



Annual Report and Accounts 2021-2022

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PERFORMANCE REPORT

OVERVIEW

The 2021-2022 Annual Report and Accounts from the Consumer Council covers the first reporting period of the 2021-2024 Corporate Plan.

We continued our response to the COVID-19 pandemic, as we adapted to the new normal of how we lived and worked, followed by the end of the post-Brexit transition period between the United Kingdom and European Union. We continued to keep our staff safe, engaged and motivated, while serving and supporting the interests Northern Ireland consumers.

We had ambitious plans with our Corporate Plan identifying four consumer priorities: recovery from the pandemic, decarbonisation, digitalisation, and EU Exit. Although these remained the most important priorities, in the latter part of the year, we saw widening disparities in consumer experiences. More and more citizens became the 'working poor' as they struggled to make ends meet, accelerated by the end of the Coronavirus Job Retention Scheme in September and the weekly £20 uplift to Universal Credit in October, and dramatic cost of living increases, particularly energy with an unprecedented number of price increases, but also for food and personal finances. This was coupled with inflation hitting a 12-month peak of 7% in March 2022.

There were also challenges in our operating environment as we began the year with a vacancy rate of nearly half our staffing complement at the time, due to the impact of recruitment undertaken by the Northern Ireland Civil Service and a challenging labour market, particularly in areas such as finance. As a result of focused recruitment for permanent and temporary appointments, we returned to almost full staffing complement within 12 months, and met or exceeded 75% of our performance targets, including a satisfactory audit opinion and unqualified annual accounts.

The Consumer Council helped 8,929 citizens with independent advice, guidance and redress, all free services, returning over £380,000 to Northern Ireland consumers as a result of complaint investigations across statutory functions. Call volumes in 2021-2022 represented a 65% increase compared to pre-pandemic levels with consumer complaints exceeding the annual forecast by 70%. We also supported 4,194 consumers at our 64 outreach events across Northern Ireland, giving them advice on consumer rights, scams, energy efficiency and the cost of borrowing, and expanded our relationships with food banks, partners in local housing, and with councils.

Our campaigns and media engagement covered the energy and cost of living crisis, switch and save advice and energy theft, bank closures, illegal money lending and the cost of borrowing, private parking charge notices, postal deliveries and returns, scams and travel advice. In March, we worked with a range of partners including Advice NI, Christians Against Poverty, Climate Change Committee, Trussell Trust and Translink to bring consumers NI Consumer Week 2022. Our True Cost campaign offered information on sources of free debt advice and alternative forms of borrowing for consumers on low incomes. We also delivered range of educational videos and online resources, accessed over 42,000 times, with our Home Heating Oil, Petrol and Diesel Price Checker, and Energy Price Comparison tools accessed over 105,000 times, and grew digital footprint by 21%.

When it comes to Northern Ireland's ambitious decarbonisation agenda, we ensured consumer interests were represented and considered by policy makers, regulators and industry. We also worked in partnership with the Department for the Economy to gain a better understanding of the opportunities and challenges of energy transition for domestic and business consumers, and established a Consumer Advisory subcommittee on the Department for Infrastructure Electric Vehicle Charging Infrastructure Taskforce. We co-designed the £2M Emergency Fuel Payment Scheme, with the Department for Communities and Bryson Energy, aimed at helping 20,000

households at risk of imminent disconnection with £100 of electricity, gas or oil, negotiating charitable donations from industry towards administration costs. Our Water Bill Health Checks helped over 80 organisations improve water affordability through efficiency measures.

To better understand the experiences, challenges, opportunities and emerging risks faced by consumers, the Consumer Council carried out 40 research projects to improve our understanding of the lived experiences and perceptions of Northern Ireland consumers. These included:

- Analysis of the consumer experiences in Northern Ireland by household income, housing tenure, age and gender, and for at risk and vulnerable segments.
- Setting up the UK's first experimental regional Consumer Price Index, in partnership with the Office of National Statistics and the Department for the Economy, to be completed in Northern Ireland, providing the template for regional indices for all devolved nations.
- Four temperature checks of consumer experiences on the cost of living, decarbonisation and digitalisation, and the 2022 Consumer Insight Survey covering issues such as cost of living, household finances, scams, value for money, trust and awareness of consumer organisations.
- A number of food research projects including a food availability and pricing audit, the shopping experiences of low-income consumers, and the cost and availability of food for consumers with food intolerances. This was supported by our first documentary, Hand to Mouth, and video case studies from consumers impacted by food insecurity.
- The impact of the pandemic on women in low-income households, completed in partnership with the Women's Support Network.
- Consumer journeys when buying parcels online with an accompanying best practice guide for online parcel services.
- The value of Child Benefit linked Credit Union Loans for low-income families in Northern Ireland.
- The impact and perceptions of Northern Ireland consumers following EU Exit.
- The importance of the consumer on the Northern Ireland economy.
- The need for a fuel bank scheme in Northern Ireland.
- The future of decarbonisation and transport.

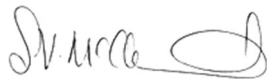
We worked with Open College Network NI and the Ardoyne Youth Centre to develop an accredited Safer Borrowing training programme, training 10 youth workers on illegal money lending awareness. Endorsed by the Council for the Curriculum, Examinations & Assessment, we rolled out our blended learning materials to 19 primary schools and 23 secondary schools. A number of 'Train the Trainer' workshops on the issues and impact of illegal money lending were also delivered to over 250 key workers in the Northern Ireland Housing Executive and Advice NI. Working in partnership with Orchardville Society, the Police Service of Northern Ireland and EasyRead UK, we developed the first EasyRead version of the Scamwise Champion resource to educate adults with learning difficulties about scams, distributed to 4,000 adults.

Throughout 2021-2022, the Consumer Council protected and campaigned for consumer interests through consultation responses, tariff reviews, customer service and complaints handling audits, and representation at a wide range of Northern Ireland and UK forums with regulators and industry bodies, alongside a number of sector-led forums in energy, transport, water, postal services and financial services. These enable us to work with stakeholders and industry to improve service delivery to consumers, help them to access better products and services, and support them to meet emerging priorities.

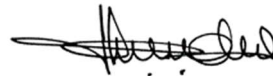
Against this backdrop, the Consumer Council achieved a customer satisfaction rate of 99.9% and a net promoter score of 99 out of 100. We improved our Customer Service Excellence standards, adding two additional Compliance Plus ratings, signifying best practice, , bringing our total to 22 with 35 Compliant Standards, with the independent assessment recognising the result as a: “very commendable achievement, in light of the greatly increased workload caused by COVID-19, and its impact on staff”. We also retained the British Standard 18477 for Inclusive Service Provision, with ISO 27001 Information Security, ISO 22301 Business Continuity, and ISO 9001 Quality Management.

Our results reflect the collective efforts our staff, who have worked tirelessly to deliver the majority of our planned objectives over the past 12 months. Their passion and determination to deliver the best possible outcomes for consumers and commitment to each other, coming together as one team to respond to these challenges, is testament to the successes of the Consumer Council.

As we look forward to a next financial year, we are resolute in our commitment to supporting consumers through the cost of living crisis and the challenging and uncertain times ahead. We will build on our successes and lessons learnt, working with partners and stakeholders to protect consumers, strengthen their confidence, resilience and welfare, inform consumer policy, legislation and regulation, and educate consumers so they make informed choices.



Sheila McClelland
Chairperson



Noyona Chundur
Chief Executive

THE PURPOSE AND ACTIVITIES OF THE CONSUMER COUNCIL

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

We are committed to ensuring positive outcomes for consumers in Northern Ireland. Our principal statutory duty is to protect their interests by empowering them, and providing a strong representative voice to policy makers, regulators and service providers in Northern Ireland, across the United Kingdom (UK) and in Europe.

We are based at Seatem House, 28-32 Alfred Street, Belfast, BT2 8EN. Since March 2020, our staff have been mostly working from home, successfully delivering and prioritising services, support, engagement and projects remotely. This has been maintained throughout 2021-2022, with our office remaining open in line with public health guidance for workplaces.

PURPOSE

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

- Consider any complaint made to it relating to consumer affairs and, where it appears to the Consumer Council to be appropriate, having regard to any other remedy which may be available to the complainant, investigate the complaint and take such further action in relation thereto as the Consumer Council may determine.
- Carry out, or assist in the carrying out of, inquiries and research into matters relating to consumer affairs.
- Promote discussion of, and the dissemination of information relating to, consumer affairs.
- Report to a Northern Ireland Department on any matter relating to consumer affairs which is referred to the Consumer Council by that Department.

We have statutory functions in relation to consumer affairs, energy, postal services, transport, water and sewerage, and food accessibility. Our non-statutory functions educate, empower and support consumers against discriminatory practices in any market, from financial services through to food affordability and private parking charge notices.

We are the trusted, independent voice of Northern Ireland consumers. We achieve this by responding to enquiries, providing expert advice, investigating complaints, conducting research, advocating on consumer issues, delivering campaigns, collaborating to influence public policy, and advising government on matters of consumer rights and protection. In everything we do, we prioritise consumers:

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

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

LEGAL POWERS AND DUTIES

To ensure we protect consumers, we have a range of legal powers and duties, drawn from legislation, licences given to companies working in Northern Ireland, and cooperation agreements set in memorandums of understanding. The work we carry out also aligns with several of the Articles in the Protocol of Ireland and Northern Ireland (NI Protocol).

Consumer empowerment

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

EU Exit

With regards to EU Exit, alongside our powers and duties under The Order giving us the statutory vires to undertake enquiries, complaints, promote information and undertake research, we monitor and report on the real and perceived impacts for consumers in light of Northern Ireland's unique position of being in the UK customs territory with access to the EU single market for goods. We also educate and empower consumers to understand how changes might affect them and what actions they may need to take.

Energy

With regards to energy, alongside our powers and duties under The Order giving us the statutory vires to undertake enquiries, complaints, promote information and undertake research, the Energy (Northern Ireland) Order 2003 legislates for the Consumer Council to:

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

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

- The Electricity (Northern Ireland) Order 1992 covering the quality of service, complaint handling and billing disputes of electricity suppliers.
- The Gas (Northern Ireland) Order 1996 covering billing disputes of gas suppliers.

- Energy Act (Northern Ireland) 2011 covering complaints about gas suppliers and their performance.

Financial services

With regards to financial services, alongside our powers and duties under The Order giving us the statutory vires to undertake enquiries, complaints, promote information and undertake research, we tackle financial exclusion in Northern Ireland by working with The Executive, UK Government and regulators to influence policy and empower consumers through education and increased awareness.

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

Food affordability and accessibility

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

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

Postal services

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

Our funding from the Department for Business, Energy and Industrial Strategy (BEIS) gives us the remit to carry out research, influence policy, provide advice and information, and investigate complaints made by consumers in vulnerable circumstances, and gives us information gathering and investigation powers to help fulfil this statutory function. Our investigation powers also include issues relating to the number and location of post offices across Northern Ireland.

Transport

With regards to transport, alongside our powers and duties under The Order giving us the statutory vires to undertake enquiries, complaints, promote information and undertake research, we have the powers to make recommendations on any matter affecting road or railway passenger transport services and facilities in Northern Ireland, and services and facilities for passengers travelling to and from Northern Ireland.

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

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

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

The Consumer Council ensures the rights and needs of consumers who are disabled are met through its responsibilities under the Civil Aviation (Access to Air Travel for Disabled Persons and Persons with Reduced Mobility) Regulations 2014. We are the designated complaints handling body for EU Regulation 1107/2006, (rights of disabled passengers), EC 261/2004 (cancelled or delayed flights) and EU Regulation EC 1177/2010 (maritime passenger rights), all transposed into UK law.

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

Water

The Consumer Council's powers and duties under The Order provides us with the statutory vires to undertake enquiries, complaints, promote information and undertake research.

In addition to this, the Water and Sewerage Services (Northern Ireland) Order 2006 and Northern Ireland Water's Operating Licence legislates for the Consumer Council to investigate complaints on behalf of domestic and business users.

We provide advice on both consumer and business interests by gathering and publishing information consulting with Northern Ireland Water and Government on matters relating to consumer affairs.

Super-complaints

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

Following the submission of a super-complaint, the relevant regulator will be required to investigate the issue and publish a response within 90 days. They are the:

- Civil Aviation Authority (CAA)
- Competition and Markets Authority (CMA)
- Financial Conduct Authority (FCA)
- Office of Communications (Ofcom)

- Office of Gas and Electricity Markets (Ofgem)
- Office of Rail and Road (ORR)
- Payment Systems Regulator (PSR)
- Northern Ireland Utility Regulator (UR)
- Water Services Regulation Authority (Ofwat)

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

ACTIVITIES

The strategic objectives of the Consumer Council set within our Corporate Plan 2021-2024¹ are: understanding consumers; influencing policy; representing consumers; protecting consumers; and empowering consumers. These support the consumer priorities of COVID-19, decarbonisation, digitalisation and EU Exit.

Our activity is consulted on annually and published in our forward work programme. Performance against these objectives for the 2021-2022 Forward Work Programme is provided in pages 18 to 40.

The Consumer Council undertakes an integrated business model of consumer representation, covering the following areas.

Consumer advocacy

We represent consumer interests and defend their rights. Our role is to act independently, within our statutory remit, on behalf of consumers, to identify issues that are detrimental to them.

We use our expertise, knowledge and insight to advise others, including government, on how consumer focused policies can work for the benefit of society, businesses and the Northern Ireland and UK economy. We challenge current and proposed policies that unnecessarily restrict or impede consumer choice and we work with government, regulators and businesses to help them understand the benefits of doing so.

Consumer redress

We help consumers to seek resolution or compensation when things go wrong. Consumer redress mechanisms safeguard consumers and maximise their participation and trust in the markets. This in turn contributes to the growth of competitive markets as consumers are able to gain redress and dispute resolution without the need to resort to court procedures which are lengthy and costly for them and all involved.

The Consumer Council investigates complaints from consumers regarding energy, postal services, transport, and water and sewerage matters. In 2021-2022, we received 8,928 contacts, from which our investigations returned £380,000 to consumers' pockets.

Consumer empowerment

We empower consumers with essential information about their rights, so they are able to understand how to use this insight to prevent or resolve problems in buying goods and services.

¹ The Corporate Plan 2021-2024 can be accessed here: www.consumerCouncil.org.uk/policy-research/publications/corporateplan20212024

Confident consumers who feel empowered to make good choices will in turn increase consumer trust in business and public services.

Empowered consumers help to drive competition by shopping around and demanding more of businesses. In turn businesses must work harder to win and retain custom by offering higher standards of customer care, better products, innovation and by reducing costs. This increases productivity and drives economic growth.

The Consumer Council also provides:

- Information for consumers who are capable of choosing effectively and asserting their rights if pointed to the right guidance and materials.
- Advice for consumers who need help to interpret or apply information and guidance.
- Education for consumers who may not be aware of the risks in relevant markets, or the importance of exercising choice carefully, or that they have particular rights as consumers.

Operating model

We are governed by a Board, appointed by the Economy Minister, which oversees our strategic direction, organisational performance and corporate governance. They represent consumer interests and bring a range of experience and insights.

The Board is supported by a Senior Leadership Team, led by the Chief Executive, and over 50 staff working to deliver positive outcomes on behalf of consumers across policy, protection, insight, communications and outreach, and corporate services.

The Consumer Council is funded through a combination of the Northern Ireland block grant and statutory levies collected by The Executive and UK Government Departments. Core funding is provided through DfE, with funding from DfE, DfI, BEIS and HMT, for our statutory and non-statutory functions in energy, water and sewerage, transport, postal services, food accessibility, and financial exclusion (illegal money lending).

KEY RISKS AND ISSUES IN 2021-2022

A key challenge facing the Consumer Council during 2021-2022 was stabilising the organisation due to staff churn following recruitment trawls undertaken by the Northern Ireland Civil Service (NICS). This impacted over half the staffing complement at the time and included key appointments to both Senior Leadership and Wider Leadership teams. Exacerbating this was:

- A challenging labour market for the temporary positions needed to augment operational capacity while permanent recruitment was actioned, resulting in higher-than-normal levels of staff churn.
- Ongoing scarcity of specialist financial expertise in the labour market, resulting in a direct award contract to facilitate delivery of the 2021-2022 Annual Report and Accounts and address information requests from the Northern Ireland Audit Office (NIAO) audit.

