



Corporate Plan 2021-2024

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03	/	Introducing our plan	+	+	+	+
04	/	Who we are	+	+	+	+
08	/	The strategic landscape	+	+	+	+
		08 Consumer priorities	+	+	+	+
		11 Strategic alignment	+	+	+	+
13	/	How we operate	+	+	+	+
		13 Vision, mission and values	+	+	+	+
		13 Guiding principles	+	+	+	+
		14 Statutory provisions	+	+	+	+
		15 Strategic objectives	+	+	+	+
17	/	How we will achieve our objectives	+	+	+	+
20	/	Our ethos	+	+	+	+
23	/	Governance and reporting	+	+	+	+
25	/	Annex 1: Legal powers and duties	+	+	+	+

Introducing our plan

This Corporate Plan 2021-2024 has been written as we emerge from the most challenging period many consumers will have experienced in living memory. Whilst it builds on our success in previous years, it recognises how much has changed following the COVID-19 pandemic and takes into account the uncertainty and challenges created by the pandemic, EU Exit, decarbonisation and digitalisation.

In March 2020 we all went into lockdown, which significantly changed societies and economies. As a comparatively small organisation with limited resources, our ability to respond was tested like never before. Despite this, our incredible staff worked tirelessly to serve, protect and campaign for the interests of consumers, regardless of circumstances, to help build their resilience and confidence.

Demand for our frontline services increased, on average, by 88% in the past 12 months. We helped over 10,000 citizens with independent advice, guidance, redress and investigations, putting over £1 million back into the pockets of Northern Ireland households. Due to the efforts of the team, we achieved a customer satisfaction score of 99.8% and a net promoter score of 99 out of 100.

There has never been a more important time in our history to champion, protect and represent

consumers, because for some, things have never been more difficult. Health, lives, livelihoods and finances were disrupted in ways few could have imagined. This has been compounded by the threat of widening inequality and disparity in consumer experiences, set to continue for some time.

There is no single consumer perspective. The shift to digitalisation has meant products and services are increasingly promoted and delivered using digital channels, offering benefits for some citizens but greater risks for others, including digital exclusion. The blurring of boundaries between markets and services and the pace of digital innovation has exposed gaps in regulatory defence systems.

Delivering a flexible and responsive service for all citizens is critical. As is understanding their needs, preferences and behaviours, and the part consumers play in rebuilding and rebalancing our economy. This must be a priority because it is the only way consumer bodies, policy makers, regulators, industry and civic society, can move towards creating a just, fair and safe society.

We must also listen more to consumers, and collaborate and co-design with our stakeholders to ensure the diversity of consumer interests are fully represented in the development of public and

regulatory policy. In the same vein, our regulatory frameworks must equally prioritise education, empowerment and accountability, alongside standards for protection, compliance and enforcement.

We remain in uncharted territory. While the difficulties many consumers face are momentous, not least because of the inequalities in wealth and opportunity, there will also be new possibilities. Over the next three years, we will strive to improve the lives of consumers, supporting them through challenges, helping them embrace new possibilities, and working with partners to find solutions.

We would like to thank everyone who responded to our consultation. Your contributions will help us deliver a shared vision for consumers in Northern Ireland.



Sheila McClelland
Chair

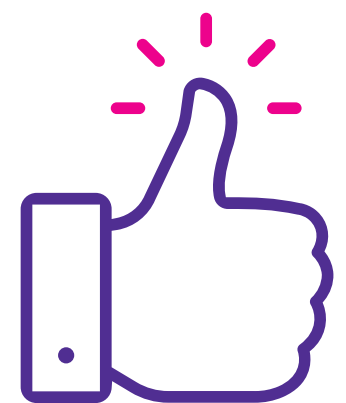


Noyona Chundur
Chief Executive

What we achieved in 2020-2021

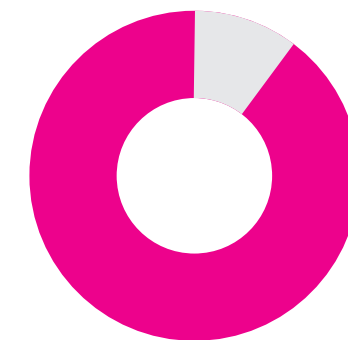
£1 million

Back into the pockets of Northern Ireland households



Customer satisfaction score of

99.8%



88%

Demand for our frontline service increased

We helped over

10,000

citizens with independent advice



99 Net Promoter Score

Who we are

We are passionate about championing consumer interests and we put them at the heart of everything we do.

As the consumer representative body of Northern Ireland, we are responsible for ensuring that legislation and regulation for consumer protection works effectively for consumers here.

We are an insight-led evidence based organisation:

- Providing consumers with expert advice and confidential guidance.
- Engaging with government, regulators and consumer bodies to influence public policy.
- Empowering consumers with the information and tools to build confidence and knowledge.
- Investigating and resolving consumer complaints under statutory and non-statutory functions.
- Undertaking best practice research to identify and quantify emerging risks to consumers.
- Campaigning for market reform as an advocate for consumer choice and protection.

Established in April 1985 as a non-departmental public body (NDPB) under the General Consumer Council (Northern Ireland) Order 1984 (The Order), we operate under the Department for the Economy (DfE) on behalf of the Northern Ireland Executive (The Executive).

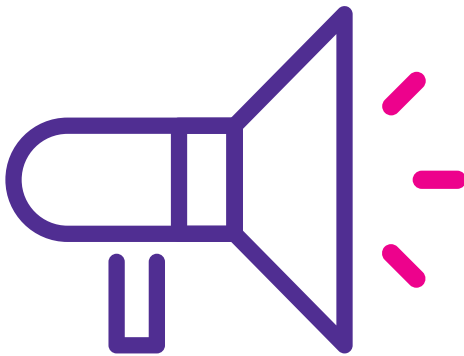


Our statutory functions cover energy, post, transport, water and sewerage, and food affordability and accessibility. Our non-statutory functions educate and empower consumers against unfair or discriminatory practices in any market from financial services to private parking charge notices. Across both, we pay particular regard to consumers:

- who are disabled or chronically sick;
- who are of pensionable age;
- who are on low incomes; and
- who live in rural areas.

We have responsibilities under the Rural Needs Act 2016 and Section 75 of the Northern Ireland Act 1998. In this role, we aim to ensure government policies recognise consumer needs in rural areas, and promote equality of opportunity and good relations across a range of equality categories.

Working with the Department for Digital, Culture, Media and Sport, we hope to expand our remit to become Northern Ireland's consumer advocate for telecoms in 2022-2023.



Super-complaints

We are committed to ensuring positive outcomes for consumers. We are a designated super-complaints body set up under the Enterprise Act 2002 and the Financial Services and Markets Act 2000 Order 2013.

Under both Acts, the Consumer Council can, if we believe any feature or combination of features of a market in the United Kingdom is, or appears to be, significantly harming the interests of consumers, raise a super-complaint on behalf of consumers to the following UK and Northern Ireland regulators:

- Civil Aviation Authority
- Competition and Markets Authority
- Financial Conduct Authority
- Office of Communications
- Office of Gas and Electricity Markets
- Office of Rail and Road
- Payment Systems Regulator
- Utility Regulator
- Water Services Regulation Authority

Under the Gas and Electricity Licence Modification and Appeals Regulations (Northern Ireland) 2015, we can appeal to the Competition and Markets Authority if we believe a modification by the Utility Regulator to the licence of a gas or electricity provider is detrimental to the interests of consumers.



Operating model

Our Board, appointed by the Economy Minister, oversees our strategic direction, organisational performance and corporate governance. They represent consumer interests and bring a range of experience and insights from industry, academia, the public and not-for-profit sectors.

