

Annual Report and Accounts 2012–2013



The Consumer Council





The Consumer Council

The General Consumer Council for
Northern Ireland
Annual Report and Accounts
For the year ended 31 March 2013

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Foreword

It is hard to reflect on the past year for consumers without remarking on the very definite change in consumer behaviour that can be seen in the face of financial pressure. And yes, times have been and indeed continue to be tough, but the resilience that the Consumer Council is seeing through our work is a very tangible and positive outcome bringing much needed benefit to consumers.

Our 'Canny Consumers' research found that there has been a significant increase (47 per cent) since 2007 in the number of people who are prepared to take action against perceived sub-standard levels of quality and service. Just under two-thirds (64 per cent) of consumers suggested that, since the economic downturn, they had changed their consumer purchasing behaviour. The vast majority (9 in 10) suggested that they now make a greater effort to compare prices before making a big or important purchase.

This change in behaviours in some key areas is vitally important, but it needs to be met with a focus on customer service and fair play to grow consumer confidence in a range of markets. The key role which consumers play in helping to strengthen the economy and build growth is well recognised. At a European level consumer spending accounts for 56 per cent of EU Gross Domestic Product (GDP). It is therefore essential that consumer rights are not only protected but that consumers are informed, confident and supported to make the best choices.

Rising food prices, energy and transport costs all put further strain on the household budget, which for many has stayed static or decreased. In Northern Ireland there is increasing competition in energy, there are changes to public transport structures, to regulation in financial markets and challenges within the food supply chain. Given the significant changes in markets affecting consumers, it is critical at this time they have a strong representative to ensure their voice is not only heard, but listened to. This must be proactive to 'consumer-proof' both policy and the practice of firms, but also reactive to put things right for consumers when things do go wrong.

During the year we returned over £300,000 to people's pockets as a result of complaints work, but this is just one element of the benefits which our complaints work brings for consumers; one complaint can change policies and practices in a company which increases service quality and reduces detriment for all the other consumers coming behind. The Consumer Council has plentiful evidence of the wide ranging changes which complaints can bring, with the commitment of the companies who work with us and facilitate the changes.

And we have obtained change for the better across the range of areas in which we represent consumers; from increased protection and service guarantees for home heating oil customers, to stronger consumer representation on flooding issues; we have returned to work on food because consumers told us they needed a strong voice there and we have obtained changes to banking practices to better meet consumers' need.

Much more needs to be done in this harsh financial environment for consumers. And that's why our Business Plan for 2013/14 presents an ambitious work programme to support all consumers and particularly those harder to reach and more vulnerable consumers. The Consumer Council remains steadfastly focused on our statutory remit to represent and safeguard all consumers, making the consumer voice heard and making it count.



Richard Hill
Chairman



Aodhan O'Donnell
Interim Chief Executive

Who we are and what we do

The Consumer Council of Northern Ireland (the Consumer Council) is an independent consumer organisation, working to bring about change to benefit Northern Ireland (NI) consumers. Our aim is to make the consumer voice heard and make it count.

We have a statutory remit to promote and safeguard the interests of consumers in NI and we have specific functions in relation to energy, water, transport and food¹. These include considering consumer complaints and enquiries, carrying out research and educating and informing consumers.²

The Consumer Council is also a designated body for the purposes of supercomplaints³, which means that we can refer any consumer affairs goods and services issue to the Office of Fair Trading⁴, where we feel that the market may be harming consumers’ best interests.

In taking forward our broad statutory remit we are informed by and representative of consumers in NI. We work to bring about change to benefit consumers by making their voice heard and making it count. To represent consumers in the best way we can, we listen to them and produce robust evidence to put their priorities at the heart of all we do.

1 The Consumer Council undertakes its specific functions in relation to food recognising the role of the Food Standards Agency (FSA). The FSA has responsibility for the development of food policy and for the provision of advice, information and assistance, in respect to food safety or other interests of consumers in relation to food. Therefore, to ensure good value and use of public money, the Consumer Council and FSA have a memorandum of understanding and the Council’s strategic focus on food is primarily in relation to food prices and customer experience.

2 The General Consumer Council (Northern Ireland) Order 1984, No. 1822 (N.I. 12), <http://www.legislation.gov.uk/nisi/1984/1822/contents>

3 The Enterprise Act 2002 (Part 9 Restrictions on Disclosure of Information) (Amendment and Specification) <http://www.legislation.gov.uk/ukSI/2003/1400/schedules/made>

4 The OFT is the UK’s consumer and competition authority. Its mission is to make markets work well for consumers. It is a non-ministerial government department established by statute in 1973 <http://oft.gov.uk/about-the-oft/>

Current consumer context

There has never been a more important time for consumers to exercise their rights, to seek fair play from the people who serve them and an increase in consumer proficiency to build much needed resilience. It is equally important to seek protection and redress when that fails, especially in the current consumer context:-

Energy

During 2012-13 we continued to work with Government, the Utility Regulator (the Regulator) and energy providers to represent energy customers and ensure the hardship that energy costs are causing for NI households is heard by these organisations. We also sought to reduce costs at every opportunity but within the context of ensuring consumers’ long term energy needs are met.

Key to our work throughout 2012-13 was energy prices. The steady rise of energy prices in recent years subsided during 2012-13 with the price of electricity and gas decreasing by 14.1 per cent and 8.5 per cent respectively and oil increasing by two per cent between 2011 and 2012. However, the significant increases in previous years⁵ means that energy prices remain a major concern for households, contributing significantly to consumers’ overall cost of living. As a result, many consumers were left with a difficult decision of whether to heat their homes or not.

5 For example, between 2009 and 2012, the average annual price of home heating oil (oil) increased by 62 per cent. Electricity prices have risen by 55 per cent and gas bills in the Greater Belfast area have risen by up to 87 per cent since 2003.



David Blevings
Northern Ireland Oil
Federation and Antoinette
McKeown, former
Chief Executive of the
Consumer Council launch
the Northern Ireland Oil
Federation Customer
Charter.

68 per cent of households in NI (82 per cent of rural households) rely on home heating oil and it is estimated that households using oil, spend on average over £720 a year more on heating than those using natural gas⁶. The transparency associated with the pricing of home heating oil has also become a key issue for consumers and the Consumer Council.

Water

The continued deferment of direct domestic water charges until 2016 provides some relief for consumers. Whether or not direct domestic charges will be introduced post 2016 remains undecided by the NI Executive. Businesses continue to pay directly for NI Water’s services.

All consumers, whether they are paying business customers, or non-paying domestic customers require water and sewerage services to be delivered in an effective and efficient manner, and this has continued to shape our work during 2012-13.

2012-2013 was the final year of NI Water’s first price control, ‘PC10’. NI Water has outperformed on many of the targets set by the Utility Regulator. Our research in partnership with NI Water, which informed PC10, continues to be used for the next two-year price control, ‘PC13’, from 1 April 2013.

Another key focus for 2012-13 was the continuing development by the Department for Regional Development (DRD) of a Long Term Water Strategy (LTWS) for Northern Ireland. The Consumer Council is working with DRD to ensure the consumer view is included within the strategy.

The June 2012 flooding caused misery, disruption and upset for many, prompting a NI Executive review of the response of Government with recommendations to improve co-ordination and efficiency across all agencies⁷. The increasing incidence of flooding reinforces the need for a strategic focus on flood risk management and access to appropriate insurance products.

6 Source: CCNI Comparative Cost of Domestic Cost Gas v Oil, May 2013
7 The Performance and Efficiency Delivery Unit review www.northernireland.gov.uk/pedu-report-on-flooding

Thankfully, the winter of 2012-13 was mild, but as the spring of 2013 has shown, we must not be complacent. The Consumer Council has continued to work with NI Water and others to make sure consumers’ needs are at the fore when developing co-ordinated responses and information in crisis situations.

Money Affairs

In 2012-13 the Executive has been developing NI’s first Financial Capability Strategy and the Financial Capability Partnership NI, led by the Consumer Council, has been working with the Department of Enterprise, Trade and Investment (DETI) to ensure that consumers’ views and needs are at the heart of the plan.

During the year, the importance of customers’ daily access to their own money and being able to make payments was also highlighted. Ulster Bank’s payment crisis in July 2012 had a significant impact on its customers’ ability to view their balances, withdraw cash and know for certain if bills were paid. We published a report, ‘Payments Pending’, highlighting consumers’ stories and experiences. This report set out clear recommendations to demonstrate to service providers and the financial regulator what consumers’ expect in the handling of a crisis and the assurances required to restore trust.

Transport

Northern Ireland consumers continued to pay some of the highest prices for petrol and diesel across the UK and Europe, a fact that we reflected in our evidence to the Office of Fair Trading’s ‘Call for Information’ to the UK petrol and diesel sector.

The withdrawal of BMI Baby from Northern Ireland in May 2012 left many passengers stranded without flights. This



Scott Kennerley, Head of Transport is pictured with Danny Kennedy, Minister for Regional Development on Air Passengers Rights Day

situation highlighted the Consumer Council’s pivotal role in informing consumers of their rights and the redress scheme, and in ensuring that airlines meet their legal obligations to passengers.

Approximately two million ferry passenger journeys took place through Northern Ireland’s sea ports making it the busiest domestic route in the UK. In December 2012 a new European Maritime Passenger Rights Regulation (1177) was introduced, which details passengers’ rights when disruption is experienced. The Consumer Council was named complaint handling body for Northern Ireland in relation to the new regulation.

Food

Food is an essential part of consumers’ lives, vital to our physical and mental well-being. It is also a significant contributor to an increased cost of living being experienced by Northern Ireland consumers, with food prices up by 32 per cent since 2007. As food shopping is often an area of household spend where consumers find it ‘easier’ and more immediate to make cutbacks, we were keen to discover consumers’ attitudes, concerns and experiences in this key area⁸.

Our *Hard to Stomach*⁹ report found that almost 9 in 10 consumers (87 per cent) are worried about the cost of food and that 82 per cent have made changes to



Patsy McGlone MLA, Philippa McKeown Brown, Head of Education and Aodhan O'Donnell, Interim Chief Executive at the launch of the 'Hard to Stomach' Report.

8 The Consumer Council has within its remit a specific function for food but with the establishment of the Food Standards Agency Northern Ireland (FSANI), our strategic focus is primarily in relation to food prices and customer experience
9 Hard to Stomach – The impact of rising food costs for Northern Ireland consumers, January 2012, Consumer Council

how they shop. Some of these changes can be seen in a positive light, for example making fewer impulse buys (34 per cent), planning meals more carefully to avoid waste (28 per cent) and buying fewer ready meals (12 per cent).

However, the research findings showed consumers could not cut back their food spend any further but were instead downshifting on the quality of the food they buy and doing without fresh produce which they perceived to be more expensive.

Consumer Education

Our 2012 consumer proficiency research¹⁰ found that just under two-thirds (64 per cent) had changed their purchasing behaviour as a result of the economic downturn with the vast majority of these (9 in 10) saying they now make a greater effort to compare prices before they buy. However, with consumers being so price-driven, it appears other pre-purchase activities, that have the potential to save consumers money if things go wrong, are being overlooked. Very few consumers check previous customer feedback or returns/refund policies (11 per cent respectively), or the terms and conditions (6 per cent). Consumers need to know how they can protect their purchases and this continues to be a focus for our education materials which aim to boost consumer skills.

With household spend tighter than ever, consumers appear more willing to complain if they buy faulty goods or receive poor service. Almost all (94 per cent) those consumers surveyed for the 2012 proficiency research who had made a complaint about goods or services did so directly to the trader.

However, successfully making a complaint (and for a business, effectively dealing with the complaint), depends on having a sound understanding of consumer rights and knowing where to go for expert help and advice if necessary. The proficiency research, conducted with consumers and businesses in 2012, clearly identifies significant knowledge gaps that exist which have the potential to damage consumer confidence and cause financial detriment, which is both damaging to consumers and traders.

10 Canny Consumers? Are consumers standing up for their rights? August 2012, Consumer Council.

Meeting our Aims and Objectives - Making a difference for consumers

The Consumer Council works to make the consumer voice heard and make it count. We continue to value and nurture the partnerships we have with Government, public bodies, private companies and community and voluntary organisations. We recognise that these links are vital to our delivery of change and making a positive impact for consumers.

Our Corporate Plan 2011 – 2015 sets out the focus of our work until 2015, the four core aims being:

- Ensuring public policy reflects the needs of today's and tomorrow's consumer;
- Championing and protecting the interests of all consumers;
- Informing and empowering consumers; and
- Ensuring the Consumer Council is fit for purpose and delivers value for money.

We have set out below a selection of key impacts that we have achieved under each theme in the past twelve months.



Aim: Ensuring public policy reflects the needs of today's and tomorrow's consumer

- As a result of partnership with Bryson Energy to pilot a fuel brokering scheme with consumers in the North West, participants saved on average £35 on a 500 litre refill of oil. The Consumer Council and Bryson aim to increase the availability of fuel brokering schemes through learning from this pilot initiative.
- The Consumer Council worked with the Department of Enterprise, Trade and Investment (DETI) to develop the NI Executive's first Financial Capability Strategy for consumers in Northern Ireland, taking views directly from consumers across NI to ensure the strategy met the needs of people struggling to manage money.
- We represented consumers directly at a European level, working with elected representatives and the European Commission to ensure that issues affecting NI consumers were understood and acted upon. This included securing key amendments to the European legislative proposal on the Allocation of Slots at EU Airports. This could mean that NI passengers do not lose access to Heathrow as a key gateway airport to other destinations.
- We ensured that consumers' views and needs were fully represented in the Northern Ireland Electricity (NIE) Price Control (RP5) and influenced the cost impact to consumers over the 2012 – 2017 period.
- We were the only third party called to give evidence to represent consumers in the Competition Commission's review of the Utility Regulator's Phoenix Natural Gas Price Control Determination, submitting extensive evidence on consumer impact.
- The Consumer Council produced 'Power to Switch', a research report to help remove consumer barriers to switching energy supplier. We worked with the Utility Regulator, Trading Standards and energy companies to ensure consumers received accurate information and fair play when switching energy suppliers.

- We worked with Translink and the Department for Regional Development (DRD) to ensure the 'Passenger Charter' asked the right questions of passengers to help improve the quality of Translink's customer services and information. We represented consumers in the NI Executive's review of flooding and created greater alliances with agencies involved in flood response, resilience and resistance work.

Aim: Championing and protecting the interests of all consumers

- The Consumer Council put the sum of £300,099 back into the pockets of 278 consumers. This is an increase of 26 per cent on last year's figure (£237,887) and represents an average of £1,079 per complaint.
- In total 4,429 contacts were received and responded to during the year. Almost two thirds (64 per cent) of these contacts were consumer complaints and enquiries and over a third (36 per cent) were referrals to other organisations better placed to resolve the issue.
- The Consumer Council produced its annual Enquiries and Complaints Report to give consumers information on how complaints can make a difference to service quality and to encourage service providers to remain focused on delivering a fair and high-quality product and service.
- The Consumer Council published the 'Hard to Stomach – the impact of rising food costs for NI consumers' research report which found consumers are worried about the cost of food and did not always trust special offers and pricing strategies. The report has won the support of the NI Assembly and industry representatives. Food retailers have agreed to work with the Council in taking forward the recommendations.
- More consumers now have access to their money from free-to-use cash machines thanks to our ongoing work with MLAs, LINK and cash machine operators to identify suitable sites in low income areas in NI. Since the programme began in 2006 we have seen 55 cash machines installed in areas of lower income.
- The Consumer Council continued its work with Ulster Bank and the Community Foundation to deliver a practical 'Affordable Credit' pilot project with local partners in Ballymena and Derry/Londonderry. As a result, consumers participating will be more financially capable, can manage their money better and choose financial products which best suit their needs. Following evaluation, the Council will work with partners to make affordable credit accessible to more consumers in NI.
- During the Ulster Bank's technical failure in July 2012, the Consumer Council worked with the bank on behalf of consumers to ensure more branches opened for longer hours during this protracted period for customers. In December 2012 we published our report on the crisis, 'Payment Pending', and we continue to work with regulators, Government, other payment bodies and the bank so that lessons are learnt.
- During 2012 we agreed a number of changes with NI banks, including a review of branch opening hours, transparency of overdraft charges and foreign exchange fees and improved access to online banking. We continued to improve our personal current account banking manifesto based on consumers' feedback on what they want from their banks.
- The Consumer Council worked with Translink on the recommendations arising from our own 'Barriers to Complaining' Report. Translink agreed to promote awareness of the Consumer Council complaint handling role by displaying our contact details inside approximately half of all Translink buses. The poster contains information on our role and how consumers can contact us for help.
- We successfully lobbied for the All Party Group on Motor Insurance, which was established by Trevor Lunn, MLA. The Consumer Council provides secretariat support and policy guidance to the group which has already begun tackling the question why NI consumers pay more for their car insurance. As a result of Consumer Council work with the Office of Fair Trading, the Competition Commission and others, the Commission made a public commitment to investigate market concentration issues specific to the NI car insurance market. Provisional findings are due to be published later this year.

