



Draft 2025-2026 Forward Work Programme consultation

Consumer Council for Northern Ireland

**Consultation period
3 March to 31 March 2025**

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1. Responding to the consultation

This draft 2025-2026 Forward Work Programme sets out the activity and performance framework the Consumer Council proposes to deliver in the final year of our 2021-2026 Corporate Plan, underpinned by consumer priorities and strategic objectives.

We are seeking your views and comments to help shape the development of our work. This is an important part of the process to ensure our proposals are relevant to the issues that matter most to consumers in Northern Ireland.

To download our Corporate Plan 2021-2026, visit:
[2021-2026 Corporate Plan | Consumer Council](#)

Questions to consider

We would welcome your feedback on the following questions:

1. Have we captured the right consumer priorities for the next 12 months?
2. Have we identified the right strategic objectives to address these consumer priorities or is there anything we have missed?
3. Do you agree with the overall direction and project focus of the 2025-2026 Forward Work Programme?
4. Are there any changes you think we should make to the overall direction and project focus of the 2025-2026 Forward Work Programme?
5. Do you have any other comments that would help guide our work on our 2025-2026 Forward Work Programme?

Duration and briefings

The consultation will open for just over four weeks from 9.00am on Monday 3 March to 5.00pm on Monday 31 March 2025.

We will host a briefing on Monday 24 March 2025 in our Belfast office, starting at 10.00am and lasting approximately one and a half hours. We will talk through our proposed plans and there will be the opportunity to discuss our 2025-2026 Forward Work Programme with our Senior Leadership Team. Video conferencing facilities will also be available.

To attend, please state if you are attending as an organisation or an individual and register your details at: www.consumerCouncil.org.uk/forwardworkprogramme

Submitting your response

When responding, please state whether you are responding as an individual or representing the views of an organisation. If the latter, please also state the organisation you are representing and your contact details, should we need to seek clarification.

Comments on our draft 2025-2026 Forward Work Programme are welcome and should be sent to us by **5.00pm on Monday 31 March 2025**.

The easiest way to respond is to complete a short survey via the [Citizen Space portal](#).

You can also submit your feedback in writing to FWP@consumercouncil.org.uk by 5.00pm on Monday 31 March 2025.

Please do make time to complete the consultation and encourage others to do the same. We look forward to hearing from you.

Alternative formats

If you require a paper copy of the 2025-2026 Forward Work Programme, or one in an alternative format including Braille or in a minority language to meet the needs of those whose first language is not English, then please contact:

2025-2026 Forward Work Programme
The Consumer Council
Floor 3 Seatem House
28-32 Alfred Street
Belfast
BT2 8EN

Email: FWP@consumercouncil.org.uk

Telephone: 02890 251600

After the consultation

We will review consultation responses and following this, subject to approval from our sponsor department, the Department for the Economy, we will publish our final 2025-2026 Forward Work Programme in the first quarter of the new financial year.

We may make responses to this consultation public. If you do not wish your response or name to be made public, please state this clearly by marking the response as confidential and outline your reasons as to why your response should be treated as confidential.

Data protection

We will handle your data in compliance with applicable laws including the General Data Protection Regulation and Data Protection Act 2018. For further details on our data handling practices please see the [Consumer Council Privacy Notice](#).

2. Introduction

The Consumer Council for Northern Ireland (Consumer Council) was established in April 1985 as a non-departmental public body (NDPB) under the General Consumer Council (Northern Ireland) Order 1984 (The Order). We are committed to ensuring positive outcomes for consumers in Northern Ireland.

Our principal statutory duty is to safeguard their interests, and we operate under our sponsor department, the Department for the Economy, on behalf of the Northern Ireland Executive. To ensure we protect consumers, we have a range of legal powers and duties, drawn from legislation, licences given to companies working in Northern Ireland, and cooperation agreements set in memorandums of understanding. The work we carry out also aligns with a number of the Articles in the Protocol on Ireland and Northern Ireland (NI Protocol) and the Windsor Framework.

2.1 About us

We are passionate about championing consumer interests, and we put them at the heart of everything we do. As the statutory, independent consumer representative body of Northern Ireland, we are responsible for ensuring legislation and regulation for consumer protection work effectively for consumers here.

 Vision	 Mission
To protect and empower consumers in Northern Ireland.	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.

The Order sets out our principal statutory duty as 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. These 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.

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.

Our statutory powers cover consumer affairs, energy, transport, water and sewerage, postal services and food affordability and accessibility. Our non-statutory functions educate, empower and support consumers against discriminatory practices in any market through advocacy work, and education and outreach programmes on consumer rights, safer finances or a more sustainable energy future.

We are the trusted, independent voice of Northern Ireland consumers. We achieve this by responding to enquiries, providing expert advice, investigating complaints, conducting independent research, advocating across consumer issues, delivering information campaigns, influencing public policy, and advising policy makers, regulators, trading standards authorities and ombudsman services on matters of consumer rights and protection. In everything we do, we prioritise consumers:

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

We have responsibilities under the Rural Needs Act 2016 and Section 75 of the Northern Ireland Act 1998. In these roles, 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.

Super-complaints

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 (UK) is, or appears to be, significantly harming the interests of consumers, raise a super-complaint on behalf of consumers to the following 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, Northern Ireland Utility Regulator and 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.

