



**The General Consumer Council for Northern Ireland
Annual Report and Accounts
For the year ended 31 March 2019**

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

on

3 July 2019

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PERFORMANCE REPORT

Overview

Chair and Chief Executive's Perspective on Performance in 2018–19

The importance the UK Government places on active consumers and strong consumer protection is recognised within its Industrial Strategy (2017) and the Consumer Green Paper (2018). During 2018-19, The Consumer Council has continued in its work to develop active and confident consumers who through their purchase of goods and services will help to drive economic growth in Northern Ireland, and help to establish effective and competitive markets.

During 2018-19, The Consumer Council has focused on our statutory aim of “promoting and safeguarding the interests of consumers in Northern Ireland”, and continuing to progress 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.

2018-19 has been a successful year for The Consumer Council. During the year, we have looked to make a difference for consumers in the following ways:

- Actively participating in the UK's Consumer Protection Partnership which brings together the UK consumer bodies, the Department for Business, Energy and Industrial Strategy (BEIS), and Northern Ireland's Department for the Economy (DfE) to work together to help tackle the issues facing consumers today.
- Developing a new funding partnership with HM Treasury (HMT) to undertake consumer education, research, and development of new low-cost credit options in Northern Ireland. This work has seen the development of a new website (www.stoploansharksni.org.uk), educational tools which are being developed in partnership with the YMCA and local schools (St. Louise's College and Hazelwood Integrated College), a responsible lending forum (with UK Finance, local banks, Irish League of Credit Unions, Ulster Federation of Credit Unions, Advice NI, Christians Against Poverty and Housing Associations), and research through Ulster University.
- Developed a new partnership with the Department of Justice (DoJ) and the Police Service of Northern Ireland (PSNI) to develop and undertake education and outreach work around the “ScamwiseNI” campaign. As part of this work, The Consumer Council played an integral role in the ScamwiseNI Scam Mail campaign, in which we developed an interactive map and guidance to help promote awareness of scam mail,

and encourage consumers and businesses to report incidents to the relevant organisations.

- Worked with the Department for Communities (DfC) to produce budget planners and spending diaries.
- Formed a partnership with the Northern Ireland Housing Executive (NIHE) to develop resources and training for new tenants.
- Promoting our enquiries and complaints service which has seen a 169% increase in Stage 2 complaints to our helpline, and a 40% increase in overall enquiries and complaints to The Consumer Council. Through this work we have returned £216,232 to consumers in Northern Ireland. To support this service we have developed new partnerships with Resolver to provide an online complaints service, and with NI Direct to support our enquiries helpline.
- Launched in October 2018, an energy theft partnership with the Utility Regulator (UR) and the energy companies in Northern Ireland, which delivers three key messages; Energy theft is dangerous, illegal and paid for by you.
- Worked with the Utility Regulator (UR), the energy industry and other stakeholders on a number of energy issues and represented Northern Ireland consumers on numerous working groups. This includes energy industry groups such as the Electricity Stakeholders' Group, Central Design Authority, Electricity Retail Interface Group, Electricity Suppliers' Forum, NIE Networks Consumer Engagement Advisory Panel, Energy Theft Working Group, Gas Market Opening Group, Gas Suppliers' Forum and the natural gas networks Consumer Engagement Group.
- Representing Northern Ireland energy consumers on stakeholders' groups such as the Home Energy Conservation Authority, Energy Justice Campaign, SPIRE and Gerona battery storage groups, Energy Savings Week organising group and the Fuel Poverty Coalition Steering Group.
- Being the only UK consumer body to undertake research around Royal Mail's Universal Service Obligation which helped Ofcom to develop safeguards for vulnerable consumers.
- Working in partnership with Scotland's Highlands Trading Standards Service to develop a website (www.deliverylaw.uk) which provides consumers and businesses with information about their rights and responsibilities when buying or selling goods online.
- Representing the interests of Northern Ireland's passengers on several key transport forums including Translink's Passenger Charter monitoring group, the Glider Stakeholder Forum, the Airport Users' Forums (at each of the three Northern Ireland airports) and the All-Party Disability Group.
- Undertaken disability access audits on Translink's new Glider service, and trained all of Translink's customer service staff on consumer and passenger rights.
- Developed and set up accessibility forums in all three Northern Ireland airports.
- Undertaken 107 water bill health checks, returning in year savings of over £57,000 and ongoing annual savings of £27,000 per year. In addition, we have recognised four

businesses in Northern Ireland as “Water Champions”, which is a joint initiative with InvestNI and Northern Ireland Water to recognise businesses, farms and schools across Northern Ireland that have taken steps to reduce their environmental impact and save money by reducing their water use.

- We have represented the views of consumers at The Water Stakeholders’ Steering Group, The Output Review Group, and The Water Resource and Supply Resilience Group.
- Launched in March 2019, a new “Consumer Champion” badge with The Boys’ Brigade Belfast Battalion. The initiative follows similar award schemes The Consumer Council has developed with the Girl Guides and the Scouts, and is designed to empower young people to be confident consumers.
- Consumer education and outreach has been undertaken through 198 presentations and events, which have engaged with over 7,857 consumers.
- Awarded 14 contracts internally via e-tenders NI saving The Consumer Council nearly £61k had this work been undertaken by Construction and Procurement Delivery (CPD).
- Representing Northern Ireland consumers at Financial Service forums such as UK Finance’s Consumer Advisory Group, Link’s Consumer Council which looks at free to use ATMs, FCA Consumer Network, Money Advice Service’s Northern Ireland Forum and the Financial Ombudsman Service’s Consumer Liaison Group.
- In October 2018, The Consumer Council was invited by the Minister for Culture, Communications and Creative Industries, Margot James MP at the Department for Digital, Culture, Media and Sport to participate in its Consumer Ministerial Roundtable on telecoms issues.
- In June 2018, The Consumer Council recertified against the Customer Service Excellence (CSE) Standard. The assessment included an in-depth examination of The Consumer Council's policies and practices, as well as discussions with its customers and staff. At this assessment, The Consumer Council achieved 12 “Compliance Plus” (7 in 2017), 45 “Compliance” (42 in 2017), and no “Partials” (5 in 2017).
- In October 2018, The Consumer Council was awarded the CIPFA Public Finance Team of the Year. The award recognises the achievements of the team in delivering excellence and clear value-adding benefits through working together efficiently and effectively. In addition, The Consumer Council was a finalist in the public sector category of Employers for Childcare’s Family Friendly Employer Awards 2018, which recognises employers who provide and actively promote family friendly working policies.
- In March 2019, in the UK Complaints Handling Awards we were awarded “Bronze” in the Business to Consumer category, and “Silver” in the Pro-active Complaints Handling category. The Consumer Council was competing against organisations such as HSBC, Vitality and United Utilities.

- In March 2019, we undertook our third Consumer Parliament in Belfast. Around 220 consumers and stakeholders attended and discussed energy, water, postal, transport and consumer rights issues.

As The Consumer Council continues to go forward we build on this work and 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 complaint¹ 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 energy², postal services³, transport⁴, and water and sewerage⁵. In these areas, we are to have particular regard to consumers:

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

¹In 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.

²The 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.

³ 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.

⁴ 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.

⁵ 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 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 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 38 staff who are led by a Senior Leadership Team which consists of the Chief Executive, Director of Regulated Industries, Director of Consumer Advocacy, Empowerment and Protection, and Director of Illegal Money Lending and Financial Services.

The Consumer Council's core funding is provided through DfE. Our role in relation to specific markets is funded by DfE (energy), DfI (water), and BEIS (postal services). During the year, The Consumer Council also gained funding from HMT to undertake work on illegal money lending, DoJ to undertake education work around "ScamwiseNI", and from DfE in the development of budgetary tools.

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 businesses 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 2018-19 can be found on pages 15-22.

Key Issues and Risks Affecting The Consumer Council in 2018–19

During 2018-19, The Consumer Council received funding from HMT and established a new team lead by a Director of Illegal Money Lending and Financial Services.