Supporting them is our Senior Leadership Team, led by the Chief Executive, and over 45 staff working in consumer policy, protection, insight and outreach, and in communications, finance, human resources and business transformation.

Our annual operating budget is made up of core funding from DfE and levies collected against our statutory duties administered by DfE, the Department for Infrastructure, the Department for Business Energy and Industrial Strategy and HM Treasury.



Our success

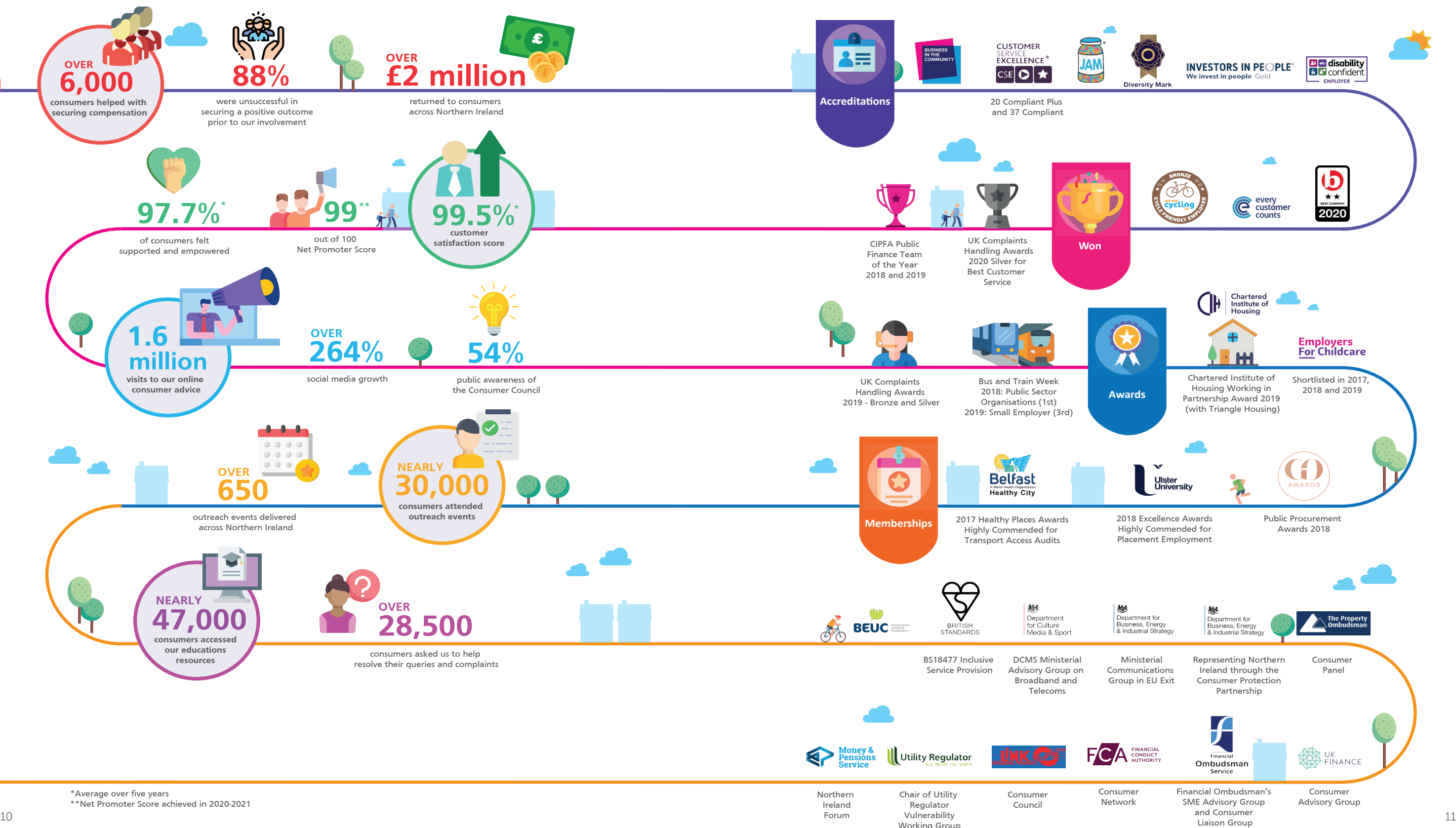
During the period of our Corporate Plan 2016-2021, we:

- Campaigned for fair, affordable and transparent pricing models from providers in energy, post, transport and water.
- Worked in partnership with service providers in energy, post, transport and water to strengthen access to their products and services for all consumers.
- Ensured the negotiations on the Integrated Single Electricity Market between the United Kingdom and European Union (EU) recognised the impacts and necessary consumer protections for Northern Ireland.
- Provided impartial research insights, advice and guidance, and comparison tools to build consumer confidence so they can make informed choices, improving consumer welfare.
- Helped to secure compensation for consumers through our complaints resolution process.
- Advised citizens and businesses on their consumer rights.

We have a proud history of promoting and safeguarding consumer interests. We work with government, and UK and Northern Ireland regulators, to ensure markets and public services focus on delivering better outcomes for consumers.



2016-2020 at a glance



The strategic landscape

In developing our Corporate Plan 2021-2024, we carried out a detailed analysis of our environment, structures and procedures. This helped us understand how to build on our past achievements and improve in areas where challenges remain.

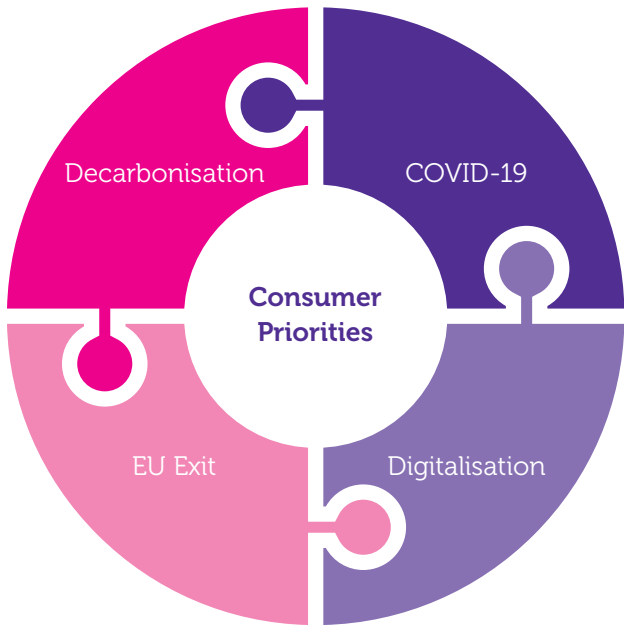
We interviewed stakeholders from the utilities and advice sector, providers in financial services, post and transport, government departments and other consumer bodies. We asked them about the opportunities, risks and issues for consumers in the period ahead, what we had done well, how we could improve and what success should look like by the end of this corporate plan.

Their feedback matched our core purpose: to support, educate and protect consumers, in particular consumers in vulnerable circumstances, so they can overcome emerging challenges and plan for a better future. They acknowledged the Consumer Council as a fair and balanced consumer advocate, campaigning on their behalf, but with the need to build awareness and partnership working in the markets consumers were experiencing increased detriment.