- We continued to be active in the debate on fuel duty, adding our voice to those of our MPs and MLAs in calling for action to reduce the burden of high petrol and diesel prices on Northern Ireland consumers. Proposed duty increases scheduled for January and September 2013 have been cancelled which will result in fuel being approximately 5 pence per litre less than it could have been.
- When BMI baby withdrew operations from Northern Ireland we represented consumers and demanded that British Airways honoured passengers' legal rights. As a result we directly helped NI passengers get back over £3,500. However, many more consumers across the UK will have benefited from the Council making passenger rights clear under EU regulation.
- As a result of working in partnership with the Northern Ireland Oil Federation (NIOF), a code of practice and complaints process for home heating oil consumers has been introduced for the first time. Consumers will now have increased consumer protection and advice when purchasing oil from a NIOF member.
- We negotiated with the Utility Regulator and the energy companies to ensure the Codes of Practice associated with new EU regulations (IME3) were reflective of consumers' views specifically in the areas of:
 - Payment of bills;
 - Complaints handling procedure;
 - Provision of services for persons who are of pensionable age or disabled or chronically sick; and
 - Efficient use of energy and services for prepayment meter customers.
- We developed in consultation with the Utility Regulator the Draft Marketing Code of Practice for energy suppliers which will provide the maximum consumer protection, particularly for vulnerable energy consumers.
- We have worked with Translink to promote awareness of the Consumer Council complaint handling role. This has contributed to an increase in passenger complaints.

Aim: Informing and empowering consumers

- The Council's statutory remit was extended as we were confirmed the Northern Ireland complaint handling body for the Maritime Passenger Rights Regulation (EU) No 1177/2010 which provides more protection for ferry passengers in NI.
- We conducted a passengers' rights promotional campaign at all Northern Ireland Airports during key travel periods. Special Assistance Requests made by passengers at Belfast International Airport in 2012 have increased by 12 per cent when compared with 2011.
- Users of our Shop Around website, including teachers and voluntary/community group facilitators, have benefitted from the inclusion of two new topics: Shopping Online and Sustainability. With one in three consumers in Northern Ireland now buying online at least once a month, and with an increasing need for responsible consumerism, the updates will boost consumer skills in these key areas.
- The Consumer Council supported 100 trainers, advisors, community workers and political constituency staff at four 'Train the Trainer' workshops. Participants will use this training to empower an estimated 9,500 consumers, helping them to make a complaint about financial products, services or businesses, settle disputes at the Small Claims Court, exercise their cross-border shopping rights and make their money go further.
- The Consumer Council produced 'Understanding the Small Claims Court' guide to empower consumers to sort out their disputes quickly, easily and informally. 879 copies were disseminated to consumers and front line advice and community workers across NI.



Joanne Grimley, Northern Ireland Courts and Tribunal Service and Philippa McKeown Brown, Consumer Council at the Consumer Council's workshop on 'How and When to use the Small Claims Court'.

- The Consumer Council produced a guide entitled 'Cross-Border Shopping - Know Your Rights'. The Guide signposts shoppers to the relevant consumer organisations that help resolve their problems with faulty goods or services. Over 700 copies were disseminated to consumers and frontline advice and community workers in the Newry and Mourne area.



- As part of our statutory role to educate energy consumers, the Consumer Council has provided the following information to help consumers reduce their energy costs:
 - Electricity and gas price comparison online tool (12,898 website hits);
 - Weekly online home heating oil survey (39,359 website hits); and
 - 'Switch On' series of energy leaflets on key issues such as switching gas and electricity supplier, energy efficiency, renewable energy, advice for elderly and vulnerable consumers (over 2,000 issued).During 2012-13 we also delivered 20 education seminars throughout NI to help consumers reduce their energy costs.
- We launched 'Business Connect', a campaign developed with Invest NI and NI Water that promotes and provides water efficiency information to non-domestic consumers throughout Northern Ireland. As a result of this campaign the Consumer Council awarded 'Water Champions Gold' certificates to Allstate Northern Ireland and CAFRE's (College for Agriculture, Food and Rural Affairs) three college campuses at Greenmount, Loughry and Enniskillen.
- The Consumer Council increased our access to hard to reach consumers throughout NI at events, talks, exhibitions and conferences. We produced vital information such as our 'Weather the Winter' advice leaflet, which has important information and contact details consumers need during extreme weather.

- There were 173 requests for consumer education materials in 2012-2013. This represents a total of 153 organisations. The range of organisations who made contact include schools, colleges, women's groups, charity advice organisations, business start-up centres, housing initiatives, political representatives and parent and children projects. 35 per cent of education resources were distributed among the top 20 per cent of the most deprived areas.

Aim: Ensuring the Consumer Council is fit for purpose and delivering value for money

- During the year consumers surveyed showed an overall satisfaction rate of 98 per cent. We use feedback on consumer satisfaction to improve the service provided by both the Consumer Council and respective service providers.
- We established a Knowledge Forum, a key objective in our Knowledge Management Strategy. The Forum aims to ensure that knowledge is captured and shared within our organisation to enhance our representation of consumers.
- In seeking to build and maintain relationships with the communities where we work we have implemented a corporate responsibility strategy. Staff have undertaken a number of fundraising activities in-house for a variety of charities raising a total of £2,645. Throughout the year small groups of staff have participated in volunteering activities in the local area and we also participate in the Time to Read scheme.
- We developed a range of quarterly performance measures relating to staff participation and engagement; learning and development; health and wellbeing; and recruitment and retention. These measures help maintain a healthy, motivated staff team focused on delivering for consumers. They will be used as benchmarks and to track progress and improvement as set out in the Consumer Council's HR Strategy 2011-2015.

Striving for Equality

The Consumer Council has prepared its second Equality Scheme, which was approved by the Equality Commission in November 2011. For the period 2011-2015 we have aligned our Equality Scheme commitments with those in our Corporate Plan to ensure consistency and to embed equality considerations into our priorities and activities. In compliance with the Scheme, the Consumer Council prepares an annual report on the progress we have made on implementing the arrangements set out in our Equality Scheme to discharge our Section 75 statutory duties (Section 75 annual progress report).

Our work for consumers is shaped not only by our statutory non discrimination equality duties, including employment related duties of Section 75 of the NI Act and the Disability Discrimination Act; our work is also shaped by a drive to deliver greater equality impacts and outcomes for all consumers in Northern Ireland and by reaching out to those who most need our support and representation. A fair deal and fair treatment for consumers underpins all of the services we deliver.

In the last 12 months we have delivered our work with an underpinning conviction that we deliver best when we deliver with equality in mind, taking account also of our statutory duty in relation to our priority groups. This has included; training parents in relation to financial capability and affordable credit; working in partnership to develop an energy brokering project in a bid to lower oil prices in Derry/ Londonderry thus benefiting low income households, giving people



Pictured at the launch of the Consumer Council's travel guides are Charlotte Reynolds, Orchardville; Antoinette McKeown, former Chief Executive of the Consumer Council and Gerard Shevlin, Orchardville.

with learning disabilities a real voice through our transport research, representing passengers with disabilities and reduced mobility on flights and at airports and ferry ports – all part of the daily work we deliver on behalf of consumers here.

In addition, we delivered formal presentations to 56 organisations to raise awareness of our role and our information and resources for consumers; amongst others this included 12 older people/retired groups, four 'Train the Trainer' workshops and six events with people with disabilities, older people and their carers. Figure 1 shows the breakdown of Section 75 audiences reached through our work. Figure 2 provides a geographical representation of our engagement in the last year.

Progress on auditing and monitoring

In our Equality Scheme we gave a commitment to carrying out an audit of existing information systems within one year of Scheme approval. A new equality framework for the organisation has been put in place. Ongoing collection of information and analysis has informed our outreach work and helped the organisation to ensure that our services remain accessible to all sections of the community.

Training

The Consumer Council recognises that training plays a crucial role in the effective implementation of our Section 75 duties. Four members of staff received training to update their skills to promote diversity, respect and dignity at work policies.

Actions 2012-13

The Consumer Council delivered 56 presentations, talks and exhibitions to inform and empower individual consumers on their rights and how to get the best deal on goods and services. These were also designed to raise awareness of our statutory role among community, voluntary, government and advice organisations throughout NI.

Figure 1 – Breakdown of Section 75 Categories

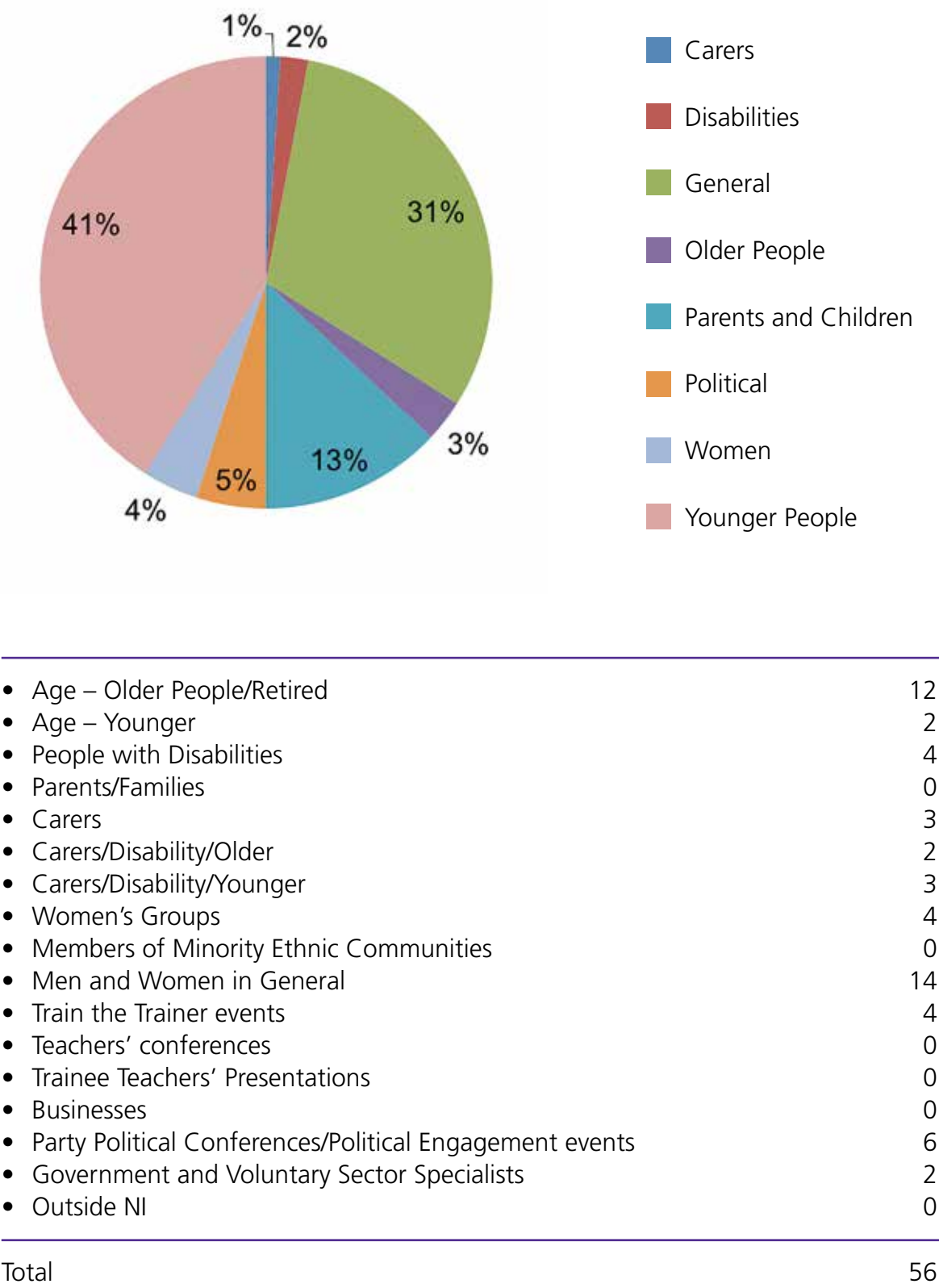


Figure 2 – Map of Consumer Council exhibitions and talks 2012-13

The map below shows the geographical spread of our work. The Consumer Council attended 24 events in Belfast, four in Derry/Londonderry and three each in Enniskillen and Antrim.



Our Commitments to Consumers for the Year Ahead

Every aspect of the Consumer Council's work is driven by the views of NI consumers, aligned to our general and specific duties relating to safeguarding and representing the interests of consumers. Our priorities are those issues which consumers tell us they want addressed on their behalf. It is therefore no surprise that this annual report is informed directly by extensive consumer contact and research and has at its core our vision of 'a society of informed and responsible consumers in which everyone is treated fairly, obtains value for money and is able to exercise their rights';

Energy

- We will actively engage with consumers to promote their interests, costs and protection measures in all regulatory tariff reviews and price controls, specifically in the areas of:
 - PNG, firmus & Power NI Price Controls;
 - NIAUR Energy Market Review;
 - NI Electricity Market Reform; and
 - Gas Market opening and the development of competition in gas.
- We will represent consumers in all aspects of the Council's input to the RP5/ Competition Commission referral process, ensuring consumers do not have to pay more than they should.
- We will continue to represent consumers' interests in the out-workings of the IME3 implementation specifically in the areas of consumer checklist, unbundling, codes of practice, and Licence Modifications.

- We will work with DETI on the detail of the Energy Bill to ensure greater consumer focus and that any proposed new energy obligation scheme will have increased consumer focus and wider energy company inclusion.
- We will continue our role to monitor the progression of measures tackling fuel poverty which are included in the Fuel Poverty Strategy 2011 and the NI Executive Programme for Government 2011-2015. We will also contribute to and lobby for the implementation of other fuel poverty measures that have been successfully tested.
- We will build on our work with the Northern Ireland Oil Federation to seek greater consumer protection and transparency for home heating oil consumers in relation to cost and including regulatory options.
- We will develop policy proposals on renewable energy based on consumers' views and feed through to Government and other energy / fuel poverty groups.
- We will produce an energy efficiency action plan informed by our research report on energy efficiency measures in NI.

Water

- We will work with consumers to accurately represent their views during NI Water's PC15 business planning.
- We will represent consumers in the development of the Long Term Water Strategy for NI being led by Department for Regional Development.
- We will work to implement consumer focused flood risk management policies and work to support consumers who live in flood risk areas as scale and frequency of flooding increase.
- We will continue to develop the Consumer Council's Water Champions award and target more participants.

Money Affairs

- We will continue to lead the Financial Capability Partnership in NI, working with partners to develop consumer financial capability, and access to appropriate products and services that meet consumers' needs at affordable costs.
- We will publish research which looks at why consumers use different payment methods and in turn, on the ways in which payments systems can be made more responsive to the needs of consumers.
- We will also continue our campaign to reduce the high cost of car insurance in NI working at local and UK level with key organisations and groups who can help us.

