



The Consumer Council

Change at the counter

Network transformation and the consumer experience

About the General Consumer Council for Northern Ireland.

The General Consumer Council for 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 and have specific functions in relation to energy, water, transport and food. These include considering consumer complaints and enquiries, carrying out research and educating and informing consumers. From April 2014, we took over statutory responsibility for representing postal service consumers in NI.

The Consumer Council is also a designated body for the purposes of supercomplaints, which means that we can refer any consumer affairs goods and services issue to the Competition and Markets Authority, where we feel that the market may be harming consumers' best interests. In addition, we have 'supercomplainant' status for financial services, with powers to bring supercomplaints on financial matters to the Financial Conduct Authority (FCA).

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.

Executive summary

This report provides an overview of the Consumer Council's experience of Network Transformation since taking over statutory responsibility for postal services in April 2014. In doing so the report focuses on the NI consumer experience and we recognise that this may differ from other parts of the UK.

The Network Transformation Programme (NTP) is a positive change of direction from previous modernisation programmes which resulted in the closure of a fifth of the network in NI. It is also an opportunity to put the network on a financially stable footing and for it to fully meet consumer needs. However, the size, scale and rate of the changes taking place in NI means it also presents challenges. These challenges will become more significant as we move into the second phase of the programme with some sub-postmasters mandated to either leave the network or change to the new models.

Since taking over the statutory responsibility for postal services in April 2014, the Consumer Council has represented consumers at a local level; carried out research into how the NTP is working for them; worked closely with Citizens Advice and Citizens Advice Scotland; and engaged constructively with Post Office Ltd.

Now is an opportune time to reflect on our first year and from our experience, outline the key areas where taking action will help the post office network better meet consumer needs now and in the future. We believe Post Office Ltd can achieve this by focusing on:

Making Post Office Mains (PO Main) and Post Office Locals (PO Local) work better for consumers. This can be achieved by:

- **Increasing consumer awareness of the longer opening hours especially for those visiting PO Mains.** This will improve consumers' accessibility to post offices by allowing them to access services at more convenient times.

- **Improving consumer satisfaction levels with PO Locals.** Fully investigating the reasons for the dissatisfaction levels with this model will identify the root cause issues and in turn allow for the development of an action plan with the aim of better meeting consumer expectations.
- **Improving consumer awareness of, and involvement in, the consultation and customer engagement process.** It is crucial to investigate the reasons for low consumer awareness and involvement and take remedial action to get consumers more engaged.

Ensuring Community branches and Crown post offices are a successful part of the network in NI. This can be achieved by:

- **Investigating the reasons for low uptake of the Community Branch Fund and evaluating any barriers preventing these branches from applying for financial support.** Continuing to encourage and support sub-postmasters is important. It is equally important to assess which community branches are unlikely to benefit from the Fund and set out a plan to support them.
- **Ensuring the Crown network across NI maintains an appropriate presence on the high streets.** The Crown network must maintain an appropriate presence on the high streets and we believe there should be no further reductions to the Crown network in NI. This will need adequate consideration in any future strategic review of this part of the network.

Fully considering developments in the wider context by:

- **Assessing the impact of the NTP on any solutions to address the gaps left by bank branch closures.** Consumers across NI have been affected by bank branch closures.

Considering this, the transformation programme must produce a network which is adaptable so it can align itself to changing consumer needs.

- **Ensuring there is adequate UK wide scrutiny of the programme as we enter a more challenging phase.** It is imperative that Post Office Ltd works with the UK consumer advocacy bodies to ensure that the best possible outcomes are delivered for consumers. This will be a critical factor in delivering a long term viable network and will be the ultimate test in measuring the success of the implementation of the programme.

Purpose of the report

This report provides an overview of the Consumer Council's experience of Network Transformation. In doing so the report focuses on the NI consumers' experience and we recognise that this may differ from other parts of the UK. The report is divided into four main parts.

Section 1: The consumer voice - being heard and making a difference

This section highlights our case handling experience and improvements made to proposals during 2014-2015. It also identifies the low levels of consumer involvement in the consultation and engagement process.

Section 2: PO Mains and PO Locals – the consumer experience

This section briefly outlines some of the key findings from previous research into the consumer experience of PO Mains and PO Locals. It also discusses the key findings from our research and identifies the aspects of the new models where improvements are required.

