



Draft 2024-2025 Forward Work Programme Consultation

Consumer Council for Northern Ireland

Consultation Period

19 February to 18 March 2024

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1. Responding to the Consultation

This draft 2024-2025 Forward Work Programme sets out the activity and performance framework the Consumer Council proposes to deliver in the third year of our 2021-2026 Corporate Plan, underpinned by consumer priorities and strategic objectives.

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

To view our Corporate Plan 2021-2026, visit:
www.consumercouncil.org.uk/corporate-documents

Questions to consider

We would welcome your feedback on the following questions:

1. Have we captured the right consumer priorities for the next 12 months?
2. Have we identified the right strategic objectives to address these consumer priorities or is there anything we have missed?
3. Do you agree with the overall direction and project focus of the draft 2024-2025 Forward Work Programme?
4. Are there any changes you think we should make to the overall direction and project focus of the draft 2024-2025 Forward Work Programme?
5. Do you have any other comments that would help guide our work on our draft 2024-2025 Forward Work Programme?

Duration and briefings

The consultation will open for four weeks from Monday 19 February 2024. It will close at 5pm on Monday 18 March 2024.

We will host a briefing on Wednesday 28 February 2024 in our Belfast office, starting at 10.00am and lasting approximately one and a half hours. We will talk through our proposed plans and there will be the opportunity to discuss our draft 2024-2025 Forward Work Programme with our Senior Leadership Team. Video conferencing facilities will also be available.

To attend, please state if you are attending as an organisation or an individual and register your details at: www.consumercouncil.org.uk/forward-work-programme-consultation

Submitting your response

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

Comments on our draft 2024-2025 Forward Work Programme are welcome and should be sent to us by **5pm on Monday 18 March 2024**.

The easiest way to respond is to complete a short survey via the Citizen Space portal.

You can also submit your feedback in writing to FWP@consumercouncil.org.uk by 5pm on Monday 18 March 2024.

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

Alternative formats

If you require a paper copy of the draft 2024-2025 Forward Work Programme, or one in an alternative format including Braille or in a minority language to meet the needs of those whose first language is not English, then please contact:

Draft 2024-2025 Forward Work Programme
The Consumer Council
Floor 3 Seatem House
28-32 Alfred Street
Belfast
BT2 8EN

E: FWP@consumercouncil.org.uk
T: 02890 251600

After the consultation

We will review consultation responses and following will publish, subject to approval from our sponsor department, the Department for the Economy, our final 2024-2025 Forward Work Programme in the first quarter of the new financial year.

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

Data protection

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

2. Introduction

The Consumer Council for Northern Ireland (Consumer Council) was established in April 1985 as a non-departmental public body (NDPB) under the General Consumer Council (Northern Ireland) Order 1984 (The Order).

We are committed to ensuring positive outcomes for consumers in Northern Ireland. Our principal statutory duty is to safeguard their interests and we operate under our sponsor department, the Department for the Economy, on behalf of the Northern Ireland Executive.

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

2.1 About us

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

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

The Order sets out our principal statutory duty as promoting and safeguarding the interests of consumers in Northern Ireland by empowering them and providing a strong representative voice to policy makers, regulators and service providers. These are to:

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

We are an insight-led evidence based organisation:

- Providing consumers with expert advice and confidential guidance.
- Engaging with government, regulators and consumer bodies to influence public policy.
- Empowering consumers with the information and tools to build confidence and knowledge.
- Investigating and resolving consumer complaints under statutory and non-statutory functions.
- Undertaking best practice research to identify and quantify emerging risks to consumers.
- Campaigning for market reform as an advocate for consumer choice and protection.

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

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

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

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

Super-complaints

We are a designated super-complaints body set up under the Enterprise Act 2002 and the Financial Services and Markets Act 2000 Order 2013.

Under both Acts, the Consumer Council can, if we believe any feature or combination of features of a market in the United Kingdom is, or appears to be, significantly harming the interests of consumers, raise a super-complaint on behalf of consumers to the following regulators:

- Civil Aviation Authority
- Competition and Markets Authority
- Financial Conduct Authority
- Office of Communications
- Office of Gas and Electricity Markets

- Office of Rail and Road
- Payment Systems Regulator
- Northern Ireland Utility Regulator
- Water Services Regulation Authority

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

2.2 Our impact

We knew the years following the COVID-19 pandemic would bring volatility to our external environment as the world pursued economic and societal stability.

The last 12 months saw the continuation of the greatest cost of living and energy price crisis in recent history, alongside uncertainty on final EU Exit arrangements agreed between the United Kingdom (UK) and European Union (EU), and the impact of accelerated digitalisation.

We remained ambitious in our plans and targets in order to deliver on behalf of the citizens of Northern Ireland, building their confidence and resilience while supporting inclusive economic recovery.

We therefore measure our performance through four consumer outcomes, using evidence and insight from our research, analysis and engagement to collaborate, develop credible solutions and deliver tangible benefits to Northern Ireland consumers, underpinned by our service standards.

Between January and December 2023, we achieved the following:

Consumer outcomes

How we met these

<p>1 Ensure fair treatment and consumers getting value for money.</p>	<p>10,761 Consumers helped 2,426 Consumers signposted to partners 8,335 Consumer enquiries and complaint investigations £258,919 Returned to consumer pockets 15 Regulatory price controls and tariff reviews 94 Water bill checks</p>
<p>2 Work to improve the quality of products and services and enhance consumer confidence and trust.</p>	<p>4 Accessibility audits 6 Complaints handling audits 47 Reviews of regulatory policies and standards 4 Reviews of licence applications 3 Consumer monitoring projects 21 Consumer research projects 46 Consumer interventions</p>
<p>3 Ensure the products and services consumers rely on are accessible, safe and secure.</p>	<p>67 Consumer information campaigns 15,111 Consumers reached through consumer rights outreach 138 Consumers reached through financial services outreach 448 Instances of consumer representation at forums, working groups and speaking engagements 54 Regulatory and industry consultations 604,034 Website visits including online tools 706 Media engagements</p>
<p>4 Meet consumer needs and expectations of the Consumer Council.</p>	<p>6% Growth of digital footprint 53% Awareness of the Consumer Council 99% Customer Satisfaction Score 93 out of 100 Net Promoter Score Achieved ISO 22458 for Consumer Vulnerability with the BSI Kitemark Retained the Customer Service Excellence standard Achieved satisfactory audit opinion from the Department for the Economy</p>

