The Consumer Council

Annual Report and Accounts 2019 - 2020

INVESTORS IN PEOPLE™
We invest in people Silver

disability confident COMMITTED

CUSTOMER SERVICE EXCELLENCE®

CSE

JAM©

Diversity Mark

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The General Consumer Council for Northern Ireland
Annual Report and Accounts
For the year ended 31 March 2020

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General Consumer Council (Northern Ireland) Order 1984
by the Department for the Economy

on

16 October 2020

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PERFORMANCE REPORT

Overview

Chair and Chief Executive's Perspective on Performance in 2019-20

Consumer spending drives a significantly large part of both the UK and Northern Ireland's economy. 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) as it looks to encourage active consumers and strong consumer protection measures.

Consumer spending within an economy is usually driven by five determinants:

1. Household Income;
2. Disposable Income;
3. Income Inequality;
4. Household Debt; and
5. Consumer Expectations/Confidence.

During 2019-20, 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 2019-20, 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.

2019-20 has been a successful year for The Consumer Council. During this year, we have looked to make a difference for consumers in Northern Ireland in the following ways:

Consumer Advocacy

- Actively participating in the UK Government's Consumer Protection Partnership (CPP) 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.

- Arranged an inward visit to Northern Ireland by the BEIS Consumer Minister, Kelly Tolhurst MP including a consumer roundtable and visit to Royal Mail's sorting office in Mallusk;
- Active members of:
    - Department for Digital, Culture, Media and Sport's (DCMS) Ministerial Advisory Group on Broadband and Telecoms;
    - Department for Transport's (DfT) Ministerial Advisory Group on COVID-19's Consumer Impacts;
    - BEIS Ministerial Communications Group on EU Exit;
    - BEIS Secretary of State Working Group on Profiteering/Price Gouging;
    - UK Regulators Network (UKRN) Consumer Group;
    - The Property Ombudsman's Consumer Panel;
    - UK Finance's Consumer Advisory Group;
    - DfE's Project Board for its new energy strategy;
    - Ofcom's UK Communications Consumer Panel working group on vulnerability and elderly consumers;
    - Link's Consumer Council;
    - Financial Conduct Authority's (FCA) Consumer Network;
    - Money and Pensions Service Northern Ireland Forum;
    - Financial Ombudsman Service's Consumer Liaison Group; and
    - Financial Ombudsman Service's SME Advisory Group.

Outreach

- The Consumer Council in partnership with the ScamwiseNI partnership[1] launched the "Scamwise Champion" resource booklet for leaders and members with the six uniformed organisations (Girlguiding Ulster, The Scouts, The Boys' Brigade, The Girls' Brigade, Scouting Ireland and Catholic Guides) at Parliament Buildings Stormont on 10 September 2019. This resource was funded by the Department of Justice (DoJ), and produced by The Consumer Council, and has a potential reach of 16,000 young consumers to make them aware of scams and to promote safe messages to their family, friends and wider community. As a result, we continue our collaborative work with Youth Work Alliance to educate and inform young children who are not members of a uniformed organisation. This has a further reach of 20,000 young consumers.
- The Consumer Council lead a budgeting and financial wellbeing workshop with Employee Welfare, Christians Against Poverty and the Credit Unions for the Department of Finance (DoF) at Goodwood House for 45 employees. This workshop promoted our Switch and Save online tools and budgeting material.
- Developed a new partnership with Employee Wellbeing to provide educational consumer material and support through its "Wellhub". The Wellhub supports over 90

[1]The ScamwiseNI Partnership was launched in 2016 and it now has over 40 members including the Police Service of Northern Ireland, the Northern Ireland Policing Board, DoJ, Commissioner for Older People for Northern Ireland, The Consumer Council, Trading Standards, Royal Mail, and several faith-based and youth groups.

organisations (such as Danske Bank, PSNI, Graham Construction, Henderson Group and Northern Ireland Water), with over 120,000 employees in Northern Ireland.

- The Consumer Council worked with Radius Housing to develop a Summer Scheme for residents and families. This summer scheme involved £1,000 funding from Radius Housing with a number of consumer rights themed games and quizzes, and took place in an area of high deprivation in Belfast. This was a great opportunity for all members of the family to learn about consumer rights but also the role of The Consumer Council, our function, resources and how we can help save money with the household budget. We engaged with over 60 residents and their families. We delivered a similar scheme in conjunction with Derry and Strabane District Council on consumer rights activities and quizzes with young adults through its cross-community programme and engaged with 40 young adults.
- Consumer education and outreach has been undertaken through 198 presentations and events, which have engaged with over 11,508 consumers.

Table 1: Consumer Outreach

	15-16	16-17	17-18	18-19	19-20
Total Events	**78**	**108**	**134**	**204**	**198**
Total Attendees	**1,898**	**2,826**	**4,933**	**7,857**	**11,508**

- In March 2020, The Consumer Council was a finalist at the Chartered Institute of Housing Awards for our work with Triangle Housing Association. This involved producing a series of instructional videos for tenants with learning disabilities to manage their home energy.

Table 2: The Consumer Council's On-line Communication

	15-16	16-17	17-18	18-19	19-20
Website Hits	130,189	144,077	162,651	269,050	393,141
Twitter Followers	3,864	4,181	4,543	4,856	5,180
Facebook Followers	956	1,057	2,289	2,595	3,611
LinkedIn Followers*	-	-	88	125	296
Instagram Followers**	-	-	-	-	182
E-zine Subscribers***	-	971	1,066	1,274	2,364

*Launched 2018
** Launched 2019
***Launched 2016

- The fourth annual Consumer Parliament was held on 6 March 2020, at the Assembly Buildings Conference Centre, Belfast. The event was attended by over 300 attendees. It was the largest Consumer Parliament to date. 18 stakeholder organisations exhibited at the event, and we gained input from key stakeholders - Linda McAuley

MBE (BBC On Your Behalf), Mike Brennan, Interim Permanent Secretary (DfE) and Thomas Docherty (Devolved Nations, Which?).

- In addition to our annual Consumer Parliament in Belfast, we held four regional Parliaments in Enniskillen, Coleraine, Omagh and Newry. This gave us the opportunity to hear from rural consumers and engage with consumers across Northern Ireland. We worked closely with three councils to produce these events; Causeway Coast and Glens Borough Council, Fermanagh & Omagh District Council and Newry, Mourne and Down District Council.

Table 3: Public Awareness of The Consumer Council

	2015-16	2016-17	2017-18	2018-19	2019-20
Overall	39%	42%	50%	51%	54%
Aged:16-34	14%	21%	28%	31%	31%
Aged: 35-50	44%	44%	50%	47%	52%
Aged: 51-64	49%	50%	66%	67%	69%
Aged: 65+	49%	47%	68%	74%	75%

Consumer Protection/Complaints

- Promoting our enquiries and complaints service which has seen a 123% increase in Stage 2 complaints to our helpline, and a 10% increase in overall enquiries and complaints to The Consumer Council. Through this work we have returned £311k 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.

Table 4: Stage 2 Complaints to The Consumer Council

	2015-16	2016-17	2017-18	2018-19	2019-20
Stage 2 Complaints	204	251	369	968	2,154

- Customer satisfaction levels in our service remain high as 99.4% of consumers who used our complaints service were satisfied with how we handled their complaint.

Table 5: Customer Satisfaction/Net Promoter Score

	2015-16	2016-17	2017-18	2018-19	2019-20
Customer Satisfaction	99.0%	99.0%	99.6%	99.2%	99.4%
Net Promoter Score	Not Measured	84	94	95	98

- In March 2020, The Consumer Council was awarded “Silver” in the UK Complaints Handling Awards in the Best Customer Service category. The Consumer Council was competing against organisations such as ALDI UK, Barclays Financial Assistance and EE.

Illegal Money Lending/Financial Services

- Continued our funding partnership with HM Treasury (HMT) to undertake consumer education, research and development of new low-cost credit options in Northern Ireland. Through this work we have developed educational resources in partnership with local schools (St. Louise's College and Hazelwood Integrated College) and Stranmillis College.
- Developed and lead a Northern Ireland Responsible Lending Forum (with UK Finance, local banks, Irish League of Credit Unions, Ulster Federation of Credit Unions, Advice NI, Christians Against Poverty, Money and Pensions Service, NILGA, Department for Communities (DfC) and Housing Associations).
- Undertaken research projects with Ulster University, Advice NI, Christians Against Poverty, StepChange and other key stakeholders.
- The Consumer Council also gained authorisation from the FCA to act as a credit broker, which enables us to actively signpost consumers to alternative lenders.

Energy

- During the year, The Consumer Council has continued to deliver the Energy Theft information campaign in partnership with the Utility Regulator (UR) and the energy companies in Northern Ireland. This raises awareness of the safety risks and financial impact that energy theft can have on consumers using online and social media platforms.

- Monitored the development of and responded as required to key high level energy issues such as the EU Clean Energy Package, the review of the Strategic Energy Framework, Fuel Poverty Strategy, Industrial Strategy, support for renewable energy and Brexit.
- We worked with UR, the energy industry and other stakeholders on a number of energy issues and represented consumers on industry 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.

- We also represented consumers on stakeholders' groups such as the Home Energy Conservation Authority, Energy Justice Campaign, SPIRE and Girona battery storage groups, Energy Savings Week stakeholder group, the Fuel Poverty Coalition Steering Group and the Northern Ireland Reforming Energy Vision (NI-REV) group.

Table 6: Energy Price Comparison Tools (Number of users)

	2015-16	2016-17	2017-18	2018-19	2019-20
Domestic Comparison Tool	40,594	79,159	94,160	98,368	83,288
Business Comparison Tool*	-	-	-	-	538
Electricity Tables	6,752	6,974	29,502	25,377	26,683
Gas Tables	2,211	1,950	9,708	7,155	4,153
Home Heating Oil	27,907	30,384	35,694	38,217	34,255
TOTAL	**77,464**	**118,467**	**169,064**	**169,117**	**148,917**

*Launched December 2019

Postal Services

- The Consumer Council took the lead role in producing a complaints best practice guide[2] for parcel operators across the UK. This was in partnership with Citizens Advice and Citizens Advice Scotland. The guide was designed to support parcel operators to create complaints handling processes that are clear, concise and easy to navigate.
- We published our Packaged Deal report[3], which looks at understanding UK retailers' attitudes towards online parcel surcharging. With this evidence we have continued to work with the CPP partners to find solutions for improving the level and fairness of online delivery charges.
- The Consumer Council launched its ParcelPal NI webtool on 11 December 2019. This webtool allows consumers to search for their nearest shop where they can send a parcel, and is designed to promote parcel competition in the Northern Ireland C2X market. Nearly 600 consumers have used ParcelPal NI to shop around for better value parcel services.

