



CORPORATE PLAN 2021-2024

DRAFT FOR CONSULTATION

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Background to consultation

This draft Corporate Plan 2021-2024 sets out the strategic direction of The Consumer Council over the next three years.

It provides the foundation of our annual forward work programmes covering statutory and non-statutory functions, and outlines how we plan to use our resources to meet our future ambitions. Our 2021-2022 Forward Work Programme¹ sets out how we will achieve our strategic objectives and forms the basis of our operational activity and performance framework.

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 strategic objectives are relevant to the issues that matter to consumers in Northern Ireland.

We would particularly welcome your feedback on the following questions:

1. Do you agree with the overall focus of our draft Corporate Plan 2021-2024?
2. Given the challenging and fluid external environment we find ourselves in, have we captured the right emerging consumer priorities over the next three years?
3. Have we identified the right strategic objectives to address these consumer priorities? Each objective connects with and depends on the outcomes of the others. We would like to understand if some objectives are more important than others, or if there is anything missing.
4. Do you agree with the outcomes we have outlined against each strategic objective? We would like to hear whether there are any additional outcomes we should consider and how these are measured.
5. In order to quantify the societal impact of our work and deliver valuable contribution to consumers, what are the factors, outcomes and priorities you think we should consider?
6. Do you feel we have achieved the right balance of information under each section of this draft document? Is there anything you would like to see more or less of, and if so, what?
7. Do you have any other comments that would help guide our work on our Corporate Plan 2021-2024 and 2021-2022 Forward Work Programme?

Consultation process

The consultation will open for four weeks on Monday 1 February and close at 5.00pm on Friday 26 February.

Given the ongoing travel and social distancing restrictions due to the COVID-19 pandemic, we will host a virtual briefing via Zoom on Thursday 11 February.

The briefing will start at 10.00am and approximately last one and a half hours. If you would like to attend, please register your details at www.consumercouncil.org.uk/corporateplan

¹ Our 2021-2022 Forward Work Programme is provided in Appendix 1 of this document.

This will give you the opportunity to discuss our draft Corporate Plan 2021-2024 and 2021-2022 Forward Work Programme with our teams.

Consultation 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.

You can submit your feedback in writing to corporateplan@consumercouncil.org.uk or complete our online feedback form at www.consumercouncil.org.uk/corporateplan by 5.00pm on Friday 26 February.

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 Corporate Plan 2021-2024, 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:

Eóin McShane
The Consumer Council
Floor 3 Seatem House
28-32 Alfred Street
Belfast
BT2 8EN

E-mail: corporateplan@consumercouncil.org.uk
Telephone: 028 9025 1667

After the consultation

Our Board and Senior Leadership Team will review consultation responses.

After reviewing the consultation responses, we will publish, subject to final approval from the Department for the Economy, our final Corporate Plan 2021-2024 in April 2021.

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](#).

1. Who we are

We are passionate about championing consumer interests and we put them at the heart of everything we do.

As the consumer representative body of Northern Ireland (NI), we are responsible for ensuring that legislation and regulation for consumer protection works effectively for consumers here. 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

Established in April 1985 as a non-departmental public body (NDPB) under the General Consumer Council (Northern Ireland) Order 1984 (The Order)², we operate under the Department for the Economy (DfE) on behalf of the Northern Ireland Executive (The Executive).

Statutory functions cover energy, post, transport, water and sewerage, and food affordability and accessibility. Our non-statutory functions educate and empower consumers against unfair or discriminatory practices in any market including financial services and private car parks. Across both, we pay particular regard to consumers:

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

We are a designated body 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.

In 2021, we will also become NI's consumer advocate for telecoms, broadband and pay-per-view TV.

Super-complaints

We are committed to ensuring positive outcomes for consumers. 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 these Acts, The Consumer Council can, if we believe a market in the United Kingdom (UK) is, or appears to be, significantly harming the interests of consumers, raise a super-complaint on behalf of consumers to the following UK and NI regulators:

- Civil Aviation Authority (CAA)
- Financial Conduct Authority (FCA)
- Office of Rail and Road (ORR)

² Details of our statutory provisions are provided in Appendix 2 of this document.

- Payment Systems Regulator (PSR)
- The Competition and Markets Authority (CMA)
- The Office of Communications (Ofcom)
- The Office of Gas and Electricity Markets (Ofgem)
- The Utility Regulator (UR)
- Water Services Regulation Authority (Ofwat)

Under the Gas and Electricity Licence Modification and Appeals Regulations (Northern Ireland) 2015, we can also make an appeal to the CMA, if we believe a modification by the UR to the licence of a gas or electricity provider is detrimental to the interests of consumers.

Operating model

Our Board, appointed by the Minister for the Economy, oversees our strategic direction, organisational performance and corporate governance. They represent consumer interests and bring a range of experience and insights from industry, academia, and the public and not-for-profit sectors.

Supporting them is our Senior Leadership Team, led by the Chief Executive, and over 45 staff working in consumer policy, protection, insight and outreach, and in communications, finance, HR and business transformation.

We have an annual operating budget of over £3.5 million³, made up of core funding from DfE and levies collected against our statutory duties administered by DfE, the Department for Infrastructure (DfI), the Department for Business Energy and Industrial Strategy (BEIS), and HM Treasury.