Accreditations and Awards



3. Setting the Context

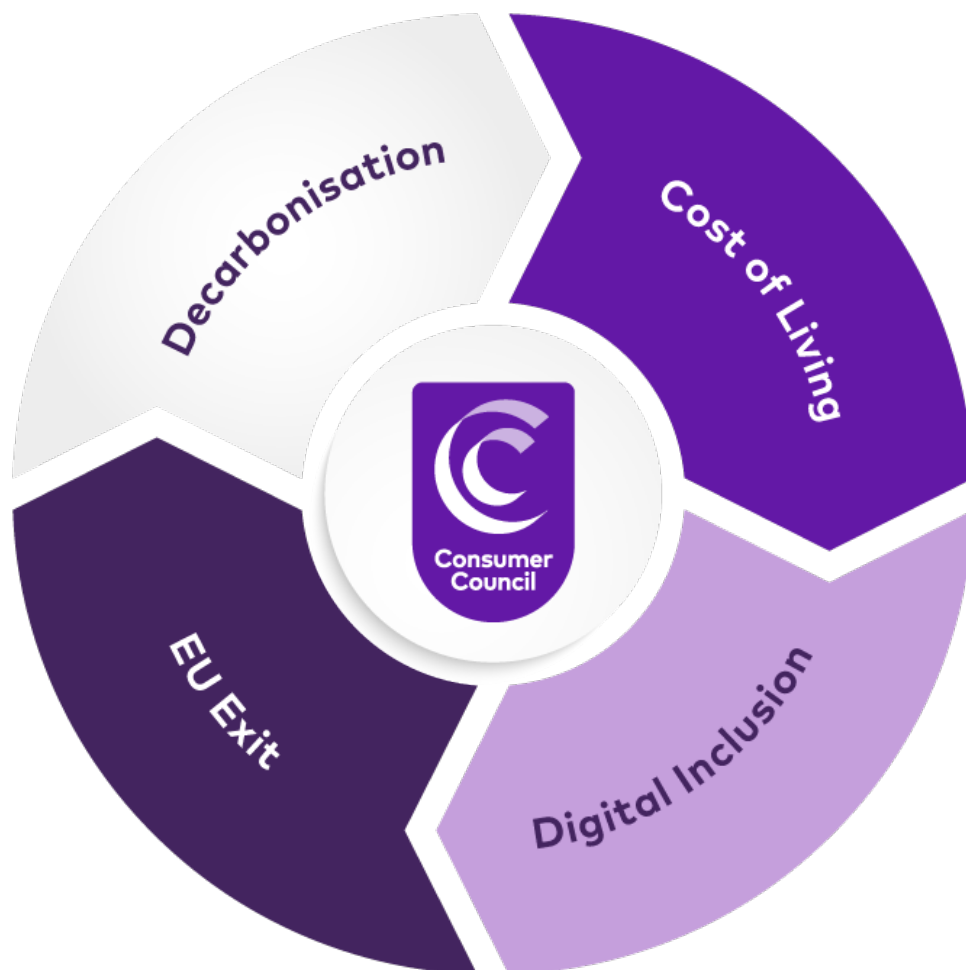
We support the outcomes identified by Northern Ireland Executive in their draft Programme for Government and [New Decade New Approach](#) to bring about sustainable recovery and achieve wellbeing across our society, alongside a number of supporting strategies including the [10x Economy - an economic vision for a decade of innovation](#) and the [Energy Strategy - Path to Net Zero Energy](#), both led by Department for the Economy.

3.1 Four consumer priorities

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

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

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



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

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

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

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

Decarbonisation

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

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

Cost of living

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

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

Digital Inclusion

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

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

EU Exit

On 27 February 2023 the UK and EU agreed the Windsor Framework, providing a new set of arrangements designed to restore the smooth flow of trade within the UK internal market.

In the year ahead, it will be vital that we monitor consumer impacts and experiences as key milestones of the Windsor Framework are delivered. There continues to be a heightened risk of regulatory divergence in Northern Ireland which requires a realistic timetable to scenario plan and prepare for potential impacts, and mitigate against any erosions to consumer rights, protections, accessibility and affordability, mindful of concerns from civic society.

3.2 Our guiding principles

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



Access

Can people get the goods and services they need or want?



Choice

Is there any?



Safety

Are the goods or services dangerous to health, welfare or sustainability?



Information

Is it accessible, accurate and useful?



Fairness

Are some or all consumers unfairly discriminated against?



Representation

Do consumers have a say in how goods or services are provided?



Redress

If things go wrong, is there a system for making them right?



Education

Are consumers aware of their rights and responsibilities?