Section 3: Community Branches and Crown Post Offices

This section discusses the Community Branch Fund and highlights the low number of applicants from branches here. We also summarise how the Crown Transformation Programme (CTP) is developing in NI.

Section 4: Emerging issues

This section outlines key emerging issues. We identify the most recent emerging issue affecting consumers in GB as highlighted by Citizens Advice and Citizens Advice Scotland. We also discuss recent developments in respect of bank branch closures and the role of post offices. Lastly we highlight the changing context of the NTP.

Finally we conclude by making several recommendations to help network transformation deliver for consumers in NI.

Background

Network transformation is changing how consumers across NI are accessing the post office. Post offices are converting to new operating models - Post Office Local (PO Local), Post Office Main (PO Main) and Post Office Local Plus (PO Local Plus). Not only are branches changing to new ways of working but many are also relocating.

Role of the Consumer Council

The Consumer Council represents consumers by scrutinising each proposed change to a post office, reviewing any consumer feedback and discussing any concerns with Post Office Ltd before it makes its final decision.

This representation role is embedded in a Code of Practice¹ (CoP) for consultation, engagement and communication for any changes to the post office network. The CoP has been agreed between the statutory UK consumer advocacy bodies (the Consumer Council, Citizens Advice and Citizens Advice Scotland) and Post Office Ltd. This is also supported by a Memorandum of Understanding (MoU) between the UK consumer advocacy bodies and Post Office Ltd. The CoP and MoU are currently under review.

To support our representation role we also carried out research during January and February 2015 to establish how the transformation is delivering for consumers. It was important to develop a better understanding of NI consumers' experience, attitudes to and perceptions of the transformation programme. This work assessed the consumer experience once changes were implemented. This is discussed in section 2.

¹ Post Office Ltd. [Code of Practice on Public Consultation and Communication](#).

The Consumer Council also works closely with Citizen Advice and Citizens Advice Scotland to ensure a UK wide strategic approach when scrutinising the programme and improving outcomes for consumers.

Progress so far

PO Main, PO Local and PO Local Plus

The network in NI consists of 480² post offices. Since the beginning of the transformation programme in October 2012, our figures show approximately a third (35 per cent)³ of the network has either converted to the Main, Local or Local Plus models or are going through the consultation or communication process for one of these new models. This consists of 14 per cent to a PO Local, 4 per cent to a PO Local Plus and 16 per cent to a PO Main. Thirteen per cent of the changes have involved a relocation of the post office. Therefore a significant proportion of the network has yet to formally enter the transformation process.

Community Branches

Twenty one per cent⁴ of the network's branches in NI are defined as Community Branches⁵ which have the opportunity to seek financial support from the Community Branch Fund.

Crown Post Offices

The Crown network currently represents 1.5 per cent of all post offices in NI. Post Office Ltd has relocated and franchised one branch as part of the CTP. Another Crown branch is currently under review with Post Office Ltd seeking a retail partner. Once complete the Crown network in NI will consist of 6 branches which represents 2 per cent of the overall crown network across the UK.

² House of Commons (December 2014). Research briefing paper.

³ Correct at end of March 2015.

⁴ Correct November 2014.

⁵ Post Office Ltd defines a community post office as a branch with no other suitable retailer within half a mile which could provide post office products and services.

Getting it right

The Consumer Council welcomes the previous Government's commitment⁶ that there will be no further post office closure programmes and recognises the need to restructure the network so it is put on a financially sustainable footing. Previous modernisation programmes resulted in the closure of a fifth of the network⁷ in NI. The current approach is a positive change of direction but it is of fundamental importance that the implementation of the programme has the consumer at the heart of the process to ensure its success. We also recognise the significance and size of the Government's investment⁸ to transform the network. This will help ensure consumers continue to have access to the important services available at the 480 post offices across NI including rural and urban deprived communities that need them most.

However, the NTP carries significant challenges. Outside of its overarching aim to put the network across the UK on a sustainable footing the restructuring programme must benefit consumers. Specifically, it must ensure the network is accessible to consumers, offers the products and services they need and provides an excellent and consistent quality of service across the UK.