At Board Level, The Consumer Council is awaiting appointment of the three new Board Members. During the year, the appointments of Sheila McClelland, David Galloway, Noyona Chundur, Sinead Furey, Lynne Crowther and Joan Martin were extended to the end of June 2019.

The key corporate risks, in no particular order, that were managed by The Consumer Council in 2018-19 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;
- General Data Protection Regulation (GDPR) compliance;
- 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 2018-19. 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 protection) 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

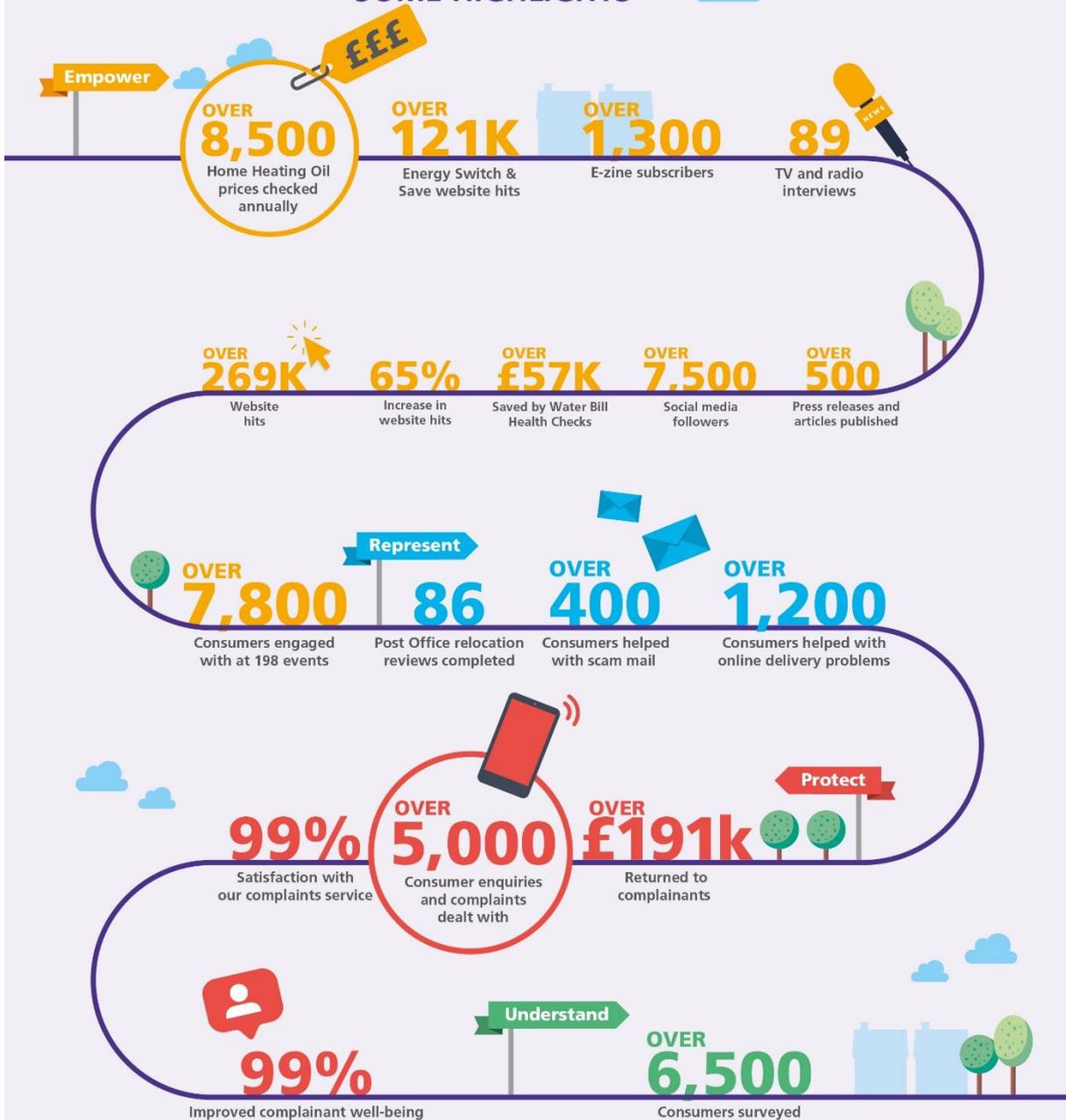
All liabilities will be met by future grant-in-aid, received from and approved annually by DfE, DfI, BEIS and HMT. DfE core grant funding for 2019-20 has been approved as £1,266,000, of which £60,000 relates to capital funding. Planned activities for 2019-20 have been formulated in light of the requested funding applied to DfE, DfI, BEIS and HMT for 2019-20. Therefore, the future financing of any Consumer Council liabilities is expected to be met by DfE, DfI, BEIS and HMT. In this context, the accounts have been prepared on a going concern basis. Although the 2019-20 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.

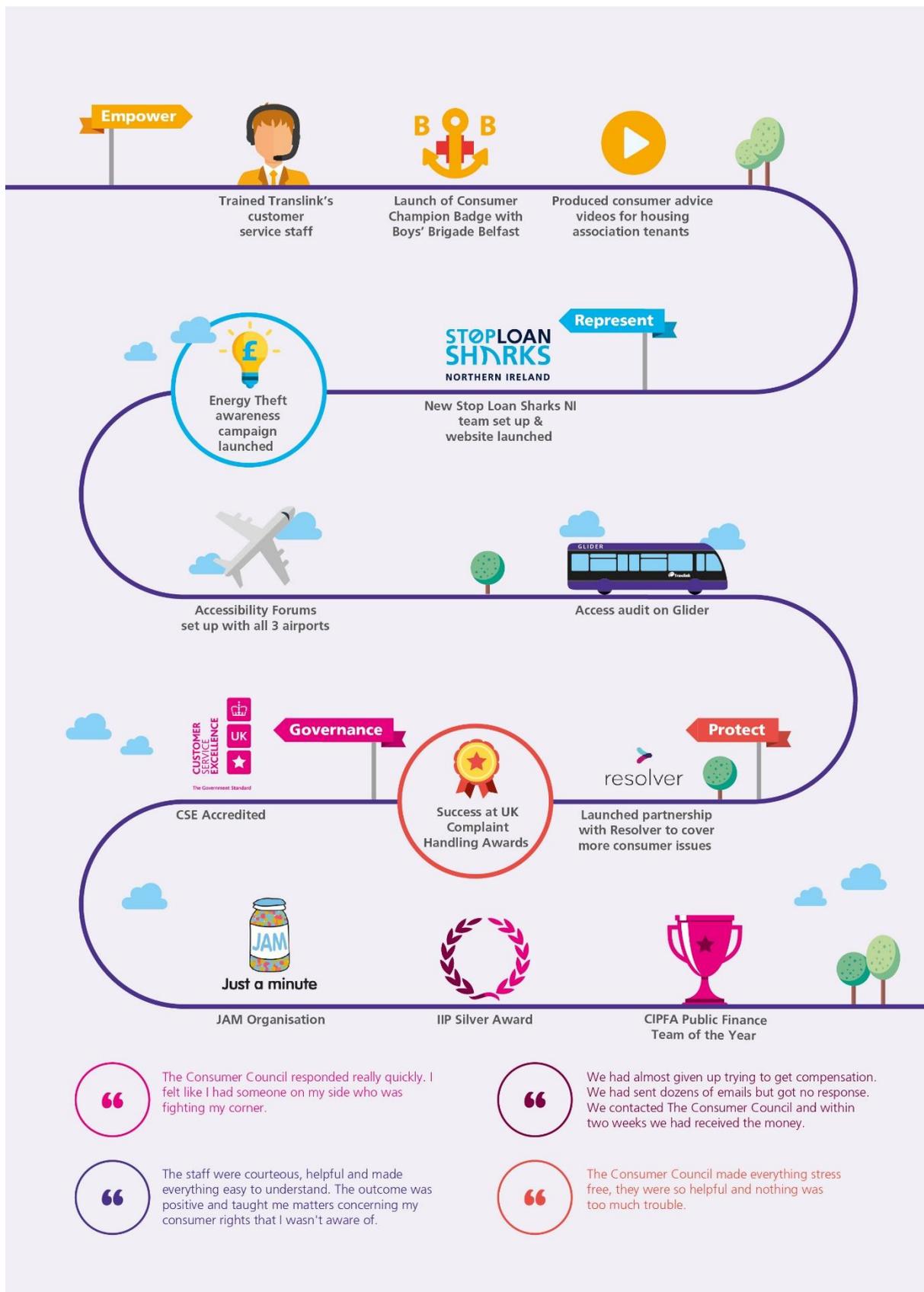
Performance Summary

The Consumer Council successfully delivered the majority of its planned objectives for 2018-19. The key achievements during 2018-19 are summarised on the following pages.