Our success

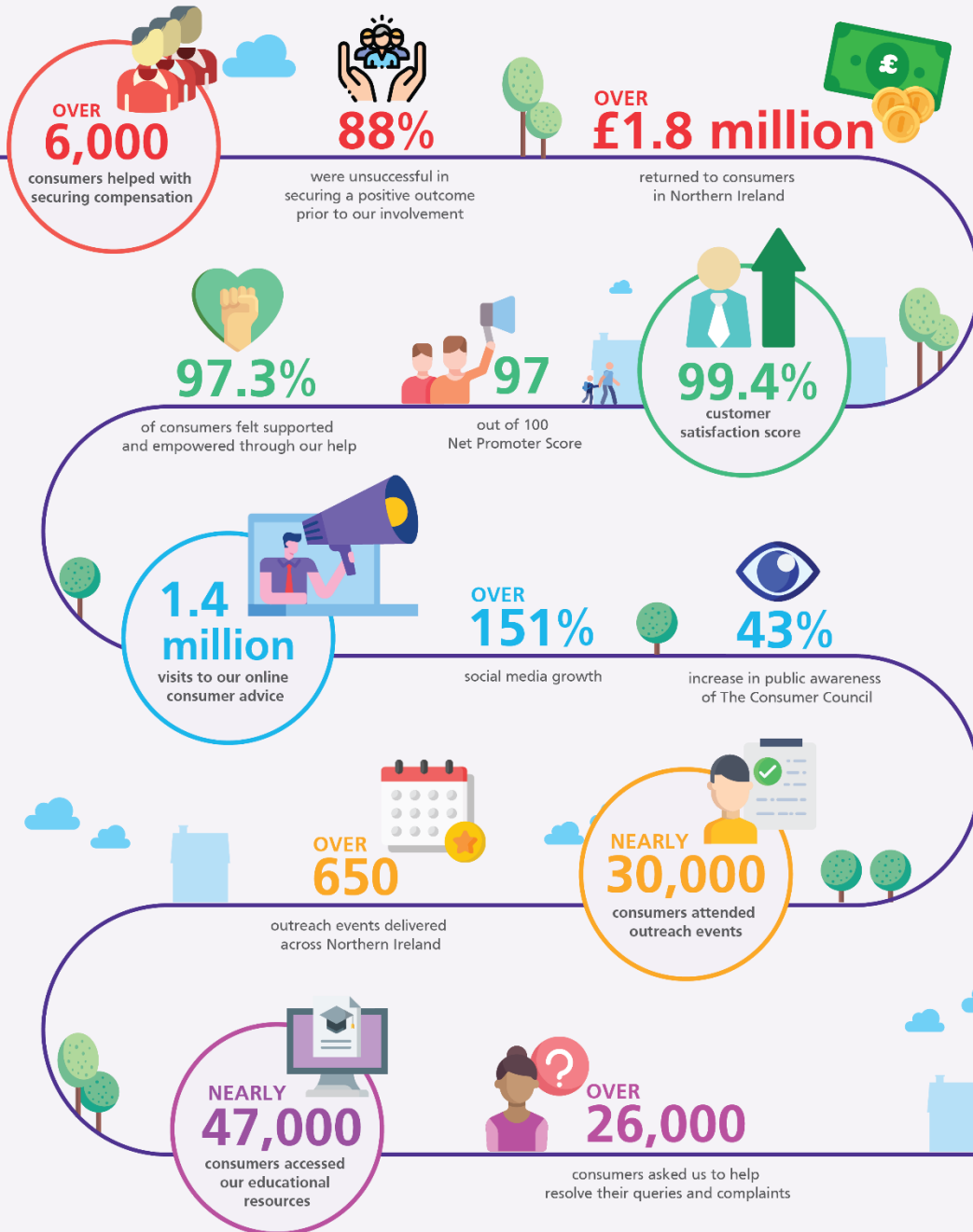
We have a proud history of promoting and safeguarding consumer interests. We work with government, and UK and NI regulators, to ensure markets and public services focus on delivering better outcomes for consumers. During our Corporate Plan 2016-2021, we have:

- Campaigned for fair, affordable and transparent pricing models from providers in energy, post, transport and water.
- Worked in partnership with service providers in energy, post, transport and water to strengthen access to their products and services for all consumers.
- Ensured the negotiations on the Integrated Single Electricity Market (ISEM) between the UK and European Union (EU) recognised the impacts and necessary consumer protections for NI.
- Provided impartial research insights, advice and guidance, and comparison tools to build consumer confidence so they can make informed choices, improving consumer welfare.
- Helped to secure compensation for consumers through our complaints resolution process.
- Advised citizens and businesses on their consumer rights.

³ Provisional 2021-2022 Budget is provided in Appendix 3 of this document.

2016 - 2021

AT A GLANCE



2. Strategic landscape

In developing the Corporate Plan 2021-2024 for public consultation, we carried out a detailed analysis of our external environment, internal structures and operating procedures.

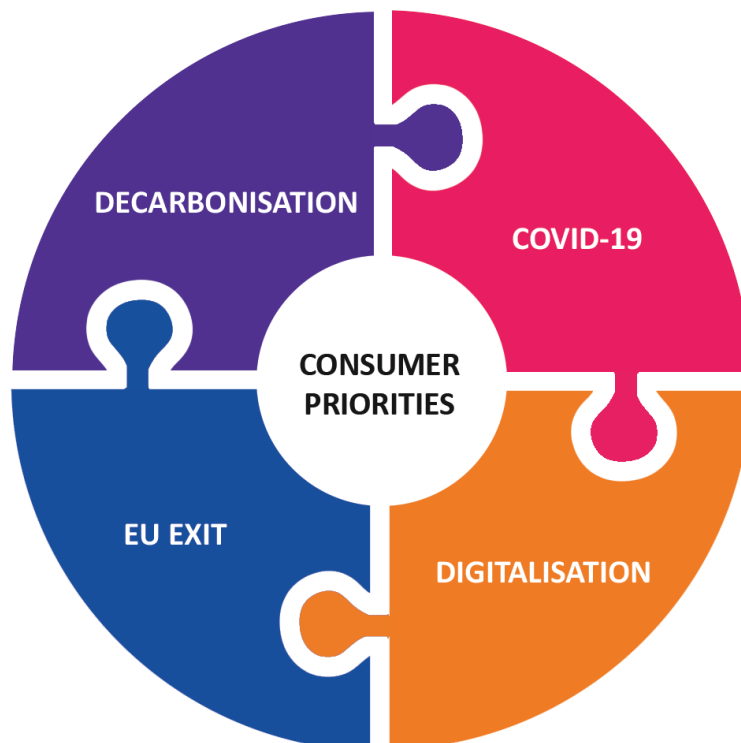
We also interviewed stakeholders from the utilities and advice sector, providers in financial services, post and transport, government departments, and other consumer bodies. We asked them about the opportunities, risks and issues for consumers in the period ahead, what we had done well, how we could improve and what success should look like by the end of this corporate plan.