Alongside this, demand for the frontline services offered by the Consumer Council exceeded 2019-2020 and 2020-2021 levels. A total of 8,929 contacts were received in 2021-2022 which represents a 65% increase compared to (pre-pandemic) 2019-2020 volumes. Complaints logged by the Consumer Protection Team also exceeded the annual target by 70%.

Risks

The key corporate risks, in no particular order, that were managed by the Consumer Council during 2021-2022 were as follows:

- Inadequate or weak internal controls or governance framework resulting in a breach of the Management Statement and Financial Memorandum (MSFM).
- Year-end overspend or underspend and/or qualification resulting from ineffective use and management of financial resources, or from external factors.
- Information security and General Data Protection Regulation (GDPR) compliance.
- Maintaining staff morale and the failure to recruit or retain appropriately skilled staff resulting in the Consumer Council not being able to deliver key corporate objectives and impacting on the reputation of the organisation.
- Provision of poor information or advice resulting in failure to achieve the Consumer Council policy positions and/or causing reputational damage.
- Business continuity and ability to maintain service delivery and recover from external events such as the COVID-19 pandemic, EU Exit, or the emerging cost of living crisis.
- Failure to secure adequate budget to achieve the 2021-2024 Corporate Plan and 2021-2022 Forward Work Programme goals.

While none of these risks materialised during the year, the high volume of vacancies at the start of the financial year, the time lag between recruitment and start dates, and capacity issues resulted in increased strain on operational bandwidth.

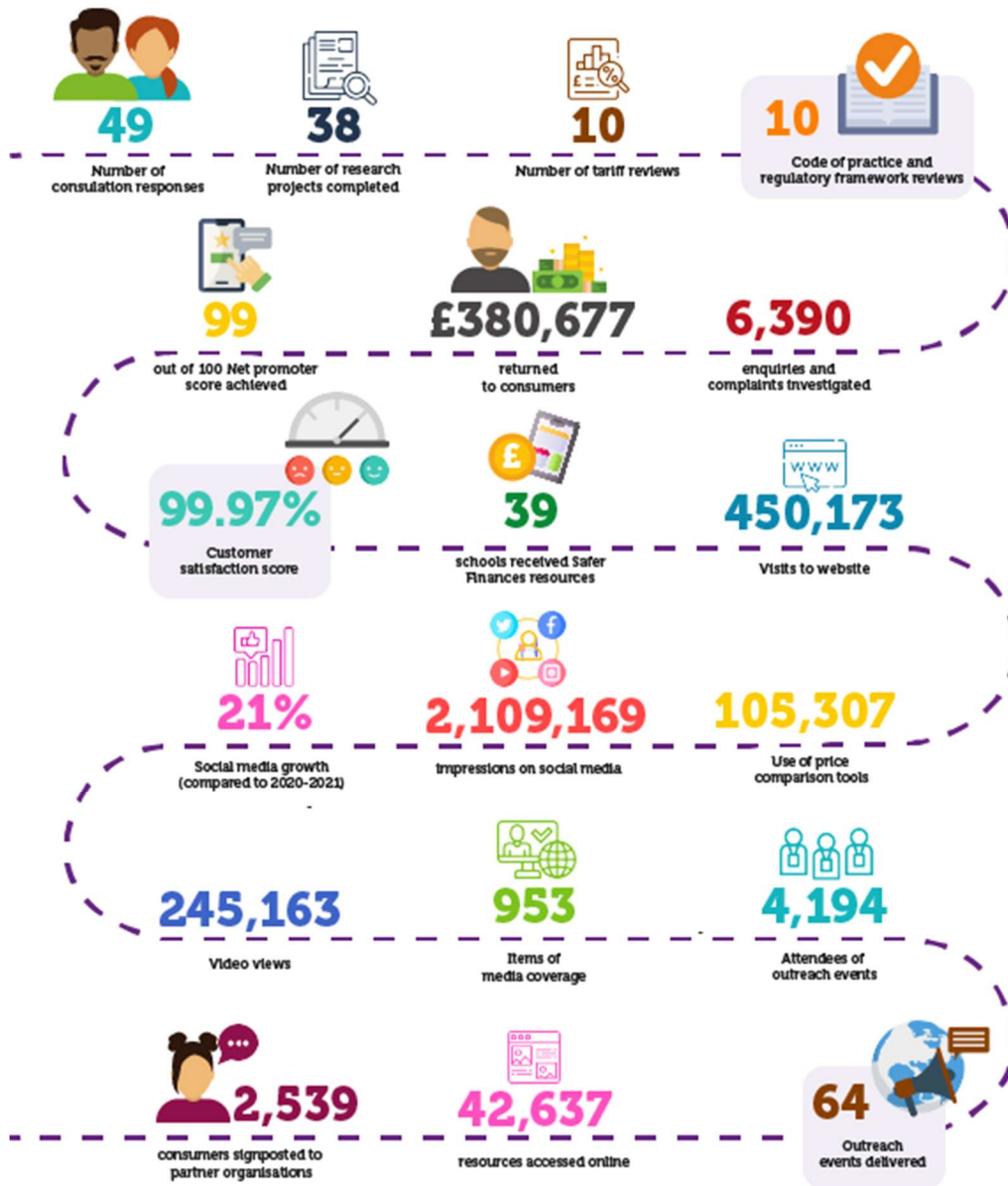
By March 2022, the annual recruitment schedule was completed returning the organisation to an almost full staffing complement, and we achieved a customer satisfaction rate of 99.9% and a net promoter score of 99 out of 100.

The Consumer Council was also awarded an overall satisfactory audit opinion by DfE Internal Audit Service, and a satisfactory audit opinion in the 2021-2022 Payroll Audit and managed its annual expenditure to within a 1% year-end tolerance margin.

The Consumer Council's arrangements for managing its risks are set out in the Governance Statement on pages 49 to 56.

PERFORMANCE SUMMARY

Our highlights from 2021-2022 include:



Our accreditations







Standards of Service 2021-2022

We recognise that excellent customer service is integral to the delivery of high quality public services and we are committed to meeting the needs of customers in a professional manner. You can expect the following standards when you contact us:

All targets are 100% unless otherwise stated.



Calling in Person:

 If you have an appointment we aim to meet you within 5 minutes of your appointment time. 
*Office closed in line with government COVID-19 guidelines.

 If you call in person and do not have an appointment a member of staff will meet you within 15 minutes. 



Staff:



 We will treat our customers fairly. 

 Our staff will act with professionalism. 



 Our staff will be polite and friendly. 

Telephone:



 We aim to answer 85% of calls to our freephone 0800 121 6022 number between 9am & 5pm within 20 seconds. 



 We will answer voicemails left to our freephone number between 9am and 4pm within 3 hours, or the next working day if left outside office hours. 



Our Service:

 If your enquiry or complaint is about an issue we do not cover we will give you the contact details of the organisation that can help. 



 We will keep you updated on the progress of your complaint. 



 We will respond to all correspondence within 3 working days. 


 We will provide you with a copy of the response from service providers within 5 working days. 

 Our correspondence is easy to understand. 

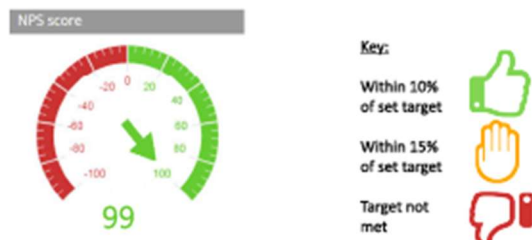
Feedback & Complaints:

 We will acknowledge all formal complaints within 3 days. 

 We will aim to provide a formal response to a complaint within 10 working days. 

 4 complaints received this year.

Our Net Promoter Score:



NI Direct manages the Consumer Council's freephone number, 0800 121 6022, fielding incoming calls to either our staff, or signposting consumers to other partners if the issue is outside of the areas the organisation covers. The targets of answering 85% of calls within 20 seconds and signposting general referrals were not met due to ongoing resourcing challenges within NI Direct.

PERFORMANCE ANALYSIS

The Consumer Council’s Corporate Plan covers the period 2021-2024. Annual objectives and outputs were set out in our 2021-2022 Forward Work Programme, which was publicly consulted upon². Delivery of these objectives was managed by Senior and Wider Leadership teams against an annual budget agreed with our funders.

Progress against project milestones was reported to the Chief Executive on a weekly basis, with risks actively managed and identified as part of the monitoring process. Significant project risks are escalated to the Corporate Risk Register and reported to the Audit and Risk Assurance Committee (ARAC). Progress against the objectives was reported quarterly through the 2021-2022 Corporate Scorecard to the Board, discussed with DfE officials at regular Oversight and Liaison meetings, and reported quarterly to other funders.

Performance against key indicators

The Consumer Council’s activity has been grouped under the four quadrants of its Corporate Scorecard, under which specific projects and targets were set. Over the past 12 months, the organisation met or exceeded targets set for 18 of the 24 performance indicators in the 2021-2022 Corporate Scorecard, despite facing difficult operating conditions and increased demand for support. Of the six indicators not met, these were due to staff and resourcing limitations either within the Consumer Council, NI Direct or partner organisations.

Customer Indicator	Outcome	Commentary
1. Deliver high customer satisfaction amongst consumers that contact us.	Outturn: 99.9% Target: 95%	Target exceeded and a marginal improvement of 0.1% was achieved compared to 2020-2021.
2. Deliver a Net Promoter Score amongst consumers that contact us.	Outturn: 99 100 Target: 95 100	Target exceeded and a marginal improvement of 1 was achieved compared to 2020-2021.

²The Consumer Council is required under statute to publicly consult on and publish a Forward Work Programme covering our responsibilities for energy, postal services, transport, and water and sewerage. The 2021-2022 Forward Work Programme can be accessed here: www.consumerCouncil.org.uk/policy-research/publications/20212022forwardworkprogramme

3. Maintain our Standards of Service for contractability, quality and response.	Outturn: 98.88% Target: 95%	Target exceeded and it included: the number of answered calls to 0800 121 6022; the number of voicemails responded to within 3 hours or the next working day if out of hours; and response timescales for correspondence and complaints.
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Within Indicator 3, the three targets outsourced to NI Direct were not met. These were:

- To answer 85% of calls to 0800 121 6022 within 20 seconds. An outturn of 66.75% was achieved.
- To ensure the volume of unanswered calls did not drop below 3.5%. An outturn of 6.47% was achieved.
- To ensure 100% of consumers calling 0800 121 6022 were signposted to the right organisation. An outturn of 80.43% was achieved.

There was an improvement to the service provided by NI Direct in Q4 2021-2022 following the deployment and training of additional staff dedicated to the Consumer Council, which has improved performance. The Consumer Protection team is closely monitoring the situation and providing support where appropriate, and discussions for mitigating actions continue.

People Indicator	Outcome	Commentary
4. Maintain strong compliance with performance management processes and systems.	Outturn: 96.5% Target: 95%	Target exceeded with a 95.7% completion rate for 2021-2022 End of Year reviews and 97.4% completion rate for 2021-2022 Mid-Year reviews.
6. Maintain staff absenteeism within acceptable levels by keeping the rate at or below 4.5%.	Outturn: 4.33% Target: 4.5%	Target exceeded despite long-term absences during Q3 and Q4 2021-2022.

Within Indicator 4 and Indicator 6, and for Indicator 5, the following targets were not met due to capacity limitations:

Indicator 4

- Develop and launch a People Strategy. This will be delivered in Q2 2022-2023.
- Develop and launch a Learning and Development Framework. This will be delivered in Q2 2022-2023.
- Rationalise the suite of corporate accreditations. This will be delivered in Q2 2022-2023.

Indicator 5

- Deliver continuous improvement through employee engagement. The Consumer Council uses the Best Companies framework to measure employee engagement. The 2021 Survey was completed in Q4 2021-2022 with the results available in Q1 2022-2023.

Indicator 6

- Develop and launch a HR Data Analytics Reporting Framework: This will be delivered in Q1 2022-2023.

Process Indicator	Outcome	Commentary
7. Manage annual expenditure to within the agreed tolerance margin of at or below 1%.	Outturn: 0.29% Target: 1%	Target exceeded with annual expenditure managed across all funding streams to a year-end outturn of 99.4% of total budget.
8. Manage adherence to financial management processes through a robust audit programme.	Outturn: Satisfactory audit opinion Target: Satisfactory audit opinion	Target met with an overall satisfactory audit opinion awarded for 2021-2022 by DfE Internal Audit, and a satisfactory opinion awarded for the 2021-2022 Payroll Audit with no Priority 1 recommendations. A satisfactory audit opinion was awarded for the 2020-2021 NIAO audit, with no Priority 1 recommendations.

9. Maintain supplier payments within an acceptable level of days.	Delivered	Target met with two payment runs undertaken every week with supplier payments made in 10 working days.
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Performance			
Indicator: Standards	Forward Work Programme Projects	Outcome	Commentary
1. Conduct customer satisfaction and standards of service audits of regulated service providers.	<p>Conduct standards of service audits with regulated suppliers to measure customer satisfaction standards.</p> <hr/> <p>Review consumer experiences of journey planners from Translink, George Best Belfast City Airport, Belfast International Airport and City of Derry Airport.</p>	<p>Outturn: 6 Target: 3</p>	<p>Target exceeded with six reports of customer satisfaction and standards of service audits completed, including consumer experiences of journey planners. This included:</p> <ul style="list-style-type: none"> • An audit of the Translink complaints handling processes including training of its staff, and reviews of the websites and journey planners of Translink, George Best Belfast City Airport, Belfast International Airport and City of Derry Airport. • An audit of NIE Networks' complaints handling processes, covering two financial years, identifying root causes, levels of detriment and industry wide recommendations. • Best practice reviews of complaint handling processes across UK and different markets, especially for more vulnerable consumers, with a view to recommending improvements to complaint handling processes.

			<ul style="list-style-type: none"> An annual consumer survey to gauge satisfaction, trust and confidence with electricity suppliers, using relevant data from this in supplier and stakeholder engagement.
2. Carry out code of practice and regulatory framework reviews.	Work with NI Water to develop proposals for service provision to meet consumer insights for Price Control (PC) 21.	Outturn: 38 Target: 28	<p>Target exceeded with a broad portfolio of work and engagement undertaken through 2021-2022, covering regulated utility providers, the UR, NI Water and Translink, alongside DfE and DfI.</p> <p>All outputs were based on up-to-date consumer evidence and ensuring the needs of consumers in vulnerable circumstances were prioritised. Projects include:</p> <ul style="list-style-type: none"> Conducting five Code of Practice reviews and four Water Policy Reviews with NI Water. Ongoing work with Translink and DfI on the Translink Public Service Agreement ensuring it is focused on the needs of consumers, in particular consumers in vulnerable circumstances, and collaboration with Translink to improve accessibility. Carrying out accessibility audits at the three Northern Ireland airports with a report of each visit. For example, an improvement programme based on the recommendations from the report developed for the City of Derry Airport.
	Review and increase awareness of NI Water's Care Register in line with PC21 targets and cross-cutting developments to improve customer support in line with the UR's Consumer Protection Programme.		
	Represent consumer interests by monitoring progress against NI Water's PC 21 consumer protection measures.		
	Review relevant NI Water policies and Codes of Practice to ensure consumer and business interests are adequately represented, in particular for consumers in vulnerable circumstances.		
	Work with DfI to review the Long-Term Water Strategy, to deliver a sustainable NI water sector.		

