



**The General Consumer Council for Northern Ireland
Annual Report and Accounts
For the year ended 31 March 2018**

Laid before the Northern Ireland Assembly
Under paragraph 12(7) of Schedule 1 to the
General Consumer Council (Northern Ireland) 1984
By the Department for the Economy

on

3 July 2018

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PERFORMANCE REPORT

Overview

Chair and Chief Executive's Perspective on Performance in 2017–18

According to Ulster University Economic Policy Centre¹, consumer spending accounts for 74% of Northern Ireland's GDP. This economic dependency on consumers shows the importance of developing active and confident consumers who, through their purchase of goods and services, will drive economic growth and help to establish competitive and effective markets.

The Consumer Council works to actively promote and safeguard the interests of consumers in Northern Ireland. During 2017-18, we have looked to make a real difference for consumers by continuing to develop the five strategic aims of our 2016-21 Corporate Plan:

1. Empowering consumers;
2. Representing consumers;
3. Protecting consumers;
4. Understanding the needs of future consumers and sustainable consumption; and
5. Providing value for money and good governance.

2017-18 has been a successful year for The Consumer Council. During the year, we have:

- Achieved Silver Investors in People Award, under the new sixth generation framework. The Consumer Council achieved a benchmarked performance higher than the public sector average across all of nine indicators, and in some areas significantly so (Leading and Inspiring People, Recognising and Rewarding High Performance and Creating Sustainable Success);
- Received the Customer Service Excellence (CSE) accreditation, where we gained 'compliance plus' in seven criteria (best practice), 'compliant' in 45 criteria and 'partial' in 5 criteria (total 57 criteria);
- Seen a 48% increase in Stage 2² complaints and a 5% increase on overall enquiries and complaints. This has resulted in a total of £141k being returned back to 365 consumers across Northern Ireland;
- Been finalists in the Employers for Childcare Family Friendly Awards 2017, the GO Awards Northern Ireland 2017/18 (Procurement Team of The Year) and we received

¹ https://www.ulster.ac.uk/data/assets/pdf_file/0007/181276/Outlook_Summer-2017_UUEPC.pdf

² A stage 2 complaint is where the consumer has contacted the service provider but they remain dissatisfied with the response received or they are yet to receive a response after a reasonable period of time has elapsed.

a highly commended award from Belfast Healthy Cities Awards 2017 for our transport access programme audits;

- Seen a 13% increase in visits to The Consumer Council website, Facebook followers have increased by 117%, Twitter followers by 9%, and press and broadcast coverage has increased by 33%;
- Undertaken 53 events and delivered 57 presentations across Northern Ireland. Through this outreach work, we have engaged with over 5,000 consumers;
- Worked with Scouts NI to launch the 'Consumer Scout' badge in November by Sammy Wilson MP and 1st Islandmagee Scouts;
- Continued the 'Guided Consumer Badge', in partnership with Girlguiding Ulster, which has seen 179 Girl Guide Units across Northern Ireland using the resource. This has enabled 1,218 Girl Guides to learn about their consumer rights, manage their money and how to become a responsible consumers;
- Developed a Student Survival Guide covering such issues as managing household bills, setting a budget, consumer rights, food shopping tips and banking advice which was distributed to over 178,000 students at Queen's University, Ulster University, College of Agriculture, Food and Rural Enterprise (CAFRE) and the six Regional Colleges;
- Undertaken our second Consumer Parliament in Londonderry, in March 2018. Around 100 consumers and stakeholders attended and discussed energy, water, postal, transport and consumer rights issues;
- Maintained our on-line domestic energy price comparison tool, which over 73k consumers used during 2017-18. If each of these consumers took the opportunity to save the average £84 per year by switching from the incumbent supplier, the tool could have potentially saved consumers in Northern Ireland up to £6.98m over the last year;
- Lobbied retailers, partnership organisations and increased political awareness of disadvantaged consumers in Northern Ireland who suffer in regards to online parcel surcharging and lack of transparency about additional delivery costs. As part of our work we wrote to 62 UK on-line retailers to highlight the lack of clarity and upfront information around the cost of delivery to Northern Ireland on their sites. Over a third of retailers responded, and the majority of these agreed to make changes to the delivery information on their website;

- Reviewed changes to The Post Office as part of the Network Transformation Programme. This included changes to post office service delivery in Coleraine and Banbridge, and relocations in Ballymena, Moira, Belfast, Newry and Dungannon. Through this work The Consumer Council sought and gained assurances from Post Office Ltd around privacy levels and ease of access for those with a disability;
- Played an integral role in supporting the ScamwiseNI partnership's Scam Mail campaign. This was the first collaborative campaign of its kind across the UK. Research findings from The Consumer Council were used to complement the ScamwiseNI media activity which received coverage both in national and local papers;
- Conducted access audit site visits at Translink bus and rail stations, City of Derry Airport and on board the Stena Line crossing from Belfast to Cairnryan, with passengers who have disabilities and/or reduced mobility. Participants made suggestions for improvements across a range of areas such as signage, car parking, available wheelchairs, facilities for assistance dogs and seating;
- Become the complaint handling body for rail passengers in Northern Ireland (under Rail Passenger (NI) Regulations 2017); and
- Undertaken 73 Water Bill Health Checks with businesses across Northern Ireland, which resulted in nearly £16k being returned to them and over £6.5k in repeated annual savings.

As The Consumer Council continue going forward we will continue in our mission of promoting and safeguarding the interests of consumers in Northern Ireland by empowering them and providing a strong representative voice to policy-makers, regulators and service providers.



Sheila McClelland
Chairperson



John French
Chief Executive

The Purpose and Activities of The Consumer Council

The Consumer Council is a Non-Departmental Public body (NDPB) established through the General Consumer Council (Northern Ireland) Order 1984. Our principal statutory duty is to promote and safeguard the interests of consumers in Northern Ireland.

Our main statutory functions are to:

- Consider any complaint³ made to it relating to consumer affairs and, where it appears to the Council to be appropriate having regard to any other remedy which may be available to the complainant, investigate the complaint and take such further action in relation thereto as the Council may determine;
- Carry out, or assist in the carrying out of, inquiries and research into matters relating to consumer affairs;
- Promote discussion of, and the dissemination of information relating to, consumer affairs; and
- Report to a Northern Ireland department on any matter relating to consumer affairs which is referred to the Council by that department.

The Consumer Council has specific statutory duties in relation to energy⁴, postal services⁵, transport⁶, and water and sewerage⁷. In these areas, we are to have particular regard to consumers:

- Who are disabled or chronically sick;
- Of pensionable age;

³ In agreement with DfE, the Consumer Council handles complaints relating to energy, postal affairs, transport, and water and sewerage (in agreement with the Department for Infrastructure (DfI). Consumerline and the Northern Ireland Trading Standards Service provide complaints services in relation to goods and services.

⁴ The General Consumer Council Order (Northern Ireland) 1984; Electricity Order (Northern Ireland) 1992; The Gas Order (Northern Ireland) 1996; Energy Order 2003; Energy Act (Northern Ireland) 2011; The Gas and Electricity (Internal Markets) Regulations (Northern Ireland) 2011; The Gas and Electricity Licence Modification and Appeals Regulations (Northern Ireland) 2015; and Electricity and Gas regulatory Licences. In September 1995, following direction from the then President of the Board of Trade, The Consumer Council took the role of promoting and safeguarding the interests of domestic coal consumers in Northern Ireland, including the functions of the Coal Ombudsman.

⁵ The Public Bodies Order (Abolition of the National Consumer Council and Transfer of the Office of Fair Trading's Functions in relation to Estate Agents etc) 2014.

⁶ Transport (Northern Ireland) Act 1967; General Consumer Council Order (Northern Ireland) 1984; The Airports (Northern Ireland) Order 1994, Taxi Act 2008; Transport Act 2011; Maritime Passenger Rights Regulation 2012.

⁷ The Water and Sewerage Services (Northern Ireland) Order 2006 and NI Water's Regulatory Licence.

- With low incomes; or
- Who reside in rural areas.

The Consumer Council is a designated consumer body under the Enterprise Act 2002 and the Financial Services and Markets Act Order 2013. Designated consumer bodies can raise a super-complaint to the Competition and Markets Authority (CMA), in the case of goods and services, and the Financial Conduct Authority (FCA) or the Payment Systems Regulator (PSR) as appropriate, in the case of financial services if a market in the UK is, or appears to be, significantly harming the interests of consumers. Following the submission of a super-complaint, the CMA or FCA/PSR, will be required to investigate the issue and publish a response within 90 days.

In addition, under the Gas and Electricity Licence Modification and Appeals Regulations (Northern Ireland) 2015, The Consumer Council can make an appeal to the CMA if we believe a modification by the Utility Regulator (UR) to a gas or electricity company's licence is detrimental to the interests of consumers.

We are governed by a board whose members are appointed by the Minister for the Economy. The Board is supported by a team of around 40 staff who are led by a Senior Leadership Team which consists of the Chief Executive, Director of Regulated Industries and Director of Consumer Advocacy, Empowerment and Protection.

The Consumer Council's core funding is provided through the Department for the Economy (DfE). Our role in relation to specific markets is funded by DfE (energy), the Department for Infrastructure (DfI) (water), and the Department for Business, Energy and Industrial Strategy (BEIS) (postal services).

As an arms-length body, The Consumer Council undertakes an integrated business model of consumer representation. We operate in a statutory environment which covers the areas of:

- **Consumer advocacy** – the representation of consumers' interests and the defence of their rights. Our advocacy role is to act independently, within our statutory remit, on behalf of consumers, to identify issues that are detrimental to them. We use our expertise, knowledge and insight to advise others, including government, on how consumer focused policies can work for the benefit of society, businesses and the UK economy. We challenge current and proposed policies that unnecessarily restrict or impede consumer choice and we work with government, regulators and business to help them understand the benefits of doing so.
- **Consumer redress** – the ability of consumers to seek amends or compensation when things go wrong. Consumer redress mechanisms safeguard consumers and maximise

their participation and trust in the markets. This in turn contributes to the growth of competitive markets as consumers are able to gain redress and dispute resolution without the need to resort to court procedures which are lengthy and costly for them and all involved. The Consumer Council investigates complaints from consumers regarding energy, postal services, transport, and water and sewerage matters.

- **Consumer empowerment** – for consumers to be empowered it is essential that they have information about their rights and are able to understand how to use this to prevent or resolve problems in buying goods and services. Confident consumers who feel empowered to make good choices will in turn increase consumer trust in business and public services. Empowered consumers help to drive competition by shopping around and demanding more of businesses. In turn businesses must work harder to win and retain custom by offering higher standards of customer care, better products, innovation, and by reducing costs. This increases productivity and drives economic growth. The Consumer Council provides information (for consumers who are capable of choosing effectively and asserting their rights if pointed to the right material); advice (for consumers who need help to interpret or apply information); and education (for consumers who may not be aware of the risks in relevant markets, or the importance of exercising choice carefully, or that they have particular rights as consumers).

The strategic objectives of The Consumer Council were set within our Corporate Plan 2016-2021. Our annual activities and projects are consulted on annually within our Forward Work Programme. Details and performance against these objectives for 2017-18 can be found on pages 14-26.

Key Issues and Risks Affecting the Consumer Council in 2017–18

During 2017-18, The Consumer Council recruited a Director of Regulated Industries, a Director of Consumer Advocacy, Empowerment and Protection, a Head of Insight, Communications Officer, a Quality Assurance and Performance Planner and a Policy Admin Officer.

At Board Level, The Consumer Council undertook the recruitment process for three new Board Members. We are awaiting a decision from the Department for the Economy how this process will proceed to the appointment stage. In the meantime, the appointments of David Beattie, David Galloway, and Sam Snodden were extended to the end of June 2018.