Consumer Support

- We will continue to raise awareness of our complaints handling role and protect the interests of all consumers, especially those who depend on us the most.
- We will analyse the information available to us through our complaints handling role to identify areas of concern and intervene to safeguard the interests of consumers.
- We will publish an annual 'Enquiries and Complaints' Report, showing consumers the benefits of complaining to us and encouraging better services, policies and practices from service providers.

Consumer Education

- We will strive to raise consumers' awareness of their consumer rights and where to go for expert help and advice. In doing this, we will focus particularly on groups identified by the consumer proficiency research 2012 as being disadvantaged. These groups include low-income households, young consumers and older consumers.
- We will devise and deliver information campaigns aimed at tackling specific knowledge gaps highlighted in the above consumer proficiency research concerning the return of faulty goods, safer methods of payment and misconceptions regarding warranties and guarantees.
- Using the findings from the business proficiency research, we will engage with business representative bodies, trade associations, training providers and government agencies to highlight areas for improvement in terms of complaint handling, customer care and training for frontline staff.
- We will devise a new series of our successful 'Train the Trainer' sessions aimed at informing frontline workers from advice, health, voluntary and community sectors on key consumer issues.

Food

- We will work with retailers and the food industry to take forward the three key recommendations from our 'Hard to Stomach' report, focusing on the cost of food; pricing strategies and promotions; and the type of special offers available. We will continue to monitor rising food costs as part of our 'Cost of Living' work, engaging with consumers to hear their views and ensure their voice is heard.

Transport

- As the new complaint handling body for the Maritime Passenger Rights Regulation (EU) No 1177/2010 we will promote passenger rights to increase awareness and work with ferry operators and the Maritime and Coastguards Agency to ensure service providers meet their obligations.
- We will continue to work with the Civil Aviation Authority to promote the rights of passengers if flights are delayed or cancelled and to ensure airlines and airports meet their obligations.
- We will work with stakeholders across air and sea travel to ensure passengers with a disability or reduced mobility can access air and sea travel and can seek redress if their rights are not met.
- We will continue to work with Translink and the Department for Regional Development to develop key performance indicators that are important to passengers and to develop a Passenger Charter that is relevant to the needs of passengers.
- We will seek consumers' views on key public transport developments such as local public transport plans and passenger information to ensure the needs of consumers are reflected in changes to service provision.
- We will continue to give consumers a voice on issues such as excessive petrol and diesel prices, air passenger duty and access to hub airports at the highest levels of the Westminster Government and European Parliament to seek positive change.



Corporate Performance Indicators

Championing & Protecting Consumers		
Objective	Measures	Outcome
CCNI Complaints Service – to provide a consumer focused, effective & efficient complaints handling service Consumer Proficiency/Rights	<ul style="list-style-type: none"> Increased number of contacts from people in those areas with a below average contact measure (as defined in the Outreach Strategy) Overall CCNI satisfaction rate of 95% 50% return rate on satisfaction surveys across 2012-13 	<ul style="list-style-type: none"> Achieved Achieved Achieved
Fuel Poverty - to support the aims of the Fuel Poverty Coalition (FPC) in the delivery of core objectives to work to eradicate fuel poverty Cost of Living	<ul style="list-style-type: none"> Secure political support for FPC Stormont event* Brokering project successfully piloted showing benefits to consumers* Assessment complete with recommendations on best practice measures to address fuel poverty* (*Updated August 2012)	<ul style="list-style-type: none"> Achieved Achieved Achieved
Insurance – to increase awareness of passenger rights and access to redress when travelling by sea, air and public transport Cost of Living	<ul style="list-style-type: none"> Key OFT recommendations accepted by FSA/ DoE and DoJ by March 2013 Social Partners Steering Group established and ToR agreed by September 2012 Travel Research completed & shared with key stakeholders by 31/3/2013 Flood risk research completed and action plan agreed by 31/3/2013 	<ul style="list-style-type: none"> Part Achieved – work ongoing 2013/14 Superseded – Flood Forum established Part Achieved Achieved

Objective	Measures	Outcome
Passenger Rights – to increase public awareness of passenger rights and access to redress when travelling by sea, air and public transport Consumer Proficiency/Rights	<ul style="list-style-type: none"> Increased level of ATAT requests made to local airports Reduction in the number of identified barriers to complaining in relation to public transport Baseline data in relation to Maritime Regulations established by 31/3/2013 	<ul style="list-style-type: none"> Achieved Achieved Achieved

Informing & Empowering Consumers		
Objective	Measures	Outcome
Improving Customer Care – working with the utility companies and the Financial Services Authority to ensure that consumers can access quality services when needed Consumer Proficiency/Rights	<ul style="list-style-type: none"> 10% increase by March 2013 in the number of consumers registered on Customer Care Registers (CCRs) 5 CCR recommendations implemented by service providers by March 2013 Increased number of free to use accessible cash machines in targeted areas 	<ul style="list-style-type: none"> Achieved Achieved Achieved
Financial Capability – to work in partnership to deliver a Financial Capability Strategy Cost of Living	<ul style="list-style-type: none"> Delivery of the Affordable Credit Pilot Report by October 2012 Financial Capability Strategy agreed by NI Assembly & stakeholders by March 2013 Affordable Credit Evaluation Report completed and disseminated – March 2013 	<ul style="list-style-type: none"> Achieved Draft Strategy Achieved Achieved

Objective	Measures	Outcome
Household Efficiency – to better support households in getting the best deal during a time of escalating cost of living Cost of Living	<ul style="list-style-type: none">• Cost of living model operational by October 2012• Research report completed by December 2012• Increased number of new and improved household toolkits available by March 2013	<ul style="list-style-type: none">• Achieved• Achieved• Achieved
Outreach Strategy – to reach out to all consumers who need CCNI support, with a focus on hard to reach consumers Consumer Proficiency/Rights	<ul style="list-style-type: none">• Increased number of events and activities in those areas identified as having a below average contact ratio in the Outreach Strategy 2012-15• Increased number of contacts from areas as outlined above	<ul style="list-style-type: none">• Achieved• Achieved

Ensuring Public Policy Reflects the Needs of Today's and Tomorrow's Consumer		
Objective	Measures	Outcome
Public Transport Reform – to ensure that consumer needs are represented in the changing environment of the Public Transport Programme Cost of Living	<ul style="list-style-type: none">• Participation at all Public Transport Reform Forum scheduled meetings in 2012-13• Number of agreed recommendations implemented from Patient Client Council joint research project• The inclusion of new / amended consumer focused measures in Passenger Monitoring by March 2013• Production of two research reports with consumer focused recommendations to improve public transport services	<ul style="list-style-type: none">• Achieved• Part Achieved• Achieved• Achieved

Objective	Measures	Outcome
Regulation Working Better for Consumers – to determine if the regulatory set up is working in the best interest of consumers Cost of Living	<ul style="list-style-type: none">• By March 2013 to have completed the review, gap analysis and have a set of recommendations for action in 2013/14	<ul style="list-style-type: none">• Achieved

Ensuring CCNI is Fit for Purpose & Delivering Value for Money		
Objective	Measures	Outcome
HR Strategy – to implement the 2011-15 HR Strategy in support of the delivery of the Corporate Plan core aims	<ul style="list-style-type: none">• Increased levels of overall staff satisfaction / positive impacts when compared to 2010 survey results• Number of hours undertaken on learning & development activity across 2012-13• Compliance with 2012-13 NICS absenteeism targets	<ul style="list-style-type: none">• Part Achieved• Achieved• Achieved

Glossary

RP5 (Transmission and Distribution Price Control)

Northern Ireland Electricity (NIE) owns the electricity transmission and distribution network through which electricity is supplied to customers in NI. Every five years the Utility Regulator reviews the prices which NIE is allowed to charge for network services. The current Transmission and Distribution price control was scheduled to be reset from 1 April 2012 which would have marked the start of RP5. However as the Regulator and NIE were unable to agree a Final Determination on the RP5 Price Control, the Regulator has referred RP5 to the Competition Commission with a decision due in September 2013.

European Union (EU) 3rd Energy Package (also known as IME3)

The 3rd Energy Package comprises the Electricity Directive, the Gas Directive, the Electricity Regulation, the Gas Regulation and the Agency Regulation. The key elements of the 3rd Energy Package include more enhanced consumer protection measures; more stringent requirements for unbundling network operations from other activities; ensuring fairer competition between companies within the EU and those outside the EU; more powers and independence for national regulators; greater cooperation between Member States; and the creation of a new European energy agency.

Air Passenger Duty

Air Passenger Duty (APD) is a duty charged on a per passenger basis for flights departing from UK airports. APD was introduced by the UK Government on 1 November 1994.

Civil Aviation Authority (CAA)

The Civil Aviation Authority (CAA), which is a public corporation, was established by Parliament in 1972 as an independent specialist aviation regulator and provider of air traffic services. Its activities include economic regulation, airspace policy, safety regulation and consumer protection.

Council for Curriculum Examinations and Assessment (CCEA)

The Council for the Curriculum, Examinations and Assessment (CCEA) was established on 1 April 1994 and is a non-departmental public body reporting to the Department of Education in Northern Ireland.

Department for Enterprise, Trade and Investment (DETI)

The Department for Enterprise, Trade and Investment (DETI) is one of 12 Northern Ireland Departments. The Department plays a crucial role in formulating and delivering economic development policy in terms of Enterprise, Social Economy, Innovation, Energy, Telecoms, and Tourism in Northern Ireland. In addition, the Department has responsibility for ensuring a modern regulatory framework to support business and protect consumers.

Department for Regional Development (DRD)

The Department for Regional Development (DRD) is one of 12 Northern Ireland Departments. The Department's vision statement is: *"A region with modern, safe and sustainable transport, roads and water services which improve quality of life for all."*

Energy Bill

The Energy Bill was enacted on 10 February 2011. The Act covers standards of performance and meter tampering in the gas industry and special administrations measures for energy companies.

European Union (EU) Maritime Passenger Rights Regulation

Maritime and inland waterway passengers, and in particular passengers with a disability and people with a reduced mobility, will enjoy new rights that will protect them when they travel anywhere within the European Union.

Financial Capability

Financial Capability means having the skills and confidence to manage money wisely. For instance, it means being prepared for a rainy day, saving in a safe place, having the right insurance cover and being prepared for your retirement.

Fuel Poverty

If a household spends more than 10 per cent of its income heating the home to an acceptable level it is said to be living in fuel poverty.

Fuel Poverty Coalition

This is a group of over 150 organisations within Northern Ireland who have come together to drive forward the fuel poverty agenda in NI.

Northern Ireland Assembly

The Northern Ireland Assembly is the devolved legislature for Northern Ireland. It is responsible for making laws on transferred matters in Northern Ireland and for scrutinising the work of Ministers and Government Departments.

Northern Ireland Electricity (NIE)

Northern Ireland Electricity is responsible for the planning, development, construction and maintenance of the transmission and distribution network, and for the operation of the distribution network. Since November 2007, NIE Ltd have also been responsible for metering services. NIE Ltd is now responsible for meter installation and reading. NIE is not an electricity supplier.

Northern Ireland Executive

The Northern Ireland Executive is made up of the First Minister, the deputy First Minister and 11 other ministers. The Executive Committee exercises executive authority on behalf of the Northern Ireland Assembly, and takes decisions on significant issues and matters which cut across the responsibility of two or more Ministers. It also agrees proposals put forward by Ministers for new legislation in the form of 'Executive Bills' for consideration by the Assembly. It is also responsible for drawing up a programme for government and an agreed budget for approval by the Assembly.

Northern Ireland Financial Capability Partnership	The Consumer Council is funded by the Financial Services Authority to lead the Northern Ireland Financial Capability Partnership, which brings together Government, banks, building societies, credit unions, education and community groups to ensure that help is given to consumers to manage their money and make it work best for them.
Northern Ireland Oil Federation (NIOF)	Represent a number of oil suppliers in Northern Ireland.
Northern Ireland Water (NI Water)	Northern Ireland Water is a Non Departmental Public Body, set up in April 2007 to provide water and sewerage services in Northern Ireland.
Office of Fair Trading (OFT)	The OFT is the UK's consumer and competition authority. Their mission is to make markets work well for consumers and they are a non-ministerial government department established by statute in 1973
Phoenix Natural Gas (PNG)	Own and operate the natural gas distribution network in Greater Belfast and Larne.
Power NI	Previously NIE Energy, currently the largest electricity supplier in Northern Ireland.
Price Control 2010 (PC10)	A formal review by the Utility Regulator that sets the overall costs, prices and targets for NI Water. The first price control is for the three years 2010 – 2013 and is called PC10.

Price Control 2013 (PC13)	A formal review by the Utility Regulator that sets the overall costs, prices and targets for NI Water. This price control is for the period 2013 – 2015.
Programme for Government (PfG)	The Programme for Government highlights the key goals and actions the Executive will take to drive forward the priority areas for Northern Ireland for 2011 – 2015.
Section 75	Section 75 of the Northern Ireland Act 1998 imposes a statutory duty on public bodies in relation to promoting equality of opportunity and good relations.
Sustainable Development	Means that development meets the needs of the present without compromising the ability of future generations to meet their own needs.
Translink	Translink is the brand name of the integrated public transport operation of Citybus, NI Railways, and Ulsterbus. The organisation is now one of Northern Ireland's largest employers with approximately 4,000 employees and a turnover in excess of £168m. Over 81 million passenger journeys are made on Translink services each year.
Utility Regulator (UR)	An independent public body set up by Government to ensure the effective regulation of the electricity, gas and water industries in Northern Ireland.

Accounts

Management Commentary

The General Consumer Council for Northern Ireland (Consumer Council) presents its annual report and the audited accounts for the year ended 31 March 2013.

These accounts have been prepared in accordance with paragraph 12(3) of Schedule 1 to the General Consumer Council (NI) Order 1984 in a form directed by the Department of Enterprise, Trade and Investment (DETI) with the approval of the Department of Finance and Personnel (DFP).

History of the Council and statutory background

The Consumer Council was established under the General Consumer Council (NI) Order 1984. It replaced the Northern Ireland Consumer Council, the Northern Ireland Electricity Consumers' Council and the Transport Users' Committee. The legislation confers a statutory obligation on the Consumer Council to promote and safeguard the interests of consumers with additional responsibilities for energy, food and transport.

In 1992 the functions previously exercised by the Consumer Council in relation to electricity matters were transferred to the Office of Electricity Regulation for Northern Ireland (Ofreg NI). However, the Consumer Council's role in energy matters was enhanced by taking over responsibility for representing coal consumers in 1995 and consumers of natural gas in 1996. In April 2003 the Consumer Council once again took over the responsibility for representing electricity consumers.

The Gas (NI) Order 1996 gave the Consumer Council new responsibilities to represent consumers of natural gas and a duty to advise the Director General of Gas and report to him on certain matters. The Energy (NI) Order 2003 gave the Consumer Council a range of additional powers and representation responsibilities for electricity consumers.

From 1 April 2007 the Consumer Council became the consumer representative on water and sewerage services as defined in the Water and Sewerage (NI) Order 2006.

Aim of the Consumer Council

The Consumer Council is an independent consumer organisation, working to bring about change to benefit Northern Ireland (NI) consumers. Our aim is to make the consumer voice heard and make it count.

We have a statutory remit to promote and safeguard the interests of consumers in NI and we have specific functions in relation to energy, water, transport and food¹¹. These include considering consumer complaints and enquiries, carrying out research and educating and informing consumers.¹²

The Consumer Council also has a duty to keep under review information about consumer matters; and information about the views of consumers on such matters and we stay close to consumers to ensure that we continue to target the right issues. The Consumer Council must also publish for public consultation, a Forward Work Programme.

The Consumer Council is a designated body for the purposes of supercomplaints¹³, which means that we can refer any consumer affairs goods and services issue to the Office of Fair Trading¹⁴, where we feel that the market may be harming consumers' best interests.