	<p>Review bus licence permit applications to ensure consumer interests and needs are met, in particular for consumers in vulnerable circumstances.</p>		<ul style="list-style-type: none"> • Reviewing 10 bus licence permit applications in line with statutory responsibilities. • Working with the UR to develop Best Practice Framework protections and support for consumers in vulnerable circumstances and chairing the Consumer Vulnerability Working Group. Alongside this, the Consumer Council also retained its BS 18477 accreditation for inclusive service provision, the standard aimed at supporting consumers in vulnerable circumstances. • Representing consumer interests in the GT22 Gas Transmission and GD23 Gas Networks price controls, ensuring consumer needs were reflected in the companies' planning and UR's decision making. • Representing consumers at tariff reviews for the regulated companies in the Ten Towns and Belfast natural gas supply markets and the Northern Ireland electricity supply market to ensure: (i) consumer bills fairly reflected input costs; (ii) price changes were communicated appropriately; and (iii) protections were put in place for consumers in vulnerable circumstances.
<p>Work in partnership with the UR, as well as other consumer bodies to develop the Consumer Protection Programme for NI.</p>			
<p>Review national and international best practice in relation to dispute resolution and complaint handling in the energy sector, in particular for consumers in vulnerable circumstances.</p>			
<p>Respond to relevant industry consultations and Codes of Practice reviews, representing consumer interests, in particular for consumers in vulnerable circumstances.</p>			

Indicator: Engagement	Forward Work Programme Projects	Outcome	Commentary
<p>3. Help consumers through our advisory and signposting services.</p>	<p>Support consumers through calls and online enquiries to 0800 121 6022, contact@consumercouncil.org.uk, info@consumercouncil.org.uk; or the Online Enquiries and Complaints Form.</p>	<p>Outturn: 6,448 Target: 4,271</p>	<p>Target exceeded with quarterly targets met. General enquiries and referrals exceeded the annual target by 51%. During 2021-2022 the Consumer Council received 8,929 contacts from consumers representing a 65% increase to 2019-2020 (pre-pandemic) volumes.</p>
	<p>Develop community resilience plans, with the Regional Community Resilience Group (RCRG) for households at flood risk, supported by clear actions and mindful of household flood insurance considerations.</p>	<p>Delivered</p>	<p>Target met with engagement throughout 2021-2022 with NI Water, DfI and RCRG Members to develop community resilience plans.</p>
<p>4. Handle complaints on behalf of consumers contacting our helpline.</p>	<p>Resolve complaints on behalf of consumers contacting our helpline, 0800 121 6022.</p>	<p>Outturn: 2,481 Target: 1,463</p>	<p>Target exceeded with quarterly targets met. Complaints investigated by the Consumer Council exceeded the target by 70% and returned over £380,000 to consumer pockets. When comparing the last quarters of 2020-2021 and 2021-2022, this represented a 69% increase.</p>
	<p>Proactively review energy complaints including data from the Consumer Protection team, the UR's Complaints Audit, and complaints data from regulated energy suppliers</p>	<p>Delivered</p>	<p>Target met as this was proactively reviewed throughout 2021-2022, with the number of energy complaints (Stage 1 and Stage 2) investigated by the Consumer Council increasing by 55% when compared to 2020-2021.</p>

<p>5. Grow digital footprint and online engagement.</p>	<p>Grow size, reach and engagement of footprint and offering to consumers and stakeholders, leveraging digital innovation where possible.</p>	<p>Outturn: 21.11% Target: 10%</p>	<p>Target exceeded with organic and paid content on social media and digital platforms, including leveraging media events to propel reach and access, with NI Consumer Week 2022, delivering a 12% increase to digital footprint.</p>
<p>6. Provide awareness campaigns, information resources and comparison tools.</p>	<p>Deliver a range of information and awareness campaigns for initiatives such as NI Savings Week, Be Ready NI, Get Online Week, National Customer Service Week, Gas Safety Week, Let's Get Going, Water is Worth, Online Shopping Safety Tips, and National Consumer Week.</p>	<p>Outturn: 145 Target: 90</p>	<p>Target exceeded with a proactive schedule of media and campaign activity for initiatives detailed. This included the energy and cost of living crisis; switch and save and energy theft; bank closures, illegal money lending and cost of borrowing, scams; private parking charge notices; postal deliveries and returns; travel disruption and P&O Ferries; and NI Consumer Week 2022.</p> <p>Despite COVID-19 restrictions continuing for most of 2021-2022, an extensive schedule of outreach events was delivered, reaching over 4,000 consumers at more than 60 events across Northern Ireland. Key highlights included building relationships with foodbanks, attending the 2021 Balmoral Show and NICS Live events, working with Inspire Wellbeing, Radius Housing and local Councils, including Fermanagh and Omagh. This was supported by various resources, including the adaption and launch of the Scamwise Champion for adults with learning difficulties.</p>
<p>Deliver outreach to connect with consumers and communities to raise awareness of consumer rights, and the support and resources available from the Consumer Council.</p>			
<p>Deliver the Christmas 2021 campaign, highlighting consumer rights, importance of shopping around and being consumer savvy.</p>			
<p>Deliver NI Consumer Week 2022 and regional Consumer Parliament events, targeting all consumer groups using a combination of face-to-face and virtual delivery platforms.</p>			

	<p>Develop advisory and educational programmes with government, local councils, industry, and community and voluntary organisations, focusing on consumers in vulnerable circumstances.</p>		<p>Alongside this, a range of educational videos and online resources were developed for winter fuel payments; consumer issues relating to Black Friday, Cyber Monday and Christmas shopping; the True Cost of Borrowing; Energy Savings Week; Energy Efficiency Training webinars for consumers across Northern Ireland; and scams including content for the Safe Schools App.</p> <p>A total of 953 pieces of media coverage was generated, including 34 TV appearances on Channel 4 National News, Channel 5 National News, BBC Newline and UTV Live. There were 77 releases issued ranging from press releases, statements and quotes, where we played a prolific role in key consumer issues such as the energy price crisis, P&O Ferries, bank closures, and the aftereffects of the pandemic. This was supported by thought leadership in Northern Ireland and sector specific printed media, and a comprehensive schedule of speaking engagement in NI, UK and Europe.</p> <p>Our Home Heating Oil and Petrol and Diesel Price Checker tools, and Energy Price Comparison tools, (updated weekly) were accessed over 105,000 times during 2021-2022. We launched our new Transport Knowledge Hub, providing stakeholders and consumers with interactive data on average commuter costs to Belfast from towns and cities in Northern Ireland; public transport prices across UK regions; average flight costs from Northern Ireland by airline; average</p>
	<p>Develop and maintain a range of information, resources and tools about current and emerging interests and best practice guidance, available in a range of accessible formats across statutory policy areas and EU Exit.</p>		
	<p>Promote the benefits of renewable energy and low carbon equipment to domestic consumers, small businesses and not-for-profit organisations, such as photovoltaic panels, heat pumps, electric vehicles and other technology.</p>		
	<p>Develop and deliver a Switch and Save campaign covering all energy suppliers for domestic consumers, small businesses and not-for-profit organisations.</p>		
	<p>Develop and promote energy efficiency propositions for domestic consumers with partners like Bryson Energy, Energy Savings Trust, NI Housing Executive and Home Energy Conservation Authority.</p>		

	<p>Deliver the Energy Theft Awareness campaign in partnership with the UR, UK Regulators Network; and the Police Service of Northern Ireland (PSNI).</p>	<p>fares for short and long-haul sea crossings; and petrol and diesel prices.</p> <p>NI Consumer Week 2022 was delivered in March, using a virtual model due to ongoing COVID-19 restrictions, and focused on the cost-of-living crisis. Working with partners such as Advice NI, Christians Against Poverty, Climate Change Committee, Trussell Trust and Translink, consumers accessed advice and information on a range of topics including energy, transport, financial difficulties, scams and food costs. The Week was promoted with a campaign on social media, radio and out-of-home advertising, delivering 1.4 million impressions online, over 390,000 sightings on out-of-home advertising, and 1.4 million radio listens.</p> <p>The True Cost campaign was delivered between November 2021 and March 2022. It provided consumers with information on sources of free debt advice and alternative forms of borrowing for those on low incomes. The campaign included radio advertising and outdoor adverts placed in low-income areas in prominent places such as shopping centres and petrol stations. There was also a targeted social media campaign across all the major platforms.</p> <p>A postal and scams campaign was undertaken in the winter months to educate consumers about how to stay safe while shopping online, with guidance around deliveries, and how to stay safe</p>
<p>Deliver an educational campaign on sources of free debt advice and alternative forms of borrowing, targeting consumers on low incomes and those in vulnerable circumstances.</p>		
<p>Develop a banking programme for prisoners in NI, similar to the scheme available in England, in partnership with UK Finance.</p>		
<p>Develop an alternative lending scheme with the Irish League of Credit Unions to support consumers on low incomes struggling to access affordable credit.</p>		
<p>Produce a Conflicted Consumer blog to help consumers make ethical and environmentally friendly sustainable choices.</p>		
<p>Develop advisory and educational programmes with government, local councils, industry and community and voluntary organisations, focusing on consumers in vulnerable circumstances.</p>		

	<p>Promote the role of the Consumer Council at key locations and on public transport.</p>		<p>from scams. This received strong media coverage and social media engagement.</p> <p>Energy efficiency was a focus throughout 2021-2022 with content shared on social media, through outreach events, and in digital and printed press and on radio. Advertising campaigns were also delivered at both Belfast International and George Best Belfast City Airport, augmented by advertising on Metro and Ulsterbus routes.</p> <p>We also delivered an out-of-home advertising campaign between November 2021 and January 2022 to raise awareness of the Consumer Council's services, in particular our free complaints handling service.</p> <p>The development of an alternative lending scheme with the Irish League of Credit Unions was overtaken by the development of the No Interest Loan Scheme funded by HMT, with Fair4All Finance leading on the project across the UK. We will await the outcome of a competition process to see if there are lenders that will cover Northern Ireland.</p> <p>Progress was made on developing the Offender Banking programme for prisoners in Northern Ireland, similar to the scheme in England, with work continuing into 2022-2023.</p>
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<p>7. Deliver outreach and education programmes.</p>	<p>Develop blended learning materials on safe borrowing for primary schools that can be delivered in the classroom or remotely.</p>	<p>Outturn: 6 Target: 4</p>	<p>Target exceeded with a range of projects delivered during 2021-2022. These include:</p> <ul style="list-style-type: none"> Working with the Ardoyne Youth Centre to get the Open College Network NI (OCNNI) accreditation for our Safer Borrowing programme. This delivered training to 10 youth workers on illegal lending awareness, before taking 30 young people through the training programme. The learnings will be used to inform the continuation of our work in 2022-2023 which includes recruiting more partners. This model will also be used as a template to develop our network of Consumer Champions during 2022-2023. Our primary schools project was endorsed by the Council for the Curriculum, Examinations & Assessment (CCEA) during the year and is available to download at: https://ccea.org.uk/learning-resources/keeping-our-money-safe. As of April 2022, 19 primary schools have signed up to deliver the programme and the project will continue into 2022-2023. Our secondary schools' materials were delivered as a pilot in partnership with St Louise's, Hazelwood and Stranmillis University College, training 28 student teachers in 20 schools. The materials were
	<p>Develop learning materials on safe borrowing for Pathways and Cadets, in particular young people attending the Pathways Residential Programme.</p>		
	<p>Develop a pilot partnership with Stranmillis University College to test secondary schools' materials on safe borrowing for NI schools.</p>		
	<p>Develop a financial education programme with supporting materials and rollout for all NI primary schools.</p>		
	<p>Work with the advice sector to deliver Train the Trainer workshops to increase awareness of the issues and impact of illegal money lending.</p>		
	<p>Establish a network of Consumer Champions to connect with consumers and communities offering advice and signposting on a range of issues.</p>		

			<p>delivered to over 1,000 secondary school pupils across schools in Northern Ireland, thanks to the support of all the schools supporting this project.</p> <ul style="list-style-type: none"> Delivered ‘Train the Trainer’ workshops to approximately 250 key housing staff in partnership with the NI Housing Executive and 20 front line advice staff with Advice NI, to increase awareness of the issues and impact of illegal money lending. <p>We continued to strengthen our work with the Scamwise NI partnership, managing three partnership campaigns:</p> <ul style="list-style-type: none"> The Banking Protocol campaign in partnership with Danske Bank and the PSNI to educate consumers on how to keep their money safe, involving videos being played in all Danske Banks, Credit Unions and Progressive Building Society branches in Northern Ireland. Working in partnership with Orchardville Society, PSNI, and EasyRead UK to develop an EasyRead version of the Scamwise Champion resource, to educate adults with learning difficulties about scams. This is the first time this has been done in Northern Ireland, and the resource was given to 4,000 adults.
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			<ul style="list-style-type: none"> • Working with the NI Cyber Security Centre to develop a resource that helps young people stay safe online. • The Pathways and Cadets project, and the blended learning materials project did not proceed. The objectives were taken forward as part of our primary school and OCNNI projects. <p>While the Consumer Champion Programme was not launched in 2021-2022 due to ongoing COVID-19 restrictions, our vast outreach programme, reaching 4,000 consumers at over 60 events has allowed us to scope out how the programme could work, in particular accessing harder to reach audiences, and will be developed further in 2022-2023.</p>
8. Water Bill Health Checks	Conduct Water Bill Health Checks with non-domestic consumers to improve water efficiency and affordability.	Outturn: 82 Target: 82	<p>Target met with 80 Water Bill Health Checks delivered during 2021-2022, and water efficiency reviews with two district councils, Antrim and Newtownabbey Borough Council, and Fermanagh and Omagh District Council. The scope of the Water Bill Health Checks will be extended to other sectors in 2022-2023, for example organisations in the sports sector.</p>
	Deliver the Water Efficiency Project with Northern Ireland councils to improve accessibility and affordability.		

Indicator: Research	Forward Work Programme Projects	Outcome	Commentary
9. Maintain Consumer Monitor and Consumer Insight reports.	<p>Monitor how EU Exit will impact energy use in Northern Ireland and corresponding consumer behaviours, consumption and affordability.</p> <p>Consumer survey on the levels of satisfaction, trust and confidence with energy suppliers.</p> <p>Deliver the 2021-2022 Consumer Insight Survey, capturing the experiences and attitudes of consumers in Northern Ireland, in particular consumers in vulnerable circumstances.</p>	<p>Outturn: 8 Target: 4</p>	<p>Target exceeded with the launch of a quarterly Consumer Monitor covering population and labour market demographics; income and spending; consumer vulnerability and debt levels; the cost of utilities; and the impact of digitalisation. Supporting this was two customer satisfaction surveys with energy consumers and a future model for a longitudinal survey on consumer attitudes to decarbonisation.</p> <p>The 2022 Consumer Insight Survey was completed in March with over 1,000 consumers covering issues including cost of living, household finances, scams, value for money and trust, and awareness of consumer organisations. Survey findings will be published in Q1 2022-2023.</p>
10. Deliver quarterly consumer Pulse surveys and focus groups	<p>Research consumer vulnerability in Northern Ireland and look to contextualise this in comparison to regions in the UK.</p>	<p>Outturn: 4 Target: 4</p>	<p>Target met with four Pulse surveys undertaken in November/December 2021 and February/March 2022, with the 2022 survey supported by focus groups, covering emerging consumer issues, cost of living, decarbonisation and digitalisation.</p>
11. Identify consumer experiences, behaviours, attitudes and detriment.	<p>Review the impact of the COVID-19 pandemic on consumers, and micro and small businesses in Northern Ireland and identify their emerging needs.</p>	<p>Outturn: 58 Target: 50</p>	<p>Target exceeded with projects detailed against this indicator delivered. There has been proactive engagement with government and regulators, to develop an Energy and Fuel Poverty Strategy for</p>

	<p>Carry out research to identify the experiences, behaviours and attitudes of consumers in terms of transport, the new Energy Strategy and wider decarbonisation agenda.</p>		<p>Northern Ireland and to protect and support consumers in vulnerable circumstances.</p> <p>The Consumer Council, with the Department for Communities (DfC) and Bryson Energy, co-designed and launched the Emergency Fuel Payment Scheme aimed at helping those at risk of imminent disconnection with £100 worth of electricity, gas or oil to 20,000 households. This was the first time the organisation has delivered an intervention of this nature and we negotiated charitable donations from companies in electricity and gas towards administration costs of the £2M scheme.</p> <p>During 2021-2022, we delivered 40 research projects to improve our understanding of the lived experiences and perceptions of Northern Ireland consumers. These included:</p> <ul style="list-style-type: none"> • Setting up the UK's first experimental regional Consumer Price Index in Northern Ireland, providing the template for regional indices for all devolved nations. • Impact and perceptions of Northern Ireland consumers following EU Exit. This is the second year the Consumer Council has run this survey. • The need for a fuel bank scheme in Northern Ireland.
	<p>Proactively review transport complaints including data from the Consumer Council's frontline support and Translink, in particular consumers in vulnerable circumstances.</p>		
	<p>Carry out research to understand the impact of the COVID-19 pandemic on the transport sector, the resulting challenges to connectivity, accessibility and affordability, and how consumer behaviours could shape the future of the sector.</p>		
	<p>Publish reports outlining the impacts of EU Exit on postal services and deliveries for consumers in Northern Ireland.</p>		
	<p>Work with consumer advocacy bodies, Citizens Advice and Citizens Advice Scotland to develop solutions to provide marginalised consumers safe, secure and reasonable access to postal services.</p>		

	Carry out research to understand the impact of the LPG market on energy consumers, small businesses and not-for-profit organisations.		<ul style="list-style-type: none"> • The efficacy of water use messaging from NI Water. • The impact of the COVID-19 pandemic on women in low-income households, completed in partnership with the Women's Support Network. • The value of Child Benefit linked Credit Union Loans for low-income families in Northern Ireland. • The importance of the consumer on the Northern Ireland economy. • A number of food research projects including a food availability and pricing audit, the shopping experiences of low-income consumers, and the cost and availability of food for consumers with food intolerances. This was supported by our first documentary, Hand to Mouth, with video case studies from consumers impacted by food insecurity. • Consumer Journey Buying Parcels Online and a Best Practice Guide for Online Parcel Services. • The Future of Transport. <p>All research projects were underpinned by quarterly analysis of data on the consumer</p>
	Produce an EU Exit report with recommendations for future policy development based on findings of consumer research completed in March 2021.		
	Monitor and report on financial resilience and spending behaviours through cost comparisons of household goods in Northern Ireland compared to Great Britain.		
	Commission a market review of Child Benefit Loans for Credit Unions in Northern Ireland.		
	Research the impact of the COVID-19 pandemic on the financial resilience of consumers and the issue of illegal money lending.		
	Research if some consumers are adversely affected by a lack of choice and affordability in their local shops and establish the causes for these so-called Food Deserts.		