Before the wider roll out of the programme previous research by Consumer Focus Post⁹ shows that consumers want post offices with longer opening hours, greater privacy at the counter, a reduction in queuing times and better layout of premises. Therefore network transformation represents a significant opportunity to address these

⁶ Department for Business, Innovation & Skills Policy Statement (November 2010): Securing the Post Office Network in the Digital Age.

⁷ 123 post offices were closed.

⁸ Approximately £1.98 billion from 2012 – 2018.

⁹ Consumer Focus Post (April 2013). The postal consumer perspective: An overview. Experiences and perceptions of, and attitudes to, the postal service and Post Office network in Northern Ireland.

issues by putting consumers at the heart of the programme. Doing this successfully will strengthen the network and help build it for the future.

Section 1: The consumer voice - being heard and making a difference

Consulting and engaging with consumers

Consumers have voiced a number of concerns since we undertook our representation role in April 2014. The Consumer Council has reviewed approximately 2,400 pieces of feedback from consumers and stakeholders. While positive views are expressed the vast majority typically involve consumers' concerns which include but are not confined to:

- **The physical location of the new branch:** For example, concerns are raised around accessibility such as difficulties getting to the new location. This typically involves the availability of suitable car parking facilities especially for those with disabilities.
- **The layout and suitability of the new premises:** Concerns are raised about consumers' ability to access the post office within the existing location or at the new location. For instance, insufficient space at the proposed new premises and levels of privacy. These issues are raised more frequently when the branch is relocating and converting to a PO Local.
- **The in-branch experience and quality of service:** Concerns around the in-branch experience are highlighted such as queuing. This is more closely associated with branches converting to a PO Local. Consumers also express concerns about the perceived loss of knowledgeable staff when the post office moves location and the negative affect this will have on their experience.

Improving outcomes to benefit consumers across NI

Post Office Ltd has engaged constructively with the Consumer Council both locally and centrally to address consumer concerns across NI raised during the consultation and customer engagement exercises. This has had a positive influence on a significant number of proposals throughout

2014–2015. We have sought and received assurances and improvements from Post Office Ltd on a majority of proposals¹⁰. For instance, in 72 per cent of those cases where the post office was relocating we worked collaboratively with Post Office Ltd to secure improvements to benefit consumers.



Improvements include the provision of disabled car parking, marking out safe routes for pedestrians at garage forecourts, ensuring level access at entrances and upgrades in the operating model. Post Office Ltd has also been receptive to other recommendations to seek further improvements to consumer access, which are typically areas outside its control such as engaging with the relevant authorities to seek the introduction of pedestrian crossings or designated on street disabled car parking spaces outside branches.

It is vital that this constructive relationship continues to ensure consumer concerns are given adequate consideration and the appropriate remedial action is taken. This will be more important moving forward as future relocations of post offices will potentially become more challenging. We discuss this in more detail in section 4 – The changing context.

Consumer involvement in the consultation and engagement process

While consumers largely raise concerns about changes to their post office and how this will negatively affect them, overall involvement in the consultation or customer engagement exercise is low among NI

¹⁰ Post office relocations and onsite conversions to the local model.

consumers. The bulk of the feedback received during 2014 -2015 was in response to a contentious proposal during April 2014.

Low consumer involvement in the consultation process is also highlighted by our research. This can partly be explained by low awareness. Our research shows that less than half (47 per cent) of consumers can recall anything about the consultation to move their post office. We discuss this in more detail in section 2.

The Consumer Council should highlight it also scrutinises cases which receive no or low volumes of consumer feedback.

Section 2: PO Mains and PO Locals – the consumer experience

Previous research

Previous research¹¹ identifies the challenges with the restructuring of the network. For example, these studies identified the need for improvements to PO Locals specifically to privacy, branch layout, product range and the quality of advice if they are to deliver for consumers.

We recognise that since this research a number of improvements have been made to PO Locals. For instance, the product range was enhanced; measures to improve privacy were implemented such as clearly marked areas for post office customers and the introduction of perspex counter screens; and there was an increased focus on staff training.

Other research¹² assessed the consumer experience of PO Mains which found high levels of consumer satisfaction. However, it identified areas for improvement such as a reduction in queuing times and increased consumer awareness of the availability of services at the combi-till and longer opening hours.

We also understand that Post Office Ltd carries out its own research which also assesses the customer experience of PO Locals and PO Mains. Publically available information¹³ shows that satisfaction levels are 95 per cent for both operating models.

