

THREE HUNDRED AND EIGHTEENTH MEETING OF THE GENERAL CONSUMER COUNCIL FOR NORTHERN IRELAND HELD ON FRIDAY 22 APRIL 2022 AT 10.00AM IN THE MAC THEATRE, BELFAST AND VIA ZOOM TELECONFERENCE

318/1.1 ATTENDANCE

Ms Sheila McClelland	Chair
Mr Mick McAteer	Deputy Chair
Mrs June Butler	Board Member
Mrs Lynne Crowther	Board Member
Dr Sinéad Furey	Board Member
Mr Gerry McCurdy	Board Member
Mr Alan O'Neill	Board Member
Ms Noyona Chundur	Chief Executive
Mr Peter McClenaghan	Director of Infrastructure and Sustainability
Ms Anne-Marie Murphy	Director of Strategy and Emerging Markets
Mr Scott Kennerley	Director of Financial and Postal Services
Mr William Warke	Director of Corporate Services
Ms Derval Kearney	Director of Consumer Empowerment
Ms Noleen Charnley	Head of Insight and Complaints
Mr Terry Campbell	Head of Finance and Governance
Mr Michael Legg (for part)	Head of Postal Services
Mr Richard Williams (for part)	Head of Transport
Ms Sharon Doherty (for part)	Head of Communication and Outreach
Ms Hannah Brown (for part)	Senior Transport Policy Officer
Ms Michelle Kelly (for part)	Transport Policy Officer
Ms Kerri Watson (for part)	Senior Postal Services Officer
Ms Bernie Tolan	PA to Chief Executive
Ms Julie Coulter	Administrative Officer

APOLOGIES

Mr William Leathem	Board Member
Ms Amanda Logan	Board Member
Dr Joan Martin	Board Member

318/1.2 Declaration of Conflict of Interest

The Chair advised Board Members that any conflict of interest relating to agenda items should be recorded at the beginning of Council meetings. Should a Board Member have a conflict of interest they should leave the meeting at that particular agenda item and the minutes would reflect this.

She explained the Chair would have the ability to define a conflict of interest and requested Board Members' compliance if this arose.

Mick McAteer declared an indirect link through the Financial Inclusion Centre and Swoboda, regarding the Child Benefit Loans research project for Northern Ireland.

This was noted.

318/1.3 **Minutes of the last meeting**

The minutes of the previous meeting held on 4 March 2022, having been circulated, were agreed as a true and correct record.

The Minutes were agreed and signed.

318/1.4 **Actions from the last meeting**

The Chief Executive updated Members on the following items:

316/3.1: The Consumer Protection Team develops the scripts for NI Direct and this is tested monthly through the Mystery Shopper exercise. The request for a tailored Memorandum of Understanding with NI Direct is ongoing.

316/3.4: The strategic alignment of research projects in the 2022-2023 Forward Work Programme has been included in the CEO Report.

315/1.6: An invitation to Jayne Brady, HOCS, to meet with the Consumer Council Board will be actioned by the Chief Executive in Q1 2022-2023.

The Actions from the last meeting were approved by Board Members.

318/1.5 **Matters Arising**

The Chair invited Ms Charnley to join the meeting for this discussion.

The Chair raised the ongoing concerns regarding the Cost of Living (COL) crisis and its impact on consumers, resulting in a significant increase to contacts to the helpline number. This has placed immense pressure in the Consumer Protection Team, who are not only dealing with higher volumes but with many consumers in desperate situations.

Ms Kearney advised the high call volumes and an 89% increase in Stage 2 complaints resulted in a back-log of cases, with Ms Charnley working full-time in the Consumer Protection Team to ease workload. Weekly team meetings were supplemented with more frequent one-to-one meetings, and staff wellbeing would be closely monitored.

It was agreed the organisation needed to safeguard staff welfare, alongside getting a better understanding of the issues faced by consumers and what could be done in response. This should include: (i) analysis into the potential scale of the impact; and (ii) of how government, industry including financial institutions, supermarkets and energy companies, and policy makers can work together to develop interventions that could mitigate impacts on consumers, particularly those segments at most risk.