2.2 Our impact

We measure our performance through four consumer outcomes, using evidence and insight from research, analysis and engagement to collaborate, develop credible solutions and deliver tangible benefits to Northern Ireland consumers, underpinned by service standards. In the first three years of our 2021-2026 Corporate Plan, we achieved the following:

Consumer outcomes How we met these

1 Ensure fair treatment and consumers getting value for money.	32,249 consumers helped 7,894 consumers signposted to partners 24,355 consumer enquiries and complaint investigations completed £1,088,121 returned to consumer pockets 40 regulatory price controls and tariff reviews completed 243 water bill checks completed
2 Work to improve the quality of products and services and enhance consumer confidence and trust.	21 accessibility audits completed 13 complaint handling audits completed 70 reviews of regulatory policies and standards completed 29 reviews of licence applications completed 21 consumer monitoring projects completed 106 consumer research projects completed 83 consumer interventions implemented
3 Ensure the products and services consumers rely on are accessible, safe and secure.	308 consumer information campaigns delivered 36,608 consumers reached through consumer rights outreach 1,971 consumers reached through financial services outreach 992 instances of consumer representation at forums, working groups and speaking engagements 156 regulatory and industry consultations completed 1,778,680 views of online information and tools 3,122 media engagements carried out
4 Meet consumer needs and expectations of the Consumer Council.	55% growth of digital footprint 63% awareness of the Consumer Council 99% customer satisfaction score 97 out of 100 Net Promoter Score Inclusive service provision achieved ISO 22458 for Consumer Vulnerability with the BSI Kitemark Customer service excellence retained the Customer Service Excellence Standard Satisfactory audit opinion

Accreditations and Awards



3. Setting the context

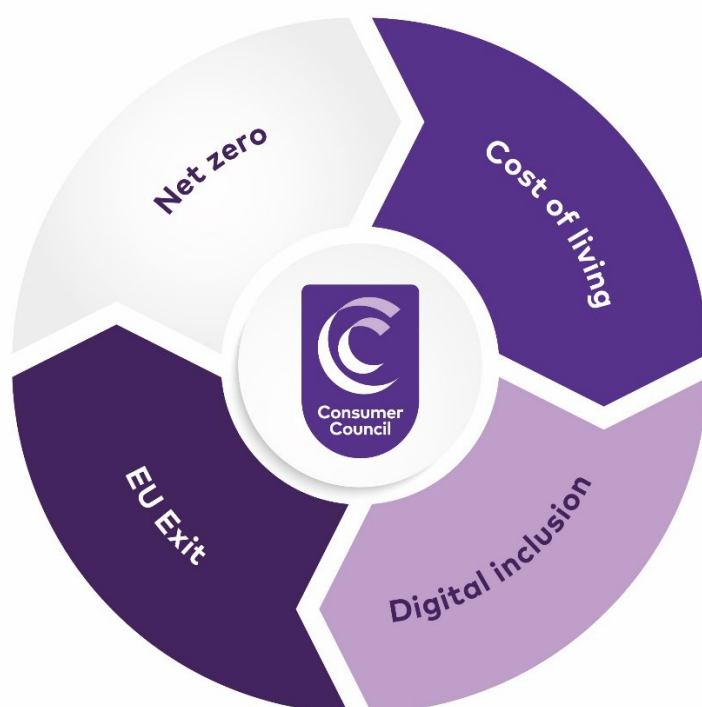
We support the outcomes identified by Northern Ireland Executive in their draft Programme for Government 2024-2027 'Our Plan: Doing What Matters Most' to bring about sustainable recovery and achieve wellbeing across our society, alongside a number of supporting strategies including the Economic Vision for Northern Ireland, [Energy Strategy - Path to Net Zero Energy](#) and [Sub-Regional Economic Plan](#), all led by Department for the Economy.

3.1 Four consumer priorities

We first built our Corporate Plan 2021-2026 following extensive consumer research and stakeholder engagement to address four consumer priorities: recovery from the COVID-19 pandemic, decarbonisation, digitalisation, and EU Exit.

During the latter part of 2021, we saw widening disparities in consumer experiences and the global pandemic swiftly replaced by an unparalleled cost of living crisis affecting all of society, impacting consumer confidence, resilience and welfare. We therefore shifted focus from the pandemic to supporting consumers through the cost of living crisis.

We have also seen the rapid pace of digitalisation making consumers more dependent on digital markets, whether it is how they work, purchase goods and services, or access information and essential services. In response, we replaced 'digitalisation' with 'digital inclusion' to reflect our desired outcome for all consumers more accurately.



We believe addressing these priorities remains most important to consumers over the next 12 months. They underpin our core purpose: to support, educate and protect them so they can overcome emerging challenges and plan for a better future, and this is echoed by our stakeholders.

We recognise the legislative reform taken forward by the UK Government and Northern Ireland Executive on consumer, competition and trade policy. This includes protections in digital and financial markets, the transition to net zero and the Government's Smarter Regulation Programme seeking removal of retained EU-derived law in the UK's domestic legal framework, and the impact these will have on consumer behaviours and confidence.

As an agile organisation, we will continue to research, analyse, gather evidence and utilise intelligence on how well citizens and the Northern Ireland economy can respond to these reforms and advocate on behalf of consumers, particularly those in vulnerable circumstances.

Our aim is to better understand and respond to the lived experiences of consumers and ensure policy makers and partners do the same.

Net zero

Delivering a more competitive, inclusive and greener economy will accelerate Northern Ireland's pathway to net zero energy by 2050 through the [Climate Change Act](#) and [Energy Strategy](#), and the forthcoming Transport, Fuel Poverty and Circular Economy Strategies.

