

Consumer Council NI Operating Plan 2013-14

Foreword

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 operating plan 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.*"

Looking back at 2012/13 our evidence shows that consumers continue to struggle with the Cost of Living with just under half (47 %) stating that they are currently struggling to keep up with all bills and credit commitments without difficulty. In addition our *Canny Consumer* research provided evidence that consumer confidence and awareness of rights has decreased in more recent years, with a particular impact key groups such as young people and those on a lower income.

In support of these findings we have maintained, for a second year, a work programme focused on two core themes, namely:

- Cost of Living; and
- Consumer Proficiency / Rights.

The Operating Plan 2013/14 presents a challenging work programme to support all consumers during the ongoing harsh economic downturn and in particular offer timely advice and support to those harder to reach and more vulnerable consumers. The measures we have outlined present a mix of policy representation on issues ranging from regulation working better for consumers to public transport reform; leading the NI Financial Capability Partnership and supporting government to deliver a much needed financial capability strategy for NI consumers; practical support for consumers in terms of investigating their complaints and working with utility companies to improve customer care and; campaigns aimed at getting a fairer deal for consumers and enabling them to access their consumer rights.

In undertaking our work for consumers throughout 2013/14 we are committed to working to our core values of "Integrity, Responsibility, Courage & Innovation" in all that we do.

We also remain totally focused on giving consumers a voice and making that voice count.

Antoinette McKeown
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 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 Programme and this is aligned very closely to this Operating Plan

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/ukxi/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.*

A full Glossary of Terms is provided at Appendix A

Operational Highlights during 2012-13

Key Consumer Achievements

Cost of Living

- We supported the work of the Department of Enterprise Trade & Investment to ensure that a consumer focused Financial Capability Strategy was delivered and agreed a delivery action plan for 2013/14.
- We have worked with stakeholders to monitor NI Water's progress towards Price Control targets and will be leading on the consumer engagement for the future Price Control (PC15) to ensure that consumer views are best represented.
- In partnership with The Housing Executive, Bryson Charitable Group and National Energy Action (NEA) we developed a pilot energy brokering scheme which will bring more affordable energy to groups of consumers in the North West.
- In October 2012 we launched the "Every Drop Counts" campaign, in partnership with NI Water and Invest NI. The campaign will help businesses and farms to access the right information to improve water efficiency and save money.
- In September 2012 the Office of Fair Trading issued a call for information on UK petrol and diesel sector and in response the Council launched a Fuel Survey to identify the key issues for consumers. As a result over 1700 consumers were able to have their views considered by OFT.

Consumer Proficiency /Rights

- Our Consumer Support Team dealt with 4429 consumer contacts throughout the year, 2841 of which represented complaints and enquiries. As a result we were able to help put back £300,099 into consumers' pockets through refunds, goodwill payments and reimbursements.
- During the summer of 2012 CCNI provided a voice for consumers during the Ulster Bank payments crisis and followed this up later in the year with a report which made recommendations and provided evidence of consumer impact.
- In December 2012 the Consumer Council was announced as the body to represent NI consumers under the EU Maritime Regulations, which provides rights of access for passengers with disabilities and also wider rights in relation delayed and cancelled ferry services. This has ensured that consumers have local representation and support at policy level and also on a practical level when things go wrong.
- Throughout 2012/13 we continued to work with BIS and other GB and NI stakeholders to prepare for the transfer of consumer representation and advocacy for postal services from Consumer Focus Post to the Consumer Council in April 2014.