Their feedback matched our core purpose: to support, educate and protect consumers, in particular consumers in vulnerable circumstances, so they can overcome emerging challenges and plan for a better future. They acknowledged The Consumer Council as a fair and balanced consumer advocate, campaigning on their behalf, but with the need to build awareness and partnership working.

Although we begin from a strong position, we recognise the significant challenges consumers will face over the next three years. In such a rapidly shifting landscape, we must be innovative and resolute in delivering a better deal for consumers and rebuilding confidence, so they can overcome these challenges, build resilience and make the most of the opportunities this change will bring.

2.1 Consumer priorities

Based on the evidence we gathered, we have built our draft Corporate Plan 2021-2024 to address four consumer priorities: the COVID-19 pandemic, EU Exit, decarbonisation and digitalisation.



Our stakeholders agree these are the right priorities, provided they are given the proportionate focus, and they reflect our ambition of delivering inclusive societal and economic value.

COVID-19

The impact of the COVID-19 pandemic on the economy and consumer detriment in Northern Ireland is inextricably linked.

It has touched our daily lives, bringing unparalleled disruption to health, work, finances and travel. Many have lost their income, and will struggle to repay credit and cope with bills when emergency measures and stimulus packages from government end. Although job vacancies and working hours are recovering, it will take time to return to levels seen prior to March 2020.

NI has witnessed a disproportionate impact across its population and business community, with reduced economic outputs and increased benefit claimant counts. Approximately one third of local businesses temporarily ceased to trade at the height of lockdown in 2020, with some sectors severely impacted with record redundancies and the loss of revenues and markets.

Those most affected by redundancy are young people, women, and low-paid and part-time workers. Uncertainty over future employment increases the potential of more consumers in vulnerable circumstances, with many also falling into poverty. Young people could now face long-term financial insecurity, which may result in poor credit scores and a negative impact on their financial inclusion.

There has been dramatic shifts in buying behaviour and the labour market as people adapt to home working and digital delivery. To build a stronger and regionally balanced economy, we need to ensure opportunities for all consumers. This requires government, academia, industry and consumer bodies to co-design how we support the upskilling and employability of our future workforce.

The pandemic has had a devastating impact on regional, national and international travel with public transport, aviation and ferries operating a fraction of their normal services. There is now uncertainty over how consumer behaviours will influence the long term future of these sectors, and connectivity challenges for business and citizens, coupled with opportunities for decarbonising transport.

EU Exit

The UK formally left the EU on 31 January 2020 with the transition period for trade negotiations ending on 31 December 2020. The Trade and Cooperation Agreement between the UK and the EU is the largest bilateral trade deal in history. Given the adverse impact of the COVID-19 pandemic, it has helped to reduce the disruption and price increases consumers undoubtedly would have faced.

The Protocol on Ireland and Northern Ireland (NI Protocol) ensures we remain in the UK customs territory with access to the EU single market for goods. Trade in goods from NI to Great Britain (GB), and with the EU, continues unaffected. However, trade in goods from GB to NI are subject to administrative processes and declarations, at a cost to business.

As a result, there are impacts for consumers on how they work, live and do business. The cost of new declarations and administrative processes are likely to be passed to them. The Trader Support Service will mitigate this but should UK retailers and manufacturers reduce product lines or services to NI due to increased costs, this could lead to higher prices and reduced choice for consumers.

Despite the three-month grace period, this affects postal services between GB and NI. The new administrative processes, declarations, checks and controls will result in increased costs and longer timeframes for operators. There could be longer delivery times, higher costs and minimum thresholds for delivery, a surcharge for NI addresses or some providers leaving the NI market.

With the NI Protocol only covering goods but not services, and much of the detail still to be agreed, there will be further impacts on consumers. These include: changes to how we travel between NI, GB and the EU; travelling with pets or service animals; additional costs for travel insurance; additional mobile roaming charges with surcharge-free roaming no longer guaranteed; and changes to data protection.

It is vital that future policy and legislation, and the resulting regulations and standards, safeguard against any erosion of consumer rights and protections.

Decarbonisation

The COVID-19 pandemic has heightened concerns around the climate crisis, with more consumers purchasing sustainable products and services, and from businesses with environmental credentials.

Delivering a more competitive, inclusive and greener economy is one of five priorities in The Executive's Pathway to Recovery Framework and DfE's Economic Recovery Action Plan, accelerating work on climate action and decarbonisation to build a low-carbon society and economy.

This aligns with ambitious international and national strategies to decarbonise all sectors of the economy and reduce carbon emissions, including from buildings, transport, electricity and heating, with the least cost to the consumer. In parallel, the new Energy Strategy for NI from DfE promotes the switch to clean energy, supports efficient energy use, encourages green innovation and is progressing the decarbonisation of transport.

Influencing behaviour, consumption and affordability must be central to government policy. It is vital consumers can access information, advice, support and redress, so that they are confident about buying greener products and services. Equally, providers must make information about products and services easy to access and comprehend, so consumers understand why and are prepared to change how they use energy.

There has been significant progress in energy supply, waste management and the residential sector in NI, with transport the next priority. As providers work towards net zero emissions, and scaling up the use of hydrogen power and renewable electricity infrastructure, government, regulators and consumer bodies must also work in partnership to deliver the necessary consumer protections.

Digitalisation

The shift to digitalisation, accelerated by the COVID-19 pandemic, is transforming consumer expectations and access, but so too is the risk landscape.

Digitalisation has empowered consumers to be better informed and more independent than ever before, offering greater customisation. During 2020, these changing consumer habits have had a significant and quantifiable impact on NI's circular economy, its manufacturing, retail and service sectors and our town centres, all of which suffered during the COVID-19 pandemic.

