



The Consumer Council



Annual Report
and Accounts 2010-2011

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Consumer Council Northern Ireland



ConsumerCouncil



The Consumer Council

The General Consumer Council for
Northern Ireland
Annual Report and Accounts
For the year ended 31 March 2011

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Foreword

Northern Ireland (NI) could be forgiven for believing that we are still in recession; despite the fact that the UK economy is out of the red and into a growth period again, this region has yet to see tangible signs of recovery, with a net detrimental impact on NI consumers and citizens.

During the 2010-11 year, the affects of rising energy and food prices, coupled with reductions in household incomes meant that consumers felt uncertain about their financial security. Research carried out by the Council during last summer showed that over half of NI consumers were worried about making ends meet now and two thirds of consumers worried about making ends meet in the future.¹

Given this, the Council engaged extensively with consumers and citizens across NI, validating our priorities and representing effectively the realities so many consumers are facing. We held 98 consumer panels on issues ranging from the budget and energy costs to the impact of the Christmas water crisis. As always, we targeted those consumers who need our support most so that our work had impact where it was needed most.

We have learnt much from consumers and partner organisations during a year when innovation and high levels of responsiveness were vital success factors for us.

Clearly there is inter-dependence between growing a prosperous economy and stable society and growing consumer confidence; one will not happen without the other and yet this is not always recognised. Much more work is needed on this issue but the investment will be worthwhile.

Building consumer resilience and knowledge can make a positive impact on improving the quality of life for many people; this was a key feature during the winter crisis in many communities with well informed consumers faring better. Consumer education and responsible consumerism are therefore vital components to success.

¹ Consumer 2010 – A Consumer Council research report into the attitudes and concerns of a Northern Ireland consumer in 2010. Research conducted by Ipsos Mori, June 2010. Omnibus Survey of 1,008 adults aged 16 and over.

Linked to this, financial capability needs to be given more prominence in NI policy and strategic interventions, providing citizens with the ability to make the most of the money they have and to manage it wisely, rather than focusing solely on debt advice; prevention is always better than cure.

However, whilst resilient and informed consumers can and do make a dramatic difference, this last year has brought into sharp focus the fact that many consumers and citizens need and deserve our collective support; 1,000 excess winter deaths due to fuel poverty is not an issue of consumer education or choice, nor is the impact of paying more simply because people are poor.

There is a need and a responsibility for all of us involved in public service to deliver our best for consumers and citizens and to support the most vulnerable in our society; this view received unanimous support from all consumers we engaged with during the past year.

For our part, the Consumer Council will continue to make the consumers' voice heard and make it count.



A handwritten signature in black ink, appearing to read 'Richard Hill'.

Richard Hill
Chairman



A handwritten signature in black ink, appearing to read 'Antoinette McKeown'.

Antoinette McKeown
Chief Executive

Introduction

The Consumer Council is an independent consumer organisation, working to bring about change to benefit NI consumers. Our aim is to make the consumer voice heard and make it count. We represent consumers in the areas of transport, water and energy. We also have responsibility to educate consumers on their rights and responsibilities and to equip them with the skills they need to make good decisions about their money and manage it wisely.

In taking forward our statutory remit we are informed by and representative of consumers in NI, making their voice heard and making it count.

The Consumer Council strives to reflect the everyday issues affecting the lives of consumers across Northern Ireland, working with others and intervening when consumers need us to represent them and protect their interests. There were many instances throughout the 2010-11 year when consumers called on us to play a part and/or when we took action because consumers' voices may otherwise not have been heard.

Perhaps controversially, the Consumer Council responded to the painful Westminster budget of June 2010 by asking citizens to tell us what their views were on public service expenditure and priorities. We held public meetings and consumer panels that enabled citizens to have their say within an era of reduced public spending and we fed these views directly into the NI Executive so that they were included in the vital debate on the NI budget.

The Council, in reflecting consumer priorities, declared war on fuel poverty on 1 April 2010. With our partner National Energy Action (NEA) we established the Fuel Poverty Coalition. The Coalition now has over 80 organisations across the region, working together with government to find creative and realistic ways of addressing the human misery experienced by 44 per cent of households here who are fuel poor.²

We undertook work to demonstrate there is a very real cost to being poor; the Price of Being Poor is a culmination of the work of 50 organisations across NI which supported the Council's pledge to highlight just how much more the poor pay for everyday goods and services. Joint actions to address this scandal remain

2 The Department of Social Development (DSD) defines that: a household is in fuel poverty if, in order to maintain an acceptable level of temperature throughout the home, the occupants have to spend more than 10 per cent of their income on all household fuel use.



Chris Briggs (Employers for Child Care), Carol Edwards (Consumer Council) and Arfawn Yasin (Advice NI) at the “Making Your Money Go Further” event held at NICVA.

a priority for the Council in the year ahead and we continue to work as part of the NI Executive’s Cross Sector Advisory Forum in taking this forward.

Meeting the Council’s statutory remit during this year brought challenges to an organisation with finite financial resources and a small team.

The effects of the volcanic ash incident brought a dramatic increase in the volume of enquiries, complaints and interventions required. As well as responding to individual consumers, the Consumer Council’s strategic response included updating our “Plane Facts” guide which we republished in November 2010, making it one of our most used, practical guides.

The crisis caused by the extreme weather during December and January had a massive detrimental impact on NI consumers. Consumers faced travel chaos on the roads and at airports and there were debates about the gritting of pavements, flooding and the water crisis. Throughout the period, the Council communicated with consumers and stakeholder agencies, in particular NI Water and the NI Executive, to ensure that consumers were being represented and that support was available to vulnerable consumers. In the immediate aftermath we worked with consumers to produce our report “Left High and Dry” which gave consumers a much needed voice.



Consumers attend the first of the Open Meetings at the Burnavon in Cookstown

We continue to press government to develop and test one Major Incident Plan for NI as a region, with a contribution from all relevant public service providers. We continue to work with NI Water to implement lessons learnt.

The above reflect just some of the key issues which we made proactive intervention and/or responded to during the last year; there are many more which made a difference to individual consumers and communities.

The Consumer Council will continue to represent and protect the interests of NI consumers, providing opportunities and choice. We will work to further develop consumer education so that we can have confident, resilient, informed consumers. We will continue to balance this with an agenda for consumer rights, providing support to these consumers who need us most – working together with partners, everybody gets a fairer deal.

Current consumer context

Energy

Fuel Poverty is a major issue in Northern Ireland (NI) and the Consumer Council in partnership with National Energy Action has led the way in bringing together organisations across Northern Ireland to tackle it. Together, we set up the NI Fuel Poverty Coalition. The Coalition is the first of its kind in Northern Ireland, with the explicit aim of addressing fuel poverty. It has outlined the steps that Government should take to help eradicate fuel poverty. Members of the Fuel Poverty Coalition launched a media campaign illustrating how both young and old in NI are affected by fuel poverty – the cold homes, the impact on quality of life, deteriorating health and the stark, but real choice between heating and eating. As a result of this, membership of the Fuel Poverty Coalition soared to over 80 organisations, all of whom have committed to seeing fuel poverty eradicated in NI. Throughout the year the Coalition has pressed Government and energy companies to ensure that consumers get a fair deal when purchasing their energy.

As the gas and electricity markets open up for competition in NI, the Consumer Council has been at the forefront of developing processes and policies to ensure that the newly opened market works in the best interests of consumers - we want to ensure that consumers can confidently shop around for the best deal for their energy. We have worked with the Utility Regulator and the energy companies to ensure that the service that is provided by energy suppliers is of the highest quality and that consumers are protected at every stage.



John French and Antoinette McKeown of the Consumer Council help Arlene Foster MLA launch the 'Switch On' series of energy guides for consumers

Water

Northern Ireland consumers endured a dreadful Christmas and New Year with nearly 450,000 consumers having their water supply disrupted – some for as long as eight days, causing untold misery for all involved. As temperatures plummeted to record lows, the Consumer Council issued advice to consumers on how to protect against burst water pipes. We called on NI Water to improve the information provided to consumers and for a more co-ordinated effort to restore supply.

We ensured that consumers' voices were the first heard when we published our report "Left High and Dry". Crucially, we focused on speaking directly to consumers so that our report could articulate their personal experiences, ensuring their voice was heard by government. It chronicled consumers' experiences and made recommendations on steps to be taken to prevent a similar crisis in the future and help to restore consumers' badly dented confidence.

During this time, agreement was reached on the first price control for NI Water (PC10) on 23 December 2010. PC10 sets out NI Water's priorities from 2010 to 2013 and makes recommendations on the finances needed to deliver them.

Since PC10 was agreed the NI Executive Budget for 2011-15 confirmed the continued deferral of the introduction of domestic water charging. Whilst this relief to hard-pressed households is welcome, a public debate is required to enable consumers to understand more about how we pay for water. The Budget also outlined the significant reductions in the money available for investment by NI Water.

In September the Consumer Council withdrew from the Ministerial Partnership Agreement due to a breakdown of trust with some of the parties to the Agreement. Despite this, we have continued to exercise our statutory water duties and to work with all stakeholders in a constructive way.

We value partnership working as a means of delivering for NI citizens and we will continue to work together with water and sewerage agencies and the Department for Regional Development to improve the quality of this service.

Transport

In a worldwide first, European airspace was shut down due to volcanic activity in Iceland in April 2010. The ash cloud from the volcano grounded planes for six days and wreaked havoc for travellers. The Consumer Council worked tirelessly to get information to stranded passengers on their rights if their flight was cancelled.



James Jones (Experian), Jimmy Hughes (Trading Standards), Catherine Vint, (ICO) and Carol Edwards (Consumer Council) attend the “Understanding a Credit Report” event held at NICVA.

Consumer Council staff were on the radio or TV daily during this period explaining passengers’ rights and encouraging travellers to get a copy of our ‘Plane Facts’ guide.

Ash wasn’t the only cause of travel disruption for air passengers - the extreme temperatures along with snow and ice during Christmas again caused misery for passengers. Once again, Consumer Council staff responded by ensuring passengers knew their rights as set out in the Plane Facts air travel guide.

The Council witnessed a dramatic increase in the volume of telephone calls from concerned travellers. As well as keeping consumers informed about their rights, we supported passengers in making complaints and claiming reimbursement from airlines. All of the claims we dealt with have been satisfactorily resolved.

Extreme weather conditions are obviously an uncontrollable element; however, there are some issues that are within the control of government. The high rates of UK Air Passenger Duty (APD) continue to have a detrimental affect on Northern Ireland travellers. The Consumer Council has pressed the Westminster Government hard on this issue by formally writing to the Treasury. We want to see a reduction in the level of APD to ensure flying to and from Northern Ireland remains competitive. We continue to work to ensure the aviation sector in Northern Ireland flourishes and offers choice for consumers.

The Consumer Council is a key stakeholder in the public transport reform process and seeks to ensure a public transport system with a strong focus on passengers, value for money and better integration. This should promote and encourage a greater uptake of our bus and rail services which will help meet our sustainability, social inclusion and economic priorities.



Antoinette McKeown, Sammy Wilson MLA and Janine Maher attend the Financial Capability Partnership Breakfast meeting

Money Affairs

There is no doubt that consumers in Northern Ireland have had a depressing year with the rising costs of living, the reduction in many families incomes, the soaring cost of insurance and the worries that the economic downturn have brought for many. Now, more than ever, it is important that consumers understand how to access the best financial products and advice for them and their family.

The Consumer Council has worked tirelessly throughout the year to ensure consumers know and can exercise choice. We continue to lead the Financial Capability Partnership NI which brings together government, banks, building societies, credit unions, education and community groups to ensure that we all help consumers to manage their money and make it work best for them.

We have worked with the Office of the First Minister and deputy First Minister (OFMDFM) to raise awareness of the 'Price of Being Poor', with a flagship event at Clifton House, Belfast held in December, 2010. The event brought together around 50 organisations from the private and public sectors to agree key actions and changes that will make a difference to the lives of people on low incomes.

With the planned phasing out of cheques as a payment method, the Consumer Council hosted a forum to facilitate a discussion on their future, taking into account the concerns of consumers. This was the first such forum held in the UK and the Payments Council attended to hear first hand the views from NI consumer representatives and banking experts.

We look forward to working with the Finance and Personnel Committee, the insurance industry and all our partner organisations to improve consumers' money management skills, which, in turn, can make a significant difference to their everyday lives and the economy.

Consumer Education

The Consumer Council has a vital role to play in supporting all consumers to know their rights and responsibilities so they are less susceptible to scams, can make well informed choices and get a fair deal when buying goods and services. It also enables all consumers to think and act responsibly in terms of the choices they make. We empower people with information, skills and confidence to exercise their consumer rights whether they are shopping on the high street or buying online.

Consumers have been hit hard by the ongoing economic downturn and making money go further when prices are rising is sometimes an impossible challenge for families, especially those on limited budgets. During 2010-2011 Consumer Council staff organised and attended 98 events, presentations and training seminars across Northern Ireland. We worked with the advice sector, family and community workers, literacy and numeracy tutors and teachers to help empower consumers to get a fairer deal and manage their money better to cope in these tough economic times.

Consumer Support

The last year has been a testing one for consumers and this presented our complaints handling team with exceptional and diverse challenges, including:-

- In April 2010, air passengers experienced disruption following the volcanic ash cloud and freezing temperatures again grounded flights in the lead-up to Christmas;
- The local energy market opened up to competition for consumers bringing an additional need for advice and support on how to switch their electricity and natural gas supplier; and
- Northern Ireland consumers endured a water crisis over the Christmas holiday period that challenged all relevant public bodies to do better for our public.

The Consumer Support team has adapted to meet these challenges by ensuring consumers are informed of their rights and helping consumers seek redress where these rights have not been met. The team has worked with service providers to highlight trends in consumer complaints and continues to pursue improvements in customer service delivery to benefit all consumers.

Making a difference for consumers

The Consumer Council works to make the consumer voice heard and make it count. We continue to value and nurture the partnerships we have with Government, public bodies, private companies and community and voluntary organisations. We recognise that these links are vital to our delivery of change and making a positive impact for consumers.

Our Corporate Plan 2008-2011 set out five themes within a strategic framework, to deliver real change for consumers -

- Delivering Consumer Knowledge, Skills and Information for All
- Championing and Protecting the Interests of all Consumers
- Driving Change to Benefit Consumers
- Enabling Consumers to Make Responsible Choices
- Fit for purpose and delivering value for money

We have set out on the following pages a selection of key impacts that we have achieved under each theme in the past twelve months.



Joleen Cunningham and Elaine Topping of the Consumer Council talk to David Ford MLA of the Alliance Party.

Theme one

Delivering Consumer Knowledge, Skills and Information for All

We want to empower people and equip them with the confidence, information and skills they need to make appropriate choices. We seek to demonstrate how informed consumers can benefit the economy, business performance and public services.