The key corporate risks, in no particular order, that were managed by The Consumer Council in 2017-18 were as follows:

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

- Year end overspend/underspend and/or qualification resulting from ineffective use and management of financial resources, or from external factors;
- Inadequate implementation of the General Data Protection Regulation (GDPR);
- Maintaining staff morale and the failure to recruit and/or retain appropriately skilled staff resulting in The Consumer Council not being able to deliver key corporate objectives and impacting on the reputation of the organisation;
- Provision of poor information or advice resulting in failure to achieve The Consumer Council policy positions and/or causing reputational damage; and
- Failure to secure adequate budget to achieve Corporate Plan and Forward Work Programme goals.

None of these risks materialised in 2017-18. In addition to managing these risks, The Consumer Council closely monitored its arrangements for corporate governance and financial management to ensure that these remained effective while the organisation was going through a period of significant change.

Consumer policy (including advocacy, empowerment and protections) is largely devolved to the Northern Ireland Executive. This gives The Consumer Council the opportunity to advocate for consumer policies and protections which take account of the specific circumstances of Northern Ireland consumers, whilst preserving full integrity and access within the UK's internal market. In addition to the overarching consumer legislation which is devolved, The Consumer Council continues to work at a UK level to ensure the various "reserved" consumer protection issues in the areas of postal services, air and sea travel, financial services and markets, consumer safety, and intellectual property rights fully reflect the needs of Northern Ireland consumers.

Going Concern

All liabilities will be met by future grant-in-aid, received from and approved annually by the DfE, DfI, and BEIS. DfE core grant funding for 2018-19 has been approved as £1,210,000, of which £4,000 relates to capital funding. Planned activities for 2018-19 have been formulated in light of the requested funding applied to DfE, DfI and BEIS for 2018-19. Therefore, the future financing of any Consumer Council liabilities is expected to be met by DfE, DfI and BEIS. In this context, the accounts have been prepared on a going concern basis. Although the 2018-19 budget has been approved, the absence of an Executive in Northern Ireland may affect future decision making, such as in-year monitoring rounds and pay agreements.

In May 2018, The Consumer Council received notification from HM Treasury that it would receive £520k funding in 2018-19 to undertake a consumer education programme on illegal money lending.

Performance Summary

The Consumer Council successfully delivered the majority of its planned objectives for 2017-18. This was achieved against a period of organisational restructure, in which The Consumer Council did not have the full staff resources in place due to delays to recruitment of posts.

The key achievements during 2017-18 were:

- Achieved Silver Investors in People Award;
- Received the Customer Service Excellence (CSE) accreditation;
- A 48% increase in Stage 2 complaints;
- An overall 5% increase on enquiries and complaints;
- A total of £141k being returned back to consumers across Northern Ireland;
- Finalists in the Employers for Childcare Family Friendly Awards 2017, the GO Awards Northern Ireland 2017/18 (Procurement Team of The Year) and received a highly commended award from Belfast Healthy Cities Awards 2017 for our transport access programme audits;
- A 13% increase in visits to The Consumer Council website;
- Facebook followers have increased by 117% and Twitter followers by 9%;
- Press and broadcast coverage of The Consumer Council has increased by 33%;
- Undertook 53 events and delivered 57 presentations, engaging with over 5,000 consumers;
- Worked with Scouts NI to launch the 'Consumer Scout' badge, which aims to teach young people aged 10½ - 14 about their consumer rights through interactive games and activities. The initiative was launched in November by Sammy Wilson MP and 1st Islandmagee Scouts;
- Continued the 'Guided Consumer Badge', in partnership with Girlguiding Ulster, which has seen 179 Girl Guide Units across Northern Ireland using the resource. This

has enabled 1,218 Girl Guides to learn about their consumer rights, manage their money and how to become a responsible consumers;

- Developed a Student Survival Guide covering such issues as managing household bills, setting a budget, consumer rights, food shopping tips and banking advice. This guide was distributed to over 178,000 students at Queen's University, Ulster University, CAFRE and the six Regional Colleges. This guide was followed up with presentations at Belfast Metropolitan College with 84 students with moderate learning disabilities, and staff and students in the Southern Regional College (Armagh, Bainbridge and Newry campuses);
- Undertaken our second Consumer Parliament in Londonderry, in March 2018. Around 100 consumers and stakeholders attended, and discussed energy, water, postal, transport and consumer rights issues;
- Represented consumers in Northern Ireland who have been unfairly charged with private parking charges. Unlike in Great Britain, there is no statutory private parking appeals process in Northern Ireland. Since starting this work in October 2017, The Consumer Council has successfully challenged 89 private parking fines, saving Northern Ireland consumers £6,150;
- Maintained our on-line domestic energy price comparison tool, which received over 73k hits during 2017-18. If each consumer using the tool took the opportunity to save the average £84 per year which is available by switching from the incumbent supplier, the tool could have potentially saved consumers in Northern Ireland up to £6.98m over the last year;
- Established and led a gas and electricity industry working group to plan and oversee the rollout of a Northern Ireland-wide anti-energy theft awareness campaign during 2018/19;
- Lobbied retailers, partnership organisations and increased political awareness of disadvantaged consumers in Northern Ireland who suffer in regards to online parcel surcharging and lack of transparency about additional delivery costs. As part of our work we wrote to 62 UK on-line retailers to highlight the lack of clarity and upfront information around the cost of delivery to Northern Ireland on their sites. Over a third of retailers responded, and the majority of these agreed to make changes to the delivery information on their website. In addition, in partnership with the Competition and Markets Authority, The Consumer Council pursued the matter through the UK's Consumer Protection Partnership forum. This led to the Enforcement Notice on Advertised Delivery Restrictions and Surcharges to UK retailers, by the Committees of Advertising Practices (CAP);

- Worked in partnership with Citizens Advice, Citizens Advice Scotland and Post Office Ltd to develop a new consumer focused UK framework to manage future changes to the Post Office Network. This will ensure that consumers and local representatives across Northern Ireland know about future changes to the Post Office network and to provide feedback to Post Office Ltd for significant changes;
- Developed an analytical mapping tool, in collaboration with Ordnance Survey NI, to monitor post office coverage across Northern Ireland. The tool has been used to benchmark how consumer access in Northern Ireland compares to consumer access in the rest of the UK, and it will provide a basis to monitor future changes to the Post Office Network;
- Reviewed changes to post offices as part of the UK Network Transformation Programme. This included changes to post office service delivery in Coleraine and Banbridge, and relocations in Ballymena, Moira, Belfast, Newry and Dungannon. The Consumer Council has sought and received assurances from Post Office Ltd about privacy levels and ease of access for those with a disability in branches;
- Played an integral role in supporting the ScamwiseNI partnership's Scam Mail campaign. We invited Royal Mail to join the partnership and worked with other ScamwiseNI partners on the scam mail campaign. A ScamwiseNI launch event, in partnership with Royal Mail, took place in March 2018, which was the first collaborative campaign of its kind across the UK. Research findings from The Consumer Council were used to complement the ScamwiseNI media activity which received coverage across national and local papers. Additionally, The Consumer Council has redeveloped its website to include an interactive map to help promote awareness of scam mail and encourage consumers to report incidents to the relevant organisations;
- Published research on cross-border post, 'Border Post', which highlighted the use and role of cross-border mail with growing e-commerce. The Consumer Council has liaised closely with the Department for Business, Energy and Industrial Strategy to ensure views of Northern Ireland consumers were taken into account during the European Commission's regulation on cross-border parcels. Following this work, we have worked with Royal Mail to identify ways it could improve its customer service on cross-border services, in particular between Northern Ireland and Republic of Ireland, which has resulted in a number of changes to simplify the presentation and clarity of its information on international postal services;
- Conducted access audit site visits at Translink bus and rail stations, at City of Derry Airport and on board the Stena Line crossing from Belfast to Cairnryan with consumers who have disabilities and reduced mobility. Participants made suggestions

for improvements across a range of areas such as signage, car parking, available wheelchairs, facilities for assistance dogs and seating;

- Became the complaint handling body for the rail passengers in Northern Ireland (under Rail Passenger (NI) Regulations 2017);
- Undertook 73 Water Bill Health Checks with businesses across Northern Ireland, which resulted in nearly £16k being returned to them and over £6.5k in repeated annual savings. In partnership with Northern Ireland Water and Invest NI, awarded 15 business Water Champions Awards. The award scheme is aimed at helping businesses, farms and schools improve water efficiency and save money on bills; and
- Represented consumers at the interdepartmental and interagency Regional Community Resilience Group and sub-groups helping to develop household and community resilience, focusing primarily on flood risk.

Performance Analysis

Performance Monitoring

The Consumer Council's Corporate Plan covers the period 2016-2021. This plan awaits formal approval from DfE. This approval is dependent on the finalisation of the Programme for Government (PfG). The Consumer Council's objectives and outputs for the year were set out in our Forward Work Programme for 2017-18, which was publicly consulted upon⁸.

Delivery of the objectives was managed by a project manager against an agreed budget. Progress against project milestones was reported to the Chief Executive on a weekly basis. As part of this process risks are actively managed and identified. Significant risks are then escalated to the corporate risk register.

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

Performance Against Objectives

The Consumer Council's work in 2017-18 was aligned under five strategic objectives, under which specific objectives and outputs were set. Our achievement of the objectives and delivery of the planned outputs for 2017-18 are recorded under each strategic objective below.

Objective 1: To Empower Consumers

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

Project Description	Anticipated Outputs for this Project	Performance
1. Develop advice partnerships with the 11 new Councils and Libraries in Northern Ireland to provide joined up consumer information/advice/educational services across Northern Ireland.	An increase in consumer education within Northern Ireland and a greater understanding of the statutory complaints and advocacy role of The Consumer Council throughout the advice sector.	<i>Project fully delivered</i> Partnerships were developed with the Councils, which have led to the development of ongoing contact and staff training, business workshops and community events. During the year, The Consumer Council built on our relationship with Libraries NI, who have helped to promote our monthly Consumer Clinic.
2. Continue and develop our advice partnership advisory organisations to 'train the	An increase in consumer education across Northern Ireland and a greater understanding of the	<i>Project fully delivered</i> "Train the Advisor" sessions for: <ul style="list-style-type: none">• Triangle Housing;

⁸ The Consumer Council is required under statute to publicly consult on and publish a Forward Work Programme covering our responsibilities for energy, postal services, transport, and water and sewerage.