¹¹ Consumer Focus (May 2012). Open all hours? Consumer experience of, and service standards in, Post Office Locals.

¹² Consumer Futures (January 2014). Delivering potential? Understanding whether Post Office Mains are delivering the promised benefits for consumers.

¹³ Post Office Ltd (2013). The Post Office Network Report 2013.

Consumer Council research 2015

We felt it important to conduct further research to capture an up-to-date picture on the consumer experience across NI to help inform our assessment on how well the transformation programme is working here.

The Consumer Council carried out research¹⁴ in January and February 2015. This work assessed the consumer experience of both PO Mains and PO Locals.

Independent research was commissioned among consumers visiting six post offices¹⁵ which converted to the new models at new locations. Additionally we carried out four focus groups¹⁶ with frequent users of either PO Mains or PO Locals at their new location.

Our research shows what is working best for consumers. For example, longer opening hours (Main - 98 per cent satisfied; Local 97 per cent satisfied) are working well. The new operators are also providing a good standard of customer service (Main – 95 per cent satisfied; Local – 99 per cent satisfied). This is positive news for consumers using both the Main and Local model. Our focus groups also support this. Consumers told us:

‘I think it’s brilliant that they’ve put the counter in our Post Office as part of the garage because of it’s opening hoursopposed9 to 5, you can go in after that or before that..... there's a whole lot of stuff you can go in and get outside normal hours’ (PO Main).

‘Being open at lunchtime suits me.....’ (PO Local).

¹⁵PO Main - Howard Street, Dungiven and Coalisland Post Office. PO Local – Carryduff, Newtownhamilton and Moneymore Post Office.

¹⁶ PO Main – Shankill Road and Ballyclare Post Office. PO Local – Waringstown and Derrylin Post Office.

Longer opening hours is clearly a key selling point of the new models and is largely delivering for consumers. However, there is the opportunity to considerably improve awareness of this key benefit especially for PO Mains. Nearly half (42 per cent) were not aware that they could access products and services over longer hours outside of the core post office hours.

42%

not aware that they
could access products
& services over longer
hours



Again our focus groups provide further insight.

‘I didn’t know that.... I don’t think a lot of people were aware of this’
(PO Main).

I didn’t even know that..... it’s obviously a good thing especially for
people who work.’ (PO Main).

There are some significant differences in the consumer experience of PO Locals and PO Mains. For instance, consumers visiting PO Locals are significantly more likely to be dissatisfied with a range of attributes compared to those visiting PO Mains. These are:

- **Suitability of the new premises:** 14 per cent of those visiting a PO Local are dissatisfied with the suitability of the new premises compared to no one visiting a PO Main.

- **Layout of the post office:** 22 per cent of those visiting a PO Local are dissatisfied with the layout of the post office compared to 2 per cent of those using a PO Main.
- **Ease of access to the counter:** 11 per cent of those visiting a PO Local are dissatisfied with ease of access to the counter compared to 2 per cent of those visiting a PO Main.
- **Privacy:** 28 per cent of those visiting a PO Local are dissatisfied with the levels of privacy compared to 5 per cent of those visiting a PO Main.
- **Queuing:** 13 per cent of those visiting a PO Local are dissatisfied with queuing compared to 1 per cent of those visiting a PO Main.

Consumer concerns around privacy, layout, and queuing were also themes identified during a number of our focus groups¹⁷. Consumers told us:

‘I think the biggest thing about it is there's no privacy now.’
(PO Local).

‘From a security point of view too, anybody getting pensions and cash..., anybody ...in the shop sees and hears every bit of the conversation, it really to me it's not very acceptable.’ (PO Local).

‘...the door leading into the is quite heavy and narrow, the aisles are narrow as well, there's no way a wheelchair can manoeuvre around it.’ (PO Local).

¹⁷ Ballyclare and Waringstown Post Office.

There remains challenges associated with PO Locals which will need addressed if this model is to fully meet consumer needs. This is particularly important as this model will make up a significant proportion of the network across NI.

Consultation

As previously highlighted individual consumer involvement in the consultation or customer engagement exercise is low in NI. Our research offers further insight as it shows that less than half (47 per cent) of consumers can recall anything about the consultation to move their post office and nearly half (49 per cent) were not aware of the consultation. This was also a common theme identified at our focus groups as illustrated by consumers who told us:

‘I don’t think there was a consultation about it’ (PO Main).