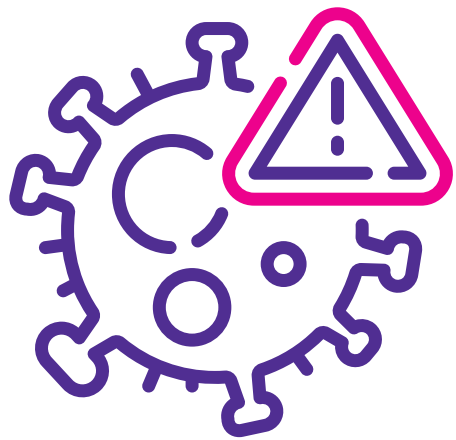
Although we begin from a strong position, we recognise the significant challenges consumers will face over the next three years. In such a rapidly shifting landscape, we must be innovative and resolute in delivering a better deal for consumers and rebuilding confidence, so they can overcome these challenges, build resilience and make the most of the opportunities this change will bring.

Consumer priorities

Based on the evidence we gathered, we have built our Corporate Plan 2021-2024 to address four consumer priorities: the COVID-19 pandemic, EU Exit, decarbonisation and digitalisation.



Our stakeholders agree these are the right priorities, provided they are given the proportionate focus, and they reflect our ambition of delivering inclusive societal and economic value.



COVID-19

The impact of the COVID-19 pandemic on the economy and consumer detriment is inextricably linked, given the higher levels of consumer spending in Northern Ireland compared to other UK regions.

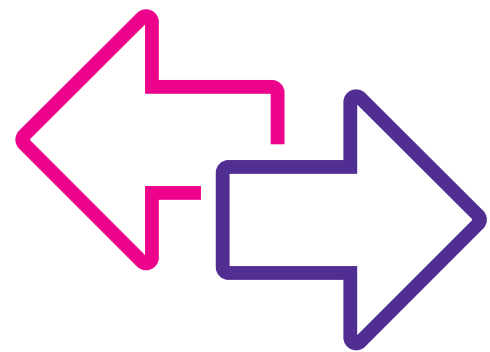
It has brought unparalleled disruption to health, livelihoods and finances. Many lost their income, and will struggle to repay credit and cope with bills when emergency measures and stimulus packages to stem the pandemic are withdrawn. The labour market is slowly recovering but unemployment risks remain, exacerbated by whether available jobs can match the available skills.

At the start of the pandemic, Northern Ireland witnessed a disproportionate impact across its population and businesses, with reduced economic outputs and increased benefit claimant counts. Approximately one third of local businesses temporarily ceased trading at the height of lockdown in 2020, with some sectors severely impacted with record redundancies and the loss of revenues and markets.

Those most affected by redundancy are young people, women, and low-paid and part-time workers. Uncertainty over future employment increases the potential of more consumers in vulnerable circumstances, with many also falling into poverty. Young people could now face long-term financial insecurity, resulting in poor credit scores and a negative impact on their financial inclusion.

There have been dramatic shifts in buying behaviour and the labour market as people adapt to home working and digital delivery. To build a stronger and regionally balanced economy, we need to ensure opportunities for all consumers. This requires government, academia, industry and consumer bodies to coalesce to support the upskilling and employability of our future workforce.

The pandemic had a devastating impact on regional, national and international travel but public transport, aviation and ferries are starting to return to normal service. There is now uncertainty over how consumer behaviours will influence the long term future of these sectors. There are both connectivity challenges for business and citizens, and opportunities for decarbonising transport.



EU Exit

The UK formally left the EU on 31 January 2020 with the transition period for trade negotiations ending on 31 December 2020. The Protocol on Ireland and Northern Ireland (NI Protocol) ensures we remain in the UK customs territory with access to the EU single market for goods. Trade in goods from Northern Ireland to Great Britain (GB), and with the EU, continues unaffected. However, trade in goods from GB to Northern Ireland are subject to administrative processes and declarations, at a cost to business.

As a result, there are impacts for consumers on how they work, live and do business. The cost of new declarations and administrative processes may pass to them. The Trader Support Service will mitigate this but should UK retailers and manufacturers reduce product lines or services to Northern Ireland due to increased costs, this could lead to higher prices and reduced choice for consumers.

Consumers may also see changes in products they buy directly from GB businesses.

The COVID-19 pandemic has enhanced reliance on e-commerce and this may increase consumers' exposure to any changes in how GB businesses treat consumers in Northern Ireland. There have been some issues with parcel delivery to Northern Ireland already. While it is not clear what the long-term guidance will be on parcel movements, there is a risk that additional requirements on GB businesses will lead to fewer GB retailers serving the Northern Ireland market or increased costs to consumers living here.

There are also likely to be changes arising from EU Exit on services. These include: requirements for green cards for driving cross-border; changes to travelling with pets or service animals; charges for euro transactions using some debit cards and changes for British passport holders travelling to mainland EU. Further changes may also arise, including: additional costs for travel insurance; mobile roaming charges; and changes to cross-border banking services.

It is vital that future policy and legislation, and the resulting regulations and standards, safeguard against any erosion of consumer rights and protections.

Decarbonisation

The COVID-19 pandemic has heightened concerns around the climate crisis, with more consumers purchasing sustainable products and services, and from businesses with environmental credentials.

Delivering a more competitive, inclusive and greener economy is one of five priorities in The Executive's Pathway to Recovery Framework and DfE's Economic Recovery Action Plan, accelerating

work on climate action and decarbonisation to build a low-carbon society and economy.

This aligns with ambitious international and national strategies to decarbonise all sectors of the economy and reduce carbon emissions, including from buildings, transport, electricity and heating, with the least cost to the consumer. In parallel, the new Energy Strategy for Northern Ireland from DfE will promote the switch to clean energy, support efficient energy use, encourage green innovation and progress the decarbonisation of transport.

Influencing behaviour, consumption and affordability must be central to public policy. It is vital consumers can access trusted and independent advice, support and redress, so that they are confident about buying greener products and services. Equally, providers must make information about products and services easy to access and comprehend, and offer consumer-centric products and service, so consumers understand why and are prepared to change how they use energy.

There has been significant progress in energy supply, waste management and the residential sector in Northern Ireland, with transport the next priority. As providers work towards net-zero emissions, and scaling up the use of hydrogen power and renewable electricity infrastructure, government, regulators and consumer bodies must also work in partnership to deliver the necessary consumer protections.



Digitalisation

The shift to digitalisation, accelerated by the COVID-19 pandemic, is transforming consumer expectations and access, but so too is the risk landscape and digital exclusion.

Digitalisation has empowered consumers to be better informed and more independent than ever before, and can offer greater choice and personalisation. However, during 2020, these changing consumer habits have had a significant and quantifiable impact on Northern Ireland's manufacturing, retail and service sectors and our town centres, all of which suffered during the COVID-19 pandemic.

Whilst benefits include greater flexibility, choice, speed and ease of access and convenience, this has led to the digital exclusion of certain consumers, such as those of pensionable age, with long term health conditions, on low incomes or living in rural areas. Government policies and providers must ensure consumers have equal access and opportunity, and the support to develop their digital skills.

Consumers are now more susceptible to scams, fraud, mis-selling and mis-buying. Many find it difficult to understand their rights, navigate digital markets or switch providers so they are not disadvantaged by loyalty penalties. Exacerbating this are complicated, legalistic or inadequate disclosures, platform incompatibility and concerns of algorithms manipulating consumer behaviour.

Government intervention is pushing for data-driven technologies and services to offer better solutions to improve consumer outcomes. This and data portability give more flexibility, control, and personalisation to consumers, with initiatives such as open banking, most likely to be replicated in energy and pensions, offering a single view of finances and making it easier to shop around.

Regulation and independent scrutiny must match the sheer pace of innovation in digital markets with public policy ensuring all citizens are included and protected. At a time when legislative divergence with the EU is likely, we need effective collaboration between governments, regulators, industry and consumer bodies to establish fair value, access,

Strategic alignment

We support the themes identified by The Executive and DfE to bring about sustainable recovery and achieve wellbeing across our society.

