Ireland Assembly.

As Accounting Officer, I confirm that there is no relevant audit information of which the auditor is unaware. I have taken all the steps that I ought to have taken to make myself aware of any relevant audit information and to establish that the auditor is informed of it.

The total audit fee for 2020-21 was £13,500.

There was no other non-audit work carried out by the NIAO or its subcontractors during 2020-21 (2019-20: nil).

Events after the reporting period

There have been no significant events since the year end that affect the Financial Statements.

STATEMENT OF ACCOUNTING OFFICER'S RESPONSIBILITIES

Under paragraph 12(4) of Schedule 1 to the General Consumer Council (Northern Ireland) Order 1984, DfE has directed the Consumer Council to prepare for each financial year a statement of accounts in the form and on the basis set out in the Accounts Direction.

The Financial Statements are prepared on an accruals basis and must give a true and fair view of the state of affairs of the Consumer Council and of its income and expenditure, Statement of Financial Position and cash flows for the financial year.

In preparing the Financial Statements, the Chief Executive as Accounting Officer is required to comply with the requirements of the Government Financial Reporting Manual and in particular to:

- Observe the Accounts Direction issued by DfE, including the relevant accounting and disclosure requirements, and apply suitable accounting policies on a consistent basis.
- Make judgements and estimates on a reasonable basis.
- State whether applicable accounting standards as set out in the Government Financial Reporting Manual have been followed, and disclose and explain any material departures in the financial statements.
- Prepare the financial statements on a going concern basis.
- Confirm that the Annual Report and Financial Statements as a whole is fair, balanced and understandable, and take personal responsibility for the Annual Report and Financial Statements and the judgements required for determining that it is fair, balanced and understandable.

The Accounting Officer for DfE has designated the Chief Executive as the Accounting Officer for the Consumer Council. The responsibilities of an Accounting Officer, including responsibility for the propriety and regularity of the public finances for which the Accounting Officer is answerable, for keeping proper records and for safeguarding the Consumer Council's assets, are set out in Managing Public Money (NI) (MPMNI), published by HMT.

As Accounting Officer, I have taken all the steps that I ought to have taken to make myself aware of any relevant audit information and to establish that the Consumer Council's auditors are aware of that information. So far as I am aware, there is no relevant audit information of which the auditors are unaware.

GOVERNANCE STATEMENT

Introduction

This Governance Statement is intended to give a clear understanding of the dynamics and control structure of the Consumer Council by reflecting the organisation's governance, risk management and internal control arrangements during 2020-21.

As Accounting Officer, I have responsibility for ensuring there are sound systems of governance, risk management and internal control to support the achievement of the Consumer Council's aims and objectives. I am also required to ensure that the Consumer Council's business is conducted in

accordance with MPMNI to ensure public money is safeguarded, properly accounted for and used economically, efficiently and effectively.

I act in accordance with the Consumer Council's MSFM as agreed with DfE, and other instructions and guidance issued from time to time by DfE and the Department of Finance (DoF).

I am designated as the Consumer Council's Accounting Officer by the Departmental Accounting Officer. This means I am personally responsible for:

- Safeguarding the public funds for which I have charge.
- Ensuring propriety and regularity in the handling of those public funds
- The day-to-day operations and management of the Consumer Council.

The structure that supports the delivery of corporate governance is the Consumer Council Board and its Committees, and the Senior Leadership Team.

The Board and its Committees

The Board has corporate responsibility for ensuring the Consumer Council fulfils its statutory functions, and the aims and objectives set by DfE and approved by the Economy Minister; and for promoting the efficient, economic and effective use of staff and other resources by the Consumer Council.

The Board is supported by two committees:

- The **Audit and Risk Assurance Committee** deals with a range of issues relating to governance, internal control, accountability and risk management. The Audit and Risk Assurance Committee is an advisory committee with no executive powers other than those delegated by the Board. It provides recommendations to the Board for approval.
- The **Remuneration Committee** meets to consider the Chief Executive's remuneration and receives assurance from the Chief Executive, as Accounting Officer, that remuneration of staff is in line with Northern Ireland Civil Service (NICS) guidelines. It also agrees the objectives for, and reviews the Chief Executive's performance against these guidelines. The Remuneration Committee is also an advisory committee with no executive powers, other than those delegated by the Board. It may make recommendations on matters of significance for consideration by the Board.

During 2020-21 the Board met nine times, the Audit and Risk Assurance Committee met four times and the Remuneration Committee met twice. In addition to this, there were three special COVID-19 Board meetings held in April and June, a Board Evaluation meeting in June, and an Induction Meeting for new Board members in August.

The Chairperson, Deputy Chairperson and Board members are required to register all interests, direct or indirect, which members of the public might reasonably think could influence their judgement.

The Register of Interests at March 2021 is available at: <https://www.consumercouncil.org.uk/policy-research/publications/register-interests-board-members-march-2021>

Declaration of conflict of interest is a standing agenda item at every Board and Committee meeting. The Chairperson, Deputy Chairperson, Board members and other attendees are required to declare any conflict of interest at the start of each meeting, with potential conflicts appropriately managed.

Oversight and Liaison meetings

Oversight and Liaison meetings with DfE are normally held on a quarterly basis. Due to the ongoing public health restrictions due to the COVID-19 pandemic only two were held, in March and November. The agendas for these meetings contain standing items which include performance monitoring, budgetary and finance matters, risk management and corporate governance. Attendance at these meetings and any matters of note are reported to the Consumer Council's Board by the Chief Executive and Chairperson.

Senior Leadership Team

The Senior Leadership Team (Chief Executive and five Directors) meets weekly to discuss ongoing operational issues, progress against business plan targets and governance. Every month the Senior Leadership Team has a focused discussion on the organisation's finances and risks.

The Wider Leadership Team (Chief Executive, Directors and Section Heads) meets twice weekly to ensure effective coordination of activities. The Wider Leadership Team also meets monthly to discuss budget monitoring and strategic consumer policy issues respectively.

Directors and Section Heads provide the Chief Executive with a written weekly report on their work, meetings with stakeholders and operational risks. The Directors and Section Heads, collectively and individually provide advice and support to the Chief Executive in exercising responsibility for ensuring that effective systems of internal control are maintained and operated.

Board performance, effectiveness and attendance

The Board and its committees provide scrutiny and oversight of the work and effectiveness of the Consumer Council. The Board is provided with strategic updates, reviews key policy and strategy activities, and reviews risk and the organisation's financial position.

The performance of each Board member is assessed by the Chair and each member receives a formal performance review annually. All new Board members receive an induction into the work of the Consumer Council, the operation of the Board and its Committees, its responsibilities and the strategic issues the Board needs to consider.

The Board is guided by the Corporate Governance in Central Government Departments: Code of Good Practice (NI) 2013. As a NDPB, the Consumer Council is compliant with all of its principles.

The Code sets out the responsibilities of the Board to support, guide and challenge the Leadership teams, and to provide leadership under the five main areas of responsibility within the Code:

- strategic clarity
- commercial sense
- talented people
- results focus
- management information

During Board and Committee meetings, Board members can directly question staff and seek clarification or further information as they present on key issues for discussion.

A review is conducted at the end of each Board and Committee meeting by the members. This is done without the presence of staff to facilitate frank discussions. Board members have confirmed they are content with the quality of papers and information presented, and the expertise of staff.

In October, following a skills audit conducted by the Director of Corporate Services, all Board members, except Noyona Chundur, attended the CIPFA Accountability and Governance training course in November 2020. Board members also completed e-learning modules from the Centre for Applied Learning (CAL) including anti-fraud awareness, public interest disclosure and whistleblowing, GDPR governance, introduction to Section 75 and unconscious bias.

June Butler, as ARAC Chair, along with the Chief Executive, Director of Corporate Services and Interim Head of Finance attended the On Board Accountability and Governance training course in March 2021. A comprehensive Induction Programme was organised for June Butler, Gerry McCurdy and Alan O'Neill in August 2020, and for William Leathem and Amanda Logan in April 2021.

The Board and Audit and Risk Assurance Committee conduct self-assessments of their effectiveness at the end of each year. These are conducted in Quarter 1 of 2021-2022.