The following include key impacts achieved in 2010-11:

- On a weekly basis, the Consumer Council monitors the price of petrol and diesel and home heating oil across Northern Ireland. Consumers can avail of this information on our website and use it to shop around for the best prices. In the last year:
 - **9,516** consumers used this facility to check the prices of petrol and diesel in their area; and
 - **27,787** consumers used this facility to check the price of home heating oil in their area.
- Being responsive to topical issues and providing timely and relevant information to consumers is a critical part of the work we do. One of our most effective and best value for money means of communicating with consumers is through the media. Throughout the year, we issued 115 press releases and statements to the media, government departments, interested parties and consumers. We also had seven editorial pieces published, wrote 30 articles for our regular 'How to' column in the Belfast Telegraph, as well as one supplement piece raising awareness of our complaints handling role. This has resulted in UK-wide media coverage, including 232 radio and 59 TV interviews and equates to **24,863** column centimetres of print media coverage. Compared to last year, this is an increase of **88 per cent** in column centimetres (**13,233** in 2009-10).
- We ensured that many changes won through remedies from our super complaint were continued voluntarily to provide a better and fairer service for consumers by working with the Competition Commission and all of the main banks in Northern Ireland.

- We distributed 15,000 copies of our Home Contents Insurance Guide to help increase consumers' financial capability and enable consumers to shop around and buy insurance that suits their needs.
- We enabled many thousands of people to make better decisions regarding how they buy and use energy for their homes and/or businesses through the distribution of over 38,500 leaflets on energy issues.
- "Bills Made Easy" is a guide we developed to give consumers confidence in understanding their utility bills, an issue which generates most queries and complaints to us. This guide has been distributed widely through participation at events. We have also specifically targeted students in partnership with the local universities as many students have little or no knowledge of utility bills when they first move out of their home and into rented property.
- "Consumer Pages" was developed in response to our 'Consumer 2010' research which confirmed that whilst there was relatively high (72 per cent) awareness of the Consumer Council name, there was limited understanding of what the organisation actually did. Consumer Pages not only defined our complaint handling role, it also clarified the role of other consumer organisations providing support and advice to consumers about specific issues. Having access to this information improves consumer confidence when making a complaint.
- Consumer safety is very important, particularly for elderly or vulnerable consumers and those who live alone. We undertook a joint event with the Police Service of Northern Ireland (PSNI) on Bogus Callers, assisting the PSNI to develop a "Quick Check" process to ensure consumers could be confident that callers from the utility companies are legitimate. We worked with Airtricity and Firmus to ensure these measures were included within their codes of practice.
- In response to increased competition in the domestic electricity and gas market, we developed a gas and electricity price and service comparison tool to enable consumers to make an informed choice about switching their supplier. This is the first of its kind developed specifically for NI consumers and it allows them to see the best gas and electricity deal available to suit their needs.

Theme two

Championing and Protecting the Interests of all Consumers

We take an evidence-based approach to championing consumers' interests in a complex, changing world. Particular care and attention is paid to those consumers who have greatest needs in each area of work we do. This requires flexibility and responsiveness, recognising that we all have need for different levels of support at different times in our lives. The recent recession has had a dramatic impact on the range of issues which have needed a consumer champion and the Council has striven hard to be that champion and protect the interests of all consumers.

The following include key impacts achieved in 2010-11:

- We put **£225,522** back into the pockets of 171 consumers. This amount is an increase of 73.4 per cent on last year's figure of £130,060 and represents an average of **£1,318** per complaint.
- We had a 12 per cent increase in the number of consumers contacting us for advice and assistance. In total 4,482 contacts were received and responded to during the year, compared to 4,000 in 2009-10. This included 2,630 consumer complaints and enquiries and 1,852 referrals to other organisations more suited to dealing with the issues raised.
- We ensured that water consumers' voice was the first voice heard in the wake of the water crisis. Our report, entitled 'Left High and Dry', focused solely on the consumer experience. Consumer Council staff met a range of representative bodies and talked to consumers all over Northern Ireland to hear first hand encounters of the misery caused and their views on what would help if a similar situation arose in the future. The report made a number of high level recommendations and a copy of the report was sent to all MLAs and respondents. We are continuing to work with a number of stakeholders to ensure that progress is kept on track.



Esmond Birnie (PriceWaterhouseCoopers), Antoinette McKeown (Consumer Council) and David Sterling (DETI Permanent Secretary) at the first of the Open Meetings held in the Burnavon, Cookstown.

- We provided much needed advice and information to air passengers following the unprecedented Volcanic Ash cloud that grounded flights across the UK and Europe. Our Consumer Support team provided responsive telephone advice to consumers affected by the cancellation of flights as well as handling complaints from passengers seeking compensation following the disruption. The Consumer Council also widely distributed its Plane Facts publication to ensure consumers were aware of their rights in the event of further disruption.
- We initiated a high-level independent energy advisory group to look at the key energy issues of affordability, sustainability and security of supply. The Group is chaired by former Westminster Energy Minister, Lord Whitty. A report will be provided (in late 2011) to Northern Ireland Ministers and officials setting out recommendations to help energy consumers.
- The Consumer Council gave evidence to the Enterprise Trade and Investment (ETI) Committee on the Energy Bill. This resulted in the final Energy Act being amended to provide increased consumer protection.



Andy McClenaghan of the Consumer Council talks Ian Paisley Junior of the DUP through the Consumer Council's "Consumer Manifesto" document.

- The Consumer Council worked with National Energy Action to launch the Northern Ireland Fuel Poverty Coalition on the 1 November 2010 highlighting the plight of people who are fuel poor and setting out an action plan of what the Northern Ireland Executive needs to do to address fuel poverty.
- We worked with the independent reviewer of the Lending Code to increase protection for consumers taking out loans, credit and charge cards and current account overdrafts. This has resulted in a new consumer guide which all subscribing lenders must give to consumers. It makes consumers aware of the standards they should expect and how to seek redress if necessary.
- The Consumer Council's intervention saved energy consumers £500,000 as a result of our consultation response to the Utility Regulator in which we highlighted that the exchange rate used by the Regulator to calculate charges for the Single Electricity Market was unfavourable to the Northern Ireland consumer.
- The Consumer Council called on the coalition government to introduce a consultation on the fuel price stabiliser raising the issue directly with the Treasury. The March 2011 budget announced that fuel duty would be cut by 1p and the inflation linked 4p increase would be postponed. This is a good short term outcome for consumers but the Consumer Council will continue to highlight the issues that high fuel prices cause for consumers.
- We engaged with consumers in every county of Northern Ireland by holding 26 consumer panels to hear their stories and listen to their views on a wide range of issues. Their accounts and experiences were used to inform and shape all Consumer Council work and ensure the consumer voice is heard at the highest level in Government.

Theme three

Driving Change to Benefit Consumers

We work to be a catalyst for change by driving forward policies and frameworks for consumer protection with Government and businesses at a local, national, European and international level. We promote best practice and encourage innovation to ensure a fairer deal for all consumers.

The following include key impacts achieved in 2010-11:

- The Consumer Council, in collaboration with YouthAction NI, conducted a research programme into the attitudes and experiences of young people using public transport. The report was presented to the Regional Development Committee (RDC) in January 2011. As a result of this, the Consumer Council, YouthAction NI and Translink have been working on a proposed plan to pilot a discounted Smartlink travel card for 16 – 23 year olds.
- In September 2010, the Consumer Council undertook a programme of research and engagement with consumers to understand the impact that proposed cuts to public expenditure would have on them. We were the only NI body to seek direct response from citizens in the wake of the UK budget announcements. Between December 2010 and January 2011, the NI Executive departmental spending plans were published for consultation and in response we undertook further direct work with consumers to examine:
 - their views on the proposals for each department and their expectations of the decisions required; and
 - the level of engagement and information provided to them by Government departments.

The resulting report, “Budget 2011” was presented to the NI Executive and the Minister for Finance and Personnel, Sammy Wilson commended the Consumer Council for our work. We are currently working to ensure citizens views are represented in the Programme for Government.

- The Consumer Council successfully negotiated a no-change to prices in the October 2010 review when we undertook price tariff reviews with Phoenix, Firmus and NIE Energy. This provided domestic consumers with the reassurance that their energy prices would not increase during one of the coldest winters on record.

- We carried out our first formal assessment of the complaints procedures within NI Water. In doing so, we verified that NI Water was adhering to their complaints process and made recommendations on how this could be improved in the interest of consumers.
- We performed our annual review of NI Water's Scheme of Charges document with NI Water and the Utility Regulator. This resulted in a more consumer focused document and improvements to NI Water's charging policies including, for example, the free relocation of a meter so it can be read for consumers with a disability.
- 16 new free-to-use cash machines have been installed into lower-income areas, both urban and rural, across the region in the past 12 months as a result of our work with LINK (the operator of the UK cash machine network) and MLAs.
- The Department of Education issued updated guidance to all schools on School Uniform Policy following our work with it to ensure school uniforms are practical and represent value for money. The guidance incorporates many of our recommendations, for example - schools to give a high priority to cost considerations when designing their uniforms and to consult widely with pupils and parents on school uniforms.



Robin Newton MLA, Antoinette McKeown and Gerry Kelly MLA at the Price of Being Poor event, Clifton House, Belfast.

Theme four

Enabling Consumers to Make Responsible Choices

Increasingly global issues are impacting on Northern Ireland's consumers. Unprecedented energy prices, legislation regarding climate change, local and international transport issues, water supply and treatment, planning and the impact of sustainability initiatives by Government are all impacts we are experiencing every day. Sustainability is at the heart of all the Consumer Council's activities.

The Consumer Council is ensuring we help consumers to understand how our choices may impact on tomorrow's world and how small steps could make a big difference. We must embed the role of the consumer in all sustainability issues and enable consumers to change their behaviour to benefit them today and tomorrow.

The following include key impacts achieved in 2010-11:

- 100 advice professionals, credit union staff and community trainers were enabled to pass vital information on to thousands more consumers within their communities after we organised two workshops to launch Understanding Your Credit Report and Shopping for Home Contents Insurance lesson plans.
- The Consumer Council secured private finance for an affordable credit pilot project, the first of its kind in NI. We have continued to work with OFMDFM and a range of partners through the Financial Capability Partnership NI and through the Consumer Council's membership of the Ministerial Forum on Lifetime Opportunities³.
- We supported 120 Home Economics teachers at two conferences organised in partnership with CCEA. The conferences covered aspects of the revised curriculum aimed at helping young people to be informed, discerning consumers. The teachers were provided with ready to use presentations and activities to take back to the classroom. In addition, the resources were disseminated to 362 Home Economics departments across Northern Ireland to support teachers who were unable to attend the events.

3 In 2006, the Government's anti poverty and social inclusion strategy, 'Lifetime Opportunities' was launched with a commitment to work to eliminate poverty and social exclusion in Northern Ireland by 2020. In order to drive the strategy forward over time a Ministerial led Forum was set up. The Consumer Council represents Northern Ireland consumers on this forum.



Antoinette McKeown and Maeve Holly of the Consumer Council with Alban Magennis MLA at the SDLP's Annual Conference.

Theme five

Fit for purpose and delivering value for money

Being fit for purpose is the foundation of all our work. We must make sound decisions and ensure that we can deliver on the themes of this corporate plan.

The following include key impacts achieved in 2010-11:

- During 2010-11 our customer satisfaction surveys returned showed a satisfaction rate of 97 per cent. We also delivered a beneficial outcome for 98.47 per cent of the cases we dealt with. We continue to engage with consumers on complaint handling feedback to improve this vital service.
- We have invested significant time in risk management, resulting in the implementation of the good practice model.
- We undertook a major review to give assurance that our governance practices were fit for purpose and compliant with recommended practice.



Andy McClenaghan and Aodhan O'Donnell of the Consumer Council talk to Robin Newton of the DUP.

- 92 per cent of our expenditure in 2010-11 was on front line delivery of services and policy development. This has increased from 91 per cent in 2009-10 and 81 per cent in 2008-09.
- We were awarded silver in HM Government Payroll Giving in celebration of fostering a culture of committed charitable giving in the workplace.
- We received silver status in our accreditation under the new Investors in People (IiP) standard. The assessment noted that development of all employees is embedded into the Consumer Council's culture thus ensuring we are building capability for the future.
- A new complaints handling computer system was developed for implementation at the beginning of 2011-12. This new system will increase effectiveness in complaint handling and data management including:
 - Cutting down on day to day administration;
 - Help us to retain a focus on complaint investigation, outcome and arising policy issues; and
 - Provide more time for outreach work across Northern Ireland and become more outward focused on consumers' needs.
- Consumer Council staff participated in "Time to Read" – a paired reading programme run in local schools to help develop children's literacy as well as social skills and in embedding these locally, we are making a difference to the community which hosts our organisation.

Striving for Equality

The Consumer Council recognises that in the context of our statutory remit, being fit for purpose requires an unequivocal commitment to equality and good relations, demonstrating this through our daily work and by continuing to target the needs of disadvantaged and vulnerable consumers.

Our work for consumers is shaped not only by our statutory non discrimination equality duties, including employment related duties of Section 75 of the NI Act and the Disability Discrimination Act; our work is also shaped by a drive to delivering greater equality impacts and outcomes for all consumers in Northern Ireland and by reaching out to those who most need our support and representation. A fair deal and fair treatment for consumers underpins all of the services we deliver.

In the last 12 months:

- We delivered formal presentations for 98 community, voluntary and advice organisations to raise awareness of our role and our information and resources for consumers; amongst others this included nine disability groups, 27 older people's groups, eight women's groups and eight 'Train the Trainer' events; and
- The Consumer Council delivered eight Neighbourhood Health Improvement Project events in the North West to discuss energy issues.

Figure 1 provides a geographical representation of our engagement in the last year.



Figure 1: Consumer Council exhibitions and talks 2010 – 2011

The Consumer Council will continue to reflect, protect and represent the interests of consumers, recognising and responding to those who need our support most.

Our Commitments to Consumers for the Year Ahead

The Consumer Council is proud of the work we do to effect beneficial change for Northern Ireland consumers. We recognise that there is always more to be done on behalf of NI citizens. In line with our Corporate Plan 2011-15, we have long-term plans in place to address key issues across all our statutory remits. Focusing on the year ahead, however, the section below outlines our key priorities and challenges:

Energy

Rising energy prices, the recent cold winters and the current economic climate provide a real and significant challenge to our energy agenda.

- The Consumer Council is committed to working in partnership with the Northern Ireland Fuel Poverty Coalition to ensure politicians and policy makers look to tackle fuel poverty in a coherent manner before the cost of energy becomes simply unaffordable for the vast majority of households in Northern Ireland;
- We will make recommendations to government on the affordability, sustainability and security of supply of an energy provision in Northern Ireland;
- We will be working with stakeholders to ensure that the consumer protection measures within the EU 3rd Energy Package are maximised in the interests of consumers here; and
- We will work with the Utility Regulator and energy companies to ensure that the competitive market is successfully extended to gas and electricity consumers using pre-payment meters, so that they can avail of the best deals and prices.