New Decade New Approach

Our statutory duties in energy, transport, water and sewerage, and food affordability and accessibility align with a number of priorities set out in The Executive's New Decade New Approach and draft Programme for Government (PfG) Outcomes Framework.

These include bringing about positive changes in areas that impact greatly on people's lives such as the economy, overcrowded hospitals, struggling schools, housing stress, welfare concerns and mental health, improving connectivity and sustainable transport.

There was a commitment to reform the Northern Ireland Civil Service and a review of arm's length bodies with which we will engage. We will explore how we can assist in delivering the PfG, where people and communities have an opportunity to shape through citizen engagement and co-design.

Pathway to Recovery

With the COVID-19 pandemic delaying the launch of the new PfG, The Executive's Pathway to Recovery provides the foundation for economic, health and societal renewal by placing citizens at the heart of the framework.

It has five interdependent pillars: health and wellbeing; inclusive economic recovery; public services; skills development; and sustainable, natural and built environment. These will underpin a number of workstreams contributing to the outcomes of the new PfG due in 2021.

The pillars look to the future, to how we move on and adapt to a different way of living and working, how we rebuild and restart public services as fully as possible, look to transform our health service and provide opportunities for businesses and citizens to survive and grow.

Our Corporate Plan 2021-2024 is written with this framework in mind and we will support The Executive in delivering the resulting workstreams as they begin to take shape.

PfG Outcomes Framework

The PfG seeks to deliver lasting, real and positive change to people's lives. With work to develop a long term, multi-year strategic PfG now underway, The Executive's draft PfG Outcomes Framework sets out nine ambitious outcomes aimed at making a real and positive difference to people's lives:

1. Our children and young people have the best start in life.
2. We live and work sustainably - protecting the environment.
3. We have an equal and inclusive society where everyone is valued and treated with respect.
4. We all enjoy long, healthy, active lives.
5. Everyone can reach their potential.
6. Our economy is globally competitive, regionally balanced and carbon-neutral.
7. Everyone feels safe - we all respect the law and each other.
8. We have a caring society that supports people throughout their lives.
9. People want to live, work, and visit here.

Our strategic objectives are fully aligned to these outcomes.

The Executive is also leading the development of an integrated Recovery Plan to accelerate recovery in four areas: economic growth; tackling inequalities; health of the population; and green growth and sustainability. We will contribute to these recovery outcomes where appropriate, working in partnership so interventions are designed and implemented around the citizen.

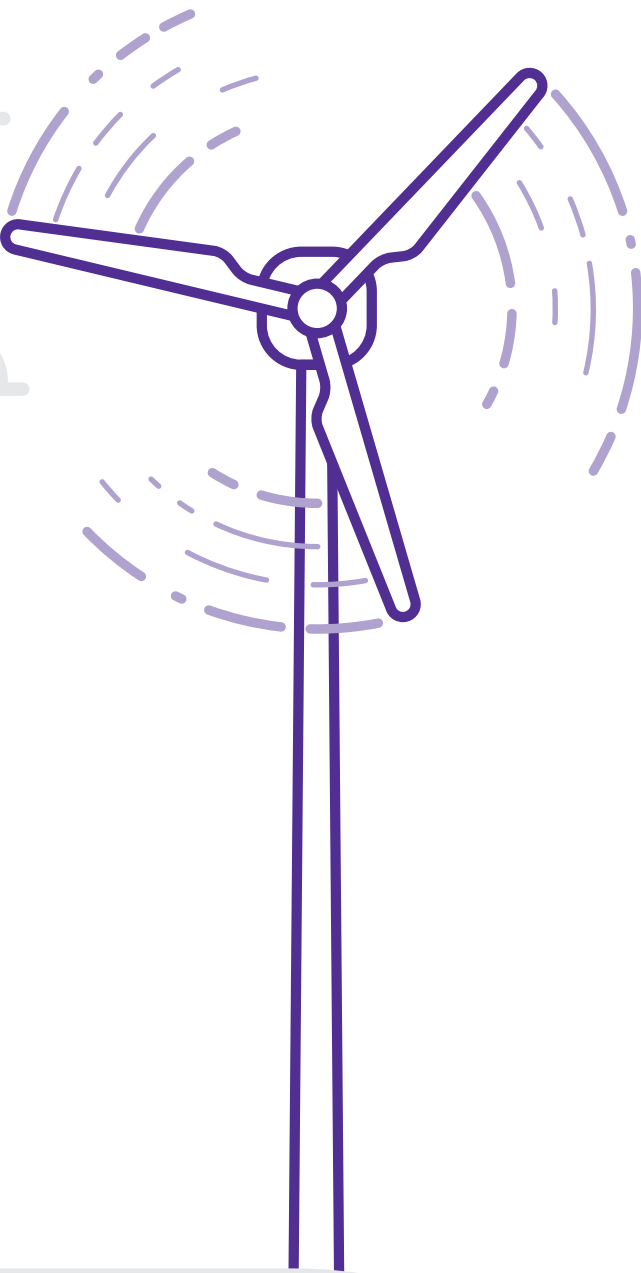
Rebuilding a Stronger Economy and Economic Recovery Action Plan

The Rebuilding a Stronger Economy strategy from DfE sets out its priorities for delivering inclusive, regionally balanced economic recovery. Supporting this is the Economic Recovery Action Plan, detailing the themes and actions for promoting sustainable economic recovery.

Rebuilding consumer confidence must be a key outcome of all five cross cutting themes: a highly skilled and agile workforce; innovation; investment, trade and exports; a greener economy; and tourism. We will work to not only rebuild consumer confidence but also welfare, trust and resilience.

We recognise the substantial economic recovery opportunity in decarbonising energy and transport supply and use. We will work with DfE to balance investment and job creation with consumer access, affordability, availability and choice, as well as the necessary protections and measures to assist consumers in vulnerable circumstances.

We will also support the ambitions of the 10x Economy and the strategies that fall out of this on skills, energy and other economy drivers.



Our statutory duties in energy, transport, water and sewerage, and food affordability and accessibility align with a number of priorities set out in The Executive's New Decade New Approach and draft PfG Outcomes Framework.

How we operate

Our operating framework makes us an agile and flexible organisation, able to respond quickly to the changing consumer environment.

As we move forward, it reflects our ambition and shapes our direction, priorities, forward work programmes, management policies and recruitment.

Vision

To protect and empower consumers in Northern Ireland

Mission

To be the trusted go-to organisation for consumers in Northern Ireland. To work with governments and stakeholders to inform policy and decision making, using our research, insight and expertise to deliver positive outcomes for consumers.

Values

Resolve

We are committed to achieving outcomes that make a difference to consumers.

Excellence

We will ensure our work and insights are robust, considered and evidence based.

Ambition

We aim to deliver the best possible deal for consumers in Northern Ireland.

Courage

We will take the steps needed to make a difference for consumers.

Honesty

We act with integrity in an open and transparent way.

Our values create and reinforce a strong organisational culture and identity by underpinning, guiding and shaping everything we do when putting consumers first.

They inspire our people, reassure our partners, help create a shared vision for the consumers of Northern Ireland and ensure we always reach for the highest standards.

Guiding principles

We use a set of eight guiding principles, developed by the United Nations to:

- assess where the consumer interest lies; and
- develop and communicate our policies, interventions and support.

These provide an agreed framework through which we approach regulatory and policy work.

The principles ensure we apply a consistent approach across our statutory functions in energy, post, transport, water and sewerage, and food affordability and accessibility, and our non-statutory functions which can include any market from financial services and private car parks.

They serve and protect consumers and set out the minimum standards expected from markets when delivering products or services, including in digital markets, in Northern Ireland.