Mr McAteer advised credit card debt is at its highest level, and with discretionary spend falling the COL crisis would impact households in different parts of Northern Ireland in different ways. He reiterated the need to understand who would be worst affected, and how, and work collectively across all partner organisations to deliver a strong case to government for significant emergency interventions.

Mrs Butler, Mr McCurdy and Mr O'Neill highlighted the needs to monitor staff welfare and the need for group 'downtime' to talk through difficult conversations. Mr McCurdy recommended offering counselling and training in how to deal with difficult conversations and learn from others such as the NSPCC and NI Ambulance Service.

Mr Warke confirmed the organisation had two Mental Health First Aiders who were available to all staff, and access to a range of support including counselling services.

The Chief Executive advised the Consumer Protection Team received training on managing suicidal conversations, and a bespoke programme was being developed to help them deal with difficult conversations, recognising their remit and the service they offered, and would include one-to-one coaching to build resilience.

Action: The Chief Executive agreed a presentation on the COL response would be presented at the May Board meeting.

The Chair thanked everyone for their contribution.

2. PRESENTATION

318/2.1 2022 Consumer Insight Survey

The Chair welcomed Gavin Ellison, Research Director: Public Services & NFP, YouGov.

Mr Ellison advised on the results of the 2022 Consumer Insight Survey, highlighting it is believed the COL crisis could have more severe impacts than the COVID-19 pandemic due to the financial support introduced in 2021-2022 no longer being in place.

He highlighted the considerable concerns about household finances, driven by rising home energy prices and car fuel costs, with concern highest amongst rural households, people with lower incomes and those with disabilities. The Chair highlighted these were the priority segments the Consumer Council targeted their services and advice to.

Mr Ellison advised the main consumer concern is rising energy costs, which is impacting on disposable income, and has a knock-on effect on with paying rent, mortgages, and credit cards further down the line. There has been an increase in shopping around but a low awareness of the energy and water support for vulnerable customers.

He highlighted that whilst benefits of energy switching may now be minimal, given rising energy costs, around a quarter of survey respondents had consistently done so the last three years, with those who do switch, concentrated amongst higher income households, recommending it. In general, the survey found that those consumers who are better off are more likely to search for the support and interventions available, than those on lower incomes.

Mrs Crowther asked if YouGov carried out any forecasting on future interventions and the support needed to help consumers, given the range of data available. Mr Ellison confirmed they did not.

Mr McAteer raised concerns of the low levels of awareness of available support amongst vulnerable consumers, and the need for the organisation to ensure enough was being done to access and help this segment.

Action: The Chair recommended sharing the survey with the Utility Regulator when available for public dissemination, given the results for energy costs and switching. She also recommended expanding the uptake of switching in sectors such as insurance.

The Chair thanked Mr Ellison for his presentation.

3. ITEMS FOR APPROVAL

GOVERNANCE

318/3.1 2021-2022 Corporate Scorecard: April to March

The Chief Executive reported on the full year outcome, where 18 of the 24 indicators met or exceed annual targets including: the number of consumers helped through the helpline number and outreach events; growth of digital channels; research, education programmes, policy consultations and tariff reviews undertaken; level of stakeholder engagement across all areas of work; and the 1% year-end budget tolerance target.

She advised the most significant challenge was the volume of temporary promotions at the start of the financial year and resulting recruitment schedule of 23 permanent posts over the 12 month period. Members discussed the impact this had on operational capacity including front-line services, which saw a 65% increase in contacts when compared to (pre-pandemic) 2019-2020 volumes. She highlighted:

- One indicator in the Customer quadrant were not met due to the standards of service received by NI Direct, and discussions to improve this has continued throughout the year with a significant improvement in the last quarter.
- Three indicators in the People quadrant were not met. Four were due to capacity issues and would be moved to the 2022-2023 Corporate Scorecard with a target completion date of Q1/Q2. The target for maintaining the employee engagement score was not met due to the 2020 being adjusted and the organisation notified when the 2022 survey data was received.
- Two indicators in the Performance quadrant were not met. One related to the number of accessibility audits conducted, impacted by COVID-19 restrictions being in place for most of the year. The second was the publication of a best practice report delayed to Q1 2022-2023 due to capacity issues.

The Chief Executive then commended the staff for delivering an ambitious programme of work despite facing capacity issues for most of the financial year.