Water

Given the damage to consumer confidence in NI Water over the Christmas and New Year period the Consumer Council will continue to work with NI Water and all stakeholders to help recover this confidence. This will include;

- Ensuring that the response to future emergencies is focused on the consumer and based on the recommendations made within the various reports produced after the water crisis;
- Building consumer resilience through information and education campaigns;

- Making sure the consumer is engaged and represented in the next price control for NI Water; and crucially,
- Continuing to put the consumer voice at the heart of any debate about the ongoing reform of our water services in NI.

Money Affairs

Consumer fears about how they will make ends meet in the future are increasing. With the continuing impact of the recession, reduced public expenditure and rising cost of living, the Consumer Council will continue to work to build resilience, financial capability and skills amongst consumers.

- We will seek a committee inquiry to explore why households in low income areas pay more for insurance than they would if they lived in similar areas in Great Britain;
- We will ensure that the key recommendations arising from our work on the Price of Being Poor are acted upon with our partners;
- We will continue to work to ensure measures are in place to protect the most vulnerable in our society; and
- We will continue to monitor cost of living increases and publish consumer information on fuel prices and home heating oil to ensure they get the best deal.

Consumer Support

One of the priorities, following our Consumer 2010 research, will be to raise awareness of the role and remit of the Consumer Council. We will:

- Ensure we remain accessible to consumers and citizens in every community in NI;
- Increase the level of awareness amongst consumers about the complaints we can handle;
- Identify and address the issues specific to rural consumers and young consumers; and
- Increase the number of complaints received and investigated by the Consumer Council.

The implementation of a new complaints handling system in April 2011 will ensure that by 31 March 2012:

- Complaint processes and policies will have been reviewed in partnership with service providers; and
- Our complaints procedure represents best practice, is consumer focused and consistent across providers.

We will publish a two year complaints report detailing the contacts received by the Consumer Council in 2009-10 and 2010-2011.

Consumer Education

Much more still needs to be done to help consumers have the skills to exercise their rights and avoid scams both online and on the high street.

- We will deliver at least six 'Train the Trainer' sessions across Northern Ireland to maximise engagement opportunities;
- We will also work in partnership with CCEA to hold a conference to support teachers working with young people to develop responsible attitudes and behaviours towards money;
- We will promote consumers' awareness of the Consumerline website and helpline service by delivering presentations in Strabane, Londonderry, Newry and Mourne and Limavady. These areas have been identified as having less consumer contact with Consumerline than elsewhere in Northern Ireland;
- We will improve consumers' shopping experience by working with businesses to raise their understanding of consumer law and best practice in customer care and complaint handling; and
- We will update research on the levels of consumer proficiency – an individual's knowledge about consumer rights, responsibilities and entitlements. This will help to identify progress that has been made and which vulnerable consumer groups need more targeted education and awareness raising in the future.

Transport

Air and Sea Transport

- We will work to ensure the Northern Ireland Executive and the UK Government understand the impact of Air Passenger Duty paid by consumers flying to and from Northern Ireland and will continue to call for its reduction or removal to mirror the Republic of Ireland equivalent Air Travel Tax (currently €3);
- We will continue to work closely with the UK Department for Transport to prepare Northern Ireland's ports and ferry companies for the introduction of the EU Maritime Passenger Rights Regulation to ensure the rights of ferry passengers are upheld; and
- We will publish a report into the attitudes and experiences of passengers travelling by ferry. This report will cover cross channel ferry travel as well as some internal routes.

Road and Rail Transport

- The Consumer Council will continue to have a key role to play in ensuring public transport reform results in an improved public transport service which meets the needs of consumers;
- We will continue our work with YouthAction and Translink on the young persons Smartlink card and promote the benefits of public transport;
- We will work with the Department of Regional Development, the Regional Development Committee and Translink to ensure that the Transport and Development Strategies are a key focus for the NI Assembly and take account of current and future needs of consumers;
- We will continue to highlight the need for all sectors providing transport (including the education and health sectors) to develop more joined up working to deliver efficient and effective transport services in light of reduced funding; and
- The Consumer Council will ensure that the views of consumers are sought and championed when the proposals for Rapid Transit are being developed and consulted upon.

Consumers can be assured of our commitment to continue to work for them throughout the coming year.

Corporate Performance Indicators

Consumer Impact

1. Skilling up consumers, business and education	(i) Visits to Consumer Council websites	2009-10 – 104,176 visits 2010-11 – 147,828 visits Website usage increased by 42%
	(ii) Number of documents/resources disseminated	127,250 copies of key consumer skills publications disseminated, as follows: Complain, campaign and gain – the Consumer Council’s complaints report 2006-2009 – 1,000 Plane Facts Aug 2010 – 6,000 Flights and Rights Research Report – 500 Shopper’s rights card and wallet – reprint 10,000 Home Budget Planners – 20,000 Safer Ways to Pay – 10,000 Home Contents Insurance Guide – 20,000 Consumer 2010 – 750 What we do leaflet – 2,000 Consumer Council Manifesto – 1,000 Plane Facts Nov 2010 – 6,000 Have a Warm and Happy Christmas Card 2010 – 5,000 Transport Matters – 1,000 Switch on series – 38,500 Left High and Dry – 500 Simple Billing guide – 5,000

2. Reflecting our message and engaging others in it	Number of consumers impacted as a result of our work	132,150 consumers impacted by our work.
3. Effectively dealing with consumer redress	(i) Achieve 90% target of complainant satisfaction with the way Consumer Council dealt with consumers' complaints	<p>Target Achieved</p> <p>97% satisfaction level in 2010-11</p>
	(ii) Number of positive policy or operational changes by providers and suppliers as a result of Consumer Council's complaint handling role	<p>12 positive changes achieved, some examples are:</p> <p>After investigating a complaint with Translink regarding the arrivals/departures display board at Europa Station, whereby a passenger complained that delays and cancellations were not shown in real-time, Translink has advised it will overhaul the existing arrivals/departures board so real-time changes to timetables are displayed accurately.</p> <p>Following investigation of an electricity complaint with NIE Energy, the company agreed to review the wording on correspondence to consumers during the disconnection process. The correspondence will advise that at a certain point in the process, cheque payments by post are not acceptable.</p> <p>Following investigation of a billing complaint with NI Water, the company advised that it would clarify the wording to make consumers more aware of their entitlement to a domestic allowance when composing its Scheme of Charges.</p>

Reputation and Connectivity

<p>1. Engaging with key stakeholders, consumer representatives, decision makers and opinion formers</p>	<p>Number of key stakeholders the Consumer Council has direct contact with and provides briefings for</p>	<p>Met all main political parties at least once in year and key Ministerial meetings and discussions including:</p> <p>DETI Minister, DRD Minister, DSD Minister, DARD Minister, DFP Minister, First and Deputy First Ministers and Junior Ministers</p> <p>Evidence given to ETI, Regional Development and Finance and Personnel Committees</p> <p>Separate meetings held with key representatives from government organisations, private-sector companies, community and voluntary sector and the media</p>
<p>(iii) Influencing public policy</p>	<p>Number of consultations responded to</p>	<p>93 consultation responses produced – an increase of 18% on 2009-2010.</p>

3. Influencing and effecting change in a diverse society

Deliver a major consumer impact in each of the four corporate theme areas:

Targets Achieved

- Delivering consumer knowledge, skills and information for all.

The Consumer Council held two successful conferences in partnership with CCEA for Home Economics teachers (Feb 2011). The theme of the conferences was 'Wiser Buyer': answering everyday consumer questions such as how we can tell if our choices are 'responsible', 'healthy', 'sustainable' or 'financially sound'?

- Championing and protecting the interests of all consumers.

We published our report entitled 'Consumer 2010' in early Oct. This was a piece of research examining the views of a wide range of NI consumers on issues which mattered to them. The report is being used as a basis for ongoing work across all Consumer Council departments, as well as helping shape our Corporate Plan 2011-15.

- Driving change to benefit consumers.

The Consumer Council held a conference at Clifton House, Belfast with attendees from all across NI, including representatives from OFMDFM. The conference objective was to raise the issue of the 'Price of Being Poor' and to obtain commitment from OFMDFM that action would be taken at a high level to address the issues raised in the conference.

- Enabling consumers to make responsible choices.

Energywise leaflet developed to enable consumers to make better choices about energy / renewable energy improvements to their home.

Value for Money

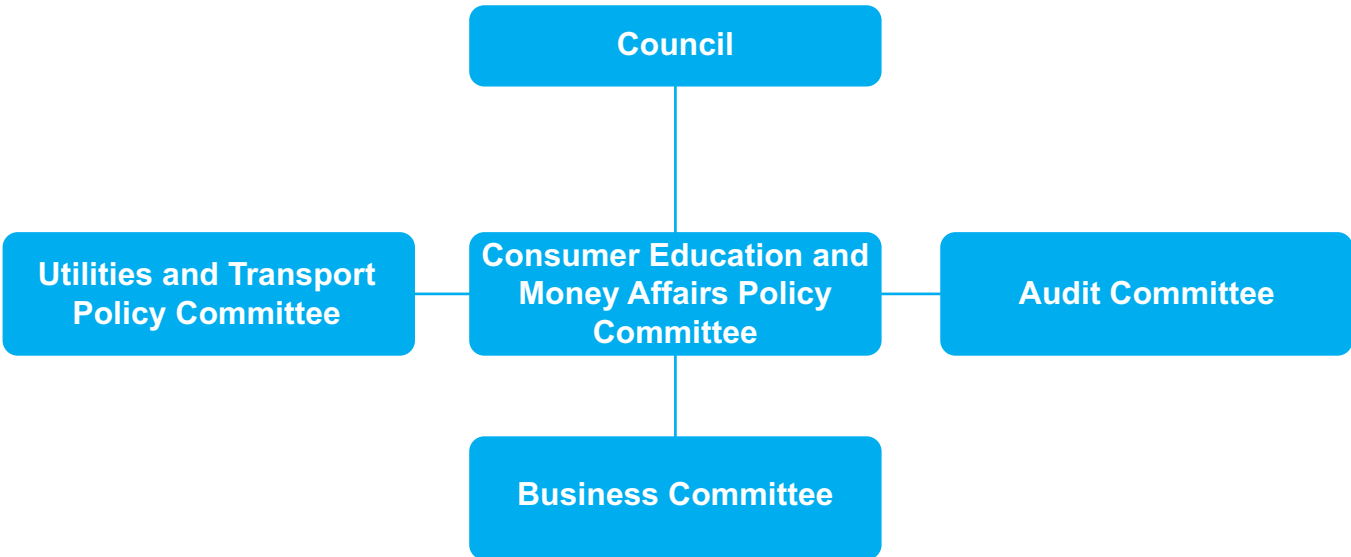
1. Financial control	Manage and control spending within authorised 15% variance of each quarter's budget	Target Achieved Variance within 15% over the year
2. Absence and sickness levels	(i) Manage a level of less than 5% days lost due to short term and long term sickness absence	Target Achieved 2.5% including long term sickness absence
	(ii) Manage sickness levels below those of the NI public sector	Target Achieved Latest available NICS figures are: 4.9% including long term sickness absence
3. Ensuring best practice	(i) Deliver substantial/satisfactory assurances within audit process	Target Achieved Two internal audits were undertaken in 2010-11. Both reported satisfactory assurance.
	(iv) Implement audit recommendations within 6 months	Target Achieved All recommendations implemented within agreed timescales.
4. Training and developing staff's learning and growing in order to be effective in their roles and as part of the Consumer Council team	Retain Investors in People standard	Target Achieved Investors in People standard re-accredited and Silver Status achieved

Corporate Governance Structure

The Consumer Council draws its membership through the public appointment process in accordance with the General Consumer Council (Northern Ireland) Order 1984. Its membership at 31 March 2011 is as follows:

Chair	Mr Richard Hill	
Deputy Chair	Mrs Siubhan Grant	
Members	Mr Colm Bradley	Mr Kit Chivers
	Mrs Anne Diamond	Mr Michael Donnelly
	Mrs Deidre Fitzpatrick	Mrs Jill Gillespie
	Mrs Sarah Havlin	Mrs Margaret Ward
	Mr Bob McCann	Mr Lee

The Consumer Council operates a Committee Governance Structure as follows:



The Consumer Council's Board (hereafter referred to as "the Council") meets six times a year. The Council also has a Business Committee and an Audit Committee. Both Committees meet in advance of Council meetings and provide recommendations to the Council for approval.

The Audit Committee deals with a range of issues relating to governance, internal control, accountability and risk management. The Business Committee ensures that there are appropriate, effective and regularly reviewed structures in place to support the effective implementation of integrated decision making across the Consumer Council.

The Council has established two consumer policy Committees, the Utilities and Transport Policy Committee and the Consumer Education and Money Affairs Policy Committee. These committees meet a minimum of four times a year and their work focuses on strategic issues and principles of policy direction/options being considered by the executive team.

Convenors of Committees are appointed by the Chairperson and Deputy Chairperson of the Council and all members have a two-year tenure of office. Each committee is authorised by the Council to oversee and promote the activities relevant to its remit. With approval of the Council, committees can co-opt members to bring particular skills and expertise to their work.

Glossary

Air Passenger Duty	Air Passenger Duty (APD) is a duty charged on a per passenger basis for flights departing from UK airports. APD was introduced by the UK Government on 1 November 1994.
Competition Commission (CC)	The Competition Commission (CC) is an independent public body which conducts in-depth inquiries into mergers, markets and the regulation of the major regulated industries, ensuring healthy competition between companies in the UK for the benefit of companies, customers and the economy.
Consumerline	The Consumer Council and Trading Standards operate this joint information website and telephone advice helpline for consumers in Northern Ireland.
Consumer Panels	The Consumer Council set up consumer panels to meet face to face with consumers and their representatives. These panels help inform our policy development, consultation, education and campaign work.
Council for Curriculum Examinations and Assessment (CCEA)	The Council for the Curriculum, Examinations and Assessment (CCEA) was established on 1 April 1994 and is a non-departmental public body reporting to the Department of Education in Northern Ireland.
Cross Sector Advisory Forum	The cross sector advisory forum (CSAF) is an informal and ad hoc advisory group which will meet under the chair of the First Minister and Deputy First Minister to review the local impact of the current economic downturn on local people and businesses.
Energy Bill	The Energy Bill was enacted on 10 February 2011. The Act covers standards of performance and meter tampering in the gas industry and special administrations measures for energy companies.