Table 7: Postal Service Price Comparison Tools

	2018-19	2019-20
ParcelPal NI*	-	599
Delivery Law**	8,532	291

* Launched December 2019

** Launched June 2018

[2] https://www.consumercouncil.org.uk/parcelcomplaintsguide

[3] https://www.consumercouncil.org.uk/policy-research/publications/package-deal-retailers-and-delivery-surcharges

- We advised almost 13,000 Northern Ireland consumers on postal deliveries rights through our extensive Christmas postal advice communications campaign. This focussed consumers' attention on ways to save money on their Christmas postage and their delivery rights when shopping online.
- The Consumer Council commissioned a study into Brexit postal issues, including operators' preparedness, information scoping on postal operators' handling charges of customs fees and how they are applied by operators, and postal price monitor, how Brexit is impacting on price in the C2X parcel market. We also commissioned research that looks at the impact of Brexit on consumers, with a particular focus on postal or online parcel deliveries from GB and Republic of Ireland.

Transport

- We provided up to date information and advice for consumers during the collapse of Thomas Cook and Flybe, the reductions to air routes available from Northern Ireland by Ryanair and Aer Lingus and during the major disruption to the MOT system in Northern Ireland.
- In June 2019, The Consumer Council responded to the DfT consultation 'Aviation 2050', which will lead to a UK aviation strategy for the next 30 years.
- We worked in partnership with the Inclusive Mobility and Transport Advisory Committee (IMTAC) to look at accessibility provision on board the Rathlin Island Ferry and at the new Translink Northwest Transport Hub. We also organised visits with passengers with a disability to assess the accessibility of services at Belfast International Airport, and on board a P&O ferry and at its Larne Port facility. We worked with the Department for Infrastructure (DfI) and IMTAC to develop a passenger charter for the Rathlin Ferry and with the DfT to develop an Accessibility Toolkit for ferry services.
- In June 2019, The Consumer Council gave a presentation at the Civil Aviation Authority's (CAA) Annual Accessibility Conference in London on the partnership work we undertake with the three Northern Ireland airports on accessibility for disabled travellers.
- In our statutory passenger representative role we have reviewed and responded to 28 bus permit applications.
- We undertook a review of Translink's complaints process and reviewed its Autumn 2018 and Spring 2019 Passenger Monitoring Surveys. We have also worked with Translink and DfI on the Translink annual fare review, meeting with Minister Mallon and securing a commitment from Translink to use CPI rather than RPI as an inflation indicator for its fare review in future.

Water and Sewerage Services

- We completed 136 water bill health checks, returning direct savings of over £89,000 and ongoing annual savings of over £33,000 per year.

- We worked closely with all water stakeholders to identify consumer priorities for PC21, shape regulatory decisions, and NI Water's investment priorities and associated service levels. Key to this has been a programme of consumer engagement to inform NI Water's plans.
- Trialling and agreeing new consumer satisfaction and performance measures to be introduced for PC21.
- Monitoring progress of NI Water's Billing and Metering Project, reviewing 89,000 account lines.
- 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.

Organisational/Value for Money

- Awarded 15 contracts internally via eTendersNI saving The Consumer Council approximately £65,000 had this work been undertaken by Construction and Procurement Delivery (CPD).
- In March 2020, The Consumer Council was a finalist in the 'Procurement Team of the Year' category at the GO Awards Northern Ireland 2020. This award recognised the procurement team's performance, collaboration, capability and commitment that go beyond that expected in delivering an in-house procurement service for contracts up to £30,000.
- In June 2019, 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 a further three "Compliance Plus" signifying best practice. This brings our total "Compliance Plus" to 15 and the remaining 42 are scored as fully "Compliant".
- In October 2019, The Consumer Council was awarded CIPFA Public Finance Team of the Year for the second time. 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 2019, which recognises employers who provide and actively promote family friendly working policies.
- In August 2019, The Consumer Council was awarded the Bronze Diversity Charter Mark. This Charter Mark recognises our commitment to diversity, inclusion and equality, thereby helping improve the working environment for everyone in the organisation.
- In November 2019, we achieved a Bronze Standard Cycle Friendly Employer accreditation from Cycling UK. The standard encourages employees to cycle to work and on business to support a healthier and more productive workforce.

As The Consumer Council continues to go forward and develop our new corporate plan (2021-2026) 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 complaint[4] 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 energy[5], postal services[6], transport[7], and water and sewerage[8]. In these areas, we are to have particular regard to consumers:

- Who are disabled or chronically sick;

- Of pensionable age;

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

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

[6]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.

[7]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.

[8]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 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 39 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, Director of Financial Services, and Director of EU Exit.

The Consumer Council's core funding is provided through DfE. Our role in relation to specific markets is funded by DfE (energy), DfI (water), BEIS (postal services) and HMT (illegal money lending).

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 2019-20 can be found on pages 23-36.

Key Issues and Risks Affecting The Consumer Council in 2019-20

At Board Level, three new Board Members commenced their term with The Consumer Council in April 2020. The new members are June Butler, Gerry McCurdy and Alan O'Neill. The appointments of Sheila McClelland, Noyona Chundur, Sinead Furey, Lynne Crowther and Joan Martin have been extended to 31 March 2023. David Galloway ended his term with The Consumer Council on 31 March 2020.

The key corporate risks, in no particular order, that were managed by The Consumer Council in 2019-20 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;

- Information security and 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;

- Business continuity and ability to maintain service delivery and recover from a business continuity event, such as COVID-19; and

- Failure to secure adequate budget to achieve Corporate Plan and Forward Work Programme goals.

The Consumer Council had undertaken the annual review of its Business Continuity Plan (BCP) in January 2020. As part of this exercise we tested our services to ensure staff could successfully work from home if required due to an incident occurring. In March 2020, The Consumer Council implemented its BCP due to COVID-19 and very successfully managed to continue operating on a business as usual basis.

No other risks, apart from the COVID-19 business continuity event outlined above materialised in 2019-20. 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.

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 2020-21 has been approved as £1,385,000, of which £100,000 includes ring-fenced EU Exit funding. Capital funding of £150,000 has also been confirmed. Planned activities for 2020-21 have been formulated in light of the confirmed funding from DfE, DfI, BEIS and HMT for 2020-21. Therefore, the future financing of any Consumer Council liabilities will be met by DfE, DfI, BEIS and HMT. The Consumer

Council have also considered the impact of COVID-19 and the UK's withdrawal from the EU and do not foresee any impact on its ability to continue as a going concern. In this context, the accounts have been prepared on a going concern basis.

Impact of COVID-19 and the UK's departure from the EU

Following the Prime Minister's announcement on 16 March due to COVID-19, The Consumer Council encouraged its staff to work from home where they possibly could. Then following a further announcement by the Prime Minister on 23 March, The Consumer Council closed its offices and asked all staff to work from home. No staff have been furloughed.

Following the Prime Minister's announcement on 16 March, The Consumer Council has undertaken daily management team meetings and weekly all staff meetings by using video conference facilities. In addition, we have held fortnightly Board meetings, using the same software, to update Board members of issues and progress during this lockdown period.

To support consumers, The Consumer Council launched a Coronavirus help-page on its website, which by the end of May 2020, has received over 45,000 hits, and overall our website has seen a 175% increase in usage during this lockdown period. Our complaints help-line has received 2,307 contacts which is a 138% increase compared to the same period last year. Since the coronavirus crisis began, The Consumer Council has returned £166,133 to consumers.

In 2019-20 The Consumer Council received £100,000 funding from DfE to deliver a number of EU Exit related projects which are outlined in the Performance Analysis section of this report. Two staff were also seconded into The Consumer Council from DfE and The Executive Office to work on these projects. A further £100,000 ring-fenced EU Exit funding from DfE has been secured for 2020-21.

Performance Summary

The Consumer Council successfully delivered the majority of its planned objectives for 2019-20. The key achievements during 2019-20 are summarised on the following pages.