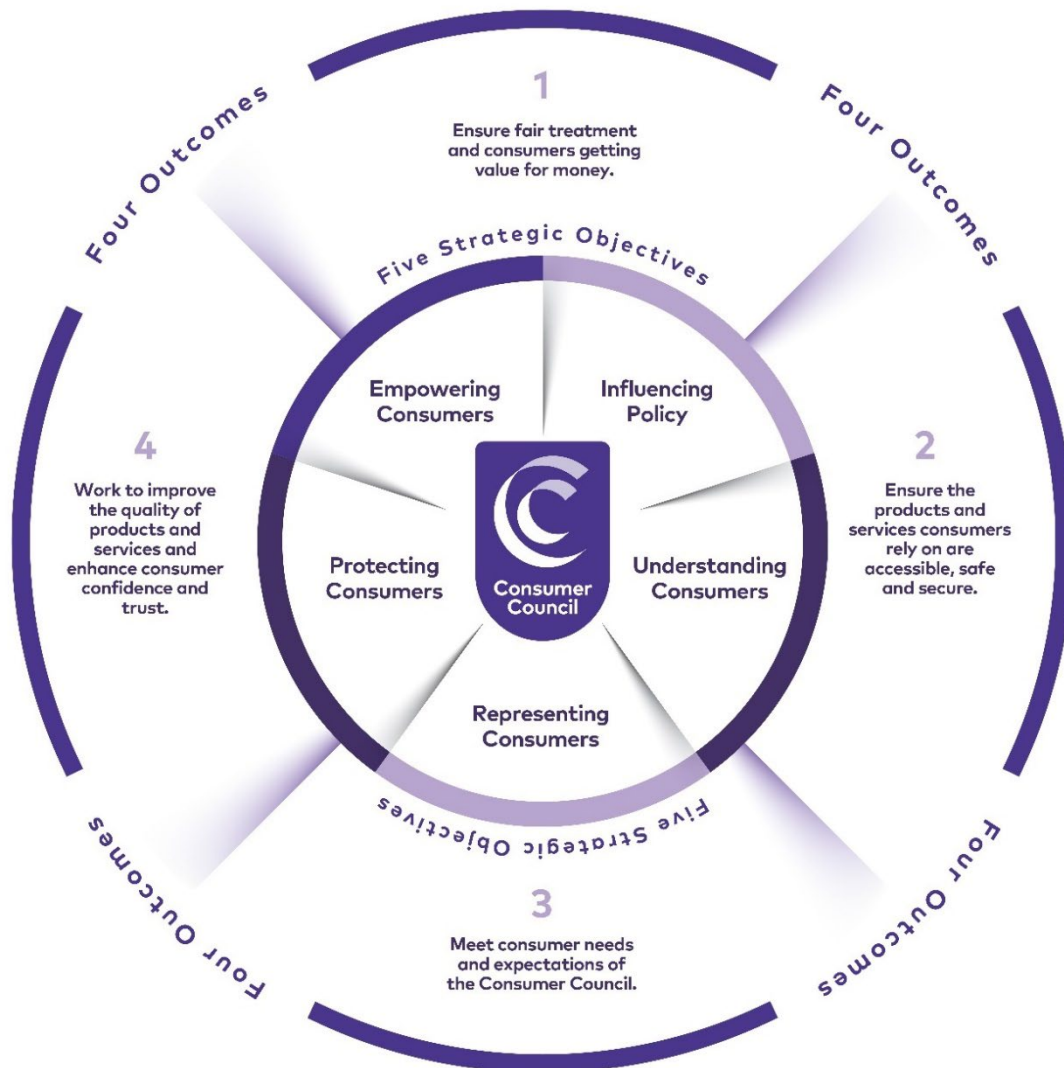
- They provide an agreed framework through which we approach regulatory and policy work and ensure we apply a consistent approach across statutory and non-statutory functions, and in our engagement with consumers and stakeholders.
- They serve to protect consumers, setting out the minimum standards expected from markets when delivering products or services in Northern Ireland.
- They frame our policy position and approach to addressing emerging detriment and resolving consumer disputes with industry, offering a straightforward checklist to analyse and validate outcomes, in particular amongst vulnerable groups.

3.3 Five strategic objectives

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

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

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



UNDERSTANDING CONSUMERS

Our aim

To understand the emerging risks, challenges and opportunities consumers in Northern Ireland are facing at a community, regional, national and international level.

We will

- Be an insight-led, evidence based organisation.
- Evaluate socio-economic trends that influence consumer behaviour and confidence.
- Review legislation and regulation to identify and mitigate consumer detriment within our vires.
- Develop comprehensive insights into the unique considerations affecting consumers.

We do so through

- Citizen and stakeholder consultations.
- Outreach and education programmes.
- Data and intelligence gathering.
- Bespoke research projects.
- Surveys and panels.

We deliver

Analysis of consumer issues with insights for the necessary protections, supported by recommendations for accessible and affordable solutions from industry and government.

INFLUENCING POLICY

Our aim

To influence any public policy that affects Northern Ireland consumers, ensuring it meets their needs, safeguards protections, is citizen-focused and supports inclusive economic recovery.

We will

- Advise on regional and national policy informed by the issues affecting consumers here.
- Work with regulators to hold industry accountable to more transparent and affordable access.
- Ensure policy and regulation prioritise consumer affordability, confidence and welfare.
- Provide comprehensive evidence and insights to shape consumer policy.

We do so through

- Consultation responses.
- National and international forums.
- Committees, working groups and networks.
- Partner memorandums of understanding.
- Outcomes-led stakeholder relationships.

We deliver

Understanding of the challenges, risks and opportunities for consumers amongst regional and national policy makers across our statutory and non-statutory functions.

REPRESENTING CONSUMERS

Our aim

To be the trusted, independent voice of Northern Ireland consumers, particularly for those in vulnerable circumstances, through work to help them meet challenges and plan for their future.

We will

- Work with stakeholders and industry to improve service delivery to consumers.
- Support consumers to meet emerging priorities as the economy begins to recover.
- Advocate for accessible and affordable products and services for all consumers.
- Improve consumer engagement, satisfaction and advocacy.

We do so through

- Price control consultations.
- Complaint and accessibility audits.
- Impact analysis and market reviews.
- Campaigns to reduce consumer vulnerability.
- Benchmarking reports.

We deliver

Clarity on the needs of consumers with affordable access to markets, products and services, and advocate for enhanced protections and support around consumer vulnerability.

PROTECTING CONSUMERS

Our aim

To put things right by offering impartial dispute resolution and signposting services and guidance on consumer rights, and work in partnership with civic society organisations to avoid duplication.

We will

- Advocate across consumer issues, highlighting areas of discrimination or detriment.
- Resolve consumer complaints by negotiating positive outcomes on their behalf with industry.
- Ensure essential public services offer accessible and affordable access to all consumers.
- Use research and policy analysis to highlight emerging areas of consumer detriment.