In taking forward our broad statutory remit we are informed by and representative of consumers in NI. We work to bring about change to benefit consumers by making their voice heard and making it count. To represent consumers in the best way we

11 The Consumer Council undertakes its specific functions in relation to food recognising the role of the Food Standards Agency (FSA). The FSA has responsibility for the development of food policy and for the provision of advice, information and assistance, in respect to food safety or other interests of consumers in relation to food. Therefore, to ensure good value and use of public money, the Consumer Council and FSA have a memorandum of understanding and the Council's strategic focus on food is primarily in relation to food prices and customer experience.

12 The General Consumer Council (Northern Ireland) Order 1984, No. 1822 (N.I. 12), <http://www.legislation.gov.uk/nisi/1984/1822/contents>

13 The Enterprise Act 2002 (Part 9 Restrictions on Disclosure of Information) (Amendment and Specification) <http://www.legislation.gov.uk/uksi/2003/1400/schedules/made>

14 The OFT is the UK's consumer and competition authority. Its mission is to make markets work well for consumers.

can, we listen to them and produce robust evidence to put their priorities at the heart of all we do.

Governance

The Governance framework for the Consumer Council is detailed within the Governance Statement on pages 56 - 64.

Chief Executive

The Chief Executive and Accounting Officer for the year, Ms Antoinette McKeown, left the Consumer Council on 31 August 2013. The Interim Chief Executive and Accounting Officer appointed on 1 August 2013 is Mr Aodhan O'Donnell.

Corporate / Equality Plan 2011-15

In preparing the Corporate Plan 2011-15 we undertook extensive consumer research and widespread consumer engagement. We also consulted with Consumer Council partners and stakeholders across government and the public, private, voluntary and community sectors. The Council believes that the Corporate Plan is much richer and more representative as a result. The Plan sets out objectives and actions against four core aims, namely:

- Ensuring public policy reflects the needs of today's and tomorrow's consumer;
- Championing and protecting the interests of consumers;
- Informing and empowering consumers; and
- Ensuring CCNI is fit for purpose and delivers value for money.

Throughout the Corporate Plan lifecycle an annual Operating Plan is developed to ensure the ongoing delivery of consumer impacts against the four core aims. In addition we are required to publish an annual Forward Work Programme, which is subject to public consultation, and forms an integral part of the annual Operating Plan. On a quarterly basis performance against objectives is formally reported to Council, with the end of year position being publicly provided in the Annual Report.

Section 75 of the Northern Ireland Act 1998 requires public authorities, in carrying out their functions relating to Northern Ireland, to have due regard to the need to promote equality of opportunity and regard to the desirability of promoting good

relations across a range of categories¹⁵. For the period 2011-15 we have taken the opportunity to produce our Equality Scheme in parallel to the development of the Corporate Plan in order to ensure consistency and to embed equality considerations into our priorities and activities across the period.

In our equality scheme we establish how the Consumer Council proposes to fulfil Section 75 statutory duties and we make a commitment to ensure that the necessary resources are made available to ensure compliance with the duties.

We recognise the important role the community, voluntary sector and general public have to play to support the organisation with the fulfilment of Section 75 duties. In our equality scheme, supported by the activities and impacts identified in the Corporate Plan, we demonstrate how determined we are to ensure that there are opportunities, for people affected by our work, to positively influence how we carry out our role and functions in line with Section 75 statutory duties.

Funding

The Consumer Council received £1,576k from the Department of Enterprise, Trade and Investment (DETI) during the year (2011-12: £1,416k). This includes funding for core activities and cash drawn down adjustments of £140k (2011-12: £111k).

In addition in 2012-13 the Consumer Council received £370k funding from DETI for a proportion of our energy responsibilities by way of an industry levy (2011-12: £349k). The Consumer Council's functions, legal duties, and role to represent the interests of energy consumers in Northern Ireland is mainly provided for through the Energy (NI) Order 2003.

The Consumer Council's functions, duties and powers in respect of water and sewerage services are mainly given under the Water and Sewerage Services (Northern Ireland) Order 2006 and the Instrument of Appointment of NI Water (the Licence). We received £471k funding for this responsibility in 2012-13 from the Department for Regional Development (2011-12: £551k).

¹⁵ Outlined in Section 1.1 of our Equality Scheme

On an annual basis, based on business cases to support consumer focused activity, we make application to DRD and the Civil Aviation Authority for aspects of our transport responsibilities. In 2012-13 we received £159k (DRD £62k and CAA £97k) to fulfil these responsibilities (2011-12: DRD £65k and Department for Transport £95k).

Risk and Control Framework

The Consumer Council has procedures in place for verifying that risk management and internal control are regularly reviewed and reported on. Risk management is continually being incorporated into the business planning and decision-making processes of the Council.

The Council and Departmental Audit Committee receive periodic reports concerning internal control. In addition DETI maintains observer status on the CCNI Audit Committee.

The Consumer Council's key objectives and risks are regularly assessed to ensure consistency of treatment and mitigating actions. ASM currently undertakes the Internal Audit Service, which operates to Government Internal Audit Standards (as applicable in 2012-13). They submit regular reports, against a programme agreed by Audit Committee, which includes independent opinion on the adequacy and effectiveness of the Consumer Council's system of internal control together with recommendations for improvement.

Performance for the year

The financial results of the Consumer Council's operations in 2012-13 are set out in detail on page 78 of these financial statements. Total Grant-in-Aid of £2,479,328 (2011-12: £2,381,082) was received in the year and credited to the General Reserve. A further £141,924 (2011-12: £116,127) was received in other income which includes £2,526 from Atlantic Philanthropies and £96,589 from Civil Aviation Authority.

The deficit for the financial year was £2,502,165 (2011-12: £2,615,816, as restated). The deficit is funded by the Grant-in-Aid received. Grant-in-Aid funding covers operational expenditure and capital procurement.

The 2011-12 figures have been restated as a result of two prior period adjustments. The first was to correct an error in the calculation of the reclaim of maternity pay and the second to make an adjustment in depreciation and valuation charges in relation to leasehold alterations. See note 2 for further information.

Total net book value of non-current assets were £508,704 at the year end, a decrease of £86,327 on the previous year (2011-12: £595,031).

Going concern

In common with other non-departmental public bodies the future financing of the Consumer Council's liabilities will be met by future Grant-in-Aid, received from and approved annually by DETI.

In October 2012, the Department of Enterprise Trade and Investment commissioned an independent review of the efficiency and effectiveness of the General Consumer Council for Northern Ireland (Consumer Council). The review was commissioned as the Northern Ireland Executive, in its 2011-15 Budget, committed to undertake a review of Arms Length Bodies, to ensure Ministerial priorities and statutory commitments continue to be delivered in the most cost-effective manner.

On 14 October 2013, the Minister of Enterprise Trade and Investment announced a public consultation to invite views on the future delivery of consumer representation in Northern Ireland. The review is considering several options, some of which would impact on the operations of the Consumer Council. The consultation will close in January 2014 and the Accounting Officer considers that it is appropriate to prepare financial statements on the going concern basis. The financial statements do not include any adjustments that would result from a decision to alter the operations of the Consumer Council, or to transfer its activities to another entity which would require legislative change.

Pension liabilities

Details of pension schemes are set out in note 4 to the financial statements and also in the Remuneration Report on pages 65 - 72.

Events after the reporting period

There have been no significant events since the year end, which would affect the accounts.

Prompt payment practice

The Consumer Council is committed to the prompt payment of bills for goods and services received, in accordance with the Government's Better Payments Practice Payment Code.

Unless otherwise stated in the contract, payment is due within 30 days of the receipt of the goods, or services, or presentation of a valid invoice or similar demand, whichever is later. In 2012-13, 100% of invoices were paid within 30 days (2011-12: 97%).

In December 2008 the Government and Institute of Credit Management launched the new Prompt Payment Code setting a target of paying invoices within 10 days. Under this initiative the Consumer Council achieved 81% of bills paid within 10 days (2011-12: 78%).

Charitable donations

There were no charitable donations made during 2012-13 (2011-12: £Nil).

Employee development and involvement

The Consumer Council is committed to the development and involvement of employees in decision making processes. Staff opinions and views are sought as part of planning processes, for example, corporate planning and annual operational planning, and staff are encouraged to participate in working groups for work programme or corporate projects.

The Consumer Council's 2011-2015 HR Strategy clearly sets out our commitment to the ongoing professional and personal development of our employees. Staff benefit from access to a range of policies including flexible working arrangements, staff training, further education opportunities and work life balance. Employees are developed and trained to build competence in areas that are directly linked to the

performance of the organisation, for example, customer focus, strategic thinking, team working. Staff objectives are set to develop and stretch individual competence and performance but objectives are also explicitly set to deliver overall section, operational and corporate objectives.

Sickness absence data

The percentage of available working days lost due to sickness for the financial year 2012-13 was 1.9% (2011-12: 1.4%). This figure reduces to 1.4% when adjusted for staff on long term sickness absence over 19 days (2011-12: no days lost due to long term sickness). (For noting: the most recent comparable sickness figure (long and short term) in NI Civil Service as a whole was 4.6%).

Personal data related incidents

In 2012-13 the Council reported no data breaches (personal data) to the Information Commissioner's Office (ICO) (2011-12: none).

Future development

The Consumer Council will continue to represent the interests of consumers and identify strategic areas of action in line with the delivery of our current Corporate Plan.

Auditors

The financial statements are audited by the Comptroller and Auditor General for Northern Ireland (C&AG) in accordance with the Government Resources and Accounts Act (Northern Ireland) 2001. He is head of the Northern Ireland Audit Office and he and his staff are wholly independent of the Consumer Council and he reports his findings to the Northern Ireland Assembly.

During the year the Consumer Council participated in the National Fraud Initiative and the non-audit work in relation to this was carried out by the Comptroller and Auditor General. The fee was £1,175.

As Accounting Officer, I can confirm that there is no relevant audit information of which the auditors are unaware. I have taken all the steps that I ought to have taken

to make myself aware of any relevant audit information and to establish that the auditors are informed of it.

Environmental, social and community responsibility

The Consumer Council is committed to the promotion of community social and environmental responsibility. A number of successful programmes and initiatives were undertaken in the year which effectively promoted awareness of these areas. We will continue to urge the Northern Ireland Assembly to make financial capability and inclusion a key priority within the Office of the First Minister and Deputy First Minister's Life Time Opportunities: Government's Anti Poverty and Social Inclusion Strategy for Northern Ireland.

Sustainability and environmental report

The Consumer Council has made a commitment to increased sustainability and corporate social responsibility. We believe in the need to embed the role of the consumer in all sustainability issues and encourage the consumer to change their behaviour to benefit them today and tomorrow.

We represent consumers in relation to transport, water, energy and food areas which have a prominent focus in the sustainability agenda. We educate consumers about their rights and responsibilities and inform them how they can make more responsible consumption choices.

Consumers in Northern Ireland identified responsible consumerism and sustainable development as important issues for them.¹⁶ We believe that Government, industry and consumer representatives should work collectively to ensure the principles of sustainability inform our production and consumption choices.

The Consumer Council wants to ensure that the sustainability agenda takes the consumer viewpoint into account. We believe also that as consumers, fulfilling our responsibilities is as important as exercising our rights. So, in formulating consumer-focused policy we are committed to promoting responsible consumerism

¹⁶ Consumer Council's Corporate Plan 2011 - 2015

and encouraging consumers to change their behaviour to benefit them today and tomorrow.

Our aim is to ensure consumers are provided with information, choice and value for money whilst the negative environmental impacts of the production and consumption of goods and services are minimised.

The Consumer Council also has a duty as a public body and a consumer representative to contribute to and promote the achievement of sustainable development which if done correctly, will not incur additional costs.

We recognise that our day to day operations have an impact on the environment both locally and globally. We aim to lead by example, maximising the conservation and efficiency of our own energy and resource use thereby reducing environmental impact and unnecessary costs and maximising value for money.

Corporate

The Consumer Council commits to improving its environmental performance by implementing a sustainability action plan, to include staff travel, procurement, energy use and waste management to guide and monitor its efforts towards reducing its ecological footprint. We work to comply with all relevant environmental legislation and the requirements of the OFMDFM Sustainable Development Strategy¹⁷. In January 2013 we undertook an environmental review of our office operations. The resulting recommendations will assist in-house work in improving our environmental performance.

We are committed to raising staff awareness of sustainability issues and enlisting their support in improving our organisation's performance. We have tasked a staff working group which has developed an internal sustainability draft action plan to encourage and implement best practice within the organisation.

We dispose of computer related and other electrical equipment responsibly. We have

¹⁷ <http://www.ofmdfmi.gov.uk/sustainable-development-strategy-lowres 2.pdf>

also adopted a waste and printer cartridge recycling scheme and staff manage the recycling of appropriate office and kitchen waste.

Consumer Council staff are encouraged to think before they print and if they are required to print documents, double sided printing should be used. All documents are previewed and tracked changes are used to electronically exchange suggested amendments rather than printing off hard copy documents and physically writing on these.

All internal communications including press clippings are distributed via email. Staff are encouraged to car share or use public transport to attend external meetings and presentations.

Consumer Support

Consumer Support investigates enquiries and complaints using an integrated Customer Relationship Management (CRM) database. This enables us to carry out investigations without the necessity for paper based files because the information is stored electronically.

Education

As consumers we have rights but we also have responsibilities. The Consumer Council is committed to helping consumers make responsible choices and to think about the impacts of our choices in terms of the environment and sustainability.

Our interactive website Shop Around¹⁸ used by teachers, essential skills tutors and voluntary and community group leaders was updated in August 2012 and a new 'Sustainability' table quiz was added, providing a fun and informative way to learn about cutting waste, reducing our carbon footprint and caring for the environment.

The EcoWorld website¹⁹ developed in partnership with the Council for the Curriculum, Examinations and Assessment (CCEA) is another e-based resource which

educates young people on the management of natural resources, environmental responsibility and sustainable consumerism. There are six topics: Energy, Water, Transport, Food, Our Planet and Waste which are covered in an interactive computer game accompanied by user-friendly teachers' notes. This resource will be reviewed and refreshed as part of this year's consumer education work programme.

The Consumer Council has also developed a number of lesson plans, presentations, games and activities to support the Northern Ireland 'A' Level and GCSE Home Economics curriculum. Working with CCEA, leading academics and environmental organisations, resources include: lesson plans on ethical consumerism, a greenwashing activity (i.e. false advertising of 'green claims'), a green 'mythbuster' quiz game and playing cards that familiarise students with environmental logos.

In developing resources aimed at children and young people, the Consumer Council hope that they in turn will use their knowledge and pester power to influence family and friends to make positive changes that contribute to responsible and sustainable consumerism.

Food

In research published in January 2013²⁰, we asked if consumers had changed their shopping behaviour as a result of rising food costs. 82 per cent reported making changes, with 34 per cent saying they were making less impulse buys and 29 per cent reporting that they were now buying less. A further 28 per cent said they were now spending more time planning meals to avoid waste.

The same research also examined consumers' attitudes towards special offers. 22 per cent of consumers were not in favour of multi-buy special offers as they felt these encouraged them to buy more than they needed which then led to waste²¹.

The stark finding from this research is that almost 9 in 10 consumers are worried about the cost of food and it is this primarily that has motivated consumers to make

¹⁸ www.shoparound.org.uk

¹⁹ www.ecoworld.org.uk

²⁰ Hard to Stomach – The impact of rising food costs for Northern Ireland consumers, January 2013

²¹ According to research from the Institution of Mechanical Engineers, UK families throw out an average of £480 worth of food every year because it passed the use-by date before being eaten

fewer impulse buys and avoid waste. However, the Consumer Council recognises potential for consumers to learn how to become more resourceful and less wasteful when it comes to managing financial and material resources and would encourage retailers, relevant government agencies, voluntary and community organisations to provide more support to consumers needing to develop their cooking and meal-planning skills.

Belfast City Council recently cited key findings from this research in their April – June 2013 edition of City Matters magazine²² as part of an article encouraging consumers to cut their waste and save on bills.

We will continue to engage with food sector representatives and retailers to encourage a greater emphasis on single item discounts as opposed to multi-buy offers so that industry as well as consumers do their bit.