Achieving net zero emissions through a just and fair energy transition is essential to move beyond the current energy crisis and for long term consumer protection. Alongside citizen centric regulation, education and empowerment will be key to influencing consumer behaviour, consumption and affordability, and must be underpinned by trusted and independent advice, support and redress.

Cost of living

Northern Ireland has a more vulnerable population. Alongside an acute public sector funding crisis, the cost of living crisis has exacerbated consumer detriment and structural and societal inequalities, hindering post-pandemic recovery.

Gross weekly household income of Northern Ireland's lowest earners is 9% lower than the UK average and nearly 54% of basic spending is used to cover utilities, housing, food and transport. After tax and essential spending, they have just over £26 per week, a drop of 41% compared to 2021. As higher inflation outstrips increases to wages and benefits, we must protect those most exposed to the crisis.

Digital Inclusion

The digitalisation of our economy is irrevocably changing consumer behaviour with digital markets constantly evolving and becoming more complex. Primary product and service providers in sectors such as financial services, telecommunications, travel and transport increasingly distribute their products and services using digital and data services.

Given the increasing dependency consumers have on digital markets, it is paramount all consumers, particularly vulnerable consumer groups, have positive and equal opportunity, access and outcomes when interacting with digital markets, alongside a robust consumer protection regime in place that mitigates detriment and harm from the outset.

EU Exit

Ongoing uncertainty around the implementation of the Northern Ireland Protocol, Windsor Framework and the finalisation of trading arrangements has impacted on businesses and communities and caused disruption for consumers. There is also the potential for increasing

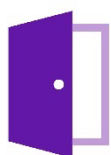
divergence of regulation between Northern Ireland and Great Britain leading to reduced access for Northern Ireland consumers.

This requires a realistic timetable to scenario plan and prepare for potential impacts, and mitigate against any erosions to consumer rights, protections, accessibility and affordability, mindful of concerns from civic society.

3.2 Our guiding principles

We use eight guiding principles to assess where the consumer interest lies and to develop and communicate our policies, interventions and support.

They provide an agreed framework through which we approach regulatory and policy work and ensure we apply a consistent approach across statutory and non-statutory functions, and in our engagement with consumers and stakeholders.



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?

They serve to protect consumers, setting out the minimum standards expected from markets when delivering products or services in Northern Ireland.

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

3.3 Five strategic objectives

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

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

To support the emerging consumer priorities and our guiding principles, we have five strategic objectives that underpin how we meet the consumer outcomes we strive to deliver.

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

- Advise on regional and national policy informed by the issues affecting consumers here.
- 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

- 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 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 those in vulnerable circumstances, through our work to help them meet challenges and plan for their future.

We will

- Work with stakeholders and industry to improve service delivery to consumers.
- Support consumers to meet emerging priorities as the 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

- 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 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 civic society organisations to avoid duplication.

We will

- 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

- 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

- 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

- 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.

4. Proposed work areas

In the final year of our 2021-2026 Corporate Plan, we have identified the following projects aligned to our strategic priorities. These are designed to support the four consumer priorities and meet the outcomes we will measure our performance against:

- Ensure fair treatment and consumers getting value for money.
- Work to improve the quality of products and services and enhance consumer confidence and trust.
- Ensure the products and services consumers rely on are accessible, safe and secure.
- Meet consumer needs and expectations of the Consumer Council.

We will continually monitor our external environment, through our ongoing response to cost of living impacts on citizens, consumer journeys during the transition to net zero, and the impact of EU Exit and digital inclusion on Northern Ireland consumers, and optimise or adjust our plans accordingly. We will also work collaboratively with stakeholders to share our insights and research on consumer impacts and detriment, and co-design solutions to support their needs.

4.1 Empowering consumers

No	Objective	Team(s)	Title	Description	Timing
1	Empowering consumers	Communications Outreach	Advocate for consumer rights	Produce a range of accessible resources and guides on consumer rights and consumer issues for our annual outreach programme and partner organisations.	Q1-Q4
2	Empowering consumers	Communications Outreach	Consumer rights education campaign	Annual consumer rights education campaign to promote the advice, money saving tools and free complaint investigations service offered by the Consumer Helpline.	Q1-Q4
3	Empowering consumers	Communications Outreach	Consumer rights outreach programme	Annual consumer outreach programme to support hard-to-reach, priority consumer groups and communities across Northern Ireland on a range of consumer rights and protection issues.	Q1-Q4
4	Empowering consumers	Communications Outreach	Digital engagement programme	Grow consumer access of digital platforms, social networks and content partnerships including online guides, advice hubs, price comparison tools, and educational videos.	Q1-Q4