Achievement against Objectives 2012-13

Championing & Protecting Consumers		
<p>CCNI Complaints Service – to provide a consumer focused, effective & efficient complaints handling service</p> <p>Consumer Proficiency / Rights</p>	<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
<p>Fuel Poverty - to support the aims of the Fuel Poverty Coalition (FPC) in the delivery of core objectives to work to eradicate fuel poverty</p> <p>Cost of Living</p>	<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 	<ul style="list-style-type: none"> • Achieved • Achieved • Achieved

	measures to address fuel poverty* (*Updated August 2012)	
<p>Insurance – to increase awareness of passenger rights and access to redress when travelling by sea, air and public transport</p> <p>Cost of Living</p>	<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
<p>Passenger Rights – to increase public awareness of passenger rights and access to redress when travelling by sea, air and public transport</p> <p>Consumer Proficiency / Rights</p>	<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		
<p>Improving Customer Care – working with the utility companies and the FSA to ensure that consumers can access quality services when needed</p> <p>Consumer Proficiency / Rights</p>	<ul style="list-style-type: none"> • 10% increase by March 2013 in the number of consumers registered on CCRs • 5 CCR recommendations implemented by service providers by March 2013 	<ul style="list-style-type: none"> • Achieved • Achieved

	<ul style="list-style-type: none"> Increased number of free to use accessible cash machines in targeted areas 	<ul style="list-style-type: none"> Achieved
<p>Financial Capability – to work in partnership to deliver a Financial Capability Strategy</p> <p>Cost of Living</p>	<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
<p>Household Efficiency – to better support households in getting the best deal during a time of escalating cost of living</p> <p>Cost of Living</p>	<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
<p>Outreach Strategy – to reach out to all consumers who need CCNI support, with a focus on hard to reach consumers</p> <p>Consumer Proficiency / Rights</p>	<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
<p>Ensuring Public Policy Reflects the Needs of Today’s and Tomorrow’s Consumer</p>		
Objective	Measure	Outcome
<p>Public Transport Reform – to ensure that consumer needs are represented in</p>	<ul style="list-style-type: none"> Participation at all Public Transport Reform Forum 	<ul style="list-style-type: none"> Achieved

<p>the changing environment of the Public Transport Programme Cost of Living</p>	<p>scheduled meetings in 2012/13</p> <ul style="list-style-type: none"> • 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"> • Part Achieved • Achieved • Achieved
<p>Regulation Working Better for Consumers – to determine if the regulatory set up is working in the best interest of consumers Cost of Living</p>	<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

<p>Ensuring CCNI is Fit for Purpose & Delivering Value for Money</p>		
<p>HR Strategy – to implement the 2011-15 HR Strategy in support of the delivery of the Corporate Plan core aims</p>	<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

As a public body the Consumer Council has a duty to develop an Equality Scheme which underpins the work of the organisation. We have produced the Equality Scheme in parallel with our Corporate Plan 2011-15 in order to ensure consistency and to embed equality considerations into our priorities and activities across the business planning period. Further detail will be

available in The Consumer Council Annual Report & Accounts 2012-13 which will be published in July 2013.

Business Plan 2013-14

Corporate Aim: Championing & Protecting Consumers

Objective	Activities	Measure
<p>Consumer Service & Redress – <i>to deliver and promote effective and timely consumer service & redress</i> Consumer Proficiency / Rights</p>	<ul style="list-style-type: none"> • Review of CCNI Consumer Strategy, to include ADR/ODR • Development & Implementation of the CCNI Code of Confidence • Effective & efficient delivery of CCNI Consumer Support Service • Promotion & monitoring of Customer / Critical Care Register uptake 	<ul style="list-style-type: none"> • Increased Consumer Satisfaction level when compared to 2012/13 • 10 % increase in Customer/Critical Care Register uptake • Increased contacts from areas in our Outreach Strategy as being below average
<p>Fuel Poverty & Energy Dependence- <i>delivering a positive impact on the number of consumers in fuel poverty</i> Cost of Living</p>	<ul style="list-style-type: none"> • Implementation of the CCNI Energy Efficiency Report • Develop evidence based policy position in relation to Gas and Renewable Energy • Review Progress in achieving relevant actions contained in Lord Whitty Report 	<ul style="list-style-type: none"> • 3 Key consumer recommendation implemented from Energy Efficiency Report by March 2014 • 3 key strategic objectives from Lord Whitty Report addressed / implemented, namely: <ul style="list-style-type: none"> ➢ Home Heating Oil ➢ Affordability & FP ➢ Energy Efficiency