They frame our policy position and approach to resolving consumer disputes with industry, offering a straightforward checklist to analyse and validate outcomes, in particular amongst vulnerable groups.

ACCESS



Can people get the goods and services they need or want?

CHOICE



Is there any?

SAFETY



Are the goods or services dangerous to health, welfare or sustainability?

INFORMATION



Is it accessible, accurate and useful?

FAIRNESS



Are some or all consumers unfairly discriminated against?

REPRESENTATION



Do consumers have a say in how goods or services are provided?

REDRESS



If things go wrong, is there a system for making them right?

EDUCATION



Are consumers aware of their rights and responsibilities?

Statutory provisions

Under the General Consumer Council (Northern Ireland) Order 1984 (The Order), we have a duty to:

- Consider any complaint made to us relating to consumer affairs and, where it appears to the Consumer 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 Consumer 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.
- Report to a Northern Ireland Department on any matter relating to consumer affairs, which is referred to the Consumer Council by that Department.

To make sure we protect and empower consumers we have different legal powers and duties . We get these powers from different pieces of legislation, licences given to companies so they can work in Northern Ireland, and cooperation agreements set in memorandums of understanding.

We can:

- Investigate complaints.
- Carry out research and investigate matters that impact consumers.
- Make super-complaints to the Competition and Markets Authority, or other UK and Northern Ireland regulators.
- Provide information, advice and guidance to consumers, government and companies about consumer issues.
- Advise on market reform and challenge and change to how companies operate in Northern Ireland.

- Get information from government, regulators and companies so that we can do our job.

We must:

- Consult on and publish our annual forward work programmes.
- Pay particular attention to the issues and impacts of consumer vulnerability.
- Be consulted with by government and companies on issues affecting consumers in energy, post, transport, water and sewerage, and food affordability and accessibility.
- Make sure we are not duplicating the functions or doing the work of another public body.

Strategic objectives

To support the emerging consumer priorities and our guiding principles, we have identified five strategic objectives to define our work over the period of the Corporate Plan 2021-2024 and forward work programmes.

- understanding consumers;
- influencing policy;
- representing consumers;
- protecting consumers; and
- empowering consumers.

Each objective connects with and depends on the outcomes of the others, and collectively, they deliver positive impact for consumers and meet the draft PfG Outcomes Framework.

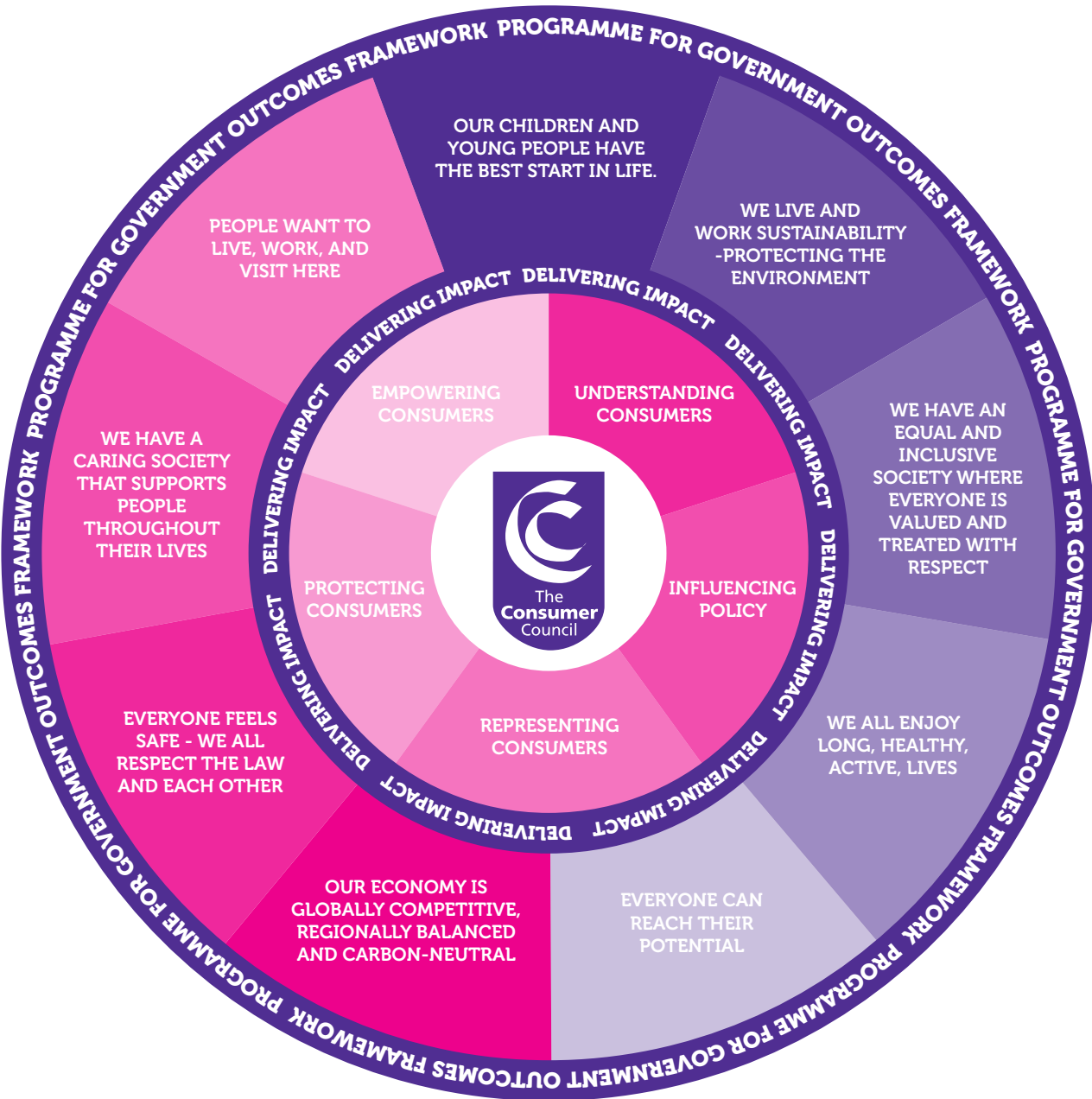


1. Details of our legal powers and duties is provided in Annex 1

We will understand consumers and their needs through our direct engagement, and the insights obtained from our research and outreach programmes.

We will use this evidence to develop ambitious interventions to deliver positive consumer outcomes aligned to The Executive's New Decade, New Approach and Pathway to Recovery Framework, and DfE's Rebuilding a Stronger Economy and Economic Recovery Action Plan.

In parallel, we will seek to make markets work in the interests of consumers by ensuring service providers, government, regulators and other key stakeholders reflect consumer needs when developing policies and delivering services.



How we will achieve our objectives

We are a trusted partner with a record for bringing about positive change in Northern Ireland.

- We protect consumers.
- We build consumer confidence, resilience and welfare.
- We inform consumer policy, legislation and regulation.
- We educate consumers so they make informed choices.

In this section, we set out how we will achieve this against each of our strategic objectives.

Understanding consumers	
Our aim To understand the emerging risks, challenges and opportunities consumers in Northern Ireland are facing at a community, regional, national and international level.	
We will <ul style="list-style-type: none">• Be an insight-led, evidence based organisation.• Evaluate socio-economic trends that influence consumer behaviour and confidence.• Review legislation and regulation to identify and mitigate consumer detriment within our vires.• Develop comprehensive insights into the unique considerations affecting consumers.	
We do so through <ul style="list-style-type: none">• Citizen and stakeholder consultations.• Outreach and education programmes.• Data and intelligence gathering.• Bespoke research projects.• Surveys and panels.	We deliver Analysis of consumer issues with insights for the necessary protections, supported by recommendations for accessible and affordable solutions from industry and government.