YEAR AT A GLANCE

SOME HIGHLIGHTS

The Consumer Council

Protect

OVER **5,400** general referrals, enquiries & complaints

99% Satisfaction with our complaint service

97% Complainants reported improved well-being

OVER **£311K** Returned to complainants

Represent

Budgeting tool and information hub launched

OVER **11,500** Consumers reached at our consumer events

NEARLY **200** Consumer events held

Empower

60,000 Households sent information on help available with debt

Over 300 young people given lessons on safer borrowing

OVER **8,500** Home heating oil prices checked annually

Launched a new online Energy Price Comparison Tool for SMEs

14 Consumer focused research projects completed

OVER **115k** Hits to our online Energy Switch and Save resources

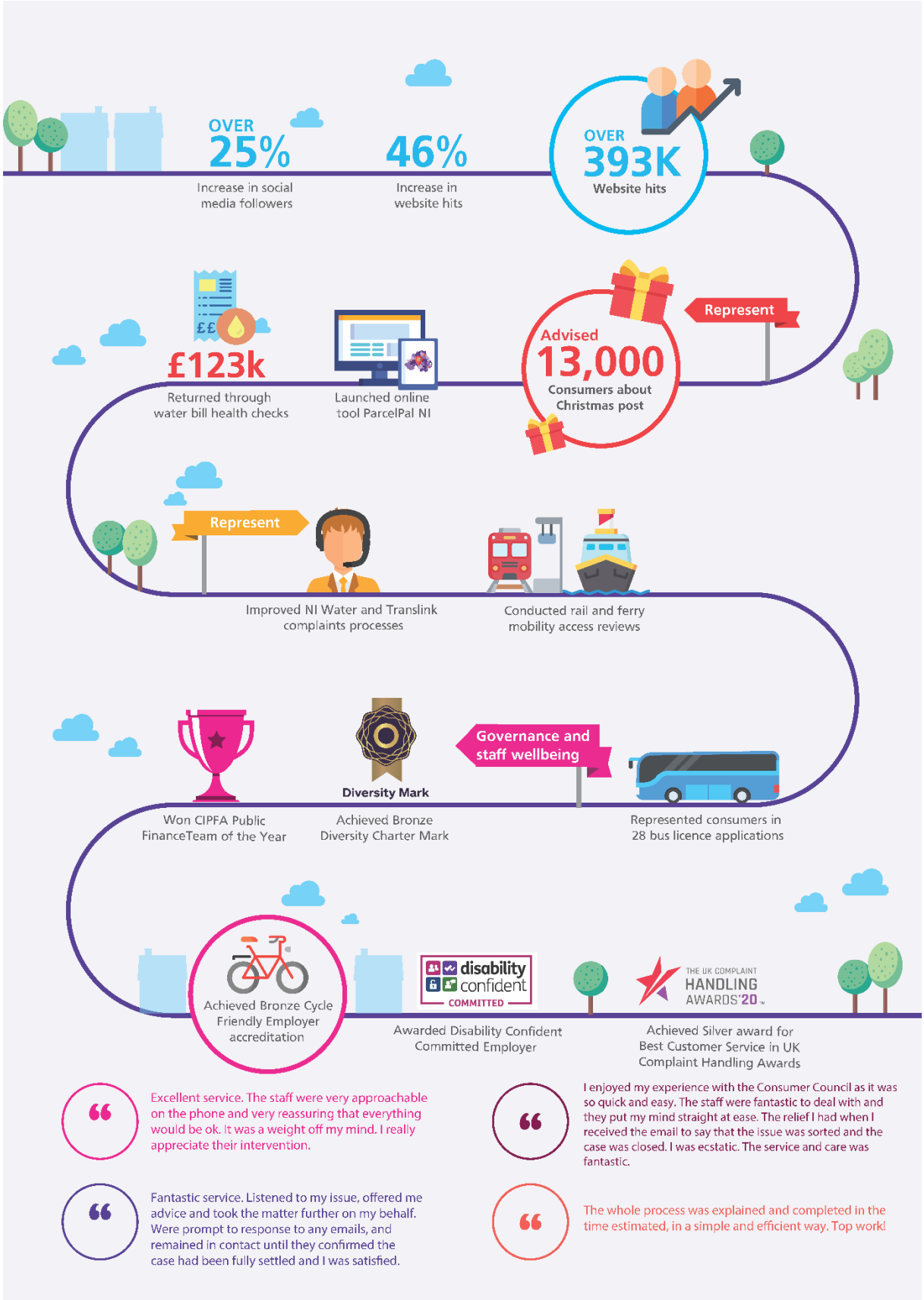
Empower

Represented consumers at 5 electricity and natural gas tariff reviews

374 Press releases and articles published

77 TV and radio interviews conducted

OVER **1,000** New e-zine subscribers


OVER
25%
Increase in social media followers
46%
Increase in website hits
OVER
393K
Website hits
£123k
Returned through water bill health checks
Launched online tool ParcelPal NI
Advised
13,000
Consumers about Christmas post
Represent
Represent
Improved NI Water and Translink complaints processes
Conducted rail and ferry mobility access reviews
Won CIPFA Public FinanceTeam of the Year
Diversity Mark
Achieved Bronze Diversity Charter Mark
Governance and staff wellbeing
Represented consumers in 28 bus licence applications
Achieved Bronze Cycle Friendly Employer accreditation
disability confident
COMMITTED
Awarded Disability Confident Committed Employer
THE UK COMPLAINT HANDLING AWARDS'20
Achieved Silver award for Best Customer Service in UK Complaint Handling Awards
Excellent service. The staff were very approachable on the phone and very reassuring that everything would be ok. It was a weight off my mind. I really appreciate their intervention.
I enjoyed my experience with the Consumer Council as it was so quick and easy. The staff were fantastic to deal with and they put my mind straight at ease. The relief I had when I received the email to say that the issue was sorted and the case was closed. I was ecstatic. The service and care was fantastic.
Fantastic service. Listened to my issue, offered me advice and took the matter further on my behalf. Were prompt to response to any emails, and remained in contact until they confirmed the case had been fully settled and I was satisfied.
The whole process was explained and completed in the time estimated, in a simple and efficient way. Top work!

The Consumer Council Standards of Service
Annual Report: 2019-2020

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. — 97%

If you call in person and do not have an appointment a member of staff will meet you within 15 minutes. — 100%

Staff:

We will treat our customers fairly. — 99.9%

Our staff will act with professionalism. — 99.6%

Our staff will be polite and friendly. — 99.7%

Telephone:

We aim to answer 85% of calls to our freephone 0800 121 6022 number between 9am & 5pm within 20 seconds. — 79.1%

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. — 99.2%

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. — 93.5%

We will respond to all correspondence within 3 working days. — 98.3%

We will keep you updated on the progress of your complaint. — 98.9%

We will provide you with a copy of the response from service providers within 5 working days. — 97.3%

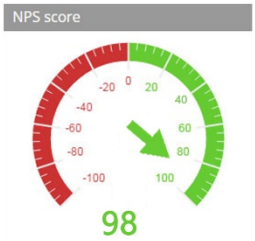
Feedback & Complaints:

We will acknowledge all formal complaints within 3 days. — 100%

We will aim to provide a formal response to a complaint within 10 working days. — 100%

3 complaints received this year.

Our Net Promoter 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 2019-20, which was publicly consulted upon[9].

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 2019-20 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 2019-20 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.
Draft Programme for Government This objective contributes to the following PfG strategic outcomes: • No.1: We prosper through a strong, competitive, regionally balanced economy; • No.2: We live and work sustainably – protecting the environment; • No.3: We have a more equal society; • No.4: We enjoy long, healthy, active lives; • No.5: We are an innovative, creative society, where people can fulfil their potential; • No.7: We have a safe community where we respect the law, and each other; • No.8: We care for others and we help those in need; • No. 9: We are a shared society that respects diversity; • No.10: We are a confident, welcoming, outward-looking society; • No.12: We have created a place where people want to live and work, to visit and invest; and • No. 13: We connect people and opportunities through our infrastructure.

[9] https://www.consumercouncil.org.uk/sites/default/files/2019-12/Draft_Forward_Work_Programme_2020_21.pdf
The Consumer Council is required under statute to publicly consult on and publish a Forward Work Programme covering our responsibilities for energy, postal services, transport, and water and sewerage.

Projects	Comments
To support and educate consumers on the consumer landscape leading up to and following the UK's exit from the EU.	**Complete/Ongoing** The Consumer Council is part of the UK Government's CPP and the North/South Consumer Partnership. In these groupings we work to highlight specific issues that are of concern to consumers in Northern Ireland in relation to EU Exit discussions. The Consumer Council has developed and published an EU Exit consumer guide in March 2019. The guide is continually revised as and when new information is released or updated. EU Exit advice is provided to consumers via social media, outreach and events across all of our areas. In quarter 4 of 2019-20 The Consumer Council undertook a range of surveys and focus groups with NI consumers to identify consumer issues resulting from EU Exit.
To develop advice and educational partnerships with, for example, elected representatives, regional councils, youth/community organisations, with a targeted focus on disadvantaged/vulnerable groups.	**Complete** The Consumer Council was a finalist (with Triangle Housing) at the Chartered Institute of Housing Awards in February 2020 for the 'Working in Partnership' Award, based on the development of five educational energy videos for their tenants in assisted living. These videos have been shared with the Northern Ireland Federation of Housing Associations (NIFHA), the Association for Real Change Northern Ireland (ARC) and Orchardville Society. The Consumer Council worked closely alongside three councils (Causeway Coast and Glens Borough Council, Newry Mourne and Down District Council, and Fermanagh & Omagh District Council) to deliver four regional versions of the annual Consumer Parliament. This has led to further invitations to events to promote The Consumer Council. It also led to improved relations between The Consumer Council and these local councils, which have been promoting our work on their social media and websites. We continue to develop Scamwise Champion resources for Youth Work Alliance and The Reserve Forces & Cadets Association Northern Ireland with a further potential reach of 25,000 young people and further opportunities with Libraries NI and CCEA. We have delivered tailored presentations to young adults with learning disabilities studying in Belfast Met, the Chinese Community and staff workshops for Ulster University.

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.	**Complete** The Consumer Council delivered a Trained Business Initiatives workshop for Down Business Centre in February, and to the Local Economic Development Company (LEDCOM) Ltd on behalf of Mid and East Antrim Borough Council in March for businesses in Ballymena. In February 2020 we delivered a workplace workshop for staff (LEDCOM) at Larne Business Centre with the understanding that it promotes the role and function of our organisation to its tenants.
To develop consumers' and businesses' understanding of their energy and water bills, and the measures that can be taken to reduce costs.	**Complete/Ongoing** The Consumer Council continued to deliver its Energy Switch and Save information campaign. Our Online Electricity and Price Comparison Tool and Tables, and Switch On leaflets remained our key resource. We also issued press releases, tweets and facebook posts throughout the year to promote switching. The Consumer Council launched a new online portal with energy information resources for small businesses and not-for-profit organisations in September 2019. We produced the first Electricity and Natural Gas Online Price Comparison Tool for small businesses and a new Switch On information guide for small businesses. In addition to this, we informed consumers about switching and promoted our resources at outreach events, and we engaged with Shelter, Northern Ireland Housing Executive and the Housing Rights Service to promote energy switching in the private rented and social housing sectors. We have promoted the resources using online and social media platforms, outreach events and as part of our water bills project. We completed 136 water bill health checks (64 with individual businesses and 72 for one District Council). Our updated 'Water Guide' advice booklet for businesses was published in March 2020.
To develop consumer awareness around the issue of illegal money lending and to educate consumers around responsible and legal forms of credit.	**Complete/Ongoing** Worked with local schools to develop and deliver new educational materials for primary and secondary school children on responsible borrowing. Promoted awareness at key events such as The Consumer Parliament in March 2020, The Balmoral

	Show in May 2019, The Civil Service NICS Live events in May 2019 and the Work Well Conference in November 2019. Delivered work place presentations in January and February 2020 to a range of organisations on financial well-being and responsible borrowing. Delivered train the trainer workshop to Christians Against Poverty debt centre managers in January 2020 about the issue of illegal money lending. Launched our online budgeting tool in January 2020 to help consumers review their finances. It gives examples of typical spend using Northern Ireland family expenditure survey data, and signposts consumers to sources of help such as our energy switching tool and debt advice providers for further help on how to save money or increase their income.
To further develop The Consumer Council's website so that it becomes a "consumer hub" for all NI consumer issues.	**Complete/Ongoing** The Consumer Council website is regularly checked and updated with new content, including press releases and success stories publications. This content gives consumers and businesses access to valuable insights, which results in more website hits and added SEO value. Due to COVID-19, a new section has been launched on the website as a one-stop hub for consumers to know their rights and keep up to date with impacts on consumer issues. This section has become the most visited part of the website since launch on 18 March 2020. A range of family activities has been launched on the website. Families can use these as a fun, educational resource for children who are at home for the COVID-19 quarantine. However, they have been designed to be a permanent ongoing resource. In June 2019, The Consumer Council launched an 'Advice Directory' on our website. This helps consumers understand their rights. It also provides guidance on the proper authority to complain to when the complaint falls outside of The Consumer Council's statutory remit, and how to access expert help and advice. In December 2019, we launched 'ParcelPal NI', a new postal tool which helps consumers shop around for better value postal services in their local area. Almost

	600 consumers made use of this service around the Christmas period to help save money on their postal costs. The Consumer Council launched a new online portal with energy information resources for small businesses and not-for-profit organisations, and the new Switch On energy information guide for small businesses in September 2019. We produced the first Electricity and Natural Gas Online Price Comparison Tool for small businesses and following a period of testing it went live in December 2019. In January 2020 we launched our online budgeting tool to help consumers review their finances. It gives examples of typical spend using Northern Ireland family expenditure survey data and signposts consumers to sources of help such as our energy switching tool and debt advice providers for consumers that want further help on how to save money or increase their income.