The attendance records of all Board members during 2020-2021 are shown below.

Board meetings:

Sheila McClelland (Chairperson)	9 out of 9 meetings
Mick McAteer (Deputy Chairperson)	9 out of 9 meetings
Noyona Chundur (appointed finished on 4 January 2021)	7 out of 9 meetings
Lynne Crowther	9 out of 9 meetings
Sinéad Furey	8 out of 9 meetings
Joan Martin	9 out of 9 meetings
June Butler (appointed on 1 April 2020)	9 out of 9 meetings
Gerry McCurdy (appointed on 1 April 2020)	9 out of 9 meetings
Alan O'Neill (appointed on 1 April 2020)	9 out of 9 meetings
William Leathem (appointed on 1 March 2021)	1 out of 9 meetings
Amanda Logan (appointed on 1 March 2021)	1 out of 9 meetings

Audit and Risk Assurance Committee meetings:

Noyona Chundur (Chair until December 2021)	3 out of 4 meetings
Mick McAteer	4 out of 4 meetings
Lynne Crowther	4 out of 4 meetings
June Butler (appointed on 1 April 2020 and Chair from January 2021)	2 out of 4 meetings
Gerry McCurdy (appointed on 1 April 2020)	2 out of 4 meetings

Remuneration Committee meetings:

Sheila McClelland (Chairperson)	2 out of 2 meetings
Mick McAteer	2 out of 2 meetings
Sinéad Furey	2 out of 2 meetings
Joan Martin	2 out of 2 meetings

The Board held its annual Away Day in August, to agree the priorities for 2021-2022 and the approach to develop the new Corporate Plan 2021-2024, which will be in place in Quarter 1 2021-22.

This was attended by June Butler, Noyona Chundur, Lynne Crowther, Sinéad Furey, Joan Martin, Mick McAteer, Sheila McClelland and Alan O'Neill.

Governance issues considered in 2020-2021

By the Board:

- 2019-20 Annual Report and Financial Statements and the Report to Those Charged with Governance (RTTCWG) on the outcome of the audit of this, which is issued by the external auditor.
- 2020-21 budget and monthly reporting of management accounts.
- 2020-21 Corporate Risk Register and quarterly reviews.
- Chief Executive's mid and year end Assurance Statement to DfE.
- Board and ARAC and Remuneration Committees Terms of Reference.
- 2020-21 DfE Internal Audit Plan and the Internal Audit Charter.
- 2020-21 Forward Work Programme and quarterly performance reports.
- Information management, business continuity and GDPR compliance.
- Impact of EU Exit and the COVID-19 pandemic on operational resilience.
- Appointment through direct award contract to secure specialist accountancy skills.
- Prioritised recruitment to stabilise organisation and minimise single points of dependency.
- Progress of accreditations including Best Companies and IIP Gold Standard.
- Business cases for funding in 2020-21.

The Board also discussed a range of key policy issues during 2020-21:

- 2020-21 Enquiries and Complaints Report and monthly updates.
- Research into the NI consumer outlook, consumer proficiency, consumer vulnerability, general consumer affairs-related issues, postal services, energy-related issues, transport-related issues, water-related issues, financial services and illegal money lending-related issues, EU Exit-related issues and the impact of the COVID-19 pandemic.
- Consultation responses to government departments and UK and NI regulators in energy, postal services, transport, water and sewerage, and financial services.
- NI's first Consumer Week, replacing the annual Consumer Parliament.
- The new Energy Strategy for NI from DfE.

The approved minutes of all Board meetings are published on the Consumer Council's website. These provide further details about the issues considered by the Board.

The work of the Board is supported and advised by the Consumer Council's ARAC. The ARAC Chair gives a verbal update to the Board following each Committee meeting, and a written report on the Committee's activities is also presented to the Board at the end of the financial year.

The ARAC considered the following key elements of the risk and control framework in 2020-21:

- NIAO Audit Strategy.
- External auditor's RTTCWG.

- 2020-21 Corporate Risk Register (including the risk appetite) with quarterly reviews.
- Chief Executive's bi-annual Assurance Statement and Checklist.
- DfE 2020-21 Internal Audit Plan and subsequent Internal Audit reports and opinions.

The Corporate Risk Register is considered in detail by both the ARAC and Board at the end of each quarter, underpinned by a Risk Management Policy.

This Policy sets out the context of risk management in the Consumer Council in terms of the control environment, describing the risk management framework and individual roles and responsibilities to cover all operational, project and corporate risks.

The Policy also describes the process of risk assessment and assurance both internally and to DfE, as well as stating how risk appetite is considered for each type of corporate risk.

Internal audit

DfE Internal Audit carried out the Internal Audit function for the Consumer Council during 2020-21.

The internal audit programme operated to requirements defined in the Public Sector Internal Audit Standards (PSIAS). The work of DfE Internal Audit is informed by an analysis of the risks to which the Consumer Council is exposed, and annual internal audit plans are based on this analysis.

In 2020-21 the scope of the audit covered the HMT Illegal Money Lending project and the implementation of previous audit recommendations.

- The HMT Illegal Money Lending project was issued a satisfactory opinion, with a total of eight recommendations of which six are Priority 2 and two are Priority 3. The Consumer Council rejected one Priority 2 recommendation, recommended an alternative proposal for one Priority 2 recommendation and accepted the remaining recommendations. This was accepted by DfE Internal Audit.
- A review of the implementation of previous audit recommendations reported that all were implemented with the exception of appointment of a Data Protection Officer (DPO) which had not been progressed due to lack of funding, and outstanding evidence from the skills audit of Board members, which will be provided in Quarter 1 2021-22.

The 2020-21 DfE Internal Audit Annual Report and Opinion provides overall Satisfactory assurance on risk management, control and governance in the Consumer Council.

External audit

The external audit is undertaken by the NIAO. As Accounting Officer, I confirm that there were no significant recommendations included within the RTTCWG for the Annual Report and Financial Statements for 2020-21.

Assurance statements

During 2020-21 bi-annual Assurance Statements were submitted to the DfE Permanent Secretary confirming the effectiveness of the Consumer Council's system of internal controls.

Ministerial direction

No Ministerial directions were received in 2020-21.

Data security

In relation to managing information risk, the Consumer Council recognises the importance of managing our information effectively. In conjunction with IT Assist, we have controls and measures in place regarding the encryption of data, removable media, laptops and data transfer.

We have a dedicated Senior Information Risk Owner, and link into all central NICS or DfE plans and reviews in relation to information and data security.

There were no personal data breaches in 2020-21.

Going Concern

All liabilities will be met by future grant-in-aid, received from and approved annually by DfE, DfI, BEIS and HMT.

DfE Core grant funding for 2021-22 has been approved as £1,631,000. A further £625k of ring-fenced funding for NI Protocol, £578k for Energy and £909k for COVID-19 Recovery as part of the Spending Review bid, has been awarded on a one-year basis only.

In addition to DfE the following funding has also been approved, DfI £363k, BEIS £353.7k and HMT £685.9k.

Planned activities for 2021-22 have been formulated in light of the confirmed funding from DfE, DfI, BEIS and HMT for 2020-21. Therefore, the future financing of any Consumer Council liabilities will be met by DfE, DfI, BEIS and HMT.

The Consumer Council has considered the ongoing impact of the COVID-19 pandemic and EU Exit and does not foresee any impact on its ability to continue as a going concern. In this context, the Financial Statements have been prepared on a going concern basis.

Significant Internal Control issues identified in 2020-21

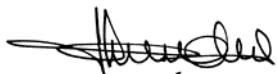
No significant internal control issues were identified in 2020-21.

Conclusion

As Accounting Officer, I have responsibility for reviewing the effectiveness of the system of internal control. This review is informed by the work of the internal and external auditors, and their comments and recommendations.

It is also informed by the work of the Board, the ARAC and Remuneration Committee, as well as the Senior and Wider Leadership teams within the Consumer Council who have responsibility for the development and maintenance of the internal control framework.

I am aware of the importance of my ongoing review of the effectiveness of the systems of governance and internal controls within the Consumer Council, and I will continue to review these systems and processes to ensure continuous improvement.