She confirmed DfE Sponsor Branch had advised that while opening budget allocations were still to be confirmed, the organisation had the authority to incur expenditure in line with its 2022-2023 Forward Work Programme. She also advised the 2022-2023

Corporate Scorecard would align activity under the five strategic priorities with the Q1 outturn presented to Board at the September meeting.

Members approved the 2021-2022 Corporate Scorecard.

318/3.2 **2021-2022 Corporate Risk Register: April to March**

The Chief Executive reported at Q4 2021-2022, eight of the 10 corporate risks fell within an acceptable level of residual risk, with two corporate risks, in the financial and people categories, resulting in a residual risk of four or higher.

The Chair recommended increasing the residual rating for the financial risk following the budget planning process and number of outstanding bids for 2022-2023, and for the two people risks to also increase given the discussions on the Consumer Protection Team.

Action: The Chief Executive advised she would agree revised risk ratings with the Audit and Risk Assurance Committee (ARAC) Chair and seek approval from ARAC Members by separate cover before submitting the final 2021-2022 Corporate Risk Register to DfE Sponsor Branch at the O&L Meeting.

318/3.3 **Management Accounts: March 2022**

The Chair invited Mr Campbell to join the meeting.

Mr Campbell advised the organisation was on target to spend its annual budget to within the 1% tolerance margin. He confirmed: year to date expenditure was £13k under budget; underspend decreased by £56k on previous month; spend is up £580k on last year due to ongoing recruitment; £820k of funding was released due to salary slippage; and the incoming year will see a reduction in agency staff. Projected DfE funding spend is £2.9m, up £564k on last year, and DfE Sponsor Branch had confirmed forecasted annual outturn was 99.2% of budget.

He confirmed that while draft analysis indicated the 1% year-end tolerance target had been met, this was subject to external audit review, which was currently underway.

The Chair congratulated Mr Campbell on his report.

Members approved Management Accounts 2022.

318/3.4 **2021-2022 Year End Assurance Statement**

The Chief Executive advised the 2021-2022 Year End Assurance Statement had been approved at the ARAC meeting on 12 April 2022 and submitted to the DfE Permanent Secretary, Mike Brennan. She provided commentary on a number of ratings including business continuity plans, direct award contracts, financial and budget arrangements, and external and internal audit recommendations.

Ms Butler advised the 5.2 Budget statement had been discussed in full at the ARAC meeting, and ARAC Members were content, and DfE Sponsor Branch was happy.

Mr McCurdy enquired about the CCNI-DfE Partnership Agreement. The Chief Executive advised DfE was undertaking a review of sponsorship arrangements to ensure its oversight function is fit for purpose, and following the results of the review, the Partnership Agreement would be aligned to its recommendations, with a proportionate focus given to the Consumer Council unique funding model. Work would continue in parallel between the Consumer Council and DfE Sponsor Branch to agree the content.

Action: Mr McCurdy asked if the Partnership Agreement could be shared with the Charity Commission when available, and this was agreed by the Chief Executive.

Members approved 2021-2022 Year End Assurance Statement.

318/3.5 **2021-2022 DfE Internal Audit Report and Opinion**

The Chief Executive advised the Consumer Council has received an overall Satisfactory Opinion, the highest rating possible from DfE Internal Audit, alongside the satisfactory opinion it received for its 2021-2022 Payroll Audit.

Members approved the 2021-2022 DfE Internal Audit Report and Opinion.

FORWARD PLANNING

318/3.6 **2022-2023 Forward Work Programme Consultation**

The Chief Executive advised there had been 15 responses received to the Forward Work Programme consultation, with a further response expected from a stakeholder.

Members discussed the 2022-2023 Forward Work Programme and agreed the COVID-19 consumer priority should be replaced with the COL crisis, reflecting the external environment more accurately. Mr McCurdy highlighted there was no reference to the incoming Northern Ireland Executive and a new mandate.

Action: The Chief Executive agreed the COL crisis and incoming Northern Ireland Executive would be included in the revised version of the 2022-2023 Forward Work Programme, and this would be sent to DfE Sponsor Branch for approval, with the projects populating the 2022-2023 Corporate Scorecard.

Members approved the 2022-2023 Forward Work Programme with the changes agreed.