YEAR AT A GLANCE

SOME HIGHLIGHTS





The Consumer Council responded really quickly. I felt like I had someone on my side who was fighting my corner.



We had almost given up trying to get compensation. We had sent dozens of emails but got no response. We contacted The Consumer Council and within two weeks we had received the money.



The staff were courteous, helpful and made everything easy to understand. The outcome was positive and taught me matters concerning my consumer rights that I wasn't aware of.



The Consumer Council made everything stress free, they were so helpful and nothing was too much trouble.



The Consumer Council Standards of Service Annual Report: 2018 - 2019

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

All targets are 100% unless otherwise stated.

Calling in Person:



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



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



Staff:



We will treat our customers fairly.



Our staff will act with professionalism.



Our staff will be polite and friendly.



Telephone:



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



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



Our Service:



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



We will respond to all correspondence within 3 working days.



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



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



Feedback & Complaints:



We will acknowledge all formal complaints within 3 days.



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



0 complaints received this year.

Our Net Promoter Score:

NPS score



Key:

Within 10% of set target



Within 15% of set target



Target not met



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 2018-19, which was publicly consulted upon⁶.

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 2018-19 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 2018-19 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.	
Projects To develop advice and educational partnerships with, for example, elected representatives, regional councils etc.	Comments In March 2019, The Consumer Council launched the ‘Consumer Champion’ badge developed in partnership with the Boy’s Brigade Belfast Battalion. In September 2018, The Consumer Council engaged with just over 850 students and staff throughout ten locations around Northern Ireland. Since then we have engaged with a further 453 students and 21 staff via the delivery of information stands, presentations and workplace workshops to university and college staff. The Consumer Council is working with students from the Northern Regional College’s Animation Department to create a video about the role of The Consumer Council.

⁶The 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>The Consumer Council delivered 'Power to the Pocket' workshops for frontline council workers and community groups in Ards and North Down Borough Council, Belfast City Council, Fermanagh and Omagh District Council, Mid and East Antrim Borough Council, and Newry, Mourne and Down District Council, to promote the role of The Consumer Council, how consumers can save on household bills and to increase knowledge of consumer rights.</p> <p>We also delivered 170 outreach activities for residents throughout each of the 11 local council areas.</p> <p>We produced consumer advice videos for housing association tenants.</p> <p>We trained Translink's customer service staff on consumer and passenger rights.</p> <p>Overall, The Consumer Council attended 198 events, engaging with over 7,800 consumers.</p>
<p>To develop educational tools for youth/community organisations, with a targeted focus on disadvantaged/vulnerable groups.</p>	<p>In partnership with DoJ and PSNI, we developed a ScamwiseNI youth sector resource for the six uniformed youth organisations in Northern Ireland (Scouts, Girl Guides, Boys Brigade, Girls Brigade etc) who have approximately 70,000 members in total.</p> <p>The Consumer Council has issued nearly 5,000 scam mail leaflets.</p>
<p>To train businesses across Northern Ireland on their responsibilities to consumers under The Consumer Rights Act 2015, Sale of Goods Act 1979, Consumer Contracts Regulations 2013, and Consumer Protection from Unfair Trading Regulations 2008.</p>	<p>Training has been provided to businesses at events in Ards and North Down Borough Council, Smart Retail and Hospitality Event, Causeway Coast and Glens Borough Council's Business Support Road Shows, and Derry and Strabane District Council's Enterprise Week.</p> <p>Further to this we have delivered nine Workplace Workshops with the likes of Moy Park, Northern Ireland Water and Tesco.</p> <p>In addition, a new guide has been produced for businesses which covers The Consumer Rights Act 2015, Sale of Goods Act 1979, Consumer Contracts Regulations 2013, and Consumer Protection from Unfair Trading Regulations 2008.</p>
<p>To develop transport passenger information and awareness on passenger rights (with a specific focus on passengers who are disabled or have reduced mobility) and how to make a complaint.</p>	<p>The Consumer Council has raised awareness of passenger rights via a wide range of methods including outreach, airport advertising, and media engagements (TV, radio, print media and social media).</p>

	<p>We have conducted focus groups with seven groups of consumers with a disability and reduced mobility to promote awareness of the rights of passengers with a disability or reduced mobility.</p> <p>In response to Ryanair and Flybe flights cancellations and P&O ferry cancellations, we have issued passengers with advice on their rights, and actively engaged with the Civil Aviation Authority (CAA) and the Maritime and Coastguard Agency.</p>
To develop tools to enable consumers to become aware of parcel access points.	During the year, The Consumer Council has developed a website tool to help consumers locate parcel points within Northern Ireland, and find out what is the most cost effective means to send a parcel.
To increase consumers' understanding of their energy and water bills, and the measures that can be taken to reduce costs.	<p>During the year, The Consumer Council has undertaken 107 water bill health checks, saving over £57k.</p> <p>Delivered the energy Switch & Save presentation at 100 events across Northern Ireland, engaging with over 4,500 consumers.</p> <p>We regularly update our website content and media messages in accordance with tariff changes and with energy efficiency advice.</p> <p>We developed an online interactive tool for calculating energy efficiency/energy costs of individual electrical appliances.</p> <p>We developed a Home Heating fuel cost comparison tool (oil v gas v electric v LPG).</p> <p>We checked 8,517 Home Heating Oil prices. Results are published weekly on our website.</p> <p>The Energy Switch and Save section of our website was visited over 121k times.</p> <p>We secured promotional space in District Council publications, including Belfast Matters, and on NIHE's staff e-zine to promote the message of energy switching.</p>
To educate consumers on responsible consumer lending.	We have developed partnerships with the YMCA (to undertake youth sector education) and local schools (St Louise's College and Hazelwood Integrated College) to develop and deliver educational materials on the issues of high cost borrowing.
To provide small businesses with information about their own consumer rights.	We engaged with 73 entrepreneurs and small businesses to advise them of their consumer rights and their responsibilities with regard to consumer protection legislation.

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.

Projects	Comments
<p>To raise awareness of the needs and concerns of NI consumers in relation to EU Exit and identify policy opportunities to improve consumer well-being.</p>	<p>The Consumer Council has actively engaged up to a Ministerial-Level on EU Exit consumer related issues. The Consumer Council's work has been recognised by the Consumer Minister, Kelly Tolhurst MP, and we have been asked to participate in her EU Exit Communications Group.</p>
<p>To advocate on behalf of consumers, in particular vulnerable consumers, decision and policy-makers around general consumer policy and in the sectoral areas of energy, postal services, transport and water.</p>	<p>The Consumer Council has been the lead partner in the Consumer Protection Partnership's Aviation Group which has sought to promote the needs of UK consumers in the travel industry.</p> <p>The Consumer Council has proactively worked with and participated in forums, led by the UK and Northern Ireland regulators around consumer issues in the areas of energy, postal services, transport, financial services, and water.</p> <p>We participated in Translink's Passenger Charter Monitoring group.</p> <p>Chaired the Consumer Vulnerability Working group for utility consumers.</p> <p>Completed the electricity and gas domestic supply tariff reviews.</p> <p>Responded to UR consultations on back billing, energy brokers, DUOS tariff, Imperfection Charges, Gas to Whitehead, and Compliance and Enforcement.</p> <p>We joined the SONI Stakeholder Expert Challenge Group to inform the development of SONI's price control.</p> <p>Provided evidence to UR in respect of investigations of energy suppliers about sales practices detrimental to consumers.</p> <p>Provided a response to Ofcom on its proposal around Royal Mail's regulatory price cap on second class stamps.</p> <p>Provided a response to the European Regulators Group for Postal Services (ERGP) on the future of postal services and the Universal Service Obligation.</p> <p>Launched an energy theft partnership in October 2018 with UR and the energy companies in Northern Ireland.</p>