Noyona Chundur
Accounting Officer and Chief Executive
Date: 16 September 2021

REMUNERATION AND STAFF REPORT

Remuneration Report

Remuneration Policy Chairperson and Board Members

The Chairperson, Deputy Chairperson and Board members are appointed by the Minister for the Economy in accordance with the Code of Practice of the Office of the Commissioner for Public Appointments for Northern Ireland. They are appointed for a fixed period of up to three years. Thereafter, they may be reappointed in accordance with the Code of Practice.

The remuneration of the Chairperson, Deputy Chairperson and Board members is set by DfE. There are no arrangements in place for the payment of bonuses.

The Chairperson, Deputy Chairperson and Board members do not receive pension contributions from the Consumer Council or DfE.

The Consumer Council reimburses the Chairperson, Deputy Chairperson and Board members for any incidental expenses incurred for carrying out their duties relevant to the organisation. These expenses, amounting to £4,271 (2019-20: £4,489), have been paid during the year and are reflected under other expenditure in Note 3.2 to the Financial Statements.

Chief Executive and Leadership Team

Members of the Leadership Team are paid in line with Northern Ireland Civil Service (NICS) salary bands. Increases in remuneration are in line with NICS pay awards. The Consumer Council's Chief Executive post is equivalent to Assistant Secretary (Grade 5) within the Senior Civil Service (SCS).

Remuneration Policy

The pay policy for the NI public sector, including SCS staff, is normally approved by the Minister of Finance. Annual NICS pay awards are made in the context of the wider public sector pay policy. The pay award for NICS staff, including SCS staff, for 2020-21 has been finalised and paid in July 2021 salaries.

The pay of SCS is based on a system of pay scales for each SCS grade containing a number of pay points from minima to maxima, allowing progression towards the maxima based on performance.

Service Contracts

The Civil Service Commissioners (NI) Order 1999 requires Civil Service appointments to be made on merit on the basis of fair and open competition. The Recruitment Code published by the Civil Service Commissioners for Northern Ireland specifies the circumstances when appointments may be made otherwise.

Unless otherwise stated, the officials covered by this report hold appointments that are open-ended. Early termination, other than for misconduct, would result in the individual receiving compensation as set out in the Civil Service Compensation Scheme.

Further information about the work of the Civil Service Commissioners for Northern Ireland can be found at: www.nicscommissioners.org

Salary and pension entitlements (Audited information)

The following sections provide details of the remuneration and pension interests of the Consumer Council's Chairperson, Deputy Chairperson, Board members and Leadership team.

Chairperson, Deputy Chairperson and Board Members	Salary (£'000)		Benefits In Kind (to the nearest £100)	
	2020-21	2019-20	2020-21	2019-20
Ms Sheila McClelland (Chairperson)	20 - 25	20 - 25	-	-
Mr Mick McAteer Board Member	0 - 5	0 - 5	-	-
Mrs June Butler Board Member	0 - 5	-	-	-
Dr Sinead Furley Board Member	0 - 5	0 - 5	-	-
Ms Lynne Crowther Board Member	0 - 5	0 - 5	-	-
Dr Joan Martin Board Member	0 - 5	0 - 5	-	-
Mr Gerry McCurdy Board Member	0 - 5	-	-	-
Mr William Leathem Board Member Commenced 1st Mar 21	0 - 5	-	-	-
Mr Alan O'Neill Board Member	0 - 5	-	-	-
Mrs Amanda Logan Board Member Commenced 1st Mar 21	0 - 5	-	-	-
Mr David Galloway Board Member Left 31st Jul 21	0 - 5	-	-	-

Leadership Team	Salary (£'000)		Benefits In Kind (to the nearest £100)		Pension Benefits ¹⁶ (£'000)		Total (£'000)	
	2020-21	2019-20	2020-21	2019-20	2020-21	2019-20	2020-21	2019-20
Mr John French Chief Executive Left 31st Oct 20	50-55	85-90	-	-	48	36	70-75	120-125
Mrs Noyana Chundur Chief Executive ¹⁷ Commenced 5th Jan 21	15-20	-	-	-	10	-	20-25	-
Mrs Sinead Dynan Director of Regulated Industries Left 28th Aug 20	20-25	50-55	-	-	28	22	25-30	70-75
Dr Catriona MacArthur Director of Consumer Advocacy Until 21 Aug 2019	-	10-15	-	-	-	9	-	15-20
Mr Scott Kennerley Director of Financial Services	50-55	45-50	-	-	24	21	65-70	70-75
Mrs Dervla Kearney Director of Consumer Insight, Empowerment & Protection Interim	35-40	45-50	-	-	23	21	55-60	65-70
Mr William Warke Director of Corporate Services ¹⁸ Commenced 7th Oct 20	20-25	-	-	-	10	-	30-35	-

16 The value of pension benefits accrued during the year is calculated as the (real increase in pension multiplied by 20) plus (the real increase in any lump sum) less (the contributions made by the individual). The real increases exclude increases due to inflation and any increase or decrease due to a transfer of pension rights.

17 Noyona Chundur commenced employment with the Consumer Council in January 2021 and as such, only 3 months' salary has been disclosed. Her full year equivalent salary is £70k-75k.

18 William Warke joined the Consumer Council as the Director of Corporate Services in October 2020 and his full year equivalent salary is £45k-50k.

Salary

'Salary' includes gross salary, overtime, and any other allowance to the extent that it is subject to UK taxation and any severance or ex gratia payments.

Benefits in kind

The monetary value of benefits in kind covers any benefits provided by the employer and treated by HMRC as a taxable emolument. There were no benefits in kind paid to Senior Management during the year (2019-20: none).

Bonuses

No bonuses were paid during 2020-21 (2019-20: none).

Fair pay disclosure (Audited information)

		2020-21	2019-20
Band of Highest Paid Director's Total Remuneration *	£ 000's	70-75	80-85
Median Total Remuneration *	£0	28,521	30,526
Ratio		2.52	2.70

*Total remuneration includes salary, non-consolidated performance-related pay, and benefits-in-kind. It does not include severance payments, employer pension contributions and the cash equivalent transfer value of pensions.

The banded remuneration of the highest-paid director in the Consumer Council in the financial year 2020-21 was £70,000 to £75,000 (2020-21: £80,000 to £85,000) which was due to a change in CEO during the year. The median remuneration of the workforce was £28,521 (2019-20: £30,526). Equating to 2.52 times (2019-20: 2.7)

In 2020-21 no employees (2019-20: nil) received remuneration in excess of the highest-paid director.

Remuneration ranged from £22,519 to £71,932 (2019-20: £20,951 to £80,847).

Pension Entitlements (Audited information)

Leadership Team	Accrued pension at pension age as at 31/03/20 and related lump sum	Real increase in pension and related lump sum at pension age	CETV at 31/03/21	CETV at 31/03/20	Real increase in CETV	Employer contribution to partnership pension account
	£'000	£'000	£'000	£'000	£'000	Nearest £100
Mr John French Chief Executive Left 31st Oct 20	10 - 15	2.5 - 5.0	122	95	23	0
Mrs Noyana Chundur Chief Executive Commenced 5th Jan 21	20 - 25	0 - 2.5	276	259	7	0
Mrs Sinead Dynan Director of Regulated Industries Left 28th Aug 20	5 - 10	0 - 2.5	110	93	15	0
Mr Scott Kennerley Director of Financial Services	10 - 15	0 - 2.5	115	97	12	0
Mrs Dervla Kearney Director of Consumer Insight, Empowerment & Protection Interim	0 - 5	0 - 2.5	34	23	8	0
Mr William Warke Director of Corporate Services Commenced 7th Oct 20	0 - 5	0 - 2.5	8	0	6	0

Northern Ireland Civil Service (NICS) Pension Schemes

Pension benefits are provided through the Northern Ireland Civil Service pension schemes which are administered by Civil Service Pensions (CSP).