<p>Insurance – to influence and support the delivery of affordable insurance for all consumers Cost of Living</p>	<ul style="list-style-type: none"> • Promote consumer views, research and recommendations to influence change in the car insurance market, • Produce briefing reports based on insurance research to raise awareness of insurance market difficulties for households insuring flood risk properties • Develop and promote consumer education messages on travel insurance 	<ul style="list-style-type: none"> • Delivery of positive policy/practice changes from Government Departments and insurance industry • Identification of opportunities to support consumers in the management of flood risk
<p>Water Issues for business, farms & Communities – to identify water “hot spots”, support delivery of accurate billing and increase efficiency Consumer Proficiency / Rights</p>	<ul style="list-style-type: none"> • Establishing Regional Water Efficiency champions • Identification of problem or “hot spot” areas and take forward with NIW • Increase awareness of water efficiency 	<ul style="list-style-type: none"> • 20 Water Champions identified by March 2014 • Identification of 3 localised water issues with recommendations • Provide localised briefings to 5 District Councils by March 2014

Corporate Aim: Informing & Empowering Consumers

Objective	Activities	Measure
<p>Financial Capability – <i>to work in partnership to deliver a financial capability strategy which delivers for consumers</i> Cost of Living</p>	<ul style="list-style-type: none"> • Work in partnership with DETI to support the delivery of the NI financial capability strategy • Lead and develop the work of the Financial Capability Partnership • Work with Government and stakeholders to ensure consumers have access to appropriate financial products and services • Hold Money Week by December 2013 	<ul style="list-style-type: none"> • Actions arising from Financial Capability Strategy - shaped and agreed by March 2014 • FCP Action Plan developed by June 2013 • Secured further commitments and improvements from banks through the Personal Current Account Manifesto
<p>Household Efficiency – <i>to better support households in getting the best deal</i> Cost of Living</p>	<ul style="list-style-type: none"> ➤ Roll-out of the “Cost of Living” toolkit to provide up to date cost of living advice to consumers across key areas ➤ Action Plan and deliver recommendations from the 2012/13 Food Report ➤ Identification and actions to support the removal of barriers to switching energy supplier 	<ul style="list-style-type: none"> ➤ Cost of Living information accessed in 2013/14 by a greater number of consumers when base lined against 2012/13 figures ➤ Implementation of 2 key recommendations from 2012 food research project, namely: <ul style="list-style-type: none"> ○ Pricing Policy & Promotions ○ Special Offers
<p>Outreach Strategy – <i>to reach out to consumers who need CCNI</i></p>	<ul style="list-style-type: none"> • Increased number of events / activity in those areas identified as having 	<ul style="list-style-type: none"> • Increased contacts from those areas in which the Outreach

<p><i>support, with a focus on hard to reach consumers</i></p> <p>Consumer Proficiency / Rights</p>	<p>below average contact ratio as measured by the Consumer Support contacts data – agreed at April 2013</p> <ul style="list-style-type: none"> Review & make recommendation to improve effectiveness of CCNI website & social media reach Targeted campaign aimed at raising consumers’ awareness of their rights 	<p>Strategy has focused activity</p> <ul style="list-style-type: none"> Increased numbers of followers on twitter / facebook Increased level of outreach with priority and harder to reach groups Increased level of education resource downloads when compared to 2012/13
<ul style="list-style-type: none"> Postal Service Representation - To ensure a streamlined transfer of functions and powers from CFPNI to CCNI to deliver and best represent NI consumers <p>Consumer Proficiency / Rights</p>	<ul style="list-style-type: none"> Work with Government and CFPNI to ensure effective and efficient transfer arrangements (including resources) are in place for March 2014 Develop an action plan to facilitate a seamless transfer of functions and powers – June 2013 Develop effective working relationship with the RIU Information and awareness raising campaign – Quarter 4 2013/14 	<ul style="list-style-type: none"> NI Consumers having (as a minimum) access to equitable level of representation with effect from 1 April 2014 or when legislation requires it.
<p>Corporate Aim: Ensuring Public Policy Reflects the Needs of Today's and Tomorrow's Consumer</p>		
<p>Objective</p>	<p>Activities</p>	<p>Measure</p>