<p>advisor' model for consumer empowerment. A systematic approach to provide training to advisors such as in constituency offices and in advisory organisations on consumer empowerment issues and the statutory functions of The Consumer Council.</p>	<p>statutory complaints and advocacy role of The Consumer Council. This should see an increase in Stage 2 referrals from partner organisations and an increased evidence base for policy interventions.</p>	<ul style="list-style-type: none"> • Citizens Advice; • Independent Advice Centres; and • Northern Ireland Association for the Care and Resettlement of Offenders (NIACRO) were undertaken.
<p>3. Develop educational partnerships with Scouts NI and the Boys Brigade on a range of consumer issues. The activities will be designed for educators/group leaders to use to raise awareness of consumer rights and responsibilities, and for learners to develop their skills and confidence to deal with consumer issues.</p>	<p>To develop education programmes with educational and youth sectors to develop consumer skills and confidence. To build on the success with groups such as the Girl Guides Association; we aim to work with at least two educational and youth sector partners throughout 2017/18.</p>	<p><i>Project fully delivered</i></p> <p>An educational partnership was launched with Scouts NI in November 2017 to teach young people aged 10½-14 about their consumer rights through interactive games and activities. Sammy Wilson MP officially launched the initiative and awarded the first badges and certificates to the Islandmagee Scouts. The launch was covered in BBC Ulster's On Your Behalf show, and BBC's Noel Thompson and Linda McAuley recorded a congratulations message for the evening launch.</p> <p>We also began work on a resource for Boy's Brigade, which will be launched in 2018/19. This resource has been designed for the company section (age 11-15) and senior section (age 15-18) and focus on consumer rights and the development of life skills such as budgeting, managing household bills and opening a bank account.</p> <p>We continued to support our 'Guided Consumer Badge' initiative, which was delivered in partnership with Girlguiding Ulster. 179 Girl Guide Units across Northern Ireland used the resource, enabling 1,218 Girl Guides to learn about their consumer rights, manage their money and become responsible consumers.</p> <p>In addition to work with uniformed groups aimed at raising young people's consumer skills, The Consumer Council decided to update the Student Survival Guide. This resource included tips on living independently, managing</p>

		household bills, budgeting, and consumer rights. This was distributed to 178,000 students at Queens University, Ulster University, CAFRE and the six regional colleges. In addition, we undertook presentations at Belfast Metropolitan College with students with moderate learning difficulties, and students and staff at Southern Regional College.
4. In partnership with organisations such as Manufacturing NI, CBI etc. we will look to provide at least 12 workforce training sessions on consumer skills and how to get the best deal.	To develop an understanding of the work of The Consumer Council with businesses across Northern Ireland and to empower their workforces on consumer rights and how to get the best deal.	<p>Project fully delivered</p> <p>Fourteen workplace training sessions were delivered to 11 organisations:</p> <ul style="list-style-type: none"> • Capita; • Phoenix Natural Gas; • Moy Park; • Bryson Energy; • Department for Communities; • Tesco; • Asda; • Down Business Park (multiple businesses attended); • Allstate; • Utility Regulator; and • City Business Hub.
5. Undertake “tea and teach” community education sessions in the 18 Northern Ireland constituency areas.	To empower local communities across Northern Ireland about their consumer rights and how to get the best deal.	<p>Project fully delivered</p> <p>Tea and teach sessions were delivered across all 18 NI constituency areas:</p> <ul style="list-style-type: none"> • Londonderry Agri Show; • Dalriada Festival; • Whiterock Family Day; • Tesco, (Knocknagoney); • Farmers Mart (Ballymena); • Asda (Newtownards); • North Down Community Network (NDCN) Community Festival, Young at Heart; • South Belfast Lifestyle Forum; • St John’s Afternoon Forum; • Glenavy Parish Hall; • Donaghdee Probus Club; • Sperrin U3A; • Moyola Golf Club; • CAFRE (Enniskillen); • Rutledge (Omagh); • Tesco (Craigavon); and • Rutledge (Antrim).
6. Promote the use of public transport in Northern Ireland by developing price comparison	To inform consumers of the potential cost savings available by making the switch to public transport.	<p>Project ongoing</p> <p>A basic comparison tool is being developed that will be included on The</p>

tools around public transport ticketing options and develop cost comparisons with the use of private motor vehicles.		Consumer Council's new website.
7. Enable motorists to get the best deal for their petrol and diesel by developing price awareness tools for Northern Ireland.	To assist consumers to get the best deal for petrol and diesel costs in their area.	Project cancelled This project did not proceed due to budgetary constraints.
8. In partnership with organisations such as Ofcom, we will develop price and service comparison tools, and consumer advice tools for broadband services in Northern Ireland.	To provide interactive tools for Northern Ireland consumers so that they can choose what is the best broadband deal for themselves.	Project modified and fully delivered during the year In discussion with Ofcom it was agreed to highlight Ofcom's approved list of price comparison services.
9. Develop an online/paper "Consumer A to Z" and "Frequently Asked Questions" to identify to Northern Ireland consumers where they can get support and advice on their consumer issues.	To inform consumers and raise awareness of the roles and responsibilities of consumer and advice bodies in Northern Ireland and UK.	Project ongoing The current A-Z Consumer Advice Handbook has been updated and checked with stakeholders. It will form part of The Consumer Council's new website.
10. Work in partnership with organisations such as National Energy Action, Energy Savings Trust and Bryson Energy to include energy and water efficiency messages into our consumer facing and outreach activities.	An increase in the awareness of energy and water efficiency measures amongst consumers and strengthened partnerships with key stakeholders.	Project fully delivered Media support was provided during the Energy Savings Trust's Energy Saving Week 2017. The Consumer Council worked with National Energy Action, Energy Savings Trust, and Bryson Energy to undertake 9 roadshows. To support this work all staff within The Consumer Council have achieved the City & Guilds Level 3 Award in Energy Awareness. To support this work we have an agreed Memorandum of Understanding with National Energy Action and Bryson Energy.
11. Build and strengthen partnerships with business organisations such as Federation of Small Business, CBI and Chambers of Commerce to raise awareness of The Consumer Council's energy and water complaints handling role for small businesses.	To increase the awareness of The Consumer Council complaints role amongst businesses.	Project fully delivered During the year The Consumer Council has worked with business organisations to promote our energy and water roles and the help and support we provide. From this work we are developing a new energy price comparison tool for small businesses which will be launched as part of the new website.

12. Develop consumer rights campaigns based around consumer rights, energy, transport, postal services and water issues.	To develop consumer rights awareness campaigns with partners such as the Consumer Protection Partnership to highlight topical consumer issues	<p>Project fully delivered</p> <p>The Consumer Council has worked to deliver its own campaigns and work in partnership with organisations with the Consumer Protection Partnership to highlight consumer rights issues.</p> <p>Over the year:</p> <ul style="list-style-type: none"> • website visits have increased by 13%; • Facebook followers have increased by 117%; • Twitter followers have increased by 9%; • Press and broadcast coverage has increased by 33%; and • Six e-newsletters have been issued to over 1,000 subscribers.
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Objective 2: To Represent Consumers

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

Project Description	Anticipated Outputs for this Project	Performance
1. Undertake a consumer “parliament” to allow consumers from across Northern Ireland to have their say on the issues that matter to them.	To hear the views of consumers from across Northern Ireland and provide a forum for them to discuss concerns they have. It will enable consumer issues to be identified and debated. The event will also provide an opportunity to provide consumers with education and advice. Following the event a report will be produced highlighting consumer recommendations for policy-makers and regulators.	<p>Project fully delivered</p> <p>A Consumer Parliament was held at the Guildhall, Londonderry, on 23rd March. Consumers took part in four breakout sessions to discuss issues of concern in energy, flooding, transport, postal services, broadband and telecoms. A Consumer Clinic was run simultaneously throughout the day providing information and advice. Twenty partner organisations provided information stands. A report highlighting the issues raised has been completed and distributed to stakeholders.</p>
2. Building on the work undertaken in 2016/17, to look at the differences between consumers in Northern Ireland versus those in GB. We will undertake a similar report examining the differences between	To produce a report which highlights the specific differences between consumers in Northern Ireland and the Republic of Ireland and to develop action plans to address areas of concern.	<p>Project modified and fully delivered</p> <p>Comparison reports between Northern Ireland and Great Britain have been produced on:</p> <ul style="list-style-type: none"> • The financial services markets;

consumers in Northern Ireland versus those in the Republic of Ireland.		<ul style="list-style-type: none"> • Mortgage markets; • Insurance markets; and • Lending and debt. <p>The reports have been distributed to a wide range of stakeholders, including Department for International Trade, Department for Exiting the European Union, Department of Business, Energy and Industrial Strategy, UK Finance, Consumer Protection Partnership, Financial Conduct Authority and the Competition and Markets Authority.</p> <p>An overview report of differences between Northern Ireland and the Republic of Ireland has also been produced and will be used as part of The Consumer Council's engagement with the North/South Consumer Organisations Working Group.</p>
3. Produce an evidence based report on the needs of rural consumers. The Consumer Council, under the Energy Order 2003, Water and Sewerage Order 2006 and the Public Order Act 2014, have a duty to have regard to rural consumers. We will aim to work in partnership with organisations such as the Ulster Farmers Union.	To understand and highlight to policy makers the specific needs of rural consumers in Northern Ireland.	<p>Project ongoing</p> <p>Following discussions with partners like the Ulster's Farmers Union and Rural Communities Network we have finalised a report on the specific needs of rural consumers. This will be launched in 2018-19.</p>
4. Produce an evidence based report on the needs of pensionable age consumers. The Consumer Council, under the Energy Order 2003, Water and Sewerage Order 2006 and the Public Order Act 2014, have a duty to have regard to pensionable age consumers. We will aim to work in partnership with organisations such as Commissioner for Older People for Northern Ireland (COPNI), AgeNI, and Age Sector Platform.	To understand and highlight to policy makers the specific needs of pensionable age consumers in Northern Ireland.	<p>Project ongoing</p> <p>We are finalising a report on the specific needs of rural consumers. This will be launched in 2018-19.</p>
5. Work with Translink and disability groups to complete a Bus and Rail Station accessibility audit. This will complement the work that has been undertaken at the Northern Ireland Airports and Ferry Terminals.	To work in partnership with Translink and disability groups to develop an understanding of the needs of passengers with disabilities, in order to improve their overall travelling experience.	<p>Project fully delivered</p> <p>The Consumer Council facilitated a site visit in partnership with Translink and participants with a range of disabilities and mobility needs in August 2017. The Consumer Council continues to work with Translink to progress the recommendations made.</p>

		In December 2017, our access audit programme was highly commended within Belfast Healthy Cities Awards 2017.
6. Produce a report which follows up on existing work regarding online parcel issues in Northern Ireland.	To assess if the online parcel market has improved since our 2015 research, understand what the key current issues are and what improvements consumers want.	Project fully delivered The project was successfully completed in March 2018. The resulting report identified the current issues consumers are facing and what improvements have been made since 2015. This work has been shared with Department for Business, Energy and Industrial Strategy, Competition and Markets Authority (CMA) and other UK Consumer Advisory Bodies.
7. Follow up on recommendations and lobby key stakeholders for improvements in relation to our work on cross-border mail services and Northern Ireland consumer and businesses current and future needs from Universal Postal Service.	To proactively advocate on behalf of consumers and identify areas in how policy and regulation could improve for the benefit of both current and future consumers.	Project fully delivered The Consumer Council published its research report on cross-border post 'Border Post' in November 2017. This report highlighted the use and role of cross-border mail with growing e-commerce. As part of this work The Consumer Council liaised closely with the Department for Business, Energy and Industrial Strategy and Royal Mail to identify ways to improve cross-border services.
8. In line with our mandated function with Post Office Limited, we will continue to undertake case reviews for post office proposals under the Network Transformation Programme.	Continue to undertake our mandated case handling function with Post Office Limited for Northern Ireland's post offices, reflecting feedback and negotiating improvements for consumers.	Project fully delivered The Consumer Council reviewed changes to the Post Office as part of the Network Transformation Programme. This included changes to post office service delivery in Coleraine and Banbridge and relocations in Ballymena, Moira, Belfast, Newry and Dungannon. The Consumer Council has sought and received assurances from Post Office Ltd about privacy levels and ease of access for those with a disability to ensure consumer feedback was considered before any changes were made.
9. To undertake proactive consumer advocacy work around current and emerging issues such as: <ul style="list-style-type: none"> • Department for the Economy's review of the Strategic Energy Framework; • Integrated Single Electricity 	To proactively advocate on behalf of consumers and identify areas in which policy and regulation could improve for the benefit of both current and future consumers. In doing so The Consumer Council will work in partnership with	Project fully delivered During the year, The Consumer Council has: <ul style="list-style-type: none"> • Responded to eight transport consultations across a range of issues including community transport, rapid transit bus lanes,