Objective 2 **To Represent Consumers** Under this objective, The Consumer Council will speak out on behalf of consumers, and ensure their interests are articulated and defended. The Consumer Council will seek to ensure that public policies are developed with their potential effect on people as consumers in mind and that their contribution to consumer well-being is recognised as an important policy goal.	
Draft Programme for Government This objective contributes to the following PfG strategic outcomes: • No.1: We prosper through a strong, competitive, regionally balanced economy; • No.2: We live and work sustainably – protecting the environment; • No.3: We have a more equal society; • No.4: We enjoy long, healthy, active lives; • No.5: We are an innovative, creative society, where people can fulfil their potential; • No.8: We care for others and we help those in need; and • No. 13: We connect people and opportunities through our infrastructure.	
Projects	**Comments**
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.	**Ongoing/Complete** The Consumer Council is part of the UK Government's CPP and uses this as an opportunity to highlight NI specific issues into UK wide EU Exit discussions to ensure that the NI consumer voice is heard and understood. The Consumer Council has developed, published and maintains an EU Exit consumer guide. The Guide is continually revised as and when new information is released or updated. EU Exit advice is provided to consumers via social media, outreach and events

	across all of our areas. Throughout the year, The Consumer Council has undertaken a range of surveys and focus groups with NI consumers in order to identify consumer issues resulting from EU Exit. We have shared the results of these reports with government, regulators, policy-makers and service providers to highlight opportunities to improve consumer well-being.
To advocate on behalf of consumers (with a focus on vulnerable consumers), decision and policy-makers around general consumer policy and in the sectorial areas of energy, financial services, postal services, transport, telecoms, and water.	**Ongoing/Complete** <u>Energy</u> During the year, we represented the interests of Northern Ireland energy consumers at one Power NI tariff review, two SSE Airtricity Gas NI and two Firmus Energy gas tariff reviews, along with the UR and DfE to help ensure the price we pay for our electricity and gas is fair. Across our energy and water remits we have worked with UR on its Consumer Protection Strategy to deliver for vulnerable consumers, including our detailed response to the UR's Call for Evidence. We continued to chair the Consumer Vulnerability Working Group and met with the board of UR to promote the needs of consumers in regulated utilities, where we received promises of support and action from Board members. We responded to the following public consultations and calls for evidence: • NIE Networks' Greater Access to the Distribution Network in Northern Ireland; • UR Application of exit fees in the small business energy market; • UR SSE Airtricity Supply Price Control 2020; • UR Firmus Energy Supply Price Control 2020; • UR SONI Governance Call for Evidence; • UR Review of the Northern Ireland Sustainable Energy Programme (NISEP) and Energy Efficiency Provision; • SONI Tomorrow's Energy Scenarios 2019; • UR Draft Forward Work Programme Consultation; • DAERA Environment Strategy for Northern Ireland Public Discussion Paper; and • DfE Energy Strategy Call for Evidence. In March 2020, we made representation to UR, DfE and the energy industry at the outset of the COVID-19 outbreak to ask that energy consumers in Northern Ireland, in particular the most vulnerable, receive at least the same level of protection as their counterparts in GB. <u>Water and Sewerage</u> In December 2019 we agreed steps to raise awareness and improvements in support for water consumers in vulnerable circumstances. We have agreed with DfI, in

	relation to NI Water, improved provision in the draft PC21 Social and Environmental Guidance on vulnerability, including securing commitments for firm targets around services for consumers in vulnerable circumstances, a first for a Northern Ireland utility. We worked with households at flood risk as a member of the Regional Community Resilience Group (RCRG), established to deliver community engagement and resilience across Northern Ireland, and the Regional Recovery Forum (RRF) looking at the support provided to consumers when rebuilding, restoring and rehabilitating the community following an emergency. We also responded to public consultations in June 2019 and September 2019 respectively on the approach to flood risk management and water resources supply and resilience. Our reviews of practice and policy with NI Water included recommendations to review pipe size charging bands, charging policies for mixed use sites, unmeasured charges and trade effluent billing. Our annual review of all NI Water tariffs and charging policies included reviews of all assessed charges accounts, a review of consolidated billing, meter testing and exchange, and a review of all trade effluent consents saving consumers £2.3m. We reviewed NI Water's introduction of Voice of the Customer (VoC) and how it will be used to develop customer journey mapping with NI Water. We have agreed improvements of how NI Water engages with consumers before, during and after the sampling of tap water. At the outbreak of COVID-19 we agreed with stakeholders the immediate assistance of deferring NI Water's proposed 2020-21 tariff increase, and pushed for additional financial assistance for NI Water's billed customers and protection for potentially vulnerable householders. <u>Financial Services</u> The Consumer Council responded to a range of financial services consultations and highlighted how the needs of Northern Ireland consumers are often different to their GB counterparts. We wrote to HMT in December 2019 to ask that the banks in Northern Ireland be required to provide access to fee free basic bank accounts. In August 2019 we secured greater representation for Northern Ireland consumers in the FCA Financial Lives survey, which is used to assess consumer levels of financial confidence and vulnerability. We also responded to the FCA consultation events on vulnerable consumers.

	We highlighted how dependent Northern Ireland consumers are on being able to access cash in our response to the Payment Systems Regulator consultation in September 2019 and have continued to work with LINK to secure access to free to use cash machines. <u>Transport</u> In June 2019 we represented consumers in our response to the DfT consultation 'Aviation 2050', which will lead to a UK aviation strategy for the next 30 years. In December 2019 we worked with DfI and IMTAC to develop a passenger charter for the Rathlin Ferry and with the DfT to develop an Accessibility Toolkit for ferry services. During the year, we have represented consumers in 28 bus permit applications to DfI. In March 2019 and again in January 2020 we worked with Translink and DfI on the Translink annual fare review. In July 2019 we secured a commitment from P&O Ferries to review its policy and facilities for carrying pets on board its ferries. In September 2019 we met with Flybe to discuss its hand baggage policy. We made a referral to the CMA of the Flybe policy on compensation payments for delayed and rerouted flights. <u>Postal Services</u> On 16 March 2020 The Consumer Council represented consumers at a European level by responding to the European Commission's study on the future of the universal postal services in Europe. On 2 May 2020 we represented Northern Ireland Post Office consumers by ensuring their feedback on relocation consultations was heard and submitted written evidence to the BEIS Select Committee on the Post Office Network in Northern Ireland. On 25 June 2019 we published the Packaged Deal report which looks at the reasons behind why retailers apply delivery surcharges to consumers in Northern Ireland. We engaged with retailers including eBay and Amazon on the issue of parcel surcharging. Through the CPP we secured action from Ofcom to undertake a formal information gathering exercise from parcel operators to determine the level of fairness of parcel costs to outlying areas of the UK. On 19 June 2019 we published the 'Stamp Out

	Complaints' report which is the first in a series of reports looking at improving the complaints process within the postal industry. This was followed by a Best Practice guide for postal complaints for postal operators and was endorsed by all UK Consumer Advocacy Bodies.
To undertake access audits in ferries and public transport with disability or low mobility groups/consumers.	**Complete** During the year, The Consumer Council has worked in partnership with IMTAC to undertake visits with users to look at accessibility provision for passengers with disabilities on board the Rathlin Island Ferry and at the new Translink Northwest Transport Hub. We also organised a visit with passengers with disabilities to assess the accessibility of services on a P&O ferry and at its Larne Port facility. The Consumer Council attends twice yearly accessibility forums at Belfast international Airport, George Best Belfast City Airport and City of Derry Airport. Accessibility visits to Belfast International Airport and City of Derry Airport were postponed due to COVID-19.
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.	**Ongoing/Complete** The Consumer Council in partnership with NIE Networks, UR and DfE has continued to review and develop how and what consumer engagement is undertaken to monitor NIE Networks' performance during RP6. These activities are carried out under the Consumer Engagement Advisory Panel, which now has its own Terms of Reference. During the year, we engaged with UR, DfE and the gas industry to help develop a consumer engagement framework for gas distribution price control. The work is ongoing. The Consumer Council has become a representative on UR's SONI Expert Challenge Group (SECG). The group was tasked with reviewing and providing critical feedback on SONI's Business Plan 2020-2025. One of the recommendations that SECG made was to increase and improve the level of consumer engagement that SONI undertakes as part of its business development and performance monitoring. The Consumer Council worked with water stakeholders under the Consumer Engagement Oversight Group to complete the consumer engagement work to inform the upcoming NI Water Price Control PC21. We represented the consumer across a number of PC21 working groups looking at drinking water quality, environmental protection and social policy.
To undertake research on the impact of e-commerce/digitalisation in Northern Ireland on consumers.	**Not Progressed** The Consumer Council was unable to conduct this research due to lack of funding made available in

	2019-20.
To hold a Consumer Parliament.	**Complete** The Consumer Parliament 2020 took place on 6 March at the Assembly Buildings Conference Centre, Belfast. Approximately 300 consumers attended the event. Attendee evaluation was very positive. 18 partner organisations attended as exhibitors to provide additional information to consumers. On the day content was published live on social media for anyone who could not attend, including video clips. There were 20,000 impressions on The Consumer Council's Twitter account that day alone. A highlights video is live on The Consumer Council's YouTube channel and a report will be published in quarter 1 of 2020-21. The event was covered on various media outlets including BBC Radio Ulster. Ahead of the annual Consumer Parliament in Belfast, four regional assemblies were held in Omagh, Coleraine, Newry and Fermanagh during February and March 2020. These events led to great engagement with the local councils which has resulted in the councils promoting our work on their various platforms and inviting us to future events. Consumers who attended recorded vox pops, which were broadcast during the annual Consumer Parliament in Belfast to represent rural consumers.
To advocate for better consumer representation and protection in relation to private car parking, and telecoms.	**Ongoing/Complete** In 2019-20 we continued to receive and successfully appeal a large number of Parking Charge Notices (PCN). In March 2020 we met with representatives from the Private Parking industry to discuss how they can assist us in proactively informing consumers about car parks which are being privately managed, so we can prepare and inform consumers in advance. Our main aim is to educate the public on how to avoid getting a PCN in the first place. During the year, there has been ongoing engagement with Ofcom and DCMS on consumer advocacy requirements for telecoms consumers in Northern Ireland. We submitted a response June 2019 to the Ofcom consultation on Promoting Competition and Investment in Fibre Networks: Approach to Remedies.