The alpha pension scheme was introduced for new entrants from 1 April 2015. The alpha scheme and all previous scheme arrangements are unfunded with the cost of benefits met by monies voted each year. The majority of existing members of the classic, premium, classic plus and nuvos pension arrangements also moved to alpha from that date. Members who on 1 April 2012 were within 10 years of their normal pension age did not move to alpha and those who were within 13.5 years and 10 years of their normal pension age were given a choice between moving to alpha on 1 April 2015 or at a later date determined by their age. Alpha is a 'Career Average Revalued Earnings' (CARE) arrangement in which members accrue pension benefits at a percentage rate of annual pensionable earnings throughout the period of scheme membership. The rate is 2.3%.

New entrants joining can choose between membership of alpha or joining a good quality 'money purchase' stakeholder arrangement with a significant employer contribution (partnership pension account).

New entrants joining on or after 30 July 2007 were eligible for membership of the nuvos arrangement or they could have opted for a partnership pension account. Nuvos is also a CARE arrangement in which members accrue pension benefits at a percentage rate of annual pensionable earnings throughout the period of scheme membership. The current rate is 2.3%.

Staff in post prior to 30 July 2007 may be in one of three statutory based 'final salary' defined benefit arrangements (classic, premium and classic plus). From April 2011, pensions payable under classic, premium and classic plus are reviewed annually in line with changes in the cost of living. New entrants joining on or after 1 October 2002 and before 30 July 2007 could choose between membership of premium or joining the partnership pension account.

All pension benefits are reviewed annually in line with changes in the cost of living. Any applicable increases are applied from April and are determined by the Consumer Price Index (CPI) figure for the preceding September. The CPI in September 2020 was 0.5% and HMT has announced that public service pensions will be increased accordingly from April 2021.

Employee contribution rates for all members for the period covering 1 April 2021 to 31 March 2022 are as follows:

Scheme Year 1 April 2021 to 31 March 2022

Annualised Rate of pensionable Earnings (Salary Bands)		Contribution rates- All members From 1 April 2021 to 31 March 2022
From	To	
£15,000	£23,100	4.60%
£23,101	£56,000	5.45%
£56,001	£150,000	7.35%
£150,001 and above		8.05%

Benefits in classic accrue at the rate of 1/80th of pensionable salary for each year of service. In addition, a lump sum equivalent to three years' pension is payable on retirement. For premium, benefits accrue at the rate of 1/60th of final pensionable earnings for each year of service. Unlike

classic, there is no automatic lump sum (but members may give up (commute) some of their pension to provide a lump sum). Classic plus is essentially a variation of premium, but with benefits in respect of service before 1 October 2002 calculated broadly as per classic.

The partnership pension account is a stakeholder pension arrangement. The employer makes a basic contribution of between 8% and 14.75% (depending on the age of the member) into a stakeholder pension product chosen by the employee. The employee does not have to contribute but where they do make contributions, the employer will match these up to a limit of 3% of pensionable salary (in addition to the employer's basic contribution). Employers also contribute a further 0.5% of pensionable salary to cover the cost of centrally-provided risk benefit cover (death in service and ill health retirement).

The accrued pension quoted is the pension the member is entitled to receive when they reach pension age, or immediately on ceasing to be an active member of the scheme if they are at or over pension age. Pension age is 60 for members of classic, premium and classic plus, and 65 for members of nuvos. The normal pension age in alpha is linked to the member's State Pension Age but cannot be before age 65. Further details about the NICS pension arrangements can be found at the website www.financeni.gov.uk/civilservicepensions-ni

Cash Equivalent Transfer Values

A Cash Equivalent Transfer Value (CETV) is the actuarially assessed capitalised value of the pension scheme benefits accrued by a member at a particular point in time. The benefits valued are the member's accrued benefits and any contingent spouse's pension payable from the scheme. A CETV is a payment made by a pension scheme or arrangement to secure pension benefits in another pension scheme or arrangement when the member leaves a scheme and chooses to transfer the benefits accrued in their former scheme. The pension figures shown relate to the benefits that the individual has accrued as a consequence of their total membership of the pension scheme, not just their service in a senior capacity to which disclosure applies. The CETV figures, and from 2003-04 the other pension details, include the value of any pension benefit in another scheme or arrangement which the individual has transferred to the NICS pension arrangements. They also include any additional pension benefit accrued to the member as a result of their purchasing additional years of pension service in the scheme at their own cost. CETVs are calculated in accordance with The Occupational Pension Schemes (Transfer Values) (Amendment) Regulations 2015 and do not take account of any actual or potential benefits resulting from Lifetime Allowance Tax which may be due when pension benefits are taken.

Real increase in CETV

This reflects the increase in CETV effectively funded by the employer. It does not include the increase in accrued pension due to inflation, contributions paid by the employee (including the value of any benefits transferred from another pension scheme or arrangement) and uses common market valuation factors for the start and end of the period. However, the real increase calculation uses common actuarial factors at the start and end of the period so that it disregards the effect of any changes in factors and focuses only on the increase that is funded by the employer.

Compensation for loss of office

There were no compensation payments for loss of office made during 2020-21.

Staff Report (Audited information)

		2020-21 Total	2019-20 Total
	£	£	£
Board Members			
Chairperson's Salary		24,175	23,588
Social Security Costs		2,138	2,190
Deputy Chairperson and Members Fees		10,749	6,158
	Sub-Total	37,062	31,936
	Permanently employed staff	2020-21 Total	2019-20 Total
	£	£	£
Staff Salaries - Excluding Chair			
Wages and Salaries	1,160,048	-	1,160,048
Social Security Costs	119,041	-	119,041
Other Pension Costs	332,413	-	332,413
Agency	-	234,498	284,443
	1,611,502	234,498	1,846,000
Less recoveries in respect of outward secondments	(77,615)	-	(77,615)
Sub-Total	1,533,887	234,498	1,768,385
Total			
		1,805,447	1,800,704

The NICS main pension schemes are unfunded multi-employer defined benefit schemes but The Consumer Council is unable to identify its share of the underlying assets and liabilities. The Government Actuary's Department (GAD) is responsible for carrying out scheme valuations. The Actuary reviews employer contributions every four 60 years following the scheme valuation. The 2016 scheme valuation was completed by GAD in March 2019. The outcome of this valuation was used to set the level of contributions for employers from 1 April 2019 to 31 March 2023.

For 2020-21, employers' contributions of £324,991 were payable to the NICS pension arrangements (2019-20: £310,613) at one of three rates in the range 26.2% to 30.3% of pensionable pay, based on salary bands.

This change is primarily due to the reduction in the SCAPE discount rate (as announced at Budget 2018) to 2.4% per annum above CPI. The contribution rates are set to meet the cost of the benefits accruing during 2020-21 to be paid when the member retires, and not the benefits paid during this period to existing pensioners.

Employees can opt to open a partnership pension account, a stakeholder pension with an employer contribution. Employers' contributions of £7,421 (2019-20: £6,878) were paid to one or more of the panel of three appointed stakeholder pension providers. Employer contributions are age-related and range from 8% to 14.75% (2020-21: 8% to 14.75%) of pensionable pay.

The partnership pension account offers the member the opportunity of having a 'free' pension. The employer will pay the age-related contribution and if the member does contribute, the employer will pay an additional amount to match member contributions up to 3% of pensionable earning.

In 2020-21 no members of staff (2019-20: 0 persons) retired early on ill-health grounds; the total additional accrued pension liabilities in the year amounted to nil (2019-20: none).

Average number of persons employed (Audited information)

The average number of whole-time equivalent persons employed during the year, excluding Board members, was as follows:

	Permanent Employed Staff	Others	2020-21	2019-20
			Total	Total
Directly Employed	37	-	37	29
Others	-	4	4	12
Students	-	-	-	-
Total	37	4	41	41

Staff composition (Audited information)

The composition of the Consumer Council's staff, by NICS grade and gender as at 31 March 2021 is set out below.

Grade	As at 31st March 2021			As at 31st March 2020		
	Male	Female	Total	Male	Female	Total
Grade 5	-	1	1	1	-	1
Grade 7	2	1	3	1	2	3
Deputy Principal	3	4	7	4	4	8
Staff Officer	7	6	13	3	5	8
Executive Officer 1	2	6	8	2	3	5
Executive Officer 2	1	5	6	-	4	4
Admin Officer	-	2	2	-	1	1
Admin Assistant	-	-	-	-	-	-
Total	15	25	40	11	19	30

Sickness absence data

The percentage of available working days lost due to sickness absence in the year was 3.1% (2019-20: 7%). There were no staff on long term sickness during the year.