<p>Market (I-SEM);</p> <ul style="list-style-type: none"> • Energy Price Controls; • Department for the Communities Fuel Poverty Strategy; • Review of the Energy Retail Market in Northern Ireland; • The future of renewable energy in Northern Ireland; • Energy efficiency schemes; • The cost of electricity for both business and domestic customers; • Review of NI Water's Scheme of Charges; • Isolated rural households lacking connection to the public water network; • Consultation on Water Resource and Resilience Plan; • Review NI Water's PC15 monitoring plan for new customer measures and satisfaction surveys; • Methods of consumer engagement to inform regulatory and policy decision making; • Belfast Rapid Transport; • Translink Ticketing Review; • Translink Passenger Charter; • Integrated Transport Stakeholder Group; • Airport Capacity; and • Review of taxi legislation. 	<p>Government, regulators and other organisations to help design policies that identify and address the consumer rights issues in areas that they oversee.</p>	<p>air access, the UK aviation strategy and accessible transport and package travel.</p> <ul style="list-style-type: none"> • Assisted passengers to achieve redress when airlines cancelled flights and gave evidence to the Civil Aviation Authority to support its actions when airlines did not meet the needs of passengers. • Engaged in a wide variety of meetings with senior stakeholders including Translink Communication meetings, All Party Group on Disability, Maritime Passenger Rights Group and Airport User Forum meetings. • Engaged directly with Department for Infrastructure on a wide range of transport issues including: <ul style="list-style-type: none"> • Translink Fare review; • Minibus and 10b permit licencing; • Rapid Transit Stakeholder Forum; • Taxi complaints and Wheelchair accessible taxis; and • Bus Service Permit Applications. • Worked to support the planning permission for the construction of the North-South Interconnector. • Liaised with Department for the Economy and Department for Communities in relation to the development of the Strategic Energy Framework, a Renewable support mechanism, a Fuel Poverty Strategy and an Energy Efficiency Strategy. • Represented Northern Ireland consumers to the Utility Regulator at the Energy Infrastructure Price Controls of Phoenix Natural Gas, Firmus Energy, NIE Networks, SONI, Gas Networks Ireland (UK) and the Mutual Energy Group. • We represented consumers at regulated tariff reviews of Power NI, Firmus Energy and SSE Airtricity.
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		<ul style="list-style-type: none"> Reviewed NI Water's 2018/19 Scheme of Charges. Agreed a new policy position for provision of public water supplies to isolated rural households. Sat on the steering group of the Water Resource and Resilience Plan which is due for public consultation. Monitored the trialling of new consumer measures at NI Water and progressed development of consumer engagement methods with NI Water. Reviewed NI Water billing and metering policies.
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Objective 3: To Protect Consumers

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

Project Description	Anticipated Outputs for this Project	Performance
1. Work in partnership with sister organisations in GB to monitor disability access for air and sea routes to Northern Ireland.	To develop a more holistic approach to improving disability access for consumers travelling to and from Northern Ireland.	<i>Project fully delivered</i> In October 2017, The Consumer Council facilitated a site visit in partnership with Stena Line, assisting participants with a range of disabilities and mobility needs. Progress has been made on a number of the recommendations and The Consumer Council will continue to work with Stena Line to progress the remaining actions.
2. In partnership with the Utility Regulator, Ofcom, Financial Conduct Authority, to produce transparency and switching reports on energy, communications, banking etc. to explain the various markets to consumers and policy makers.	To improve understanding and market transparency in consumer markets in Northern Ireland.	<i>Project ongoing</i> Switching/comparison tools have been developed for gas, electricity, heating oil and current accounts.
3. Develop partnerships with Trading Standards Service, InvestNI, Tourism NI, Federation of Small Businesses, CBI and Chamber of Commerce to highlight to businesses their duties under consumer legislation and the	To improve Northern Ireland businesses' understanding of their duties under consumer legislation including the Consumer Rights Act 2015 and the Alternative Dispute Resolution for Consumer Disputes	<i>Project ongoing</i> The Consumer Council has worked with business organisations and their members throughout the year to highlight their roles and responsibilities under consumer

role of The Consumer Council.	Regulations 2015.	legislation. This work will be further developed in our 2018-19 Forward Work Programme.
4. Undertake research with consumers on their perceptions of “trust” and “value for money” with utilities, transport, finance and retail companies in Northern Ireland.	To identify consumers’ perceptions of utilities, transport, finance and retail companies in Northern Ireland and then to work in partnership with these companies to improve levels of customer service.	Project fully delivered The Consumer Council commissioned YouGov to conduct an online survey in February, which was completed by 1,033 participants. This provided insight on Northern Ireland consumers and the issues they face, including consumer perceptions of “trust” and “value for money”. The results are weighted and are demographically representative of all NI adults aged 18yrs +.
5. Develop Alternative Dispute Resolution (ADR) guides for consumers so that they are aware of the ADR mechanisms available to them.	To inform consumers and raise awareness of the various Alternative Dispute Resolution bodies and their respective roles and responsibilities.	Project ongoing Advice on ADR will be provided within the updated version of the A-Z Consumer Advice Handbook, which will be published on the new corporate website.
6. Work in partnership with the Utility Regulator, the energy and water industry and community stakeholders to represent consumers and support the Utility Regulator in Year 2 of its Consumer Protection Strategy.	A strengthened regulatory framework of consumer protection in the energy and water industries in Northern Ireland.	Project fully delivered The Consumer Council has worked closely with the Utility Regulator and Northern Ireland’s energy companies on the Consumer Protection strategy. During the year we have co-operated on: <ul style="list-style-type: none"> • Codes of Practice for Bills and Statements; • Developed educational materials on switching; • Gas Supplier of Last Resort; • Electricity Guaranteed Standards of Service; • European Consumer Checklist; • Quick check 101 scheme; • Network Care Register Review; and • Energy Theft Code of Practice.
7. Investigate and report on the role of energy brokers in the small business market.	A better understanding of the current activity and potential benefits and harm of energy brokers.	Project fully delivered The Consumer Council carried out research that informed our response to the Utility Regulator’s call for evidence on Third Party Intermediaries in the Non Domestic Energy Retail Market.

8. In partnership with the UK Consumer Advocacy Bodies, monitor the provision of Royal Mail's Universal Service Obligation, through its regulatory reporting.	To monitor the regulatory performance of the Universal Postal Service and report and action, as appropriate.	<i>Project fully delivered</i> The Consumer Council monitored Royal Mail's performance in Northern Ireland by reviewing the regulatory Quality of Service measures and assessing the findings from Ofcom's postal tracker survey. In addition, during 2017-18, The Consumer Council have responded to two consultations and published a report on the experiences and attitudes of vulnerable consumers to the postal service.
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Objective 4: To Understand the Needs of Future Consumers and Sustainable Consumption

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

Project Description	Anticipated Outputs for this Project	Performance
1. Develop a consumer comparison tool that enables consumers to compare the financial and economic savings that can be made from the sustainable purchase of goods and services.	To develop consumer awareness in Northern Ireland of the savings that can be made by the sustainable purchase of goods and services.	<i>Project cancelled</i> This project did not proceed due to budgetary constraints.
2. Undertake research with consumers to understand their views and the perceived barriers to sustainable consumption.	To understand and inform policy makers of consumers' views of sustainable consumption of goods and services and identify any perceived barriers in this regard.	<i>Project ongoing</i> This research formed part of The Consumer Council's YouGov Insight survey undertaken in February 2018. The findings of this work will be released in 2018-19.
3. Work with InvestNI and NI Water to further expand the Water Champions scheme.	To gain at least 25 further Water Champions. This work will increase our focus on working with Northern Ireland businesses to improve their water efficiency.	<i>Project ongoing</i> The Consumer Council has awarded 15 Water Champions and agreed with Invest NI to re-launch the scheme in Q1 2018-19. In addition, The Consumer Council has developed a pilot water efficiency programme with Lisburn and Castlereagh City Council which we hope will be repeatable across all Councils.

Objective 5: To Provide Value for Money and Good Governance

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

Project Description	Anticipated Outputs for this Project	Performance
1. Achieve Investors in People (IIP) accreditation.	To achieve Investors in People accreditation.	<i>Project fully delivered</i> The Consumer Council were awarded IIP silver status accreditation in February 2018. The new accreditation was assessed under the new framework - the Sixth Generation Standard. The accreditation will last for three years.
2. Maximise our performance, impact and overall effectiveness and efficiency, both internally and externally via internal reviews and audits and implementation of agreed recommendations.	To receive an unqualified audit report from the Northern Ireland Audit Office and implement recommendations from internal audit.	<i>Project fully delivered</i> During 2017-18, the following Internal Audits were completed in line with the annual audit plan: <ul style="list-style-type: none"> Follow up review of the 2016-17 internal audit recommendations. All recommendations were fully implemented. Review of Consumer Complaints and Corporate Communications was undertaken and a satisfactory audit opinion was provided with one priority 2 recommendation and six priority 3 recommendations made.
3. Move to NI Civil Service shared services centre of HR Excellence.	To standardise The Consumer Council's HR processes with NICS, ensuring a consistent and efficient approach to HR within The Consumer Council.	<i>Project fully delivered</i> The Consumer Council moved to NICS HR on 1 April 2017.
4. Migrate The Consumer Council's accounting functions, including processing of purchase orders and invoices onto NI Civil Service Account NI system.	To standardise with NICS, The Consumer Council will migrate its accounting functions to Account NI.	<i>Project modified and fully delivered during the year</i> The NICS Permanent Secretaries Group did not come to an agreement regarding The Consumer Council moving to Account NI. Therefore in September 2017, The Consumer Council received funding to upgrade their current Sage finance system. The Sage finance system was upgraded in March 2018.

5. Move The Consumer Council's record and document management system onto NICS TRIM.	To standardise with NICS shared services processes and help ensure The Consumer Council captures, manages and secures information in order to meet governance and compliance obligations.	<p>Project partially delivered</p> <p>The completion date for moving to TRIM/Records NI has moved to Q1 2018/19 following the Department for the Economy's Information Management Committee request that The Consumer Council set up Records NI within our own data environment due to data protection issues.</p> <p>All Consumer Council staff received training in March 18 on the Records NI system.</p>
6. To move internal audit services to Department for the Economy's Internal Audit function.	To standardise The Consumer Council's Internal Audit procedures and services within DfE.	<p>Project fully delivered</p> <p>The Consumer Council moved internal audit services to DfE Internal Audit on 1 April 2017.</p>
7. Customer Service Excellence annual review.	Annual review	<p>Project fully delivered</p> <p>In May 2017, The Consumer Council received full accreditation for the Customer Service Excellence Award. Of the 57 elements contained in the criterion, The Consumer Council received 7 "compliance plus", 5 "partially complaint" and the remainder were all "compliant". The next assessment is due in June 2018.</p>
8. Implement The Consumer Council's Social Value Framework Model across the organisation to provide a structure to develop robust and measurable performance indicators on the social value of the work of The Consumer Council.	To implement a framework to identify and measure the social value of the work of The Consumer Council.	<p>Project modified and fully delivered during the year</p> <p>The project was re-evaluated during 2017-18 to see how we could measure the impact and outcomes of The Consumer Council. We have worked to achieve external standards such as Investors in People and Customer Service Excellence to support this work.</p>

Financial Performance

The Consumer Council's expenditure for the financial year was £2,193,687 (2016-17: £2,394,339).

Expenditure was higher in 2017-18 than 2016-17 in the following areas:

- Rent, rates, and premises service charges (+£5k): this resulted mainly from increased rental licence fees imposed by DoF Properties Division as The Consumer Council's premises are Government Estate; and

- Outreach activities and resources (+£78k): additional funds were made available to The Consumer Council during 2017-18 as there was no charge for the NICS HR service. As a result funds were allocated towards merchandise, reprints and resources for outreach events which included the annual Consumer Parliament event.