Influencing Policy	
Our aim To influence any public policy that affects Northern Ireland consumers, ensuring it meets their needs, safeguards protections, is citizen-focused and supports inclusive economic recovery.	
We will <ul style="list-style-type: none">• Advise on regional and national policy informed by the issues affecting Northern Ireland consumers.• Work with regulators to hold industry accountable to more transparent and affordable access.• Ensure policy and regulation prioritise consumer affordability, confidence and welfare.• Provide comprehensive evidence and insights to shape consumer policy.	
We do so through <ul style="list-style-type: none">• Consultation responses.• National and international forums.• Committees, working groups and networks.• Partner memorandums of understanding.• Outcomes-led stakeholder relationships.	We deliver Understanding of the challenges, risks and opportunities for Northern Ireland consumers amongst regional and national policy makers across our statutory and non-statutory functions.

Representing consumers	
Our aim To be the trusted, independent voice of Northern Ireland consumers, particularly for consumers in vulnerable circumstances, through our work in helping them meet challenges and plan for their future.	
We will <ul style="list-style-type: none">• Work with stakeholders and industry to improve service delivery to consumers.• Support consumers to meet emerging priorities as the Northern Ireland economy begins to recover.• Advocate for accessible and affordable products and services for all consumers.• Improve consumer engagement, satisfaction and advocacy.	
We do so through <ul style="list-style-type: none">• Price control consultations.• Complaint and accessibility audits.• Impact analysis and market reviews.• Campaigns to reduce consumer vulnerability.• Benchmarking reports.	We deliver Clarity on the needs of Northern Ireland consumers with affordable access to markets, products and services, and advocate for enhanced protections and support around consumer vulnerability.

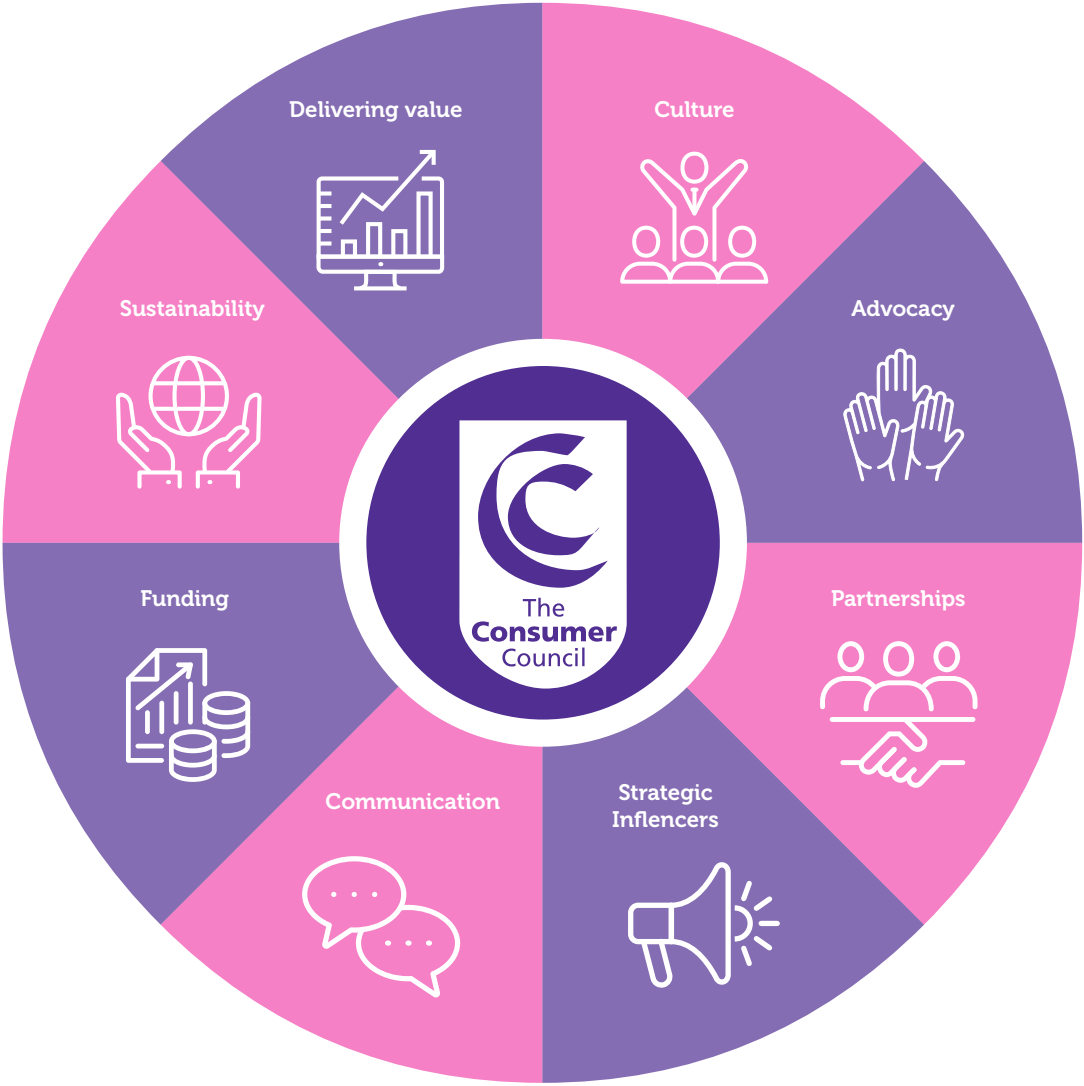
Protecting consumers	
Our aim To put things right by offering impartial dispute resolution and signposting services and guidance on consumer rights, and work in partnership with the advice sector to avoid duplication.	
We will <ul style="list-style-type: none">• Advocate across consumer issues, highlighting areas of discrimination or detriment.• Resolve consumer complaints by negotiating positive outcomes on their behalf with industry.• Ensure essential public services offer accessible and affordable access to all consumers.• Use research and policy analysis to highlight emerging areas of consumer detriment.	
We do so through <ul style="list-style-type: none">• Dispute resolution.• Consumer helpline on 0800 121 6022.• Information and advice on consumer rights.• Accredited complaint handling processes.• Designated super-complaints body.	We deliver Improved services and protections for all consumers through effective redress from industry, lobby for their rights, and super-complaint investigations with regulators.

Empowering consumers	
Our aim To empower consumers by giving them information and advice about their rights and responsibilities, particularly given changing protections emerging from the strategic landscape.	
We will <ul style="list-style-type: none">• Support consumers to make informed, confident and affordable buying choices.• Work in partnership with stakeholders to develop information and tools for consumers.• Encourage consumer protection within industry by informing them of their responsibilities.• Develop education services about consumer rights and responsibilities.	
We do so through <ul style="list-style-type: none">• Guidance, comparison tools and advisory events.• Community engagement with Consumer Champions.• Partnerships to reduce consumer vulnerability.• Outreach and education programmes.• Digital footprint and engagement.	We deliver Higher levels of consumer confidence and welfare by using appropriate channels to educate all consumers about their rights and responsibilities.

These strategic objectives collectively shape the impact we will deliver for Northern Ireland consumers over the corporate plan period. We will develop outcome-based performance measures that will underpin our corporate scorecard and annual targets.

Our ethos

To protect and empower consumers in Northern Ireland, we must be the best. We are a small organisation with limited resources playing a big role in Northern Ireland society and its economy. In delivering our Corporate Plan 2021-2024, we will focus on the following areas.