<p>Public Transport Reform – to ensure that consumer needs are best represented in the changing environment of public transport</p> <p>Cost of Living</p>	<ul style="list-style-type: none"> • Work with DRD on pilot of Local Public Transport Plans - Research by October 2013 • Charter Monitoring - ongoing • Complaints Review & Follow on actions - ongoing • Public Transport Reform Stakeholders Forum - ongoing • Research into passenger information and ticketing - by October 13 	<ul style="list-style-type: none"> • Increased focus on customer service targets from 2012/13 position • 3 key consumer recommendations from CCNI research implemented to improve service delivery
<p>Regulation Working for Consumers – to ensure that regulation represents consumer interests</p> <p>Cost of Living</p>	<ul style="list-style-type: none"> • Publication of Regulation Working Better for Consumers Report October 2013 • Action of Report Recommendations December 2013 • Work with FCA to ensure that NI specific issues are raised • Liaise with DETI on further work to help ensure, as far as possible, that any new energy efficiency obligation meets the needs of all consumers December 2013 • To explore options to support a reduction on NI dependence on home heating oil and the feasibility, including costs and benefits to consumers, of introducing a 	<ul style="list-style-type: none"> • Evidence base of where regulation is supporting / failing consumers • Delivery of priority actions identified by the Regulation Working Better for Consumers research • Consumer protection increased across the 68% of NI Households who use HHO.

	regulatory model to the Home Heating Oil sector September 2013	
<p>Regulation & Cost of Energy – Influence regulatory and provider practice, controls and policy to protect all consumers</p> <p>Cost of Living</p>	<ul style="list-style-type: none"> To develop a clear and robust consumer evidence base to support CCNI input to all price controls, tariff reviews, policy proposals and consultations issued by Regulators. Implementation of IME3 directives (Codes of Practice) 	Increased levels of protection for consumers in gas & electricity IME3 Codes of Practice , as a result of CCNI contribution to the development of the Codes.
<p>Water Strategy & Regulation – to place the consumer at the centre of the development of the Long Term Water Strategy & Price Control 15</p> <p>Cost of Living</p>	<ul style="list-style-type: none"> Consumer research to inform the development of NI Water’s PC15 business plan – Autumn 2013 Consumer centric development of targets and improvements in the LTWS Consumer consultation on LTWS – Autumn 2013 Stakeholder engagement on LTWS & PC15 Publication of PC15 research report – October 2013 	<ul style="list-style-type: none"> A final NI Water business plan clearly informed by consumer views Benchmark data on consumer needs regarding water, sewerage and customer services by March 2014 Consumer priorities included in draft LTWS
<p>EU Impacts – influence EU policy development to better represent the interests of NI consumers across 2013/14 and beyond</p> <p>Consumer Proficiency</p>	<ul style="list-style-type: none"> Increase CCNI contribution and influence during the development phase of EU Regulations / Directives (or review of Regulations) Improved co- 	<ul style="list-style-type: none"> Ensure specific NI consumer issues are represented in the development/review of at least 3 key EU Regulations/ Directives, namely: <ul style="list-style-type: none"> EU Slots Allocation

/ Rights	ordination and engagement across EU consumer bodies and relevant UK member state bodies	<ul style="list-style-type: none"> • IME3 • Consumer Rights Directive • Co-ordinate with other EU consumer bodies to influence the EU and relevant UK member state bodies on at least 3 key consumer issues ,namely: <ul style="list-style-type: none"> • Alternative Dispute Resolution / Online Dispute Resolution • EU 261 • Payment Services Directive
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Ensuring CCNI is Fit for Purpose & Delivering Value for Money

Objective	Activities	Measure
HR Strategy – to implement to HR Strategy 2011-15 to support the effective & efficient delivery of the consumer focused corporate objectives	<ul style="list-style-type: none"> • Implementation liP Action Plan • Staff Survey – results & recommendations • Leadership Framework • Knowledge Management Strategy • liP Accreditation 	<ul style="list-style-type: none"> • Staff Sickness Absence below NICS Target 4% • 2% staff time investment in learning & development • Increase in staff satisfaction survey based on 2013 survey • Achievement of liP Gold status by March 2014
Governance & Accountability – continue to measure and deliver value for money and probity across all work activities	<ul style="list-style-type: none"> • Unqualified External Audit • Laying of Annual Report & Accounts within agreed timeframe 	<ul style="list-style-type: none"> • Annual budget spend to agreed target and as a maximum not exceeding 1% underspend.