5	Empowering consumers	Communications Outreach	Digital inclusion outreach programme	Outreach partnership with Libraries NI to improve confidence and choice by helping consumers to safely access and navigate digital markets.	Q1-Q4
6	Empowering consumers	Energy Communications	Energy advice and outreach programme	Develop and maintain accessible consumer information, resources and guides for the annual energy outreach programme, including advice on a range of energy, transport, water and sustainability topics.	Q1-Q4
7	Empowering consumers	Energy Communications	Energy information and advice online hub	Optimise the online hub of energy information, resources and tools for domestic energy consumers, and increase access and engagement with micro and small businesses, in partnership with industry.	Q1-Q4
8	Empowering consumers	Energy Communications	Energy theft consumer education campaign	Increase consumer awareness on the dangers of energy theft with a joint campaign with industry, the Utility Regulator, UK Regulators Network and Police Service of Northern Ireland.	Q1-Q4
9	Empowering consumers	Energy Communications	Energy tools to save money	Quarterly campaigns to promote energy price comparison information, online guides and videos, price comparison information, and price checkers for electricity, gas, fuel and household appliances.	Q1-Q4
10	Empowering consumers	Energy Communications	Save Money Save Energy consumer campaign	Annual campaign to support Northern Ireland's Energy Strategy, led by the Department for the Economy, offering consumers energy advice, guides, money saving tools and outreach events. Alongside this, we will also develop consumer and community engagement pathways with partners in government and industry, safeguarding and representing their interests as we prepare for net zero, for example supporting consumers to develop their understanding of and to 'buy into' the use of smart meters.	Q1-Q4
11	Empowering consumers	EU Exit Communications	Consumer information on EU Exit	Develop, maintain and expand (as appropriate) online information and educational resources for consumers on EU Exit, mobile roaming and travel.	Q1-Q4
12	Empowering consumers	Financial Services	Safer Borrowing community outreach programme	Deliver our Open College Network NI endorsed course in Safer Finances, raising awareness of safer finances and risks from using illegal lenders, with e-learning and bespoke educational resources for vulnerable groups.	Q1-Q4

13	Empowering consumers	Financial Services	Safer Borrowing Programme schools programme	Deliver the Safer Borrowing schools programme with Stranmillis University College, training young people in primary and secondary schools across Northern Ireland on financial awareness through early intervention education.	Q1-Q4
14	Empowering consumers	Financial Services Communications	Scam awareness and advice outreach programme	Deliver a programme of outreach events across Northern Ireland to promote awareness of scams and online harms and their impact and build consumer confidence, prioritising groups in vulnerable circumstances.	Q1-Q4
15	Empowering consumers	Financial Services Communications	True Cost consumer campaign	Deliver the award-winning consumer campaign on safer borrowing, raising awareness of the help available for those in varying stages of financial difficulty, and the alternatives to high-risk and illegal credit.	Q3-Q4
16	Empowering consumers	Postal Services Communications	Postal advice and rights consumer campaign	Deliver a postal advice and rights consumer campaign at key shopping and holiday periods such as Black Friday and Christmas, and highlighting impact of any changes to postal Universal Service Obligations.	Q1-Q4
17	Empowering consumers	Transport Communications	Transport information and advice online hub	Optimise the online hub of travel and transport information, covering resources and tools for public transport, air and ferry travel, private parking charges, electric vehicles and petrol and diesel prices.	Q1-Q4
18	Empowering consumers	Transport Communications	Travel advice and rights consumer campaign	Deliver a consumer information campaign offering advice for travelling outside of Northern Ireland including minimising mobile roaming charges, passport and visa advice and aviation compensation rights and accessibility issues.	Q1-Q4
19	Empowering consumers	Water	Water Bill Health Checks with local councils	Deliver our in-person Water Bill Health Checks and water efficiency advice to Northern Ireland's local councils to increase awareness of water efficiency measures and identify opportunities to save costs.	Q1-Q4
20	Empowering consumers	Water	Water efficiency project with Special Schools	Partnership project with the Education Authority (EA) reviewing of water consumption at Northern Ireland's Special Schools, and developing a Water Efficiency Toolkit to improve water efficiency across the EA Estate.	Q1-Q4

21	Empowering consumers	Water Communications	Water efficiency information and advice online hub	Launch the new Water Bill Health Check online tool to micro and small businesses and membership organisations, and optimise the online hub of water efficiency information and cost savings measures.	Q1
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4.2 Influencing policy

We work with UK, EU and Northern Ireland stakeholders in government, academia, industry and the voluntary, social enterprise and community sector, on public policy and regulatory matters through the prism of consumer protection principles. This is supported by:

- An extensive engagement programme of representing the Northern Ireland consumer voice on regional, national and international forums and working groups.
- Providing evidence to Northern Ireland Assembly and UK Parliamentary Committees to strengthen understanding of current and emerging consumer needs, and foster collaboration.
- Participation on oversight structures and engagement platforms for Northern Ireland Executive and UK Government strategies.
- Convening and facilitating consumer and community outreach requests.

No	Objective	Team(s)	Title	Description	Timing
22	Influencing policy	Energy	Safeguarding consumers' interests in energy	Respond to consultations and calls for evidence, and safeguard consumer interests in the development of government strategy and policy on energy, including the review of the Energy Strategy; new Fuel Poverty Strategy, Circular Economy Strategy, Green Growth Strategy, Heat Networks Policy, Geothermal Policy, 'the Utility Regulator's Best Practice Framework and Consumer Protection Programme, and the new Smart Meters Design Plan.	Q1-Q4
23	Influencing policy	Energy Water Transport	Consumers and their transition to net zero	Establish baselines for consumer understanding, barriers, expectations and engagement frameworks to drive behavioural change for a sustainable and circular society, building on our annual attitudinal survey on the energy transition.	Q1-Q4