Objective 3
To Protect Consumers
Under this objective, The Consumer Council will act as an advocate for individuals with cause for complaint and seek to change for the better the conditions under which public and private sector services are provided to consumers in Northern Ireland.

Draft Programme for Government
This objective contributes to the following PfG strategic outcomes:

- No.1: We prosper through a strong, competitive, regionally balanced economy;
- No.2: We live and work sustainably – protecting the environment;
- No.3: We have a more equal society;
- No.5: We are an innovative, creative society, where people can fulfil their potential;
- No.8: We care for others and we help those in need;
- No. 9: We are a shared society that respects diversity;
- No.10: We are a confident, welcoming, outward-looking society; and
- No. 13: We connect people and opportunities through our infrastructure.

Projects	Comments
To raise awareness of NI consumers' specific needs with policy makers and regulators in relation to the UK's exit from the EU.	**Ongoing/Complete** EU Exit issues have been identified and raised with DfE, BEIS and through the UK Government's CPP strategic group. The Consumer Council's EU Exit team continues to participate in DfE Stakeholder Engagement sessions, DfI No Deal Contingency Planning sessions and BEIS EU Exit Business Engagement sessions, to raise awareness of NI specific consumer issues. The Consumer Council continues to liaise with Parcel Operators and Government officials to further understand the implications of Brexit on consumers of postal services or those who order online. It has also commissioned research to look into what preparations operators have made to raise awareness of Brexit issues for consumers, the current rate they charge for customs handling fees and how these vary by operator, and to benchmark the current cost of pricing across EU and non-EU countries. Quantitative and qualitative research on potential impacts on postal consumers in NI has been undertaken in collaboration with DfE and Royal Mail. A report will be published combining both research studies in Summer 2020.
To work with UR on its Consumer Protection Programme to deliver improvements to Utility Companies' Registers of consumers in vulnerable circumstances.	**Ongoing/Complete** During the year we worked with UR on its Consumer Protection Strategy to deliver for vulnerable consumers, chaired the Consumer Vulnerability Working Group and met with the board of UR to promote the needs of consumers in regulated utilities, where we received promises of support and action from Board members. We responded in November 2019 to UR's Consumer Protection Programme Better Practice Frameworks call for evidence. The Consumer Council response compiled extensive evidence to help identify gaps in the protection of domestic consumers in vulnerable circumstances in Northern Ireland.
To work with NI Banks, Building Societies, and Credit Unions to encourage the uptake of current accounts, savings, and responsible lending options.	**Ongoing/Complete** In March 2020, The Consumer Council undertook a 'True Cost' campaign about access to free debt advice

	and alternative forms of borrowing, which included delivering an information leaflet to 60,000 low income households in Northern Ireland, launching a new online information hub and pitch side advertising. During the year, we continued to chair the Responsible Lending Forum whose members include UK Finance, local banks, Irish League of Credit Unions, Ulster Federation of Credit Unions, Advice NI, Christians Against Poverty, Money and Pensions Service, NILGA, DfC and Housing Associations. The Consumer Council also became authorised by the FCA to act as a credit broker, which allows us to signpost consumers to alternative lenders. Since March 2020 we have actively worked with UK Finance and local banks during the COVID-19 pandemic to ensure up to date information is available to consumers on the support available for those experiencing financial difficulty.
To assess and monitor NI Water's, Translink's and energy distribution/supply companies' internal complaints.	**Ongoing/Complete** During the year, we conducted two assessments of NI Water's telephone complaint handling and one assessment of its written complaint handling procedures. Recommendations were agreed and implemented by NI Water. In addition, we undertook a review of Translink's complaint process making recommendations. The Consumer Council planned to undertake an audit of NIE Networks' complaints in March 2020. This was postponed because of COVID-19 restrictions. In addition, we have secured a commitment from at least one electricity and gas supplier to participate in a complaints audit during 2020-21.
To raise consumer awareness of how to make a complaint through The Consumer Council, TSSNI Consumerline, and ADR providers.	**Complete** In June 2019, The Consumer Council produced social media infographics to promote our role and the making a complaint process. We continue to actively use these resources.

Objective 4 **To Understand the Needs of Future Consumers and Sustainable Consumption** Under this objective, The Consumer Council will continue to work for a sustainable future for consumers in Northern Ireland. We are committed to promoting responsible consumerism and encouraging consumers to change their behaviour to benefit them today and tomorrow. Our aim is to ensure consumers are provided with information, choice and value for money whilst the negative environmental impacts of the production and consumption of goods is minimised.
Draft Programme for Government This objective contributes to the following PfG strategic outcomes: • No.1: We prosper through a strong, competitive, regionally balanced economy; • No.2: We live and work sustainably – protecting the environment; • No.5: We are an innovative, creative society, where people can fulfil their potential; • No.8: We care for others and we help those in need;

• No.10: We are a confident, welcoming, outward-looking society; and • No. 13: We connect people and opportunities through our infrastructure.	
Projects	**Comments**
To undertake a Consumer Insight Survey to highlight emerging consumer issues, with particular focus on vulnerable consumers.	**Ongoing** Research fieldwork is now complete, and a report will be produced in quarter 1 2020-21.
To further develop a social impact model around the work of The Consumer Council.	**Ongoing** This project is ongoing and will work alongside The Consumer Council's accreditation to Business in the Community's (BITC) CORE standard.
To publish a monthly index of essential goods to inform consumers of price movements, and monitor fluctuations and trends.	**Ongoing** This project is being finalised, and will be complete in quarter 1 2020-21.
To identify differences in the NI consumer landscape in relation to GB and ROI.	**Ongoing** This is undertaken on a monthly basis and actively supports The Consumer Council's advocacy and outreach work. As part of this work, The Consumer Council undertook a research project in quarter 4 2019-2020 to map and evaluate a comparison of consumer protection between the energy markets in Northern Ireland, GB and ROI. The aim of this work is to lobby for enhanced consumer protection for Northern Ireland consumers. This evidence will be core in our pursuit of improvements in utilities consumer protection in 2020-21. In addition, we meet regularly with other UK and ROI consumer bodies to learn and share best practice across other jurisdictions.

Objective 5 **To Provide Value for Money and Good Governance** Through this objective, The Consumer Council is committed to providing overall value for money to taxpayers. We will manage our affairs efficiently and effectively and in accordance with the requirements for corporate and public accountability.	
Draft Programme for Government This objective contributes to the following PfG strategic outcomes: • No.11: We have high quality public services.	
Projects	**Comments**
To begin the consultation and background research that will be needed in the development of The Consumer Council's Corporate Plan 2021-26.	**Ongoing** This work is currently being scoped prior to procurement.
To achieve ISO 9001 Quality Management Systems and ISO 22301 Business Continuity Management.	**Ongoing** Work has been ongoing throughout 2019-20 to get The Consumer Council prepared for the external ISO accreditation assessments which will not be possible until 2020-21. The Consumer Council will be applying for ISO 9001 Quality Management Systems, ISO 27001 Information Management and ISO 22301 Business Continuity Management accreditations. The Consumer Council will have to procure accredited external assessors to do the assessments in 2020-21.
To gain Business in the Community's (BITC) CORE Standard for corporate responsibility.	**Ongoing** In quarter 4 The Consumer Council undertook an

	initial assessment against the BITC CORE Accreditation, and will be looking to finalise the accreditation in 2020-21.
To maintain accreditation for Customer Service Excellence (CSE) and work towards Investors in People (IiP) Gold Standard accreditation in 2021.	**Ongoing/Complete** CSE: Our CSE Rolling Programme 3 assessment was scheduled to take place in May 2020 but due to COVID-19 this has been postponed to September 2020. IiP: Work has been ongoing throughout 2019-20 in maintaining the IiP standard. The Consumer Council achieved the Bronze Diversity Charter Mark accreditation in August 2019 which supports the IiP initiative. Our progress was reviewed in February 2020 by an independent IiP assessor, with the aim of achieving Gold Standard accreditation in 2021.
Develop integrated workforce planning and stakeholder management information tools.	**Ongoing** Initial scoping work took place during 2019-20. Unfortunately, due to time constraints with CPD this project has moved to 2020-21.
To work with NI Direct to see where The Consumer Council can further integrate its services with their online channels.	**Ongoing/Complete** The Consumer Council has worked with NI Direct throughout the year to improve its complaints handling services. This will be further reviewed in light of COVID-19.

Financial Performance

The Consumer Council's expenditure for the financial year was £2,925,590 (2018-19: £2,685,744).

Expenditure was particularly higher in 2019-20 than 2018-19 in the following areas:

- Salaries (+£217k). This increase is primarily due to full year salary costs included in 2019-20 for the Financial Services Directorate which is funded by HMT. In 2018-19 there was only one quarter salary costs included in the accounts as the new Directorate was established in December 2018;

- Work Programme (+£18k). Work programme spend varies each year as it is subject to budget availability and planned projects in the annual Forward Work Programme. In 2019-20 there were fewer work programme related activities funded by HMT compared to 2018-19 which was the first year of the project. However The Consumer Council received additional funding in 2019-20 for EU Exit work which has therefore contributed to the higher work programme spend in 2019-20; and

- Legal and Professional fees (+£45k). £28k relates to the procurement of HR Advisory services from April 19 which would not have been in the accounts in 2018-19. The remaining increase relates to legal and professional fees for business continuity planning work and other business related legal advice.