Employment, training and advancement of disabled persons

The Consumer Council is an equal opportunities employer, dedicated to the promotion of equality in all aspects of working life. Full and fair consideration is given to applications for employment made by disabled persons, having regard to their particular aptitudes and abilities. Reasonable adjustments for disabled job applicants are made on request.

The Consumer Council applies the recruitment principles as set out in the Recruitment Code of the Civil Service Commissioners for Northern Ireland, appointing candidates based on merit through fair and open competition. Recruitment and selection training, which includes raising awareness of unconscious bias, is offered to all chairs of the Consumer Council recruitment panels. The Consumer Council also has mandatory unconscious bias training for all staff.

To maintain and promote a diverse and inclusive workforce, the Consumer Council has policies in place to support any alterations to the working environment required by disabled persons.

The Consumer Council works to develop a truly inclusive workplace where all staff feel valued.

Other Employee Matters

The Consumer Council successfully attained the IIP Gold Standard in March 2021. The Gold Accreditation is for three years with reaccreditation due in March 2024.

We are committed to the ongoing professional and personal development of all our staff, regardless of disability.

Staff can also avail of personal confidential support from Welfare Support Services and Inspire. Mental health awareness training is also provided to support line managers.

Equality, Diversity and Inclusion

The Consumer Council places diversity and inclusion at its centre. In August 2019, the Consumer Council was awarded the Bronze Diversity Charter Mark accreditation and reaccreditation was achieved in July 2020. There is an active Diversity Working Group led by Diversity Champions within the organisation.

The Consumer Council continues to carry out its statutory obligations under fair employment legislation including the annual return to the Equality Commission for Northern Ireland.

Learning and Development

The Consumer Council recognises the importance of having skilled and engaged employees and continues to invest in learning and development.

The Consumer Council uses external training providers and NICS Centre for Applied Learning (CAL) which is responsible for development and delivery of all generic staff training. It offers a variety of learning delivery channels to enable flexible access to learning, blending different learning solutions into coherent learning pathways that are aligned to both corporate need and The Consumer Council's Competency Framework.

The Consumer Council offers a wide range of career development opportunities through interchange opportunities, temporary promotion, job rotation and job shadowing.

Employee Consultation and Trade Union Relationships

The Consumer Council employees are employed under identical terms and conditions to NICS. The Consumer Council has an internal Trade Union representative which it engages with on a regular basis regarding HR and employee matters.

Expenditure on consultancy

There was no expenditure on consultancy during 2020-21 (2019-20: none).

Off-payroll payments

There were no off-payroll payments made during 2020-21 (2019-20: none).

Voluntary Exit Scheme

The Consumer Council did not operate a Voluntary Exit Scheme during 2020-21. No members of staff left The Consumer Council under this scheme in 2019-20.

ASSEMBLY ACCOUNTABILITY AND AUDIT REPORT

There were no remote contingent liabilities as at 31 March 2021 (2019-20: none).

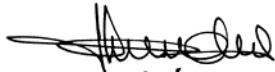
There were no losses or special payments during 2020-21 (2019-20: none).

Regularity of expenditure

All expenditure during 2020-21 has been in line with Managing Public Money (NI).

Fees and charges

There were no fees and charges in 2020-21 (2019-20: none) (Note 1.9).



Noyona Chundur
Accounting Officer and Chief Executive
Date: 16 September 2021

GENERAL CONSUMER COUNCIL FOR NORTHERN IRELAND

THE CERTIFICATE AND REPORT OF THE COMPTROLLER AND AUDITOR GENERAL TO THE NORTHERN IRELAND ASSEMBLY

Opinion on financial statements

I certify that I have audited the financial statements of the General Consumer Council for Northern Ireland for the year ended 31 March 2021 under the General Consumer Council (Northern Ireland) Order 1984. The financial statements comprise: the Statements of Comprehensive Net Expenditure, Financial Position, Cash Flows, Changes in Taxpayers' Equity; and the related notes, including significant accounting policies. These financial statements have been prepared under the accounting policies set out within them. The financial reporting framework that has been applied in their preparation is applicable law and International Financial Reporting Standards (IFRS) as adopted by the European Union and interpreted by the Government Financial Reporting Manual.

I have also audited the information in the Accountability Report that is described in that report as having been audited.

In my opinion the financial statements:

- give a true and fair view of the state of the General Consumer Council for Northern Ireland's affairs as at 31 March 2021 and of the General Consumer Council for Northern Ireland's net expenditure for the year then ended; and
- have been properly prepared in accordance with the General Consumer Council (Northern Ireland) Order 1984 and Department for the Economy directions issued thereunder.

Opinion on regularity

In my opinion, in all material respects the expenditure and income recorded in the financial statements have been applied to the purposes intended by the Assembly and the financial transactions recorded in the financial statements conform to the authorities which govern them.

Basis for opinions

I conducted my audit in accordance with International Standards on Auditing (ISAs) (UK), applicable law and Practice Note 10 'Audit of Financial Statements of Public Sector Entities in the United Kingdom'. My responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of this certificate.

My staff and I are independent of the General Consumer Council for Northern Ireland in accordance with the ethical requirements of the Financial Reporting Council's Revised Ethical Standard 2019, and have fulfilled our other ethical responsibilities in accordance with these requirements.

I believe that the audit evidence obtained is sufficient and appropriate to provide a basis for my opinions.

Conclusions relating to going concern

In auditing the financial statements, I have concluded that the General Consumer Council for Northern Ireland's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the General Consumer Council for Northern Ireland work I have performed, I have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the General Consumer Council for Northern Ireland's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

The going concern basis of accounting for the General Consumer Council for Northern Ireland is adopted in consideration of the requirements set out in the Government Reporting Manual, which require entities to adopt the going concern basis of accounting in the preparation of the financial statements where it anticipated that the services which they provide will continue into the future.

My responsibilities and the responsibilities of the Board and the Accounting Officer with respect to going concern are described in the relevant sections of this report.

Other Information

The other information comprises the information included in the annual report other than the financial statements, the parts of the Accountability Report described in that report as having been audited, and my audit certificate and report. The Board and the Accounting Officer are responsible for the other information included in the annual report. My opinion on the financial statements does not cover the other information and except to the extent otherwise explicitly stated in my report I do not express any form of assurance conclusion thereon.

My responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or my knowledge obtained in the audit or otherwise appears to be materially misstated. If I identify such material inconsistencies or apparent material misstatements, I am required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact.

I have nothing to report in this regard.

Opinion on other matters

In my opinion, based on the work undertaken in the course of the audit:

- the parts of the Accountability Report to be audited have been properly prepared in accordance with the Department for the Economy directions made under the General Consumer Council (Northern Ireland) Order 1984; and
- the information given in the Performance Report and Accountability Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which I report by exception

In the light of the knowledge and understanding of the General Consumer Council for Northern Ireland and its environment obtained in the course of the audit, I have not identified material misstatements in the Performance Report and Accountability Report. I have nothing to report in respect of the following matters which I report to you if, in my opinion:

- adequate accounting records have not been kept; or
- the financial statements and the parts of the Accountability Report to be audited are not in agreement with the accounting records; or
- certain disclosures of remuneration specified by the Government Financial Reporting Manual are not made; or
- I have not received all of the information and explanations I require for my audit; or
- the Governance Statement does not reflect compliance with the Department of Finance's guidance.

Responsibilities of the Board and Accounting Officer for the financial statements

As explained more fully in the Statement of Accounting Officer Responsibilities, the Board and the Accounting Officer are responsible for:

- the preparation of the financial statements in accordance with the applicable financial reporting framework and for being satisfied that they give a true and fair view;
- such internal controls as the Accounting Officer determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error;
- assessing the General Consumer Council for Northern Ireland's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Accounting Officer anticipates that the services provided by the General Consumer Council for Northern Ireland will not continue to be provided in the future.

Auditor's responsibilities for the audit of the financial statements

My responsibility is to examine, certify and report on the financial statements in accordance with the General Consumer Council (Northern Ireland) Order 1984.