Expenditure was significantly less in 2017-18 than 2016-17 in the following areas:

- Staff salaries (-£128k): this decrease is mainly due to a reduction in VES payments in 2017-18 as there was no scheme offered. This amounted to £192k in 2016-17. However the full organisational structure was in place during 2017-18 resulting in higher payroll costs which offset against the reduction in VES costs in 2017-18;
- Legal and professional fees (-£27k): this reduction is due to higher legal and professional fees paid in 2016-17 relating to advice on the organisational restructure in October 2016, NIAO fee for National Fraud Initiative (NFI) and a one off payment made to HR Connect for transferring payroll services on 1 August 2016. These costs did not occur in 2017-18;
- Recruitment and selection (-£22k): this decrease is because in 2016-17 The Consumer Council had to pay HR Connect fees for the recruitment of a number of staff under the new structure. There have been no recruitment exercises with HR Connect in 2017-18, hence a reduction in these costs;
- Training and development (-£38k): this reduction is due to less available budget in 2017-18 for staff training and development however there was significant investment in this area in 2016-17 for staff;
- Print, Design and Stationery (-£7k): this reflects a general reduction in printing and stationery supplies; and
- Internal Audit fees (-£9k): this decrease is due to The Consumer Council transferring to DfE Internal Audit Services from 1 April 2017 and were not hard charged for the service in 2017-18. In 2016-17 ASM provided this service which cost £8.9k.

Non-Financial Performance

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

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

The Consumer Council, in managing its own resources, is committed to maximising the conservation and efficiency of our own resource use. We actively look at ways at which we can reduce our environmental impact and maximising value to Northern Ireland.

In addition, as an organisation, we are committed to corporate social responsibility to the community and have undertaken various activities to promote and raise money for local causes such as National Energy Action (NEA), Inspire, World Kindness Day and Bryson Charitable Group's Christmas Appeal. Staff are responsible for performing their duties in accordance with The Consumer Council's Code of Conduct and Practice.

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

A handwritten signature in dark ink, appearing to read 'J. French', is centered within a light gray rectangular box.

John French

Accounting Officer and Chief Executive

Date: 26 June 2018



ACCOUNTABILITY REPORT

Corporate Governance Report

Directors' Report

The Consumer Council's Mission

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

The Consumer Council's Values:

- **Ambition** – We seek to deliver the best possible deal for consumers in Northern Ireland;
- **Excellence** – We will ensure our work is robust and considered, and bears comparison with the best;
- **Commitment** – We will provide consumers in Northern Ireland with the best possible service;
- **Fairness Teamwork** – We will work in a collegiate manner;
- **Honesty** – We will operate openly and transparently;
- **Integrity** – We seek to be trustworthy and trusted; and
- **Objectivity** – We will base our conclusions in evidence.

Chairperson and Chief Executive

The Chair of The Consumer Council for Northern Ireland throughout 2017-18 was Sheila McClelland.

John French is The Consumer Council's Chief Executive and Accounting Officer.

Board

The overall strategic direction and governance arrangements of The Consumer Council, and the delivery of its functions as set out in legislation, are set and overseen by a Board. Board members are appointed by the Minister for the Economy.

Interviews for three new board members took place in February 2018. Successful candidates have been forwarded for Ministerial approval.

Information about The Consumer Council's Board members is set out in the Governance Statement on pages 34-41.

Details of Board members' remuneration is set out in the Remuneration and Staff Report on pages 42-52.

The Directors confirm that:

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

Leadership Team

The Leadership Team, comprising the Chief Executive and two Directors, undertakes the day-to-day management of The Consumer Council. Sinead Dynan (Director of Regulated Industries) and Dr Catriona MacArthur (Director of Consumer Insight, Empowerment and Protection) started employment with The Consumer Council during 2017-18.

Information about The Consumer Council's Leadership Team is set out in the Governance Statement on pages 34-41.

Details of the Leadership Team members' remuneration is set out in the Remuneration and Staff Report on pages 42 to 52.

Register of Interests

The Register of Interests of Board and Leadership Team members can be viewed here.⁹

Pension liabilities

Details of The Consumer Council's pension schemes are set out in the Remuneration and Staff Report on pages 42 to 52, and Note 1.7 to the Financial Statements.

Creditor payment, policy and performance

The Consumer Council is committed to the prompt payment of bills for goods and services received, in accordance with the Government's Better Payments Practice Payment Code. Unless otherwise stated in the contract, payment is due within 30 days of the receipt of the

⁹ The Register of Interests is available at this web link:

http://www.consumerCouncil.org.uk/filestore/documents/Register_of_Financial_and_Non_Financial_Interests_March_2018.pdf

goods or services, or presentation of a valid invoice or similar demand, whichever is later. In 2017-18, 100% of invoices were paid within 30 days (2016-17: 100%).

In December 2008, the Finance Minister announced that departments had been set a target of ensuring that invoices are paid within 10 working days, in order to help local businesses. In 2017-18, The Consumer Council paid 99% of invoices (2016-17: 97%) within the 10 working day target.

Charitable donations

There were no charitable donations made during 2017-18 (2016-17: £nil).

Personal data related incidents

The Consumer Council incurred no personal data breaches in 2017-18 (2016-17: nil).

Complaints Procedure

One of The Consumer Council's main roles is to handle complaints about service providers in respect of buses, trains, planes, ferries, natural gas, electricity, coal, postal services and water. Given this, it is important that we handle complaints about The Consumer Council in an exemplary manner and our complaints procedures – both about service providers and about us – are publicised extensively.

The Consumer Council received no complaints about our work in 2017-18 (2016-17: nil¹⁰).

Auditor

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

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

The total audit fee for 2017-18 was £8,800.

There was no other non-audit work carried out by the Northern Ireland Audit Office or its subcontractors during 2017-18.

¹⁰ The Consumer Council received one complaint about our work in 2016-17. This was referred to the Northern Ireland Public Services Ombudsman for investigation. In May 2017, the Ombudsman confirmed that the complaint "should not be accepted for investigation".

Events after the reporting period

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

Statement of Accounting Officer's Responsibilities

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

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

- Observe the Accounts Direction issued by DfE, including the relevant accounting and disclosure requirements, and apply suitable accounting policies on a consistent basis;
- Make judgements and estimates on a reasonable basis;
- State whether applicable accounting standards as set out in the Government Financial Reporting Manual have been followed, and disclose and explain any material departures in the financial statements; and
- Prepare the financial statements on a going concern basis.

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

As Accounting Officer, I take personal responsibility for the annual report and accounts and the judgments required for determining that they are fair, balanced and understandable.

Governance Statement

Introduction

This Governance Statement is intended to give a clear understanding of the dynamics and control structure of The Consumer Council by reflecting the organisation's governance, risk management and internal control arrangements during 2017-18.

As Accounting Officer, I have responsibility for ensuring there are sound systems of governance, risk management and internal control to support the achievement of The Consumer Council's aims and objectives. I am also required to ensure that The Consumer Council's business is conducted in accordance with Managing Public Money (NI) to ensure public money is safeguarded, properly accounted for and used economically, efficiently and effectively.

I act in accordance with The Consumer Council's Management Statement and Financial Memorandum as agreed with DfE, and other instructions and guidance issued from time to time by DfE and DoF.

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

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

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

The Board and its Committees

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

The Board is supported by two committees:

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

In 2017-18 the Board met eight times, the Audit and Risk Assurance Committee met four times and the Remuneration Committee met twice.

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

[http://www.consumercouncil.org.uk/filestore/documents/Register of Financial and Non Financial Interests March 2018.pdf](http://www.consumercouncil.org.uk/filestore/documents/Register_of_Financial_and_Non_Financial_Interests_March_2018.pdf)

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

The Leadership Team

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

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

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

Board Performance and Effectiveness

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

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

The attendance records of all Board members during the 2017-18 are shown below.

Board meetings:

Sheila McClelland (Chairperson)	8 out of 8 meetings
Mick McAteer (Deputy Chairperson)	8 out of 8 meetings
David Beattie	3 out of 8 meetings
Noyona Chundur	7 out of 8 meetings

Lynne Crowther	7 out of 8 meetings
Sinéad Furey	6 out of 8 meetings
David Galloway	5 out of 8 meetings
Joan Martin	5 out of 8 meetings
Sam Snodden	7 out of 8 meetings
Mary Woods	7 out of 8 meetings

Audit and Risk Assurance Committee meetings:

Sam Snodden (Chairperson)	4 out of 4 meetings
Noyona Chundur	3 out of 4 meetings
Lynne Crowther	4 out of 4 meetings
Mary Woods	4 out of 4 meetings

Remuneration Committee meetings:

Sheila McClelland (Chairperson)	2 out of 2 meetings
Mick McAteer (Deputy Chairperson)	2 out of 2 meetings
Joan Martin	2 out of 2 meetings
David Beattie	0 out of 2 meetings
Sinéad Furey	2 out of 2 meetings

The Board is guided by the Corporate Governance in Central Government Departments: Code of Good Practice 2013. As a Non-Departmental Public Body (NDPB), The Consumer Council is compliant with all of its principles. The Code sets out the responsibilities of the Board to support, guide and challenge the Leadership Team and to provide leadership under the five main areas of responsibility within the Code:

- Strategic Clarity;
- Commercial Sense;
- Talented People;
- Results Focus; and
- Management Information.

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

A review is conducted at the end of each Board and Committee meeting by the members. This is done without the presence of staff to facilitate frank discussions. Board Members have confirmed that they are content with the quality of the papers and information presented and the expertise of staff. The Board and Audit and Risk Assurance Committee conduct self-assessments of their effectiveness at the end of each year. These were conducted for 2017-18 in April 2018.

Key governance issues considered in 2017-18

By the Board:

- The recruitment of three new board members;
- Approval of DfE Internal Audit Strategy 2017-18 to 2019-20, 2017-18 Internal Audit Plan and the 2017-18 Internal Audit Charter;
- The Annual Report and Accounts for 2016-17 and the Report to Those Charged with Governance (RTTCWG) on the outcome of the audit of this, which is issued by the External Auditor;
- Progress against the Business Plan for 2017-18 as presented in quarterly performance reports;
- The budget for 2017-18 and regular management accounts;
- Approval of the Corporate Risk Register for 2017-18 and quarterly reviews of this;
- Forward Work Programme for 2018-19; and
- Business cases for funding in 2018-19.

The Board also discussed a range of key policy issues in 2017-18 as follows:

- The Enquiries and Complaints Report for 2017-18 and monthly updates;
- Consumer Outlook research;
- Consumer proficiency research;
- Research into general consumer affairs-related issues;
- Research into postal services;
- Research into energy-related issues;
- Research into transport-related issues; and

- Research into water-related issues.

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

The work of the Board is supported and advised by the Audit and Risk Assurance Committee. The Chair of the Audit and Risk Assurance Committee gives an oral update to the Board following each Committee meeting; a written report on the Committee's activities is also presented to the Board at the end of each financial year.

The Audit and Risk Assurance Committee considered the following key elements of the risk and control framework in 2017-18:

- The External Auditor's RTTCWG;
- The Corporate Risk Register for 2017-18 (including the risk appetite) and quarterly reviews of this;
- The Chief Executive's bi-annual assurance report and checklist; and
- The DfE Internal Audit Plan for 2017-18 and subsequent reports on the internal audits undertaken.

The Corporate Risk Register is considered in detail by both the Audit and Risk Assurance Committee and the Board at the end of each quarter.

Underpinning the Risk Register is a Risk Management Strategy/Policy. The combined strategy and policy sets out the context of risk management in The Consumer Council in terms of the control environment, describing the risk management framework and individual roles and responsibilities to cover all operational, project and corporate risks. The policy also describes the process of risk assessment and assurance both internally and to DfE, as well as stating how risk appetite is considered for each type of corporate risk.