	Produce a series of vulnerability in 2021 reports examining the issues facing disadvantaged consumers across each of our remit areas, which provide at a glance insight and consumer insight.		<p>experience in Northern Ireland, covering: (i) consumer segments by household income, income source, housing tenure, age and gender; (ii) targeting segments such as consumers on low incomes, those with disabilities and long-term health conditions, those living in rural areas, and those of pensionable age; and (iii) accessing at risk segments such as women on low incomes, those with no fixed address, consumers in fuel poverty, social housing tenants and young people.</p> <p>A research project aimed at understanding the impact of the COVID-19 pandemic on consumers with a disability was not taken forward in 2021-2022 and will be carried forward into 2022-2023.</p> <p>We also represented Northern Ireland consumer interests on multiple fora including on all working groups of the UK Consumer Protection Partnership (CPP).</p>
	Lobby government and regulators, using evidence of consumer detriment and discrimination, to develop an Energy and Fuel Poverty Strategy for NI, to protect and support consumers in vulnerable circumstances.		
	Represent consumer interests at forums and working groups such as the CPP to ensure needs of Northern Ireland consumers are considered at a UK-wide level.		
Indicator: Affordability	Forward Work Programme Projects	Outcome	Commentary
12. Represent consumer interests at regional, national and international forums and working groups, and respond to relevant consultations.	Represent consumer interests through forums and working groups such as: the Water Stakeholder Steering Group, the Regional Community Resilience Group, Output Review Group, Essential Services Access Network, Consumer Vulnerability Working Group, Consumer Engagement Oversight Group, UK Water Industry Research Working Groups and UK Tripartite with Consumer Council	Outturn: 317 Target: 165	<p>Target exceeded with wide ranging engagement undertaken throughout 2021-2022 with all stakeholders, fora and working groups detailed.</p> <p>Examples of proactive engagement on regional national and international platforms to ensure Northern Ireland consumer interests were represented and considered include: ScamwiseNI</p>

	<p>for Water and Citizens Advice Scotland, and various drinking water and environmental quality groups.</p>		<p>Partnership; UK Regulators Network; UK CPP Strategy and Operational Working Groups; BEUC the European Consumer Organisation and its Operational Working Groups, alongside the European Commission and the Northern Ireland Civic Working Group on the Protocol, securing membership in 2021; CMA Fringe on Consumer Policy and Reform; elected representatives from Sinn Féin, DUP, UUP and SDLP; the new EV Infrastructure Taskforce securing membership in 2021, the Translink/DfI Passenger Transport Monitoring Group, the Maritime Complaints Handling Body, the three Northern Ireland airports' consultative and accessibility forums, the DfI Bus Procurement Engagement Group, bi-monthly operational meetings with DfI and Translink, the Energy Strategy Programme Board and Strategic Checkpoint Group; Long Term Water Strategy project review board; COVID-19 Retail Market Forum; Gas Market Operating Working Group, DfE Large Parcels meeting; FCA meetings re Consumer Duty Consultation; BEIS Consumer Body Forum; DfE COVID-19 and EU Exit meetings; UK Finance Advisory Group; Property Ombudsman Consumer Panel; UK Finance Consumer Advisory Group, FCA Consumer Network, LINK Consumer Council, Open Banking Consumer Forum, Money and Pensions Service Northern Ireland Forum and Credit Counts Working Group.</p> <p>A number of speaking platforms to highlight the Northern Ireland consumer position were</p>
	<p>Represent and protect consumer interests, working with Translink to develop a new Public Service Agreement, consult on the development of Belfast Transport Hub, and deliver the Ticketing Fare Review and Passenger Monitoring Survey.</p>		
	<p>Respond to industry consultations and Code of Practice reviews, representing consumer interests in particular those in vulnerable circumstances.</p>		
	<p>Work in partnership with DfE and stakeholders to deliver a single consumer pathway for advice, guidance and support (education, capability development and financial assistance) from government in support of the Energy Strategy.</p>		
	<p>Represent consumer interests through the Department for Transport Maritime Complaints Handling Body, the Inclusive Mobility and Transport Advisory Committee (IMTAC), airport accessibility audits and consultative forums, and bi-monthly operating meetings with DfI and Translink.</p>		

	<p>Work with the UK Consumer Protection Partnership (CPP) to address parcel surcharges for Northern Ireland consumers, and lobby for a review and reform of the parcel market.</p>		<p>undertaken including the Chartered Trading Standards Symposium, Energy Policy Forum for NI, the Utility Week UK Customer Summit, and the Northern Ireland Chamber of Commerce Energy Forum, as well as roundtable discussions with academia, government and industry, as well as on EU Exit and the NI Protocol with local councils, former Minister of State, Lord Frost, and Maroš Šefčovič, Vice-President of the European Commission for Interinstitutional Relations.</p>
	<p>Represent Northern Ireland consumer interests, in particular those in vulnerable circumstances, in Ofcom’s review of Royal Mail’s Regulatory Framework.</p>		
	<p>Represent Northern Ireland consumer interests at the all-island Food Poverty Network attended by Safefood, Food Standards Agency, Department of Health, DfC, FareShare, Food Cloud, Economic and Social Research Institute, Irish Nutrition and Dietetic Institute, and Department for Children and Youth Affairs.</p>		<p>Examples of consultation and calls for evidence responses and briefings across all our areas of work include: written evidence to the Northern Ireland Affairs Select Committee and oral evidence to the Northern Ireland Economy Committee; SONI Governance Review; Climate Change Bill; Northern Ireland Energy Strategy 2050; Review of Regulation of Postal Market; UR Call for Evidence for Market Innovation;</p>
	<p>Respond to government and regulatory consultations and calls for evidence, representing consumer interests, in particular consumers in vulnerable circumstances.</p>		<p>Department of Agriculture, Environment and Rural Affairs (DAERA) Rural Policy Consultation; Lending Standards Board Review of Banking Standards; HMT Access to Cash; Translink Better Connected Strategy; DfI Business Permit Draft Guidelines; UK Government Trade Cooperation Agreement Implementation; BEIS Reforming Completion and Consumer Policy; Ofcom Debt and Disconnection in Communications Sector; Northern Ireland Executive Green Growth Strategy; Reforming Competition and Consumer Policy; A New Pro-Competition Regime for Digital</p>
	<p>Advocate for financial accessibility, affordability and inclusion for Northern Ireland consumers through membership at the LINK Consumer Council, UK Finance, FCA Insights Forum, and Money and Pensions Service.</p>		

	<p>Chair the Responsible Lending Forum to highlight and promote awareness of alternative forms of credit and free debit advice services.</p>		<p>Markets; Northern Ireland Food Strategy Consultation Framework; Bolder Vision for Belfast; Taxis Minimum Fare and Bus Licence Application Guidelines; HMT Buy Now Pay Later; written evidence to the Department of Finance (DoF) Banking Roundtable; All Ireland Strategic Rail Review; Proposed Terms of Translink/DfI Public Service Agreement; Department for Transport (DfT) Aviation Consumer Policy Reform; Ofcom's Review of Postal Regulation and Disability Action Plan; and Cost of Living Crisis response to the Permanent Secretaries Group.</p> <p>Alongside this, the Consumer Council ensured the views, interests and experiences of consumers in Northern Ireland are taken into account by industry, and in policy and development. For example, we worked in partnership with DfE to ensure that consumers were central to the Energy Strategy. As part of the consultation process, a series of five focused, independent, facilitated and managed workshops were arranged in July 2021 by a service provider. The output of these workshops was a better understanding of the opportunities and challenges of energy transition for both domestic and business consumers. Engagement and feedback on the report was led by the Consumer Council and used to inform the Energy Strategy - Path to Net Zero - Action Plan that was published in December 2021.</p>
	<p>Advise government, regulators and partner organisations on consumer detriment resulting from the impact of EU Exit through briefing papers, impact analysis and market reviews including the UK CPP, BEUC the European Consumer Organisation, DfE, BEIS, HM Revenue and Customs (HMRC) and other stakeholders.</p>		
	<p>Chair the North-South Consumer Working Group to gather market intelligence and share best practice, bringing together representatives from the European Consumer Centre Network, Trading Standards Service, Competition and Consumer Protection Commission, CMA, Advertising Standards Authority (ASA), Consumers' Association of Ireland and DfE.</p>		
	<p>Represent consumer interests at energy advocacy forums, such as the Home Energy Conservation Authority Group, Energy Savings Week Stakeholder Group and Fuel Poverty Coalition Steering Group.</p>		

	<p>Represent consumer interests at energy industry forums such as the Gas Supplier Forum, Central Design Authority, Electricity Suppliers' Forum, Girona Battery Storage Group, COVID-19 Retail Forum and Energy Revenue Service Group.</p>		<p>The Consumer Council also worked in partnership with DfI and Translink to ensure that consumers were central to the Translink Public Service Agreement and represented consumers on the DfI Electric Vehicle Charging Infrastructure Task Force, establishing a Consumer Advisory sub-group within it.</p>
<p>Represent consumer interests at energy industry forums and working groups led by the UR, such as the Consumer Engagement Advisory Panel, Electricity Retail Group, Consumer Vulnerability Working Group, Gas Metering Solutions Group, Gas Market Operating Group and Consumer Engagement Working Group.</p>			
<p>Contribute to the development of the new Energy Strategy for Northern Ireland from DfE by providing consumer research and detailed insights to inform strategy and policy development and implementation.</p>			
<p>24. Participate in regulated tariff reviews and price control consultations.</p>	<p>Represent consumer interests at regulated tariff reviews with electricity and gas suppliers such as Power NI, Firmus and SSE Airtricity Gas.</p>	<p>Outturn: 16 Target: 10</p>	<p>Target exceeded with eight tariff reviews undertaken with the UR for Power NI, Firmus and SSE Airtricity Gas. Tariff reviews were also undertaken with NI Water and the UR, and Translink and DfI, for the Taxi Minimum Fare Review.</p>
<p>Represent consumer interests at energy network operator price controls to ensure these meet</p>			

	consumer needs, and consumers pay a fair price for their supply of energy.		
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For Indicator 10 and Indicator 23, the following targets were not met due to capacity limitations:

Indicator 10

- Conduct accessibility and complaint audits of providers in regulated markets. An outturn of 17 was achieved against a target of 21, due to COVID-19 restrictions for most of 2021-2022. However, this is now changing with Q4 2021-2022 activity including reviews of three Post Office temporary closure reviews, an accessibility audit with Belfast International Airport and a review of NI Water’s Written Complaints policy taking place.

Indicator 23

- Deliver market reviews, and benchmarking and impact analysis reports. An outturn of three was achieved against a target of four, due to capacity limitations. Three of the four projects were completed in 2021-2022, and one project commenced in Q4 2021-2022. The projects were: (i) Review of Parcel Operators’ Terms and Conditions; (ii) Importance of the Consumer to the Northern Ireland Economy; (iii) Consumer Journeys for Online Parcel Services; and (iv) Best Practice Guide for Online Parcel Services (completion date of Q1 2022-2023).

Sustainability

The Consumer Council is committed to sustainability, environmental, social and community issues. To support this, a number of key policies and protocols are in place. The principles are also embedded within the business principles. During 2021/22 Consumer Council staff continue to work remotely with ad hoc attendance in the office environment complying with Government advice.

During 2021/22, reduced office attendance contributed to less business and travel to work thus reducing our carbon footprint and environmental impact.

Mandatory sustainability and environmental requirements are also included in tender processes for all prospective contractors and considered in the award of contracts.

FINANCIAL PERFORMANCE

Grant Income

The Consumer Council's grant income for the financial year was £4,253,139 (2020-21: £3,612,462).

Grant Income Received		2021/22	2020/21	Variance	
		£	£	£	%
DFE	Core	2,871,000	2,339,980	531,020	22.7%
DFI	Water	363,000	364,827	(1,827)	-0.5%
BEIS	Postal	353,676	336,101	17,575	5.2%
HMT	Treasury	665,463	571,554	93,909	16.4%
Total		4,253,139	3,612,462	640,677	17.7%

The DfE Core funding of £2,871k benefited from the highest uplift of 22.7% and was split over several projects: £1,592k Core, £578k Energy, £585k EU Exit and £116k ERAP.

In terms of budget, the total DfE Core allocation was £2,898k (Core at £1,619k, Energy at £578k, EU Exit at £585k and ERAP at £116k) compared to the £2,871k drawn down.

Expenditure

The Consumer Council's expenditure for the financial year was £4,255,707 (2020-21: £3,561,200).

Expenditure	2021 - 22	2020 - 21	Variance	
	£	£	£	%
Staff Costs	2,343,865	1,805,447	538,418	29.8%
Depreciation and Amortisation	14,909	23,951	(9,042)	-37.8%
Other Expenditure	1,896,933	1,731,802	165,131	9.5%
Total	4,255,707	3,561,200	694,507	19.5%

Total expenditure increased by 19.5% in line with the corresponding 17.7% increase in funding. During the year, the Consumer Council had a total underspend of £12.3k (excluding Depreciation & Amortisation) compared to the total funding received due to the impact of COVID-19 which restricted activities. This represents a 99.4% spend on allocated funding meeting the annual 1% tolerance target.

During the year, the average number of permanent staff increased by seven, a two-year backdated pay remit was implemented, and £33k was seconded to third parties. This netted a £538k increase on the previous year.

The overall average number of staff was 48 employees for 2021-2022 (2020-2021: 41 employees).

Depreciation decreased by 37.8% (- £9k) as some assets fully depreciate in the previous year.

Other Expenditure (Detail)	2021/22	2020/21	Variance	
	£	£	£	%
Postage and Carriage	3,633	59,024	(55,391)	-93.8%
Printing and Design	83,800	116,682	(32,882)	-28.2%
Outreach Activities and Resources	74,820	119,258	(44,438)	-37.3%
Research Costs	949,827	552,087	397,740	72.0%
Website, Intranet and Portal costs	47,628	72,668	(25,040)	-34.5%
Liaison Activities	146,771	54,533	92,238	169.1%
Other / Various	590,454	757,550	(167,096)	-22.1%
Total	1,896,933	1,731,802	165,131	9.5%

(The above table identifies the large movements for cost elements making up other expenditure and does not necessarily reflect the same cost classification contained in the notes to the financial statements.)

With expenditure driven by available budget, the uplift in funding has been reflected with increased spending across Research (£398k) and Liaison Activities (£92k).

Adversely, due to the COVID-19 pandemic and changes to work programme schedules the following expenditure was reduced, Postage & Carriage £55k, Print & Design £33k, Outreach £44k, Website, Intranet and Portal Costs £25k.

As the organisation has slowly started to utilise the office more in the financial year, we have become less reliant on postal and carriage charges and the increased use of radio and online portals (Liaison Activities) to engage with the public in lieu of key outreach activities. This has impacted the expenditure in these areas.

Statement of Financial Position

Statement of Financial Position	2021/22	2020/21	Variance	
	£	£	£	%
Total Non-Current Assets	33,282	48,190	(14,909)	-30.9%
Total Current Assets	609,771	516,147	93,624	18.1%
Total Current Liabilities	(582,182)	(500,899)	(81,283)	16.2%
Total assets less total liabilities	60,871	63,438	(2,567)	-4.0%
Taxpayers Equity & Reserves	60,871	63,438	(2,567)	-4.0%

The non-current assets reduced by £15k (31%) due to the natural devaluation of assets via depreciation.