Expenditure was considerably less in 2019-20 than 2018-19 in the following areas:

- Annual licences and maintenance (-£7k). The reduction in IT costs in 2019-20 is mainly due to lower IT Assist costs for the provision and support of laptops and PCs for staff;

- Training and development (-£11k). Training and development is dependent each year on budget availability and the necessity for the training. In 2018-19 there was higher spend on training due to The Consumer Council moving to HP Records Manager in June 2018 and the implementation of GDPR in May 2018. Training in 2019-20 focused on mandatory training for key risk areas which included business continuity planning, health and safety, social media, supporting vulnerable consumers and Prince 2 project management training;

- Staff travel (-£6k). Travel was lower in 2019-20 compared to 2018-19 as in 2018-19 there was more frequent travel to London to meet with HMT for the on-boarding of the Illegal Money Lending project. Also The Consumer Council, as part of its corporate social responsibility objectives conducted more meetings in 2019-20 remotely via online/conference calls to reduce the organisational carbon footprint and save money; and

- Outreach activities and resources (-£18k). Expenditure in this area is determined by the available budget and required demand for outreach materials such as merchandise and leaflets. In 2018-19 The Consumer Council had more available budget to purchase these resources. In 2019-20 the budget was prioritised to meet other business needs as a lot of the materials were replenished in 2018-19, hence there was less of a demand in 2019-20.

Non-Financial Performance

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

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

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

During 2019-20 The Consumer Council invested resources into achieving the following accreditations to support the health and well-being of all staff and consumers:

- Disability Confident Employer[10];
- Diversity Charter Mark - Bronze[11];
- Cycle Friendly Employer - Bronze[12]; and
- Every Customer Counts.[13]

The Consumer Council also became a member of BITC, and will continue to work alongside BITC to try to achieve the BITC CORE Accreditation in 2020-21 in positively engaging with employees and developing a strong corporate responsibility culture within the organisation.

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

Staff have also 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: 28 September 2020

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[10] https://www.gov.uk/government/collections/disability-confident-campaign

[11] https://diversity-mark-ni.co.uk/

[12] https://www.cyclinguk.org/cyclefriendlyemployer

[13] https://www.equalityni.org/everycustomercounts

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 2019-20 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. The three new Board Members commenced their term with The Consumer Council in April 2020.

Information about The Consumer Council's Board members is set out in the Governance Statement on pages 44-51.

Details of Board members' remuneration is set out in the Remuneration and Staff Report on pages 52-63.

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 four Directors, undertakes the day-to-day management of The Consumer Council. The Directors have included Sinead Dynan (Director of Regulated Industries), Dr Catriona MacArthur (Director of Consumer Insight, Empowerment and Protection up to 21 August 19), Dervla Kearney (Interim Director of Consumer Insight, Empowerment, and Protection), Scott Kennerley (Director of Financial Services) and Carmel McConville (Director of EU Exit).

Information about The Consumer Council's Leadership Team is set out in the Governance Statement on pages 44-51.

Details of the Leadership Team members' remuneration is set out in the Remuneration and Staff Report on pages 52-63.

Register of Interests

The Register of Interests of Board and Leadership Team members can be viewed here.[14]

Pension liabilities

Details of The Consumer Council's pension schemes are set out in the Remuneration and Staff Report on pages 52-63, and Note 1.7 to the Financial Statements.

[14] https://www.consumercouncil.org.uk/policy-research/publications/register-interests-board-members-march-2020
https://www.consumercouncil.org.uk/policy-research/publications/register-interests-staff-march-2020

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 2019-20, 100% of invoices were paid within 30 days (2018-19: 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 2019-20, The Consumer Council paid 99% of invoices (2018–19: 100%) within the 10 working day target.

Charitable donations

There were no charitable donations made during 2019-20 (2018-19: nil).

Personal data related incidents

The Consumer Council incurred no personal data breaches in 2019-20 (2018-19: nil).

Complaints Procedure

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

The Consumer Council received no complaints about our work in 2019-20 (2018-19: 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 2019-20 was £13,500.

There was no other non-audit work carried out by the Northern Ireland Audit Office or its subcontractors during 2019-20 (2018-19: £1,156).

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 2019-20.

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 2019-20 the Board met nine 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-2020

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.

Oversight and Liaison Meetings

Oversight and Liaison meetings with DfE are held on a quarterly basis. The agendas for these meetings contain standing items which include performance monitoring, budgetary and finance matters, risk management and corporate governance. Attendance at these meetings and any matters of note are reported to The Consumer Council's Board by the Chief Executive and Chair.

The Leadership Team

The Leadership Team (Chief Executive and four 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 2019-20 are shown below.

Board meetings:

Sheila McClelland (Chairperson)	9 out of 9 meetings
Mick McAteer (Deputy Chairperson)	8 out of 9 meetings
Noyona Chundur	8 out of 9 meetings
Lynne Crowther	9 out of 9 meetings
Sinéad Furey	5 out of 9 meetings
David Galloway[15]	8 out of 9 meetings
Joan Martin	6 out of 9 meetings

Audit and Risk Assurance Committee meetings:

Noyona Chundur (Chairperson)	4 out of 4 meetings
Lynne Crowther	4 out of 4 meetings
Mick McAteer	4 out of 4 meetings

Remuneration Committee meetings:

Sheila McClelland (Chairperson)	2 out of 2 meetings
Mick McAteer (Deputy Chairperson)	2 out of 2 meetings
Joan Martin	2 out of 2 meetings
Sinéad Furey	1 out of 2 meetings

[15]David Galloway's term terminated on 31 March 2020.

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 2020-21.

Key governance issues considered in 2019-20

By the Board:

- Approval of the Audit and Risk Assurance Committee Terms of Reference revised in March 2019;
- Approval of 2019-20 DfE Internal Audit Plan and the Internal Audit Charter;
- The Annual Report and Accounts for 2018-19 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 2019-20 as presented in quarterly performance reports;
- Information management and General Data Protection Regulation (GDPR) compliance;
- The budget for 2019-20 and regular management accounts;
- Approval of the Corporate Risk Register for 2019-20 and quarterly reviews of this;

- Impact of EU Exit and COVID-19;
- Forward Work Programme for 2020-21; and
- Business cases for funding in 2020-21.

The Board also discussed a range of key policy issues in 2019-20 as follows:

- The Enquiries and Complaints Report for 2019-20 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 2019-20:

- NIAO Audit Strategy;
- The External Auditor's RTTCWG;
- The Corporate Risk Register for 2019-20 (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 2019-20 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 2019-20. 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 2019-20 the scope of the audit included:

- Compliance with legislation in respect of Energy, Water and Sewerage services and the General Consumer Council (NI) Order 1984. An overall Satisfactory opinion was issued with one Priority 2 recommendation reported. This recommendation has been implemented.
- Control, governance and risk management arrangements associated with the following areas:
  - Corporate Governance and Risk Management; and
  - Procurement < £30,000.

  An overall Satisfactory opinion was issued with six Priority 3 recommendations reported and accepted by management. All recommendations should be implemented by end of quarter 1 2020-21.

DfE Internal Audit also undertook a review of the implementation of the prior year's internal audit recommendations. Four recommendations were reported and agreed by management, three Priority 2 and one Priority 3 recommendations. There is one Priority 2 recommendation outstanding relating to the appointment of a Data Protection Officer (DPO). There is one Priority 3 recommendation partially implemented. This will be completed by the end of quarter 1 2020-21.

The Annual Internal Audit Assurance report for 2019-20 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 2019-20.

Ministerial Direction

No Ministerial directions were received in 2019-20.

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 2020-21 has been approved as £1,385,000, of which £100,000 includes ring-fenced EU Exit funding. Capital funding of £150,000 has also been confirmed. Planned activities for 2020-21 have been formulated in light of the confirmed funding from DfE, DfI, BEIS and HMT for 2020-21. Therefore, the future financing of any Consumer Council liabilities will be met by DfE, DfI, BEIS and HMT. The Consumer Council have also considered the impact of COVID-19 and the UK's withdrawal from the EU and do not foresee any impact on its ability to continue as a going concern. In this context, the accounts have been prepared on a going concern basis.

Governance issues identified in 2019-20

No governance issues were identified in 2019-20.

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: 28 September 2020

Remuneration and Staff Report

Remuneration Report

Remuneration Policy

Chairperson and Board Members

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

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

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

The Consumer Council reimburses the Chairperson, Deputy Chairperson and Board members for any incidental expenses incurred for carrying out their duties relevant to the organisation. These expenses, amounting to £4,489 (2018-19: £5,986), 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).

Remuneration Policy

The pay policy 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 set the 2019-20 NI public sector pay policy (October 2019) in line with the overarching HMT parameters and in a manner consistent with the approach taken by the previous Finance Minister in 2016-17. Annual NICS pay awards are made in the context of the wider public sector pay policy. The pay award for NICS staff, including SCS staff, for 2019-20 has been finalised but not yet paid.

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

Service Contracts

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

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

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

Salary and pension entitlements (Audited information)

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

Chairperson, Deputy Chairperson, and Board members	**Salary (£'000)**		**Benefits in kind (to nearest £100)**	
	2019-20	**2018-19**	**2019-20**	**2018-19**
Ms Sheila McClelland (Chairperson)	20-25	20-25	-	–
Deputy Chairperson and Board members	5-10	5-10	-	–

Leadership Team	Salary (£'000)		Benefits in kind (to nearest £100)		Pension Benefits[16] (to nearest £1,000)		Total (£'000)	
	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19	2019-20	2018-19
Mr John French Chief Executive	85-90	75-80	-	-	36,000	28,000	120-125	105-110
Mrs Sinead Dynan Director of Regulated Industries	50-55	45-50	-	-	22,000	14,000	70-75	60-65
Dr Catriona MacArthur Director of Consumer Advocacy (until 21 August 2019)[17]	10-15	45-50	-	-	9,000	20,000	15-20	65-70
Mr Scott Kennerley Director of Illegal Money Lending and Financial Services (from 19 December 2018)[18]	45-50	40-45	-	-	21,000	5,000	70-75	45-50
Mrs Dervla Kearney Interim Director of Consumer Insight, Empowerment, and Protection (From 20 December 2018)[19]	45-50	35-40	-	-	21,000	-1,000	65-70	35-40
Mrs Carmel McConville[20] Director of EU Exit	-	-	-	-	-	-	-	-

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

[17] £50–55k full year equivalent salary.

[18] £45–50k full year equivalent salary.

[19] £45–50k full year equivalent salary.