24	Influencing policy	EU Exit	Safeguarding consumers' interests on EU Exit	Respond to consultations and calls for evidence, and safeguard consumer interests on EU Exit matters from the UK Government and European Commission, including legislative changes and regulatory divergence, to ensure policy development supports the needs of Northern Ireland consumers.	Q1-Q4
25	Influencing policy	EU Exit Food	Safeguarding consumers' interests in food policy	Respond to consultations and calls for evidence, and safeguard consumer interests on food policy, including legislative changes and regulatory divergence, to ensure policy development supports the needs of Northern Ireland consumers.	Q1-Q4
26	Influencing policy	Financial Services	Safeguarding consumers' interests in financial inclusion	Respond to consultations and calls for evidence, and safeguard consumer interests on financial inclusion and regulatory reform in financial services, ensuring policy development supports Northern Ireland consumers and representing them on the Access to Credit Subcommittee, one of three established under the UK Government's Financial Inclusion Committee.	Q1-Q4
27	Influencing policy	Postal Services	Safeguarding consumers' interests in postal services policy	Respond to consultations and calls for evidence, and safeguard consumer interests on legislative changes and regulatory reform in postal services, including to Universal Service Obligations, ensuring policy development supports Northern Ireland consumers and safeguards their interests, in particular consumers in vulnerable circumstances.	Q1-Q4
28	Influencing policy	Transport	Safeguarding consumers' interests in transport policy	Respond to consultations and calls for evidence, and safeguard consumer interests in the development of government strategy and policy on the decarbonisation of transport and active travel, including the new Northern Ireland Transport Strategy and regional transport plans.	Q1-Q4
29	Influencing policy	Water	Safeguarding consumers' interests in water policy	Respond to consultations and calls for evidence, and safeguard consumer interests in the development of government strategy and policy on water, including the Long Term Water Strategy and the implementation of any outworkings from this and other strategies, such as the Energy Strategy.	Q1-Q4

4.3 Protecting consumers

No	Objective	Team(s)	Title	Description	Timing
30	Protecting consumers	Energy	Complaint audits with electricity and gas suppliers	Conduct annual reviews of customer complaint data with electricity and gas suppliers and the supporting policies and procedures, and use this evidence to make recommendations on improvements to service delivery.	Q1-Q4
31	Protecting consumers	Energy	Energy supply and distribution price controls and tariff reviews	Protect consumers' interests at price controls including the implementation of RP7 (NIE Networks), preparation of GD29, GT27 and SRP26 (SONI), and support tariff reviews from electricity and gas suppliers.	Q1-Q4
32	Protecting consumers	Energy Water	Consumer protection in energy and water	Chair Northern Ireland's Consumer Protection Advisory Group, improving support available to energy and water consumers, particularly vulnerable groups, informing the Utility Regulator's Consumer Vulnerability Strategy and new Fuel Poverty Strategy.	Q1-Q4
33	Protecting consumers	EU Exit	Monitoring consumer impact of legislative changes and divergence	Work with the Department for the Economy, UK Government and European Union representatives to monitor legislative changes and divergence in UK law, and the potential impact to Northern Ireland consumers.	Q1-Q4
34	Protecting consumers	Financial Services	Consumer protection in financial services	Chair Northern Ireland's Responsible Lending Forum, bringing together government, industry, academia and the voluntary and community sector to advance accessible and affordable credit and advocate for financial inclusion.	Q1-Q4
35	Protecting consumers	Financial Services	Disability Benefit Linked Loan pilot	Explore the feasibility of a Disability Benefit Linked Loan pilot, in partnership with the Irish League of Credit Unions, following pre-market engagement and the evaluation of the Family Saver Loans project.	Q1-Q4
36	Protecting consumers	Financial Services	Family Saver Loans	Seek to expand the Family Saver Loans project, in partnership with the Irish League of Credit Unions, beyond the pilot group of five credit unions.	Q1-Q4

37	Protecting consumers	Insights Investigations	Consumer Helpline and free investigations	Support consumers through our Consumer Helpline with free advice and complaint investigations covering consumer affairs, energy, water, transport and postal services, working with industry, government and advice sector partners to improve consumer outcomes.	Q1-Q4
38	Protecting consumers	Insights Investigations	Consumer protection standards in regulated industries	Protect and represent consumer interests through regulated engagement with complaint handling and customer service teams in regulated companies, so consumers receive the best possible service provision.	Q1-Q4
39	Protecting consumers	Insights Investigations	Regional insights of the consumer position	Produce briefings of the Northern Ireland consumer position at local council level, highlighting Consumer Helpline data and trending information, with insights from quarterly Consumer Pulse surveys and annual research data.	Q1-Q4
40	Protecting consumers	Postal Services	Protecting vulnerable consumers in postal services	Continue to collaborate with Citizens Advice and Consumer Scotland to find solutions for consumers with no fixed address to access post in a safe and secure environment.	Q1-Q4
41	Protecting consumers	Transport	Accessibility audits of airports and ferry terminals	Conduct three annual accessibility audits with Northern Ireland airports and ferry terminals, supported by attendance at airport accessibility forums and visit programmes with stakeholders and elected representatives.	Q1-Q4
42	Protecting consumers	Transport	Complaint audits in public transport	Conduct annual reviews of customer complaint data with Translink and the supporting policies and procedures, and use this evidence to make recommendations on improvements to service delivery.	Q1-Q4
43	Protecting consumers	Transport	Public transport fare reviews	Protect consumers' interests at Translink fare review processes, including reviewing their Passenger Charter and Passenger Monitoring Survey, and reviewing private bus operator licensing applications with the Department of Infrastructure.	Q1-Q4
44	Protecting consumers	Water	Complaint audits in water	Conduct annual reviews of customer complaint data with NI Water and the supporting policies and procedures, and use this evidence to make recommendations on improvements to service delivery.	Q1-Q4