Enterprise, Trade and Investment Committee	The committee undertakes a scrutiny, policy development and consultation role with respect to the Department of Enterprise, Trade and Investment and plays a key role in the consideration and development of legislation.
European Union (EU) Maritime Passenger Rights Regulation	Maritime and inland waterway passengers, and in particular passengers with a disability and people with a reduced mobility, will enjoy new rights that will protect them when they travel anywhere within the European Union.
Finance and Personnel Committee	The committee undertakes a scrutiny, policy development and consultation role with respect to the Department of Finance and Personnel and plays a key role in the consideration and development of legislation.
Financial Capability	Financial Capability means having the skills and confidence to manage money wisely. For instance, it means being prepared for a rainy day, saving in a safe place, having the right insurance cover and being prepared for your retirement.
Fuel Poverty	If you spend more than 10 per cent of your income heating your home to an acceptable level ⁴ you are living in fuel poverty.
Fuel Poverty Coalition	This is a group of over 80 organisations within Northern Ireland who have come together to drive forward the fuel poverty agenda in NI.
House Condition Survey (HCS)	The HCS is carried out every five years by the Northern Ireland Housing Executive (NIHE) and examines housing conditions and need. The aim of the House Condition Survey is to provide a comprehensive overview of Northern Ireland's dwelling stock and its occupants.
Investors in People (IiP)	The Investors in People Standard is a business tool operating within a framework, which sets a level of good practice for improving an organisation's performance through the effective development of its people.

Lending Code	This is a voluntary code of practice which sets standards for financial institutions to follow when they are dealing with their personal and small business customers in the United Kingdom. It provides valuable protection for customers and explains how firms are expected to deal with them day-to-day and in times of financial difficulties.
Ministerial Partnership Agreement	An agreement between Northern Ireland's statutory water stakeholders setting out how we will work together.
National Energy Action (NEA)	NEA is the national energy action charity working in Northern Ireland to eradicate fuel poverty through campaigning, information, training, education and demonstration of good practice.
Northern Ireland Electricity (NIE)	Northern Ireland Electricity is responsible for the planning, development, construction and maintenance of the transmission and distribution network, and for the operation of the distribution network. Since November 2007, NIE Ltd have also been responsible for metering services, a service previously undertaken by NIE Energy. NIE Ltd are now responsible for meter installation and reading. NIE is not an electricity supplier.
Northern Ireland Financial Capability Partnership	The Consumer Council is funded by the Financial Services Authority to lead the Northern Ireland Financial Capability Partnership, which brings together Government, banks, building societies, credit unions, education and community groups to ensure that we all help is given to consumers to manage their money and make it work best for them.
Northern Ireland Water (NIW)	Northern Ireland Water is a Non Departmental Public Body, set up in April 2007 to provide water and sewerage services in Northern Ireland.
Neighbourhood Health Improvement Projects (NHIP)	The NHIP was set up to support communities to improve the health and wellbeing of the population within their area.

Omnibus Survey	An omnibus survey is a method of quantitative marketing research where data on a wide variety of subjects is collected during the same interview.
Policy Research Forum	The Forum provides a strategic focus for policy and research work by the Consumer Council, especially to inform responses to consultations.
Price Control 2010	A formal review by the Utility Regulator that sets the overall costs, prices and targets for NI Water. The first price control is for the three years 2010 – 2013 and is called PC10.
Price of Being Poor	Price of Being Poor is a way of describing how poorer people end up paying more for everyday essentials such as food, energy and transport.
Regional Development Strategy	The Regional Development Strategy aims to provide an overarching framework to deliver the spatial aspects of the Programme for Government, aligning spatial and economic strategies in a long-term development strategy.
Regional Development Committee	The committee undertakes a scrutiny, policy development and consultation role with respect to the Department of Regional Development and plays a key role in the consideration and development of legislation.
Regional Transportation Strategy	The Regional Transportation Strategy sets out the Department for Regional Development's strategic priorities for transport in Northern Ireland and seeks to promote sustainable travel and encourage the use of modes of travel other than the private car.
Section 75	Section 75 of the Northern Ireland Act 1998 imposes a statutory duty on public bodies in relation to promoting equality of opportunity and good relations.
Single Electricity	The SEM was established on 1 November 2007 and

Market (SEM)	means that all electricity generated on the island is now fed in to a central 'pool'. From the 'pool' all electricity suppliers on the island buy their electricity at a single clearing price and then supply their customers – regardless of their location. The SEM creates much improved arrangements for the trading of electricity and for the further development of competition.
Strategic Energy Enterprise, Framework	A framework developed by the Department of Trade and Investment (DETI) on strategic energy issues, aimed to set the agenda, key priorities and principles within the Northern Ireland energy sector for the coming decade.
Sustainable Development	Means that development meets the needs of the present without compromising the ability of future generations to meet their own needs.
Public Transport	The Public Transport Agency will be an agency within the Department for Regional Development which will be responsible for securing the delivery of those public transport services through performance-based contracts, regulating public transport and policy implementation, monitoring service delivery by operators and providing public funding subsidies.
Utility Regulator	An independent public body set up by Government to ensure the effective regulation of the electricity, gas and water industries in Northern Ireland.
YouthAction NI	YouthAction Northern Ireland works with young people to support them as active and equal citizens whose voices are heard, respected and valued. The organisation strives to make a significant impact to the lives of young people and communities throughout Northern Ireland.

Management Commentary

The General Consumer Council for Northern Ireland (Consumer Council) presents its annual report and the audited accounts for the year ended 31 March 2011.

These accounts have been prepared in accordance with paragraph 12(3) of Schedule 1 to the General Consumer Council (NI) Order 1984 in a form directed by the Department of Enterprise, Trade and Investment (DETI) with the approval of the Department of Finance and Personnel (DFP).

Aim of the Council

The Consumer Council is an independent consumer organisation whose aim is to promote and safeguard the interests of all consumers in Northern Ireland.

Since 1985, the Consumer Council has been championing the cause of consumers in Northern Ireland. Our job is to give consumers a voice and to make sure that voice is heard by those who make decisions which affect us all. We carry out research, publish reports, seek to influence both the public and private sectors and campaign for a fair deal. In addition to specific duties in relation to buses, trains, planes, ferries, natural gas, electricity, coal and water, we investigate and speak out on the important consumer issues of the day.

History of the Council and statutory background

The Consumer Council was established under the General Consumer Council (NI) Order 1984. It replaced the Northern Ireland Consumer Council, the Northern Ireland Electricity Consumers' Council and the Transport Users' Committee. The legislation confers a statutory obligation on the Consumer Council to promote and safeguard the interests of consumers including specific responsibilities for energy, food and transport.

In 1992 the functions previously exercised by the Consumer Council in relation to electricity matters were transferred to the Office of Electricity Regulation for Northern Ireland (Ofreg NI). However, the Consumer Council's role in energy matters was enhanced by taking over responsibility for representing coal consumers in 1995 and consumers of natural gas in 1996. In April 2003 the Consumer Council once again took over the responsibility for representing electricity consumers.

The Gas (NI) Order 1996 gave the Consumer Council new responsibilities to represent consumers of natural gas and a duty to advise the Director General of Gas and report to him on certain matters. The Energy (NI) Order 2003 gave the Consumer Council a range of additional powers and representation responsibilities for electricity consumers.

From 1 April 2007 the Consumer Council became the consumer representative on water and sewerage services as defined in the Water and Sewerage (NI) Order 2006.

Council members

The names of persons serving during the year ended 31 March 2011 were:

Name	Position	First Appointed
Mr Richard Hill	Chair	Council member from 1 January 2008 Appointed Chair from 1 January 2009
Mrs Siubhan Grant	Deputy Chair	Council Member from 1 January 2002 Appointed Deputy Chair from 1 January 2007
Mr Colm Bradley	Council Member	1 January 2008
Mr Kit Chivers	Council Member	1 January 2009
Mrs Anne Diamond	Council Member	1 January 2009
Mr Michael Donnelly	Council Member	1 January 2006
Mrs Deirdre Fitzpatrick	Council Member	1 August 2009
Mrs Jill Gillespie	Council Member	1 August 2009
Mr John Gillvray	Council Member	1 January 2006
Mrs Celia Gourley	Council Member	1 January 2006
Mrs Sarah Havlin	Council Member	1 January 2008
Mr Scott Kennerley	Council Member	1 August 2009
Mr Bob McCann	Council Member	1 January 2006
Dr Margaret Ward	Council Member	1 August 2009
Mr Lee Wilson	Council Member	1 August 2009

The names of persons who left the Council during the year were:

Name	Position	Date of Leaving
Mr John Gillvray	Council Member	12 December 2010
Mrs Celia Gourley	Council Member	31 December 2010
Mr Scott Kennerley	Council Member	18 November 2010

Management Commentary

Register of Interests of Council Members

Council 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 interest is available for public inspection by contacting the Consumer Council, 116 Holywood Road, Belfast BT4 1NY.

Chief Executive

The Chief Executive and Accounting Officer is Ms Antoinette McKeown.

As Accounting Officer, I can confirm that there is no relevant audit information of which the auditors are 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 auditors are informed of it.

Sickness absence data

The percentage of available working days lost due to sickness for the financial year 2010-11 was 2.5% (2009-10: 4.7%). This figure reduces to 2.0% (2009-10: 1.7%) when adjusted for staff on long term absence (over 19 days). (For noting: the most recent comparable sickness figure (long and short term) in NI Civil Service as a whole was 4.9%).

Personal data related incidents

In 2010-11 the Council reported one data breach (personal data) to the Information Commissioner's Office (ICO). Having reviewed the case the ICO concluded that no regulatory action should be taken against the Council and noted the work completed by the organisation in relation to training / awareness and procedures at board and operational level.

Corporate Plan

The completion of the Consumer Council Corporate Plan, covering the period 1 April 2008 to 31 March 2011, followed a lengthy consultation exercise with a range of stakeholders from the public, private, voluntary and community sectors, as well as political representatives and our staff and Council members. The Corporate Plan sets out the Consumer Council's five strategic objectives of delivering consumer knowledge, skills and information for all; championing and protecting the interests of all consumers; driving change to benefit consumers;

enabling consumers to make responsible choices and fit for purpose and delivering value for money. The Corporate Plan is available on the Consumer Council website.

The Consumer Council prepares a strategic level three-year Operational Plan drawn from the Corporate Plan. The Consumer Council also prepares an annual Work Programme. Each operational area monitors performance and reports regularly to the Senior Management Team. On a quarterly basis the Senior Management Team reports to Council on the progress of achievement of targets. Full details of the Consumer Council's activities for the year are provided in the Annual Report.

Over the period of the current Corporate Plan, covering the period 1 April 2008 to 31 March 2011, the Consumer Council has enhanced our Corporate Performance Indicators (CPIs) to provide measurement of the impact that we make. Our performance in respect of the CPIs is shown in Corporate Performance Indicators in 2010-11 on pages 28 to 32.

Performance for the year

The financial results of the Consumer Council's operation in 2010-11 are set out in detail on page 69 of these financial statements.

Total Grant-in-Aid of £2,361,273 (2009-10: £2,546,460) was received in the year and credited to the General Fund.

A further £176,953 (2009-10: £164,043) was received in other income which includes £83,233 from the Consumer Financial Education Body and £38,916 from Department for Transport.

The deficit for the financial year was £2,435,063 (2009-10: £2,548,854 restated). The deficit is funded by the Grant-in-Aid received. Grant-in-Aid funding covers operational expenditure and capital procurement.

Total net book value of non-current assets was £675,178 at the year end, a increase of £65,306 on the previous year.

Total reserves was £482,460 (£586,777) at the year end. General Fund was £351,229, a decrease of £73,790 on the previous year. Revaluation Reserve was £131,231 at the year end, a decrease of £30,527 on the previous year.

Management Commentary

Going concern

In common with other non-departmental public bodies the future financing of the Consumer Council's liabilities will be met by future Grant-in-Aid, received from and approved annually by DETI. There is no reason to believe that future approvals will not be forthcoming. It has been considered appropriate to adopt a going concern basis for the preparation of these financial statements.

Pension Liabilities

Details of pension schemes are set out in note 3 to the financial statements and also in the Remuneration Report on pages 50 to 58.

Important events occurring after the year end

There has been no change in the financial status of the Consumer Council since 31 March 2011.

Prompt payment practice

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 December 2008 the Government and Institute of Credit Management launched the new Prompt Payment Code setting a target of paying invoices within 10 days. Under this initiative the Consumer Council achieved 94% of bills paid within 10 days (2009-10 94%).

Charitable donations

There were no charitable donations made during 2010-11 (2009-10: nil).

Equality Scheme

The Consumer Council is firmly committed to following its statutory non discrimination and equality duties.

In pursuance of Section 75 of the Northern Ireland Act 1998, the Consumer Council prepared an Equality Scheme, which was approved by the Equality

Commission in 2001. The Equality Scheme was subject to a five-year review in 2006. This scheme sets out in detail the Consumer Council's commitment to ensuring equal opportunities for all those seeking employment. The Consumer Council will continue to conform to both the letter and the spirit of the Equality Commission's Revised Guide on Section 75, published in April 2010. We are taking forward a revised equality scheme, aligned to the Council's Corporate Plan for 2011-15.

The Consumer Council is committed to the provision of fair participation and equality of opportunity to all persons regardless of gender, marital status, family status, religious belief, political opinion, disability, age, racial background, nationality, sexual orientation, trade union membership or criminal record. Our Public Authority Annual Report 2008 as required under Section 75 of the NI Act 1998 and Section 49A of the Disability Discrimination Order (DDO) 2006 was submitted to the Equality Commission. This document showed how our Section 75 and our Disability Action Plan duties were fulfilled.

The Consumer Council will also continue to work with and monitor local airports and airlines to ensure they fulfil their duties under EU Regulation 1107/2006 which provides additional rights to passengers with disabilities and reduced mobility.

Employee involvement

The Consumer Council is committed to the involvement of employees in decision making processes. Staff opinions and views are sought as part of planning processes, for example, corporate planning and annual operational planning, and staff are encouraged to participate in working groups for work programme or corporate projects. In 2010 the Consumer Council undertook a comprehensive staff survey, establishing a staff group to move forward and agree an action plan to address the issues identified. Staff also have the opportunity to be recognised through the Consumer Council Employee Recognition Scheme. The Consumer Council also pays significant attention to work life balance activities to support positive health and wellbeing among staff.

In December 2010 the Consumer Council gained silver status under the new Investors in People (IiP) standard and is committed to integrating the principles of this standard into its personnel policies and daily operations. A key 2011-12 operating plan objective is to develop and roll out an action plan to deliver the recommendations for improvement arising from the IiP assessor's report.

Management Commentary

Employee Development

The Consumer Council is committed to the ongoing professional and personal development of its employees. Staff benefit from access to a range of policies including flexible working arrangements, staff training, further education opportunities and work life balance. In 2010 the Consumer Council has further integrated its competence framework into the twice yearly appraisal process. This integration ensures that staff are developed and trained to build competence in areas that are directly linked to the performance of the organisation, for example, customer focus, strategic thinking, team working. Staff objectives are set to develop and stretch individual competence and performance but objectives are also explicitly set to deliver overall section, operational and corporate objectives.

Environmental, social and community responsibility

The Consumer Council is committed to the promotion of community social and environmental responsibility. A number of successful programmes and initiatives were undertaken in the year which effectively promoted awareness of these areas. We will continue to urge the Northern Ireland Assembly to make financial capability and inclusion a key priority within the Office of the First Minister and Deputy First Minister's Life Time Opportunities: Government's Anti Poverty and Social Inclusion Strategy for Northern Ireland.