[20] From 6 May 2019, Mrs Carmel McConville was seconded to The Consumer Council from DfE to support EU Exit work. Her full salary, benefit in kind and CETV details are disclosed in the accounts of DfE.

Salary

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

The Northern Ireland Assembly was dissolved from 26 January 2017 until an Executive was formed on 11 January 2020. Ministers were not in place during this time. From 11 January 2020, the DfE was under the direction and control of the Minister for the Economy, Diane Dodds MLA.

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 (2018-19: nil).

Bonuses

No bonuses were paid during 2019-20 (2018-19: nil).

Fair pay disclosure

	2019-20	**2018-19**
Band of Highest Paid Director's Total Remuneration* (£000)	80-85	75-80
Median Total Remuneration* (£)	30,526	30,149
Ratio	2.7	2.57

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

The banded remuneration of the highest-paid director in The Consumer Council in the financial year 2019-20 was £80,000-£85,000 (2018-19: £75,000-£80,000). This was 2.7 times (2018-19: 2.57) the median remuneration of the workforce, which was £30,526 (2018-19: £30,149).

In 2019-20 no employees (2018-19: nil) received remuneration in excess of the highest-paid director.

Remuneration ranged from £20,951 to £80,847 (2018-19: £17,526 to £79,058).

Pension Entitlements (Audited information)

Leadership Team	Accrued pension at pension age as at 31/03/20 and related lump sum £'000	Real increase in pension and related lump sum at pension age £'000	CETV at 31/03/20 £'000	CETV at 31/03/19 £'000	Real increase in CETV £'000	Employer contribution to partnership pension account Nearest £100
Mr John French Chief Executive	5-10	0-2.5	97	71	16	-
Mrs Sinead Dynan Director of Regulated Industries	5-10	0-2.5	95	77	12	-
Dr Catriona MacArthur Director of Consumer Advocacy (Until 21 August 2019)	0-5	0-2.5	40	31	7	-
Mr Scott Kennerley Director of Illegal Money Lending and Financial Services (from 19 December 2018)	5-10	0-2.5	95	80	10	-
Mrs Dervla Kearney Interim Director of Consumer Insight, Empowerment, and Protection (From 20 December 2018)	0-5	0-2.5	23	13	7	-

Northern Ireland Civil Service (NICS) Pension Schemes

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

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

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 2019 was 1.7% and HM Treasury has announced that public service pensions will be increased accordingly from April 2020.

Employee contribution rates for all members for the period covering 1 April 2020 – 31 March 2021 are as follows:

Scheme Year 1 April 2020 to 31 March 2021

Annualised Rate of Pensionable Earnings (Salary Bands)		**Contribution rates - All members**
From	**To**	**From 1 April 2020 to 31 March 2021**
£0	£23,999.99	4.6%
£24,000.00	£55,499.99	5.45%
£55,500.00	£152,499.99	7.35%
£152,500.00 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 www.finance-ni.gov.uk/civilservicepensions-ni

Cash Equivalent Transfer Values

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

Real increase in CETV

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

Compensation for loss of office

There were no compensation payments for loss of office made during 2019-20.

Staff Report (Audited information)

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

	2019-20 Total £	2018-19 Total £
Board members		
Chairperson's salary	**23,588**	23,259
Social security costs	**2,190**	2,338
Deputy Chairperson and members' fees	**6,158**	5,005
	31,936	30,602

	Permanently employed staff £	**Others £**	**2019-20 Total £**	2018-19 Total £
Staff salaries				
Wages and salaries	**1,073,239**	**31,379**	**1,104,618**	1,131,519
Social security costs	**110,920**	**3,029**	**113,949**	114,312
Other Pension costs	**317,762**	**5,919**	**323,681**	239,612
Agency	**-**	**284,443**	**284,443**	103,899
	1,501,921	**324,770**	**1,826,691**	1,589,342
Less recoveries in respect of outward secondments	**(57,923)**	**-**	**(57,923)**	(35,814)
Sub Total	**1,443,998**	**324,770**	**1,768,768**	1,553,528
Total			**1,800,704**	1,584,130

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 Government Actuary's Department (GAD) is responsible for carrying out scheme valuations. The Actuary reviews employer contributions every four

years following the scheme valuation. The 2016 scheme valuation was completed by GAD in March 2019. The outcome of this valuation was used to set the level of contributions for employers from 1 April 2019 to 31 March 2021.

For 2019-20, employers' contributions of £310,613 were payable to the NICS pension arrangements (2018-19: £232,885) at one of three rates in the range 28.7% to 34.2% of pensionable pay, based on salary bands.

This change is primarily due to the reduction in the SCAPE discount rate (as announced at Budget 2018) to 2.4% per annum above CPI. The contribution rates are set to meet the cost of the benefits accruing during 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 £6,878 (2018-19: £6,476) 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% (2018-19: 8% to 14.75%) of pensionable pay.

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

Employer contributions of £271, 0.5% (2018-19: £251, 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.

In 2019-20 no members of staff (2018-19: 0 persons) retired early on ill-health grounds; the total additional accrued pension liabilities in the year amounted to nil (2018-19: 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**	**2019-20 Total**	2018-19 Total
Directly employed	**29**	**-**	**29**	31
Others	**-**	**12**	**12**	5
Students	**-**	**-**	**-**	1
Total	**29**	**12**	**41**	37

Staff composition (Audited information)

The composition of The Consumer Council's staff, by NICS grade and gender as at 31 March 2020 is set out below. The composition as at 31 March 2019 is in brackets.

Grade	Male	Female	Total
Grade 5	1(1)	0(0)	**1(1)**
Grade 7	1(1)	2(3)	**3(4)**
Deputy Principal	4(4)	4(4)	**8(8)**
Staff Officer	3(4)	5(4)	**8(8)**
Executive Officer 1	2(2)	3(4)	**5(6)**
Executive Officer 2	0(0)	4(3)	**4(3)**
Admin Officer	0(0)	1(1)	**1(1)**
Admin Assistant	0(0)	0(1)	**0(1)**
Total	**11(12)**	**19(20)**	**30(32)**

Sickness absence data

The percentage of available working days lost due to sickness absence in the year was 7% (2018-19: 6%). This figure reduces to 3% when adjusted for staff on long term sickness absence over 19 days (2018-19: 1.5%).

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 2019-20. 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. The reaccreditation is due in March 2021.

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 November 2019 for mental health awareness training to support line managers.

Equality, Diversity and Inclusion

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

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

Learning and Development

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

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

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

Employee Consultation and Trade Union Relationships

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

Expenditure on consultancy

There was no expenditure on consultancy during 2019-20 (2018-19: none).

Off-payroll payments

There were no off-payroll payments made during 2019-20 (2018-19: none).

Voluntary Exit Scheme

The Consumer Council did not operate a Voluntary Exit Scheme during 2019-20. No members of staff left The Consumer Council under this scheme in 2018-19.

Assembly Accountability and Audit Report

There were no remote contingent liabilities as at 31 March 2020 (2018-19: none).

There were no losses or special payments during 2019-20 (2018-19: none).

Regularity of expenditure

All expenditure during 2019-20 has been in line with MPMNI.

Fees and charges

There were no fees and charges in 2019-20. The only fees received in 2018-19 related to sponsorship for the Consumer Parliament (2018-19: £900) (Note 1.9).

John French
Accounting Officer and Chief Executive
Date: 28 September 2020

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

Opinion on financial statements

I certify that I have audited the financial statements of the General Consumer Council for Northern Ireland for the year ended 31 March 2020 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 2020 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.

Conclusions relating to going concern

I have nothing to report in respect of the following matters in relation to which the ISAs (UK) require me to report to you where:

- the General Consumer Council for Northern Ireland's use of the going concern basis of accounting in the preparation of the financial statements is not appropriate; or

- the General Consumer Council for Northern Ireland has not disclosed in the financial statements any identified material uncertainties that may cast significant doubt about the General Consumer Council for Northern Ireland's ability to continue to adopt the going concern basis.

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 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 examine, 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

6 October 2020

FINANCIAL STATEMENTS

Statement of Comprehensive Net Expenditure for the year ended 31 March 2020

	Note	**2019-20** **£**	2018-19 £
Other operating income	4	**-**	900
Total operating income		**-**	900
Staff costs	3.1	**1,800,704**	1,584,130
Depreciation and amortisation	3.2	**22,574**	20,827
Other expenditures	3.2	**1,102,312**	1,080,787
Total operating expenditure		**2,925,590**	2,685,744
Comprehensive net expenditure for the year		**(2,925,590)**	(2,684,844)

The notes on pages 72 to 85 form part of the financial statements.

Statement of Financial Position as at 31 March 2020

			2019-20		2018-19
	Note	**£**	**£**	£	£
Non-current assets:					
Property, plant and equipment	5	**20,038**		21,903	
Intangible assets	6	**38,696**		50,069	
Total non-current assets			**58,734**		71,972
Current assets:					
Trade and other receivables	9	**43,378**		73,035	
Cash and cash equivalents	8	**371,502**		152,305	
Total current assets			**414,880**		225,340
Total assets			**473,614**		297,312
Current liabilities:					
Trade and other payables	10	**(461,438)**		(280,234)	
Total current liabilities			**(461,438)**		(280,234)
Total assets less total liabilities			**12,176**		17,078
Taxpayers' equity and other reserves:					
General reserve			**12,176**		17,078
Total equity			**12,176**		17,078

The financial statements were approved by the Board on 25 September 2020 and were signed on its behalf by:

John French
Accounting Officer and Chief Executive
Date: 28 September 2020

The notes on pages 72 to 85 form part of the financial statements.

Statement of Cash Flows for the year ended 31 March 2020

	Note	**2019-20** **£**	2018-19 £
Cash flows from operating activities			
Net Operating Expenditure		**(2,925,590)**	(2,684,844)
Adjustments for non-cash transactions:			
Depreciation	3.2	**11,201**	9,400
Amortisation	3.2	**11,373**	11,427
(Increase)/Decrease in trade and other receivables	9	**29,657**	(49,945)
Increase/(Decrease) in trade and other payables	10	**181,204**	2,988
Net cash outflow from operating activities		**(2,692,155)**	(2,710,974)
Cash flows from investing activities			
Purchase of property, plant and equipment	5	**(9,336)**	(13,800)
Net cash outflow from investing activities		**(9,336)**	(13,800)
Cash flows from financing activities			
Grants from sponsoring bodies (DfE, DfI, BEIS and HMT)		**2,920,688**	2,688,614
Net financing	1.8	**2,920,688**	2,688,614
Net increase/(decrease) in cash and cash equivalents in the period	8	**219,197**	(36,160)
Cash and cash equivalents at the beginning of the period	8	**152,305**	188,465
Cash and cash equivalents at the end of the period	8	**371,502**	152,305

The notes on pages 72 to 85 form part of the financial statements.