	<p>Represented consumer views on 86 Post Office relocations and secured 51 improvements to these relocations.</p> <p>Played a key role in the BEIS Consumer Protection Partnership priority project on parcel surcharging. As a result of this partnership a number of successful impacts were recorded during 2018-19, including:</p> <ul style="list-style-type: none"> • Launch of a one-stop shop website (www.deliverylaw.uk), which provides clear consumer and seller information on delivery rights and signposts consumers to Consumerline to report problems with parcel surcharging. Since June 2018, The Consumer Council encouraged over 1,200 consumers in Northern Ireland to seek guidance on their statutory delivery rights when having problems with an online orders, through this website. • Advertising Standards Agency issued 299 enforcement notices to retailers misleading customers with offers of free UK delivery. • Chartered Trading Standards Institute revised its business guidance webpages on parcel surcharges. <p>Through our consumer communications work we have undertaken:</p> <ul style="list-style-type: none"> • 89 TV and radio interviews; and • Over 500 press releases and articles published. <p>Developed a new funding partnership with HMT to undertake consumer education, research, and development of new low-cost credit options in Northern Ireland. This work has seen the development of a new website (www.stoploansharksni.org.uk), educational tools, a responsible lending forum (with UK Finance, local banks, Irish League of Credit Unions, Ulster Federation of Credit Unions, Advice NI, Christians Against Poverty and Housing Associations), and research through Ulster University.</p>
<p>To undertake access audits in airports and public transport with disability or low mobility groups/consumers.</p>	<p>We worked with each of the Northern Ireland airports to establish accessibility forums and carried out access audits at each airport. We also worked with Translink to conduct an accessibility audit on the new Glider service. All these audits involved passengers with a disability or reduced mobility, or their representatives.</p>
<p>To work with partners (water and energy companies, DfE, DfI and UR) to agree consumer engagement procedures in relation to price controls and contribute to the wider development of price control methodologies.</p>	<p>The Consumer Council has worked with partners and highlighted the use of the “consumer principles” as a means of developing consumer engagement procedures in relation to price controls.</p> <p>Consumer engagement processes for Northern Ireland Water’s PC21 have been agreed and are</p>

	underway. Early discussions have begun around the processes for the energy supplier price controls.
To examine the standard of customer service offered by broadband and telecom providers in Northern Ireland.	During the year, we have set up a team looking at consumer issues regarding broadband and telecom providers in Northern Ireland.
To hold a Consumer Parliament.	A Consumer Parliament was held on 8 March 2019 in Belfast. There were around 220 attendees who had 91% overall satisfaction with the event, and 95% found the event informative.
To advocate for better consumer representation and protection in relation to private car parking.	During the year, The Consumer Council has dealt with almost 1,000 complaints from consumers relating to Private Parking Notices and has successfully appealed over £68,500 of charges. We have worked closely with the British Parking Association (BPA) which enables us to refer cases for its opinion on whether some cases breach the BPA's Code of Practice. Furthermore, we are working closely with colleagues at Northern Ireland Trading Standards Service to assess whether there are cases that breach civil and consumer law. In addition, we have highlighted this service through the media and developed a video and a factsheet to educate consumers how to avoid receiving charges, and how to appeal.

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.

Projects	Comments
To work with the Utility Regulator on its Consumer Protection Strategy to deliver improvements to Utility Companies' Registers of consumers in vulnerable circumstances.	The Consumer Council is working closely with the UR on its Consumer Protection Strategy. The Consumer Council chairs its Consumer Vulnerability Working Group.
To evaluate (in partnership with Citizens Advice (England and Wales) and Citizens Advice Scotland) the complaint handling processes in place for postal services and whether this meets the current need.	Stamp out Postal Complaints Report published and shared with postal operators March 2019. Work still ongoing with Consumer Advocacy Bodies during 2019-20 in this project. Royal Mail accepted recommendations relating to the visibility of the complaints process on its website.
To research door-step energy selling in Northern Ireland and identify the consumer benefit and/or detriment.	We undertook desktop research and a complaints audit on occurrence and impact of door-step energy selling and held focus groups on consumer experience of door-step energy selling in Northern Ireland.
To produce a report on how individual energy supply and network companies fulfil their licence obligations regarding: Customer Information; Complaints Handling Procedures; Vulnerable Consumers; Prepayment Meters; and The Effective Use of Energy.	This project has begun and will be taken forward during 2019-20.
To investigate the impact and value of the Postal Universal Service Provision for NI consumers and businesses.	Independent research commission was completed during February and March 2019. Research will be published in June 2019.
To assess and monitor NI Water's, Translink's and	During the year, a complaint review for Translink

energy distribution/supply companies' internal complaints.	<p>was completed. All its recommendations were accepted by Translink. Training was also provided to Translink's customer service staff on how to deal with complaints.</p> <p>In addition, three assessments of NI Water's complaints processes were undertaken with eight recommendations, which NI Water accepted.</p>
To raise consumer awareness of how to make a complaint, including the development of on-line complaint tools.	<p>During the year, The Consumer Council has worked to raise awareness through advertising and media platforms of our complaints service. Overall this has seen a 40% increase in usage.</p> <p>We have worked in partnership with Resolver to develop an online complaint tool, which complements the existing tool on The Consumer Council's website.</p> <p>Overall, The Consumer Council helped consumers with 5,224 enquiries and complaints, returning over £191,000.</p> <p>We were successful in the UK Complaints Handling Awards 2019 being awarded "Bronze" in the Business to Consumer category, and "Silver" in the Pro-active Complaints Handling category.</p>

<p>Objective 4</p> <p>To Understand the Needs of Future Consumers and Sustainable Consumption</p> <p>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.</p>	
Projects	Comments
To undertake a Consumer Insight Survey to highlight emerging consumer issues, with particular focus on vulnerable consumers.	<p>This survey was successfully undertaken in February/March 2019 with a representative sample size, and will be used to inform the work of The Consumer Council during 2019-20.</p> <p>During 2018/19, we completed 10 pieces of primary research, surveying 6,612 consumers.</p>
To publish a monthly index of essential goods to inform consumers of price movements, and monitor fluctuations and trends.	<p>We produced a monthly price index throughout 2018/19 based on energy costs (electricity, gas and oil) in Northern Ireland.</p> <p>Work continues to see if a price index for all goods can be developed for Northern Ireland.</p>
To identify differences in the NI consumer landscape in relation to GB and ROI.	<p>This work has been ongoing during 2018-19, and has formed a central part of our work with UK Government Departments and Regulators.</p> <p>In addition, this work forms part of the basis of The Consumer Council's ongoing work on the</p>

	North/South Consumer Partnership which brings together consumer bodies from Northern Ireland and the Republic of Ireland.
To develop future consumer insight reports with a specific focus on energy, postal services, transport and water.	In 2018-19 a report was prepared in relation to general future consumer insight. In 2019-20, we will continue this work jointly with the energy, postal services, transport and water policy teams to produce a comprehensive report of all issues.