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue a certificate that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

I design procedures in line with my responsibilities, outlined above, to detect material misstatements in respect of non-compliance with laws and regulation, including fraud.

My procedures included:

- obtaining an understanding of the legal and regulatory framework applicable to the General Consumer Council for Northern Ireland through discussion with management and application of extensive public sector accountability knowledge. The key laws and

regulations I considered included Health and Safety Legislation, the General Consumer Council (Northern Ireland) Order 1984, the Fair Employment (Northern Ireland) Act 1989 and relevant tax laws;

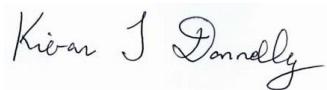
- making enquires of management and those charged with governance on General Consumer Council for Northern Ireland's compliance with laws and regulations;
- making enquiries of internal audit, management and those charged with governance as to susceptibility to irregularity and fraud, their assessment of the risk of material misstatement due to fraud and irregularity, and their knowledge of actual, suspected and alleged fraud and irregularity;
- completing risk assessment procedures to assess the susceptibility of the General Consumer Council for Northern Ireland's financial statements to material misstatement, including how fraud might occur. This included, but was not limited to, an engagement director led engagement team discussion on fraud to identify particular areas, transaction streams and business practices that may be susceptible to material misstatement due to fraud. As part of this discussion, I identified potential for fraud in the following areas: revenue recognition, posting of unusual journals and unreasonable management estimates;
- engagement director oversight to ensure the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with the applicable legal and regulatory framework throughout the audit;
- designing audit procedures to address specific laws and regulations which the engagement team considered to have a direct material effect on the financial statements in terms of misstatement and irregularity, including fraud. These audit procedures included, but were not limited to, reading board and committee minutes, and agreeing financial statement disclosures to underlying supporting documentation and approvals as appropriate and inquiries of management and those charged with governance;
- addressing the risk of fraud as a result of management override of controls by:
 - performing analytical procedures to identify unusual or unexpected relationships or movements;
 - testing journal entries to identify potential anomalies, and inappropriate or unauthorised adjustments;
 - assessing whether judgements and other assumptions made in determining accounting estimates were indicative of potential bias; and
 - investigating significant or unusual transactions made outside of the normal course of business; and

A further description of my responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website www.frc.org.uk/auditorsresponsibilities. This description forms part of my certificate.

In addition, I am required to obtain evidence sufficient to give reasonable assurance that the expenditure and income recorded in the financial statements have been applied to the purposes intended by the Assembly and the financial transactions recorded in the financial statements conform to the authorities which govern them.

Report

I have no observations to make on these financial statements.

A handwritten signature in black ink, appearing to read "Kieran J. Donnelly".

*K J Donnelly
Comptroller and Auditor General
Northern Ireland Audit Office
1 Bradford Court
Galwally
BELFAST
BT8 6RB*

21 September 2021



FINANCIAL STATEMENTS

**STATEMENT OF COMPREHENSIVE NET EXPENDITURE FOR THE YEAR ENDED
31 MARCH 2021**

	Note	2020-21	2019-20
		£	£
Other operating income	4	-	-
Total operating income		-	-
Staff Costs	3.1	1,805,447	1,800,704
Notional costs	3.3	23,951	22,574
Other Expenditure	3.2	1,731,802	1,102,312
Total Operating Expenditure		3,561,200	2,925,590
 Comprehensive Net Expenditure for the year		 3,561,200	 2,925,590

The notes on pages 68 to 80 form part of the financial statements.

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2021

	Note	2020-21		2019-20	
		£	£	£	£
Non-Current Assets:					
Property, Plant and Equipment	5	20,135		20,038	
Intangible Assets	6	28,055		38,696	
Total non-current assets		48,190		58,734	
Current Assets:					
Trade and Other Receivables	9	68,608		43,378	
Cash and Cash Equivalents	8	447,539		371,502	
Total Current Assets		516,147		414,880	
Total Assets		564,337		473,614	
Current Liabilities:					
Trade and Other Payables	10	440,899		461,438	
Provisions	11	60,000		-	
Total Current Liabilities		500,899		461,438	
Total assets less total liabilities		63,438		12,176	
Taxpayers equity and other reserves:					
General reserve		63,438		12,176	
Total Equity		63,438		12,176	

The notes on pages 68 to 80 form part of the financial statements.

The financial statements were approved by the Board on 3 September 2021 and were signed on its behalf by:



Noyona Chundur
Accounting Officer and Chief Executive
Date: 16 September 2021

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2021

Statement of Cash Flows for the year ended 31 March 2021

	Note	2020-21 £	2019-20 £
Cash Flows from Operating activities			
Net operating Expenditure		(3,561,200)	(2,925,590)
Adjustments for non-cash transactions			
Depreciation	3.3	13,311	11,201
Amortisation	3.3	10,640	11,373
Non-cash adjustment to property, plant and equipment	5	1,492	-
(Increase)/Decrease in Trade & Other Receivables	9	(25,230)	29,657
Increase in Trade & Other Payables	10	39,460	181,204
Net Cashflow from Operating activities		(3,521,527)	(2,692,155)
Cash flows from Investing activities			
Purchase of property, plant and equipment	5	(14,900)	(9,336)
Net Cashflow from investing activities		(14,900)	(9,336)
Cash Flows from financing activities			
Grants from Sponsoring Bodies (DFE, DFI, BEIS and HMT)		3,612,462	2,920,688
Net Financing	1.8	3,612,462	2,920,688
Net Increase in cash and cash equivalents		76,035	219,197
in the period.			
Cash and Cash equivalents at the beginning of the year	8	371,502	152,305
Cash and Cash equivalents at the end of the year	8	447,537	371,502

The notes on pages 68 to 80 form part of the financial statements.

STATEMENT OF CHANGES TO TAXPAYERS' EQUITY FOR THE YEAR ENDED 31 MARCH 2021

	Note	General Fund £	Revaluation Reserve £	Taxpayers Equity £
Balance at 31 March 2019		17,078	-	17,078
Grants from Sponsoring Bodies [DFE, DFI, BEIS and HMT]		2,920,688	-	2,920,688
Comprehensive Net Expenditure for the Year		(2,912,090)	-	(2,912,090)
Auditors Remuneration		(13,500)	-	(13,500)
Balance at 31 March 2020		12,176	-	12,176
Grants from sponsoring bodies:				
DfE Core Grant		1,774,000	-	1,774,000
DfE Energy Funding		565,980	-	565,980
DfI Water Funding		364,827	-	364,827
BEIS Funding		336,101	-	336,101
HMT Funding		571,554	-	571,554
Comprehensive Net Expenditure for the Year		(3,547,700)	-	(3,547,700)
Auditors Remuneration		(13,500)	-	(13,500)
Balance at 31 March 2021		63,438	-	63,438

The notes on pages 68 to 80 form part of the financial statements.

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2021

1. Statement of accounting policies

These financial statements have been prepared in accordance with the 2020-21 Government Financial Reporting Manual (FReM) issued by DoF. The accounting policies contained in the FReM apply International Financial Reporting Standards (IFRS) as adapted or interpreted for the public sector context. Where the FReM permits a choice of accounting policy, the accounting policy which is judged to be most appropriate to the particular circumstances of the Consumer Council for the purpose of giving a true and fair view, has been selected. The particular policies adopted by the Consumer Council are described below. They have been applied consistently in dealing with items that are considered material to the Financial Statements.

1.1 Accounting convention

These Financial Statements have been prepared under the historical cost convention modified to account for the revaluation of property, plant and equipment, intangible assets and inventories.

1.2 Property, plant and equipment

The Consumer Council's property, plant and equipment comprise office equipment, furniture and fittings and previously leasehold alterations. The assets of the Consumer Council are carried at fair value. Depreciated historical cost is used as a proxy for fair value for the organisation's tangible assets given their low values and short useful lives. All assets are therefore stated at cost less accumulated depreciation and any impairment losses. The Consumer Council's capitalisation threshold for an item of property, plant and equipment is £1,000. Those items less than £1,000 have been expensed to Income and Expenditure.