4. ITEMS FOR NOTING

318/4.1 **Departmental Presentation: Postal Services**

The Chair welcomed Mr Legg and Ms Watson to present the departmental update on the work of the Postal Services Team.

Mr Legg and Ms Watson explained the role of the Postal Services Team, the relevant legislation underpinning it, the projects they will be working on during 2022-2023, and the changes Royal Mail was proposing to the Universal Postal Service.

They stressed the importance of good stakeholder relations and collaboration to ensure that the market does not cause detriment to consumers and businesses here.

Mr O'Neill asked what could be done to enable consumers to access information about postal services, so they know what their options are. Mr Legg advised there was the opportunity to provide information through on-line platforms, and advised that the Communication and Outreach team was currently redesigning the web pages. Ms Doherty highlighted that while the Consumer Council had a role in highlighting the choice of services, consumers would have to make the right decision to suit their needs.

The Chair thanked Mr Legg and Ms Watson for their presentation, advising their research and insight provided a solid base to work from.

Members noted the Departmental Presentation: Postal Services

318/4.2

Presentation: Consumer Week 2022

Ms Doherty reminded Members the theme for the Consumer Week 2022 campaign was 'Cost of Living' due to rising energy prices, fuel bills and food costs which are creating difficulties for consumers. The campaign focused on providing consumers with support and guidance via radio, digital, outdoor, online channels, and stakeholder engagement.

Due to time constraints, she highlighted campaign successes were included in the presentation pack, and identified the early promotion of key events, especially Facebook Live events, earlier.

Members discussed the timing of the event, with March being an extremely busy time for the organisation, and November suggested as an alternative, with the possibility hosting a Consumer Parliament at Stormont as discussed at a previous Board meeting.

Ms Crowther and Ms Furey congratulated all on a successful campaign with good partnership working, organic engagement and use of social media, and commented that due to the work involved in setting up the Facebook Live events, it would be useful to track the data to see if more promotion would increase the number of views.

Members noted the presentation.

318/4.3

CEO Report: April 2022

The Chief Executive presented the April 2022 CEO Report and thanked Mr O'Neill and Ms Crowther for their input into the new format.

The Chief Executive advised there would be a Chief Executive summary at the start of every report, highlighting current priorities and challenges. For April, this included the operational challenges impacting the Consumer Protection Team; P&O Ferries; the Northern Ireland Food Strategy work programme framework; the energy crisis response; an update on research projects; annual audit opinion and recommendations; and retaining ISO 9001 Quality Management, ISO 223001 Business Continuity, and ISO 27001 Information Security.

She also advised the organisation was not at almost full staffing complement with the 2021-2022 recruitment schedule now complete, and the recruitment of the PhD Student dependent on the 2022-2023 budget outcome.

Members noted the update.

318/4.4 Audit and Risk Assurance Committee Papers

Mrs Butler, ARAC Chair, provide a short summary of the additional ARAC papers presented to Members, including the 2022-2023 Internal Audit Plan and the NIAO Audit Strategy for 2021-2022.

Chief Executive advised the 2021-2022 NIAO Audit would commence in May, and as the timeframes for the preparation of the 2021-2022 Annual Report and Accounts were very tight, it may not be possible to present the draft accounts for ratification at the ARAC meeting on 14 June. If this were not possible, a stand-alone session would be incorporated into the June Board meeting agenda to approve the 2021-2022 Annual Report and Accounts, attended by DfE Sponsor Branch, DfE Internal Audit, NIAO and external auditors Ross Boyd.

Members noted the update.

RESEARCH

318/4.5 Future of Transport

Action: Due to time constraints, it was agreed the Future of Transport presentation would be included as agenda item in the May Board meeting agenda.

5. ANY OTHER BUSINESS

Chief Executive advised a research catalogue had been developed, creating a single repository of all the projects undertaken by the Consumer Council.

318/5.1 Review of the Meeting

The Chair thanked everyone for attending and presenting their reports, and finished the meeting in CLOSED SESSION at 1.30pm

6. DATE OF NEXT MEETING

318/6.1 The next meeting will be held on Friday 27 May 2022 at 10am, venue to be confirmed.

Signed



Date

27 May 2022