Internal Audit

DfE Internal Audit carried out the Internal Audit function for The Consumer Council from 1 April 2017. The internal audit programme operated to requirements defined in the Public Sector Internal Audit Standards (PSIAS). The work of DfE Internal Audit is informed by an analysis of the risks to which The Consumer Council is exposed and annual internal audit plans are based on this analysis.

In 2017-18 the scope of the audit included risk management, internal control and governance arrangements associated with the following areas:

- Handling of Consumer Complaints; and
- Communications Strategy, Policies and Procedures.

DfE Internal Audit also undertook a review of the implementation of the prior year's internal audit recommendations. There were four recommendations made, all of which are fully implemented.

The Annual Internal Audit Assurance report for 2017-18 provides overall satisfactory assurance.

External Audit

The external audit is undertaken by the Northern Ireland Audit Office. As Accounting Officer I confirm that there were no recommendations included within the RTTCWG for the Annual Reports and Accounts for 2017-18.

Ministerial Direction

No Ministerial Directions were received in 2017-18.

Data Security

In relation to managing information risk, The Consumer Council recognises the importance of managing our information effectively. In conjunction with IT Assist, we have controls and measures in place regarding the encryption of data, removable media, laptops and data transfer. We have a dedicated Senior Information Risk Owner and link into all central NICS or DfE plans and reviews in relation to information and data security.

There were no personal data related incidents in the year.

Going Concern

All liabilities will be met by future grant-in-aid, received from and approved annually by the DfE, DfI and BEIS. DfE core grant funding for 2018-19 has been approved as £1,210,000, of which £4,000 relates to capital funding. Planned activities for 2018-19 have been formulated in light of the requested funding applied to DfE, DfI and BEIS for 2018-19. Therefore, the future financing of any Consumer Council liabilities is expected to be met by DfE, DfI and BEIS. In this context, the accounts have been prepared on a going concern basis. Although the 2018-19 budget has been approved, the absence of an Executive in Northern Ireland may affect future decision making, such as in-year monitoring rounds and pay agreements. In May 2018, The Consumer Council received notification from HM Treasury that it would receive £520k funding in 2018-19 to undertake a consumer education programme on illegal money lending.

Governance issues identified in 2017-18

No governance issues were identified in 2017-18.

Conclusion

As Accounting Officer, I have responsibility for reviewing the effectiveness of the system of internal control. This review is informed by the work of the internal and external auditors and their comments and recommendations. It is also informed by managers within The Consumer Council who have responsibility for the development and maintenance of the internal control framework. I am aware of the importance of my ongoing review of the effectiveness of the systems of governance and internal controls within The Consumer Council and I will continue to review these systems and processes to ensure continuous improvement.

A handwritten signature in black ink, appearing to read 'J. French', is centered within a light gray rectangular box.

John French

Accounting Officer and Chief Executive

Date: 26 June 2018

Remuneration and Staff Report

Remuneration Report

Remuneration Policy

Chairperson and Board Members

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

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

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

The Consumer Council reimburses the Chairperson, Deputy Chairperson and Board members for any incidental expenses incurred for carrying out their duties relevant to the organisation. These expenses amounting to £5,925 (2016-17: £4,595) have been paid during the year and are reflected under other expenditure in Note 3.2 to the accounts.

Chief Executive and Leadership Team

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

The Senior Civil Service (SCS) remuneration arrangements are based on a system of pay scales for each SCS grade containing a number of pay points from minima to maxima, allowing progression towards the maxima based on performance. In 2012, upon creation, there were 11 points on each scale. The minimum point has been removed in each year from 2014 to 2016 (the scales now have 8 pay points) to allow progression through the pay scales within a reasonable period of time.

The pay remit (for the NI public sector and SCS) is normally approved by the Minister of Finance but in the absence of an Executive the Department of Finance (DoF) Permanent Secretary has set the 2017-18 NI public sector pay policy in line with the overarching HM Treasury (HMT) parameters and in a manner consistent with the approach taken by the previous Finance Minister in 2016-17. The pay award for SCS staff for 2017-18 has not yet been finalised.

Service Contracts

Appointments to The Consumer Council are made in accordance with the Civil Service Commissioners' Recruitment Code, which requires appointments to be on merit on the basis of fair and open competition, but also includes the circumstances when appointments may otherwise be made.

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

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

Salary and pension entitlements (Audited information)

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

Chairperson, Deputy Chairperson, and Board members	2017-18			2016-17		
	Salary £'000	Bonus £'000	Benefits in kind (to nearest £100)	Salary £'000	Bonus £'000	Benefits in kind (to nearest £100)
Ms Sheila McClelland (Chairperson)	20-25	–	–	20-25	–	–
Deputy Chairperson and Board members	5-10	–	–	5-10	–	–

Leadership Team	2017-18					2016-17				
	Salary £'000	Bonus Payments £'000	Benefits in kind (to nearest £100)	Pension Benefits ¹¹ (to nearest £1,000)	Total (£'000)	Salary £'000	Bonus Payments £'000	Benefits in kind (to nearest £100)	Pension Benefits ¹¹ (to nearest £1,000)	Total (£'000)
Mr John French Chief Executive	75-80	-	-	30,000	105-110	75-80	-	-	30,000	105-110
Mrs Sinead Dynan (from 12 June 2017) ¹²	35-40	-	-	15,000	50-55	-	-	-	-	-
Dr Catriona MacArthur (from 8 May 2017) ¹³	40-45	-	-	17,000	55-60	-	-	-	-	-
Mr Don Leeson Director of Operations (Ceased employment on 31 January 2017) ¹⁴	-	-	-	-	-	40-45	-	-	17,000	55-60
Mrs Kathy Graham Interim Director of Policy (Ceased employment on 28 February 2017) ¹⁵	-	-	-	-	-	45-50	-	-	18,000	60-65

¹¹ The value of pension benefits accrued during the year is calculated as (the real increase in pension multiplied by 20) plus (the real increase in any lump sum) less (the contributions made by the individual). The real increases exclude increases due to inflation or any increase or decreases due to a transfer of pension rights.

¹² £45-50k full year equivalent salary.

¹³ £45-50k full year equivalent salary.

¹⁴ £45-50k full year equivalent salary.

¹⁵ £45-50k full year equivalent salary.

Salary

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

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. There were no benefits in kind paid to Senior Management during the year (2016-17: £nil).

Bonuses

No bonuses were paid during 2017-18 (2016-17: £nil).

Pension Entitlements (Audited Information)

Leadership Team	Accrued pension at pension age as at 31/03/18 and related lump sum £'000	Real increase in pension and related lump sum at pension age £'000	CETV at 31/03/18 £'000	CETV at 31/03/17 £'000	Real increase in CETV £'000	Employer contribution to partnership pension account Nearest £100
Mr John French Chief Executive	0-5 Nil lump sum	0-2.5 Nil lump sum	46	28	11	-
Mrs Sinead Dynan (from 12 June 2017)	5-10 Nil lump sum	0-2.5 Nil lump sum	60	49	7	-
Dr Catriona MacArthur (from 8 May 2017)	0-5 Nil lump sum	0-2.5 Nil lump sum	14	-	11	-
Mr Don Leeson Director of Operations (Ceased employment on 31 January 2017)	-	-	-	74	-	-
Mrs Kathy Graham Interim Director of Policy (Ceased employment on 28 February 2017)	-	-	-	109	-	-

Pension Scheme

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

The alpha pension scheme was introduced for new entrants from 1 April 2015. The alpha scheme and all previous scheme arrangements are unfunded with the cost of benefits met by monies voted each year. The majority of existing members of the classic, premium, classic plus and nuvos pension arrangements also moved to alpha from that date. Members who on 1 April 2012 were within 10 years of their normal pension age did not move to alpha and those who were within 13.5 years and 10 years of their normal pension age were given a choice between moving to alpha on 1 April 2015 or at a later date determined by their age. Alpha is a 'Career Average Revalued Earnings' (CARE) arrangement in which members accrue pension benefits at a percentage rate of annual pensionable earnings throughout the period of scheme membership. The rate is 2.32%.

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

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

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

All pension benefits are reviewed annually in line with changes in the cost of living. Any applicable increases are applied from April and are determined by the Consumer Prices Index (CPI) figure for the preceding September. The CPI in September 2017 was 3% and HM Treasury has announced that public service pensions will be increased accordingly from April 2018.

Employee contribution rates for all members for the period covering 1 April 2018 – 31 March 2019 are as follows:

Annualised Rate of Pensionable Earnings (Salary Bands)		Contribution rates - Classic members or classic members who moved into alpha scheme	Contribution rates - All other members
From	To	From 1 April 2018 to 31 March 2019	From 1 April 2018 to 31 March 2019
£0	£15,000.99	4.6%	4.6%
£15,001.00	£21,636.99	4.6%	4.6%
£21,637.00	£51,515.99	5.45%	5.45%
£51,516.00	£150,000.99	7.35%	7.35%
£150,001.00 and above		8.05%	8.05%

Benefits in classic accrue at the rate of 1/80th of pensionable salary for each year of service. In addition, a lump sum equivalent to three years' pension is payable on retirement. For premium, benefits accrue at the rate of 1/60th of final pensionable earnings for each year of service. Unlike classic, there is no automatic lump sum (but members may give up (commute) some of their pension to provide a lump sum). Classic plus is essentially a variation of premium, but with benefits in respect of service before 1 October 2002 calculated broadly as per classic.

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

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

Cash Equivalent Transfer Values

A Cash Equivalent Transfer Value (CETV) is the actuarially assessed capitalised value of the pension scheme benefits accrued by a member at a particular point in time. The benefits valued are the member's accrued benefits and any contingent spouse's pension payable from the scheme. A CETV is a payment made by a pension scheme or arrangement to secure pension benefits in another pension scheme or arrangement when the member leaves a

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

Real increase in CETV

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

Compensation for loss of office

There were no compensation payments for loss of office made during 2017-18.

Fair pay disclosure (Audited Information)

The band of the total annualised full time equivalent remuneration for the Chief Executive (the highest paid member of the Leadership Team) is £75k-£80k (2016-17: £75k-£80k). The band of the total annualised full time equivalent remuneration for the lowest paid member of staff is £15k-£20k (2016-17: £15k-£20k).

The median total annualised full time equivalent remuneration of staff, excluding the Chief Executive is £29,317 (2016-17: £29,317).

The ratio of the Chief Executive's total annualised full time equivalent remuneration to median staff remuneration is 2.65 to 1 (2016-17: 2.65 to 1).

Staff Report (Audited information)

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

	2017-18		2016-17	
	Total		Total	
	£		£	
Board members				
Chairperson's salary	23,028		22,800	
Social security costs	2,052		2,026	
Deputy Chairperson and members' fees	8,857		10,032	
	33,937		34,858	

	Permanently employed staff	Others	2017-18	2016-17
	£	£	Total	Total
	£	£	£	£
Staff salaries				
Wages and salaries	1,050,101	86,437	1,136,538	1,064,029
Social security costs	103,445	6,930	110,375	100,702
Other Pension costs	238,004	7,593	245,597	231,483
Voluntary Exit Scheme	-	-	-	191,875
Agency Staff	-	-	-	32,210
	1,391,550	100,960	1,492,510	1,620,299
Less recoveries in respect of outward secondments	-	-	-	-
Sub Total	1,391,550	100,960	1,492,510	1,620,299
Total	1,391,550	100,960	1,526,447	1,655,157

The Northern Ireland Civil Service main pension schemes are unfunded multi-employer defined benefit schemes but The Consumer Council is unable to identify its share of the underlying assets and liabilities. The most up to date actuarial valuation was carried out as at 31 March 2012. This valuation is then reviewed by the Scheme Actuary and updated to reflect current conditions and rolled forward to the reporting date of the DoF Superannuation and Other Allowances Annual Report and Accounts as at 31 March 2018.