We do so through

- Dispute resolution.
- Consumer helpline on 0800 121 6022.
- Information and advice on consumer rights.
- Accredited complaint handling processes.
- Designated super-complaints body.

We deliver

Improved services and protections for all consumers through effective redress from industry, lobby for their rights, and super-complaint investigations with regulators.

EMPOWERING CONSUMERS

Our aim

To empower consumers by giving them information and advice about their rights and responsibilities, particularly given changing protections emerging from the strategic landscape.

We will

- Support consumers to make informed, confident and affordable buying choices.
- Work in partnership with stakeholders to develop information and tools for consumers.
- Encourage consumer protection within industry by informing them of their responsibilities.
- Develop education services about consumer rights and responsibilities.

We do so through

- Guidance, comparison tools and advisory events.
- Community engagement with Consumer Champions.
- Partnerships to reduce consumer vulnerability.
- Outreach and education programmes.
- Digital footprint and engagement.

We deliver

Higher levels of consumer confidence and welfare by using appropriate channels to educate all consumers about their rights and responsibilities.

4. Proposed Work Areas

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

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

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

4.1 Empowering consumers

No	Objective	Team(s)	Title	Description	Timing
1	Empowering Consumers	Communications Outreach	Online resources for consumers	Optimise and grow consumer access of online resources including guides, advice hubs, price comparison tools, budget planners and educational videos and animations.	Q1-Q4
2	Empowering Consumers	Communications Outreach	Consumer rights campaign	Deliver promotional campaign of the services provided by the Consumer Council including complaints investigations and resolution, information and advice, and money saving tools, to increase awareness and uptake of services.	Q1-Q4
3	Empowering Consumers	Communications Outreach	Consumer rights resources and educational materials	Produce educational resources and materials aimed at empowering consumers offline, that can be distributed through outreach events and our stakeholder network of advice organisations and community groups.	Q1-Q4
4	Empowering Consumers	Communications Outreach	Outreach programme: consumer rights and protections	Deliver our outreach portfolio to reach hard-to-reach, priority consumer groups across Northern Ireland sharing information on the services offered by the Consumer Council.	Q1-Q4

5	Empowering Consumers	Financial Services	Financial education programme in schools	Deliver Safer Borrowing teaching resources and training with Stranmillis University College to support young people in primary and secondary schools in Northern Ireland and increase their financial awareness and capability.	Q1-Q4
6	Empowering Consumers	Financial Services	True Cost campaign	Deliver Northern Ireland's True Cost campaign on safer borrowing to raise consumer awareness of the help available for those in varying stages of financial difficulty and sources of alternative credit.	Q2-Q4
7	Empowering Consumers	Financial Services	Alternative credit options for consumers	Continue the Child Benefit linked loans project with a view to expanding credit union participation, and explore the feasibility of expanding this to include Disability Benefit linked loans with key partners.	Q1-Q4
8	Empowering Consumers	Financial Services	Financial education programme in communities	Build on the Safer Finances pilot with Open College Network for Northern Ireland and deliver targeted courses to partner organisations working with current and emerging vulnerable consumer groups.	Q1-Q4
9	Empowering Consumers	Financial Services	Train the trainer e-learning programme	Create e-learning modules of the Safer Borrowing and Safer Finances programmes for frontline workers in partner organisations working with current and emerging vulnerable consumer groups.	Q1-Q4
10	Empowering Consumers	Financial Services	Outreach programme: financial services	Deliver an enhanced programme of outreach events, prioritising partner organisations with access to vulnerable consumer groups, to complement the Safer Borrowing and Safer Finances programmes, and True Cost campaign.	Q1-Q4
11	Empowering Consumers	Financial Services	Banking services in Northern Ireland	Carry out a feasibility exercise of a new online tool that maps all banking services available throughout Northern Ireland for consumers and stakeholders.	Q1-Q4
12	Empowering Consumers	Postal Services	Consumer postal services campaign	Deliver a consumer information campaign on their postal rights during key shopping and holiday periods such as Black Friday and Christmas.	Q1-Q4
13	Empowering Consumers	Food Financial Services	Food bank train the trainer programme	Deliver outreach for frontline workers at food banks and other community food settings, to enable cascading of support information and empowerment resources to co-workers and clients.	Q1-Q2

14	Empowering consumers	Energy	Energy efficiency campaign	Deliver the annual energy campaign, first launched in 2022-2023, in support of Northern Ireland's Energy Strategy led by the Department for the Economy, providing consumers with advice, information and online resources on a range on energy efficiency measures.	Q3-Q4
15	Empowering consumers	Energy	Energy theft awareness campaign	Provide consumers with energy safety advice as part of the annual energy theft awareness campaign in partnership with industry, Utility Regulators, UK Regulators Network and Police Service of Northern Ireland.	Q1-Q4
16	Empowering consumers	Energy Transport Water	Consumer information in energy, transport and water	Develop, maintain and improve online information, educational resources and materials and online tools for consumers, working with the Consumer Empowerment Directorate.	Q1-Q4
17	Empowering consumers	Energy Water	Outreach programme: energy and water efficiency	Deliver an enhanced programme of outreach events, prioritising partner organisations with access to vulnerable consumer groups, to complement annual energy and water efficiency campaign.	Q1-Q4
18	Empowering consumers	Energy Water	Electric vehicle tariff checker	Develop a new online Electric Vehicle tariff checker tool to improve price transparency and build consumer knowledge and confidence in the EV market.	Q1-Q2
19	Empowering consumers	Water	Schools' water efficiency project	Carry out a review of water consumption trends at Northern Ireland Special Schools and development of a Water Efficiency Toolkit to improving water efficiency across the Education Authority Estate.	Q1-Q4
20	Empowering consumers	Water	Water efficiency self-service portal	Develop an online self-service portal for water bill health checks, providing micro and small businesses with advice on water efficiency measures.	Q1
21	Empowering consumers	Water	Water bill checks	Deliver in-person water bill checks for Northern Ireland's District Councils and online service provision micro and small businesses, to improve their water efficiency.	Q1-Q4
22	Empowering Consumers	EU Exit	Consumer information on EU Exit	Develop, maintain and improve online information, educational resources and materials on EU Exit, mobile roaming and travel, working with the Consumer Empowerment Directorate and policy teams.	Q1-Q4