<p>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.</p>	
Projects	Comments
To adopt Ombudsman Services best practice principles for complaint handling.	<p>The Consumer Council became a member of The Ombudsman Association in April 2018. As part of the membership requirements we had to demonstrate that our complaints handling practice and principles were in line with best practice.</p> <p>The Consumer Council was awarded the CIPFA Public Finance Team of the Year 2018.</p> <p>We became a JAM (Just A Minute) accredited organisation.</p>
To undertake customer journey mapping and automated telephone surveys to continue our Customer Service Excellence accreditation.	<p>The Consumer Council recertified against the Customer Service Excellence (CSE) Standard.</p> <p>A customer journey mapping exercise was undertaken in Quarter 1 2018-19, which has developed processes for measuring the consumer's experience throughout their engagement with The Consumer Council. This has shown that:</p> <ul style="list-style-type: none"> • 99% of consumers agreed that it was easy to contact The Consumer Council. • 98% were satisfied with the service they received at the initial point of contact.
To develop policies and procedures in line with ISO Standards.	<p>This project has begun and will be taken forward during 2019-20.</p> <p>In addition, The Consumer Council continues to work on recommendations made upon achievement of the IIP Silver Accreditation which was assessed under the Sixth-Generation Standard.</p>
To implement GDPR compliant procedures.	A full review of our processes was undertaken and new policies and procedures introduced to ensure compliance with GDPR. In addition, DfE Internal Audit reviewed The Consumer Council's GDPR processes as part of its 2018-19 audit plan.

Financial Performance

The Consumer Council's expenditure for the financial year was £2,685,744 (2017-18: £2,193,687).

Expenditure was higher in 2018-19 than 2017-18 in the following areas:

- Work Programme (+£410k): £313k of this increase relates to increased activity associated with the illegal money lending project which was new in 2018-19. Other additional work programme related expenditure in 2018-19 was supported through monitoring round bids met by DfE to support Brexit research and other consumer awareness campaigns;
- Salaries (+£58k): this increase is primarily due to agency staff costs and annual pay award costs;
- Annual licences and maintenance (+£19k): this is mainly due to the implementation of a number of online resources to make our services more accessible online to consumers. These include Resolver complaints tool and BrowseAloud which is assistive technology software that adds text-to-speech functionality to websites;
- Legal and Professional fees (+£7k): this increase is due to HR Advisor fees which The Consumer Council had to incur in 2018-19 as HR services could not be delivered by NICS HR;
- Training and development (+£15k): additional training was incurred during 2018-19 due to The Consumer Council moving to Records NI in June 2018 and the implementation of GDPR in May 2018. Other training included Regulation and Ombudsman Complaint Handling training and other annual mandatory training for staff;
- External Audit fees (+£5k): PwC was appointed as the new external auditor in 2018-19. The cost of this service was £4.3k more than in 2017-18. Also the National Fraud Initiative (NFI) was conducted in 2018-19 at a cost of £1.1k. This exercise was last conducted in 2016-17;
- Print, design and stationery (+£7k): the additional cost in 2018-19 relates to the updating of additional consumer guides and leaflets; and
- Staff travel (+£7k): travel was higher due to increased outreach activities and the CEO travelling to London to meet with HM Treasury for the on-boarding of the illegal money lending project.

Expenditure was less in 2018-19 than 2017-18 in the following areas:

- Recruitment and selection (-£8k): this decrease is because in 2018-19 there had been no recruitment exercises with HR Connect.

Non-Financial Performance

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

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

The Consumer Council is committed to maximising the conservation and efficiency of our own resource use. We actively look at ways at which we can reduce our environmental impact and maximise 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), Mental Health awareness, 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 embeds the principles of this good practice within the organisation.



John French

Accounting Officer and Chief Executive

Date: 20 June 2019



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 - We will listen to everyone and respect all consumers' concerns;
- Teamwork - We will work in a collegiate manner;
- Honesty - We will operate openly and transparently;
- Integrity - We 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 2018-19 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. However as there has been no Minister in place these posts have still not been appointed.

Information about The Consumer Council's Board members is set out in the Governance Statement on pages 30-36.

Details of Board members' remuneration is set out in the Remuneration and Staff Report on pages 37-48.

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 three Directors, undertakes the day-to-day management of The Consumer Council - Sinead Dynan (Director of Regulated Industries), Dr Catriona MacArthur (Director of Consumer Insight, Empowerment and Protection), Dervla Kearney (Interim Director of Consumer Insight, Empowerment, and Protection) and Scott Kennerley who was promoted as Director of Illegal Money Lending and Financial Services in December 2018.

Information about The Consumer Council's Leadership Team is set out in the Governance Statement on pages 30-36.

Details of the Leadership Team members' remuneration is set out in the Remuneration and Staff Report on pages 37-48.

Register of Interests

The Register of Interests of Board and Leadership Team members can be viewed here.⁷

Pension liabilities

Details of The Consumer Council's pension schemes are set out in the Remuneration and Staff Report on pages 37-48, and Note 1.7 to the Financial Statements.

⁷<https://www.consumercouncil.org.uk/policy-research/publications/register-interests-staff-march-2019>
<https://www.consumercouncil.org.uk/policy-research/publications/register-interests-board-members-march-2019>

Creditor payment, policy and performance

The Consumer Council is committed to the prompt payment of bills for goods and services received, in accordance with the Government's Better Payments Practice Payment Code. Unless otherwise stated in the contract, payment is due within 30 days of the receipt of the goods or services, or presentation of a valid invoice or similar demand, whichever is later. In 2018-19, 100% of invoices were paid within 30 days (2017-18: 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 2018-19, The Consumer Council paid 100% of invoices (2017-18: 99%) within the 10 working day target.

Charitable donations

There were no charitable donations made during 2018-19 (2017-18: £nil).

Personal data related incidents

The Consumer Council incurred no personal data breaches in 2018-19 (2017-18: nil).

Complaints Procedure

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

The Consumer Council received no complaints about our work in 2018-19 (2017-18: nil).

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 2018-19 was £13,100.

During the year, The Consumer Council participated in the National Fraud Initiative and the non-audit work in relation to this was carried out by the Comptroller and Auditor General. The fee was £1,156. There were no issues identified as part of this exercise.

There was no other non-audit work carried out by the Northern Ireland Audit Office or its

subcontractors during 2018-19.

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, Statement of Financial Position 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;
- prepare the financial statements on a going concern basis; and
- confirm that the Annual Report and Accounts as a whole is fair, balanced and understandable, and take personal responsibility for the Annual Report and Accounts and the judgements required for determining that it is fair, balanced and understandable.

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

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

Governance Statement

Introduction

This Governance Statement is intended to give a clear understanding of the dynamics and control structure of The Consumer Council by reflecting the organisation's governance, risk management and internal control arrangements during 2018-19.

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

I act in accordance with The Consumer Council's MSFM as agreed with DfE, and other instructions and guidance issued from time to time by DfE and 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 2018-19 the Board met seven 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

<https://www.consumercouncil.org.uk/policy-research/publications/register-interests-board-members-march-2019>

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 three 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 receive 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 2018-19 are shown below.

Board meetings⁸:

Sheila McClelland (Chairperson)	7 out of 7 meetings
Mick McAteer (Deputy Chairperson)	7 out of 7 meetings
David Beattie	1 out of 6 meetings
Noyona Chundur	6 out of 7 meetings
Lynne Crowther	5 out of 7 meetings
Sinéad Furey	7 out of 7 meetings
David Galloway	2 out of 7 meetings
Joan Martin	5 out of 7 meetings
Sam Snodden	2 out of 2 meetings
Mary Woods	1 out of 6 meetings

Audit and Risk Assurance Committee meetings⁹:

Noyona Chundur (Chairperson)	4 out of 4 meetings
Sam Snodden	2 out of 2 meetings
Lynne Crowther	4 out of 4 meetings
Mary Woods	2 out of 4 meetings
Mick McAteer	2 out of 2 meetings

Remuneration Committee meetings:

Sheila McClelland (Chairperson)	2 out of 2 meetings
Mick McAteer (Deputy Chairperson)	2 out of 2 meetings

⁸ Sam Snodden resigned with effect from 30 June 2018.

David Beattie and Mary Woods resigned with effect from 31 December 2018.

⁹ Noyona Chundur was appointed Chair on 1 July 2018 following Sam Snodden's resignation on 30 June 2018.

Mick McAteer was appointed as a member from 21 September 2018.

Joan Martin	2 out of 2 meetings
David Beattie	1 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 (NI) 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 in quarter 1 of 2019-20.