45	Protecting consumers	Water	NI Water codes of practices	Conduct an annual review of NI Water's Codes of Practice and Scheme of Charges in line with licence requirements, and use this evidence to make recommendations on improvements.	Q1-Q4
46	Protecting consumers	Water	NI Water PC21 consumer measures	Monitor the progress of NI Water's PC21 consumer measures and work with them and the Department for Infrastructure on proposals for improvements to service provision.	Q1-Q4
47	Protecting consumers	Water	NI Water price controls	Protecting consumers' interests in undertaking the NI Water preparatory work for PC28 and proposals for the corresponding Social and Environmental Governance Framework informed by consumer research.	Q1-Q4
48	Protecting consumers	Water Energy	Protecting vulnerable consumers in energy, water and transport	Monitor implementation of consumer vulnerability protections and service improvements in energy, water and transport, including through the Utility Regulator's Best Practice Framework and new Consumer Protection Programme working with industry.	Q1-Q4

4.4 Representing consumers

No	Objective	Team(s)	Title	Description	Timing
49	Representing consumers	Communications Outreach	40th anniversary of the Consumer Council	Deliver a programme of events and engagements with consumers across Northern Ireland to celebrate 40 years of the Consumer Council, and seek feedback to shape our new Corporate Plan.	Q1-Q4
50	Representing consumers	Communications Outreach	Annual stakeholder advocacy survey	Gauge stakeholder experiences, expectations and perceptions of the Consumer Council through our annual Stakeholder Advocacy Survey.	Q4

51	Representing consumers	Energy	Representing consumers' needs in energy	Advance protections for energy consumers in Northern Ireland through engagement with industry, government and advice sector partners, and participation on relevant All-Party Groups. These will also include the Department for the Economy, Department for Communities, Department of Agriculture, Environment and Rural Affairs, Utility Regulator, Competition and Markets Authority, Northern Ireland Oil Federation, electricity and gas suppliers and academia.	Q1-Q4
52	Representing consumers	EU Exit	Representing consumers' needs in digital inclusion	Improve digital practices through engagement with Ofcom, Office for Product Safety and Standards Consumer Reference Panel and Competition and Markets Authority.	Q1-Q4
53	Representing consumers	EU Exit	Representing consumers' needs in EU Exit	Advocate for Northern Ireland consumer interests through engagement with industry, government and advice sector partners, and participation on relevant All-Party Groups. This will also include the Department for the Economy, Department for Business and Trade, HM Treasury, Ofcom, Competition and Markets Authority, government officials inputting to the Specialised Committee on the Implementation of the Windsor Framework, Northern Ireland UK-EU Working Group, and BEUC The European Consumer Organisation.	Q1-Q4
54	Representing consumers	EU Exit Food	Consumers' experiences of food accessibility and affordability	Work with stakeholders on research recommendations into the impact of transport options on rural consumers' food choices and shopping experiences, online food shopping experiences and behaviours, young adult experiences of food insecurity and shorter self-life challenges.	Q2
55	Representing consumers	EU Exit Food	Minimum essential food basket	Partnership project with the Food Standards Agency and safeFood to promote the cost of a Minimum Essential Food Basket for Northern Ireland, highlighting consumer impact and detriment.	Q2
56	Representing consumers	EU Exit Food	Representing consumers' needs in food affordability and accessibility	Chair the North-South Consumer Organisations Working Group and engage with stakeholders including government, academia, Food Standards Agency, safeFood, All Island Food Poverty Network, Trussell Trust and food retailers.	Q1-Q4

57	Representing consumers	Financial Services	Representing consumers' needs in financial inclusion	Advocate for financial inclusion in Northern Ireland through engagement with industry, government and advice sector partners, and participation on relevant All-Party Groups. This will also include the LINK Consumer Council, Financial Conduct Authority Insight Forum, Money and Pensions Service Financial Wellbeing Forum, UK Finance Consumer Advisory Group, Association of British Insurers Advisory Group, and Financial Ombudsman SME Advisory Group.	Q1-Q4
58	Representing consumers	Insights Investigations	Representing consumers' needs in consumer protection	Advance consumer protection in Northern Ireland through engagement with industry, government and advice sector partners, and participation on relevant All-Party Groups. This will also include the UK Government's Consumer Protection Partnership, Helplines NI/UK, North/South Consumer Organisations Working Group, Scamwise Partnership, community partners, sector regulators, ombudsman services, trading standards authorities.	Q1-Q4
59	Representing consumers	Postal Services	Representing consumers' needs in postal services	Advance protections for postal consumers in Northern Ireland through engagement with industry, government and advice sector partners, and participation on relevant All-Party Groups. This will also include the Postal Operator Liaison Group and Post Office Advisory Group, as well as the Department of Business and Trade, Ofcom, Citizens Advice, Consumer Scotland, Post Office, Royal Mail and other postal and parcel delivery operators.	Q1-Q4
60	Representing consumers	Transport	Representing consumers' needs in transport	Advance protections for transport consumers in Northern Ireland through engagement with industry, government and advice sector partners, and participation on relevant All-Party Groups. These will also include the Department for Transport's Aviation Accessibility Task and Finish Group, Department for Infrastructure's EV Charging Infrastructure Task Force, Translink's Operational and Accessibility Forums, Passenger Monitoring Transport Group, Inclusive Mobility and Transport Advisory Committee, Maritime Complaints Handling Body and airport consultative forums.	Q1-Q4