For 2017-18, employers' contributions of £238,760 were payable to the NICS pension arrangements (2016-17: £226,037) at one of three rates in the range 20.8% to 26.3% of pensionable pay, based on salary bands. The Scheme's Actuary reviews employer contributions every four years following a full scheme valuation. A new scheme funding valuation based on data as at 31 March 2012 was completed by the Actuary during 2014-15. This valuation was used to determine employer contribution rates for the introduction of alpha from April 2015. For 2018-19, the rates will also range from 20.8% to 26.3% however the salary bands differ. The contribution rates are set to meet the cost of the benefits

accruing during 2017-18 to be paid when the member retires, and not the benefits paid during this period to existing pensioners.

Employees can opt to open a partnership pension account, a stakeholder pension with an employer contribution. Employers' contributions of £6,584 (2016-17: £5,263) were paid to one or more of the panel of three appointed stakeholder pension providers. Employer contributions are age-related and range from 8% to 14.75% (2016-17, 8% to 14.75%) of pensionable pay. Employers also match employee contributions up to 3% of pensionable pay. In addition, employer contributions of £253, 0.5% (2016-17: £183, 0.5%) of pensionable pay, were payable to the NICS Pension schemes to cover the cost of the future provision of lump sum benefits on death in service and ill health retirement of these employees.

Contributions due to the partnership pension providers at the reporting period date were nil. Contributions prepaid at that date were nil.

No members of staff (2016-17: 0 persons) retired early on ill-health grounds in 2017-18; the total additional accrued pension liabilities in the year amounted to nil (2016-17: nil).

Average number of persons employed (Audited information)

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

	Permanently Employed staff	Others	2017-18 Total	2016-17 Total
Directly employed	32	–	32	30
Others	–	2	2	2
Students	–	3	3	2
Total	32	5	37	34

Staff composition (Audited information)

The composition of The Consumer Council's staff, by NICS grade and gender as at 31 March 2018 is set out below. The composition as at 31 March 2017 is in brackets.

Grade	Male	Female	Total
Grade 5	1(1)	0(0)	1(1)
Grade 7	0(0)	2(0)	2(0)
Deputy Principal	3(3)	5(4)	8(7)
Staff Officer	4(4)	5(4)	9(8)
Executive Officer 1	4(1)	3(4)	7(5)
Executive Officer 2	0(1)	6(6)	6(7)
Admin Officer	0(0)	2(2)	2(2)
Admin Assistant	1(1)	2(1)	3(2)
Total	13(11)	25(21)	38(32)

Sickness absence data

The percentage of available working days lost due to sickness absence in the year was 4.1% (2016-17: 3.6%). This figure reduces to 2% when adjusted for staff on long term sickness absence over 19 days (2016-17: 2%).

Staff policies applied during 2017-18 regarding disabled people

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

Arrangements were made for staff who acquired a disability in 2017-18. The Occupational Health Service was used to advise on arrangements to support their return to work to ensure that they were able to continue to perform effectively.

The Consumer Council achieved IIP Silver Accreditation which was assessed under the Sixth-Generation Standard in March 2018. We are committed to the ongoing professional and personal development of all our staff, regardless of disability. Staff can also avail of personal confidential support from Welfare Support Services and Inspire. The Consumer Council engaged with Inspire in October 2017 during Mental Health Awareness Week to raise awareness of mental health issues for all staff and line managers.

Expenditure on consultancy

There was no expenditure on consultancy during 2017-18 (2016-17: none).

Off-payroll payments

There were no off-payroll payments made during 2017-18 (2016-17: none).

Voluntary Exit Scheme

The Consumer Council did not operate a Voluntary Exit Scheme during 2017-18. There were six members of staff left The Consumer Council under this scheme in 2016-17 with compensation payments totalling £191,875.

Comparative data for the previous year is shown in brackets.

Exit package cost band	Number of compulsory redundancies	Number of other departures agreed	Total number of exit packages by cost band
< £10,000	-	- (-)	- (-)
£10,000–£25,000	-	- (1)	- (1)
£25,000–£50,000	-	- (5)	- (5)
£50,000–£100,000	-	- (-)	- (-)
£100,000–£150,000	-	- (-)	- (-)
£150,000–£200,000	-	- (-)	- (-)
Total number of exit packages	-	- (6)	- (6)
Total resource cost/£	-	Nil (191,875)	Nil (191,875)

Redundancy and other departure costs are 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.

Assembly Accountability and Audit Report

There were no remote contingent liabilities as at 31 March 2018 (2016-17: none).

There were no losses or special payments during 2017-18 (2016-17: none).

Regularity of expenditure

All expenditure during 2017-18 has been in line with Managing Public Money NI (MPMNI).

Fees and charges

The only fees received in 2017-18 related to sponsorship for the Consumer Parliament (Note 1.9). There were no other fees and charges during 2017-18 (2016-2017: nil).

A handwritten signature in black ink, appearing to read 'J. French', is displayed within a light gray rectangular box.

John French

Accounting Officer and Chief Executive

Date: 26 June 2018

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

Opinion on financial statements

I certify that have audited the financial statements of the General Consumer Council for Northern Ireland for the year ended 31 March 2018 under the General Consumer Council (Northern Ireland) Order 1984. The financial statements comprise: the Statements of Comprehensive Net Expenditure, Financial Position, Cash Flows, Changes in Taxpayers' Equity; and the related notes. These financial statements have been prepared under the accounting policies set out within them. I have also audited the information in the Accountability Report that is described in that report as having been audited.

In my opinion the financial statements:

- give a true and fair view of the state of the General Consumer Council for Northern Ireland's affairs as at 31 March 2018 and of the General Consumer Council for Northern Ireland's net expenditure for the year then ended; and
- have been properly prepared in accordance with the General Consumer Council (Northern Ireland) Order 1984 and Department for the Economy directions issued thereunder.

Opinion on regularity

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

Basis of opinions

I conducted my audit in accordance with International Standards on Auditing (UK) (ISAs) and Practice Note 10 'Audit of Financial Statements of Public Sector Entities in the United Kingdom.' My responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of this certificate. My staff and I are independent of the General Consumer Council for Northern Ireland in accordance with the ethical requirements of the Financial Reporting Council's Revised Ethical Standard 2016, and have fulfilled our other ethical responsibilities in accordance with these requirements. I believe that the audit evidence obtained is sufficient and appropriate to provide a basis for my opinions.

Other Information

The General Consumer Council for Northern Ireland and the Accounting Officer are responsible for the other information included in the annual report. The other information comprises the information included in the annual report other than the financial statements, the parts of the Accountability Report described in the report as having been audited and my

audit certificate and report. My opinion on the financial statements does not cover the other information and I do not express any form of assurance conclusion thereon.

In connection with my audit of the financial statements, my responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or my knowledge obtained in the audit or otherwise appears to be materially misstated. If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact. I have nothing to report in this regard.

Opinion on other matters

In my opinion:

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

Responsibilities of the General Consumer Council for Northern Ireland and Accounting Officer for the financial statements

As explained more fully in the Statement of Accounting Officer Responsibilities, the General Consumer Council for Northern Ireland and the Accounting Officer are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view.

Auditor's responsibilities for the audit of the financial statements

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

I am required to obtain 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. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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

Matters on which I report by exception

I have nothing to report in respect of the following matters which I report to you if, in my opinion:

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

Report

I have no observations to make on these financial statements.



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

28 June 2018



FINANCIAL STATEMENTS

Statement of Comprehensive Net Expenditure for the year ended 31 March 2018

	Note	2017-18 £	2016-17 £
Other operating income	4	1,000	-
Total Operating Income		1,000	-
Staff costs	3.1	1,526,447	1,655,157
Depreciation and amortisation	3.2	16,305	14,705
Other expenditures	3.2	650,935	724,477
Total operating expenditure		2,193,687	2,394,339
Comprehensive net expenditure for the year		(2,192,687)	(2,394,339)

The notes on pages 62 to 74 form part of the financial statements.

Statement of Financial Position as at 31 March 2018

		2018		2017	
	Note	£	£	£	£
Non-current assets:					
Property, plant and equipment	5	17,503		12,356	
Intangible assets	6	61,496		33,026	
Total non-current assets			78,999		45,382
Current assets:					
Trade and other receivables	9	23,090		22,790	
Cash and cash equivalents	8	188,465		136,414	
Total current assets			211,555		159,204
Total assets			290,554		204,586
Current liabilities:					
Trade and other payables	10	(277,246)		(230,239)	
Total current liabilities			(277,246)		(230,239)
Total assets less total liabilities			13,308		(25,653)
Taxpayers' equity and other reserves					
General reserve			13,308		(25,653)
Total equity			13,308		(25,653)

The financial statements on pages 58 to 61 were approved by the Board on 26 June 2018 and were signed on its behalf by:



John French
Accounting Officer and Chief Executive
Date: 26 June 2018

The notes on pages 62 to 74 form part of the financial statements.

Statement of Cash Flows for the year ended 31 March 2018

		2017-18	2016-17
	Note	£	£
Cash flows from operating activities			
Net Operating Expenditure		(2,192,687)	(2,394,339)
Adjustments for non-cash transactions:			
Depreciation	3.2	7,575	5,530
Amortisation	3.2	8,730	9,175
(Increase)/Decrease in trade and other receivables	9	(300)	(11,052)
Increase/(Decrease) in trade payables	10	47,007	37,020
Net cash outflow from operating activities		(2,129,675)	(2,353,666)
Cash flows from investing activities			
Purchase of property, plant and equipment	5	(12,722)	(11,172)
Purchase of intangible assets	6	(37,200)	(2,828)
Net cash outflow from investing activities		(49,922)	(14,000)
Cash flows from financing activities			
Grants from sponsoring bodies (DfE, DfI, and BEIS)		2,231,648	2,396,875
Net financing	1.8	2,231,648	2,396,875
Net increase/(decrease) in cash and cash equivalents in the period	8	52,051	29,209
Cash and cash equivalents at the beginning of the period	8	136,414	107,205
Cash and cash equivalents at the end of the period	8	188,465	136,414

The notes on pages 62 to 74 form part of the financial statements.

Statement of Changes in Taxpayers' Equity for the year ended 31 March 2018

	Note	General Fund	Revaluation Reserve	Taxpayers' Equity
		£	£	£
Balance at 31 March 2016		(28,189)	-	(28,189)
Grants from sponsoring bodies (DfE, DfI, and BEIS)		2,396,875	-	2,396,875
Comprehensive Net Expenditure for Year		(2,376,909)	-	(2,376,909)
Auditors Remuneration	3.2	(17,430)	-	(17,430)
Balance at 31 March 2017		(25,653)	-	(25,653)
Grants from sponsoring bodies (DfE, DfI, and BEIS)		2,231,648	-	2,231,648
Comprehensive Net Expenditure for Year		(2,183,887)	-	(2,183,887)
Auditors Remuneration	3.2	(8,800)	-	(8,800)
Balance at 31 March 2018		13,308	-	13,308

The notes on pages 62 to 74 form part of the financial statements.

Notes forming part of the financial statements for the year ended 31 March 2018

1. Statement of accounting policies

These financial statements have been prepared in accordance with the 2017-18 Government Financial Reporting Manual (FReM) issued by DoF. The accounting policies contained in the FReM apply International Financial Reporting Standards (IFRS) as adapted or interpreted for the public sector context. Where the FReM permits a choice of accounting policy, the accounting policy which is judged to be most appropriate to the particular circumstances of The Consumer Council for the purpose of giving a true and fair view, has been selected. The particular policies adopted by The Consumer Council are described below. They have been applied consistently in dealing with items that are considered material to the accounts.