‘All I remember from the old Post Office is saying that we are moving to.....’(PO Main).

‘I never heard of it.’ (PO Local).

‘I think they need to revamp their consultation process.’(PO Local).

However, our research also shows that nearly all consumers (88 per cent) feel it is important to be consulted on changes to their local post office.



88%

feel it is important
to be consulted on
changes to their
local post office

The consultation and engagement process for changes to the post office network is critical to the success of the transformation programme. Low consumer awareness and involvement will need addressed.

Section 3: Community Branches and Crown Post Offices

Community Branch Fund

While the majority of post offices in NI will convert to either a PO Main or PO Local, it is recognised that these models are not suitable for all post offices. This has led to the introduction of the Community Post Office. These branches tend to serve more remote rural communities across NI.

If these branches closed it would reduce the network in NI by an estimated 21 per cent resulting in significant consumer detriment within the local communities where they are located. This underlines the importance of the Community Branch Fund which offers these branches an opportunity to seek financial support.

However, since the Community Branch Fund was launched in June 2014 there have been a low number of applications across NI. In November 2014, only three branches (approximately 3 per cent) had applied for financial support. This issue was discussed at an All Party Group for Postal Services at the Northern Assembly where the Consumer Council acts as secretariat. In response to these concerns the Consumer Council, in partnership with Post Office Ltd, undertook an awareness raising campaign with the aim of encouraging a greater uptake in NI.

As a result of this activity, at the end of January 2015, 15 per cent of the eligible branches enquired about or sought financial support from the Fund. More recently we are aware that nearly 15 per cent of all eligible branches have now formally submitted applications. This is broadly similar to the rest of the UK, where 13 per cent have applied for financial support. While this is a step in the right direction with an improvement from November 2014, a significant majority of community branches in NI (82 per cent) still have not taken any meaningful action. This suggests the need for further action.

Crown Transformation Programme (CTP)

Before the CTP commenced the Crown network in NI consisted of 8 branches, less than 2 percent of the overall network here. During 2013, Post Office Ltd proposed to franchise and relocate two branches. So far one branch has been successfully franchised and relocated.

Our predecessor organisation recommended¹⁸ that larger high street branches like Crown branches should be retained in their existing town centre location and highlighted the consumer detriment should they move to edge of town or out of town locations. It is encouraging that Post Office Ltd relocated the crown post office¹⁹ close to its original town centre location in 2014. It is important that a similar approach is taken for the remaining proposed relocation. The Council Consumer will continue to monitor the situation.

Crown post offices make up a very small proportion of the network in NI. Once the CTP is complete these branches will make up just over 1 per cent of the network in NI. This is an important part of the network and its size must be maintained.

¹⁸ Consumer Futures (October 2013). Centre first. Making changes to main town and city centre post offices right for consumers.

¹⁹ Ballymena Crown Post Office.

Section 4: Emerging issues

Lessons from GB - access to ATMs

The Consumer Council is aware of the emerging issue in GB where there have been incidents of Post Office branded ATMs not moving to new locations. Consequently this is having a negative impact on consumers as they are unable to access cash or check their balance outside of the retail premises' opening hours. This is having the greatest affect on more vulnerable consumers especially those that hold Post Office Card Accounts and consumers living in rural areas. The Consumer Council intends to carry out desk research into how this could affect consumers here if this trend continues.

Bank branch closures and the role of post offices

Although this report focuses on the transformation of the network across NI, the Consumer Council has also carried out research in 2015 into financial inclusion and the potential role of post offices.

In the last few years, NI has lost over 30 per cent of the 'Big Four' bank branch network. Our research shows that despite the number of banking services that are provided via telephone and online, branch usage is still high, with 68 per cent stating they visit a branch once a month or more often²⁰. Most banks now offer access to a range of banking services at Post Office counters, and the recent 'Bank Branch Closure Protocol' agreement²¹ commits the banks to standardise the services available to the banks' customers (including small business customers) at Post Office branches.

While this is a positive development for consumers, it is very important to fully understand the impact of the NTP on these plans. On the positive side the new models are open longer hours. However, our most

²⁰ Consumer Council (November 2014). Consumer Outlook Tracking Survey.