1.3 Intangible assets

The Consumer Council's intangible assets comprise software and software licences. The assets are carried at fair value, with depreciated historical cost being used as a proxy for fair value given the low values and short useful lives of the intangible assets. Where computer software is not an integral part of a related item of computer hardware, the software licence is treated as an intangible asset.

The Consumer Council's capitalisation threshold for an intangible asset is £1,000. Items less than £1,000 have been expensed to Income and Expenditure.

1.4 Depreciation and amortisation

Depreciation is calculated to write off the original cost or revalued amount of property, plant and equipment to their expected residual values by equal annual instalments over their estimated useful lives as follows:

- Alterations: over the remaining period of lease;
- Furniture and fittings: 20% straight-line; and
- Office equipment: 33.33% straight-line.

Amortisation is calculated to write off the original cost of intangible assets to their expected residual values by equal annual instalments over their useful lives at a rate of 10% on a straight-line basis.

Depreciation and amortisation are provided from the month of addition.

1.5 Impairment review

The Consumer Council carries out an impairment review of its tangible and intangible assets when a change in circumstances or situation indicates that those assets may have suffered an impairment loss. Impairment is measured by comparing the carrying amount of an asset with the ‘recoverable amount’, that is the higher of its fair value less costs to sell and its ‘value in use’. ‘Value in use’ is assumed to equal the cost of replacing the service potential provided by the asset, unless there has been a reduction in service potential. Impairments are debited to the revaluation reserve to the extent that they reverse previously recognised upward revaluations with any remaining impairment recognised in the Statement of Comprehensive Net Expenditure.

1.6 Financial instruments

Recognition

Financial assets and financial liabilities are recognised on the Consumer Council’s Statement of Financial Position when the Consumer Council becomes party to the contractual provisions of the instrument on a trade date basis.

Financial assets

Financial assets are classified into the following specified categories: at fair value through profit or loss (FVTPL); held-to-maturity investments; available-for-sale (AFS) financial assets; and loans and receivables. The classification depends on the nature and purpose of the financial assets and is determined at the time of initial recognition. The Consumer Council’s financial assets comprise trade and other receivables and cash and cash equivalents and are held at cost, which approximates to fair value because of their short maturities.

Financial liabilities

Financial liabilities of the Consumer Council, including trade and other payables are measured at cost which approximates to fair value because of their short maturities.

1.7 Pensions

Past and present employees are covered by the provisions of the NICS pension schemes. Employer contributions are determined following a scheme valuation carried out every four years by the Government Actuary.

Pension costs are included within staff costs in the Statement of Comprehensive Net Expenditure. For more information refer to the Remuneration and Staff Report on pages 48 to 57.

Early departure costs

The practice adopted by the Consumer Council is to provide for the full cost of early departure of employees in the year in which the early departure decision is made.

1.8 Grants from sponsoring bodies

The approved resource allocations from DfE and other sponsoring bodies are credited direct to the General Fund reserve on an accruals basis. The annual recurrent allocations from DfE are intended to meet recurrent costs. Income from services rendered is included to the extent of the completion of the contract or service concerned.

1.9 Other operating income

No income was generated from other activities in 2020-21 (2019-20: Nil).

1.10 Operating Leases

Leases are classified as operating leases whenever the terms of the lease do not transfer substantially all the risks and benefits to the lessee. Rentals payable under operating leases are expensed to the net expenditure account on a straight-line basis over the lease term.

1.11 Value added tax (VAT)

The Consumer Council is not registered for VAT. All expense and costs are recognised inclusive of VAT.

1.12 Staff costs

Under IAS 19 Employee Benefits, all staff costs must be recorded as an expense as soon as the organisation is obligated to pay them. This includes the cost of any untaken leave at the year end. The cost of untaken leave has been determined using data from leave records.

1.13 Accounting estimates

As a result of the uncertainties inherent in all business activities, many items in financial statements cannot be measured with precision but can only be estimated. Where estimates have been required in order to prepare these financial statements in conformity with FReM, management have used judgements based on the latest available, reliable information. Management continually review estimates to take account of any changes in the circumstances on which the estimate was based or as a result of new information or more experience.

Major areas off estimation include provisions where significant judgments are made. The Consumer Council provides for present legal and constructive obligations, which are of an uncertain timing, or amount at the Statement of Financial Position date, on the basis of the best estimate of the expenditure required to settle the obligation.

Legal claims and other provisions are provided for at the full assessed amount in each case.

1.14 Segmental reporting

IFRS 8 Operating Segments requires disclosure of information about the Consumer Council's operating segments. Information is based on internal management reports, both in the identification of operating segments and measurement of disclosed segment information.

1.15 Going concern

All liabilities will be met by future grant-in-aid, received from and approved annually by DfE, DfI, BEIS and HMT. DfE Core grant funding for 2021-22 has been approved as £3,743,000 (of which £625k is NI Protocol, £27k is Capital, £578k is Energy, and £909k is COVID-19 Recovering NI). Planned activities for 2021-22 have been formulated in light of the confirmed funding from DfE, DfI (£363k), BEIS (354k) and HMT (£686k) for 2021-22.

Therefore, the future financing of any Consumer Council liabilities will be met by DfE, DfI, BEIS and HMT. The Consumer Council have also considered the impact of COVID19 and the UK's withdrawal from the EU and do not foresee any impact on its ability to continue as a going concern. In this context, the Financial Statements have been prepared on a going concern basis.

The going concern basis of accounting for the Consumer Council is adopted in consideration of the requirements set out in the Government Reporting Manual, which require entities to adopt the going concern basis of accounting in the preparation of the financial statements where it anticipated that the services which they provide will continue into the future.

1.16 IFRS 16 Accounting for Leases

A new IFRS regarding the accounting treatment of leases, IFRS 16, has been issued but will not be effective in the public sector until 1 April 2022. The implementation of IFRS 16 is anticipated to have no significant impact on the Consumer Council's financial statements as the current operating leases are low value and short term in nature.

2. Statement of Operating Costs by Operating Segment

2.1 Analysis of Net expenditure by segment

2020-21	Postal				Other	
	Energy	Services	Water	HMT	Sections	Total
					£	£
Gross Expenditure	566,000	336,100	365,000	569,575	1,724,525	3,561,200
Income*	-	-	-	-	-	-
Net Expenditure	566,000	336,100	365,000	569,575	1,724,525	3,561,200
Total Assets	-	-	-	-	564,337	564,337
Total Liabilities	-	-	-	-	(500,899)	(500,899)
Net Assets	-	-	-	-	63,438	63,438
2019-20	Postal				Other	
	Energy	Services	Water	HMT	Sections	Total
					£	£
Gross Expenditure	391,795	302,001	322,411	522,698	1,386,685	2,925,590
Income*	-	-	-	-	-	-
Net Expenditure	391,795	302,001	322,411	522,698	1,386,685	2,925,590
Total Assets	-	-	-	-	473,614	473,614
Total Liabilities	-	-	-	-	(461,438)	(461,438)
Net Assets	-	-	-	-	12,174	12,174

* Funding from DFE, DFI, BEIS & HMT is not included within Income: it is categorised as "Funding" within the Financial Statements.

The Consumer Council has four separately funded reportable sections: Energy, Postal Services, Water, and Illegal Money Lending and Financial Services (HMT). Funding is received to enable the Consumer Council to perform its statutory role to represent the interests of consumers in these markets.

The other sections comprise of our work on Consumer Empowerment and Protection, Transport and EU Exit, which is funded primarily by DfE.

Corporate functions (communications, corporate services and management) are included on a pro rata basis under the relevant operating segment.

The Consumer Council has disclosed all income and expenses in line with the business cases as presented to the relevant funder. The net assets of the Consumer Council are not separately identifiable on a segmental basis and have therefore been disclosed in total under the other sections heading. All activities of the Consumer Council and assets held by the Consumer Council are within the UK.