Whilst benefits include greater innovation, choice, speed and ease of access and convenience, this has excluded certain consumers, in particular those of pensionable age, disabled or chronically sick, on low incomes or living in rural areas. It is important government policies and providers ensure consumers have equal access and opportunity, and advice and support to develop their digital skills.

Consumers are susceptible to scams and fraud, difficulties with rights and redress, and mis-selling and mis-buying. Many find it difficult to navigate digital markets, often disadvantaged by loyalty penalties or unable to switch providers. Exacerbating this are complicated, legalistic and inadequate disclosures about data collection, ownership, after sales support and platform compatibility.

Government intervention is pushing for data-driven technologies and services to offer better solutions to improve consumer outcomes. This and data portability give more flexibility, control, and personalisation to consumers, with initiatives such as open banking, most likely to be replicated in energy and pensions, offering a single view of finances and making it easier to shop around.

Regulation and independent scrutiny must therefore match technological progress with public policy ensuring all sections of our community are included and protected, regardless of circumstances. At a time when legislative divergence with the EU is likely, we need effective collaboration between governments, regulators, industry and consumer bodies to establish fair value, access, protection, competition and security.

2.2 Strategic alignment

We support the themes identified by The Executive and DfE to bring about sustainable recovery and achieve wellbeing across our society.

New Decade New Approach

Our statutory duties in energy, transport, water and sewerage, and food affordability and accessibility, align with a number of priorities set out in The Executive's [New Decade New Approach](#) and draft Programme for Government (PfG) Outcomes Framework.

These include bringing about positive changes in areas that impact greatly on people's lives such as the economy, overcrowded hospitals, struggling schools, housing stress, welfare concerns and mental health, improving connectivity and sustainable transport.

There was a commitment to reform the NI Civil Service and a review of arm's length bodies (ALB) with a view to their rationalisation, with which we will engage. We will also explore our role in delivering the new PfG, which people and communities will have an opportunity to shape through citizen engagement and co-design.

Pathway to Recovery

With the COVID-19 pandemic delaying the development of the new PfG, The Executive's Pathway to Recovery provides the foundation for economic, health and societal renewal by placing citizens at the heart of the framework.

It has five interdependent pillars: health and wellbeing; inclusive economic recovery; public services; skills development; and sustainable natural and built environment. These will underpin a number of workstreams contributing to the outcomes of the new PfG, due in 2021.

The pillars look to the future, to how we move on and adapt to a different way of living and working, how we rebuild and restart public services as fully as possible, look to transform our health service, and provide opportunities for businesses and citizens to survive and grow.

Our draft Corporate Plan 2021-2024 is written with this framework in mind and we will support The Executive in delivering the resulting workstreams as they begin to take shape.

PfG Outcomes Framework

With work to develop a long term, multi-year strategic PfG now underway, The Executive's draft PfG Outcomes Framework sets out nine ambitious outcomes aimed at making a real and positive difference to people's lives.

1. Our children and young people have the best start in life.
2. We live and work sustainably - protecting the environment.
3. We have an equal and inclusive society where everyone is valued and treated with respect.
4. We all enjoy long, healthy, active lives.
5. Everyone can reach their potential.
6. Our economy is globally competitive, regionally balanced and carbon-neutral.
7. Everyone feels safe - we all respect the law and each other.
8. We have a caring society that supports people throughout their lives.
9. People want to live, work, and visit here.

Our strategic objectives are fully aligned to these outcomes.

Rebuilding a Stronger Economy and Economic Recovery Action Plan

The [Rebuilding a Stronger Economy](#) strategy from DfE sets out its priorities for delivering inclusive, regionally balanced economic recovery. Supporting this is the Economic Recovery Action Plan, detailing the themes and actions for promoting sustainable economic recovery.

Rebuilding consumer confidence is a key outcome of all five cross cutting themes: a highly skilled and agile workforce; innovation; investment, trade and exports; a greener economy; and tourism. We will work to not only rebuild consumer confidence but also welfare, trust and resilience.

There is a substantial economic recovery opportunity in decarbonising energy and transport supply and use. We will work with DfE to balance investment and job creation with consumer access, affordability, availability and choice, as well as the necessary protections and measures to assist consumers in vulnerable circumstances.

3. Operating framework

Our operating framework makes us an agile and flexible organisation, able to respond quickly to the changing consumer environment.

As we move forward, it reflects our ambition and shapes our direction, priorities, work streams, recruitment and management policies.

3.1 Vision, mission and values

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 act with integrity in an open and transparent way.

Our values create and reinforce a strong organisational culture and identity by underpinning, guiding and shaping everything we do when putting consumers first.

They inspire our people, reassure our partners, help create a shared vision for the consumers of NI and ensure we always **REACH** for the highest standards.

3.2 Guiding principles

We use a set of eight guiding principles, developed by the United Nations to:

- assess where the consumer interest lies; and
- develop and communicate our policies, interventions and support.

These provide an agreed framework through which we approach regulatory and policy work.



The principles ensure we apply a consistent approach across our statutory functions in energy, post, transport, water and sewerage, and food affordability and accessibility, and our non-statutory functions which include financial services and private car parks.

They serve and protect consumers and set out the minimum standards expected from markets when delivering products or services, including in digital markets, in NI.