Water and Energy

The Consumer Council adopts a tri-partite approach to sustainability which balances the environment, society and economic development. We work to represent the consumer adequately and appropriately in the development of work on sustainability across the work in water and energy sections.

During 2012-13 we continued to highlight that a debate is needed on the future of our water and sewerage services to ensure that we have a water and sewerage service that is socially, environmentally, politically and financially sustainable.

In May 2012 the Consumer Council teamed up with Waterwise and the Environment Agency to encourage public, private and third sector organisations in Northern Ireland to enter the Water Efficiency Awards. This was the first year there was a Northern Ireland specific category and it allowed organisations in Northern Ireland to showcase innovative, effective and inspiring projects to reduce water use.

Research carried out during 2012 – 2013 demonstrated consumers' continued desire for water efficiency advice. Throughout the year we continued to provide consumers with information to enable them to make responsible choices about their water and sewerage services including ways to use water wisely, prepare for winter and guidance about flooding.

In September the Consumer Council in association with Waterwise held the inaugural Saving Water in Northern Ireland network meeting (SWNIN). A range of stakeholders attended to learn about water efficiency, the benefits it could bring to their businesses and future plans for water efficiency in Northern Ireland.

Later in the year (October 2012) the Consumer Council, in partnership with NI Water and Invest NI, launched the 'Water Champions' Award. The Award recognises businesses and farms that have taken steps to reduce their water consumption and ultimately lower their water and sewerage bills. 'Water Champions' forms part of a wider 'Business Connect' campaign that promotes and provides water efficiency information to non-domestic consumers throughout Northern Ireland.

We have continued to work with energy companies, the Utility Regulator and other stakeholders to ensure targets included in the Renewable Energy Strategy and the NI Sustainable Development Strategy are met, while minimising the financial impact to consumers, particularly those in fuel poverty.

We also worked in conjunction with NIAUR to develop and approve the electricity and gas suppliers' Codes of Practice on the efficient use of energy in line with the requirements of the EU directive IME3.

We represented consumers' views during the public consultation on DETI's energy Bill including responding to proposals for a revised Energy Efficiency Obligation.

In general the water and energy sections' work on sustainability includes supporting the 'polluter pays' principle meaning that those who cause a cost have to pay for it. We also help to tackle sustainability issues when we respond to consultations.

²² <http://www.belfastcity.gov.uk/citymatters/pdf/CityMattersApril2013.pdf>

The work continues, and as environmental considerations rise up the agenda we must carefully consider how environmental costs can be incorporated whilst continuing to protect consumers, particularly vulnerable consumers.

Transport

The Consumer Council support the Regional Development Strategy's vision for transport "to have a modern, sustainable, safe transportation system which benefits society, the economy and the environment and which actively contributes to social inclusion and everyone's quality of life."

An effective and efficient public transport system is a central part to achieving this vision and the Consumer Council has engaged in consumer research in relation to passenger information and modal shift. This has been done with a view to making practical recommendations which will improve the accessibility of public transport services.

In our responses to the Department for Transport Aviation Framework consultation we have been supportive of the (as was then) Civil Aviation Bill's proposal to require airlines to make information available to consumers concerning the environmental impact of their services.

We also stated our belief that airlines should take steps, where necessary, to keep within their EU Emissions Trading System allowances and to avoid passing costs onto passengers.

We will continue to work with government departments and Translink to promote the benefits of public transport and to seek information for consumers that enable them to take into consideration the environmental impact of their travel options.

Money Affairs

We recognise that financial capability and inclusion are related to the principles of sustainability. By having access to financial products and services alongside having the knowledge and skills to manage our money, plan ahead and save for a rainy day we can become more responsible and sustainable consumers. In doing so, financial

capability makes a major contribution to the well-being of the individual, as well as having a wider economic significance and benefits for the Northern Ireland economy. The Consumer Council will be working in partnership with the NI Executive to develop and implement a financial capability strategy for Northern Ireland.

The Consumer Council leads the Financial Capability Partnership NI which brings together government, banks, building societies, credit unions, the education and community sectors to ensure that we all help consumers to manage their money and make it work best for them.

Governance Statement

Introduction

This is the first Governance Statement for the Consumer Council and replaces the Statement on Internal Control. It is intended to give a clear understanding of the dynamics and control structure of the Consumer Council by reflecting the organisation’s governance, risk management and internal control arrangements during the 2012-13 financial year. It sets out how as Accounting Officer I have discharged my responsibility to manage and control the Consumer Council’s resources during 2012-13.

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

I act in accordance with the Consumer Council’s Management Statement and Financial Memorandum as agreed with DETI and other instructions and guidance issued from time to time by DETI and DFP.

I am designated as the Consumer Council’s Accounting Officer by the Departmental Accounting Officer and I am personally responsible for safeguarding the public funds for which I have charge; for ensuring propriety and regularity in the handling of those public funds; and for the day-to-day operations and management of the Consumer Council.

I have oversight of the Senior Leadership Team, comprising two Directors and seven Section Heads. The Chief Executive and Directors (the Executive Team) meet weekly and the Senior Leadership Team meets every six weeks.

Organisation and structures

The Consumer Council Board (“the Council”)

The Consumer Council draws its membership through the open competition public appointment process in accordance with the General Consumer Council (Northern Ireland) Order 1984. The Chairman and Council Members are appointed in accordance with the Code of Practice of the Office of the Commissioner for Public Appointments for Northern Ireland. The Chairman and Council Members are appointed for a fixed period of up to three years. Thereafter they may be re-appointed in accordance with the Code of Practice.

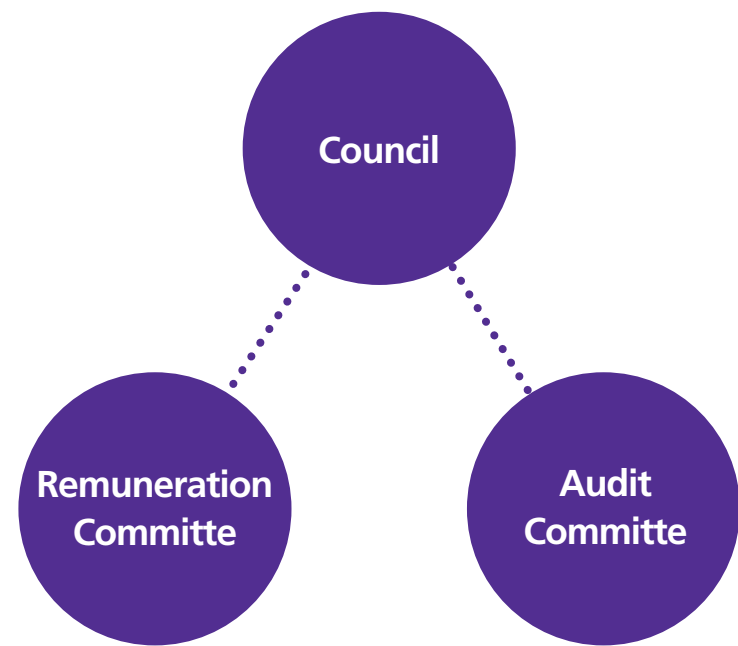
The names of persons serving during the year ended 31 March 2013 were:

Name		Position	First Appointed
Mr	Richard Hill	Chair	1 January 2008 (appointed Council Member) 1 January 2009* (appointed Chair)
Mrs	Mandy Patrick	Deputy Chair	1 January 2012
Mr	Colm Bradley	Council Member	1 January 2008*
Mr	Kit Chivers	Council Member	1 January 2009*
Mrs	Deirdre Fitzpatrick	Council Member	1 August 2009*
Mrs	Jill Gillespie	Council Member	1 August 2009*
Mrs	Sarah Havlin	Council Member	1 January 2008*
Dr	Margaret Ward	Council Member	1 August 2009*
Mr	Lee Wilson	Council Member	1 August 2009*
Mr	David Beattie	Council Member	1 January 2012
Mr	David Galloway	Council Member	1 January 2012
Mr	Sam Snodden	Council Member	1 January 2012

*Members second term.

The Council has corporate responsibility for ensuring that the Consumer Council fulfils the aims and objectives set by the Department and approved by the Minister, and for promoting the efficient, economic and effective use of staff and other resources by the Consumer Council.

The Consumer Council operates a Committee Governance Structure as follows:



During the year governance structures were reviewed to improve effectiveness. As a result of the recommendations made the Council took the decision to restructure committees to remove policy sub-committees and increase the frequency and composition of full Council meetings throughout the financial year.

The Council meets eight times a year and has a Remuneration Committee which meets no less three times a year and an Audit Committee which meets at least four times a year.

The Audit Committee deals with a range of issues relating to governance, internal control, accountability and risk management and meets in advance of Council meetings to provide recommendations to the Council for approval. The Audit Committee is an advisory committee with no executive powers other than those delegated by the Council.

The Remuneration Committee meets to agree remuneration processes and also to review and agree the Chief Executive’s business and performance objectives. Decisions on significant matters may be the subject of recommendation but shall require approval by the Council.

Council members are required to register all interests, direct or indirect, which members of the public might reasonably think could influence their judgement. The register of interest is available for public inspection by contacting the Consumer Council, 116 Hollywood Road, Belfast BT4 1NY.

By way of highlighting some key business discussions during the year the Council reviewed reports on public transport reform, financial capability strategy, rising food prices and forward work programmes for energy, transport and water policy work. The Council also discussed quarterly complaints reports which provide an overview and analysis of the Consumer Support contacts received and redress achieved in relation to energy, transport and water issues.

Each quarter the Council reviews and discusses progress of the annual operating plan as presented in the Performance Against Objectives report. They also review and approve the quarterly risk register, management accounts and the Chief Executive’s bi-annual assurance report.

At the June Council meeting the Council reviews and approves the General Consumer Council Annual Report and Accounts for signature and considers the findings contained in the Report to Those Charged with Governance issued by the external auditor and management’s responses to the recommendations.

Board performance and effectiveness

The Council and its Committees provide scrutiny and oversight of the work and effectiveness of the organisation. The Council is provided with strategic updates, reviews key policy and strategy activities and reviews risk and the organisation’s financial position quarterly. An external review of board effectiveness was undertaken at the start of 2012-13. The resulting recommendations led the Council to restructure committees and increase the frequency and composition of full Council meetings throughout the financial year. The review concluded that the Board was effective.

The performance of each member is assessed by the Chair and each member receives a formal performance review annually. All new members receive an induction into the operation of the Council, its responsibilities and the strategic

issues the Council needs to consider. The attendance records of all members during the reporting period are shown below.

	Council (7 meetings*)	Audit (5 meetings)	Remuneration (1 meeting***)
Richard Hill	7		1
Mandy Patrick	5		1
Colm Bradley	3		1
Kit Chivers	5	5	
Deirdre Fitzpatrick	5	5	
Jill Gillespie	7		
Sarah Havlin	4		1
Margaret Ward	4		
Lee Wilson	4	2**	
David Beattie	6		
David Galloway	5		
Sam Snodden	7	5	

* Meeting scheduled for July/August was cancelled
** Appointed as member of Audit Committee in November 2012 and therefore attendance only possible for two meetings
*** The Chair met with the Chief Executive twice during the year to assess performance against targets set. The Remuneration Committee subsequently met to consider his recommendations, agree performance level and set targets for the following year. The Terms of reference for the Remuneration committee now need to be revised in the light of the recommendations in the Review of Board effectiveness.

The Council is guided by the Corporate Governance Code 2005 and is broadly compliant with all of its principles. The Council is effective in its role to support, guide and challenge the Executive Team and in providing leadership under the five main areas of responsibility within the Code –

- Strategic Clarity
- Commercial Sense
- Talented People
- Results Focus
- Management Information

The Council has assessed the quality of data it receives and is content that it meets their requirements.

The risk and control framework

The Council has responsibility for overseeing risk management within the Consumer Council. The Audit Committee has responsibility for reviewing the systems of internal control and risk management. The Remuneration Committee has responsibility for reviewing remuneration processes and for reviewing and agreeing the Chief Executive’s business and performance objectives.

The Chief Executive, as supported and advised by the Senior Leadership Team, has responsibility for ensuring that effective systems of internal control are maintained and operated. Each area of operational activity maintains a risk register. Operational risks are reviewed and prioritised as appropriate into key corporate risks. The Audit Committee reviews the corporate risk register quarterly and receives reports on how individual risks are being managed. Risk management is also incorporated into the Consumer Council’s project management framework.

Key elements of the risk and control framework include the following:

- Implementation and quarterly review of annual operating plan;
- Management Statement and Financial Memorandum with DETI;
- Ongoing risk management review and reporting process at project, operational and corporate level;
- Risk based rolling programme of internal audit work (in 2012-13 provided by ASM);
- Audit Committee review and approval of internal and external audit recommendations;
- Risk review and reporting to Audit Committee;
- Regular Executive and Senior Leadership Team meetings;
- Oversight of remuneration policies by Remuneration Committee;
- Fraud policy and fraud response plan;
- Bi-Annual risk reporting to DETI through stewardship statements;
- Business continuity plan; and
- Emergency communications plan.

During the year, after consideration of an internal audit recommendation and approval at Audit Committee, we reassessed our presentation of the risk on

provision of poor information/advice resulting in damage to the Consumer Council's reputation. It was acknowledged that poor information could come from internal or external sources and therefore our ability and processes to manage and respond to such risks would be different depending on where the information originated. As a result the risk was divided into two, both with the potential to cause reputational damage, but presenting different control processes and actions. By separating and refocusing the risk we have sharpened our focus on governance and controls in this key area of risk for the Consumer Council.

The Consumer Council has adopted DETI's risk management process manual and risk management policy. The Consumer Council carries out appropriate procedures to ensure that it identifies its corporate and operational objectives and risks which might impact on these objectives. A control strategy has been devised for each of the significant risks. As part of these procedures, risk ownership has been allocated to appropriate staff.

Operational and Corporate risk registers are in place to define the system for managing risk so as to achieve corporate objectives set. The registers include for each identified risk, the risk rating, indicators, owner, causes and business implications, and details any further action required to fully manage the risk. I report on risk management to the Consumer Council Audit Committee quarterly and to DETI on a bi-annual basis. The Consumer Council is part of the overall DETI risk management system, reporting to the Departmental Audit Committee.

In relation to managing information risk, the Consumer Council recognises the importance of managing our information effectively. We have put in place controls and measures around encryption of data, removable media, laptops and data transfer. We have a dedicated Senior Information Risk Owner (SIRO) and continue to link in to all central (Northern Ireland Civil Service (NICS) or DETI) plans and reviews in relation to information and data security. There were no personal data related incidents in the year.

As Accounting Officer, I have responsibility for reviewing the effectiveness of the system of internal control. This review is informed by the work of the internal

auditors, Audit Committee members and the managers within the Consumer Council who have responsibility for the development and maintenance of the internal control framework, and comments made by the external auditors in their Report to those Charged with Governance and other reports. I have been advised on the implications of the result of my review of the effectiveness of the system of internal control by the Council and the Audit Committee and a plan to address weaknesses and ensure continuous improvement of the system is in place.

Internal audit

ASM carried out the Internal Audit function for the Consumer Council for the year ended 31 March 2013. The programme operated to standards defined in the Government Internal Audit Manual. The work of ASM is informed by an analysis of the risk to which the Consumer Council is exposed, and annual internal audit plans are based on this analysis.

In 2012-13 three internal audits were carried out by ASM in the following areas:

- Communications;
- Consumer Rights and Policy Development; and
- Financial Systems.

Substantial assurance ratings were achieved in all three areas. In addition to the agreed internal audit plan for 2012-13 ASM also completed, at the request of management, further work in relation to the historic payroll issue. This work considered the impact of the implementation of "marked time" in relation to the 2012 pay award and quantified the payroll debtor at 31 March 2013.

The Annual Internal Audit Assurance report for 2012-13 provides substantial assurance that the Consumer Council's systems in relation to risk management, control and governance provide for effective and efficient achievement of the Consumer Council's objectives.