61	Representing consumers	Water	Representing consumers' needs in water	Advance protections for water consumers in Northern Ireland through engagement with industry, government and advice sector partners, and participation on relevant All-Party Groups. These will also include NI Water, Department for Infrastructure, Utility Regulator, Drinking Water Inspectorate, Northern Ireland Environment Agency, Department of Agriculture, Environment and Rural Affairs, the Regional Community Resilience Group and local councils.	Q1-Q4
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4.5 Understanding consumers

No	Objective	Team(s)	Title	Description	Timing
62	Understanding consumers	Communications Outreach	Consumer insights dashboard	Create a consumer insights dashboard for Northern Ireland, using data and insights from the Consumer Helpline, outreach and education programmes, consumer research, partner organisations and open data sources.	Q1-Q4
63	Understanding consumers	Communications Outreach	Geo-targeted analysis of consumer detriment	Undertake geo-targeted analysis with the Land and Property Services of data from our Consumer Helpline and outreach and education programmes to prioritise our engagement and support of consumers and communities.	Q1-Q4
64	Understanding consumers	Energy	Consumer proposition the rollout of smart metering	Partnership project with the Department for the Economy, Utility Regulator and NIE Networks to identify design and implementation considerations for consumers to maximise acceptance and adoption of smart meter technology, with a focus on vulnerable groups and those living in rural areas.	Q1-Q4
65	Understanding consumers	Energy	Fuel poverty and energy affordability	Establish annual fuel poverty and energy affordability levels, working in partnership with Department for Communities, Department for the Economy and Utility Regulator, and complimenting the Northern Ireland House Condition Survey.	Q3
66	Understanding consumers	EU Exit	Consumer experiences and EU Exit	Conduct annual research into real and perceived impacts of EU Exit on Northern Ireland consumers five years after the end of the transition period, with a focus on statutory areas.	Q3

67	Understanding consumers	EU Exit	Consumer experiences of mobile and broadband providers	Conduct research into consumers' perception of fair treatment from mobile and broadband providers, their products and services, customer support, and how their accessibility needs and challenges are addressed and met.	Q1
68	Understanding consumers	EU Exit	Feeding the family	Conduct research into how a restricted food budget impacts on food choices, social exclusion, and family life and wellbeing, with a focus on low-income families with children.	Q2
69	Understanding consumers	EU Exit	Regional boost consumer price index	Deliver the Regional Boost Consumer Price Index for Northern Ireland, in partnership with the Office for National Statistics, Department for the Economy and Northern Ireland Statistics and Research Agency.	Q4
70	Understanding consumers	EU Exit Financial Services	Northern Ireland Household Expenditure Tracker	Deliver quarterly editions of the Northern Ireland Household Expenditure Tracker, strengthening data insights for vulnerable groups and hosting an annual stakeholder briefing to raise awareness and dissemination of the publication.	Q1-Q4
71	Understanding consumers	EU Exit Food	Consumers' attitudes and access to local food	Conduct research into the factors that incentivise or prevent consumers purchasing locally produced food, and the opportunities and challenges resulting from shorter supply chains.	Q4
72	Understanding consumers	EU Exit Postal Services	Impact of EU Exit on postal consumers	Conduct research into the continued impact EU Exit has on postal consumers and micro and small businesses, including those using parcel services, to safeguard consumers' interest in policy development.	Q4
73	Understanding consumers	Financial Services	High risk borrowing	Conduct research to improve understanding and awareness of the scale and impact of illegal lending in Northern Ireland, particularly amongst current and emerging consumers in vulnerable circumstances.	Q2
74	Understanding consumers	Financial Services	Lending, savings and debt	Deliver our Lending, Savings and Debt research, now in its fourth wave, to improve understanding of financial exclusion in Northern Ireland, including illegal lending, particularly amongst vulnerable consumer groups.	Q3-Q4

75	Understanding consumers	Insights Investigations	Annual consumer monitoring	Deliver Omnibus surveys to measure how consumers are coping with cost of living impacts, financial resilience, consumer confidence, and awareness and accessing advice and support from the Consumer Council.	Q1-Q4
76	Understanding consumers	Insights Investigations	Consumer inequalities monitor	Carry out a feasibility exercise of a digital inclusion pilot project to better understand digital and financial inequalities at a local council level in Northern Ireland.	Q1-Q4
77	Understanding consumers	Insights Investigations	Consumer pulse surveys	Deliver quarterly Consumer Pulse Surveys to provide a temperature check of experiences and detriment to accompany the Northern Ireland Household Expenditure Tracker, with exploratory work undertaken to measure consumer confidence.	Q1-Q4
78	Understanding consumers	Postal Services	Changes to the postal universal service obligations	Conduct research into consumers' experiences of the postal service with particular emphasis on how changes to the Universal Service Obligations may impact on consumers, particularly those in vulnerable circumstances.	Q2-Q3
79	Understanding consumers	Postal Services	Final mile delivery problems	Conduct research into final mile delivery problems in Northern Ireland and the experiences of postal consumers, how parcel operators can address any issues.	Q4
80	Understanding consumers	Transport	Decarbonisation and rural consumers	Examine the limitations for rural consumers without a car in adopting a more sustainable pathway to net zero and identify possible solutions.	Q2
81	Understanding consumers	Transport	Impact of public transport fare increases	Explore the impact of bus and rail fare increases on consumer attitudes to public transport, particularly vulnerable groups and rural consumers.	Q3

4.6 Other areas of work

In addition to the projects outlined above, we will also deliver the following:

- External engagement: We will represent and promote consumer interests using offline and online channels and through our engagement with elected representatives, stakeholders, the media and thought leaders. We will also maintain and invest in our digital content portfolio and infrastructure, and monitor and measure satisfaction and advocacy from consumers who contact us for support and advice.
- Accreditations and standards: We will meet the highest standards possible through our suite of independent accreditations, including BSI Kitemark and ISO22458 for inclusive service and ISOs for business continuity, information security and quality management, Investors in People Gold and Diversity Mark, the best practice Customer Service Excellence standard, and security and equality impact assessments.
- Cultural alignment: We are committed to being an employer of choice and retaining our outstanding workplace engagement award from People Insight. We will continue to invest in our people with continuous professional development and employee engagement programmes, alongside inclusive policies, practices, processes and technology, and foster an environment for teams and colleagues to grow and lead.