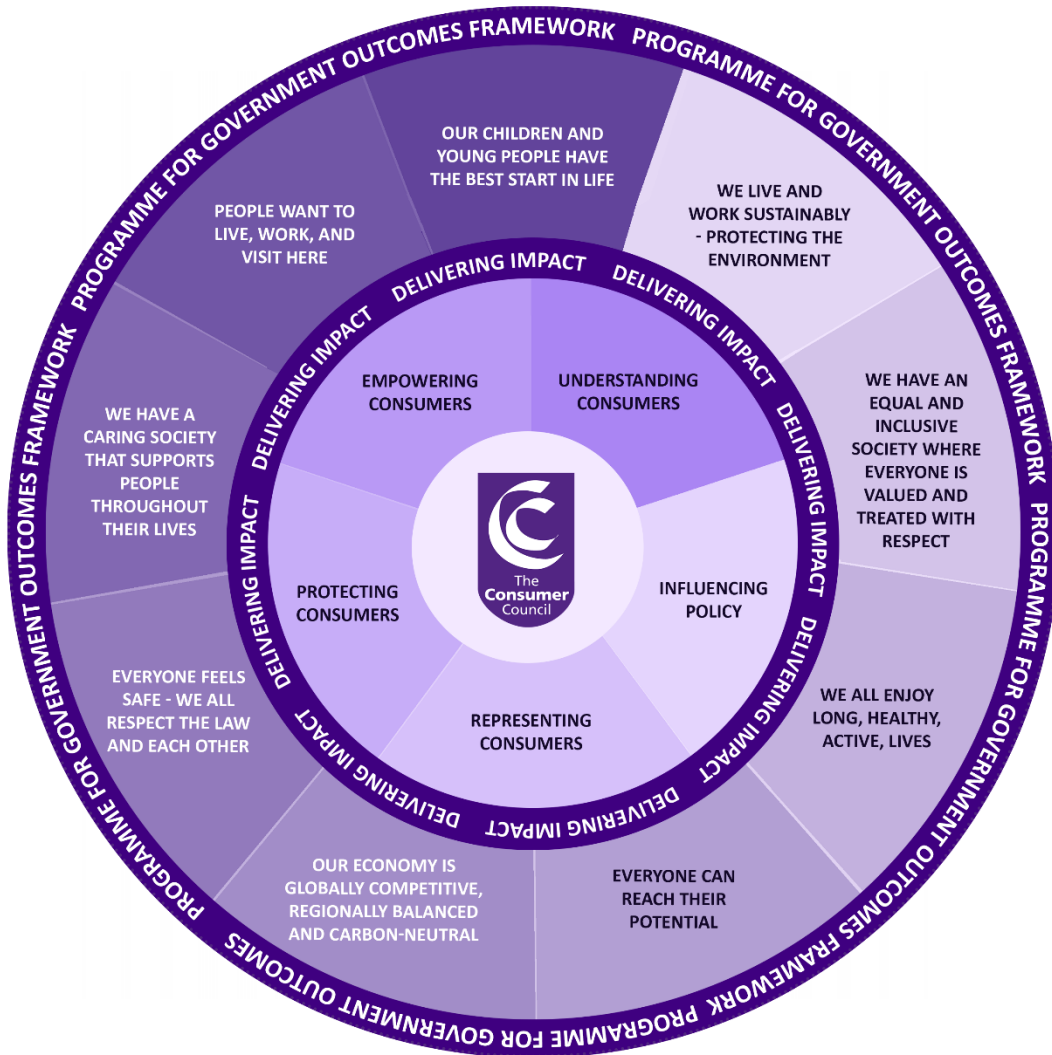
They also frame our policy position and approach to resolving consumer disputes with industry, offering a straightforward checklist to analyse and validate outcomes, in particular amongst vulnerable groups.

3.3 Strategic objectives

To support the emerging consumer priorities and our guiding principles, we have identified five strategic objectives to define our work over the period of the Corporate Plan 2021-2024 and forward work programmes.

- understanding consumers
- influencing policy
- representing consumers
- protecting consumers
- empowering consumers

Each objective connects with and depends of the outcomes of the others, and collectively, they deliver positive impact for consumers and meet the draft PfG Outcomes Framework.



We will understand consumers and their needs through our direct engagement, and the insights obtained from our research and outreach programmes.

We will use this evidence to develop ambitious interventions to deliver positive consumer outcomes aligned to The Executive’s New Decade, New Approach and Pathway to Recovery Framework, and DfE’s Rebuilding a Stronger Economy and Economic Recovery Action Plan.

In parallel, we will seek to make markets work in the interests of consumers by ensuring service providers, government, regulators and other key stakeholders reflect consumer needs when developing policies and delivering services.

4. Strategic plan

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

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

In this section, we set out how we will achieve this against each of our strategic objectives.

UNDERSTANDING CONSUMERS

Our aim

To understand the emerging risks, challenges and opportunities consumers in NI 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 current and future legislation and regulation to mitigate consumer detriment.
- 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 NI 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 NI consumers.
- 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 NI 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 NI consumers, particularly for consumers in vulnerable circumstances, through our work in helping 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 NI 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 NI 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 the advice sector 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.

<p>We do so through</p> <ul style="list-style-type: none"> • Dispute resolution. • Consumer helpline on 0800 121 6022. • Information and advice on consumer rights. • Accredited complaint handling processes. • Designated super-complaints body. 	<p>We deliver</p> <p>Improved services and protections for all consumers through effective redress from industry, lobby for their rights, and super-complaint investigations with regulators.</p>
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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.

<p>We do so through</p> <ul style="list-style-type: none"> • Guidance, comparison tools and advisory events. • Community engagement with Consumer Champions. • Partnerships to reduce consumer vulnerability. • Outreach and education programmes. • Digital footprint and engagement. 	<p>We deliver</p> <p>Higher levels of consumer confidence and welfare by using appropriate channels to educate all consumers about their rights and responsibilities.</p>
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These strategic objectives collectively shape the impact we will deliver for NI consumers over the period of this corporate plan.

Following publication of our final Corporate Plan 2021-24 we will develop outcome-based performance measures that will underpin our corporate scorecard and annual operating targets.

5. Our ethos

To protect and empower consumers in NI, we must be the best. We are a small organisation with limited resources playing a big role in NI society and its economy. In delivering our draft Corporate Plan 2021-24, we will focus on the following areas.



Culture

We are a 2 Star Best Companies organisation passionate about our people. They are at the heart of our success as they go to extraordinary lengths to offer support, champion issues, resolve problems and find innovative solutions for NI consumers. They embody our values and we will strengthen our diverse and inclusive culture by investing in their capability, competency and connections.