	<ul style="list-style-type: none"> • Revised MS/FM agreed with DETI and implemented by Quarter 2 • Compliant financial framework 	<ul style="list-style-type: none"> • A minimum of satisfactory assurance ratings in all internal audits in 2013-14 • Annual report & accounts laid by first week in July 2013 • At least 90% of creditors paid within 10 working days
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Finance and Resources

The current Comprehensive Spending Review allocation for Consumer Council core activities, as provided for by the Department of Enterprise Trade & Investment (DETI) is as follows:

2011/12 £1,405k plus £18k capital
 2012/13 £1,404k plus £18k capital
 2013/14 £1,404k plus £18k capital
 2014/15 £1,409k plus £18k capital

In addition the Consumer Council receives funding from DETI for a proportion of our energy responsibilities by way of an industry levy (£370k in 2012/13). 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). Subsequently we receive annual funding from the Department for Regional Development (£470k in 2012/13).

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 (£159k in 2012/13).

The detail below demonstrates how resources will be allocated across the organisation in 2013/14. The majority of CCNI funding (78%) is allocated to direct work programme and staff costs which support the delivery of the annual work programme.

In 2013/14 the Consumer Council has made provision for the following funding allocation:

	£k	
Core Grant (DETI)	1,404	
Capital (DETI)	18	
DETI Energy Levy	400	Confirmed April 2013

DRD - Water	436	Awaiting Confirmation
DRD – Transport	62	Confirmed April 2013
CAA	58	
Consumer Focus Post	<u>43</u>	

TOTAL **£2,421K**

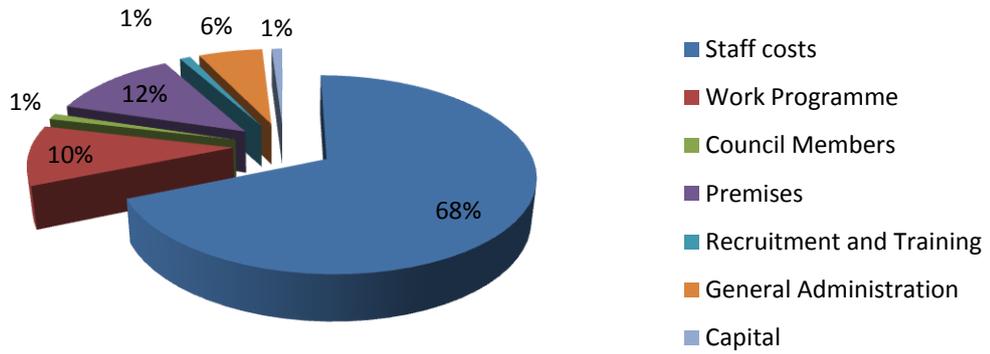
In relation to the **Energy** levy the £400k funding comprises of the following detail:

	Budget
Staff Costs	£322,780
Shared Service Costs	£207,059
Work Programme	£ 42,000
Total estimate of all Energy Related Costs	£571, 839
Total Percentage Allocation	
Electricity (40%)	£228,739
Gas (30%)	£171,552
Other Energy (30%)	£171,551
Total estimate of all Energy Related Costs	£571, 839
Total estimated Gas & Electricity costs (chargeable to licence holders @ 70% total cost)	£400,827