Sustainability and environmental report

The Consumer Council has made a commitment to increased sustainability and corporate social responsibility. We believe in the need to embed the role of the consumer in all sustainability issues and encourage the consumer to change their behaviour to benefit them today and tomorrow.

Consumer Council staff conducted a series of consumer panels in December 2010 to identify consumers' knowledge of and attitudes to a range of sustainable development issues. The findings of the research were presented to the Consumer Council Board and it was agreed staff that should establish a cross sectional working group to develop a strategy to embed sustainability principles throughout the Consumer Council's core work areas in the 2011–2015 Corporate Plan and produce an internal sustainability action plan to encourage and implement best practice within the organisation. The group has been established and will shortly begin to implement the work plan agreed by the Board.

Corporate

We dispose of computer related and other electrical equipment responsibly. We have also adopted a waste and printer cartridge recycling scheme and staff manage the recycling of appropriate office and kitchen waste.

Consumer Council staff are encouraged to think before they print and if they are required to print documents, double sided printing should be used. All documents are previewed and tracked changes are used to electronically exchange suggested amendments rather than printing off hard copy documents and physically writing on these.

All internal communications including press clippings are distributed via email. Staff are encouraged to car share or use public transport to attend external meetings and presentations.

Education

The Consumer Council helps enable consumers to make responsible choices. As consumers, our responsibilities are as important as our rights. Our challenge is to help consumers to understand how our choices may impact on tomorrow's world and how little steps could make a big difference. We produce resources for consumers of all ages to encourage more responsible consumer behaviour and partner with groups in the education, business, voluntary and community sectors to develop people's awareness of sustainability issues. We also inform our own staff on sustainability matters.

Consumer Council staff organised two teachers' conferences in partnership with CCEA to help them tackle everyday consumer questions such as how we can tell if our choices are sustainable, responsible and healthy.

We will continue to contribute to and develop the debate on responsible consumer choices; to create a better understanding of responsible consumerism; ensure that consumer needs are kept centre stage in the sustainability agenda and to encourage innovation to promote more responsible consumer behaviour.

Management Commentary

Water and Energy

The Consumer Council adopts a tri-partite approach to sustainability which balances the environment, society and economic development. We work to represent the consumer adequately and appropriately in the development of work on sustainability across the work in water and energy sections.

During 2010-11 we continued to highlight that a debate is needed on the future of our water and sewerage services to ensure that we have a water and sewerage service that is socially, environmentally, politically and financially sustainable.

In June 2010 the Consumer Council took part in 'Water Saving Week', a national campaign to raise awareness of the benefits of saving water in the home, in businesses and in schools. Throughout the year we continued to provide consumers with information to enable them to make responsible choices about their water and sewerage services.

We have also worked to ensure that the needs of both the current and future consumers are taken into account during the Department of Enterprise, Trade and Investment's consultation into Northern Ireland's Strategic Energy Framework, which will set the direction of energy policy until 2020.

In general the water and energy sections' work on sustainability includes supporting the polluter pays principle meaning that those who cause a cost have to pay for it. We also help to tackle sustainability issues when we respond to consultations.

The work continues, and as environmental considerations rise up the agenda we must carefully consider how environmental costs can be incorporated whilst continuing to protect consumers, particularly vulnerable consumers.

Transport

The Consumer Council continues to promote the benefits of public transport and has engaged in direct research with young people to identify and highlight the concerns and barriers they experience which prevent them from using public transport. We continue to work with government and transport providers and in the period January to March 2011 Consumer Council, Translink and Youth Action began working on a 'Smartlink' travel card scheme for people under 24 which will be piloted in April 2011. The Consumer Council held focus groups with consumers

on the use of ferry travel and asked consumers whether they consider environmental issues when selecting their means of travel. We are also taking steps to promote the use of public transport within our own work place. We have submitted a business case for the 'Tax Smart' scheme which will enable staff to avail of discounted bus travel to their place of work.

Money Affairs

We recognise that financial capability and inclusion are related to the principles of sustainability. By having access to financial products and services alongside having the knowledge and skills to manage our money, plan ahead and save for a rainy day we can become more responsible and sustainable consumers.

The Consumer Council leads the Financial Capability Partnership NI which brings together government, banks, building societies, credit unions, the education and community sectors to ensure that we all help consumers to manage their money and make it work best for them. The Partnership for Financial Capability is led by the Consumer Council.

Consumer Support

During 2010-11 we have invested time in developing a new complaints handling system which electronically holds customer records eliminating the need for paper files. This will come into operation on 1 April 2011.

Future development

The Consumer Council will continue to represent the interests of consumers and identify strategic areas of action in line with the current Corporate Plan and through the work to develop our new Corporate Plan 2011-2015.

Auditors

The financial statements are audited by the Comptroller and Auditor General for Northern Ireland (C&AG) in accordance with the Government Resources and Accounts Act (Northern Ireland) 2001. He is head of the Northern Ireland Audit Office and he and his staff are wholly independent of the Consumer Council and reports his findings to Northern Ireland Assembly.

There was no other work carried out by the Comptroller and Auditor General during 2010-11.

Remuneration Report

Chairman and Council

The Council consists of a part-time Chairman, a Deputy Chairman and up to 14 other Members, plus co-opted Members, as required.

The Chairman and Council Members are appointed in accordance with the Code of Practice of the Office of the Commissioner for Public Appointments for Northern Ireland. The Chairman and Council Members are appointed for a fixed period of up to three years. Thereafter they may be re-appointed in accordance with the Code of Practice.

The remuneration of the Chairman and Council Members is set by the Department of Enterprise, Trade and Investment (DETI). Increases are calculated in line with the recommendations of the Senior Salaries Review Body. There are no arrangements in place for the payment of a bonus.

Neither the Chairman nor any Council Members receive pension contributions from the Consumer Council or DETI. The Consumer Council reimburses the Chairman and Council Members for any incidental expenses incurred for carrying out their duties relevant to the organisation. Council Members' expenses amounting to £4,514 (2009-10: £7,147) have been paid during the year and are reflected under other expenditure in note 5 to the accounts.

The remuneration of the Chairman and Council Members is as follows (the information in the table below has been subject to audit):

Council	2010-11		2009-10	
	Salary £'000	Benefits in kind (to nearest £100)	Salary £'000	Benefits in kind (to nearest £100)
Mr Richard Hill	20-25	-	20-25	-
Other Council Members (2010-11: 14; 2009-10: 15) as set out on page 41 of the accounts	0-5	-	0-5	-

In addition, the Consumer Council have seven (2009-10: seven) co-opted Committee Members who can be called upon during the year. During 2010-11, four (2009-10: six) co-opted Committee Members: Ms Jill Girvan, Ms Fionnuala Cook, Mr David Moore and Dr Chris Strugnell each received remuneration in the range £0-£5,000 (2009-10: £0-£5,000).

Remuneration Report

Chief Executive and Senior Management Team

Remuneration Policy

The remuneration of senior civil servants is set by the Minister for Finance and Personnel. The Minister approved a freeze on senior pay in respect of 2010-11 and 2011-12 pay awards, in line with the Executive's decision in Budget 2011-15 to mirror the UK Coalition Government's commitment to impose pay restraint.

The pay system in place for senior civil servants in the Northern Ireland Civil Service is currently under review.

Service Contracts

Consumer Council appointments are made in accordance with the Consumer Council Recruitment and Selection policy, which requires appointment to be on merit on the basis of fair and open competition.

Unless otherwise stated below, the officials covered by this report hold appointment, which are open-ended. Policy relating to notice periods and termination payments is contained in the Consumer Council staff contracts.

The Chief Executive's remuneration package contains a provision for a performance related bonus, in accordance with the Senior Civil Service, to be determined according to the achievement of targets and performance indicators which are set by the Board on an annual basis. Performance against these targets is assessed each year by the Remuneration Committee which makes a recommendation, ultimately for Ministerial approval, on the amount of bonus to be paid.

The other members of the Senior Management Team are paid in line with Northern Ireland Civil Service Salary Bands. Increases in remuneration are in line with Northern Ireland Civil Service pay awards and are not performance related. This process for remunerating the Senior Management Team is not anticipated to change in the next financial year.

Salary and pension entitlements

The following section provides details of the remuneration of the most senior management of the Consumer Council (the information in the table below has been subject to audit):

Senior Management	2010-11			2009-10		
	Salary £'000	Bonus Payments £'000	Benefits in kind (to nearest £100)	Salary £'000	Bonus Payments £'000	Benefits in kind (to nearest £100)
Ms Antoinette McKeown <i>Chief Executive</i> (from 6 July 2009)	60-65	-	-	45-50 (60-65 <i>full-time</i> <i>equivalent</i>)	-	-
Ms Elaine Topping <i>Director</i> (from 7 June 2010)	35-40 (40-45 <i>full-time</i> <i>equivalent</i>)	-	-	-	-	-
Mr Aodhan O'Donnell <i>Director</i> (from 26 April 2010)	35-40 (40-45 <i>full-time</i> <i>equivalent</i>)	-	-	-	-	-
Ms Donna Magee <i>Acting</i> <i>Director</i> (from 21 February 2008 to 6 July 2010)	5-10 (45-50 <i>full-time</i> <i>equivalent</i>)	-	-	45-50	-	-
Mrs Eleanor Gill <i>Chief Executive</i> (until 20 April 2009)	-	-	-	0-5 (70-75 <i>full-time</i> <i>equivalent</i>)	-	-
Mr Wesley Henderson <i>Director</i> (until 1 June 2009)	-	-	-	0-5 (40-45 <i>full-time</i> <i>equivalent</i>)	-	-

Remuneration Report

Salary

'Salary' includes gross salary; overtime; and any other allowance to the extent that it is subject to UK taxation. It does not include amounts which are a reimbursement of expenses directly incurred in the performance of an individual's duties. This report is based on payments made by the Consumer Council and thus recorded in these accounts.

Bonuses

There were no bonuses paid during 2010-11 (2009-10: nil).

Benefits in kind

The monetary value of benefits in kind covers any benefits provided by the employer and treated by HM Revenue and Customs as a taxable emolument.

Pension entitlements

The following section provides details of the pension interests of the most senior management of the Consumer Council (the information in the table below has been subject to audit):

Senior Management	Accrued pension at age 60 as at 31 March 2011 and related lump sum £'000	Real increase in pension and related lump sum at age 60 £'000	CETV at 31 March 2011 £'000	CETV at 31 March 2010 or start date *** £'000	Real increase in CETV £'000	Employer contribution to partnership pension account Nearest £100
Ms Antoinette McKeown <i>Chief Executive</i>	10-15 Plus lump sum of 35-40	0-2.5 Plus lump sum of 0-2.5	156	138	5	-
Ms Elaine Topping <i>Director (from 7 June 2010)</i>	10-15 Plus lump sum of 35-40	0-2.5 Plus lump sum of 5-7.5	157	117	30	-
Mr Aodhan O'Donnell <i>Director (from 26 April 2010)</i>	0-5 No lump sum	0-2.5 No lump sum	12	7	3	-
Ms Donna Magee <i>Acting Director (from 21 February 2008 to 6 July 2010)</i>	5-10 No lump sum	0-2.5 No lump sum	70	63	6	-

*** The actuarial factors used to calculate CETVs were changed in 2010-11. The CETVs at 31/3/10 and 31/3/11 have both been calculated using the new factors, for consistency. The CETV at 31/3/10 therefore differs from the corresponding figure in last year's report which was calculated using the previous factors.

Remuneration Report

Northern Ireland Civil Service (NICS) Pension arrangements

Pension benefits are provided through the Northern Ireland Civil Service pension arrangements which are administered by Civil Service Pensions (CSP). 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). These arrangements are unfunded with the cost of benefits met by monies voted by Parliament each year. From April 2011 pensions payable under classic, premium, and classic plus are increased annually in line with changes in the Consumer Prices Index (CPI). Prior to 2011, pensions were increased in line with changes in the Retail Prices Index (RPI). New entrants joining on or after 1 October 2002 and before 30 July 2007 could choose between membership of premium 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 are eligible for membership of the nuvos arrangement or they can opt for a partnership pension account. Nuvos is an 'earned pension' 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%. Earned pension benefits are increased annually in line with increases in the CPI. For 2011, public service pensions will be increased by 3.1% with effect from 11 April.

Employee contributions are set at the rate of 1.5% of pensionable earnings for classic and 3.5% for premium, classic plus and nuvos. 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. Employers' contributions in 2010-11 totalled £247,520 (2009-10 £210,632).

The partnership pension account is a stakeholder pension arrangement. The employer makes a basic contribution of between 3% and 12.5% (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' contributions totalled £2,670 (2009-10 £6,450) Employers also contribute a further 0.8% of pensionable salary to cover the

cost of centrally-provided risk benefit cover (death in service and ill health retirement). Employers' contributions in 2011-12 totalled £230 (0.8 %; 2009-10: £664).

Contributions due to the **partnership** pension providers at the balance sheet date were £0. Contributions prepaid at that date were £0.

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. Further details about the CSP arrangements can be found at the website www.civilservice-pensions.gov.uk.

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 CSP 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 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.

The actuarial factors that are used in the CETV calculation were changed during 2010, due to changes in demographic assumptions and the move from the Retail Prices Index (RPI) to the Consumer Prices Index (CPI) as the measure used to uprate Civil Service pensions. This means that the CETV in this year's report for 31/03/10 will not be the same as the corresponding figure shown in last year's report.

Remuneration Report

The 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.

Compensation for loss of office

No awards or compensation payments have been made to former Senior Managers during 2010-11.

Ill-health retirement

No individuals retired early on ill-health grounds (2009-10: 1 individual, total additional accrued pension liabilities, payable by CSP amounted to £7,698).

Third Parties

No payments have been made to third parties for services as a Senior Manager.



Antoinette McKeown
Accounting Officer
29 June 2011

Statement of Council's and Chief Executive's responsibilities

Under paragraph 12(4) of Schedule 1 to the General Consumer Council (NI) Order 1984, the Department of Enterprise, Trade and Investment has directed the General Consumer Council for Northern Ireland to prepare for each financial year a statement of accounts in the form and on the basis set out in the Accounts Direction. The accounts are prepared on an accruals basis and must give a true and fair view of the state of affairs of the General Consumer Council for Northern Ireland and of its income and expenditure, changes in taxpayers' equity and cash flows for the financial year.

In preparing the accounts, the 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 the Department of Enterprise, Trade and Investment, 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; and
- prepare the financial statements on a going concern basis.

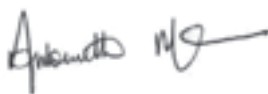
Statement of Council's and Chief Executive's responsibilities (continued)

The Accounting Officer for the Department of Enterprise, Trade and Investment has designated the Chief Executive as the Accounting Officer for the General Consumer Council for Northern Ireland. 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 the Managing Public Money (NI) (MPM (NI)), published by the Department of Finance and Personnel.