We are committed to being an employer of choice, attracting and retaining the right people with the necessary expertise. We will support them to do the best job they can with continuous professional development and the right policies, practices, processes and technology. This ensures we help them build resilience and meet future challenges, and create an environment for them to grow and lead.

Advocacy

We give consumers a voice by promoting and protecting their interests. We do so through statutory duties in energy, post, transport, water and sewerage, and food affordability and accessibility, and our non-statutory functions. We will seek out new duties in communications and digital services and other priority areas that emerge, following EU Exit and as economic recovery plans gain momentum.

We will increase our consumer research to provide The Executive, UK Government and stakeholders with comprehensive insights into the unique considerations affecting NI consumers. This enables us to identify the current and most relevant issues and emerging risks, and advocate for policies and interventions that deliver the greatest value and impact for consumers.

Partnerships

Representing 1.8 million people cannot happen in isolation. Given our cross cutting remit, we will work in partnership with government, regulators, industry, consumer bodies, charities, elected representatives and other partners to deliver our objectives, interventions and outcomes. We will forge trusted relationships with new partners and leverage their connections and experience.

To avoid duplication, we will collaborate with our stakeholders and deploy our resources to make the greatest impact. Given the unique position NI now occupies, we will represent the interests of our consumers by sharing insights, building knowledge and developing solutions through representation on regional, national and international networks, forums and committees.

Strategic influencers

Globally, we face economic volatility, affecting many lives and livelihoods here in NI. In the midst of significant uncertainty, the importance and value of our role in empowering consumers to make informed, responsible choices has grown considerably, reinforcing our national and international reputation. We will build on this success in close collaboration with our funders and stakeholders.

We will continue to actively influence and shape government policy, and the societal and economic impacts affecting NI consumers. Recognised as the trusted voice of consumers, we will do so through our work with The Executive, UK Government, devolved administrations, the cross-government Consumer Protection Partnership and BEUC The European Consumer Organisation.

Communication

Effective communication is key to The Consumer Council and we recognise this is a fast moving space. We will evolve the way we work to better understand consumers and changing behaviours. We will grow our awareness, reach and engagement by identifying the most effective channels and leveraging digital innovation, without excluding consumers in vulnerable circumstances.

We will expand our outreach partnerships with like-minded organisations who share our goal of creating a fair and equal society. We will establish a network of Consumer Champions to connect with consumers in their communities, offering advice, tools and signposting on a range of issues, and strengthen our understanding of the grassroots issues affecting consumers at a sub-regional level.

Funding

Our funding model is unique to any NDPB of The Executive. With over half our funding allocated to statutory duties, we will prioritise supporting, educating and protecting consumers in these areas, meeting the highest standards of public accountability and corporate governance. This allows us to be agile in how we adjust our spending should circumstances change.

Equally, we are mindful of the significant challenges to public sector finances over the next three years. To meet our future ambitions, we will use our resources effectively and identify mechanisms

for revenue generation. We will use this to fund and deliver best practice research into the unique considerations affecting NI consumers, so government policy and intervention reflect these insights.

Sustainability

We take full ownership of the societal and environmental impact our business decisions have on the wider environment. As a member of Business in the Community (BITC), we are working towards BITC CORE Accreditation⁴, which focuses on: planet, people, place and core business. Through BITC, we have identified areas for improvement and will address these over the next corporate plan period.

We want to be exemplar in how we develop our people and adopt business practices that are ethical and environmentally sustainable. We will learn from others, encourage staff to share skills and knowledge, and embed relevant policies and practices within the organisation and with our staff. This will ensure we actively contribute to wider society and minimise our environmental impact.

Delivering value

Much of our work focuses on the social value experienced by consumers. Measuring this is important because it tells the story of the positive change we bring about, and quantifies our impact and return on investment from the perspective of consumers. This also provides the necessary assurances to our funders and stakeholders so they can continue to invest in the vital work we do.

Eight consumer protection principles developed by the United Nations already guide our work. We will augment this by working with partners and stakeholders to develop a reporting framework to measure the social value and non-monetary impacts of our work across multiple policy areas. In doing so, we will track our performance and the positive societal change we help to bring about.

⁴ Details of our accreditations and awards are provided in Appendix 4 of this document.

6. Governance and reporting

For over 35 years, The Consumer Council has brought about positive change to benefit the consumers of NI. This longevity is only possible because of our continued relevance and efficacy.

We are an open, transparent, agile and accountable organisation that seeks the highest standards of public accountability and independent scrutiny, validated by the NI Audit Office, DfE and numerous industry-led awards.

Monitoring, evaluation and reporting

Our Board, appointed by the Minister for the Economy, provides expert and effective oversight. Working with the Chief Executive and Senior Leadership Team, they critically examine our operational activity, covering how we:

- Educate and protect consumers, and support them to deal with complaints where other avenues of redress have failed.
- Provide policy makers, regulators and industry with a representative and authoritative view on the needs of NI consumers.
- Work with The Executive, UK Government, devolved administrations and stakeholders to actively influence and shape government policy and consumer outcomes.
- Manage our resources and governance standards to ensure we deliver against current and emerging requirements, and determine what is realistic and attainable.
- Evaluate our impartiality, efficiency and effectiveness through customer and stakeholder feedback, project evaluations and employee engagement.
- Report performance and return on investment, so intended outcomes and annual forward work programmes support the vision, mission and strategic objectives of the organisation.

This ensures we fulfil our statutory duties and maintain alignment between our draft Corporate Plan 2021-2024 and DfE's Rebuilding a Stronger Economy and Economic Recovery Action Plan, The Executive's Pathway to Recovery Framework, and other regional and national policies.

Governance framework

We are an NDPB operating under the Consumer Affairs Branch of DfE on behalf of The Executive.

Our relationship is governed by our Management Statement and Financial Memorandum (MSFM), which will be replaced by a Partnership Agreement during the life of this corporate plan. This sets out the functions, powers and duties of The Consumer Council, the Board and its board sub-committees.

It underpins the ambition of our draft Corporate Plan 2021-2024 and forward work programmes. Supporting this are policies, procedures and business plans that set out actions we will take to deliver against our strategic priorities, and performance measures to track and report on progress.