3. Expenditure

3.1 Staff costs (including Chairperson, Deputy Chairperson and Board members)

		2020-21 Total	2019-20 Total
	£	£	£
Board Members			
Chairperson's Salary		24,175	23,588
Social Security Costs		2,138	2,190
Deputy Chairperson and Members Fees		10,749	6,158
	Sub-Total	37,062	31,936
	Permanently employed staff	Others	2020-21 Total
	£	£	£
Staff Salaries - Excluding Chair			
Wages and Salaries	1,160,048	-	1,160,048
Social Security Costs	119,041	-	119,041
Other Pension Costs	332,413	-	332,413
Agency	-	234,498	234,498
	1,611,502	234,498	1,846,000
Less recoveries in respect of outward secondments	(77,615)	-	(77,615)
Sub-Total	1,533,887	234,498	1,768,385
Total			1,805,447
			1,800,704

During the year, the Consumer Council employed an average of 41 full-time equivalent staff of (2019-20: 41).

Further analysis of staff costs is located in the Staff Report on page 54.

3.2 Other expenditure

	2020-21	2019-20
	£	£
Work Programme	715,778	594,467
Rent and Service Charge	109,312	95,122
Rates	29,301	40,516
Office machinery - licences & Maintenance	154,889	109,220
Legal & Professional Fees	206,093	95,495
Maintenance, repairs and cleaning	-	9,551
Recruitment and Selection	47,991	-
Electricity	5,869	9,093
Telephone and Postage	74,769	14,491
Staff Training and Development	84,083	56,134
Audit Fees	13,500	13,500
Print, design and stationary	124,731	13,288
Operating Leases - Office Machinery	934	1,404
Staff Travel	1,193	10,824
Sundry Expenses	18,650	2,935
Outreach activities & Resources	119,258	14,550
Room Hire	1,676	826
Website Costs	-	60
Professional relationships and memberships	15,890	8,742
Press Clippings, Transcripts & Tapes	3,571	4,667
Library	44	714
Members Expenses	4,271	4,489
Hospitality, including catering	-	2,224
	1,731,802	1,102,312

3.3 Notional costs

	£	£
Depreciation	13,311	11,201
Amortisation	10,640	11,373
	23,951	22,574

4. Other operating income

There was no other operating income generated in the year (2019-20: none).

5. Property, plant and equipment

2020-21	Furniture and Fittings £	Office Equipment £	Total £
Cost or Valuation			
At 1 April 2020	26,786	62,194	88,980
Additions ²³	-	14,900	14,900
Opening Cost Adjustment ²⁴	-	(1,492)	(1,492)
At 31 March 2021	26,786	75,602	102,388
Depreciation			
At 1 April 2020	26,786	42,156	68,942
Charged in the Year	-	13,311	13,311
At 31 March 2021	26,786	55,467	82,253
Carrying Amount			
At 31 March 2021	-	20,135	20,135
Carrying Amount			
At 31 March 2020	-	20,038	20,038
Asset Financing:			
Owned	-	20,135	20,135
Carrying amount at 31 March 2021	-	20,135	20,135

²³ Total additions of £14,900 was supported by HMT funding.

²⁴ The opening cost adjustment follows an error made in 2019-20 where an asset item was recognised as an addition on the basis of the purchase order rather than the invoice amount and a corresponding accrual recognised on this premise. Although the asset was delivered in 2019-20, the invoice was received in 2020-21 and the invoice amount less by £1,492. The cost and corresponding accrual have been adjusted for by this amount.

2019-20	Furniture and Fittings	Office Equipment	Total
	£	£	£
Cost or Valuation			
At 1 April 2019	26,786	52,858	79,644
Additions ²³	-	9,336	9,336
At 31 March 2020	26,786	62,194	88,980
Depreciation			
At 1 April 2019	26,786	30,955	57,741
Charged in the Year	-	11,201	11,201
At 31 March 2020	26,786	42,156	68,942
Carrying Amount			
At 31 March 2019	-	20,038	20,038
Carrying Amount			
At 31 March 2019	-	21,903	21,903
Asset Financing:			
Owned	-	20,038	20,038
Carrying amount at 31 March 2020	-	20,038	20,038

²³ Total additions of £14,900 was supported by HMT funding.

6. Intangible assets

2020-21

Intangible assets comprise software licences.

	Total
	£
Cost or Valuation	
At 1 April 2020	132,826
Additions	-
At 31 March 2021	<u>132,826</u>
Amortisation	
At 1 April 2020	94,131
Charged in the year	10,640
At 31 March 2021	<u>104,771</u>
Carrying amount at 31 March 2021	<u>28,055</u>
Carrying amount at 31 March 2020	38,696
Asset Financing:	
Owned	28,055
Carrying amount at 31 March 2021	<u>28,055</u>

2019-20

Intangible assets comprise software licences.

	Total	£
Cost or Valuation		
At 1 April 2019	132,826	
Additions	-	
At 31 March 2020	132,826	
Amortisation		
At 1 April 2019	82,757	
Charged in the year	11,373	
At 31 March 2020	94,130	
Carrying amount at 31 March 2020	38,696	
Carrying amount at 31 March 2019	50,069	
Asset Financing:		
Owned	38,696	
Carrying amount at 31 March 2020	38,696	

7. Financial instruments

The Consumer Council does not face any complex financial risks.

As the cash requirements of the Consumer Council are met through Grant-in-Aid provided by DfE, DfI, BEIS and HMT, financial instruments play a more limited role in creating and managing risk than would apply to a non-public sector body. The majority of financial instruments relate to contracts to buy non-financial items in line with the Consumer Council's expected purchase and usage requirements and the Consumer Council is therefore exposed to little credit, liquidity or market risk.

8. Cash and cash equivalents

	2020-21	2019-20
	£	£
Balance at 1 April 2020	371,502	152,305
Net change in cash and cash equivalents balance	76,035	219,197
Balance at 31 March 2021	447,537	371,502

9. Trade and other receivables

	2020-21	2019-20
	£	£
Amounts falling due within one year:		
Prepayments	68,141	27,046
Other receivables	467	16,332
	68,608	43,378

10. Trade and other payables

	2020-21	2019-20
	£	£
Amounts falling due within one year:		
Trade Payables	18,165	1,068
Accruals	422,734	460,370
	440,899	461,438

11. Provision for liabilities and charges

	2020-21	2019-20
	£	£
Amounts falling due within one year:		
Provisions	60,000	-
	60,000	-

Provision has been made for past events which involve estimation uncertainty in determining the potential economic outflow. This includes amounts arising from legal claims for which the outcome is not certain.

12. Commitments under leases

12.1 Operating leases

£934 (2019-20: £1,404) was included as an expense on operating leases in the Statement of Comprehensive Net Expenditure.

Total future minimum lease payments under operating leases are given in the table below for each of the following periods:

	2020-21	2019-20
	£	£
Obligations under operating leases comprise:		
Other:		
Not later than 1 year	504	934
Later than 1 year and not later than 5 years	<u>1,008</u>	<u>1,512</u>
Later than 5 years	<u>1,512</u>	<u>2,446</u>

The Consumer Council relocated to Seatem House, 28-32 Alfred Street, Belfast on 1 June 2015. The Consumer Council has a licence agreement, rather than an operating lease, with the Department of Finance (DoF) Properties Division. This licence was renewed during the 21-22 year and is valid until 31 May 2024. The 2021-22 licence cost is £86,700 and annual service charge of £7,814 (2020-21: £77,500 and £31,812 respectively).

12.2 Finance leases

The Consumer Council has no commitments under finance leases.

13. Capital commitments

There were no capital commitments as at the statement of financial position date (2019-20: none).

14. Contingent liabilities

There were no contingent liabilities as at 31 March 2021 (2019-20: 1).

15. Related Party Transactions

The Consumer Council is a Non-Departmental Public Body funded by DfE. DfE is regarded as a related party. During the year the Consumer Council had no material transactions with DfE other than the receipt of grants. During the year £3,612,462 of grant-in-aid was received via DfE, DfI, BEIS and HMT (2019-20: £2,920,688).

In addition, the Consumer Council has had a small number of transactions with other government departments. No Board member, key manager or other related parties has undertaken any material transactions with the Consumer Council during the year. The Consumer Council works with many public and private sector organisations including companies in which Board members of the Consumer Council have a beneficial interest. There were no transactions during the year with such companies.

16. Events after the Reporting Period

There have been no significant events requiring disclosure between the statement of financial position date and the date the Financial Statements were signed.

Date of authorisation for issue

The Accounting Officer authorised the issue of these financial statements on 21 September 2021.