By order of the board



Richard Hill
Chairman
29 June 2011



Antoinette McKeown
Accounting Officer
29 June 2011

Statement on Internal Control

1. Scope of responsibility

As Accounting Officer, I have responsibility for maintaining a sound system of internal control that supports the achievement of the Consumer Council's policies, aims and objectives, whilst safeguarding the public funds and Consumer Council assets for which I am personally responsible, in accordance with the responsibilities assigned to me in MPM (NI).

I act in accordance with the Consumer Council's Management Statement and Financial Memorandum as agreed with DETI and with instructions and guidance in MPM (NI) and other instructions and guidance issued from time to time by DETI and DFP.

2. The purpose of the system of internal control

The system of internal control is designed to manage risk to a reasonable level rather than eliminate the risk of failure to achieve policies, aims and objectives; it can therefore only provide reasonable and not absolute assurance of effectiveness. The system of internal control is based on an ongoing process designed to identify and prioritise the risks to the achievement of the Consumer Council's policies, aims and objectives, to evaluate the likelihood of those risks being realised and the impact should they be realised, and to manage them efficiently, effectively and economically. The system of internal control has been in place in the Consumer Council for the year ended 31 March 2011 and up to the date of approval of the annual report and accounts, and accords with DFP guidance.

3. Capacity to handle risk

The Consumer Council has adopted DETI's risk management process manual and risk management policy. The Consumer Council carries out appropriate procedures to ensure that it identifies its corporate and operational objectives and risks which might impact on these objectives. A control strategy has been devised for each of the significant risks. As part of these procedures, risk ownership has been allocated to appropriate staff.

A business risk register is in place to define the system for managing risk so as to achieve corporate objectives set. The register includes for each identified risk, the risk rating, indicators, owner, causes and business implications, and details any further action required to fully manage the risk. I report on risk management to the Consumer Council Audit Committee and DETI on a quarterly basis. The Consumer Council is part of the overall DETI risk management system and the Chair of the

Consumer Council Audit Committee updates the Departmental Audit Committee. Attendance at the Departmental Audit Committee enables us to identify and share examples of good practice and disseminate lessons learned.

4. The risk and control framework

The Consumer Council has in place a framework for risk management, which includes arrangements to identify, assess and manage risks across all aspects of its governance and business. To monitor and review risks the Consumer Council has:

- Complied with the implementation of enhanced Corporate Governance processes advised by DETI;
- Continued to develop, review, monitor, enhance and implement a risk management process in consultation with DETI;
- Revised risk management awareness sessions into Senior Management Team and the Board;
- Reviewed and updated the fraud policy and fraud response plan;
- Reviewed and updated the purchasing policy;
- Reviewed and updated the whistle blowing policy;
- Held separate quarterly risk review meetings;
- Continued a formal system of risk assessment and reporting to the Audit Committee and the Council;
- Established a system of reporting and approving governance and risk items discussed at the Audit Committee under the Chairman's agenda section of Council meetings;
- Carried out a system of quarterly risk reporting via stewardship statements;
- Developed an audit plan based on an audit needs assessment undertaken by our Internal Auditors;

Statement on Internal Control

- Business Continuity Planning, which includes IT infrastructure resilience and
- Emergency communications plan to respond quickly to a communications issue that may put at risk the Council's reputation.

The Consumer Council has ensured that procedures are in place for verifying that risk management and internal control are regularly reviewed and reported on. Risk management is progressively being incorporated more fully into the corporate planning and decision making processes of the Consumer Council. Appropriate steps are being taken to manage risks in significant areas of responsibility and monitor progress on key projects.

ASM carried out the Internal Audit function for the Consumer Council for the year ended 31 March 2011. The programme operates to standards defined in the Government Internal Audit Manual. The work of ASM is informed by an analysis of the risk to which the Consumer Council is exposed, and annual internal audit plans are based on this analysis.

In May 2010 ASM provided the organisation with a Payroll Phase 1 Report covering the period 1 April 2008 to 28 February 2010. This was followed up in September 2010 with a Phase 2 report covering the six year period 1 April 2004 to 31 March 2010. Internal audits were also carried out by ASM in the following areas:

- Purchasing and procurement;
- Risk management and corporate governance; and
- Follow up review - a composite review of previous internal audit recommendations.

In relation to Phase 1 and 2 Payroll Audit Reports all recommendations and next steps actions have been completed by Consumer Council. Assurance ratings of satisfactory were achieved in the areas of purchasing and procurement and risk management and governance.

The Annual Internal Audit Assurance report for 2010-11 states that the Consumer Council's systems in relation to risk management, control and governance were adequate and operated effectively thereby providing satisfactory assurance in relation to effective and efficient achievement of the Council's objectives.

The Consumer Council has in place key Corporate Performance Indicators and has identified one key measure as the implementation of internal audit recommendations within six months of the recommendation being accepted or in line with the agreed timeframe (if that is agreed to be more than six months). In 2010/11 all recommendations were implemented within these timeframes.

5. Information and data security

In relation to managing information risk, we have put in place controls and measures around encryption of data, removable media, laptops and data transfer. We have a dedicated Senior Information Risk Owner (SIRO) and continue to link in to all central (Northern Ireland Civil Service (NICS) or DETI) plans and reviews in relation to information and data security.

In 2010-11 we reported one data breach (personal data) to the Information Commissioner's Office. Having reviewed the case the ICO concluded that no regulatory action should be taken against the Council and noted the work completed by the organisation in relation to training and awareness and procedures. The breach was deemed to a 'deliberate' act and therefore outside the reasonable control of the organisation.

6. Review of effectiveness

As Accounting Officer, I have responsibility for reviewing the effectiveness of the system of internal control. My review of the effectiveness of the system of internal control is informed by the work of the internal auditors, Audit Committee members and the managers within the Consumer Council who have responsibility for the development and maintenance of the internal control framework, and comments made by the external auditors in their management letter and other reports. I have been advised on the implications of the result of my review of the effectiveness of the system of internal control by the Council and the Audit Committee and a plan to address weaknesses and ensure continuous improvement of the system is in place.

Statement on Internal Control

As part of the risk management framework, which was established in September 2002 and is subject to review, the following arrangements apply:

- the Senior Management Team review and report on the risks associated with their operational areas on a quarterly basis;
- the Council approves the risk register on the basis of recommendation by the Audit Committee who regularly review it (incorporating individual review of each risk);
- the Senior Management Team has the responsibility for identifying any new areas of risk, or significant changes in risk, bringing these to my attention and subsequently to the Audit Committee. This forms a standing agenda item on Senior Management Team meetings;
- as Accounting Officer I submit a formal report of the risk register to DETI on a quarterly basis;
- as Accounting Officer I submit an assurance statement to DETI on a quarterly basis;
- the Chairman and Accounting Officer meet DETI on a quarterly basis; and
- the Chair of the Audit Committee attends the Departmental Audit Committee on a quarterly basis.

As a general rule the Audit Committee meets in advance of the Council meetings which take place five times a year formally, and reviews the risk register at least four times in the year. The Chairman of the Consumer Council Audit Committee attends the Departmental Audit Committee. The DETI liaison officer is a member of the Consumer Council Audit Committee and a staff member from DETI Accountability and Casework branch is in attendance at all Audit Committee meetings.

7. Significant Internal Control Problems

As Accounting Officer, I am required to adhere to the NICS guidance on “Managing Public Money” and all other requirements as set out in the Management Statement and Financial Memorandum.

In respect of the irregular payment position, as outlined in the 2009-10 Annual Accounts, the Consumer Council remains fully committed to managing public money and delivering a value for money service to the public purse. During the 2010-11 period management has worked to ensure that all recommendations and next step actions identified in the Payroll Audit Phase 1 and Phase 2 Reports have been completed. In addition the Management commissioned Business Consultancy Services (Department of Finance & Personnel) to undertake a review of HR and Payroll processes, in particular decision making, the recommendations from which have been prioritised and an action plan developed. The HR Payroll Process Action Plan will be made available to the Audit Committee Members in June 2011 and thereafter will be forwarded to the Department and Northern Ireland Audit Office.

In November 2010 a management response was issued to the Department which provided a definitive legal opinion and identified next steps actions, including recommendation to address the irregular payment position. Following an exchange of correspondence and meetings at senior management level it was agreed that I would write again to the Department to summarise the position and present a composite set of recommendations, supported by legal opinion. This letter was forwarded on 21 April 2011 and subsequently in early May 2011 the Department agreed that the Consumer Council should prepare a business case for submission to it and DFP. This has now been submitted.



Antoinette McKeown
Accounting Officer
29 June 2011

Certificate and Report of the Comptroller and Auditor General to the Northern Ireland Assembly

I certify that I have audited the financial statements of the General Consumer Council for Northern Ireland for the year ended 31 March 2011 under the General Consumer Council (Northern Ireland Order) 1984. These comprise the Statement of Comprehensive Net Expenditure, the Statement of Financial Position, the Statement of Cash Flows, the Statement of Changes in Taxpayers' Equity and the related notes. These financial statements have been prepared under the accounting policies set out within them. I have also audited the information in the Remuneration Report that is described in that report as having been audited.

Respective responsibilities of the Council, Chief Executive and Auditor

As explained more fully in the Statement of Council's and Chief Executive's Responsibilities, the Council and Chief Executive are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. My responsibility is to audit the financial statements in accordance with the General Consumer Council (Northern Ireland) Order 1984. I conduct my audit in accordance with International Standards on Auditing (UK and Ireland). Those standards require me and my staff to comply with the Auditing Practices Board's Ethical Standards for Auditors.

Scope of the Audit of the Financial Statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the General Consumer Council for Northern Ireland's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the General Consumer Council for Northern Ireland; and the overall presentation of the financial statements. In addition I read all the financial and non-financial information in the Annual Report to identify material inconsistencies with the audited financial statements. If I become aware of any apparent material misstatements or inconsistencies I consider the implications for my certificate.

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

Basis for Qualified Opinion

As described in my report on pages 100 to 102, the General Consumer Council have made salary overpayments to a number of members of staff amounting to £273,723 since April 2004. £50,565 of these overpayments was made in the 2010-11 financial year and I have qualified my opinion on the regularity of these transactions. In addition, a payroll receivable and associated bad debt provision for the full amount of this receivable has been included in the accounts and whilst I am content that the receivable of £273,723 is accurately stated, I was unable to obtain sufficient, appropriate audit evidence that a full provision against this receivable is appropriate. Consequently, I was unable to determine whether any adjustment to this amount was necessary.

Qualified opinion on regularity due to irregular payments arising from unapproved salary increases

In my opinion, except for the £50,565 of salary overpayments as described in the Basis for Qualified Opinion paragraph, in all material respects the expenditure and income have been applied to the purposes intended by the Assembly and the financial transactions conform to the authorities which govern them.

Qualified opinion on financial statements arising from limitation in audit scope

In my opinion:

- except for the provision for payroll receivables as described in the Basis for Qualified Opinion paragraph, 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 2011 and of its net expenditure, cash flows and changes in taxpayers' equity for the year then ended; and
- the financial statements have been properly prepared in accordance the General Consumer Council (Northern Ireland) Order 1984 and Department of Enterprise, Trade and Investment directions issued thereunder.

Certificate and Report of the Comptroller and Auditor General to the Northern Ireland Assembly

Opinion on other matters

In my opinion:

- the part of the Remuneration Report to be audited has been properly prepared in accordance with Department of Enterprise, Trade and Investment directions issued under the General Consumer Council (Northern Ireland) Order 1984; and
- the information given in the Management Commentary 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 respect solely of the limitation on my work relating to the bad debt provision for the salary overpayments receivable I have not received all of the information and explanations I required for my audit.

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 are not in agreement with the accounting records; or
- the Statement on Internal Control does not reflect compliance with Department of Finance and Personnel's guidance.

Report

See also my report at pages 100 and 102.



KJ Donnelly
Comptroller and Auditor General
Northern Ireland Audit Office
106 University Street
Belfast
BT7 1EU
30 June 2011

Statement of Comprehensive Net expenditure for the year ended 31 March 2011

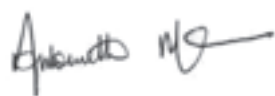
	Note	2010-11 £	Restated 2009-10 £
Expenditure			
Staff costs	3	1,739,774	1,688,778
Work programme	4	319,483	348,863
Depreciation and amortisation	5	34,174	130,396
Other expenditures	5	518,666	544,901
		<u>2,612,097</u>	<u>2,712,938</u>
Income			
Income from activities	6	122,148	108,697
Other income	6	54,805	55,346
		<u>176,953</u>	<u>164,043</u>
Net expenditure		(2,435,144)	(2,548,895)
Interest received	6	101	90
Net expenditure after interest		(2,435,043)	(2,548,805)
Tax on ordinary activities	7	(20)	(49)
Net expenditure after interest and taxation		<u>(2,435,063)</u>	<u>(2,548,854)</u>
Other Comprehensive Expenditure			
	Note	2010-11 £	2009-10 £
Net gain/(loss) on revaluation of Property Plant and Equipment	8	(30,526)	(503)
Total Comprehensive Expenditure for the year ended 31 March 2011		<u>(2,465,589)</u>	<u>(2,549,357)</u>

The notes at pages 74 to 97 form part of the financial statements.

Statement of Financial Position as at 31 March 2011

	Note	2011 £	£	2010 £	£
Non-current assets:					
Property, plant and equipment	8	583,869		587,781	
Intangible assets	10	91,309		22,091	
Total non-current assets			675,178		609,872
Current assets:					
Trade and other receivables	12	48,796		74,484	
Cash and cash equivalents	13	28,770		223,549	
Total current assets			77,566		298,033
Total assets			752,744		907,905
Current liabilities:					
Trade and other payables	14	(270,284)		(321,128)	
Total current liabilities			(270,284)		(321,128)
Non-current assets plus net current assets			482,460		586,777
Non-current liabilities					
Provisions		-		-	
Total non-current liabilities			-		-
Assets less liabilities			482,460		586,777
Taxpayers' equity					
General fund			351,229		425,019
Revaluation reserve			131,231		161,758
			482,460		586,777

The financial statements on pages 69 to 97 were approved by the Board on 21 June 2011 and were signed on its behalf by:



Antoinette McKeown Date: 29 June 2011
Accounting Officer

The notes on pages 74 to 97 form part of the financial statements.