Internal control issues identified

In March 2013 we identified an issue in relation to an inaccurate reclaim of maternity pay resulting in an overclaim from HMRC. The liability was notified to HMRC and

immediate action was taken to address the outstanding amount. The matter was also brought to the attention of both the internal and external auditors and a full review was initiated internally. The controls in this area have also been included in audit work being undertaken as part of the 2013/14 internal audit plan.

Remuneration Report

Chairman and Council

The Council consists of a part-time Chairman, a Deputy Chairman and 10 other Members.

The Chairman and Council Members are appointed in accordance with the Code of Practice of the Office of the Commissioner for Public Appointments for Northern Ireland. The Chairman and Council Members are appointed for a fixed period of up to three years. Thereafter they may be re-appointed in accordance with the Code of Practice.

The remuneration of the Chairman and Council Members is set by the Department of Enterprise, Trade and Investment (DETI). There are no arrangements in place for the payment of a bonus.

Neither the Chairman nor any Council Members receive pension contributions from the Consumer Council or DETI. The Consumer Council reimburses the Chairman and Council Members for any incidental expenses incurred for carrying out their duties relevant to the organisation. Council Members' expenses amounting to £1,467 (2011-12: £5,045) have been paid during the year and are reflected under other expenditure in note 6 to the accounts.

The remuneration of the Chairman and Council Members is as follows (the information in the table below has been subject to audit):

Council	2012 - 2013			2011 - 2012		
	Salary £'000	Bonus £'000	Benefits in kind (to nearest £100)	Salary £'000	Bonus £'000	Benefits in kind (to nearest £100)
Mr Richard Hill	20-25	-	-	20-25	-	-
Other Council Members 2012- 13: 11 (2011- 12: 15) as set out on page 57 of the accounts. Figure includes Members appointed and those who left during the year.	0-5	-	-	0-5	-	-

In addition, the Consumer Council had one (2011-12: three) co-opted Committee Member who was called upon during the year. During 2012-13, Dr Chris Strugnell received remuneration in the range £0-£5,000 (2011-12: £0-£5,000). No co-opted Committee Member has been called upon since May 2012.

Chief Executive and Senior Management Team

Remuneration Policy

The Remuneration of senior civil servants is set by the Minister of Finance and Personnel. The Minister approved a restructured SCS pay settlement broadly in line with the Senior Salaries Review Board report in 2010. The commitment to a Pay and Grading Review for SCS was the second phase of the equal pay settlement approved by the Executive.

Service Contracts

Consumer Council appointments are made in accordance with the Consumer Council Recruitment and Selection policy, which requires appointment to be on merit on the basis of fair and open competition but also includes the circumstances when appointments may otherwise be made.

Unless otherwise stated below, the officials covered by this report hold appointment, which are open-ended. Policy relating to notice periods and termination payments is contained in the Consumer Council staff contracts.

The other members of the Senior Management Team are paid in line with Northern Ireland Civil Service Salary Bands. Increases in remuneration are in line with Northern Ireland Civil Service pay awards and are not performance related. A two year pay award was agreed and applies from August 2012 and August 2013.

Salary and pension entitlements

The following section provides details of the remuneration and pension interests of the most senior management of the Consumer Council (the information in the table below has been subject to audit):

Senior Management	2012 - 2013			2011 - 2012		
	Salary £'000	Bonus Payments £'000	Benefits in kind (to nearest £100)	Salary £'000	Bonus Payments £'000	Benefits in kind (to nearest £100)
Ms Antoinette McKeown <i>Chief Executive</i>	60-65	-	-	60-65	-	-
Ms Elaine Topping <i>Director</i>	45-50	-	-	45-50	-	-
Mr Aodhan O'Donnell <i>Director</i>	45-50	-	-	40-45	-	-
Band of Highest Paid Director's Total Remuneration	60-65			60-65		
Median Total Remuneration (excluding highest paid director)	29,031			27,115		
Ratio	2.23			2.36		

Salary

‘Salary’ includes gross salary; overtime; and any other allowance to the extent that it is subject to UK taxation. It does not include amounts which are a reimbursement of expenses directly incurred in the performance of an individual’s duties. This report is based on payments made by the Consumer Council and thus recorded in these accounts.

Reporting bodies are required to disclose the relationship between the remuneration of the highest-paid director in their organisation and the median remuneration of the organisation’s workforce.

The banded remuneration of the highest-paid director in The Consumer Council in the financial year 2012-13 was £60,000 – 65,000 (2011-12: £60,000 – 65,000). This was 2.23 times (2011-12: 2.36) the median remuneration of the workforce, which was £29,031 (2011-12: £27,115).

In 2012-13 no employees (2011-12: 0) received remuneration in excess of the highest-paid director. Remuneration ranged from £15,849 to £64,774 (2011-12: £15,619-£64,000).

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

Benefits in kind

The monetary value of benefits in kind covers any benefits provided by the employer and treated by HM Revenue and Customs as a taxable emolument. There were no benefits in kind paid to Senior Management during the year (2011-12: £Nil).

Bonuses

There were no bonuses paid during 2012-13 (2011-12: £Nil).

Pension Entitlements

The following section provides details of the pension interests of the most senior management of the Consumer Council (the information in the table below has been subject to audit):

Senior Management	Accrued pension at age 60 as at 31 March 2012 and related lump sum £'000	Real increase in pension and related lump sum at age 60 £'000	CETV at 31 March 2013 £'000	CETV at 31 March 2012 or start date £'000	Real increase in CETV as funded by employer £'000	Employer contribution to partnership pension account Nearest £100
Ms Antoinette McKeown <i>Chief Executive</i>	10-15 Plus lump sum of 40-45	0-2.5 Plus lump sum of 0-2.5	209	191	5	-
Ms Elaine Topping <i>Director</i>	15-20 Plus lump sum of 0-5	0-2.5 Plus lump sum of 0-2.5	224	201	10	-
Mr Aodhan O'Donnell <i>Director</i>	10-15 Plus lump sum of 0-5	0-2.5 Plus lump sum of 0-2.5	78	66	6	-

Northern Ireland Civil Service (NICS) Pension arrangements

Pension benefits are provided through the Northern Ireland Civil Service pension arrangements which are administered by Civil Service Pensions (CSP). Staff in post prior to 30 July 2007 may be in one of three statutory based ‘final salary’ defined benefit arrangements (classic, premium, and classic plus). These arrangements are unfunded with the cost of benefits met by monies voted by Parliament each year. From April 2011 pensions payable under classic, premium, and classic plus are increased annually in line with changes in the Consumer Prices Index (CPI). Prior to 2011, pensions were increased in line with changes in the Retail Prices Index (RPI). New entrants joining on or after 1 October 2002 and before 30 July 2007 could choose between membership of premium or joining a good quality ‘money purchase’ stakeholder arrangement with a significant employer contribution (partnership

pension account). New entrants joining on or after 30 July 2007 are eligible for membership of the nuvos arrangement or they can opt for a partnership pension account. Nuvos is a 'Career Average Revalued Earnings' (CARE) arrangement in which members accrue pension benefits at a percentage rate of annual pensionable earnings throughout the period of scheme membership. The current rate is 2.3%. CARE pension benefits are increased annually in line with increases in the CPI. For 2013, public service pensions will be increased by 2.2% with effect from 8 April 2013.

Employee contributions are determined by the level of pensionable earnings. The current rates are as follows:

Members of classic:	
Annual pensionable earnings (full-time equivalent basis)	New 2013 contribution rate before tax relief
Up to £15,000	1.50%
£15,001-£21,000	2.70%
£21,001-£30,000	3.88%
£30,001-£50,000	4.67%
£50,001-£60,000	5.46%
Over £60,000	6.25%

Members of premium, nuvos and classic plus:	
Annual pensionable earnings (full-time equivalent basis)	New 2013 contribution rate before tax relief
Up to £15,000	3.50%
£15,001-£21,000	4.70%
£21,001-£30,000	5.88%
£30,001-£50,000	6.67%
£50,001-£60,000	7.46%
Over £60,000	8.25%

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

The partnership pension account is a stakeholder pension arrangement. The employer makes a basic contribution of between 3% and 12.5% (depending on the age of the member) into a stakeholder pension product chosen by the employee. The employee does not have to contribute but where they do make contributions, the employer will match these up to a limit of 3% of pensionable salary (in addition to the employer's basic contribution). Employers also contribute a further 0.8% of pensionable salary to cover the cost of centrally-provided risk benefit cover (death in service and ill health retirement).

The accrued pension quoted is the pension the member is entitled to receive when they reach pension age, or immediately on ceasing to be an active member of the scheme if they are at or over pension age. Pension age is 60 for members of classic, premium, and classic plus and 65 for members of nuvos. Further details about the CSP arrangements can be found at the website www.dfpni.gov/civilservicepensions-ni.

Cash Equivalent Transfer Values

A Cash Equivalent Transfer Value (CETV) is the actuarially assessed capitalised value of the pension scheme benefits accrued by a member at a particular point in time. The benefits valued are the member's accrued benefits and any contingent spouse's pension payable from the scheme. A CETV is a payment made by a pension scheme or arrangement to secure pension benefits in another pension scheme or arrangement when the member leaves a scheme and chooses to transfer the benefits accrued in their former scheme. The pension figures shown relate to the benefits that the individual has accrued as a consequence of their total membership of the pension scheme, not just their service in a senior capacity to which disclosure applies.

The CETV figures, and from 2003-04 the other pension details, include the value of any pension benefit in another scheme or arrangement which the individual has transferred to the CSP arrangements.

They also include any additional pension benefit accrued to the member as a result of their purchasing additional years of pension service in the scheme at their own cost. CETVs are calculated in accordance with The Occupational Pension Schemes (Transfer Values) (Amendment) Regulations and do not take account of any actual or potential benefits resulting from Lifetime Allowance Tax which may be due when pension benefits are taken.

Real increase in CETV

This reflects the increase in CETV effectively funded by the employer. It does not include the increase in accrued pension due to inflation, contributions paid by the employee (including the value of any benefits transferred from another pension scheme or arrangement) and uses common market valuation factors for the start and end of the period.

Compensation for loss of office

No awards or compensation payments have been made to former Senior Managers during 2012-13 (2011-12: £Nil).

Ill-health retirement

No individuals retired early on ill-health grounds (2011-12: £Nil).

Third Parties

No payments have been made to third parties for services as a Senior Manager.



Aodhan O'Donnell
Accounting Officer
31 October 2013

Statement of Council's and Chief Executive's responsibilities

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

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

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

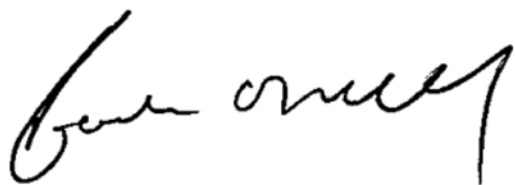
The Accounting Officer for the Department of Enterprise, Trade and Investment has designated the Chief Executive as the Accounting Officer for the General Consumer Council for Northern Ireland. The responsibilities of an Accounting Officer, including responsibility for the propriety and regularity of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

The Chief Executive for the year, Ms Antoinette McKeown, left the Consumer Council on 31 August 2013. The Interim Chief Executive and Accounting Officer appointed on 1 August 2013 is Mr Aodhan O'Donnell.

By order of the Board



Richard Hill
Chairman
31 October 2013



Aodhan O'Donnell
Interim Chief Executive
31 October 2013

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

I certify that I have audited the financial statements of the General Consumer Council of Northern Ireland for the year ended 31 March 2013 under the General Consumer Council (Northern Ireland) Order 1984. These comprise the Statement of Comprehensive Net Expenditure, the Statement of Financial Position, the Statement of Cash Flows, the Statement of Changes in Taxpayers' Equity and the related notes. These financial statements have been prepared under the accounting policies set out within them. I have also audited the information in the Remuneration Report that is described in that report as having been audited.

Respective responsibilities of the Council, Chief Executive and auditor

As explained more fully in the Statement of Council's and Chief Executive's Responsibilities, the Council and Chief Executive are responsible for the preparation of the financial statements and for being satisfied that they give a true and fair view. My responsibility is to examine, certify and report on the financial statements in accordance with the General Consumer Council (Northern Ireland) Order 1984. I conducted my audit in accordance with International Standards on Auditing (UK and Ireland). Those standards require me and my staff to comply with the Financial Reporting Council's Ethical Standards for Auditors.

Scope of the audit of the financial statements

An audit involves obtaining evidence about the amounts and disclosures in the financial statements sufficient to give reasonable assurance that the financial statements are free from material misstatement, whether caused by fraud or error. This includes an assessment of: whether the accounting policies are appropriate to the General Consumer Council for Northern Ireland's circumstances and have been consistently applied and adequately disclosed; the reasonableness of significant accounting estimates made by the General Consumer Council for Northern Ireland; and the overall presentation of the financial statements. In addition I read all the financial and non-financial information in the Annual Report to identify material inconsistencies with the audited financial statements. If I become aware of any

apparent material misstatements or inconsistencies I consider the implications for my certificate.

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

Opinion on Regularity

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

Opinion on financial statements

In my opinion:

- The financial statements give a true and fair view of the state of the General Consumer Council for Northern Ireland's affairs as at 31 March 2013 and of the net expenditure, cash flows and changes in taxpayers' equity for the year then ended; and
- The financial statements have been properly prepared in accordance with the General Consumer Council Order (Northern Ireland) Order 1984 and Department of Enterprise, Trade and Investment directions issued thereunder.

Emphasis of Matter – Review of the General Consumer Council for Northern Ireland

In forming my opinion, I have considered the adequacy of the disclosures made in note 1 of the financial statements concerning the uncertainty as to the continuation of the General Council for Northern Ireland in its present form. In view of the significance of this uncertainty to the financial statements, I consider that it should be drawn to your attention. My opinion is not qualified in this respect.

Opinion on other matters

In my opinion:

- The part of the Remuneration Report to be audited has been properly prepared in accordance with Department of Enterprise, Trade and Investment directions made under the General Consumer Council Order (Northern Ireland) Order 1984; and
- The information given in the Management Commentary for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which I report by exception

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

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

Report

I have no observations to make on these financial statements.



KJ Donnelly
Comptroller and Auditor General
Northern Ireland Audit Office
106 University Street
Belfast
BT7 1EU
7th November 2013

Statement of Comprehensive Net Expenditure for the year ended 31 March 2013

	Note	2012-13 £	2011-12 restated £
Expenditure			
Staff costs	4	1,666,410	1,714,375
Work programme	5	297,440	327,569
Depreciation and amortisation	6	235,907	168,851
Other expenditures	6	444,332	521,148
		2,644,089	2,731,943
Income			
Income from activities	7	99,115	66,932
Other income	7	42,809	49,163
		141,924	116,095
Net expenditure		(2,502,165)	(2,615,848)
Interest receivable	7	-	32
Net expenditure after interest		(2,502,165)	(2,615,816)

Other Comprehensive Net Expenditure

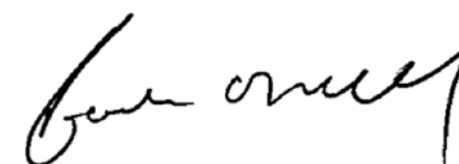
	2012-13 £	2011-12 restated £
Net gain/(loss) on valuation of leasehold alterations	133,301	78,656
Total Comprehensive Net Expenditure for the year ended 31 March 2013	(2,368,864)	(2,537,160)

The notes on pages 82 - 107 form part of the financial statements.