5. Resourcing our programme

We are a small organisation with limited resources playing a big role in Northern Ireland society and its economy. To protect and empower consumers, we must be the best and in the last 12 months, we are proud to have:

- Retained BSI Kitemark and ISO22458 for Inclusive Service.
- Retained the People Insight Outstanding Workplace Engagement Award.
- Retained ISO22301 Business Continuity, ISO27001 Information Security Management and ISO9001 Quality Management.
- Retained Customer Service Excellence and Investors in People Gold.
- Been awarded a satisfactory audit opinion.

5.1 Core values

Our values create a strong organisational culture by underpinning, guiding and shaping everything we do when putting consumers first. They inspire our people, reassure our partners, help to create a shared vision for Northern Ireland consumers and ensure we always reach for the highest standards.



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

5.2 How we will achieve this

We require around £5 million to deliver the 2025-2026 Forward Work Programme. This will be confirmed following this consultation as part of the annual spending review undertaken by our funding Departments and shape the final list of projects for 2025-2026.

We will resource our 2025-2026 Forward Work Programme through our teams of committed staff and ongoing funding from the Department for the Economy, the Department for Infrastructure, the Department for Business and Trade, and HM Treasury.

Our relationship with our sponsor department, Department for the Economy, is governed by a Partnership Agreement setting out the functions, powers and duties of the Consumer Council, our non-executive Board and its sub-committees. Supporting this are policies, plans and performance measures that set out how we deliver against our strategic priorities and monitor progress.

We provide regular reports on progress at cross-departmental governance committees covering budgetary responsibilities and risk management. Our governance arrangements are reported in the Annual Reports and Accounts. As Accounting Officer, the Chief Executive is responsible for safeguarding our public funding, for ensuring propriety and regularity of this funding, and the day-to-day operations and management of the Consumer Council.

We are committed to continuous improvement. We learn from and share our success and our progress, as well as our mistakes, with our sponsor department, funders and stakeholders. Throughout the year, we will:

- Review operational plans to ensure we deliver efficiently, effectively and proportionately, and always through the lens of our statutory and non-statutory functions.
- Regularly monitor and assess our capability and capacity against consumer and stakeholder demand to ensure we meet consumer priorities and strategic objectives.
- Apply proportionate financial controls to our resources to meet governance standards and deliver value for money.
- Seek feedback on our culture and performance from staff, stakeholders and partners.

5.3 Equality considerations

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

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.

6. Delivering impact

For 40 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. In developing our 2025-2026 Forward Work Programme, we have prioritised the most relevant consumer issues, guided by our strategic priorities, statutory responsibilities and non-statutory functions.

6.1 Performance measures

Following consultation, we will agree performance measures with our Board and sponsor department, the Department for the Economy.

These set out how we monitor and report progress against our 2025-2026 Forward Work Programme and operational plans. They form the foundation of our annual targets and risk register, and set out the framework we use to demonstrate progress against each of our five strategic priorities. They provide a clear account of the impact we make, and highlight how our delivery contributes to Northern Ireland's sustainable economic recovery and future growth.

This will only tell part of our story. Engagement and collaboration with partners, organisations and individuals, with the aim of coalescing to support and protect Northern Ireland consumers in multiple markets and across current and emerging detriment is vital. Using these relationships and our own research to understand consumer concerns is equally important, allowing us to advocate for and champion consumer interests in order to deliver the societal and economic change we seek.

We will continue to capture evidence on impact to improve approach, learn from experiences and better serve Northern Ireland consumers and our stakeholders to public benefit.

6.2 Governance

We are a NDPB operating under the Department for the Economy. Our relationship is governed by a Partnership Agreement that 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 2021-2026 and 2025-2026 Forward Work Programme. Supporting this are policies, procedures and business plans that set out actions we take to deliver against our strategic priorities, and performance measures to track and report progress.

We will provide regular reports on progress against our 2025-2026 Forward Work Programme, on operating targets and on the outcomes, we will deliver on behalf of consumers and stakeholders. This includes updates at cross-departmental governance committees covering budgetary responsibilities and risk management.

We are open, transparent, agile and accountable and we seek the highest standards of public accountability and independent scrutiny, validated by the Northern Ireland Audit Office, the Department for the Economy and independent accreditations. We are equally committed to continuous improvement, learning from and sharing our success and our progress, as well as mistakes, with Department for the Economy, funders and stakeholders. Our governance arrangements are reported in the Annual Reports and Accounts.

7. Contact us

If you would like to discuss our 2025-2026 Forward Work Programme you can contact us at:

Email: FWP@consumercouncil.org.uk

Telephone: 028 9025 1600

We hope we have made the consultation process as easy as possible.

If you have any suggestions on how we can improve this, please share them with us at the above email address.



Telephone: 028 9025 1600

Email: contact@consumercouncil.org.uk

Website: consumercouncil.org.uk