Statement of Changes in Taxpayers' Equity for the year ended 31 March 2020

	Note	General Fund	Revaluation Reserve	Taxpayers' Equity
		£	£	£
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)
Auditor's Remuneration	3.2	(13,100)	-	(13,100)
Balance at 31 March 2019		**17,078**	**-**	**17,078**
Grants from sponsoring bodies:				
DfE Core Grant		1,372,000	-	1,372,000
DfE Energy funding		391,795	-	391,795
DfI Water funding		322,285	-	322,285
BEIS funding		302,200	-	302,200
HMT funding		532,408	-	532,408
Comprehensive Net Expenditure for Year		(2,912,090)	-	(2,912,090)
Auditor's Remuneration	3.2	(13,500)	-	(13,500)
Balance at 31 March 2020		**12,176**	**-**	**12,176**

The notes on pages 72 to 85 form part of the financial statements.

Notes forming part of the financial statements for the year ended 31 March 2020

1. Statement of accounting policies

These financial statements have been prepared in accordance with the 2019-20 Government Financial Reporting Manual (FReM) issued by DoF. The accounting policies contained in the FReM apply International Financial Reporting Standards (IFRS) as adapted or interpreted for the public sector context. Where the FReM permits a choice of accounting policy, the accounting policy which is judged to be most appropriate to the particular circumstances of The Consumer Council for the purpose of giving a true and fair view, has been selected. The particular policies adopted by The Consumer Council are described below. They have been applied consistently in dealing with items that are considered material to the accounts.

1.1 Accounting convention

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

1.2 Property, plant and equipment

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

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

1.3 Intangible assets

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

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

1.4 Depreciation and amortisation

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

- Alterations: over the remaining period of lease;
- Furniture and fittings: 20% straight-line; and
- Office equipment: $33^{1/3}$% straight-line.

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

Depreciation and amortisation are provided from the month of addition.

1.5 Impairment review

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

1.6 Financial instruments

Recognition

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

Financial assets

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

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

Financial liabilities

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

1.7 Pensions

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

Pension costs are included within staff costs in the Statement of Comprehensive Net Expenditure. For more information refer to the Remuneration and Staff Report on pages 52 to 63.

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 2019-20 grants-in-aid received from DfE, DfI, BEIS and HMT were £1,763,795, £322,285, £302,200 and £532,408 respectively (2018-19: £1,694,729 (DfE), £302,000 (DfI), £299,500 (BEIS) and £392,385 (HMT)).

1.9 Other operating income

No income was received from other activities in 2019-20 (2018-19: £900).

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, 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 2020-21 has been approved as £1,385,000, of which £100,000 includes ring-fenced EU Exit funding. Capital funding of £150,000 has also been confirmed. Planned activities for 2020-21 have been formulated in light of the confirmed funding from DfE, DfI, BEIS and HMT for 2020-21. Therefore, the future financing of any Consumer Council liabilities will be met by DfE, DfI, BEIS and HMT. The Consumer Council have also considered the impact of COVID-19 and the UK's withdrawal from the EU and do not foresee any impact on its ability to continue as a going concern. In this context, the accounts have been prepared on a going concern basis.

1.16 IFRS 16 Accounting for Leases

A new IFRS regarding the accounting treatment of leases, IFRS 16, has been issued but will not be effective in the public sector until 1 April 2021. The implementation of IFRS 16 will have no impact on The Consumer Council's financial statements.

2. Statement of Operating Costs by Operating Segment

2.1 Analysis of net expenditure by segment

2019-20	Energy	Postal Services	Water	HMT	Other Sections	Total
	£	£	£	£	£	£
Gross Expenditure	391,795	302,001	322,411	522,698	1,386,685	2,925,590
Income*	-	-	-	-	-	-
Net Expenditure	**391,795**	**302,001**	**322,411**	**522,698**	**1,386,685**	**2,925,590**
Total assets	-	-	-	-	473,614	473,614
Total liabilities	-	-	-	-	(461,438)	(461,438)
Net assets	**-**	**-**	**-**	**-**	**12,176**	**12,176**

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2018-19	Energy	Postal Services	Water	HMT	Other Sections	Total
	£	£	£	£	£	£
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**

* 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, Transport and EU Exit which is funded primarily by DfE.

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

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

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

3.1 Staff costs[21](including Chairperson, Deputy Chairperson and Board members)

	2019-20 Total £	2018-19 Total £
Board members		
Chairperson's salary	**23,588**	23,259
Social Security Costs	**2,190**	2,338
Deputy Chairperson and members' fees	**6,158**	5,005
	31,936	30,602

	Permanently employed staff £	Others £	2019-20 Total £	2018-19 Total £
Staff salaries				
Wages and salaries	**1,073,239**	**31,379**	**1,104,618**	1,131,519
Social security costs	**110,920**	**3,029**	**113,949**	114,312
Other Pension costs	**317,762**	**5,919**	**323,681**	239,612
Agency	**-**	**284,443**	**284,443**	103,899
	1,501,921	**324,770**	**1,826,691**	1,589,342
Less recoveries in respect of outward secondments	**(57,923)**	**-**	**(57,923)**	(35,814)
Sub Total	**1,443,998**	**324,770**	**1,768,768**	1,553,528
Total			**1,800,704**	1,584,130

During the year, The Consumer Council employed an average of 41 full-time equivalent staff (2018-19: 37).

[21]Further analysis of staff costs is located in the Staff Report on page 59.

3.2 Other expenditure

	2019-20	2018-19
	£	£
Work Programme	**594,467**	576,418
Rent and service charge	**95,122**	91,281
Rates	**40,516**	39,787
Office machinery – annual licences and maintenance	**109,220**	116,411
Legal and professional fees	**95,495**	50,591
Maintenance, repairs and cleaning	**9,551**	8,707
Recruitment and selection costs	**-**	1,484
Electricity	**9,093**	11,164
Telephone and postage	**14,491**	13,002
Staff and members training and development	**56,134**	67,363
Audit fees – external audit[22]	**13,500**	14,256
Print, design and stationery	**13,288**	15,302
Operating leases – office machinery	**1,404**	2,099
Staff travel	**10,824**	16,749
Sundry expenses	**2,935**	1,843
Outreach activities and resources	**14,550**	32,943
Room Hire	**826**	1,550
Website costs	**60**	192
Professional relationships and memberships	**8,742**	5,464
Press Clippings, Transcripts and Tapes	**4,667**	4,571
Library	**714**	147
Members' expenses	**4,489**	5,986
Hospitality, including catering	**2,224**	3,477
	1,102,312	1,080,787
Non-cash items		
Depreciation	**11,201**	9,400
Amortisation	**11,373**	11,427
	22,574	20,827
	1,124,886	1,101,614

4. Income

	2019-20	2018-19
	£	£
Sponsorship – Consumer Parliament	**-**	900
Total Income	**-**	900

[22]2018-19 includes £1,156 for non-audit work carried out by the NIAO

5. Property, plant and equipment

2019-20	Furniture and fittings £	Office equipment £	Total £
Cost or valuation			
At 1 April 2019	**26,786**	**52,858**	**79,644**
Additions[23]	-	9,336	9,336
Revaluations	-	-	-
Disposals	-	-	-
At 31 March 2020	**26,786**	**62,194**	**88,980**
Depreciation			
At 1 April 2019	**26,786**	**30,955**	**57,741**
Charged in year	-	11,201	11,201
Disposals	-	-	-
At 31 March 2019	**26,786**	**42,156**	**68,942**
Carrying amount			
At 31 March 2020	**-**	**20,038**	**20,038**
Carrying amount			
At 31 March 2019	-	21,903	21,903
Asset financing:			
Owned	-	20,038	20,038
Carrying amount at 31 March 2020	-	**20,038**	**20,038**

[23]Total additions of £9,336 was supported by HMT funding.

5. Property, plant and equipment (continued)

2018-19	Furniture and fittings	Office equipment	Total
	£	£	£
Cost or valuation			
At 1 April 2018	**26,786**	**39,058**	**65,844**
Additions[24]	-	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**

[24]Included within additions is £9,822 funded by HMT.

6. Intangible assets

2019-20

Intangible assets comprise software and software licences.

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

6. Intangible assets (continued)

	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**

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

	2019-20	2018-19
	£	£
Balance at 1 April 2019	**152,305**	188,465
Net change in cash and cash equivalents balance	**219,197**	(36,160)
Balance at 31 March 2020	**371,502**	152,305

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

9. Trade and other receivables

	2019-20	2018-19
	£	£
Amounts falling due within one year:		
Prepayments	**27,046**	44,110
Other receivables	**16,332**	28,925
	43,378	73,035

10. Trade and other payables

	2019-20	2018-19
	£	£
Amounts falling due within one year:		
Trade payables	**1,068**	969
Accruals	**460,370**	279,265
	461,438	280,234

11. Provision for liabilities and charges

There were no provisions for liabilities or charges as at the statement of financial position date (2018-19: none).

12. Commitments under leases

12.1 Operating leases

£1,404 (2018-19: £2,099) was included as an expense on operating leases in the Statement of Comprehensive Net Expenditure.

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

	2019-20	2018-19
	£	£
Obligations under operating leases comprise:		
Other:		
Not later than 1 year	**934**	1,434
Later than 1 year and not later than 5 years	**1,512**	2,016
Later than 5 years	**-**	-
	2,446	3,450

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. This licence was renewed during the 2019-20 year and is valid until 31 May 2021. The 2020-21 licence cost is £77,500 and annual service charge of £31,812 (2019-20: £77,058 and £18,063 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 (2018-19: none).

14. Contingent liabilities

Personal Injury claim

During the year, The Consumer Council received notice of a potential personal injury claim by a former employee. The Consumer Council continues to liaise with the solicitors appointed to review this matter. At the balance sheet date, an outflow of economic resources was considered to be reasonably possible but not probable. At this juncture The Consumer Council does not have sufficient information to quantify the matter. This has therefore been disclosed as a contingent liability as at 31 March 2020. There were no contingent liabilities as at 31 March 2019.

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 £2,920,688 of grant-in-aid was received via DfE, DfI, BEIS and HMT (2018-19: £2,688,614).

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 6 October 2020.