Statement of Financial Position as at 31 March 2013

	Note	2013 £	2012 restated £	2011 restated £
Non-current assets:				
Property, plant and equipment	8	432,365	511,235	583,869
Intangible assets	9	76,339	83,796	91,309
Total non-current assets		508,704	595,031	675,178
Current assets:				
Trade and other receivables	11	45,199	42,229	48,796
Cash and cash equivalents	13	32,369	13,267	28,770
Total current assets		77,568	55,496	77,566
Total assets		586,272	650,527	752,744
Current liabilities:				
Trade and other payables	14	(181,723)	(356,442)	(302,581)
Total current liabilities		(181,723)	(356,442)	(302,581)
Assets less liabilities		404,549	294,085	450,163
Taxpayers' equity				
Revaluation reserve		343,188	209,887	131,231
General reserve		61,361	84,198	318,932
		404,549	294,085	450,163

The financial statements on pages 78 - 107 were approved by the Board on 31 October 2013 and were signed on its behalf by:



Aodhan O'Donnell, Interim Chief Executive
Date: 31 October 2013

The notes on pages 82 - 107 form part of the financial statements.

Statement of Cash Flows for the year ended 31 March 2013

	Note	2012-13 £	2011-12 restated £
Cash flows from operating activities			
Net expenditure after interest and tax		(2,502,165)	(2,615,816)
Adjustments for:			
Depreciation	6	225,446	158,588
Amortisation	6	10,461	10,263
(Increase)/Decrease in trade and other receivables		(2,969)	6,566
Increase/(Decrease) in trade payables		(172,172)	112,678
Net cash outflow from operating activities		(2,441,399)	(2,327,721)
Cash flows from investing activities			
Purchase of property, plant and equipment		(20,154)	(19,882)
Purchase of intangible assets		1,327	(48,982)
Net cash outflow from investing activities		(18,827)	(68,864)
Cash flows from financing activities			
Financing from DETI		2,479,328	2,381,082
Net financing		2,479,328	2,381,082
Net increase/(decrease) in cash and cash equivalents in the period	13	19,102	(15,503)
Cash and cash equivalents at the beginning of the period	13	13,267	28,770
Cash and cash equivalents at the end of the period	13	32,369	13,267

The notes on pages 82 - 107 form part of the financial statements.

Statement of Changes in Taxpayers' Equity as at the year ended 31 March 2013

	Note	General Reserve £	Revaluation Reserve £	Total Reserves £
Balance at 31 March 2011		351,229	131,231	482,460
Prior Period Adjustment - SMP Reclaim	2	(32,297)	-	(32,297)
Restated balance at 31 March 2011		318,932	131,231	450,163
Changes in taxpayers' equity 2011-12				
Comprehensive expenditure for financial year		(2,469,306)	(51,192)	(2,520,498)
Prior Period Adjustment - SMP Reclaim	2	(16,662)	-	(16,662)
Prior Period Adjustment - Leasehold Depreciation	2	(129,848)	129,848	-
Restated balance at 31 March 2012		(2,615,816)	78,656	(2,537,160)
Government Financing (DETI and DRD)		2,381,082	-	2,381,082
Balance at 31 March 2012		84,198	209,887	294,085
Balance at 1 April 2012		84,198	209,887	294,085
Changes in taxpayers' equity 2012-2013				
Comprehensive expenditure for financial year		(2,502,165)	133,301	(2,368,864)
Government Financing (DETI and DRD)		2,479,328	-	2,479,328
Balance at 31 March 2013		61,361	343,188	404,549

Notes forming part of the financial statements For the year ended 31 March 2013

1. Statement of accounting policies

These financial statements have been prepared in accordance the 2012-13 Government Financial Reporting Manual (FReM) issued by the Department of Finance and Personnel (DFP). The accounting policies contained in the FReM apply International Financial Reporting Standards (IFRS) as adapted or interpreted for the public sector context. Where the FReM permits a choice of accounting policy, the accounting policy which is judged to be most appropriate to the particular circumstances of the Consumer Council for the purpose of giving a true and fair view has been selected. The particular policies adopted by the Consumer Council are described below. They have been applied consistently in dealing with items that are considered material to the accounts.

1.1 Changes in Accounting Policy and Disclosure

The following additional or revised accounting standards and new (or amendments to) interpretations are contained within the Government Financial Reporting Manual (FReM) 2012-13:

- Business combinations under common control
- Accounting for the Carbon Reduction Commitment
- Financial Instruments Disclosure (IFRS 7)
- Governance Statement

With the exception of the requirement in relation to the Governance Statement, the Consumer Council considers that these changes are not relevant to its operations.

Accounting standards, interpretations and amendments to published standards not yet effective

The Consumer Council has reviewed the following additional or revised accounting standards and new (or amendments to) interpretations contained within the Government Financial Reporting Manual (FReM) 2013-14.

- Presentation of financial statements (Other Comprehensive Income, IAS 1,)
- Income taxes (IAS12)
- Post employment benefits (pensions) (IAS 19)
- Financial instruments (IFRS 9 & IAS 32)
- Consolidation and reporting of subsidiaries, associates, joint ventures and Investment entities (IFRS 10)
- Fair value measurement (IFRS 13)
- Property, plant and equipment (IAS 16)
- Interim financial reporting (IAS 34)

These changes will be mandatory for accounting periods beginning on or after 1 April 2013 or later periods, but which the Consumer Council has not adopted early. The Consumer Council considers that these changes are not relevant to or will have minimal impact on its operations.

In addition, certain new standards, interpretations and amendments to existing standards have been drafted but not yet issued and will come into effect in accounting periods beginning on or after 1 April 2014. It is not practicable to provide a reasonable estimate of the effect of these standards until a detailed review has been completed.

1.2 Accounting convention

These accounts have been prepared under the historical cost convention modified to account for the valuation of leasehold alterations.

1.3 Property, plant and equipment

The Consumer Council's property, plant and equipment comprise office equipment, furniture and fittings and leasehold alterations. The assets of the Consumer Council are carried at fair value. Except for leasehold

alterations, depreciated historical cost is used as a proxy for fair value for the organisation's tangible assets given their low values and short useful lives.

The minimum level for capitalisation of an item of property, plant and equipment is £250.

All assets except leasehold alterations are stated at cost less accumulated depreciation and any impairment losses. A valuation of the premises at Elizabeth House was undertaken at 31 March 2013 and this has been included in the financial accounts. The exercise was carried out by Land and Property Services, an executive Agency with the Department of Finance and Personnel.

1.4 Intangible assets

The Consumer Council's intangible assets comprise software and software licences. Where computer software is not an integral part of a related item of computer hardware, the software licence is treated as an intangible asset.

The minimum level for capitalisation of an item of intangible asset is £250.

1.5 Depreciation and amortisation

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

Alterations	on a straight line basis over the remaining period of lease
Furniture and fittings	20% straight line
Office equipment	33.33% straight line

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

Depreciation and amortisation are provided from the month of addition.

1.6 Impairment review

The Consumer Council carries out an impairment review of its tangible and intangible assets when a change in circumstances or situation indicates that those assets may have suffered an impairment loss. Impairment is measured by comparing the carrying amount of an asset with the 'recoverable amount', that is the higher of its fair value less costs to sell and its 'value in use'. 'Value in use' is assumed to equal the cost of replacing the service potential provided by the asset, unless there has been a reduction in service potential.

1.7 Financial Instruments

Recognition

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

Financial assets

- Financial assets are classified into the following specified categories: at fair value through profit or loss ("FVTPL"); held-to-maturity investments, "available-for-sale" ("AFS") financial assets and "loans and receivables". The classification depends on the nature and purpose of the financial assets and is determined at the time of initial recognition. The Consumer Council's financial assets comprise trade and other receivables and cash and cash equivalents, and are classified as Loans and Receivables and are held at cost, which approximates to fair value because of their short maturities.

Financial liabilities

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

1.8 Pensions

Past and present employees are covered by the provisions of the Principal Civil Service Pension Scheme (PCSPS). Employer contributions are determined following a scheme valuation carried out every four years by the Government Actuary.

Pension costs are included within staff costs in the Statement of Comprehensive Net Expenditure. For more information refer to the Remuneration Report pages 65 - 72 and note 4 below.

Early Departure Costs

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

1.9 Financing from DETI

Financing represents grant-in-aid received from DETI and Department for Regional Development (DRD) and is credited to the General Reserve.

1.10 Income

Income from independent project activities:

- Funding receivable from other organisations, including Atlantic Philanthropies and Civil Aviation Authority for core programme expenditure and specific staff salaries.

Income from operating activities represents:

- Rent received from Consumer Focus Post who occupy office space within Consumer Council offices. The charge is calculated on a shared service cost allocation and includes rent, repairs, administration, IT support and training.

1.11 Operating Leases

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

1.12 Value Added Tax (VAT)

The Consumer Council is not registered for VAT.

1.13 Staff Costs

Under IAS 19 Employee Benefits legislation, all staff costs must be recorded as an expense as soon as the organisation is obligated to pay them. This includes the cost of any untaken leave at the year end. The cost of untaken leave has been determined using data from leave records.

1.14 Accounting Estimates

Other than the valuation of refurbishment costs on the premises, no material accounting estimates or judgements were made by the Consumer Council in preparing these accounts.

1.15 Segmental Reporting

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

1.16 Going Concern

In October 2012, the Department of Enterprise Trade and Investment commissioned an independent review of the efficiency and effectiveness of the Consumer Council. The review was commissioned as the Northern Ireland Executive, in its 2011-15 Budget, committed to undertake a review of Arms Length Bodies, to ensure Ministerial priorities and statutory commitments continue to be delivered in the most cost-effective manner.

On 14 October 2013, the Minister of Enterprise Trade and Investment announced a public consultation to invite views on the future delivery of consumer representation in Northern Ireland. The review is considering several options, some of which would impact on the operations of the Consumer Council. The consultation will close in January 2014 and the Accounting Officer considers that it is appropriate to prepare financial statements on the going concern basis. The financial statements do not include any adjustments that would result from a decision to alter the operations of the Consumer Council, or to transfer its activities to another entity which would require legislative change.

2. Prior Period Adjustments

2.1 SMP Reclaim

The Consumer Council identified a liability in 2012-13 of £66k to HMRC relating to an error in the calculation of the reclaim of maternity payment over an historic six year plus current year period. The liability has arisen as a result of the 92% reclaim being applied to statutory maternity pay (SMP) and contractual maternity pay (CMP), when reclaim is permitted at 92% of SMP only.

As this error also relates to a period prior to the comparative period, the Statement of Financial Position balances as at 31 March 2011 were restated as follows:

- Trade and other payables were increased by £32,297 to record the HMRC liability not previously recorded in the Consumer Council's Statement of Financial Position.
- General Reserve was decreased by £32,297 as a result of the increase in payables.

The Statement of Financial Position balances were still understated as at 31 March 2012, so this error resulted in the restatement of the following line items for the year ended 31 March 2012:

- Trade and other payables were increased by £48,960 to record the HMRC liability not previously recorded in the Consumer Council's Statement of Financial Position.
- General Reserve was decreased by £48,960 as a result of the increase in payables.

In addition, the Statement of Comprehensive Net Expenditure balances as at 31 March 2012 were restated as follows:

- Staff costs were increased by £16,662 to record the additional staff costs not previously recorded.

2.2 Leasehold Depreciation

Since 2008 the Consumer Council has accounted for leasehold improvements based on Land and Property Services valuations at current replacement depreciated value and any movement from the previous valuation charged to the Revaluation Reserve.

The accounting treatment for leasehold improvements has been reviewed in the current year. As a result a prior period adjustment has been made to charge depreciation in line with the accounting policy.

The Statement of Financial Position balances were understated as at 31 March 2012, so this adjustment resulted in the restatement of the following line items for the year ended 31 March 2012:

- Revaluation Reserve was increased by £129,848.
- General Reserve was decreased by £129,848.

In addition, the Statement of Comprehensive Net Expenditure balances as at 31 March 2012 were restated as follows:

- Depreciation and amortisation was increased by £129,848 to include the depreciation charge on leasehold alterations for the year.
- Net Expenditure after interest increased by £129,848 as a result of the increase in the depreciation charge.

Restatement of Financial Statements as a result of the Correction of Errors 2011-12 Comparative year

Financial Statement line item / balance effected	Actual 2012	Correction of Error 2012	Restated Actual
Statement of Comprehensive Net Expenditure (Extract)			
Expenses			
Staff costs	1,697,713	16,662	1,714,375
Depreciation	39,003	129,848	168,851
Total expenditure	2,585,433	146,510	2,731,943
Net expenditure after interest	(2,469,306)	(146,510)	(2,615,816)
Statement of Financial Position (Extract)			
Current Liabilities			
Trade and other payables	(307,483)	(48,959)	(356,442)
Total Current Liabilities	(307,483)	(48,959)	(356,442)
Reserves			
General reserve	263,005	(178,807)	84,198
Revaluation reserve	80,039	129,848	209,887
Total	343,044	(48,959)	294,085

2010 - 11 Comparative Year

Financial Statement line item / balance effected	Actual 2011	Correction of Error 2011	Restated Actual
Statement of Financial Position (Extract)			
Current Liabilities			
Trade and other payables	(270,284)	(32,297)	(302,581)
Total Current Liabilities	(270,284)	(32,297)	(302,581)
Reserves			
General reserve	351,229	(32,297)	318,932
Revaluation reserve	131,231	-	131,231
Total	482,460	(32,297)	450,163

3. Statement of Operating Costs by Operating Segment

3a. Analysis of net expenditure by segment

2012-13	Energy £	Water £	Other Sections £	Administration incorporating Corporate Services £	Total £
Gross expenditure	557,179	459,320	882,853	744,737	2,644,089
Income*	-	-	99,115	42,809	141,924
Net Expenditure	(557,179)	(459,320)	(783,738)	(701,928)	(2,502,165)
Total Assets	-	-	-	586,272	586,272
Total Liabilities	-	-	-	(181,723)	(181,723)
Net Assets	-	-	-	404,549	404,549

2011-12	Energy £	Water £	Other Sections £	Administration incorporating Corporate Services £	Total £
Gross expenditure	500,711	558,692	1,321,914	204,116	2,585,433
Prior Period adjustments	-	-	-	16,662	16,662
SMP reclaim	-	-	-	129,848	129,848
Leasehold depreciation	-	-	-	-	-
Restated balance at 31 March 2012	(500,711)	(558,692)	(1,321,914)	(350,626)	(2,731,943)
Taxation	-	-	-	-	-
Interest	-	-	-	32	32
Income *	-	-	66,932	49,163	116,095
Net Expenditure	(500,711)	(558,692)	(1,254,982)	(301,431)	(2,615,816)
Total Assets	-	-	-	650,527	650,527
Total Liabilities	-	-	-	(356,442)	(356,442)
Net Assets	-	-	-	294,085	294,085

* Funding from DETI and DRD is not included within income as it is categorised as funding within the accounts.

The Consumer Council has two separate reportable sections: Energy and Water. Energy and Water funding is received to enable the Consumer Council to perform its legal responsibility to represent the interests of Energy and Water Consumers in Northern Ireland under the Energy (NI) Order 2003 and the Water and Sewerage Services (NI) Order. The other sections are made up of Money Affairs, Consumer Education, Consumer Support, Transport and Communications. These sections are funded primarily by DETI with project specific funding received from Civil Aviation Authority, DRD Transport and Atlantic Philanthropies and deal with all other consumer issues within our remit.

The Consumer Council has disclosed all income and expenses in line with the Business Cases as presented to the relevant funder and the Board. The net assets of the Consumer Council are not separately identifiable on a segmental basis and have therefore been disclosed in total under the administration heading. All activities of the Consumer Council and assets held by the Consumer Council are within the UK.

The shared service allocation represents the contribution that the Energy and Water funding makes towards the Consumer Support section and all associated administration costs.