Key governance issues considered in 2018-19

By the Board:

- Approval of the Audit and Risk Assurance Committee Terms of Reference revised in October 2018 and March 2019;
- Approval of 2018-19 DfE Internal Audit Plan and the Internal Audit Charter;
- The Annual Report and Accounts for 2017-18 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 2018-19 as presented in quarterly performance reports;
- General Data Protection Regulation (GDPR) compliance;

- The budget for 2018-19 and regular management accounts;
- Approval of the Corporate Risk Register for 2018-19 and quarterly reviews of this;
- Impact of EU exit;
- Forward Work Programme for 2019-20; and
- Business cases for funding in 2019-20.

The Board also discussed a range of key policy issues in 2018-19 as follows:

- The Enquiries and Complaints Report for 2018-19 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;
- Research into water-related issues;
- Research into financial services and illegal money lending-related issues; and
- Research into EU exit-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, and 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 2018-19:

- The External Auditor's RTTCWG;
- The Corporate Risk Register for 2018-19 (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 2018-19 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 during 2018-19. 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 2018-19 the scope of the audit included compliance with The Consumer Council legislation and Information Security associated with the following areas:

- To assess compliance with The Consumer Council statutory roles in respect of Transport and Post to also include external funding arrangements; and
- GDPR Readiness.

DfE Internal Audit also undertook a review of the implementation of the prior year's internal audit recommendations. All recommendations have been fully implemented.

The Annual Internal Audit Assurance report for 2018-19 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 2018-19.

Ministerial Direction

No Ministerial directions were received in 2018-19.

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 DfE, DfI, BEIS and HMT. DfE core grant funding for 2019-20 has been approved as £1,266,000, of which £60,000 relates to capital funding. Planned activities for 2019-20 have been formulated in light of the requested funding applied to DfE, DfI, BEIS and HMT for 2019-20. Therefore, the future financing of any Consumer Council liabilities is expected to be met by DfE, DfI, BEIS and HMT. In this context, the accounts have been prepared on a going concern basis. Although the 2019-20 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.

Governance issues identified in 2018-19

No governance issues were identified in 2018-19.

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.



John French

Accounting Officer and Chief Executive

Date: 20 June 2019

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 £5,986 (2017-18: £5,925) 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 pay remit for the Northern Ireland (NI) public sector, including senior civil servants (SCS), is normally approved by the Minister of Finance. In the absence of an Executive, the Department of Finance's Permanent Secretary has set the 2018-19 NI public sector pay policy in line with the overarching 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 2018-19 has not yet been finalised.]

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

Service Contracts

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

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

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

Salary and pension entitlements (Audited information)

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

Chairperson, Deputy Chairperson, and Board members	2018-19			2017-18		
	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	2018-19					2017-18				
	Salary £'000	Bonus Payments £'000	Benefits in kind (to nearest £100)	Pension Benefits ¹⁰ (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	-	-	28,000	105-110	75-80	-	-	30,000	105-110
Mrs Sinead Dynam Director of Regulated Industries (from 12 June 2017) ¹¹	45-50	-	-	14,000	60-65	35-40	-	-	15,000	50-55
Dr Catriona MacArthur Director of Consumer Advocacy (from 8 May 2017) ¹²	45-50	-	-	20,000	65-70	40-45	-	-	17,000	55-60
Mr Scott Kennerley Director of Illegal Money Lending and Financial Services (from 19 December 2018) ¹³	40-45	-	-	5,000	45-50	N/A	N/A	N/A	N/A	N/A
Mrs Dervla Kearney Interim Director of Consumer Insight, Empowerment, and Protection (From 20 December 2018) ¹⁴	35-40	-	-	-1,000	35-40	N/A	N/A	N/A	N/A	N/A

¹⁰ The value of pension benefits accrued during the year is calculated as the (real increase in pension multiplied by 20) plus (the real increase in any lump sum) less (the contributions made by the individual). The real increases exclude increases due to inflation and any increase or decrease due to a transfer of pension rights.

¹¹ £45–50k full year equivalent salary.

¹² £45–50k full year equivalent salary.

¹³ £45–50k full year equivalent salary.

¹⁴ £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.

The Northern Ireland Assembly was dissolved on 26 January 2017. An Executive was not formed following the 2 March 2017 election, and from this date Ministers ceased to hold office. As a consequence, no Minister has been in place in the department during 2017-18 and 2018-19.

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 (2017-18: £nil).

Bonuses

No bonuses were paid during 2018-19 (2017-18: £nil).

Pension Entitlements (Audited Information)

Leadership Team	Accrued pension at pension age as at 31/03/19 and related lump sum £'000	Real increase in pension and related lump sum at pension age £'000	CETV at 31/03/19 £'000	CETV at 31/03/18 £'000	Real increase in CETV £'000	Employer contribution to partnership pension account Nearest £100
Mr John French Chief Executive	5-10	0-2.5	71	46	12	-
Mrs Sinead Dynam Director of Regulated Industries (from 12 June 2017)	5-10	0-2.5	77	60	7	-
Dr Catriona MacArthur Director of Consumer Advocacy (from 8 May 2017)	0-5	0-2.5	31	14	14	-
Mr Scott Kennerley Director of Illegal Money	5-10	0-2.5	80	76	2	-

Lending and Financial Services (from 19 December 2018)						
Mrs Dervla Kearney Interim Director of Consumer Insight, Empowerment, and Protection (From 20 December 2018)	0-5	-	13	13	-1	-

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 Price Index (CPI) figure for the preceding September. The CPI in September 2018 was 2.4% and HM Treasury has announced that public service pensions will be increased accordingly from April 2019.

Employee contribution rates for all members for the period covering 1 April 2019 – 31 March 2020 are as follows:

Annualised Rate of Pensionable Earnings (Salary Bands)		Contribution rates - All members
From	To	From 1 April 2019 to 31 March 2020
£0	£23,000.99	4.6%
£23,001.00	£54,500.99	5.45%
£54,501.00	£150,000.99	7.35%
£150,001.00 and above		8.05%

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

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

The accrued pension quoted is the pension the member is entitled to receive when they reach pension age, or immediately on ceasing to be an active member of the scheme if they are at or over pension age. Pension age is 60 for members of classic, premium and classic plus, and 65 for members of nuvos. The normal pension age in alpha is linked to the member’s State Pension Age but cannot be before age 65. Further details about the NICS pension arrangements can be found at the website <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 2018-19.

Fair pay disclosure (Audited Information)

The banded remuneration of the highest-paid director in The Consumer Council in the financial year 2018-19 was £75,000-£80,000 (2017-18: £75,000-£80,000). This was 2.57 times (2017-18: 2.65) the median remuneration of the workforce, which was £30,149 (2017-18: £29,317).

In 2018-19 no (2017-18: nil) employees received remuneration in excess of the highest-paid director.

Remuneration ranged from £17,526 to £79,058 (2017-18: £17,352 to £77,700).

Staff Report (Audited information)

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

			2018-19	2017-18
			Total	Total
			£	£
Board members				
Chairperson's salary			23,259	23,028
Social security costs			2,338	2,052
Deputy Chairperson and members' fees			5,005	8,857
			30,602	33,937
	Permanently employed staff	Others	2018-19 Total	2017-18 Total
	£	£	£	£
Staff salaries				
Wages and salaries	1,097,295	34,224	1,131,519	1,136,538
Social security costs	111,983	2,329	114,312	110,375
Other Pension costs	235,980	3,632	239,612	245,597
Agency	-	103,899	103,899	-
	1,445,258	144,084	1,589,342	1,492,510
Less recoveries in respect of outward secondments	(35,814)	-	(35,814)	-
Sub Total	1,409,444	144,084	1,553,528	1,492,510
Total	1,409,444	144,084	1,584,130	1,526,447

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 2019.