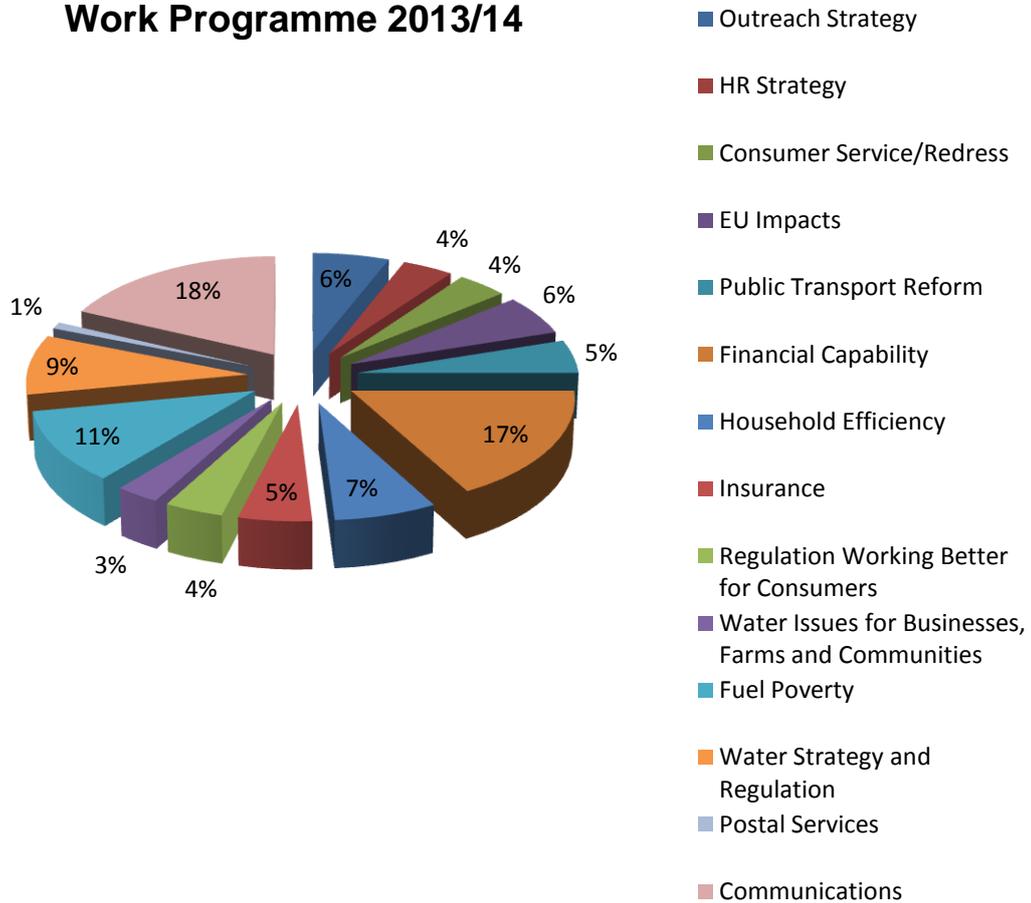
In relation to the **Water** levy the £436k funding comprises of the following detail:

	Budget
Staff Costs	£221,470
Shared Service Costs	£186,691
Work Programme	£27,500
Total estimated water costs	£435,661

Budget 2013/14 by Category



Work Programme 2013/14



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 the Department 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.

Appendix A**Glossary of Terms**

ADR/ODR	Alternative Dispute Resolution / Online Dispute Resolution
ATAT	Access to Air Travel
CCNI	Consumer Council Northern Ireland
DBC	Denied Boarding Compensation
CCR	Critical Care Register
CFPNI	Consumer Focus Post Northern Ireland
DETI	Department of Enterprise, Trade & Investment
DoE	Department of Environment
DoJ	Department of Justice
FCA	Financial Conduct Authority
FCP	Financial Capability Partnership
FPC	Fuel Poverty Coalition
FSA	Financial Services Authority
HHO	Home Heating Oil
liP	Investors in People
IME3	EU Third Internal Energy Package
LTWS	Long Term Water Strategy
MSFM	Management Statement Financial Memorandum
NIW	Northern Ireland Water
OFT	Office of Fair Trading
RIU	Regulated Industries Unit
ToR	Terms of Reference