Current Assets increased by £94k (18.1%) and adversely the Current Liabilities increased by £81k (16.2%). Both these movements are linked with a working capital increase of £12k.

As the Current Asset balance is made up of Bank £466k and Prepayments £163k it is anticipated that this bank surplus is temporary and shall reduce by £360k when the outstanding supplier invoices are paid in the 2022-2023 financial year.

Reserves: During the year there was an uplift of £641k in funding resulting in a deficit of £3k as reflected in the decreased Taxpayers Equity.

Non-financial performance

The Consumer Council works to encourage consumers to change their behaviour to benefit them today and tomorrow. We work to educate consumers about their rights and responsibilities and inform them how they can make more responsible consumer choices.

The Consumer Council recognises its duty as a public body and a consumer representative, to promote and contribute to the achievement of sustainable development in Northern Ireland. To support consumers, we have five objectives that underpin all our activity and engagement.

These are:

- To **understand** the risks, challenges and opportunities consumers are facing at a community, regional, national and international level.
- To **influence** public policy affecting consumers, so it meets their needs, safeguards protections, is citizen-focused and supports inclusive economic recovery.
- To **represent** consumers by being their independent trusted voice in Northern Ireland, in the UK and in Europe, and help them to plan for their future.
- To **protect** consumers by putting things right through impartial dispute resolution, providing advice on consumer rights and embracing partnership working.
- To **empower** consumers by giving them information and advice about their consumer rights and responsibilities, particularly in this changing landscape.

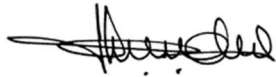
The Consumer Council is committed to maximising the conservation and efficiency of our own resource use. We actively look at ways in which we can reduce our environmental impact and maximise value to Northern Ireland. We are a member of Business in the Community (BITC) and worked alongside BITC to maintain our CORE Accreditation in 2021-22 by developing a strong culture of corporate responsibility within the organisation. We were also awarded Green Level in the 2021 Northern Ireland Environmental Benchmarking Survey with BITC.

As an organisation we are committed to corporate social responsibility to the community and have undertaken various activities to promote and raise money for local causes. Staff are responsible for performing their duties in accordance with the Consumer Council's Code of Conduct and Practice.

During 2021-2022, the Consumer Council retained the following accreditations to support the health and wellbeing of all staff and consumers: British Standard 18477 for Inclusive Service Provision, Diversity Mark NI Bronze, ISO 9001 Quality Management, ISO 27001 Information Security and ISO 22301 Business Continuity, Customer Service Excellence and Best Companies.

It is important that the Consumer Council maintains high ethical standards. The Consumer Council does not tolerate fraud, bribery, any form of corruption or any illegal or unethical activity. The organisation has an Anti-Fraud Policy and Fraud Response Plan, which was revised and approved by the Audit and Risk Assurance Committee and is disseminated to all staff annually.

Staff have also followed best practice guidance from the NIAO regarding their responsibilities in countering the risk of bribery and corruption as they undertake their public duties. The Consumer Council embeds the principles of this good practice within the organisation.



Noyona Chundur
Accounting Officer and Chief Executive
Date: 23 August 2022



ACCOUNTABILITY REPORT

CORPORATE GOVERNANCE REPORT

The Corporate Governance Report explains the composition and organisation of the Consumer Council's governance structures and how they support the achievement of annual objectives.

DIRECTOR'S REPORT

Vision

To protect and empower consumers in Northern Ireland.

Mission

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

Values

Resolve	We are committed to achieving outcomes that make a difference to consumers.
Excellence	We will ensure our work and insights are robust, considered and evidence based.
Ambition	We aim to deliver the best possible deal for consumers in Northern Ireland.
Courage	We will take the steps needed to make a difference for consumers.
Honesty	We will act with integrity in an open and transparent way.

Chair and Chief Executive

The Chairperson of the Consumer Council in 2021-2022 was Sheila McClelland.

The Chief Executive and Accounting Officer of the Consumer Council in 2021-2022 was Noyona Chundur.

Board

The overall strategic direction and governance arrangements of the Consumer Council, and the delivery of its functions as set out in legislation, are set and overseen by a Board. Board members are appointed by the Economy Minister in accordance with the Code of Practice of the Office of the Commissioner for Public Appointments for Northern Ireland.

Information about the Consumer Council's Board members is set out in the Governance Statement on pages 49 to 56.

Details of Board members' remuneration is set out in the Remuneration and Staff Report on pages 57 to 67.

The Accounting Officer confirms that:

- a) So far as the Directors are aware, there is no relevant audit information of which the entity's auditor is unaware; and

- b) They have taken all necessary steps as Directors to make themselves aware of any relevant audit information and to establish that the Consumer Council’s auditor is aware of that information.

Senior Leadership Team

The Senior Leadership Team, comprising the Chief Executive and five Directors, undertakes the day-to-day management of the Consumer Council. The Directors were:

- Dervla Kearney, Director of Consumer Empowerment
- Scott Kennerley, Director of Financial and Postal Services
- Peter McClenaghan, Director of Infrastructure and Sustainability (from May 2021)
- Anne-Marie Murphy, Director of Strategy and Emerging Markets (from October 2021)
- William Warke, Director of Corporate Services

The posts of Director of Infrastructure and Sustainability and Director of Strategy and Emerging Markets were vacant until May and October 2021, respectively.

Information about the Consumer Council’s Senior Leadership Team is set out in the Governance Statement on pages 49 to 56.

Details of the Senior Leadership Team members’ remuneration is set out in the Remuneration and Staff Report on pages 57 to 67.

Register of Interests

The Register of Interests of Board and Senior Leadership Team members can be viewed here.³

Pension liabilities

Details of the Consumer Council’s pension schemes are set out in the Remuneration and Staff Report on pages 57 to 67 and Note 1.7 to the Financial Statements.

Creditor payment, policy and performance

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 2021-2022, 100% of invoices were paid within 30 days (2020-2021: 100%).

In December 2008, the Finance Minister announced that departments had been set a target of ensuring that invoices are paid within 10 working days, in order to help local businesses. In 2021-2022, the Consumer Council paid 100% of invoices (2020-2021: 100%) within the target.

Charitable donations

There were no charitable donations made during 2021-2022 (2020-2021: nil).

³ <https://www.consumerCouncil.org.uk/policy-research/publications/register-interests-board-members-2022>
<https://www.consumerCouncil.org.uk/policy-research/publications/register-interests-senior-leadership-team-2022>

Personal data related incidents

The Consumer Council incurred no personal data breaches in 2021-2022 (2020-2021: nil).

Complaints procedure

One of the Consumer Council's main roles is to handle complaints about service providers in respect of buses, trains, planes, ferries, natural gas, electricity, coal, postal services, water and sewerage, and other areas of consumer interest.

Given this, it is important that we handle complaints about the Consumer Council in an exemplary manner and our complaints procedures, both about service providers and about us, are publicised extensively.

The Consumer Council received four complaints about our work in 2021-2022 (2020-2021: three complaints were received, all of which were resolved satisfactorily). All four complaints were resolved without challenge following the decision reached by the internal appeals panel.

Auditor

The financial statements are audited by the Comptroller and Auditor General for Northern Ireland (C&AG) in accordance with the General Consumer Council (Northern Ireland) Order 1984. The C&AG is head of the NIAO, which is wholly independent of the Consumer Council and its findings are reported to the Northern Ireland Assembly.

As Accounting Officer, I confirm that there is no relevant audit information of which the auditor is 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 auditor is informed of it.

The total audit fee for 2021-2022 was £14,000 (2020-2021: £13,500).

There was no other non-audit work carried out by the NIAO during 2021-2022 (2020-2021: nil).

Events after the reporting period

There have been no significant events since the year end that affect the Financial Statements.

STATEMENT OF BOARD AND ACCOUNTING OFFICER'S RESPONSIBILITIES

Under paragraph 12(4) of Schedule 1 to the General Consumer Council (Northern Ireland) Order 1984, DfE has directed the Consumer Council to prepare for each financial year a statement of accounts in the form and on the basis set out in the Accounts Direction.

The Financial Statements are prepared on an accruals basis and must give a true and fair view of the state of affairs of the Consumer Council and of its income and expenditure, Statement of Financial Position and cash flows for the financial year.

In preparing the Financial Statements, the Chief Executive as 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 DfE, 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.
- Prepare the financial statements on a going concern basis.
- Confirm that the Annual Report and Financial Statements as a whole is fair, balanced and understandable, and take personal responsibility for the Annual Report and Financial Statements and the judgements required for determining that it is fair, balanced and understandable.

The Accounting Officer for DfE has designated the Chief Executive as the Accounting Officer for the Consumer Council. 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 Managing Public Money (NI) (MPMNI), published by DoF.

As Accounting Officer, 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 Consumer Council's auditors are aware of that information. So far as I am aware, there is no relevant audit information of which the auditors are unaware.

GOVERNANCE STATEMENT

Introduction

This Governance Statement 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 2021-2022 and up to the date of approval of this Annual Report and Accounts.

As Accounting Officer, I have responsibility for ensuring there are sound systems of governance, risk management and internal control to support the achievement of the Consumer Council's aims and objectives. I am also required to ensure that the Consumer Council's business is conducted in

accordance with MPMNI to ensure public money is safeguarded, properly accounted for and used economically, efficiently and effectively.

I act in accordance with the Consumer Council's MSFM as agreed with DfE, and other instructions and guidance issued from time to time by DfE and DoF.

I am designated as the Consumer Council's Accounting Officer by the Departmental Accounting Officer. This means I am personally responsible for:

- Safeguarding the public funds for which I have charge.
- Ensuring propriety and regularity in the handling of those public funds.
- The day-to-day operations and management of the Consumer Council.

The structure that supports the delivery of corporate governance is the Consumer Council Board and its Committees, and the Senior Leadership Team.

The Board and its Committees

The Board has corporate responsibility for ensuring the Consumer Council fulfils its statutory functions, and the aims and objectives set by DfE and approved by the Economy Minister; and for promoting the efficient, economic and effective use of staff and other resources by the Consumer Council.

The Board is supported by two committees:

- The **Audit and Risk Assurance Committee (ARAC)** deals with a range of issues relating to governance, internal control, accountability and risk management. The ARAC is an advisory committee with no executive powers other than those delegated by the Board. It provides recommendations to the Board for approval.
- The **Remuneration Committee (RemCo)** meets to consider the Chief Executive's remuneration and receives assurance from the Chief Executive, as Accounting Officer, that remuneration of staff is in line with Northern Ireland Civil Service (NICS) guidelines. It also agrees the objectives for, and reviews the Chief Executive's performance against these guidelines. The RemCo is also an advisory committee with no executive powers, other than those delegated by the Board. It may make recommendations on matters of significance for consideration by the Board.

During 2021-2022 the Board met eight times, the ARAC met four times and the RemCo met twice, with two additional meetings convened. In addition to this, there was a Board Strategy and Evaluation meeting in August, and a special sitting of the ARAC convened as part of the September Board meeting to approve the 2020-2021 Annual Report and Accounts.

The Chairperson, Deputy Chairperson and Board 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 Interests at March 2022 is available at: <https://www.consumercouncil.org.uk/policy-research/publications/register-interests-board-members-2022>

Declaration of conflict of interest is a standing agenda item at every Board and Committee meeting. The Chairperson, Deputy Chairperson, Board members and other attendees are required to declare any conflict of interest at the start of each meeting, with potential conflicts appropriately managed.

Oversight and Liaison meetings

Oversight and Liaison meetings with DfE are normally held on a quarterly basis. Because of the ongoing public health restrictions due to the COVID-19 pandemic, two were held, in April and October. The agendas for these meetings contain standing items which include performance monitoring, budgetary and finance matters, risk management and corporate governance. Attendance at these meetings and any matters of note are reported to the Consumer Council's Board by the Chief Executive and Chairperson.

Senior Leadership Team

The Senior Leadership Team (Chief Executive and five Directors) meet monthly to discuss ongoing operational issues, progress against business plan targets and governance, including a focused discussion on the organisation's finances and risks.

The Wider Leadership Team (Chief Executive, Directors and Section Heads) meet weekly to ensure effective coordination of activities. The Wider Leadership Team also meets monthly to discuss budget monitoring and strategic consumer policy issues.

Directors and Section Heads provide the Chief Executive with regular weekly reports on their work, meetings with stakeholders and operational risks. This includes quarterly updates of the 2021-2022 Corporate Scorecard and 2021-2022 Corporate Risk Register. The Directors and Section Heads, collectively and individually provide advice and support to the Chief Executive in exercising responsibility for ensuring that effective systems of internal control are maintained and operated.

Board performance, effectiveness and attendance

The Board and its committees provide scrutiny and oversight of the work and effectiveness of the Consumer Council. The Board is provided with strategic updates, reviews key policy and strategy activities, and reviews risk and the organisation's financial position.

The performance of each Board member is assessed by the Chair and each member receives a formal performance review annually. All new Board members receive an induction into the work of the Consumer Council, the operation of the Board and its Committees, its responsibilities and the strategic issues the Board needs to consider.

The Board is guided by the Corporate Governance in Central Government Departments: Code of Good Practice (NI) 2013. As an NDPB, the Consumer Council is compliant with all of its principles. The Code sets out the responsibilities of the Board to support, guide and challenge the Leadership teams, and to provide leadership under the five main areas of responsibility within the Code:

- strategic clarity
- commercial sense
- talented people
- results focus
- management information

During Board and Committee meetings, Board members can directly question staff and seek clarification or further information as they present on key issues for discussion.

A review is conducted at the end of each Board and Committee meeting by the members. This is done without the presence of staff to facilitate frank discussions. Board members have confirmed they are content with the quality of papers and information presented, and the expertise of staff.

Board members complete e-learning modules from the Centre for Applied Learning (CAL) including anti-fraud awareness, public interest disclosure and whistleblowing, GDPR governance, introduction to Section 75, and unconscious bias. Alongside this, they complete Public Accountability and Governance training on a biennial basis.

The Board and ARAC conduct self-assessments of their effectiveness at the end of each year. These are conducted in the first quarter of each financial year for the preceding year.

The attendance records of all Board members during 2021-2022 are shown below.

Board meetings

Sheila McClelland (Chairperson)	8 out of 8 meetings
Mick McAteer (Deputy Chairperson)	8 out of 8 meetings
June Butler (ARAC Chair)	8 out of 8 meetings
Lynne Crowther	7 out of 8 meetings
Sinéad Furey	8 out of 8 meetings
William Leathem	7 out of 8 meetings
Amanda Logan	6 out of 8 meetings
Joan Martin	7 out of 8 meetings
Gerry McCurdy	8 out of 8 meetings
Alan O'Neill	3 out of 8 meetings

ARAC meetings

June Butler (ARAC Chair)	5 out of 5 meetings
Lynne Crowther	2 out of 5 meetings
Mick McAteer	5 out of 5 meetings
Gerry McCurdy	5 out of 5 meetings
Sheila McClelland (Chairperson)	1 out of 5 meetings*

RemCo meetings

Sheila McClelland (Chairperson)	4 out of 4 meetings
Sinéad Furey	3 out of 4 meetings
Joan Martin	4 out of 4 meetings
Mick McAteer	4 out of 4 meetings

** Invited to attend as observer by ARAC Chair.*

The Board held its annual Away Day in August, to agree the priorities for the forthcoming 12-months. This was attended by Sheila McClelland, Mick McAteer, Sinéad Furey, Joan Martin, June Butler, Lynne Crowther and Gerry McCurdy.

Governance issues considered in 2021-2022

By the Board:

- 2020-2021 Annual Report and Financial Statements and the Report to Those Charged with Governance (RTTCWG) on the outcome of the audit of this, which is issued by the external auditor.
- 2021-2022 budget and monthly reporting of management accounts.
- 2021-2022 Corporate Risk Register and quarterly reviews.
- Chief Executive's mid and year end Assurance Statement to DfE.
- Board and ARAC and Remuneration Committees' Terms of Reference.
- 2021-2022 DfE Internal Audit Plan and the Internal Audit Charter.
- 2021-2022 Forward Work Programme and 2021-2022 Corporate Scorecard updates.
- Information management, business continuity and GDPR compliance.
- Impact of EU Exit, the COVID-19 pandemic and cost of living crisis on operational resilience.
- Appointment through direct award contract in 2021 to secure specialist accountancy skills.
- Prioritised recruitment to stabilise the organisation and minimise single points of dependency.
- Progress of accreditations including British Standard, ISO and Best Companies.
- Business cases for funding in 2022-2023.