Culture

As a 2 Star Best Companies organisation with Investors in People Gold, we are passionate about our people. They are at the heart of our success as they go to extraordinary lengths to offer support, champion issues, resolve problems and find solutions for consumers. They embody our values and we will strengthen our inclusive culture by investing in their capability, competency and connections.

We are committed to being an employer of choice, attracting and retaining the right people with the necessary expertise. We will support them to do the best job they can with continuous professional development and the right policies, practices, processes and technology. This ensures we help them build resilience and meet future challenges, and create an environment for them to grow and lead.

Advocacy

We give consumers a voice by promoting and protecting their interests. We do so through statutory duties in energy, post, transport, water and sewerage, food affordability and accessibility, and our non-statutory functions. We will seek out new duties in communications and digital services and other priority areas that emerge, following EU Exit and as economic recovery plans gain momentum.

We will increase our consumer research to provide The Executive, UK Government and stakeholders with comprehensive insights into the unique considerations affecting Northern Ireland consumers. This enables us to identify the current and most relevant issues and emerging risks, and advocate for policies and interventions that deliver the greatest value and impact for consumers.

Partnerships

Representing 1.8 million people cannot happen in isolation. Given our cross-cutting remit, we will work in partnership with government, regulators, industry, consumer bodies, charities, elected representatives and other partners to deliver our objectives, interventions and outcomes. We will forge trusted relationships with new partners and leverage their connections and experience.

To avoid duplication, we will collaborate with our stakeholders and deploy our resources to make the greatest impact. Given the unique position Northern Ireland now occupies, we will represent the interests of our consumers by sharing insights, building knowledge and developing solutions through representation on regional, national and international networks, forums and committees.

Strategic influencers

Globally, we face economic volatility, affecting many lives and livelihoods here in Northern Ireland. In the midst of significant uncertainty, the importance and value of our role in empowering consumers to make informed, responsible choices has grown considerably, reinforcing our national and international reputation. We will build on this success in close collaboration with our funders and stakeholders.

We will continue to actively influence and shape government policy, and the societal and economic impacts affecting Northern Ireland consumers. Recognised as the trusted voice of consumers, we will do so through our work with The Executive, UK Government, devolved administrations, the cross-government Consumer Protection Partnership and BEUC, The European Consumer Organisation.

Communication

Effective communication is key for the Consumer Council and we recognise this is a fast-moving space. We will evolve the way we work to better understand consumers and changing behaviours. We will grow our awareness, reach and engagement by identifying the most effective channels and leveraging digital innovation, without excluding consumers in vulnerable circumstances.

We will expand our outreach partnerships with like-minded organisations who share our goal of creating a fair and equal society. We will establish a network of Consumer Champions to connect with consumers in their communities, offering advice, tools and signposting on a range of issues, and strengthen our understanding of the grassroots issues affecting consumers at a sub-regional level.

Funding

Over half our unique funding model is allocated to statutory duties, drawn from levies collected by The Executive and UK Government Departments. We prioritise supporting, educating and protecting consumers in these areas, meeting the highest standards of public accountability and corporate governance. This allows us to be agile in how we adjust our spending should circumstances change.

We are mindful of the significant challenges to public sector finances over the next three years. To meet our future ambitions, we will use our resources effectively and identify potential mechanisms for revenue generation. We will use this to fund and deliver best practice research into the unique considerations affecting Northern Ireland consumers, so government policy and intervention reflect these insights.

Sustainability

We take full ownership of the societal and environmental impact our business decisions have on the wider environment. As a member of Business in the Community, we are working towards Core Accreditation, which focuses on: planet, people, place and core business. Through this process, we have identified areas for improvement and will address these over the corporate plan period.

We want to be exemplar in how we develop our people and adopt business practices that are ethical and environmentally sustainable. We will learn from others, encourage staff to share skills and knowledge, and embed relevant policies and practices within the organisation and with our staff. This will ensure we actively contribute to wider society and minimise our environmental impact.

Delivering value

Much of our work focuses on the social value experienced by consumers. Measuring this is important because it tells the story of the positive change we bring about, and quantifies our impact and return on investment from the perspective of consumers. This also provides the necessary assurances to our funders and stakeholders so they can continue to invest in the vital work we do.

Eight consumer protection principles developed by the United Nations already guide our work. These are supported by various ISO standards and the British Standard for Inclusive Service Provision for identifying and responding to consumer vulnerability. We will also develop a framework to measure the social value and non-monetary impacts of our work across multiple policy areas.

Governance and reporting

For over 36 years, the Consumer Council has brought about positive change to benefit the consumers of Northern Ireland. This longevity is only possible because of our continued relevance and efficacy.

We are an open, transparent, agile and accountable organisation that seeks the highest standards of public accountability and independent scrutiny, validated by the Northern Ireland Audit Office, DfE and numerous independent accreditations and industry-led awards.

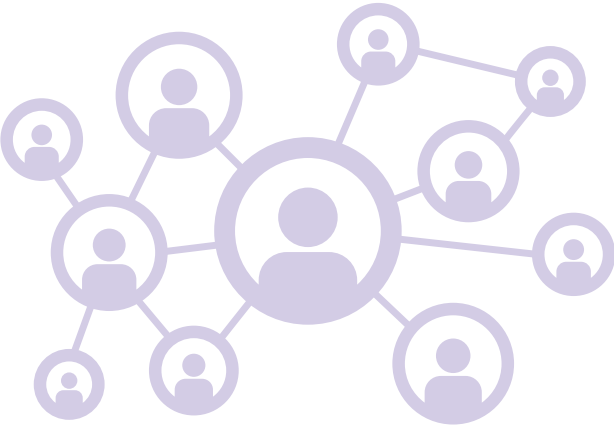
Monitoring, evaluation and reporting

Our Board, appointed by the Economy Minister, provides expert and effective oversight. Working with the Chief Executive and Senior Leadership Team, they critically examine our operational activity, covering how we:

- Educate and protect consumers, and support them to deal with complaints where other avenues of redress have failed.

- Provide policy makers, regulators and industry with a representative and authoritative view on the needs of Northern Ireland consumers.
- Work with The Executive, UK Government, devolved administrations and stakeholders to actively influence and shape government policy and consumer outcomes.
- Manage our resources and governance standards to ensure we deliver against current and emerging requirements, and determine what is realistic and attainable.
- Evaluate our impartiality, efficiency and effectiveness through customer and stakeholder feedback, project evaluations and employee engagement.
- Report performance and return on investment, so intended outcomes and annual forward work programmes support the vision, mission and strategic objectives of the organisation.

This ensures we fulfil our statutory duties and maintain alignment between our Corporate Plan 2021-2024 and DfE's Rebuilding a Stronger Economy and Economic Recovery Action Plan, The Executive's Pathway to Recovery Framework, and other regional and national policies.



Governance framework

We are an NDPB operating under the Consumer Affairs Branch of DfE on behalf of The Executive.

Our relationship is governed by our Management Statement and Financial Memorandum (MSFM), which will be replaced by a Partnership Agreement during the life of this corporate plan. This sets out the functions, powers and duties of the Consumer Council, the Board and its board sub-committees.

It underpins the ambition of our Corporate Plan 2021-2024 and forward work programmes. Supporting this are policies, procedures and business plans that set out actions we will take to deliver against our strategic priorities, and performance measures to track and report on progress.

We provide regular reports on progress against our corporate plan, on operating targets, and on the outcomes we deliver on behalf of consumers and stakeholders. This includes updates at cross-departmental governance committees covering budgetary responsibilities and risk management.

We are committed to continuous improvement. We learn from and share our success and our progress, as well as our mistakes, with DfE, our funders and our stakeholders. Our governance arrangements are reported in the Annual Reports and Accounts.

Equality considerations

We are committed to promoting equality of opportunity and good relations.