23	Empowering Consumers	Food EU Exit	Workplace learning programme	Deliver outreach events to help low-paid workers save money on their food shopping, cooking, home energy and commuting costs, and other essential areas of spending.	Q1-Q4
24	Empowering Consumers	EU Exit Transport Communications	Consumer travel advice campaign	Deliver a promotional campaign with the latest available EU Exit information to minimise detriment to consumers travelling outside of Northern Ireland during holiday periods.	Q1-Q4

4.2 Influencing policy

No	Objective	Team(s)	Title	Description	Timing
25	Influencing policy	All Teams	Consultations and calls for evidence	Represent and advocate for Northern Ireland consumers, particularly those in vulnerable circumstances, across consumer affairs, energy, water, transport, post, food, financial services and EU Exit, by responding to government, regulatory and sector specific consultations, calls for evidence and market reviews.	Q1-Q4
26	Influencing policy	Energy Transport Water	Addressing consumer vulnerability	Positively influence the support measures made available to consumers in vulnerable circumstances by regulated companies in energy, transport and water, and promote collaboration and evidence gathering to strengthen consumer protection.	Q1-Q4
27	Influencing policy	Energy Transport Water	Assisting Government strategy and policy development	Represent consumers by influencing development and implementation of government policy, including Northern Ireland's Energy, Long Term Water, Fuel Poverty, Transport, Circular Economy and Green Growth Strategies, Heat Networks and Geothermal Policies, the Utility Regulator's tariff reform review.	Q1-Q4
28	Influencing policy	EU Exit	Monitoring regulatory divergence	Work with the Department for the Economy GB and EU Trade Team to understand how legislative changes in UK law can lead to regulatory divergence in Northern Ireland following EU Exit, and the impact on consumers.	Q1-Q4

29	Influencing policy	EU Exit	GB-NI retailer monitoring and reporting	Monitor retailers based in Great Britain not delivering goods to Northern Ireland consumers on a quarterly basis, identifying those who have resumed deliveries, and share findings with stakeholders including the Department for the Economy and HM Revenue and Customs.	Q1-Q4
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4.3 Protecting consumers

No	Objective	Team(s)	Title	Description	Timing
30	Protecting Consumers	Protection Insight	Consumer advice and investigations	Support Northern Ireland consumers with free independent advice, signposting information and complaint investigations across statutory responsibilities, and provide regular updates on thematic trends and issues.	Q1-Q4
31	Protecting Consumers	Energy Transport Water	Customer service standards in energy, transport and water	Review consumer complaint data, company policies and procedures, and accessibility provisions, to make recommendations regarding process and policy improvements via industry forums and ongoing stakeholder and media engagement.	Q1-Q4
32	Protecting Consumers	Energy Transport Water	Protecting consumers' interests in supply price controls and tariff reviews	Protect consumers via input into industry fora, participation in tariff and fare reviews, throughout the Power NI price control process, and in issues relating to the implementation of the SP23 price controls.	Q1-Q4
33	Protecting Consumers	Energy Water	Protecting consumers' interests in distribution and transmission price controls	Protect consumers throughout the SONI and PC21 mid-term review price control process, in issues relating to the implementation of the RP7, GD23 and PC21 price controls, and in development of future price controls, including PC27.	Q1-Q4
34	Protecting Consumers	Water	Consumer views of domestic water charging	Carry out an assessment of consumer sentiment towards proposals in the Department for Infrastructure consultation on domestic water charges, providing policy makers and stakeholders consumers expectations of funding and service levels.	Q1-Q2
35	Protecting Consumers	Water	Water affordability assessment	Carry out an enhanced assessment of consumer affordability impacts following the Department for Infrastructure consultation on domestic water charging.	Q1-Q2

4.4 Representing consumers

No	Objective	Team(s)	Title	Description	Timing
36	Representing Consumers	Consumer Empowerment	Representing consumers' needs in consumer protection	Represent experiences of Northern Ireland consumers to the Consumer Protection Partnership groups, North-South Consumer Working Group and Scamwise Partnership, and partners such as Advice NI, Helplines NI/UK, foodbank networks, government and regulators.	Q4
37	Representing Consumers	Consumer Empowerment	Consumer protection standards in regulated industries	Protect and represent consumer interests through regular engagement with complaint handling and customer service teams in regulated companies, so consumers receive the best possible service provision.	Q4
38	Representing Consumers	Insight Communications	Annual stakeholder advocacy survey	Carry out survey to gauge stakeholder experiences, expectations and perceptions of the Consumer Council.	Q4
39	Representing Consumers	Financial Services	Representing consumers' needs in financial services	Improve understanding of the Northern Ireland consumer position and advocate for better financial inclusion through engagement with stakeholders in government, regulators and industry including the Financial Conduct Authority, Money and Pensions Service, UK Finance, LINK, Association of British Insurers and Financial Ombudsman Service.	Q1-Q4
40	Representing Consumers	Financial Services	Alternative credit options in Northern Ireland	Advocate for the introduction of the No Interest Loan Scheme and Breathing Space, or similar interventions, for Northern Ireland with the Department for Communities, Fair4All Finance and other stakeholders.	Q1-Q4
41	Representing Consumers	Financial Services	Responsible lending forum	Chair Northern Ireland's Responsible Lending Forum, bringing together stakeholders in financial services to improve financial inclusion and develop solutions for gaps in the provision of affordable credit in Northern Ireland.	Q1-Q4
42	Representing Consumers	Postal Services	Universal price protections	Work with Ofcom on their final determination on the Universal Postal Service Price Cap to influence consumer-centric outcomes using evidence of detriment from the affordability of postal services.	Q1-Q4