The Board also discussed a range of key policy issues during 2021-2022:

- 2021-2022 Enquiries and Complaints Report and monthly updates.
- Research into the Northern Ireland consumer outlook, consumer proficiency, consumer vulnerability, issues relating to general consumer affairs, postal services, energy, transport, water, financial services and illegal money lending and EU Exit, and the impact of the COVID-19 pandemic and the cost of living crisis.
- Consultation responses to government departments and UK and Northern Ireland regulators in energy, postal services, transport, water and sewerage, and financial services, as well as UK Government consultations on competition and consumer protection legislation and regulation.
- The new Energy Strategy for Northern Ireland from DfE and supporting consultations, and 12-month Action Plan where the Consumer Council is responsible for developing the future consumer protection framework in partnership with the UR.
- Response to the energy price crisis through a proactive schedule of media, stakeholder and speaking engagements in Northern Ireland and the UK, interactive online tools⁴ such as the Home Heating Oil Price Checker, Fuel Price Checker, electricity and gas tariff comparison tools and the Transport Knowledge Hub⁵. Our work included researching a model for a Northern Ireland fuel bank scheme, which led to the development of the Emergency Fuel Payment Scheme of £100 for 20,000 households at imminent risk of disconnection, launched in partnership with DfC and Bryson Energy.
- NI Consumer Week 2022, replacing the annual Consumer Parliament, due to continued restrictions from the COVID-19 pandemic.

⁴ <https://www.consumercouncil.org.uk/onlinetools>

⁵ <https://www.consumercouncil.org.uk/transportknowledgehub>

The approved minutes of all Board meetings are published on the Consumer Council's website. These provide further details about the issues considered by the Board.

The work of the Board is supported and advised by the Consumer Council's ARAC. The ARAC Chair gives a verbal update to the Board following each Committee meeting, and a written report on the Committee's activities is also presented to the Board at the end of the financial year.

The ARAC considered the following key elements of the risk and control framework in 2021-2022:

- NIAO Audit Strategy.
- External auditor's RTTCWG.
- 2021-22 Corporate Risk Register (including the risk appetite) with quarterly reviews.
- Chief Executive's bi-annual Assurance Statement and Checklist.
- DfE 2021-2022 Internal Audit Plan and subsequent Internal Audit reports and opinions.

The Corporate Risk Register is considered in detail by both the ARAC and Board at the end of each quarter, underpinned by a Risk Management Policy.

This Policy sets out the context of risk management in the Consumer Council in terms of the control environment, describing the risk management framework and individual roles and responsibilities to cover all operational, project and corporate risks.

The Policy also describes the process of risk assessment and assurance both internally and to DfE, as well as stating how risk appetite is considered for each type of corporate risk.

Internal audit

DfE Internal Audit carried out the Internal Audit function for the Consumer Council during 2021-2022.

The internal audit programme operated to requirements defined in the Public Sector Internal Audit Standards (PSIAS). The work of DfE Internal Audit is informed by an analysis of the risks to which the Consumer Council is exposed, and annual internal audit plans are based on this analysis.

In 2021-2022 the scope of the audit covered the Payroll Audit project and the implementation of previous audit recommendations.

- The 2021-2022 Payroll Audit resulted in a satisfactory audit opinion with one Priority 2 recommendation relating to monthly payroll reconciliation, and two Priority 3 recommendations relating to overtime claims and payroll authorisation, all of which have been implemented.
- A review of the implementation of previous audit recommendations reported that all were implemented with the exception of a 2018-19 recommendation for a Data Protection Officer post (Priority 2 recommendation), and two outstanding Priority 2 recommendations from the Illegal Money Lending Audit in 2020-2021.

- The recommendation for a stand-alone Data Protection Officer function has been withdrawn, as agreed with DfE Internal Audit and Sponsor Branch in March 2022. This will be combined into a broader corporate governance role and filled as part of the 2022-2023 recruitment schedule.
- Two outstanding recommendations remain within the Illegal Money Lending project: (i) a Premises Security Policy (Priority 2), which is currently being developed, and (ii) Risk Assessments and Identification of Key Risks (Priority 2) has been partially implemented with further work ongoing.

The 2021-2022 DfE Internal Audit Annual Report and Opinion provides overall Satisfactory assurance on risk management, control and governance in the Consumer Council.

External audit

The external audit is undertaken by the NIAO. As Accounting Officer, I confirm that there were no significant recommendations included within the RTTCWG for the Annual Report and Financial Statements for 2021-2022.

Assurance statements

During 2021-2022 bi-annual Assurance Statements were submitted to the DfE Permanent Secretary confirming the effectiveness of the Consumer Council's system of internal controls.

Ministerial direction

No Ministerial directions were received in 2021-2022.

Data security

In relation to managing information risk, the Consumer Council recognises the importance of managing our information effectively. In conjunction with IT Assist, we have controls and measures in place regarding the encryption of data, removable media, laptops and data transfer.

We have a dedicated Senior Information Risk Owner, and link into all central NICS or DfE plans and reviews in relation to information and data security.

There were no personal data breaches in 2021-2022.

Raising Concerns – Whistleblowing

The Consumer Council has a Raising Concerns Policy that has been approved by DfE, Fraud and Raising Concerns Branch. There were no reported concerns raised during the reporting year.

Going Concern

All liabilities of the Consumer Council are met by future grant-in-aid, received from and annually approved by DfE, DfI, BEIS and HMT for organisational resource and supporting work programmes.

The following funding has been approved for 2022-2023: DfI £360.3k, BEIS £355.6k, HMT £770k, DfE Energy £673.6k, and DfE NI Protocol £696k, alongside DfE Core grant funding of £1,406k resource

and £72k of capital. The 2022-2023 Forward Work Programme reflects the budget outcome, and the future financing of any Consumer Council liabilities will be met by DfE, DfI, BEIS and HMT.

The Consumer Council has considered the ongoing impact of the COVID-19 pandemic, EU Exit, and the emerging cost of living crisis, and does not foresee any impact on its ability to continue as a going concern. In this context, the Financial Statements have been prepared on a going concern basis.

The Consumer Councils future plan is to continue to deliver its 3 year Corporate Plan 2021-2024 to understand, represent, influence, protect and empower consumers. This is further highlighted in our Forward Work Programme for 2022-2023.

The Consumer Council will continue deliver its 3 year Corporate Plan 2021-2024

Significant Internal Control issues identified in 2021-2022

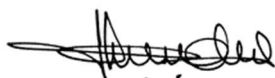
No significant internal control issues were identified in 2021-2022.

Conclusion

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 and external auditors, and their comments and recommendations.

It is also informed by the work of the Board, the ARAC and Remuneration Committee, as well as the Senior and Wider Leadership teams within the Consumer Council who have responsibility for the development and maintenance of the internal control framework.

I am aware of the importance of my ongoing review of the effectiveness of the systems of governance and internal controls within the Consumer Council, and I will continue to review these systems and processes to ensure continuous improvement.



Noyona Chundur
Accounting Officer and Chief Executive
Date: 23 August 2022

REMUNERATION AND STAFF REPORT

REMUNERATION REPORT

Remuneration Policy Chairperson and Board Members

The Chairperson, Deputy Chairperson and Board members are appointed by the Minister for the Economy in accordance with the Code of Practice of the Office of the Commissioner for Public Appointments for Northern Ireland. They are appointed for a fixed period of up to three years. Thereafter, they may be reappointed in accordance with the Code of Practice.

The remuneration of the Chairperson, Deputy Chairperson and Board members is set by DfE. There are no arrangements in place for the payment of bonuses.

The Chairperson, Deputy Chairperson and Board members do not receive pension contributions from the Consumer Council or DfE.

The Consumer Council reimburses the Chairperson, Deputy Chairperson and Board members for any incidental expenses incurred for carrying out their duties relevant to the organisation. These expenses, amounting to £2,497 (2020-2021: £4,271), have been paid during the year and are reflected under other expenditure in Note 3.2 to the Financial Statements.

Chief Executive and Leadership Team

Members of the Leadership Team are paid in line with Northern Ireland Civil Service (NICS) salary bands. Increases in remuneration are in line with NICS pay awards. The Consumer Council's Chief Executive post is equivalent to Assistant Secretary (Grade 5) within the Senior Civil Service (SCS).

Remuneration Policy

The pay policy for the Northern Ireland public sector, including SCS staff, is normally approved by the Minister of Finance. Annual NICS pay awards are made in the context of the wider public sector pay policy. The pay award for NICS staff, including SCS staff, for 2020-2021 was processed in the July 2021 salaries and the 2021-2022 pay award in the October 2021 salaries.

The pay of SCS is based on a system of pay scales for each SCS grade containing a number of pay points from minima to maxima, allowing progression towards the maxima based on performance.

Service Contracts

The Civil Service Commissioners (NI) Order 1999 requires Civil Service appointments to be made on merit on the basis of fair and open competition. The Recruitment Code published by the Civil Service Commissioners for Northern Ireland specifies the circumstances when appointments may be made otherwise.

Unless otherwise stated, the officials covered by this report hold appointments that are open-ended. Early termination, other than for misconduct, would result in the individual receiving compensation as set out in the Civil Service Compensation Scheme.

Further information about the work of the Civil Service Commissioners for Northern Ireland can be found at: www.nicscommissioners.org

Salary and pension entitlements (Audited information)

The following sections provide details of the remuneration and pension interests of the Consumer Council's Chairperson, Deputy Chairperson, Board members and Leadership team.

Chairperson, Deputy Chairperson and Board Members	Salary (£'000)		Benefits In Kind (to the nearest £100)	
	2021-22	2020-21	2021-22	2020-21
Ms Sheila McClelland (Chairperson)	20 - 25	20 - 25	-	-
Mr Mick McAteer Board Member	0 - 5	0 - 5	-	-
Mrs June Butler Board Member	0 - 5	0 - 5	-	-
Dr Sinéad Furey Board Member	0 - 5	0 - 5	-	-
Ms Lynne Crowther Board Member	0 - 5	0 - 5	-	-
Dr Joan Martin Board Member	0 - 5	0 - 5	-	-
Mr Gerry McCurdy Board Member	0 - 5	0 - 5	-	-
Mr William Leathem Board Member	0 - 5	0 - 5	-	-
Mr Alan O'Neill Board Member	0 - 5	0 - 5	-	-
Mrs Amanda Logan Board Member	0 - 5	0 - 5	-	-

Leadership Team	Salary (£'000)		Benefits In Kind (to the nearest)		Pension Benefits ¹⁶ (£'000)		Total (£'000)	
	2021-22	2020-21	2021-22	2020-21	2021-22	2020-21	2021-22	2020-21
Ms Noyona Chundur Chief Executive	75-80	15-20 (70-75 FTE)	-	-	76	10	150-155	20-25
Mr Scott Kennerley Director of Financial Services	55-60	50-55	-	-	22	24	75-80	65-70
Mrs Dervla Kearney Director of Consumer Insight, Empowerment & Protection	20-25	35-40	-	-	23	23	45-50	55-60
Mr William Warke Director of Corporate Services	60-65	20-25 (45-50 FTE)	-	-	22	10	80-85	30-35
Mr Peter McClenaghan Director of Infrastructure & Sustainability Commenced 15th May 2021	45-50 (50-55 FTE)	-	-	-	18	-	65-70	-
Mrs Anne-Marie Murphy Director of Strategy & Emerging Markets Commenced 18th October 2021	25-30 (50-55 FTE)	-	-	-	10	-	35-40	-

¹⁶ The value of pension benefits accrued during the year is calculated as the (real increase in pension multiplied by 20) plus (the real increase in any lump sum) less (the contributions made by the individual). The real increases exclude increases due to inflation and any increase or decrease due to a transfer of pension rights. (As benefits reflect the retail price index, figures are subject to change.)

During 2021-22 a disclosure adjustment was applied to Ms Chundur's pension benefit to correct the prior year figure which also inflated her total for the 2021-22 year.

Salary

'Salary' includes gross salary, overtime, and any other allowance to the extent that it is subject to UK taxation and any severance or ex gratia payments.

Benefits in kind

The monetary value of benefits in kind covers any benefits provided by the employer and treated by HMRC as a taxable emolument. There were no benefits in kind paid to Senior Management during the year (2019-2020: none).

Bonuses

No bonuses were paid during 2021-2022 (2020-21: none).

Fair pay disclosure - Audited information

		2021-22	2020-21
Band of Highest Paid Director's Total Remuneration *	£ 000's	75-80	70-75
Band of Lowest Paid Total Remuneration *	£ 000's	20-25	20-25
Median Total Remuneration *	£0	33,176	28,521
Ratio		2.27	2.52
25th Percentile	£0	37,340	35,015
50th Percentile	£0	50,725	47,510
75th Percentile	£0	64,115	60,005
Staff below the 25th Percentile		27	29
Staff between the 25th and 50th Percentile		10	7
Staff between the 50th and 75th Percentile		6	3
Highest paid Director		1	1
		44	40

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

The banded remuneration of the highest-paid director in the Consumer Council in the financial year 2021-2022 was £75,000 to £80,000 (2020-2021: £70,000 to £75,000). The median remuneration of the workforce was £33,176 (2020-2021: £28,521) an increase of 16%. This was due to two departmental pay reviews during the year which increased the media remuneration caused a reduction in the ratio to 2.27 times (2020-2021: 2.52)

The percentiles have increased in line with wage increases and promotion within the organisation.

In 2021-2022 no employees (2020-2021: nil) received remuneration in excess of the highest-paid director and remuneration ranged from £75k-£80k (2020-2021: £70k-£75k).

Pension Entitlements (Audited information)

Leadership Team	Accrued pension at pension age as at 31/03/22 and related lump sum	Real increase in pension and related lump sum at pension age	CETV at 31/03/22	CETV at 31/03/21	Real increase in CETV	Employer contribution to partnership pension account
	£'000	£'000	£'000	£'000	£'000	Nearest £100
Ms Noyona Chundur Chief Executive Commenced 5th January 2021	20 - 25	2.5 - 5	324	252	53	-
Mr Scott Kennerley Director of Financial Services	10 - 15	0 - 2.5	132	115	11	-
Mrs Dervla Kearney Director of Consumer Insight, Empowerment & Protection	5 - 10	0 - 2.5	45	34	9	-
Mr William Warke Director of Corporate Services	0 - 5	0 - 2.5	25	8	14	-
Mr Peter McClenaghan Director of Infrastructure & Sustainability Commenced 15th May 2021	0 - 5	0 - 2.5	9	-	7	-
Mrs Anne-Marie Murphy Director of Strategy & Emerging Markets Commenced 18th October 2021	10 - 15	0 - 2.5	157	151	5	-

Northern Ireland Civil Service (NICS) Pension Schemes

Pension benefits are provided through the Northern Ireland Civil Service pension schemes which are administered by Civil Service Pensions (CSP).

The alpha pension scheme was introduced for new entrants from 1 April 2015. The alpha scheme and all previous scheme arrangements are unfunded with the cost of benefits met by monies voted each year. The majority of existing members of the classic, premium, classic plus and Nuvos pension arrangements also moved to alpha from that date. Members who on 1 April 2012 were within 10 years of their normal pension age did not move to alpha and those who were within 13.5 years and 10 years of their normal pension age were given a choice between moving to alpha on 1 April 2015 or at a later date determined by their age. Alpha 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 rate is 2.3%.

New entrants joining can choose between membership of alpha 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 were eligible for membership of the Nuvos arrangement or they could have opted for a partnership pension account. Nuvos is also a 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%.

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). From April 2011, pensions payable under classic, premium and classic plus are reviewed annually in line with changes in the cost of living. New entrants joining on or after 1 October 2002 and before 30 July 2007 could choose between membership of premium or joining the partnership pension account.

All pension benefits are reviewed annually in line with changes in the cost of living. Any applicable increases are applied from April and are determined by the Consumer Price Index (CPI) figure for the preceding September. The CPI in September 2021 was 3.1% and HMT has announced that public service pensions will be increased accordingly from April 2022.