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

We are committed to continuous improvement. We learn from and share our success and our progress, as well as our mistakes, with DfE, our funders and our stakeholders. Our governance arrangements are reported in the Annual Reports and Accounts, which you can access [here](#).

Equality considerations

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

The policies and interventions outlined in this corporate plan are subject to equality screening, and if appropriate, full equality impact assessments (EQIA) as outlined in Section 75 of the Northern Ireland Act 1998.

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.

Our equality scheme is available [here](#).

Appendix 1: 2021-2022 Forward Work Programme

Our 2021-2022 Forward Work Programme details the activities we propose to deliver during the first year of our Corporate Plan 2021-2024.

To meet consumer interests and emerging priorities, we will monitor and review our external environment, through our ongoing response to the COVID-19 pandemic and the impact of EU Exit on NI consumers, and optimise and adjust our plans accordingly.

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Empowering Consumers	Education Advocacy	Deliver outreach programmes to connect with consumers and communities to raise awareness of consumer rights, and the support and resources available from The Consumer Council.	Increase awareness and understanding of consumer rights and the support available from The Consumer Council.	Empowerment	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Deliver a range of information and awareness campaigns in initiatives such as NI Savings Week, Be Ready NI, Get Online Week, National Customer Service Week, Gas Safety Week, Let's Get Going, and Water is Worth, linking into UK-wide initiatives such as National Consumer Week with Citizens' Advice and Online Shopping Safety Tips with NI Cybersecurity Centre.	Increase awareness and understanding of consumer rights, available mechanisms for redress, and the support available from The Consumer Council.	Empowerment	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Grow size, reach and engagement of The Consumer Council's digital footprint and offering across all consumer and stakeholder groups, leveraging digital innovation where possible.	Increase awareness and understanding of consumer rights, available mechanisms for redress, and the support available from The Consumer Council.	Empowerment	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Deliver the Christmas 2021 Campaign, targeting all households in NI, highlighting consumer rights, the importance of shopping around and being consumer savvy.	Increase awareness and understanding of consumer rights, available mechanisms for redress, and the support available from The Consumer Council.	Empowerment	December 2021
Empowering Consumers	Education Advocacy	Establish a network of Consumer Champions to connect with consumers and communities, offering advice and signposting on a range of current and emerging issues.	Strengthen understanding of regional and sub-regional issues affecting consumers across all communities, in particular those in vulnerable circumstances.	Empowerment	January to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Empowering Consumers	Education Advocacy	Deliver the 2022 NI Consumer Week and regional Consumer Parliament events, targeting all consumer groups, using a combination of face-to-face and virtual delivery platforms.	Increase awareness and understanding of consumer rights, available mechanisms for redress, and the support available from The Consumer Council.	Empowerment	March 2022
Empowering Consumers	Partnership Representation	Develop advisory and educational programmes with government, local councils, industry, and community and voluntary organisations, focusing on consumers in vulnerable circumstances.	Establish educational partnerships with key stakeholders to reach, educate and empower consumers, in particular those in vulnerable circumstances.	Empowerment	April 2021 to March 2022
Influencing Policy	Partnership Representation	Represent consumer interests at forums and working groups such as the Consumer Protection Partnership Intelligence Group, to ensure the needs of NI consumers are considered at a UK-wide level.	Ensure NI consumer needs are understood on a UK-wide platform and that evidence based decisions are being made.	Empowerment	April 2021 to March 2022
Protecting Consumers	Education Advocacy	Develop and maintain a range information, resources and tools about current and emerging interests and best practice guidance, available in a range of accessible formats.	Educate consumers on their rights and protections, and provide easy access to available advice, guidance and support.	Empowerment	April 2021 to March 2022
Understanding Consumers	Research Insight	Deliver the 2021-2022 Annual Consumer Insight Survey, capturing the experiences and attitudes of consumers in NI, in particular for consumers in vulnerable circumstances.	Improve understanding of consumer experiences in NI and provide government and regulators with up-to-date data to inform future policy, regulations and protections.	Empowerment	February to March 2022
Understanding Consumers	Research Insight	Review the impact of the COVID-19 pandemic on consumers and micro and small businesses in NI, and identify their emerging needs.	Ensure emerging consumer and business issues, priorities and challenges are central to future policy development.	Empowerment	September 2021 to March 2022
Understanding Consumers	Research Insight	Research consumer vulnerability in NI, and look to contextualise this in comparison to regional areas across the UK.	Understand and mitigate consumer vulnerability by ensuring key issues and challenges are central to future policy development.	Empowerment	September 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Empowering Consumers	Education Advocacy	Develop and maintain a range of energy information, resources and tools, available in a range of accessible formats, for domestic consumers, small businesses and not-for-profit organisations.	Educate domestic consumers, small businesses and not-for-profit organisations on their rights and protections, and provide easy access to available advice, guidance and support.	Energy	April 2021 to March 2022
Empowering Consumers	Education Advocacy	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.	Educate domestic consumers, small businesses and not-for-profit organisations about renewable energy solutions and technologies, and the benefits this could offer them.	Energy	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Develop and deliver a Switch and Save campaign covering all energy suppliers for domestic consumers, small businesses and not-for-profit organisations.	Help domestic consumers, small businesses and not-for-profit organisations to reduce energy bills by finding the most competitive supplier.	Energy	October 2021
Empowering Consumers	Partnership Representation	Develop and promote energy efficiency propositions for domestic consumers with partners such as Bryson Energy, National Energy Action, Energy Saving Trust, Northern Ireland Housing Executive and Home Energy Conservation Authority.	Increase awareness and understanding of the range of available energy efficiency measures and help consumers to reduce their bills, and strengthen partnership working with key stakeholders.	Energy	April 2021 to March 2022
Influencing Policy	Consultation Review	Respond to relevant industry consultations and Code of Practice reviews, representing consumers' interests, in particular for consumers in vulnerable circumstances.	Protect consumer interests and safeguard necessary protections by ensuring public policy and industry takes account of consumers' needs.	Energy	April 2021 to March 2022
Influencing Policy	Consultation Review	Respond to relevant consultations and calls for evidence from government, by representing consumers interests, in particular for consumers in vulnerable circumstances.	Ensure government places consumer interests, protections, affordability and accessibility are central to its policy making and legislative and regulatory frameworks.	Energy	April 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Influencing Policy	Consultation Review	Contribute to the development of the new Energy Strategy for NI from DfE by providing consumer research and detailed insights to inform strategy and policy development and implementation.	Work with DfE, government departments, regulators, industry and other consumer bodies to ensure consumer protection, accessibility and affordability is central to government policy.	Energy	April 2021 to March 2022
Influencing Policy	Consultation Review	Work in partnership with DfE and other stakeholders to deliver a single consumer pathway for available advice, guidance and support (education, capability development and financial assistance) from government, in support of the new Energy Strategy for NI.	Deliver an accessible and optimised consumer journey that supports the decarbonisation agenda and places consumer behaviour, consumption and affordability at the heart of policy making.	Energy	March 2022
Influencing Policy	Partnership Representation	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.	Foster trusted partnerships to build effective coalitions that lobby for the necessary consumer protections, promote consumer empowerment, and ensure consumer interests are met.	Energy	April 2021 to March 2022
Influencing Policy	Partnership Representation	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.	Hold industry to account by representing the views and interests of consumers, and ensuring transparent and affordable access to products and services that meet consumer needs, in particular for consumers in vulnerable circumstances.	Energy	April 2021 to March 2022
Influencing Policy	Partnership Representation	Represent consumer interests at Energy 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.	Work with the UR to ensure consumer interests, protections, affordability and accessibility are central to the regulatory framework in NI.	Energy	April 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Influencing Policy	Research Insight	Monitor how EU Exit will impact on energy use in NI and corresponding consumer behaviours, consumption and affordability.	Highlight issues of consumer detriment and discrimination to government, regulators and industry, and work in partnership to deliver the necessary corrective actions.	Energy	April 2021 to March 2022
Influencing Policy	Research Insight	Proactively review energy complaints including data from The Consumer Council's frontline support, the Utility Regulator Complaints Audit and complaint data from energy suppliers.	Identify the main issues to consumers in energy complaints, highlighting consumer detriment to industry to improve service delivery and inform future policy development.	Energy	August 2021
Protecting Consumers	Partnership Representation	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.	Work with the UR and stakeholders to deliver an Energy and Fuel Poverty Strategy for NI, resulting in a reduction in those living in fuel poverty.	Energy	August 2021
Protecting Consumers	Partnership Representation	Deliver the Energy Theft Awareness Campaign in partnership with industry and the UR, UK Regulators Network, and Police Service of Northern Ireland.	Increase awareness of the dangers and costs of energy theft amongst consumers, in particular for consumers in vulnerable circumstances, and offer accessible pathways for redress and dispute resolution.	Energy	March 2022
Protecting Consumers	Partnership Representation	Work in partnership with the UR and other consumer bodies to develop and deliver the Consumer Protection Programme for NI, in particular for consumers in vulnerable circumstances.	Ensure consumers in vulnerable circumstances are better protected by regulation and the policies of energy suppliers are most responsive to their needs.	Energy	March 2022
Protecting Consumers	Research Insight	Review national and international best practice in relation to dispute resolution and complaint handling within the energy sector, in particular for consumers in vulnerable circumstances.	Apply best practice models to dispute resolution and complaint handling to improve the consumer experience, minimise consumer detriment and increase consumer advocacy.	Energy	August 2021