43	Representing Consumers	Postal Services	Postal services for vulnerable consumers	Work with UK consumer bodies, including Citizens Advice (England and Wales) and Consumer Scotland, to establish partnership working and support interventions to ensure vulnerable consumers to have safe and secure access to postal services.	Q1-Q4
44	Representing Consumers	Postal Services	Representing consumers' needs in postal services	Engage with stakeholders including NI Executive and UK government departments, regulators, Citizens Advice (England and Wales), Consumer Scotland, Post Office, Royal Mail, and other postal and delivery operators to improve understanding of the Northern Ireland consumer position, influence support interventions and identify partnership working.	Q1-Q4
45	Representing Consumers	Energy Transport Water	Representing consumers' needs in energy, transport and water	Improve understanding of the Northern Ireland consumers' needs, and advocate for better intervention through engagement at key industry forums with key stakeholders including NI Executive and UK Government Departments, Utility Regulator, Competition and Markets Authority, regulated companies, academia and advice sector partners.	Q1-Q4
46	Representing Consumers	Energy Water	Consumer protection advisory group	Chair Northern Ireland's Consumer Protection Advisory Group to influence support for energy and water consumers in vulnerable circumstances, and promote collaboration and evidence gathering, including for the new Fuel Poverty Strategy.	Q1-Q4
47	Representing Consumers	EU Exit	Representing consumers' needs in EU Exit	Represent Northern Ireland consumer interests, particularly those in vulnerable circumstances, to NI Executive and UK Government Departments, European Commission, NI Civic Working Group on the Protocol, BEUC The European Consumer Organisation, and partner organisations.	Q1-Q4
48	Representing Consumers	EU Exit	Representing consumers' needs in digital inclusion	Engage with key stakeholders including NI Executive and UK government departments, regulators, academia and industry regulators to improve awareness and understanding of the Northern Ireland consumer position in relation to digital inclusion.	Q1-Q4

49	Representing Consumers	Food EU Exit	Representing consumers' needs in food affordability and accessibility	Engage with key stakeholders including NI Executive and UK government departments, academia, North-South Consumer Organisations' Working Group, Food Standards Agency, Safefood, Carers NI and Trussell Trust to improve understanding of the Northern Ireland consumer position, influence policy and support interventions, socialise research findings and identify partnership working.	Q1-Q4
50	Representing Consumers	Food EU Exit	Consumers' experiences of food and shorter shelf-life challenges	Develop video of consumers' experiences of food and shorter shelf-life challenges based on our 2023-2024 research, also exploring supply chain challenges and potential innovations which influence product perishability.	Q1

4.5 Understanding consumers

No	Objective	Team(s)	Title	Description	Timing
51	Understanding Consumers	EU Exit Insight Communications	Monitoring consumer experiences	Use Omnibus surveys to understand consumers' experiences and affordability challenges from cost of living impacts, and awareness and uptake of Consumer Council support, with an annual report published in Q4 2023-2024.	Q1-Q4
52	Understanding Consumers	Insight Communications	Consumer insights dashboard	Develop Northern Ireland Consumer Insight Dashboard drawing data and intelligence from Consumer Council helpline data and research, and partner organisation and open data sources.	Q1-Q4
53	Understanding Consumers	Insight Communications	Quarterly consumer pulse surveys	Conduct quarterly pulse surveys with consumers to take a temperature check of lived experiences, supported by focus group feedback, with a focus on cost of living challenges and emerging issues and risks.	Q1-Q4
54	Understanding Consumers	Insight Communications	Consumer inequalities pilot	Carry out feasibility exercise of a digital inclusion pilot project using data to better understand digital and financial inequalities at a local authority level in Northern Ireland.	Q3
55	Understanding Consumers	Financial Services	High risk borrowing	Conduct research to improve understanding of the scope and impact of illegal lending in Northern Ireland, particularly amongst vulnerable consumer groups, building on insights from 2021 and 2022.	Q2-Q3

56	Understanding Consumers	Postal Services	Universal postal service reform	Conduct research into the needs, including affordability, and expectations from the Universal Postal Service for Northern Ireland consumers and micros and small businesses.	Q1-Q4
57	Understanding Consumers	Postal Services	Access to postal services	Continue to assess and report the impact EU Exit has on postal consumers, including micro and small businesses, through Northern Ireland's Post Office Network.	Q1-Q4
58	Understanding Consumers	Postal Services	Social value of post	Develop a better understanding of the social value of the Post Office Network by highlighting the current and future risks to consumer access to postal services in Northern Ireland.	Q1-Q4
59	Understanding Consumers	Postal Services	Final mile delivery	Conduct research into final mile delivery problems in Northern Ireland and the experiences of postal consumers, and solutions of how parcel operators can address any issues.	Q1-Q4
60	Understanding Consumers	EU Exit Financial Services	Household expenditure tracker	Deliver the Household Expenditure Tracker every quarter, examining the income and expenditure position for all four quartiles of Northern Ireland households, including income after tax, essential spending, and their available discretionary income.	Q1-Q4
61	Understanding Consumers	EU Exit Post Services	Postal services and EU Exit	Carry out an assessment of the impact of EU Exit on postal consumers and micro and small businesses using parcel services, supported by stakeholder briefings and recommendations on improvements to policies and procedures.	Q4
62	Understanding Consumers	Energy	Consumers' satisfaction with regulated energy companies	Carry out annual survey of domestic consumers on their levels of satisfaction, trust and confidence with regulated energy companies, and make recommendations for improvements to policies and procedures.	Q4
63	Understanding Consumers	Energy	Consumers' knowledge and experience of switching energy provider	Conduct a survey of domestic energy consumers on their knowledge of, and experience of, switching energy supplier, with a view to making recommendations to industry on improvements to policies and procedures.	Q1-Q2