Statement of Cash Flows for the year ended 31 March 2011

	Note	2010-11 £	Restated 2009-10 £
Cash flows from operating activities			
Net expenditure after interest		(2,435,063)	(2,548,805)
Adjustments for:			
Depreciation	5	30,905	128,079
Amortisation	5	3,269	2,317
<hr/>			
Net expenditure after interest and before working capital changes		(2,400,889)	(2,418,409)
(Increase)/Decrease in trade and other receivables		25,688	(27,368)
Increase/(Decrease) in trade payables		(98,963)	49,669
<hr/>			
Net cash outflow from operating activities		(2,474,164)	(2,396,108)
Cash flows from investing activities			
Purchase of property, plant and equipment		(56,033)	(99,015)
Purchase of intangible assets		(25,855)	(6,425)
Proceeds of disposal of property, plant and equipment		-	-
Purchase of property, plant and equipment transferred directly to revaluation reserve		-	(503)
<hr/>			
Net cash outflow from investing activities		(81,888)	(105,943)
Cash flows from financing activities			
Financing from DETI		2,361,273	2,546,460
<hr/>			
Net financing		2,361,273	2,546,460
<hr/>			
Net increase/(decrease) in cash and cash equivalents in the period		(194,779)	44,409
Cash and cash equivalents at the beginning of the period	13	223,549	179,140
Cash and cash equivalents at the end of the period	13	28,770	223,549
<hr/> <hr/>			

The notes on pages 74 to 97 form part of the financial statements.

Statement of Changes in Taxpayers' Equity as at the year ended 31 March 2011

	General Fund £	Revaluation Reserve £	Total Reserves £
Balance at 31 March 2009	427,413	162,261	589,674
Changes in taxpayers' equity 2009-2010			
Comprehensive expenditure for financial year	(2,548,854)	(503)	(2,549,357)
<i>Total recognised income and expense for 2009-10</i>	(2,548,854)	(503)	(2,549,357)
Financing from DETI	2,546,460	-	2,546,460
Balance at 31 March 2010	425,019	161,758	586,777
Balance at 1 April 2010	425,019	161,758	586,777
Changes in taxpayers' equity 2010-2011			
Comprehensive expenditure for financial year	(2,435,063)	(30,527)	(2,465,590)
<i>Total recognised income and expense for 2010-11</i>	(2,435,063)	(30,527)	(2,465,590)
Financing from DETI	2,361,273	-	2,361,273
Balance at 31 March 2011	351,229	131,231	482,460

Notes forming part of the financial statements for the year ended 31 March 2011

1. Statement of accounting policies

These financial statements have been prepared in accordance the 2010-11 Government Financial Reporting Manual (FReM) issued by the Department of Finance and Personnel (DFP). 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 accounts.

Management has reviewed new accounting standards that have been issued but are not yet effective, nor adopted early for these accounts. Management consider that these are unlikely to have a significant impact on the accounts in the period of initial application.

1.1 Accounting convention

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

1.2 Property, plant and equipment

The Consumer Council's property, plant and equipment comprise office equipment, furniture and fittings and 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 all the organisation's tangible assets given their low values and short useful lives.

The minimum level for capitalisation of an item of property, plant and equipment is £250.

Leasehold alterations have been stated at net current replacement cost, all other assets are stated at cost less accumulated depreciation and any impairment losses. A revaluation of the premises on Elizabeth House was undertaken at 31 March 2011 and this has been included in the financial accounts. The revaluation was carried out by Land and Property Services, an executive Agency with the Department of Finance and Personnel.

1.3 Intangible assets

The Consumer Council's intangible assets comprise software and software licences. 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 minimum level for capitalisation of an item of intangible asset is £250.

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 on a straight line basis over the remaining period of lease

Furniture and fittings	20% straight line
Office equipment	33 $\frac{1}{3}$ % 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.

1.6 Taxation

Income tax on the result for the year represents the sum of current tax and deferred tax. Income tax is recognised in the net expenditure account.

Current tax is based on taxable profit for the year, specifically bank interest received. The Consumer Council liability for current tax is calculated using tax rates that have been enacted or substantively enacted by the statement of financial position date.

Notes forming part of the financial statements for the year ended 31 March 2011

Deferred tax is the tax expected to be payable or recoverable on differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit, and is accounted for using the statement of financial position liability method. Deferred tax liabilities are generally recognised for all taxable temporary differences and deferred tax assets are recognised to the extent that it is probable that taxable profits will be available against which deductible temporary differences can be utilised.

The carrying amount of deferred tax assets is reviewed at each statement of financial position date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered.

Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset is realised. Deferred tax is charged or credited in the net expenditure account, except when it relates to items charged or credited directly to equity, in which case the deferred tax is also dealt with in equity.

1.7 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 classified as Loans and Receivables 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.

1.8 Pensions

Past and present employees are covered by the provisions of the Principle Civil Service Pension Scheme (PCSPS). Employer contributions are determined following a scheme valuation carried out every four years by the Government Actuary.

(i) Classic Scheme

Benefits accrue at the rate of $1/80^{\text{th}}$ of pensionable salary for each year of service. In addition, a lump sum equivalent to three year's pension is payable on retirement. Members pay contributions of 1.5 % of pensionable earnings. On death, pensions are payable to the surviving spouse at a rate of half the member's pension. On death in service, the scheme pays a lump sum benefit of twice pensionable pay and also provides a service enhancement on computing the spouse's pension. The enhancement depends on length of service and cannot exceed 10 years. Medical retirement is possible in the event of serious ill health. In this case, pensions are brought into payment immediately without actuarial reduction and with service enhanced as for widow(er) pensions.

(ii) Premium Scheme

Benefits accrue at the rate of $1/60^{\text{th}}$ of final pensionable earnings for each year of service. Unlike classic, there is no automatic lump sum, but members may commute some of their pension to provide a lump sum up to a maximum of $3/80^{\text{th}}$ of final pensionable earnings for each year of service or 2.25 times pension if greater (the commutation rate is £12 of lump sum for each £1 of pension given up). For the purposes of pension disclosure the tables assume maximum commutation. Members pay contributions of 3.5 % of pensionable earnings. On death, pensions are payable to the surviving spouse or eligible partner at a rate of $3/8^{\text{ths}}$ the member's pension (before any commutation). On death in service, the scheme pays a lump sum benefit of three times pensionable earnings and also provides a service enhancement on computing the spouse's pension. The enhancement depends on length of service and cannot exceed 10 years. Medical retirement is possible in the event of serious ill health. In this case, pensions are brought into payment immediately without actuarial reduction. Where the member's ill health is such that it permanently prevents them undertaking any gainful employment, service is enhanced to what they would have accrued at age 60.

Notes forming part of the financial statements for the year ended 31 March 2011

(iii) Classic Plus Scheme

This is essentially a variation of **premium**, but with benefits in respect of service before 1 October 2002 calculated broadly as per **classic**. All staff in service at 1 October 2002 will be given the option to join the **premium** or **classic plus** arrangements.

Pensions payable under **classic**, **premium** and **classic plus** are increased in line with the Retail Prices Index.

(iv) Partnership Pension Account

This is a stakeholder-type arrangement where the employer pays a basic contribution of between 3% and 12.5% (depending on the age of the member) into a stakeholder pension product. The employee does not have to contribute but where they do make contributions, these will be matched by the employer up to a limit of 3% (in addition to the employer's basic contribution). Employers also contribute a further 0.8% of pensionable salary to cover the cost of risk benefit cover (death in service and ill health retirement).

The member may retire at any time between the ages of 50 and 75 and use the accumulated fund to purchase a pension. The member may choose to take up 25% of the fund as a lump sum.

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.

1.9 Financing from DETI

Financing represents grant-in-aid received from DETI and is credited to the general reserve.

1.10 Income

Income from independent project activities:

- Funding receivable from other organisations, including Financial Services Authority and the Department for Transport for core programme expenditure and specific staff salaries.

Income from operating activities represents:

- Rent received from Consumer Focus Post who occupies office space within Consumer Council offices. The charge is calculated on a shared service cost allocation and includes rent, repairs, administration, IT support and training; and
- Bank interest.

1.11 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.

1.12 Value Added Tax (VAT)

The Consumer Council is not registered for VAT.

1.13 Staff Costs

Under IAS 19 Employee Benefits legislation, 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 as at the year end. The cost of untaken leave has been determined using data from leave records.

1.14 Accounting Estimates

Other than the revaluation of refurbishment costs on the premises, no material accounting estimates or judgements were made by the General Consumer Council in preparing these accounts.

1.15 Removal of cost of capital charge

In accordance with the Department of Finance and Personnel guidelines, FD (DFP) 02/11, the Consumer Council has removed the notional cost of capital charge from the financial statements.

The removal of the cost of capital charges from budgets, estimates and financial statements have been approved on the grounds that they will result in improved consistency of financial reporting in accordance with HM Treasury's "alignment" project.

Notes forming part of the financial statements for the year ended 31 March 2011

The prior year totals have been restated in the accounts to reflect this change in treatment and the effect of this change is shown below:

	2009-10 £
Net expenditure	(2,569,442)
Removal of the cost of capital charge	20,588
Adjusted Net expenditure	<hr style="width: 100%; border: 0.5px solid black; margin-bottom: 5px;"/> (2,548,854)

2. Segmental Reporting

2a. Analysis of net expenditure by segment

	Energy £	Water £	Other Sections £	Administration incorporating Corporate Services £	Total £
Total expenditure	511,402	609,893	1,270,676	220,126	2,612,097
Taxation	-	-	-	20	20
Interest				101	
Income	-	-	122,148	54,805	176,953
Net Expenditure	(511,402)	(609,893)	(1,148,528)	(165,240)	(2,435,063)
Net Assets	-	-	-	752,744	907,905

The Consumer Council has two separately reportable sections: Energy and Water. Energy and Water funding is received to enable the Consumer Council to perform its legal responsibility to represent the interests of Energy and Water Consumers in Northern Ireland under the Energy (NI) Order 2003 and the Water and Sewerage Services (NI) Order. The other sections are made up of Money Affairs, Consumer Education, Consumer Support, Transport and Communications. These sections are funded primarily through DETI with project specific funding received from Consumer Financial Education Body and DRD Transport and deal with all other consumer issues within our remit.

Notes forming part of the financial statements for the year ended 31 March 2011

The Consumer Council has disclosed all income and expenses in line with the Business Cases as presented to DETI, DRD and the Board. The net assets of the Consumer Council are not separately identifiable on a segmental basis and have therefore been disclosed in total under the administration heading. All activities of the Consumer Council and assets held by the Consumer Council are within the UK.

The shared service allocation represents the contribution that the Energy and Water funding makes towards the Consumer Support section and all associated administration costs.

3. Staff numbers and related costs

3(a) Staff costs comprise:

	2010-11 Total £	Permanent staff £	Others £	2009-10 Total £
Council members' remuneration and allowances				
Chairman's salary – gross	21,765	-	21,765	21,765
Social security costs	2,057	-	2,057	2,055
Members' fees	17,820	-	17,820	16,006
	41,642	-	41,642	39,826
Staff salaries				
Wages and salaries	1,327,821	1,242,126	85,695	1,312,796
Social security costs	101,436	95,186	6,250	95,828
Pension costs	250,420	242,701	7,719	217,746
Contract staff	18,455	-	18,455	22,582
	1,698,132	1,580,013	118,119	1,648,952
Total staff costs	1,739,774	1,580,013	159,761	1,688,778

3(b) Average numbers of persons employed:

The average number of whole-time equivalent persons employed (including senior management) during the period, excluding Council Members, was as follows:

	Total	2010-11 Permanently employed staff	Fixed Term Positions	2009-10
Directly employed	46	44	2	46
Contract Staff	1	-	1	1
Students	2	-	2	2
	49	44	5	49

3(c) Pension scheme details:

The Principal Civil Service Pension Scheme (NI) (PCSPS (NI)) is an unfunded multi-employer defined benefit scheme but the Consumer Council is unable to identify its share of the underlying assets and liabilities. A full actuarial valuation was carried out as at 31 March 2007 and details of this valuation are available in the PCSPS (NI) resource accounts.

For 2010-11, employers' contributions of £247,520 were payable to the PCSPS (NI) (2009-10: £210,632) at one of four rates in the range 18 to 25 % (2009-10: 16.5 to 23.5 %) of pensionable pay, based on salary bands. The scheme's Actuary reviews employer contributions every four years following a full scheme valuation.

Employees can opt to open a partnership pension account, a stakeholder pension with an employer contribution. Employers' contributions of £2,670 (2009-10: £6,450) were paid to one or more of a panel of three appointed stakeholder pension providers. Employer contributions are age-related and range from 3.0 to 12.5 % (2009-10: 3.0 to 12.5 %) of pensionable pay. Employers also match employee contributions up to 3.0 % of pensionable pay.

In addition, employer contributions of £230 (0.8 %; 2009-10: £664) 0.8% of pensionable pay, were payable to the PCSPS (NI) to cover the cost of the future provision of lump sum benefits on death in service and ill health retirement of these employees.

Notes forming part of the financial statements for the year ended 31 March 2011

Contributions due to the partnership pension providers at the balance sheet date were £nil (2009-10: £nil). Contributions prepaid at that date were £nil (2009-10: £nil).

No persons (2009-10: One person) retired early on ill-health grounds; the total additional accrued pension liabilities, payable by CSP, in the year amounted to £nil (2009-10: £7,698).

From 1 October 2002, civil servants may also be in one of three statutory based “final salary” defined benefit schemes (**classic**, **premium** and **classic plus**).

3(d) Reporting of compensation and exit packages for all staff 2010-11:

There was one compulsory redundancy during 2010-11; the total exit package amounted to £1,140.

Redundancy and other departure costs have been paid in accordance with the provisions of the Civil Service Compensation Scheme (Northern Ireland), a statutory scheme made under the Superannuation (Northern Ireland) Order 1972. Exit costs are accounted for in full in the year of departure. Where the Consumer Council has agreed early retirements, the additional costs are met by the Consumer Council and not by the Civil Service pension scheme. Ill-health retirement costs are met by the pension scheme and are not included in the table.