Employee contribution rates for all members for the period covering 1 April 2022 to 31 March 2023 are as follows:

Scheme Year 1 April 2022 to 31 March 2023

Annualised Rate of pensionable Earnings (Salary Bands)		Contribution rates- All members From 1 April 2022 to 31 March 2023
From	To	
£0	£24,449	4.60%
£24,450	£56,399	5.45%
£56,400	£153,299	7.35%
£153,000 and above		8.05%

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 8% and 14.75% (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 0.5% 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. The normal pension age in alpha is linked to the member’s State Pension Age but cannot be before age 65. Further details about the NICS pension arrangements can be found at the website www.financeni.gov.uk/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 NICS pension 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 2015 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. However, the real increase calculation uses common actuarial factors at the start and end of the period so that it disregards the effect of any changes in factors and focuses only on the increase that is funded by the employer.

Compensation for loss of office

There were no compensation payments for loss of office made during 2021-2022.

Staff Report (Audited information)

	2021-22	2020-21
	Total	Total
	£	£
Board Members		
Chairperson's Salary	23,863	24,175
Social Security Costs	2,073	2,138
Deputy Chairperson and Members Fees	10,249	10,749
Sub-Total	36,185	37,062

	Permanently employed staff	Others	2021-22 Total	2020-21 Total
	£	£	£	£
Staff Salaries - Excluding Chair				
Wages and Salaries	1,318,796	-	1,318,796	1,160,048
Social Security Costs	146,305	-	146,305	119,041
Other Pension Costs	403,887	-	403,887	332,413
Agency	-	470,392	470,392	234,498
	1,868,988	470,392	2,339,380	1,846,000
Less recoveries in respect of outward secondments	(31,700)	-	(31,700)	(77,615)
Sub-Total	1,837,288	470,392	2,307,680	1,768,385
Total			2,343,865	1,805,447

The NICS main pension schemes are unfunded multi-employer defined benefit schemes, but The Consumer Council is unable to identify its share of the underlying assets and liabilities. The Government Actuary's Department (GAD) is responsible for carrying out scheme valuations. The Actuary reviews employer contributions every four to six years following the scheme valuation. The 2016 scheme valuation was completed by GAD in March 2019. The outcome of this valuation was used to set the level of contributions for employers from 1 April 2019 to 31 March 2023.

For 2021-2022, employers' contributions of £391,802 were payable to the NICS pension arrangements (2020-2021: £324,991) at one of three rates in the range 28.7% to 34.2% of pensionable pay, based on salary bands.

This change is primarily due to the reduction in the SCAPE discount rate (as announced at Budget 2018) to 2.4% per annum above CPI. The contribution rates are set to meet the cost of the benefits accruing during 2021-2022 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 £7,819 (2020-2021: £7,421) were paid to one or more of the panel of three appointed stakeholder pension providers. Employer contributions are age-related and range from 8% to 14.75% (2020-2021: 8% to 14.75%) of pensionable pay.

The partnership pension account offers the member the opportunity of having a 'free' pension. The employer will pay the age-related contribution and if the member does contribute, the employer will pay an additional amount to match member contributions up to 3% of pensionable earnings.

In 2021-2022 no members of staff (2020-2021: 0 persons) retired early on ill-health grounds; the total additional accrued pension liabilities in the year amounted to nil (2020-2021: none).

Average number of persons employed (Audited information)

The average number of whole-time equivalent persons employed during the year, excluding Board members, was as follows:

	Permanent Employed Staff	Others	2021-22 Total	2020-21 Total
Directly Employed	38	-	38	37
Others	-	10	10	4
Students	-	-	-	-
Total	38	10	48	41

Staff composition (Audited information)

The composition of the Consumer Council's staff, by NICS grade and gender as at 31 March 2022 is set out below.

Grade	As at 31st March 2022			As at 31st March 2021		
	Male	Female	Total	Male	Female	Total
SCS	-	1	1	-	1	1
Grade 7	3	2	5	2	1	3
Deputy Principal	6	4	10	3	4	7
Staff Officer	4	8	12	7	6	13
Executive Officer 1	5	5	10	2	6	8
Executive Officer 2	2	3	5	1	5	6
Admin Officer	-	1	1	-	2	2
Admin Assistant	-	-	-	-	-	-
Total	20	24	44	15	25	40

Sickness absence data

The percentage of available working days lost due to sickness absence in the year was 4.3% (2020-2021: 3.1%). There were 2 members of staff on long term sickness during the year.

Staff turnover

During the 2021-22 year there was a staff turnover of 16% (2020-2021: 12%)

Employment, training and advancement of disabled persons

The Consumer Council is an equal opportunities employer, dedicated to the promotion of equality in all aspects of working life. Full and fair consideration is given to applications for employment made

by disabled persons, having regard to their particular aptitudes and abilities. Reasonable adjustments for disabled job applicants are made on request.

The Consumer Council applies the recruitment principles as set out in the Recruitment Code of the Civil Service Commissioners for Northern Ireland, appointing candidates based on merit through fair and open competition. Recruitment and selection training, which includes raising awareness of unconscious bias, is offered to all chairs of the Consumer Council recruitment panels. The Consumer Council also has mandatory unconscious bias training for all staff.

To maintain and promote a diverse and inclusive workforce, the Consumer Council has policies in place to support any alterations to the working environment required by disabled persons.

The Consumer Council works to develop a truly inclusive workplace where all staff feel valued.

Other Employee Matters

Our Investors in People (IiP) Gold Award accreditation remains in place and reaccreditation is due in March 2024.

We are committed to the ongoing professional and personal development of all our staff, regardless of disability.

Staff can also avail of personal confidential support from the NICS Welfare Support Services and the Employee Assistance Programme (EAP) via Inspire. Mental health awareness training is also provided to support line managers.

Equality, Diversity and Inclusion

The Consumer Council places diversity and inclusion at the forefront of the organisation. We continue our membership with Diversity Mark NI and retain an active Diversity Working Group led by Diversity Champions within the organisation.

The Consumer Council continues to carry out its statutory obligations under fair employment legislation including the annual returns to the Equality Commission for Northern Ireland.

Learning and Development

The Consumer Council recognises the importance of having skilled and engaged employees and continues to invest in learning and development.

The Consumer Council uses external training providers and NICS Centre for Applied Learning (CAL) which is responsible for development and delivery of all generic staff training. It offers a variety of learning delivery channels to enable flexible access to learning, blending different learning solutions into coherent learning pathways that are aligned to both corporate need and The Consumer Council's Competency Framework.

The Consumer Council offers a wide range of career development opportunities through interchange opportunities, temporary promotion, job rotation and job shadowing.

Employee Consultation and Trade Union Relationships

The Consumer Council employees are employed under identical terms and conditions to NICS. The Consumer Council has an internal Trade Union representative which it engages with on a regular basis regarding HR and employee matters.

Expenditure on consultancy

There was no expenditure on consultancy during 2021-2022 (2020-2021: none).

Off-payroll payments

There were no off-payroll payments made during 2021-2022 (2020-2021: none).

Voluntary Exit Scheme

The Consumer Council did not operate a Voluntary Exit Scheme during 2021-2022. No members of staff left The Consumer Council under this scheme in 2020-2021.

ASSEMBLY ACCOUNTABILITY AND AUDIT REPORT

There were no remote contingent liabilities as at 31 March 2022 (2020-2021: none).

There were no losses or special payments during 2021-2022 (2020-2021: none).

The Consumer Council is a Non-Departmental Public Body (NDPB) under the General Consumer Council (Northern Ireland) Order 1984 (The Order), operating under the Department of the Economy (DfE) on behalf of the Northern Ireland Executive (The Executive) in accordance with best practice and corporate governance processes and procedures.

Regularity of expenditure

All expenditure during 2021-2022 has been in line with Managing Public Money (NI).

Fees and charges

There were no fees and charges in 2021-2022 (2020-2021: none) (Note 1.9).



Noyona Chundur
Accounting Officer and Chief Executive
Date: 23 August 2022

GENERAL CONSUMER COUNCIL FOR NORTHERN IRELAND

THE CERTIFICATE AND REPORT OF THE COMPTROLLER AND AUDITOR

GENERAL TO THE NORTHERN IRELAND ASSEMBLY

Opinion on financial statements

I certify that I have audited the financial statements of the General Consumer Council for Northern Ireland for the year ended 31 March 2022 under the General Consumer Council (Northern Ireland) Order 1984. The financial statements comprise: the Statements of Comprehensive Net Expenditure, Financial Position, Cash Flows, Changes in Taxpayers' Equity; and the related notes, including significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and UK adopted international accounting standards as interpreted and adapted by the Government Financial Reporting Manual.

I have also audited the information in the Accountability Report that is described in that report as having been audited.

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 2022 and of the General Consumer Council for Northern Ireland's net expenditure for the year then ended; and
- have been properly prepared in accordance with the General Consumer Council (Northern Ireland) Order 1984 and Department for the Economy directions issued thereunder.

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.

Basis for opinions

I conducted my audit in accordance with International Standards on Auditing (ISAs) (UK), applicable law and Practice Note 10 'Audit of Financial Statements and Regularity of Public Sector Bodies in the United Kingdom'. My responsibilities under those standards are further described in the Auditor's responsibilities for the audit of the financial statements section of this certificate.

My staff and I are independent of the General Consumer Council for Northern Ireland in accordance with the ethical requirements that are relevant to my audit of the financial statements in the UK, including the Financial Reporting Council's Ethical Standard, and have fulfilled our other ethical responsibilities in accordance with these requirements.

I believe that the audit evidence obtained is sufficient and appropriate to provide a basis for my opinions.

Conclusions relating to going concern

In auditing the financial statements, I have concluded that the General Consumer Council for Northern Ireland's use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work I have performed, I have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the General Consumer Council for Northern Ireland's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

The going concern basis of accounting for the General Consumer Council for Northern Ireland is adopted in consideration of the requirements set out in the Government Reporting Manual, which

require entities to adopt the going concern basis of accounting in the preparation of the financial statements where it anticipated that the services which they provide will continue into the future. My responsibilities and the responsibilities of the Board and the Accounting Officer with respect to going concern are described in the relevant sections of this report.

Other Information

The other information comprises the information included in the annual report other than the financial statements, the parts of the Accountability Report described in that report as having been audited, and my audit certificate and report. The Board and the Accounting Officer are responsible for the other information included in the annual report. My opinion on the financial statements does not cover the other information and except to the extent otherwise explicitly stated in my report I do not express any form of assurance conclusion thereon.

My responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or my knowledge obtained in the audit or otherwise appears to be materially misstated. If I identify such material inconsistencies or apparent material misstatements, I am required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work I have performed, I conclude that there is a material misstatement of this other information, I am required to report that fact.

I have nothing to report in this regard.

Opinion on other matters

In my opinion, based on the work undertaken in the course of the audit:

- the parts of the Accountability Report to be audited have been properly prepared in accordance with Department for the Economy directions made under the General Consumer Council (Northern Ireland) Order 1984; and
- the information given in the Performance Report and Accountability Report for the financial year for which the financial statements are prepared is consistent with the financial statements.

Matters on which I report by exception

In the light of the knowledge and understanding of the General Consumer Council for Northern Ireland and its environment obtained in the course of the audit, I have not identified material misstatements in the Performance Report and Accountability Report. 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 parts of the Accountability Report to be audited are not in agreement with the accounting records; or
- certain disclosures of remuneration specified by the Government Financial Reporting Manual are not made; 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 the Department of Finance's guidance.

Responsibilities of the Board and Accounting Officer for the financial statements

As explained more fully in the Statement of Board and Accounting Officer Responsibilities, the Board and the Accounting Officer are responsible for:

- the preparation of the financial statements in accordance with the applicable financial reporting framework and for being satisfied that they give a true and fair view;
- such internal controls as the Accounting Officer determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error;
- assessing the General Consumer Council for Northern Ireland's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Accounting Officer anticipates that the services provided by General Consumer Council for Northern Ireland will not continue to be provided in the future.

Auditor's responsibilities for the audit of the financial statements

My responsibility is to examine, certify and report on the financial statements in accordance with the General Consumer Council (Northern Ireland) Order 1984.

My objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error and to issue a certificate that includes my opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

I design procedures in line with my responsibilities, outlined above, to detect material misstatements in respect of non-compliance with laws and regulation, including fraud.

My procedures included:

- obtaining an understanding of the legal and regulatory framework applicable to the General Consumer Council for Northern Ireland through discussion with management and application of extensive public sector accountability knowledge. The key laws and regulations I considered included Health and Safety Legislation, the General Consumer Council (Northern Ireland) Order 1984, the Fair Employment (Northern Ireland) Act 1989 and relevant tax laws;
- making enquires of management and those charged with governance on the General Consumer Council for Northern Ireland's compliance with laws and regulations;
- making enquiries of internal audit, management and those charged with governance as to susceptibility to irregularity and fraud, their assessment of the risk of material misstatement due to fraud and irregularity, and their knowledge of actual, suspected and alleged fraud and irregularity;
- completing risk assessment procedures to assess the susceptibility of the General Consumer Council for Northern Ireland's financial statements to material misstatement, including how fraud might occur. This included, but was not limited to, an engagement director led engagement team discussion on fraud to identify particular areas, transaction streams and business practices that may be susceptible to material misstatement due to fraud. As part of this discussion, I identified potential for fraud in the following areas: posting of unusual journals and unreasonable management estimates;
- engagement director oversight to ensure the engagement team collectively had the appropriate competence, capabilities and skills to identify or recognise non-compliance with the applicable legal and regulatory framework throughout the audit;
- designing audit procedures to address specific laws and regulations which the engagement team considered to have a direct material effect on the financial

statements in terms of misstatement and irregularity, including fraud. These audit procedures included, but were not limited to, reading board and committee minutes, and agreeing financial statement disclosures to underlying supporting documentation and approvals as appropriate, and enquiries of management and those charged with governance;

- addressing the risk of fraud as a result of management override of controls by:
 - performing analytical procedures to identify unusual or unexpected relationships or movements;
 - testing journal entries to identify potential anomalies, and inappropriate or unauthorised adjustments;
 - assessing whether judgements and other assumptions made in determining accounting estimates were indicative of potential bias; and
 - investigating significant or unusual transactions made outside of the normal course of business.

A further description of my responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website www.frc.org.uk/auditorsresponsibilities. This description forms part of 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.

Report

I have no observations to make on these financial statements.



Dorinnia Carville
Comptroller and Auditor General
Northern Ireland Audit Office
106 University Street
BELFAST
BT7 1EU

2 September 2022



FINANCIAL STATEMENTS

**STATEMENT OF COMPREHENSIVE NET EXPENDITURE FOR THE YEAR ENDED
31 MARCH 2022**

	Note	2021-22	2020-21
		£	£
Other operating income	4	-	-
Total operating income		-	-
Staff Costs	3.1	2,343,865	1,805,447
Notional costs	3.3	14,909	23,951
Other Expenditure	3.2	1,896,933	1,731,802
Total Operating Expenditure		4,255,707	3,561,200
Comprehensive Net Expenditure for the year		4,255,707	3,561,200

The notes on pages 77 to 90 form part of the financial statements.

STATEMENT OF FINANCIAL POSITION AS AT 31 MARCH 2022

	Note	2022		2021	
		£	£	£	£
Non-Current Assets:					
Property, Plant and Equipment	5	9,391		20,135	
Intangible Assets	6	23,891		28,055	
Total non-current assets			33,282		48,190
Current Assets:					
Trade and Other Receivables	9	163,481		68,610	
Cash and Cash Equivalents	8	446,290		447,537	
Total Current Assets			609,771		516,147
Total Assets			643,053		564,337
Current Liabilities:					
Trade and Other Payables	10	(582,182)		(440,899)	
Provisions	11	-		(60,000)	
Total Current Liabilities			(582,182)		(500,899)
Total assets less total liabilities			60,871		63,438
Taxpayers equity and other reserves:					
General reserve			60,871		63,438
Total Equity			60,871		63,438

The notes on pages 77 to 90 form part of the financial statements.