64	Understanding Consumers	Energy	Fuel affordability and poverty assessment	Deliver a collaborative project with Department for Communities, Utility Regulator, Northern Ireland Housing Executive, National Energy Action and Department for the Economy to scope annual assessment of fuel affordability dovetailing into official fuel poverty data, and undertake the first annual survey.	Q1-Q4
65	Understanding Consumers	Energy Transport	Consumers' experiences of the energy transition	Carry out an annual assessment of consumer experiences of the energy transition and renewable technologies, building on insights from annual surveys 2022-2023 and 2023-2024.	Q3
66	Understanding Consumers	Transport	Consumer attitudes to transport decarbonisation	Carry out the annual assessment of consumer attitudes towards transport decarbonisation with key stakeholders, including Translink, to improve understanding of consumer needs and building on the first annual survey undertaken during 2022-2023.	Q1-Q4
67	Understanding Consumers	Transport	Blackspots in public transport network	Conduct research into the blackspots in the Northern Ireland public transport network, identifying locations where the public transport is insufficient or unreliable.	Q1-Q4
68	Understanding Consumers	Transport	Vulnerability and public transport	Conduct research into understanding of the needs of vulnerable consumer groups travelling on public transport including older persons, people with a disability and people travelling with young children.	Q1-Q4
69	Understanding Consumers	EU Exit	Regional consumer price index	Deliver the Regional Boost Consumer Price Index Pilot in Northern Ireland, in collaboration with the Office for National Statistics, Department for the Economy and Northern Ireland Statistics and Research Agency.	Q3
70	Understanding Consumers	EU Exit	Consumer experiences and EU Exit	Conduct annual research into the perceived experiences and real impacts of EU Exit on consumers in Northern Ireland with a focus on our statutory functions, building on survey insights from 2021, 2022 and 2023.	Q3
71	Understanding Consumers	Food EU Exit	Online food shopping behaviours	Conduct research to develop a better understanding of consumers' online food shopping behaviours and experiences, given the growth of digital options, with a particular focus on vulnerable consumer groups.	Q3

72	Understanding Consumers	Food EU Exit	Young adults' experiences of food affordability and accessibility	Conduct research exploring the barriers to a healthy, affordable diet for young adults to highlight the issues faced by one of the most financially vulnerable demographics in Northern Ireland.	Q3
73	Understanding Consumers	Food Transport	Transport availability impact on food affordability	Explore the relationship between transport accessibility and food choices made by consumers, to better understand the barriers transport can create in relation to healthy eating.	Q3

4.6 Other areas of work

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

- **Research insights:** We will publish and discuss our consumer research with stakeholders, including reports from projects delivered in the last quarter of 2023-2024 that shape our work in 2024-2025. These include research into consumers' experiences of EU Exit, food and shorter shelf-life challenges, broadband affordability and accessibility in Northern Ireland, and our annual review of consumer experiences.
- **External engagement:** We will promote consumer interests using offline and online channels and our in engagement with the media and thought leaders. We will maintain and invest in our digital content portfolio and infrastructure, and explore solutions for a new intranet and webchat functionality. We will also monitor and measure satisfaction and advocacy from consumers who contact us for support and advice.
- **Accreditations and standards:** We will meet the highest standards possible through our suite of independent accreditations, including ISO 22458 for Consumer Vulnerability with the BSI Kitemark, and ISOs for business continuity, information security and quality management, Investors in People Gold and Diversity Mark, the best practice Customer Service Excellence standard, and security and equality impact assessments.
- **Cultural alignment:** We are committed to being an employer of choice and retaining our outstanding workplace engagement award from People Insight. We will continue to invest in our people with continuous professional development and employee engagement programmes, alongside inclusive policies, practices, processes and technology, and foster an environment for teams and colleagues to grow and lead.

5. Resourcing our Programme

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

- Achieved ISO 22458 for Consumer Vulnerability with the BSI Kitemark.
- Received the People Insight Outstanding Workplace Engagement Award.
- Retained ISO22301 Business Continuity, ISO27001 Information Security Management and ISO9001 Quality Management.
- Retained the Customer Service Excellence standard and Investors in People Gold.
- Been awarded a satisfactory audit opinion from the Department for the Economy.

5.1 Core values

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



RESOLVE

We are committed to achieving outcomes that make a difference to consumers



EXCELLENCE

We will ensure our work and insights are robust, considered and evidence based



AMBITION

We aim to deliver the best possible deal for consumers in Northern Ireland



COURAGE

We will take the steps needed to make a difference for consumers



HONESTY

We act with integrity in an open and transparent way

5.2 How we will achieve this

Our funding for the next 12 months will be confirmed following this consultation as part of the annual budget exercise and spending review. This will shape our final list of projects for 2024-2025.

We will resource our 2024-2025 Forward Work Programme through our teams of committed staff and ongoing funding from the Department for the Economy, the Department for Infrastructure, the Department for Business and Trade, and HM Treasury.

Our relationship with our sponsor department, Department for the Economy, is governed by a Partnership Agreement setting out the functions, powers and duties of the Consumer Council, our non-executive Board and its sub-committees. Supporting this are policies, plans

and performance measures that set out how we deliver against our strategic priorities and monitor progress.

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

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

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

Seek feedback on our culture and performance from staff, stakeholders and partners.

5.3 Equality considerations

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

We support diversity and inclusion. We operate in an increasingly diverse society and the people who provide and use our services have diverse characteristics and different experiences, needs and aspirations. Understanding and valuing these differences can result in greater participation.

It will help bring about success at an individual, team and organisational level. We are committed to creating an inclusive working environment where individual differences are valued and respected, and in which each employee is able to fulfil their potential and maximise their contribution.