4. Staff numbers and related costs

4(a) Staff costs comprise:

	Council Members	2012-13 Total	2011-12 Total restated
	£	£	£
Council members'			
Chairman's salary – gross	21,983	21,983	21,765
Social security costs	1,999	1,999	2,025
Members' fees	5,987	5,987	10,995
	29,969	29,969	34,785

	Permanently employed staff	Others	2012-13 Total	2011-12 Total restated
	£	£	£	£
Staff salaries				
Wages and salaries	1,198,583	91,923	1,290,506	1,284,498
Social security costs	93,993	8,033	102,026	99,744
Other pension costs	237,473	4,640	242,113	249,793
Contract staff	-	1,796	1,796	45,555
	1,530,049	106,392	1,636,441	1,679,590
Total net costs	1,530,049	136,361	1,666,410	1,714,375

4 (b) Average numbers of persons employed:

The average number of whole-time equivalent persons employed (including senior management) during the period, excluding Council Members, was as follows:

	Permanently employed staff	Fixed Term Positions	2012-13 Total	2011-12 Total
Directly employed	42	2	44	44
Contract staff	-	1	1	1
Students	-	2	2	2
	42	5	47	47

4 (c) Pension scheme details:

The Principal Civil Service Pension Scheme (NI) (PCSPS (NI)) is an unfunded multi-employer defined benefit scheme but the Consumer Council is unable to identify its share of the underlying assets and liabilities. The most up to date actuarial valuation was carried out as at 31 March 2010 and details of this valuation are available in the PCSPS(NI) resource accounts.

For 2012-13, employers' contributions of £239,515 were payable to the PCSPS (NI) (2011-12: £248,984) at one of four rates in the range 18 to 25 % of pensionable pay, based on salary bands. The scheme's Actuary reviews employer contributions every four years following a full scheme valuation. However HM Treasury has instructed the scheme to cease further work on the March 2010 valuation. A new valuation scheme based on data as at 31 March 2012 is currently being undertaken by the Actuary to review employer contribution rates for the introduction of a new career average scheme from April 2015. From 2013-14, the rates will remain in the range 18% to 25 %. The contribution rates are set to meet the cost of the benefits accruing during 2012-13 to be paid when the member retires, and not the benefits paid during this period to existing pensioners.

Employees can opt to open a partnership pension account, a stakeholder pension with an employer contribution. Employers' contributions of £2,463 (2011-12: £769) were paid to one or more of a panel of three appointed stakeholder pension providers. Employer contributions are age-related and range from 3 to 12.5 % (2011-12: 3.0 to 12.5 %) of pensionable pay. Employers also match employee contributions up to 3.0 % of pensionable pay. In addition, employer contributions of £135 (0.8 %); (2011-12: £40, 0.8%) of pensionable pay, were payable to the PCSPS (NI) to cover the cost of the future provision of lump sum benefits on death in service and ill health retirement of these employees.

Contributions due to the partnership pension providers at the statement of financial position date were £Nil (2011-12: £Nil). Contributions prepaid at that date were £Nil (2011-12: £Nil).

No persons (2011-12: None) retired early on ill-health grounds; the total additional accrued pension liabilities, payable by CSP, in the year amounted to £Nil (2011-12: £Nil).

From 1 October 2002, civil servants may also be in one of three statutory based "final salary" defined benefit schemes (**classic**, **premium** and **classic plus**).

4 (d) Reporting of compensation and exit packages for all staff 2012-13:

There were no compensation or exit packages made during 2012-13 (2011-12: none).

Redundancy and other departure costs are paid in accordance with the provisions of the Civil Service Compensation Scheme (Northern Ireland), a statutory scheme made under the Superannuation (Northern Ireland) Order 1972. Exit costs are accounted for in full in the year of departure. Where the Consumer Council has agreed early retirements, the additional costs are met by the Consumer Council and not by the Civil Service pension scheme. Ill-health retirement costs are met by the pension scheme and are not included in the table.

5. Work programme

	2012-13 £	2011-12 restated £
Fuel Poverty	11,636	34,668
Passenger Rights	27,574	21,929
Household Efficiency	57,102	13,992
Insurance	28,700	3,528
Financial Capability and Initiatives	27,885	60,582
Improving Customer Care	34,652	14,100
Regulation Working Better	22,333	7,099
Public Transport Reform	14,279	6,864
Outreach Strategy	22,079	35,081
Core Costs	51,200	91,180
Water Governance and Performance	-	5,311
Consumer Interest	-	27,721
Money Affairs Policy Recommendations	-	5,514
	297,440	327,569

The Consumer Council introduced a project based approach to operational planning and work programme delivery. To reflect this change the work programme note has been presented by project completed during the year rather than by section.

6. Other expenditure

	2012-13 £	2011-12 £
Other expenditure		
Operating leases – rent and service charge	184,681	186,199
Rates	75,032	73,290
Legal and professional fees	5,033	15,912
Recruitment and induction costs	3,780	19,861
Office machinery – annual licences and maintenance	36,681	43,209
Operating leases – office machinery	7,679	7,967
Maintenance, repairs and cleaning	17,309	16,274
Telephone and postage	15,165	19,790
Members' expenses	1,467	5,045
Staff training and development	29,669	44,772
Staff travel	8,905	15,554
Printing, design and stationery	10,423	16,898
Project costs	7,800	7,154
Electricity	16,184	14,473
Audit fees – internal audit	8,138	14,329
Audit fees – external audit	9,026	10,886
Professional relationships and memberships	4,261	5,183
Hospitality, including catering	687	1,313
Library	1,356	2,010
Sundry expenses	1,056	731
Bank Charges	-	298
	444,332	521,148
Non-cash items		
Depreciation	225,446	158,588
Amortisation	10,461	10,263
	235,907	168,851
	680,239	689,999

7. Income

	2012-13 £	2011-12 £
Income from activities		
Atlantic Philanthropies	2,526	12,357
Civil Aviation Authority	96,589	-
Ulster Bank Affordable Credit	-	25,000
Department for Transport	-	29,575
	99,115	66,932
Other income		
Rent received – Consumer Focus Post	42,809	49,163
Bank interest received	-	32
	141,924	116,127

8. Property, plant and equipment

2012-13	Alterations £	Furniture and fittings £	Office equipment £	Total £
Cost or valuation				
At 1 April 2012	593,761	144,148	195,294	933,203
Additions	-	1,023	14,004	15,027
Revaluation	133,301	-	-	133,301
Disposals	-	-	(2,102)	(2,102)
At 31 March 2013	727,062	145,171	207,196	1,079,429
Depreciation				
At 1 April 2012	129,848	131,058	161,062	421,968
Charged in year	197,920	7,525	20,001	225,446
Disposals	-	-	(350)	(350)
At 31 March 2013	327,768	138,583	180,713	647,064
Carrying amount At 31 March 2013	399,294	6,588	26,483	432,365
Carrying amount At 31 March 2012	463,913	13,090	34,232	511,235
Asset financing:				
Owned	399,294	6,588	26,483	432,365
Carrying amount at 31 March 2013	399,294	6,588	26,483	432,365

A valuation of the premises at Elizabeth House was undertaken as at 31 March 2013 and this has been included in the financial statements. The exercise was carried out by Land and Property Services, an executive Agency with the Department of Finance and Personnel.

2011-12	Alterations £	Furniture and fittings £	Office equipment £	Total £
Cost or valuation				
At 1 April 2011	519,392	144,148	192,035	855,575
Additions	-	-	11,585	11,585
Revaluation	74,369	-	-	74,369
Disposals	-	-	(8,326)	(8,326)
At 31 March 2012	593,761	144,148	195,294	933,203
Depreciation				
At 1 April 2011	-	121,118	150,588	271,706
Charged in year	129,848	9,940	18,800	158,588
Disposals	-	-	(8,326)	(8,326)
At 31 March 2012	129,848	131,058	161,062	421,968
Carrying amount at 31 March 2012	463,913	13,090	34,232	511,235
Carrying amount at 31 March 2011	519,392	23,030	41,447	583,869
Asset financing:				
Owned	463,913	13,090	34,232	511,235
Carrying amount at 31 March 2012	463,913	13,090	34,232	511,235

9. Intangible assets

Intangible assets comprise of software and software licences.

	Total £
Cost or valuation	
At 1 April 2012	103,322
Additions	3,004
At 31 March 2013	106,326
Amortisation	
At 1 April 2012	19,526
Charged in year	10,461
At 31 March 2013	29,987
Carrying amount at 31 March 2013	76,339
Carrying amount at 31 March 2012	83,796

	Total £
Cost or valuation	
At 1 April 2011	100,572
Additions	2,750
At 31 March 2012	103,322
Amortisation	
At 1 April 2011	9,263
Charged in year	10,263
At 31 March 2012	19,526
Carrying amount at 31 March 2012	83,796
Carrying amount at 31 March 2011	91,309

10. Financial instruments

IFRS 7 “Financial Instruments: Disclosures” requires disclosure that enables evaluation of the significance of financial instruments for the Consumer Council’s financial position and performance, the nature and extent of risks arising from financial instruments to which the Consumer Council is exposed during the period and at the reporting date, and how the Board manages those risks.

As the cash requirements of the Consumer Council are met through Grant-in-Aid provided by DETI, financial instruments play a more limited role in creating and managing risk than would apply to a non-public sector body. The majority of financial instruments relate to contracts to buy non-financial items in line with the Consumer Council’s expected purchase and usage requirements and the Consumer Council is therefore not exposed to the degree of financial risk faced by business entities.

Details of the significant accounting policies and methods adopted, including the criteria for recognition, the basis of measurement and the basis on which income and expenses are recognised, in respect of each class of financial asset and financial liability are disclosed in note 1 “Accounting Policies”.

The Board’s financial assets are classified as loans and receivables and comprise trade and other receivables (note 11) and cash and cash equivalents (note 13). The Board’s financial liabilities comprise trade payables and other liabilities (note 14). These financial assets and liabilities are held at cost which approximates to fair value because of their short maturities.

Cash and cash equivalents comprises cash and demand deposits with banks. As at 31 March 2013, the carrying value of cash at bank approximates its fair value due to its short term nature.

11. Trade and other receivables

	2013 £	2012 £
Amounts falling due within one year:		
Other receivables:		
Prepayments		
Trade receivables	43,850	42,229
	1,349	-
	45,199	42,229

11.1 Intra-Government Balances

	2013 £	2012 £
Amounts falling due within one year		
Balances with other central government bodies	-	-
Subtotal: intra-government balances	-	-
Balances with bodies external to government	45,199	42,229
Total receivables at 31 March 2013	45,199	42,229

12. Losses and Special Payments

12.1 Losses Statement

Write-off	2013	2012
Total number of cases	2	1
Total amount of cases	£12,410	£279,693

Case 1

DFP have approved write off of £279,693 in relation to the payroll debtor which arose as a result of non compliance with NICS payroll practices and relate to the gross salary cost for the period 1 April 2004 – 31 March 2012. On 24 May 2013, approval was received to write off an additional £5,139 for the period 1 April 2012 – 31 March 2013.

Case 2

In April 2013, DETI approved write off of £7,271 in relation to merchandise (travel card wallets). After a short period of use the wallets showed a significant amount of wear and tear and resulting damage to the travel cards. Write-off was approved on the basis that the wallets were not fit for purpose.

13. Cash and cash equivalents

	2013 £	2012 £
Balance at 1 April 2012	13,267	28,770
Net change in cash and cash equivalents balance	19,102	(15,503)
Balance at 31 March	32,369	13,267

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

14. Trade payables and other current liabilities

	2013 £	2012 restated £	2011 restated £
Amounts falling due within one year			
Trade payables	-	30,962	555
Accruals and deferred income	181,723	272,898	298,208
PAYE and NIC	-	29,939	-
Deferred Income	-	22,643	3,818
	181,723	356,442	302,581

14.1 Intra-Government Balances

	2013 £	2012 £
Amounts falling due within one year		
Balances with other central government bodies	59,998	78,898
Subtotal: intra-government balances	59,998	78,898
Balances with bodies external to government	121,725	277,544
Total payables at 31 March 2013	181,723	356,442

15. Provision for liabilities and charges

There were no provisions for liabilities or charges as at the statement of financial position date (2011-12: None).

16. Capital commitments

There were no capital commitments as at the statement of financial position date (2011-12: None).

17. Commitments under leases

17.1 Operating leases

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

	2013 £	2012 £
Obligations under operating leases comprise:		
<i>Buildings:</i>		
Not later than 1 year	186,937	186,937
Later than 1 year and not later than 5 years	186,937	373,874
Later than 5 years		
	373,874	560,811
<i>Other:</i>		
Not later than 1 year	7,679	7,967
Later than 1 year and not later than 5 years	-	6,175
Later than 5 years	-	-
	7,679	14,142
	381,553	574,953

17.2 Finance leases

The Consumer Council has no commitments under finance leases.

18. Contingent liabilities disclosed under IAS 37

Equal Pay

During the course of the year the Consumer Council has, under the terms of its Financial Memorandum, adjusted its pay scales to reflect movements in the NICS scales. There remains an unresolved issue with respect to the applicability to Non Departmental Public Bodies, such as the Consumer Council, of the agreement on Equal Pay reached by the Northern Ireland Civil Service (NICS) management and NIPSA. No provision for the terms of this agreement has been made in the accounts.

Statutory Maternity

The statutory maternity pay liability has been calculated going back over a six year period. This is based on the Consumer Council’s records retention and disposal schedule which requires maternity pay records to be retained for six years. The accounts have been restated to include the liability for the six year period. We have not received any definitive guidance from HMRC in relation to the period of time for claw back and on that basis no provision has been made for any liability in excess of six years.

19. Related Party Transactions

The Consumer Council is a Non-Departmental Public Body funded by the Department of Enterprise, Trade and Investment for Northern Ireland (DETI).

DETI is regarded as a related party. During the year the Consumer Council had no material transactions with DETI other than the receipt of grants. During the year £2,479,328 of grant-in-aid was received via DETI (2011-12: £2,381,082).

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

The Consumer Council works with many public and private sector organisations including companies in which Board Members of the Consumer Council have a beneficial interest. Transactions during the year with such companies, which were conducted at arms length and were subject to normal project and programme rules and tendering procedures, were appropriate, are listed below:

Richard Hill

Chair

Chair NI Postal Services Committee and member of Consumer Focus - Consumer Focus paid £42,809 to the Consumer Council in rental income (including shared services) during 2012-13 (2011-12: £49,163).

20. Events after the Reporting Period

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

Date of authorisation for issue

The Accounting Officer authorised the issue of these financial statements on 7 November 2013.

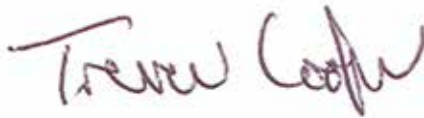
General Consumer Council for Northern Ireland

Accounts direction given by the Department of Enterprise, Trade and Investment (DETI), with the approval of the Department of Finance and personnel (dfp), in accordance with paragraph 12 (4) of schedule 1 to the General Consumer Council (ni) order 1984

- 1 This direction applies to the General Consumer Council for Northern Ireland (GCCNI).
- 2 GCCNI shall prepare accounts for the financial year ended 31 March 2013 and subsequent financial years in compliance with the accounting principles and disclosure requirements of the edition of the Government Financial Reporting Manual issued by HM Treasury ("the FReM") which is in force for the financial year for which the accounts are being prepared, together with any additional disclosure or other requirements as agreed with the department.
- 3 The accounts shall be prepared so as to:
 - (a) give a true and fair view of the state of affairs at 31 March 2013 and subsequent financial year-ends, and of the income and expenditure, changes in tax payer's equity and cash flows for the financial year then ended; and
 - (b) provide disclosure of any material expenditure or income that has not been applied for the purposes intended by the Northern Ireland Assembly or material transactions that have not conformed to the authorities which govern them.
- 4 Compliance with the requirements of the FReM will, in all but exceptional circumstances, be necessary for the accounts to give a true and fair view. If, in these exceptional circumstances, compliance with the requirements of

the FReM is inconsistent with the requirement to give a true and fair view, the requirements of the FReM should be departed from only to the extent necessary to give a true and fair view. In such cases, informed and unbiased judgement should be used to devise an appropriate alternative treatment which should be consistent with both the economic characteristics of the circumstances concerned and the spirit of the FReM. Any material departure from the FReM should be discussed with DETI and DFP.

- 6 This direction supersedes the direction dated issued on 29 February 2012.



TREVOR COOPER
Head of Finance Division
Department of Enterprise, Trade and Investment

13 February 2013



The Consumer Council

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Consumer Council Northern Ireland



ConsumerCouncil