The financial statements were approved by the Board on 24 June 2022 and were signed on its behalf by:



Noyona Chundur
Accounting Officer and Chief Executive
Date: 23 August 2022

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 MARCH 2022

	Note	2021-22	2020-21
		£	£
<i>Cash Flows from Operating activities</i>			
Net operating Expenditure		(4,255,707)	(3,561,200)
Adjustments for non-cash transactions			
Depreciation	3.3	10,744	13,311
Amortisation	3.3	4,165	10,640
Non-cash adjustment to property, plant and equipment	5	-	1,492
(Increase)/Decrease in Trade & Other Receivables	9	(94,873)	(25,230)
Increase in Trade & Other Payables	10	81,283	39,460
		<hr/>	<hr/>
Net Cashflow from Operating activities		(4,254,387)	(3,521,527)
<i>Cash flows from Investing activities</i>			
Purchase of property, plant and equipment	5	-	(14,900)
		<hr/>	<hr/>
Net Cashflow from investing activities		-	(14,900)
<i>Cash Flows from financing activities</i>			
Grants from Sponsoring Bodies (DFE, DFI, BEIS and HMT)		4,253,139	3,612,462
		<hr/>	<hr/>
Net Financing	1.8	4,253,139	3,612,462
		<hr/>	<hr/>
Net Increase in cash and cash equivalents in the period.	8	(1,247)	76,035
Cash and Cash equivalents at the beginning of the year	8	447,537	371,502
		<hr/>	<hr/>
Cash and Cash equivalents at the end of the year	8	446,290	447,537
		<hr/>	<hr/>
Cash and cash equivalents			
		2021-22	2020-21
		£	£
Balance at 1 April 2021		447,537	371,502
Net change in cash and cash equivalents balance		(1,247)	76,035
		<hr/>	<hr/>
Balance at 31 March 2022		446,290	447,537
		<hr/>	<hr/>

The notes on pages 77 to 90 form part of the financial statements.

STATEMENT OF CHANGES TO TAXPAYERS' EQUITY FOR THE YEAR ENDED 31 MARCH 2022

	Note	General Fund £	Revaluation Reserve £	Taxpayers Equity £
Balance at 31 March 2020		12,176	-	12,176
Grants from Sponsoring Bodies [DFE, DFI, BEIS and HMT]		3,612,462	-	3,612,462
Comprehensive Net Expenditure for the Year		(3,547,700)	-	(3,547,700)
Auditors Remuneration		(13,500)	-	(13,500)
Balance at 31 March 2021		<u>63,438</u>	-	<u>63,438</u>
Grants from sponsoring bodies:				
DfE Core Grant		2,293,000	-	2,293,000
DfE Energy Funding		578,000	-	578,000
DfI Water Funding		363,000	-	363,000
BEIS Funding		353,676	-	353,676
HMT Funding		665,463	-	665,463
Comprehensive Net Expenditure for the Year		(4,241,706)	-	(4,241,706)
Auditors Remuneration		(14,000)	-	(14,000)
Balance at 31 March 2022		<u>60,871</u>	-	<u>60,871</u>

The notes on pages 77 to 90 form part of the financial statements.

NOTES FORMING PART OF THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 MARCH 2022

1. Statement of accounting policies

These financial statements have been prepared in accordance with the 2021-22 Government Financial Reporting Manual (FReM) issued by DoF. 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 Financial Statements.

1.1 Accounting convention

These Financial Statements have been prepared under the historical cost convention modified to account for the revaluation of property, plant and equipment, intangible assets and inventories. These Financial Statements are presented in £ sterling and rounded to the nearest £.

1.2 Property, plant and equipment

The Consumer Council's property, plant and equipment comprise office equipment, furniture and fittings and previously leasehold alterations. The assets of the Consumer Council are carried at fair value. 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. All assets are therefore stated at cost less accumulated depreciation and any impairment losses. The Consumer Council's capitalisation threshold for an item of property, plant and equipment is £1,000. Those items less than £1,000 have been expensed to Income and Expenditure.

1.3 Intangible assets

The Consumer Council's intangible assets comprise software and software licences. The assets are carried at fair value, with depreciated historical cost being used as a proxy for fair value given the low values and short useful lives of the intangible assets. 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 Consumer Council's capitalisation threshold for an intangible asset is £1,000. Items less than £1,000 have been expensed to Income and Expenditure.

1.4 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: over the remaining period of lease;
- Furniture and fittings: 20% straight-line; and
- 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.

1.5 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. Impairments are debited to the revaluation reserve to the extent that they reverse previously recognised upward revaluations with any remaining impairment recognised in the Statement of Comprehensive Net Expenditure.

1.6 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 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.

1.7 Pensions

Past and present employees are covered by the provisions of the NICS pension schemes. 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 and Staff Report on pages 57 to 67.

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.

1.8 Grants from sponsoring bodies

The approved resource allocations from DfE and other sponsoring bodies are credited direct to the General Fund reserve on an accrual's basis. The annual recurrent allocations from DfE are intended to meet recurrent costs. Income from services rendered is included to the extent of the completion of the contract or service concerned.

1.9 Other operating income

No income was generated from other activities in 2021-2022 (2020-2021: nil).

1.10 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.

1.11 Value added tax (VAT)

The Consumer Council is not registered for VAT. All expense and costs are recognised inclusive of VAT.

1.12 Staff costs

Under IAS 19 Employee Benefits, 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.

1.13 Accounting estimates

As a result of the uncertainties inherent in all business activities, many items in financial statements cannot be measured with precision but can only be estimated. Where estimates have been required in order to prepare these financial statements in conformity with FReM, management have used judgements based on the latest available, reliable information. Management continually reviews estimates to take account of any changes in the circumstances on which the estimate was based or as a result of new information or more experience.

Major areas of estimation include provisions where significant judgments are made. The Consumer Council provides for present legal and constructive obligations, which are of an uncertain timing, or amount at the Statement of Financial Position date, on the basis of the best estimate of the expenditure required to settle the obligation.

Legal claims and other provisions are provided for at the full assessed amount in each case.

1.14 Segmental reporting

IFRS 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.

1.15 Going concern

All liabilities of the Consumer Council are met by future grant-in-aid, received from and annually approved by DfE, DfI, BEIS and HMT for organisational resource and supporting work programmes.

The following funding has been approved for 2022-2023: DfI £360.3k, BEIS £355.6k, HMT £770k, DfE Energy £673.6k, and DfE NI Protocol £696k, alongside DfE Core grant funding of £1,406k resource and £72k of capital. The 2022-2023 Forward Work Programme reflects the budget outcome, and the future financing of any Consumer Council liabilities will be met by DfE, DfI, BEIS and HMT.

The Consumer Council has considered the ongoing impact of the COVID-19 pandemic, EU Exit, and the emerging cost of living crisis, and does not foresee any impact on its ability to continue as a going concern. In this context, the Financial Statements have been prepared on a going concern basis.

The going concern basis of accounting for the Consumer Council is adopted in consideration of the requirements set out in the Government Reporting Manual, which require entities to adopt the going concern basis of accounting in the preparation of the financial statements where it anticipated that the services which they provide will continue into the future.

1.16 IFRS 16 Accounting for Leases

A new IFRS regarding the accounting treatment of leases, IFRS 16, has been issued but will not be effective in the public sector until 1 April 2022. The implementation of IFRS 16 is anticipated to have no significant impact on the Consumer Council's financial statements as the current operating leases are low value and short term in nature.

2. Statement of Operating Costs by Operating Segment

2.1 Analysis of Net expenditure by segment

2021-22	Postal				Other	
	Energy	Services	Water	HMT	Sections	Total
	£	£	£	£	£	£
Gross Expenditure	578,000	353,676	363,000	665,463	2,295,568	4,255,707
Income*	-	-	-	-	-	-
Net Expenditure	578,000	353,676	363,000	665,463	2,295,568	4,255,707
Total Assets	-	-	-	-	643,053	643,053
Total Liabilities	-	-	-	-	(582,182)	(582,182)
Net Assets	-	-	-	-	60,871	60,871
2020-21	Postal				Other	
	Energy	Services	Water	HMT	Sections	Total
	£	£	£	£	£	£
Gross Expenditure	566,000	336,100	365,000	569,575	1,724,525	3,561,200
Income*	-	-	-	-	-	-
Net Expenditure	566,000	336,100	365,000	569,575	1,724,525	3,561,200
Total Assets	-	-	-	-	564,337	564,337
Total Liabilities	-	-	-	-	(500,899)	(500,899)
Net Assets	-	-	-	-	63,438	63,438

* Funding from DFE, DFI, BEIS & HMT is not included within Income: it is categorised as "Funding" within the Financial Statements.

The Consumer Council has four separately funded reportable sections: Energy, Postal Services, Water, and Illegal Money Lending and Financial Services (HMT). Funding is received to enable the Consumer Council to perform its statutory role to represent the interests of consumers in these markets.

The other sections comprise of our work on Consumer Empowerment and Protection, Transport and EU Exit, which is funded primarily by DfE.

Corporate functions (communications, corporate services and management) are included on a pro rata basis under the relevant operating segment.

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

3. Expenditure

3.1 Staff costs (including Chairperson, Deputy Chairperson and Board members)

			2021-22	2020-21
			Total	Total
Board Members			£	£
Chairperson's Salary			23,863	24,175
Social Security Costs			2,073	2,138
Deputy Chairperson and Members Fees			10,249	10,749
	Sub-Total		36,185	37,062
	Permanently employed staff	Others	2021-22	2020-21
	£	£	Total	Total
			£	£
Staff Salaries - Excluding Chair				
Wages and Salaries	1,318,796	-	1,318,796	1,160,048
Social Security Costs	146,305	-	146,305	119,041
Other Pension Costs	403,887	-	403,887	332,413
Agency	-	470,392	470,392	234,498
	1,868,988	470,392	2,339,380	1,846,000
Less recoveries in respect of outward secondments	(31,700)	-	(31,700)	(77,615)
Sub-Total	1,837,288	470,392	2,307,680	1,768,385
Total			2,343,865	1,805,447

During the year, the Consumer Council employed an average of 48 full-time equivalent staff (2020-2021: 41).

Further analysis of staff costs is in the Staff Report on page 64.

3.2 Other expenditure

	2021-22	2020-21
	£	£
Audit Fees	14,000	13,500
Electricity	8,094	5,869
Hospitality, including catering	-	-
Legal & Professional Fees	12,956	206,093
Library	-	44
Maintenance, repairs and cleaning	-	-
Members Expenses	2,497	4,271
Office machinery - licences & Maintenance	187,135	154,889
Operating Leases - Office Machinery	504	934
Outreach activities & Resources	156,388	119,258
Press Clippings, Transcripts & Tapes	2,820	3,571
Print, design and stationary	24,555	124,731
Professional relationships and memberships	22,073	15,890
Rates	43,089	29,301
Recruitment and Selection	17,799	47,991
Rent and Service Charge	90,330	109,312
Room Hire	4,697	1,676
Staff Training and Development	109,442	84,083
Staff Travel	2,293	1,193
Sundry Expenses	11,364	18,650
Telephone and Postage	20,055	74,769
Website Costs	27,173	-
Work Programme	1,139,669	715,778
	1,896,933	1,731,802

3.3 Notional costs

	£	£
Depreciation	10,744	13,311
Amortisation	4,165	10,640
	14,909	23,951

4. Other operating income

There was no other operating income generated in the year (2020-2021: none).

5. Property, plant and equipment

2021-22	Furniture and Fittings £	Office Equipment £	Total £
Cost or Valuation			
At 1 April 2021	26,786	75,602	102,388
Additions	-	-	-
Opening Cost Adjustment	-	-	-
At 31 March 2022	26,786	75,602	102,388
Depreciation			
At 1 April 2021	26,786	55,467	82,253
Charged in the Year	-	10,744	10,744
At 31 March 2022	26,786	66,211	92,997
Carrying Amount			
At 31 March 2022	-	9,391	9,391
Carrying Amount			
At 31 March 2021	-	20,135	20,135
Asset Financing:			
Owned	-	9,391	9,391
Carrying amount at 31 March 2022	-	9,391	9,391

2020-21	Furniture and Fittings £	Office Equipment £	Total £
Cost or Valuation			
At 1 April 2020	26,786	62,194	88,980
Additions ²³	-	14,900	14,900
Opening Cost Adjustment ²⁴	-	(1,492)	(1,492)
At 31 March 2021	26,786	75,602	102,388
Depreciation			
At 1 April 2020	26,786	42,156	68,942
Charged in the Year	-	13,311	13,311
At 31 March 2021	26,786	55,467	82,253
Carrying Amount			
At 31 March 2021	-	20,135	20,135
Carrying Amount			
At 31 March 2020	-	20,038	20,038
Asset Financing:			
Owned	-	20,135	20,135
Carrying amount at 31 March 2021	-	20,135	20,135

²³ Total additions of £14,900 was supported by HMT funding.

²⁴ The opening cost adjustment follows an error made in 2019-2020 where an asset item was recognised as an addition on the basis of the purchase order rather than the invoice amount and a corresponding accrual recognised on this premise. Although the asset was delivered in 2019-20, the invoice was received in 2020-21 and the invoice amount less by £1,492. The cost and corresponding accrual have been adjusted for by this amount.

6. Intangible assets

2021-22

Intangible assets comprise software licences.

	Total £
Cost or Valuation	
At 1 April 2021	132,826
Additions	-
At 31 March 2022	<u>132,826</u>
Amortisation	
At 1 April 2021	104,771
Charged in the year	4,164
At 31 March 2022	<u>108,935</u>
Carrying amount at 31 March 2022	23,891
	<hr/> <hr/>
Carrying amount at 31 March 2021	28,055
	<hr/>
Asset Financing:	
Owned	23,891
Carrying amount at 31 March 2022	<u>23,891</u>

2020-21

Intangible assets comprise software licences.

	Total £
Cost or Valuation	
At 1 April 2020	132,826
Additions	-
At 31 March 2021	132,826
Amortisation	
At 1 April 2020	94,131
Charged in the year	10,640
At 31 March 2021	104,771
Carrying amount at 31 March 2021	28,055
Carrying amount at 31 March 2020	38,696
Asset Financing:	
Owned	28,055
Carrying amount at 31 March 2021	28,055

7. Financial instruments

The Consumer Council does not face any complex financial risks.

As the cash requirements of the Consumer Council are met through Grant-in-Aid provided by DfE, DfI, BEIS and HMT, 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 exposed to little credit, liquidity or market risk.

8. Cash and cash equivalents

	2021-22	2020-21
	£	£
Balance at 1 April 2021	447,537	371,502
Net change in cash and cash equivalents balance	(1,247)	76,035
Balance at 31 March 2022	<u>446,290</u>	<u>447,537</u>

9. Trade and other receivables

	2021-22	2020-21
	£	£
Amounts falling due within one year:		
Prepayments	163,481	68,143
Other receivables	-	467
	<u>163,481</u>	<u>68,610</u>

10. Trade and other payables

	2021-22	2020-21
	£	£
Amounts falling due within one year:		
Trade Payables	359,601	18,165
Accruals	222,581	422,734
	<u>582,182</u>	<u>440,899</u>

11. Provision for liabilities and charges

	2021-22	2020-21
	£	£
Amounts falling due within one year:		
Provisions	-	60,000
	<u>-</u>	<u>60,000</u>

There were no provisions made for 2021-2022 following the settlement of legal claims in 2020-2021.

12. Commitments under leases

12.1 Operating leases

£504 (2020-2021: £934) was included as an expense on operating leases in the Statement of Comprehensive Net Expenditure.

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

	2020-22 £	2020-21 £
Other:		
Not later than 1 year	504	504
Later than 1 year and not later than 5 years	504	1,008
Later than 5 years	-	-
Total lease obligations	1,008	1,512

The Consumer Council relocated to Seatem House, 28-32 Alfred Street, Belfast on 1 June 2015. The Consumer Council has a licence agreement, rather than an operating lease, with the Department of Finance (DoF) Properties Division. This licence was renewed during the 2021-2022 year and is valid until 31 May 2024. The 2022-2023 licence cost is £86,700 and annual service charge of £7,812 (2021-22: £86,700 and £7,814 respectively).

12.2 Finance leases

The Consumer Council has no commitments under finance leases.

13. Capital commitments

There were no capital commitments as at the statement of financial position date (2020-2021: none).

14. Contingent liabilities

There were no contingent liabilities as at 31 March 2022 (2020-2021: nil).

15. Related Party Transactions

The Consumer Council is a Non-Departmental Public Body funded by DfE. DfE is regarded as a related party. During the year, the Consumer Council had no material transactions with DfE other than the receipt of grants. During the year £4,253,139 of grant-in-aid was received via DfE, DfI, BEIS and HMT (2020-2021: £3,612,462).

In addition, the Consumer Council has had a small number of transactions with other government departments. No Board member, key manager or other related parties has undertaken any material transactions with the Consumer Council during the year. 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. There were no transactions during the year with such companies.

16. Events after the Reporting Period

There have been no significant events requiring disclosure between the statement of financial position date and the date the Financial Statements were signed.

Date of authorisation for issue

The Accounting Officer authorised the issue of these financial statements on 2nd September 2022.



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