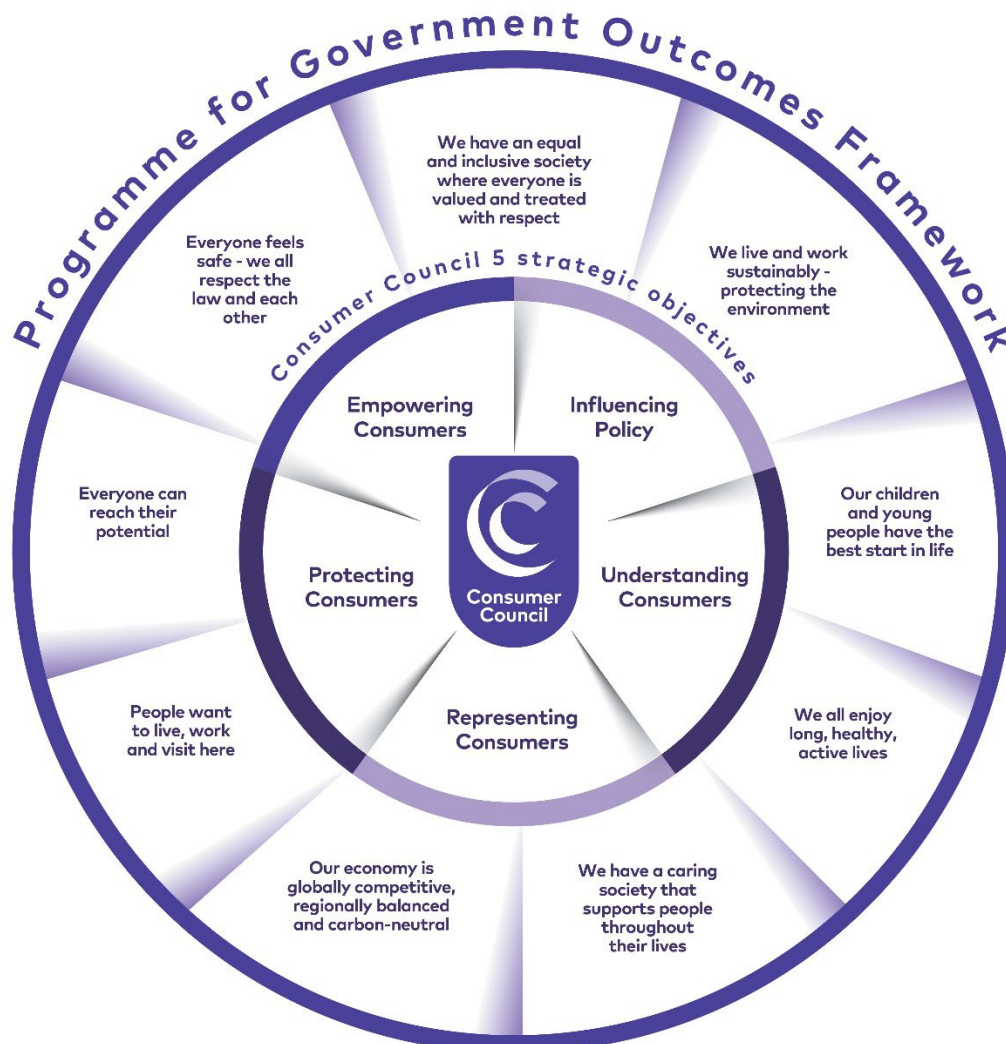
6. Delivering Impact

For nearly 40 years, the Consumer Council has brought about positive change to benefit the consumers of Northern Ireland. This longevity is only possible because of our continued relevance and efficacy. In developing our 2024-2025 Forward Work Programme, we have prioritised the most relevant consumer issues, guided by our strategic priorities, statutory and non-statutory functions.

6.1 Programme for Government Outcomes Framework

The [Programme for Government Outcomes Framework](#) focuses on achieving outcomes of societal wellbeing and delivering real and positive change in people's lives, and reflects the messages contained in [New Decade New Approach](#).

We are committed to supporting its outcomes through our five strategic objectives: understanding consumers; influencing policy; representing consumers; protecting consumers; and empowering consumers. Each one connects with and depends on the outcomes of the others, and collectively, they deliver positive impact for the citizens of Northern Ireland.



6.2 Performance measures

Following consultation, we will agree performance measures with our Board and principal partner department, the Department for the Economy. These set out how we monitor and report progress against our 2024-2025 Forward Work Programme and operational plans, and meet the vision and ambitions of a [10X Economy for Northern Ireland](#) and supporting strategies and action plans.

These measures form the foundation of our annual corporate scorecard and risk register and set out the framework we will use to demonstrate progress against each of our five strategic priorities, provide a clear account of the impact we make, and highlight how our delivery contributes to Northern Ireland's sustainable economic recovery and future growth.

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

We will continue to capture data and evidence, including from our frontline services, on the impact of our work in order to refine and improve our approach, learn from experiences and better serve Northern Ireland consumers and our stakeholders to public benefit.

6.3 Governance

We are a NDPB operating under the Management Services and Regulation Group within the Department for the Economy. Our relationship is governed a Partnership Agreement that sets out the functions, powers and duties of the Consumer Council, the Board and its board sub-committees.

It underpins the ambition of our Corporate Plan 2021-2026 and 2024-2025 Forward Work Programme. Supporting this are policies, procedures and business plans that set out actions we take to deliver against our strategic priorities, and performance measures to track and report progress.

We will provide regular reports on progress against our 2024-2025 Forward Work Programme, on operating targets and on the outcomes, we will deliver on behalf of consumers and stakeholders. This includes updates at cross-departmental governance committees covering budgetary responsibilities and risk management.

We are an open, transparent, agile and accountable organisation that seeks the highest standards of public accountability and independent scrutiny, validated by the Northern Ireland Audit Office, the Department for the Economy, and numerous independent accreditations and industry-led awards.

We are equally committed to continuous improvement. We learn from and share our success and our progress, as well as our mistakes, with Department for the Economy, our funders and our stakeholders. Our governance arrangements are reported in the Annual Reports and Accounts.

7. Contact Us

If you would like to discuss our draft 2024-2025 Forward Work Programme you can contact us at:

Email: FWP@consumercouncil.org.uk

Telephone: 028 9025 1600

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

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



Telephone: 028 9025 1600

Email: contact@consumercouncil.org.uk

Website: consumercouncil.org.uk

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