For 2018-19, employers' contributions of £232,885 were payable to the NICS pension arrangements (2017-18: £238,760) 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 2019-20, the rates will range from 28.7% to 34.2% and the salary bands differ. The contribution rates are set to meet the cost of the benefits accruing during 2019-20 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 £6,476 (2017-18: £6,584) 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% (2017-18: 8% to 14.75%) of pensionable pay. Employers also match employee contributions up to 3% of pensionable pay. In addition, employer contributions of £251, 0.5% (2017-18: £253, 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 (2017-18: 0 persons) retired early on ill-health grounds in 2018-19; the total additional accrued pension liabilities in the year amounted to nil (2017-18: 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	2018-19 Total	2017-18 Total
Directly employed	31	-	31	32
Others	-	5	5	2
Students	-	1	1	3
Total	31	6	37	37

Staff composition (Audited information)

The composition of The Consumer Council’s staff, by NICS grade and gender as at 31 March 2019 is set out below. The composition as at 31 March 2018 is in brackets.

Grade	Male	Female	Total
Grade 5	1(1)	0(0)	1(1)
Grade 7	1(0)	3(2)	4(2)
Deputy Principal	4(3)	4(5)	8(8)
Staff Officer	4(4)	4(5)	8(9)
Executive Officer 1	2(4)	4(3)	6(7)
Executive Officer 2	0(0)	3(6)	3(6)
Admin Officer	0(0)	1(2)	1(2)
Admin Assistant	0(1)	1(2)	1(3)
Total	12(13)	20(25)	32(38)

Sickness absence data

The percentage of available working days lost due to sickness absence in the year was 6% (2017-18: 4.1%). This figure reduces to 1.5% when adjusted for staff on long term sickness absence over 19 days (2017-18:2%).

Employment, training and advancement of disabled persons

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

Arrangements were made for staff who acquired a disability in 2018-19. 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 applies the recruitment principles as set out in the Recruitment Code of the Civil Service Commissioners for Northern Ireland, appointing candidates based on merit through fair and open competition. Recruitment and selection training, which includes raising awareness of unconscious bias, is offered to all chairs of The Consumer Council recruitment panels. The Consumer Council also has mandatory unconscious bias training for all staff.

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

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

Other Employee Matters

The Consumer Council continues to work on recommendations made upon achievement of the 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 2018 during Mental Health Awareness Week to raise awareness of mental health issues for all staff and line managers.

Equality, Diversity and Inclusion

The Consumer Council places diversity and inclusion at its centre. In 2019-20 The Consumer Council will be working towards achieving the Diversity Mark accreditation.

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

Learning and Development

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

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

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

Employee Consultation and Trade Union Relationships

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

Expenditure on consultancy

There was no expenditure on consultancy during 2018-19 (2017-18: none).

Off-payroll payments

There were no off-payroll payments made during 2018-19 (2017-18: none).

Voluntary Exit Scheme

The Consumer Council did not operate a Voluntary Exit Scheme during 2018-19. No members of staff left The Consumer Council under this scheme in 2017-18.

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	-(-)	- (-)	-(-)
£25,000–£50,000	-(-)	-(-)	-(-)
£50,000–£100,000	-(-)	- (-)	- (-)
£100,000–£150,000	-(-)	- (-)	- (-)
£150,000–£200,000	-(-)	- (-)	- (-)
Total number of exit packages	-(-)	- (-)	-(-)
Total resource cost/£	-(-)	Nil(-)	Nil (-)

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 2019 (2017-18: none).

There were no losses or special payments during 2018-19 (2017-18: none).

Regularity of expenditure

All expenditure during 2018-19 has been in line with Managing Public Money NI (MPMNI).

Fees and charges

The only fees received in 2018-19 related to sponsorship for the Consumer Parliament (Note 1.9). There were no other fees and charges during 2018-19 (2017-2018: £1k).



John French

Accounting Officer and Chief Executive

Date: 20 June 2019

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

Opinion on financial statements

I certify that I have audited the financial statements of the General Consumer Council for Northern Ireland (GCCNI) for the year ended 31 March 2019 under the General Consumer Council (Northern Ireland) Order 1984. The financial statements comprise: the Statements of Comprehensive Net Expenditure, Financial Position, Cash Flows, Changes in Taxpayers' Equity; and the related notes, including significant accounting policies. These financial statements have been prepared under the accounting policies set out within them. 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 2019 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 the 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 the Department for the Economy directions made under the General Consumer Council (Northern Ireland) Order 1984; and
- the information given in the Performance Report and Accountability Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

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's Responsibilities, the General Consumer Council for Northern Ireland Council 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.

My objectives are 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 (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they

could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

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

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

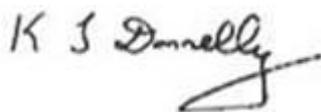
Matters on which I report by exception

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*

27 June 2019



FINANCIAL STATEMENTS

Statement of Comprehensive Net Expenditure for the year ended 31 March 2019

	Note	2018-19 £	2017-18 £
Other operating income	4	900	1,000
Total operating income		900	1,000
Staff costs	3.1	1,584,130	1,526,447
Depreciation and amortisation	3.2	20,827	16,305
Other expenditures	3.2	1,080,787	650,935
Total operating expenditure		2,685,744	2,193,687
Comprehensive net expenditure for the year		(2,684,844)	(2,192,687)

The notes on pages 57 to 69 form part of the financial statements.

Statement of Financial Position as at 31 March 2019

		2018-19		2017-18	
	Note	£	£	£	£
Non-current assets:					
Property, plant and equipment	5	21,903		17,503	
Intangible assets	6	50,069		61,496	
Total non-current assets		71,972		78,999	
Current assets:					
Trade and other receivables	9	73,035		23,090	
Cash and cash equivalents	8	152,305		188,465	
Total current assets		225,340		211,555	
Total assets		297,312		290,554	
Current liabilities:					
Trade and other payables	10	(280,234)		(277,246)	
Total current liabilities		(280,234)		(277,246)	
Total assets less total liabilities		17,078		13,308	
Taxpayers' equity and other reserves:					
General reserve		17,078		13,308	
Total equity		17,078		13,308	

The financial statements on pages 53 to 56 were approved by the Board on 20 June 2019 and were signed on its behalf by:



John French
Accounting Officer and Chief Executive
Date: 20 June 2019

The notes on pages 57 to 69 form part of the financial statements.

Statement of Cash Flows for the year ended 31 March 2019

	Note	2018-19 £	2017-18 £
Cash flows from operating activities			
Net operating expenditure		(2,684,844)	(2,192,687)
Adjustments for non-cash transactions:			
Depreciation	3.2	9,400	7,575
Amortisation	3.2	11,427	8,730
(Increase)/Decrease in trade and other receivables	9	(49,945)	(300)
Increase/(Decrease) in trade payables	10	2,988	47,007
		<hr/>	
Net cash outflow from operating activities		(2,710,974)	(2,129,675)
Cash flows from investing activities			
Purchase of property, plant and equipment	5	(13,800)	(12,722)
Purchase of intangible assets	6	-	(37,200)
		<hr/>	
Net cash outflow from investing activities		(13,800)	(49,922)
Cash flows from financing activities			
Grants from sponsoring bodies (DfE, DfI, BEIS and HMT)		2,688,614	2,231,648
		<hr/>	
Net financing	1.8	2,688,614	2,231,648
		<hr/>	
Net increase/(decrease) in cash and cash equivalents in the period	8	(36,160)	52,051
Cash and cash equivalents at the beginning of the period	8	188,465	136,414
		<hr/>	
Cash and cash equivalents at the end of the period	8	152,305	188,465

The notes on pages 57 to 69 form part of the financial statements.

Statement of Changes in Taxpayers' Equity for the year ended 31 March 2019

	Note	General Fund	Revaluation Reserve	Taxpayers' Equity
		£	£	£
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
Grants from sponsoring bodies (DfE, DfI, BEIS and HMT)		2,688,614	-	2,688,614
Comprehensive Net Expenditure for Year		(2,671,744)	-	(2,671,744)
Auditors Remuneration	3.2	(13,100)	-	(13,100)
Balance at 31 March 2019		17,078	-	17,078

The notes on pages 57 to 69 form part of the financial statements.