The policies and interventions outlined in this corporate plan are subject to equality screening, and if appropriate, full equality impact assessments (EQIA) as outlined in Section 75 of the Northern Ireland Act 1998.

We support diversity and inclusion. We operate in an increasingly diverse society and the people who provide and use our services have diverse characteristics and different experiences, needs and aspirations. Understanding and valuing these differences can result in greater participation.

It will help bring about success at an individual, team and organisational level. We are committed to creating an inclusive working environment where individual differences are valued and respected, and in which each employee is able to fulfil their potential and maximise their contribution.



Annex 1:

Legal powers and duties

To ensure we can protect and empower consumers we have different legal powers and duties. We get these powers from legislation, licences given to companies so they can work in Northern Ireland, and cooperation agreements set in memorandums of understanding.

The Consumer Council was established in April 1985 through the General Consumer Council (Northern Ireland) Order 1984 (The Order). Our principal statutory duty is to protect the interests of consumers in Northern Ireland by empowering them and providing a strong representative voice to policy makers, regulators and service providers.

In accordance with The Order, the Consumer Council's main duties are to:

- Consider any complaint made to it relating to consumer affairs and, where it appears to the Consumer 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 Consumer 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.
- Report to a Northern Ireland Department on any matter relating to consumer affairs which is referred to the Consumer Council by that Department.

Our statutory functions cover energy, post, transport, water and sewerage, food affordability and accessibility, and non-statutory functions educate and empower consumers against unfair or discriminatory practices in any market. Across both, we pay particular regard to consumers:

- who are disabled or chronically sick;
- who are of pensionable age;
- who are on low incomes; and
- who live in rural areas.

We have responsibilities under the Rural Needs Act 2016 and Section 75 of the Northern Ireland Act 1998. In this role, we aim to ensure government policies recognise consumer needs in rural areas, and promote equality of opportunity and good relations across a range of equality categories.

Consumer empowerment

With regard to consumer empowerment, The Order gives us powers to: undertake enquiries; investigate complaints under our statutory functions; promote and disseminate any information related to consumer affairs in order to educate and empower consumers; undertake independent consumer research; and report to a Northern Ireland Department on any matter relating to consumer affairs.

EU Exit

With regard to EU Exit, our interpretation of The Order gives us powers to monitor and report on the real and perceived impacts for consumers in light of Northern Ireland's unique position of being in the UK customs territory with access to the EU single market for goods. It also allows us to educate and empower consumers to understand how any changes might affect them and what actions they need to take.

Energy

With regard to energy, alongside our interpretation of The Order giving us powers to undertake enquiries, complaints, promote information and undertake research, the Energy (Northern Ireland) Order 2003 legislates for the Consumer Council to:

- Investigate consumer complaints.
- Represent the views of consumers.
- Make proposals and provide advice and information on consumer matters.
- Obtain and keep under review information about consumer issues and the views of consumers on these issues, including research into gas and electricity consumer issues.
- Publish information in the consumer interest.

Our work in energy is also supported by the following legislation:

- The Electricity (Northern Ireland) Order 1992 covering the quality of service, complaint handling and billing disputes of electricity suppliers.
- The Gas (Northern Ireland) Order 1996 covering billing disputes of gas suppliers.
- Energy Act (Northern Ireland) 2011 covering complaints about gas suppliers and their performance.

Financial services

With regard to financial services, our interpretation of The Order gives us powers to tackle financial exclusion in Northern Ireland by working with The Executive, UK Government and regulators to influence policy and empower consumers through education and increased awareness.

Our funding from HM Treasury gives us a specific remit in relation to the issue of illegal money lending. Part 20B of The Bank of England and Financial Services Act 2016 states that HM Treasury (HMT) may give financial assistance for the purpose of taking action against illegal money lending. Our work in this area is focused on research, education and awareness, and the development of access to alternative forms of credit to reduce financial exclusion.

Food affordability and accessibility

The Order gives us powers to research and report on the issues or barriers Northern Ireland consumers might face in order to access affordable, good, nutritious and enjoyable food, of an appropriate quality and quantity, to sustain an acceptable standard of living appropriate for all.

The Order also gives us powers to consider, report to and respond to consultations from the Department of Agriculture, Environment and Rural Affairs when and where appropriate for us to do so. Food accessibility and affordability cuts across the four consumer priorities identified in the 2021-2024 Corporate Plan.

Postal services

With regard to postal services, alongside our interpretation of The Order giving us powers to undertake enquiries, complaints, promote information and undertake research, the Consumer, Estate Agents and Redress (CEAR) Act 2007 and the Office of Communication's regulatory conditions for Royal Mail as the universal service provider provides us with statutory responsibility for representing postal consumers in Northern Ireland.

Our work focuses on carrying out research, influencing policy, providing advice and information, and investigating complaints made by consumers in vulnerable circumstances, and gives us information gathering and investigation powers to help fulfil this statutory function.

Our investigation powers also include issues relating to the number and location of post offices across Northern Ireland.

Transport

With regard to transport, The Order gives us powers to make recommendations on any matter affecting road or railway passenger transport services and facilities in Northern Ireland, and services and facilities for passengers travelling to and from Northern Ireland.

This remit has been extended through further legislation and by formal agreement with regulators, with a Memorandum of Understanding with DfI recognising the Consumer Council's role as set out in the Transport Acts and Consumer Orders.

The Transport Act 2011 also requires that in deciding whether to issue or refuse a private bus operators permit or to attach conditions to a permit, DfI shall have regard to any recommendations made by the Consumer Council.

The Airports (Northern Ireland) Order 1994 requires airports to provide adequate facilities for consultation with the Consumer Council (as a member of the Airport Users Committee) in respect to any matter concerning the management or administration of the airport which affects consumer interests. The Consumer Council is also required to be consulted on any matter relating to consumer affairs under the Taxis Act (Northern Ireland) 2008.

The Rail Passengers Rights and Obligations (Designation and Enforcement) Regulations (Northern Ireland) 2017, legislates for the Consumer Council as the designated body for the purpose of Article 30(2) of Regulation 1371/2007, to which any passenger may submit a complaint about an alleged contravention of the Regulation.

We are the designated complaints handling body for EU Regulation 1107/2006, (rights of disabled passengers), EC 261/2004 (cancelled or delayed flights) and EU Regulation EC 1177/2010 (maritime passenger rights), which have been transposed into UK law.

Water

With regard to water, alongside our interpretation of The Order giving us powers to undertake enquiries, complaints, promote information and undertake research, the Water and Sewerage Services (Northern Ireland) Order 2006 and Northern Ireland Water's Operating Licence legislates for the Consumer Council to investigate complaints on behalf of domestic and business users, give advice on both consumer and business interests, gather and publish information, and be consulted with by Northern Ireland Water and government on any matter relating to consumer affairs.

Super-complaints

We are a designated super-complaints body under the Enterprise Act 2002 and the Financial Services and Markets Act 2013. Under both Acts, the Consumer Council can, if we believe any feature of a market in the United Kingdom (UK) is, or appears to be, significantly harming the interests of consumers, raise a super-complaint to the relevant UK or Northern Ireland regulator.

In addition, under the Gas and Electricity Licence Modification and Appeals Regulations (Northern Ireland) 2015, we can make an appeal to the Competition and Markets Authority if we believe a modification by the Utility Regulator to the licence of a gas or electricity provider is detrimental to the interests of consumers.



Consumer Council of Northern Ireland
Floor 3 Seatem House
28 - 32 Alfred Street
Belfast, BT2 8EN

T: 028 9025 1600

F: 028 9025 1663

E: info@consumercouncil.org.uk

W: www.consumercouncil.org.uk