²¹ Department for Business, Innovation & Skills (March 2015). Press release: High street banks, consumer groups and the government have signed up to an industry-wide agreement to minimise the impact of branch closures.

recent research shows there are a number of challenges associated with PO Locals and it identifies areas for improvement. Additionally improvements can also be made to the PO Locals product range, for instance, by allowing small businesses to deposit over £1000. The Local model must evolve in a way that addresses the issues.

The Consumer Council will be carrying out further work in financial inclusion, bank branch closures and the potential role of post offices.

Changing context

The programme is at mid-point. The second part of the programme, from 2015 - 2018, will see a greater proportion of conversions across the network in NI. It will also see more post offices relocating.

During the first part of the programme conversions were carried out on a voluntary basis with sub-postmasters choosing to leave the network or to convert to the new model. However, during the second phase we will see a change in context with some sub-postmasters mandated to either leave the network or change to the new models. To date none²² of these have taken place in NI but the Consumer Council will continue to monitor the situation.

Taking account of these factors we are entering a more challenging phase of the programme with proposals having the potential to be more contentious. The Consumer Council recognises this challenge and the important role we have moving forward. Post Office Ltd will also need to meet these challenges ensuring it responds adequately to consumers concerns so that proposals meet their needs.

²² Correct at May 2015.

Conclusions and Recommendations

Following our first year representing consumers affected by the transformation of the network, we outline the areas where taking action will help consumers benefit from the new operating models – PO Mains and PO Local; maintain access to other parts of the network – Community Branches and Crown Post Offices; and in the wider context to help the transformation programme deliver post offices which meet consumers' future needs.

For PO Mains and PO Locals it is important to:

- **Increase consumer awareness of the longer opening hours especially for those visiting PO Mains.** Post Office Ltd will need to assess its current strategy to increase visibility of longer opening hours. It should review its current approach for communicating these and engage with new operators to develop a practical action plan. This will improve consumers' accessibility of post offices by allowing them to access services at more convenient times.
- **Improve consumer satisfaction levels with PO Locals.** These models will make up a significant proportion of the network in NI and they must work better for consumers. Post Office Ltd will need to fully investigate the reasons for the dissatisfaction levels to establish if they can be addressed by better implementation and compliance with agreed standards or whether they need to adopt the model to improve the consumer experience.
- **Improve consumer awareness of, and involvement in, the consultation and customer engagement process.** It is crucial for Post Office Ltd to fully investigate the reasons for the low consumer awareness and involvement.

For Community branches and Crown post offices the main areas of action are to:

- **Investigate the reasons for low uptake of the Community Branch Fund and evaluate any barriers preventing these branches from applying for financial support.** Post Office Ltd must continue to increase awareness of this Fund. Additionally it should actively encourage and support sub-postmasters. Post Office Ltd should also assess which community branches are unlikely to benefit from the Fund and set out a plan to support these post offices.
- **Ensure the Crown network across NI maintains an appropriate presence on the high streets.** Once the CTP is complete these branches will make up just over 1 per cent of the network in NI. Any further changes could reduce its presence to levels below 1 per cent. This will need fully considered in any future strategic review of the Crown network. The Consumer Council recommends no further reductions to the Crown network in NI.

In the wider context it is crucial to:

- **Assess the impact of the NTP on any solutions to address the gaps left by bank branch closures.** Consumers across NI have been affected by bank branch closures. Post offices already act as alternative access point for consumers to carry out banking transactions. However, PO Local consumers are more dissatisfied with privacy levels and other aspects of the in-branch experience. Decisive action to address this will help PO Locals to evolve so it fully meets the needs of consumers now and in the future.
- **Ensure there is adequate UK wide scrutiny of the programme.** With the programme moving to a more challenging phase this takes on even greater significance than before. It is vital that

safeguards for consumers are maintained and enhanced so the network develops in a manner which meets their needs. Considering the importance of the network in NI and the UK, the UK consumer advocacy bodies, Post Office Ltd and the UK Government must continue to engage with each other to maintain a careful and thorough understanding of how the programme is progressing towards producing a sustainable network which meets consumer needs. It is imperative that Post Office Ltd works with the UK consumer advocacy bodies to ensure that the best possible outcomes for consumers. This will be a critical factor in ensuring the substantial investment in the network delivers for consumers which will in turn support the long term viability of network.