4. Work programme

	2010-11 £	2009-10 £
Energy	24,007	28,176
Consumer education	31,726	79,726
Transport	43,651	62,190
Communications including website	59,792	57,822
Water	17,535	14,219
Consumer Support	34,174	33,561
Money affairs	34,432	73,169
Cross-sectional	74,166	-
	319,483	348,863

Notes forming part of the financial statements for the year ended 31 March 2011

5. Other expenditure

	2010-11	2009-10
	£	£
Other expenditure		
Operating leases – rent and service charge	187,088	192,459
Rates	71,357	67,993
Legal and professional fees	21,295	11,146
Recruitment and induction costs	28,582	59,867
Office machinery – rentals and maintenance	33,537	31,739
Operating leases – office rentals	7,753	7,869
Maintenance, repairs and cleaning	18,411	21,022
Telephone and postage	14,753	16,154
Members' expenses	4,514	7,147
Staff training and development	32,297	24,682
Staff travel	14,153	14,724
Printing and stationery	15,001	19,570
Project costs	4,398	13,893
Electricity	12,379	13,434
Audit fees – internal audit	14,394	15,528
Audit fees – external audit	9,739	10,307
Professional relationships and memberships	4,752	3,824
Hospitality, including catering	2,297	2,196
Library	1,248	2,144
Consultancy	19,881	8,246
Sundry expenses	453	724
Bank charges	384	233
	518,666	544,901
Non-cash items		
Depreciation	30,905	128,079
Amortisation	3,269	2,317
	34,174	130,396
	552,840	675,297

6. Income

	2010-11 £	2009-10 £
Income from activities		
Consumer Financial Education Body (formerly Financial Services Authority)	83,232	76,719
Department for Transport	38,916	31,978
	<hr/>	<hr/>
	122,148	108,697
	<hr/>	<hr/>
Other income		
Rent received – Consumer Focus Post	54,687	54,896
Inland Revenue bonus re e-submission	-	350
Sundry	118	100
	<hr/>	<hr/>
	54,805	55,346
	<hr/>	<hr/>
Bank interest received	101	90
	<hr/>	<hr/>
	177,054	164,133
	<hr/> <hr/>	<hr/> <hr/>

Notes forming part of the financial statements for the year ended 31 March 2011

7. Taxation

i) Taxation charge in the year

	2010-11 £	2009-10 £
Current tax:		
UK corporation tax charge on taxable income for the current year	20	49
Adjustments to tax charge in respect of previous periods	-	-
	<hr/>	<hr/>
	20	49
	<hr/> <hr/>	<hr/> <hr/>

ii) Factors affecting tax charge

The Consumer Council does not have Crown exemption in relation to corporation tax and therefore is subject to corporation tax in relation to interest receivable.

The provision for tax in the years 31 March 2011 and 2010 is an estimate of potential tax payable on these sources of income.

iii) Deferred taxation

No provision for deferred tax has been made as at 31 March 2011 or for previous financial years.

8. Property, plant and equipment

	Alterations £	Furniture and fittings £	Office equipment £	Total £
Cost or valuation				
At 1 April 2010	664,028	143,208	187,475	994,711
Additions	20,989	940	35,591	57,520
Revaluation	(164,029)	-		(164,029)
Disposals	-	-	(31,031)	(31,031)
At 31 March 2011	520,988	144,148	192,035	857,171
Depreciation				
At 1 April 2010	133,503	108,137	165,291	406,931
Charged in year	1,596	12,981	16,328	30,905
Revaluation	(133,503)	-		(133,503)
Disposals	-	-	(31,031)	(31,031)
At 31 March 2011	1,596	121,118	150,588	273,302
Net book value				
At 31 March 2011	519,392	23,030	41,447	583,869
Net book value At 31 March 2010	530,526	35,071	22,184	587,781

At 31 March 2011 the total value of property, plant and equipment funded by finance leases or on-balance sheet PFI contracts amounted to £nil (2010: £nil; 2009: £nil).

A revaluation of the premises on Elizabeth House was undertaken in October 2010 for 31 March 2011 and this has been included in the financial accounts. The revaluation was carried out by Land and Property Services, an executive Agency with the Department of Finance and Personnel, using indices.

Notes forming part of the financial statements for the year ended 31 March 2011

9. Property, plant and equipment (continued)

	Alterations £	Furniture and fittings £	Office equipment £	Total £
Cost or valuation				
At 1 April 2009	575,475	141,777	178,444	895,696
Additions	88,553	1,431	9,031	99,015
Disposals	-	-	-	-
At 31 March 2010	664,028	143,208	187,475	994,711
Depreciation				
At 1 April 2009	40,499	93,609	144,743	278,851
Charged in year	93,004	14,528	20,548	128,079
Disposals	-	-	-	-
At 31 March 2010	133,503	108,137	165,291	406,931
Net book value				
At 31 March 2010	530,526	35,071	22,184	587,781
Net book value At 31 March 2009	534,976	48,168	33,701	616,845

10. Intangible assets

Intangible assets comprise of software and software licences.

	Total £
Cost or valuation	
At 1 April 2010	28,085
Additions	72,487
	<hr/>
At 31 March 2011	100,572
	<hr/>
Amortisation	
At 1 April 2010	5,994
Charged in year	3,269
	<hr/>
At 31 March 2011	9,263
	<hr/>
Net book value	
At 31 March 2011	91,309
	<hr/> <hr/>
Total	
	£
Cost or valuation	
At 1 April 2009	21,660
Additions	6,425
	<hr/>
At 31 March 2010	28,085
	<hr/>
Amortisation	
At 1 April 2009	3,677
Charged in year	2,317
	<hr/>
At 31 March 2010	5,994
	<hr/>
Net book value	
At 31 March 2010	22,091
	<hr/> <hr/>

Notes forming part of the financial statements for the year ended 31 March 2011

11. Financial instruments

IFRS 7 “Financial Instruments: Disclosures” requires disclosure that enables evaluation of the significance of financial instruments for the Consumer Council’s financial position and performance, the nature and extent of risks arising from financial instruments to which the Consumer Council is exposed during the period and at the reporting date, and how the Board manages those risks.

As the cash requirements of the Consumer Council are met through Grant-in-Aid provided by DETI, 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 not exposed to the degree of financial risk faced by business entities.

Details of the significant accounting policies and methods adopted, including the criteria for recognition, the basis of measurement and the basis on which income and expenses are recognised, in respect of each class of financial asset and financial liability are disclosed in note 1 “Accounting Policies”.

The Board’s financial assets are classified as loans and receivables and comprise trade and other receivables (note 12) and cash and cash equivalents (note 13). The Board’s financial liabilities comprise trade payables and other liabilities (note 14). These financial assets and liabilities are held at cost which approximates to fair value because of their short maturities.

Cash and cash equivalents comprises cash and demand deposits with banks. As at 31 March 2011, the carrying value of cash at bank approximates its fair value due to its short term nature.

12. Trade and other receivables

	2011 £	2010 £
Amounts falling due within one year:		
Other receivables:		
Bank interest receivable	4,101	4,101
Prepayments	44,695	70,383
	<u>48,796</u>	<u>74,484</u>
Payroll debtors	273,723	230,737
Less: Provision for doubtful debts	(273,723)	(230,737)
	<u>-</u>	<u>-</u>
	<u>48,796</u>	<u>74,484</u>

The payroll debtors arose as a result of non compliance with NICS payroll practices and relate to the gross salary cost for the period 1 April 2004 – 31 March 2011.

13. Cash and cash equivalents

	2011 £	2010 £
Balance at 1 April	223,549	179,140
Net change in cash and cash equivalents balance	(194,779)	44,409
Balance at 31 March	<u>28,770</u>	<u>223,549</u>

The entire cash and cash equivalents balance was held at commercial banks and as cash in hand.

Notes forming part of the financial statements for the year ended 31 March 2011

14. Trade payables and other current liabilities

	2011	2010
	£	£
Amounts falling due within one year		
Trade payables	555	7,169
Corporation tax payable	3,818	3,798
Accruals and deferred income	265,911	310,161
	<hr/>	<hr/>
	270,284	321,128
	<hr/> <hr/>	<hr/> <hr/>

15. Provision for liabilities and charges

There were no provisions for liabilities or charges as at the statement of financial position date. (2009-10: None)

16. Capital commitments

There were no capital commitments as at the statement of financial position date. (2009-10: None)

17. Commitments under leases

Operating leases

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

	2011	2010
	£	£
Obligations under operating leases comprise:		
<i>Buildings:</i>		
Not later than 1 year	186,937	186,937
Later than 1 year and not later than 5 years	560,811	747,749
Later than 5 years		-
	747,748	934,686
<i>Other:</i>		
Not later than 1 year	7,801	7,801
Later than 1 year and not later than 5 years	13,847	21,648
Later than 5 years	-	-
	21,648	29,449
	769,396	964,135

17.2 Finance leases

The Consumer Council have no commitments under finance leases.

Notes forming part of the financial statements for the year ended 31 March 2011

18. Contingent liabilities disclosed under IAS 37

Equal Pay

During the course of the year the Consumer Council has, under the terms of its Financial Memorandum, adjusted its pay scales to reflect movements in the NICS scales. There remains an unresolved issue with respect to the applicability to Non Departmental Public Bodies, such as the Consumer Council, of the agreement on Equal Pay reached by The Northern Ireland Civil Service (NICS) management and NIPSA. No provision for the terms of this agreement has been made in the accounts.

19. Related Party Transactions

The Consumer Council is a Non-Departmental Public Body funded by the Department of Enterprise, Trade and Investment for Northern Ireland (DETI).

DETI is regarded as a related party. During the year the Consumer Council had no material transactions with DETI other than the receipt of grants. During the year £2,361,273 of grant-in-aid was received from DETI (2009-10: £2,546,460).

Another related party relates to a supplier that the Consumer Council worked with during the year, Paddy Hillyard who is the husband of a Board Member of the Consumer Council, Margaret Ward. During the year £5,800 was paid to Paddy Hillyard (2009-10: £5,700). This transaction was conducted at arms length and was subject to normal project and programme rules and tendering procedures.

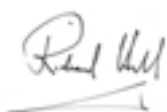
20. Post Statement of Financial Position Events

There were no post statement of financial position events between the statement of financial position date and the date the accounts were signed.

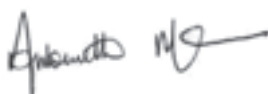
21. Approval of Accounts

The financial statements on pages 69 to 97 were approved by the Council on 21 June 2011 and signed on its behalf by:

By order of the Council



Richard Hill
Chairman
29 June 2011

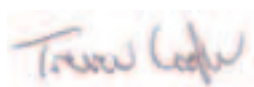


Antoinette McKeown
Chief Executive
29 June 2011

ACCOUNTS DIRECTION GIVEN BY THE DEPARTMENT OF ENTERPRISE, TRADE AND INVESTMENT (DETI), WITH THE APPROVAL OF THE DEPARTMENT OF FINANCE AND PERSONNEL (DFP), IN ACCORDANCE WITH PARAGRAPH 12 (4) OF SCHEDULE 1 TO THE GENERAL CONSUMER COUNCIL (NI) ORDER 1984

- 1 This direction applies to the General Consumer Council for Northern Ireland (GCCNI).
- 2 GCCNI shall prepare accounts for the financial year ended 31 March 2010 and subsequent financial years in compliance with the accounting principles and disclosure requirements of the edition of the Government Financial Reporting Manual issued by HM Treasury (“the FReM”) which is in force for the financial year for which the accounts are being prepared, together with any additional disclosure or other requirements as agreed with the department.
- 3 The accounts shall be prepared so as to:
 - (a) give a true and fair view of the state of affairs at 31 March 2010 and subsequent financial year-ends, and of the income and expenditure, changes in tax payer’s equity and cash flows for the financial year then ended; and
 - (b) provide disclosure of any material expenditure or income that has not been applied for the purposes intended by the Northern Ireland Assembly or material transactions that have not conformed to the authorities which govern them.

- 4 Compliance with the requirements of the FReM will, in all but exceptional circumstances, be necessary for the accounts to give a true and fair view. If, in these exceptional circumstances, compliance with the requirements of the FReM is inconsistent with the requirement to give a true and fair view, the requirements of the FReM should be departed from only to the extent necessary to give a true and fair view. In such cases, informed and unbiased judgement should be used to devise an appropriate alternative treatment which should be consistent with both the economic characteristics of the circumstances concerned and the spirit of the FReM. Any material departure from the FReM should be discussed with DETI and DFP.
- 5 This direction supersedes the direction dated 18 November 2003.



TREVOR COOPER
Senior Civil Servant
Department of Enterprise, Trade and Investment

REPORT OF THE COMPTROLLER AND AUDITOR GENERAL GENERAL CONSUMER COUNCIL FOR NORTHERN IRELAND 2010-11

1. The purpose of this report is to provide an update on matters which I reported on relating to the 2009-10 accounts of the General Consumer Council (the Council). It also sets out why I have qualified my audit opinion on the 2010-11 accounts on the equivalent issues.
2. In auditing the accounts of the General Consumer Council under the General Consumer Council (Northern Ireland) Order 1984, I am required to form opinions on whether in all material respects the Council's expenditure and income have been applied to the purposes intended by the NI Assembly and whether the financial statements conform to the authorities which govern them.
3. I have qualified my audit opinion on the General Consumer Council account for the 2010-11 year in two respects, which I have set out below.

A. Irregular payments - Unapproved salary increases

4. The relationship between the Council and its sponsor Department – the Department of Enterprise, Trade and Investment (the Department) - together with details of financial arrangements is formally set out in a Management Statement and Financial Memorandum (MS/FM). The Council's employees are not civil servants, however under the terms of its MS/FM with the Department, 'the staff of the Consumer Council, whether on permanent or temporary contract, shall be subject to the levels of remuneration and terms and conditions of service (including superannuation) within the general Northern Ireland Civil Service (NICS) pay structure. The Consumer Council has no delegated power to amend these terms and conditions.'
5. In 2009-10 I reported that the Council had increased the salary of some staff beyond the levels permitted within the NICS pay structure with which it is required to comply under the MS/FM.

6. Payroll reviews carried out by the Council's Internal Auditors during 2009-10 covering the period 1 April 2004 to 31 March 2010, identified overpayments of £230,737 which are considered to be irregular. These irregular payments continued to be made during the 2010-11 year while the Council and Department were considering how to resolve the situation.
7. Phase 3 of the payroll review which was carried out in 2010-11 extended the period of review by one year to cover the seven year period ended 31 March 2011. The review identified total salary overpayments amounting to £273,723 arising over the period 1 April 2004 to 31 March 2011. This increase includes overpayments of £50,565 made during the 2010-11 financial year and a downward adjustment of £7,579 to the prior year figure relating to back dated salary changes such as pay awards and the equal pay settlement. The overpayments made relate to incidences of non-compliance with NICS payroll practices that did not have the approvals required by statute and the MS/FM. It is for this reason that I qualified my opinion on the regularity of such payments made during the year.

B. Limitation of Scope - Recoverability of overpaid salaries

8. As disclosed at note 12 to the accounts, the amount of the cumulative net overpayment found by Internal Audit (£273,723) is included within Receivables. However the Council considered various options including whether to recover the overpayment and has submitted a business case to the Department of Enterprise, Trade and Investment and the Department of Finance and Personnel. As the overpayment ultimately may not be recoverable a provision for the full amount has also been included in the accounts. Until consideration of the business case is concluded we cannot form a view on the adequacy or excessiveness of this provision.
9. There were no other procedures I could have undertaken as part of my audit to satisfy myself regarding the accuracy of this amount.

Conclusion

10. Expenditure amounting to £50,565 has been identified for which the Council has not obtained the necessary Departmental approval. As this expenditure has not been applied to the purposes intended by the Assembly I have qualified my opinion on regularity.
11. As I have been unable to obtain sufficient audit evidence to form an opinion on the adequacy or excessiveness of the provision included in note 12, I have qualified my opinion due to this limitation in the scope of my audit.
12. As these salary irregular payments are still being made to the staff of the Council, it is important that the situation is fully addressed as soon as possible.
13. I will keep progress with these issues under review and report further in due course if necessary.



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Consumer Council Northern Ireland



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