Notes forming part of the financial statements for the year ended 31 March 2019

1. Statement of accounting policies

These financial statements have been prepared in accordance with the 2018-19 Government Financial Reporting Manual (FRoM) issued by DoF. The accounting policies contained in the FRoM apply International Financial Reporting Standards (IFRS) as adapted or interpreted for the public sector context. Where the FRoM 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 37 to 48.

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, BEIS and HMT and are credited to the General Reserve. In 2018-19 grants-in-aid received from DfE, DfI, BEIS and HMT was £1,694,729, £302,000, £299,500 and £392,385 respectively (2017-18: 1,653,250 (DfE), £296,000 (DfI) and £282,398 (BEIS)).

1.9 Other operating income

£900 sponsorship funding for the Consumer Parliament event was received from other activities in 2018-19 (2017-18: £1,000).

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 DfE, DfI, BEIS and HMT. DfE core grant funding for 2019-20 has been approved as £1,266,000, of which £60,000 relates to capital funding. Planned activities for 2019-20 have been formulated in light of the requested funding applied to DfE, DfI, BEIS and HMT for 2019-20. Therefore, the future financing of any Consumer Council liabilities is expected to be met by DfE, DfI, BEIS and HMT. In this context, the accounts have been prepared on a going concern basis. Although the 2019-20 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.

2. Statement of Operating Costs by Operating Segment

2.1 Analysis of net expenditure by segment

2018-19	Energy	Postal	Water	HMT	Other	Total
	£	Services £	£	£	Sections £	
Gross Expenditure	345,732	299,096	302,000	382,538	1,356,378	2,685,744
Income*	-	-	-	-	(900)	(900)
Net Expenditure	(345,732)	(299,096)	(302,000)	(382,538)	(1,355,478)	(2,684,844)
Total assets	-	-	-	-	297,312	297,312
Total liabilities	-	-	-	-	(280,234)	(280,234)
Net assets	-	-	-	-	17,078	17,078
2017-18	Energy	Postal	Water	HMT	Other	Total
	£	Services £	£	£	Sections £	
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

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

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

The other sections comprise of our work on Consumer Empowerment and Protection, 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 costs¹⁵(including Chairperson, Deputy Chairperson and Board members)

	2018-19 Total £	2017-18 Total £
Board members		
Chairperson's salary	23,259	23,028
Social Security Costs	2,338	2,052
Deputy Chairperson and members' fees	5,005	8,857
	30,602	33,937

	Permanently employed staff £	Others £	2018-19 Total £	2017-18 Total £
Staff salaries				
Wages and salaries	1,097,295	34,224	1,131,519	1,136,538
Social security costs	111,983	2,329	114,312	110,375
Other Pension costs	235,980	3,632	239,612	245,597
Agency	-	103,899	103,899	-
	1,445,258	144,084	1,589,342	1,492,510
Less recoveries in respect of outward secondments	(35,814)	-	(35,814)	-
Sub Total	1,409,444	144,084	1,553,528	1,492,510
Total	1,409,444	144,084	1,584,130	1,526,447

During the year, The Consumer Council employed an average of 37 full-time equivalent staff (2017-18: 37).

¹⁵Further analysis of staff costs is located in the Staff Report on page 44.

3.2 Other expenditure

	2018-19	2017-18
	£	£
Work Programme	576,418	166,586
Rent and service charge	91,281	91,301
Rates	39,787	38,169
Office machinery – annual licences and maintenance	116,411	97,062
Legal and professional fees	50,591	43,618
Maintenance, repairs and cleaning	8,707	8,813
Recruitment and selection costs	1,484	9,335
Electricity	11,164	7,824
Telephone and postage	13,002	9,928
Staff and members training and development	67,363	52,686
Audit fees – external audit	14,256	8,800
Print, design and stationery	15,302	7,899
Operating leases – office machinery	2,099	2,099
Staff travel	16,749	10,003
Sundry expenses	1,843	2,511
Outreach activities and resources	32,943	78,266
Room Hire	1,550	-
Website costs	192	-
Professional relationships and memberships	5,464	3,224
Press Clippings, Transcripts and Tapes	4,571	4,857
Library	147	147
Members' expenses	5,986	5,925
Hospitality, including catering	3,477	1,882
	1,080,787	650,935
Non-cash items		
Depreciation	9,400	7,575
Amortisation	11,427	8,730
	20,827	16,305
	1,101,614	667,240

4. Income

	2018-19	2017-18
	£	£
Sponsorship – Consumer Parliament	900	1,000
Total Income	900	1,000

5. Property, plant and equipment

2018-19	Furniture and fittings £	Office equipment £	Total £
Cost or valuation			
At 1 April 2018	26,786	39,058	65,844
Additions*	-	13,800	13,800
Revaluations	-	-	-
Disposals	-	-	-
At 31 March 2019	26,786	52,858	79,644
Depreciation			
At 1 April 2018	26,786	21,555	48,341
Charged in year	-	9,400	9,400
Disposals	-	-	-
At 31 March 2019	26,786	30,955	57,741
Carrying amount			
At 31 March 2019	-	21,903	21,903
Carrying amount At 31 March 2018	-	17,503	17,503
Asset financing:			
Owned	-	21,903	21,903
Carrying amount at 31 March 2019	-	21,903	21,903

*Included within additions is £9,822 funded by HM Treasury.

5. Property, plant and equipment (continued)

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

6. Intangible assets

2018-19

Intangible assets comprise software and software licences.

	Total £
Cost or valuation	
At 1 April 2018	132,826
Additions	-
At 31 March 2019	132,826
Amortisation	
At 1 April 2018	71,330
Charged in year	11,427
At 31 March 2019	82,757
Carrying amount at 31 March 2019	50,069
Carrying amount at 31 March 2018	61,496
Asset financing:	
Owned	50,069
Carrying amount at 31 March 2019	50,069

6. Intangible assets (continued)

2017-18

	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

7. Financial instruments

The Consumer Council does not face any complex financial risks.

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

8. Cash and cash equivalents

	2018-19 £	2017-18 £
Balance at 1 April 2018	188,465	136,414
Net change in cash and cash equivalents balance	(36,160)	52,051
Balance at 31 March 2019	152,305	188,465

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

9. Trade and other receivables

	2018-19	2017-18
	£	£
Amounts falling due within one year:		
Prepayments	44,110	16,203
Other receivables	28,925	6,887
	<u>73,035</u>	<u>23,090</u>

10. Trade and other payables

	2018-19	2017-18
	£	£
Amounts falling due within one year:		
Trade payables	969	32
Accruals	279,265	277,214
	<u>280,234</u>	<u>277,246</u>

11. Provision for liabilities and charges

There were no provisions for liabilities or charges as at the statement of financial position date (2017-18: 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:

	2018-19	2017-18
	£	£
Obligations under operating leases comprise:		
Other:		
Not later than 1 year	1,434	2,001
Later than 1 year and not later than 5 years	2,016	930
Later than 5 years	-	-
	<u>3,450</u>	<u>2,931</u>

The Consumer Council relocated to Seatem House, Alfred Street, Belfast on 1 June

2015. The Consumer Council has a licence agreement, rather than an operating lease with the Department of Finance (DoF) Properties Division which is valid until 31 May 2019. A new 24 month licence agreement for Seatem House is in the process of being finalised. The 2019-20 licence cost is £77,058 with an estimated service charge of £17,997 (2018-19: £73,600 and £17,681 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 (2017-18: none).

14. Contingent liabilities

There were no contingent liabilities as at 31 March 2019(2017-18: none).

15. Related Party Transactions

The Consumer Council is a Non-Departmental Public Body funded by DfE. DfE is regarded as a related party. During the year The Consumer Council had no material transactions with DfE other than the receipt of grants. During the year £2,688,614 of grant-in-aid was received via DfE, DfI, BEIS and HMT (2017-18: £2,231,648).

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

No Board member, key manager or other related parties has undertaken any material transactions with The Consumer Council during the year.

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

16. Events after the Reporting Period

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

Date of authorisation for issue

The Accounting Officer authorised the issue of these financial statements on 27 June 2019.