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, intangible assets and inventories.

1.2 Property, plant and equipment

The Consumer Council's property, plant and equipment comprise office equipment, furniture and fittings and previously leasehold alterations. The assets of The Consumer Council are carried at fair value. Depreciated historical cost is used as a proxy for fair value for the organisation's tangible assets given their low values and short useful lives. All assets are therefore stated at cost less accumulated depreciation and any impairment losses.

The Consumer Council's capitalisation threshold for an item of property, plant and equipment is £1,000. Those items less than £1,000 have been expensed to Income and Expenditure.

1.3 Intangible assets

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

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

1.4 Depreciation and amortisation

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

- Alterations: over the remaining period of lease;
- Furniture and fittings: 20% straight line; and
- Office equipment: 33^{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. Impairments are debited to the revaluation reserve to the extent that they reverse previously recognised upward revaluations with any remaining impairment recognised in the Statement of Comprehensive Net Expenditure.

1.6 Financial instruments

Recognition

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

Financial assets

Financial assets are classified into the following specified categories: at fair value through profit or loss (FVTPL); held-to-maturity investments; available-for-sale (AFS) financial assets; and loans and receivables. The classification depends on the nature and purpose of the financial assets and is determined at the time of initial recognition.

The Consumer Council's financial assets comprise trade and other receivables and cash and cash equivalents and are held at cost, which approximates to fair value because of their short maturities.

Financial liabilities

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

1.7 Pensions

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

Pension costs are included within staff costs in the Statement of Comprehensive Net Expenditure. For more information refer to the Remuneration and Staff Report on pages 42 to 52.

Early departure costs

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

1.8 Grants from sponsoring bodies

These are grants-in-aid received from DfE, DfI and BEIS and are credited to the General Reserve. In 2017-18 grants-in-aid received from DfE, DfI and BEIS was £1,653,250, £296,000 and £282,398 respectively. (2016-17: £1,790,875, £305,000, and £301,000).

1.9 Other operating income

£1,000 sponsorship funding for the Consumer Parliament event was received from other activities in 2017-18 (2016-17: none).

1.10 Operating leases

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

1.11 Value added tax (VAT)

The Consumer Council is not registered for VAT.

1.12 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 at the year end. The cost of untaken leave has been determined using data from leave records.

1.13 Accounting estimates

No material accounting estimates or judgements were made by The Consumer Council in preparing these accounts.

1.14 Segmental reporting

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

1.15 Going concern

All liabilities will be met by future grant-in-aid, received from and approved annually by the DfE, DfI and BEIS. DfE core grant funding for 2018-19 has been approved as £1,210,000, of which £4,000 relates to capital funding. Planned activities for 2018-19 have been formulated in light of the requested funding applied to DfE, DfI and BEIS for 2018-19. Therefore, the future financing of any Consumer Council liabilities is expected to be met by DfE, DfI and BEIS. In this context, the accounts have been prepared on a going concern basis. Although the 2018-19 budget has been approved, the absence of an Executive in Northern Ireland may affect future decision making, such as in-year monitoring rounds and pay agreements. In May 2018, The Consumer Council received notification from HM Treasury that it would receive £520k funding in 2018-19 to undertake a consumer education programme on illegal money lending.

2. Statement of Operating Costs by Operating Segment

2.1 Analysis of net expenditure by segment

2017-18	Energy £	Postal Services £	Water £	Other Sections £	Total £
Gross Expenditure	338,264	282,398	296,040	1,276,985	2,193,687
Income*	–	–	–	(1,000)	(1,000)
Net Expenditure	(338,264)	(282,398)	(296,040)	(1,275,985)	(2,192,687)
Total assets	–	–	–	290,554	290,554
Total liabilities	–	–	–	(277,246)	(277,246)
Net assets	–	–	–	(13,308)	(13,308)
2016-17	Energy £	Postal Services £	Water £	Other Sections £	Total £
Gross Expenditure	452,000	300,795	304,896	1,336,648	2,394,339
Income*	–	–	–	–	–
Net Expenditure	(452,000)	(300,795)	(304,896)	(1,336,648)	(2,394,339)
Total assets	–	–	–	204,586	204,586
Total liabilities	–	–	–	(230,239)	(230,239)
Net assets	–	–	–	(25,653)	(25,653)

* Funding from DfE, DfI and BEIS is not included within income; it is categorised as funding within the accounts.

The Consumer Council has three separately funded reportable sections: Energy, Postal Services and Water. Funding is received to enable The Consumer Council to perform its statutory role to represent the interests of consumers in these regulated markets.

The other sections comprise of our work on Consumer Affairs and Transport, which is funded primarily by DfE.

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

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

the other sections heading. All activities of The Consumer Council and assets held by The Consumer Council are within the UK.

3.1 Staff costs¹⁶ (including Chairperson, Deputy Chairperson and Board members)

			2017-18 Total £	2016-17 Total £
Board members				
Chairperson's salary			23,028	22,800
Social Security Costs			2,052	2,026
Deputy Chairperson and members' fees			8,857	10,032
			33,937	34,858
	Permanently employed staff £	Others £	2017-18 Total £	2016-17 Total £
Staff salaries				
Wages and salaries	1,050,101	86,437	1,136,538	1,064,029
Social Security Costs	103,445	6,930	110,375	100,702
Other Pension Costs	238,004	7,593	245,597	231,483
Voluntary Exit Scheme	-	-	-	191,875
Agency Staff	-	-	-	32,210
	1,391,550	100,960	1,492,510	1,620,299
Less recoveries in respect of outward secondments	-	-	-	-
Sub Total	1,391,550	100,960	1,492,510	1,620,299
Total	1,391,550	100,960	1,526,447	1,655,157

During the year, The Consumer Council employed an average of 37 full-time equivalent staff (2016-17: 34).

¹⁶ Further analysis of staff costs is located in the Staff Report on page 49.

3.2 Other expenditure

	2017-18	2016-17
	£	£
Work Programme	166,586	219,677
Rent and service charge	91,301	86,998
Rates	38,169	37,339
Office machinery – annual licences and maintenance	97,062	97,587
Legal and professional fees	43,618	70,758
Maintenance, repairs and cleaning	8,813	9,130
Recruitment and selection costs	9,335	30,869
Electricity	7,824	7,316
Telephone and postage	9,928	11,235
Staff and members training and development	52,686	90,918
Audit fees – internal audit	-	8,880
Audit fees – external audit	8,800	8,550
Print, design and stationery	7,899	15,084
Operating leases – office machinery	2,099	2,364
Staff travel	10,003	10,862
Sundry expenses	2,511	1,779
Outreach activities and resources	78,266	-
Professional relationships and memberships	3,224	2,423
Press Clippings, Transcripts and Tapes	4,857	6,008
Library	147	147
Members' expenses	5,925	4,595
Hospitality, including catering	1,882	1,958
	650,935	724,477
Non-cash items		
Depreciation	7,575	5,530
Amortisation	8,730	9,175
	16,305	14,705
	667,240	739,182

4. Income

	2017-18	2016-17
	£	£
Sponsorship – Consumer Parliament	1,000	-
Total Income	1,000	-

5. Property, plant and equipment

2017-18	Furniture and fittings	Office equipment	Total
	£	£	£
Cost or valuation			
At 1 April 2017	26,786	26,336	53,122
Additions	-	12,722	12,722
Revaluations	-	-	-
Disposals	-	-	-
At 31 March 2018	26,786	39,058	65,844
Depreciation			
At 1 April 2017	26,786	13,980	40,766
Charged in year	-	7,575	7,575
Disposals	-	-	-
At 31 March 2018	26,786	21,555	48,341
Carrying amount			
At 31 March 2018	-	17,503	17,503
Carrying amount			
At 31 March 2017	-	12,356	12,356
Asset financing:			
Owned	-	17,503	17,503
Carrying amount at 31 March 2018	-	17,503	17,503

5. Property, plant and equipment (continued)

2016-17	Furniture and fittings £	Office equipment £	Total £
Cost or valuation			
At 1 April 2016	26,786	15,164	41,950
Additions	-	11,172	11,172
Revaluations	-	-	-
Disposals	-	-	-
At 31 March 2017	26,786	26,336	53,122
Depreciation			
At 1 April 2016	26,786	8,450	35,236
Charged in year	-	5,530	5,530
Disposals	-	-	-
At 31 March 2017	26,786	13,980	40,766
Carrying amount			
At 31 March 2017	-	12,356	12,356
Carrying amount At 31 March 2016	-	6,714	6,714
Asset financing:			
Owned	-	12,356	12,356
Carrying amount at 31 March 2017	-	12,356	12,356

6. Intangible assets

Intangible assets comprise software and software licences.

	Total £
Cost or valuation	
At 1 April 2017	95,626
Additions	37,200
At 31 March 2018	132,826
Amortisation	
At 1 April 2017	62,600
Charged in year	8,730
At 31 March 2018	71,330
Carrying amount at 31 March 2018	61,496
Carrying amount at 31 March 2017	33,026
Asset financing:	
Owned	61,496
Carrying amount at 31 March 2018	61,496

6. Intangible assets (continued)

	Total £
Cost or valuation	
At 1 April 2016	92,798
Additions	2,828
At 31 March 2017	95,626
Amortisation	
At 1 April 2016	53,425
Charged in year	9,175
At 31 March 2017	62,600
Carrying amount at 31 March 2017	33,026
Carrying amount at 31 March 2016	39,373
Asset financing:	
Owned	33,026
Carrying amount at 31 March 2017	33,026

7. Financial instruments

The Consumer Council does not face any complex financial risks.

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

8. Cash and cash equivalents

	2017-18 £	2016-17 £
Balance at 1 April 2017	136,414	107,205
Net change in cash and cash equivalents balance	52,051	29,209
Balance at 31 March 2018	188,465	136,414

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

9. Trade and other receivables

	2017-18	2016-17
	£	£
Amounts falling due within one year:		
Prepayments	16,203	21,190
Other receivables	6,887	1,600
	23,090	22,790

10. Trade and other payables

	2017-18	2016-17
	£	£
Amounts falling due within one year		
Trade payables	32	4,065
Accruals	277,214	226,174
	277,246	230,239

11. Provision for liabilities and charges

There were no provisions for liabilities or charges as at the statement of financial position date (2016-17: none).

12. Commitments under leases

12.1 Operating leases

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

	2017-18	2016-17
	£	£
Obligations under operating leases comprise:		
Other:		
Not later than 1 year	2,001	2,099
Later than 1 year and not later than 5 years	930	2,930
Later than 5 years	-	-
	2,931	5,029

The Consumer Council relocated to Seatem House, Alfred Street, Belfast on 1 June 2015. The new agreement for Seatem House is a 12 month licence agreement, rather than an operating lease. The cost per annum for the licence is £66,375, with an

estimated service charge of £24,732 (2016-17: £61,500 and £19,349 respectively).

12.2 Finance leases

The Consumer Council has no commitments under finance leases.

13. Capital commitments

There were no capital commitments as at the statement of financial position date (2016-17: none).

14. Contingent liability

There were no contingent liabilities as at 31 March 2018 (2016-17: none).

15. Related Party Transactions

The Consumer Council is a Non-Departmental Public Body funded by the DfE. DfE is regarded as a related party. During the year The Consumer Council had no material transactions with DfE other than the receipt of grants. During the year £2,231,648 of grant-in-aid was received via DfE, DfI and BEIS (2016-17: £2,396,875).

In addition, The Consumer Council has had a small number of transactions with other government departments.

The Consumer Council works with many public and private sector organisations including companies in which Board members of The Consumer Council have a beneficial interest. There were no transactions during the year with such companies.

16. Events after the Reporting Period

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

Date of authorisation for issue

The Accounting Officer authorised the issue of these financial statements on 28 June 2018.