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Protecting Consumers	Research Insight	Carry out research to identify the experiences, behaviours and attitudes of consumers, small businesses and not-for-profit organisations, in terms of energy and the decarbonisation agenda.	Establish a deeper understanding of what consumers need from the energy market, inform policy development across the energy sector, and develop appropriate interventions from The Consumer Council.	Energy	June 2021
Representing Consumers	Consultation Review	Represent consumer interests at regulated tariff reviews with electricity and gas suppliers such as Power NI, Firmus and SSE Airtricity Gas.	Work with industry to ensure consumers have access to fair, affordable and transparent pricing models for their electricity and gas supplies.	Energy	April 2021 to March 2022
Representing Consumers	Consultation Review	Represent consumer interests at network operator energy price controls to ensure these meet consumer needs and consumers pay a fair price for their supply of energy.	Work with industry to ensure consumers have access to fair, affordable and transparent pricing models for their electricity and gas supplies.	Energy	April 2021 to March 2022
Representing Consumers	Consultation Review	Respond to government, regulatory and sectoral consultations and calls for evidence, representing consumer interests, in particular for consumers in vulnerable circumstances.	Work with government, regulators and the sector to ensure consumer protections, accessibility and affordability are central to future policy development.	Energy	April 2021 to March 2022
Understanding Consumers	Research Insight	Carry out research to understand the impact of the COVID -19 pandemic on energy consumers, small businesses and not-for-profit organisations.	Provide government, regulators and industry with insights on the impact of the pandemic and ensure action is taken to reduce consumer detriment, and influence future policy making.	Energy	May 2021
Understanding Consumers	Research Insight	Survey consumers on the levels of customer satisfaction, trust and confidence with energy suppliers.	Increase accountability and performance of energy suppliers by providing consumers with robust insights so they can make an informed choice when deciding selecting a supplier.	Energy	September 2021 to March 2022
Empowering Consumers	Education Advocacy	Develop and maintain up-to-date information, resources and tools about the impact of EU Exit as new information emerges, particularly at the end of the three month grace period.	Educate consumers and the advice sector on their rights and protections, and provide easy access to up-to-date and jargon free information across a range of consumer topics.	EU Exit	April 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Influencing Policy	Consultation Review	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, the CMA, Advertising Standards Authority, Consumers Association Ireland and the DfE Consumer Affairs Branch.	Work with partners in the UK and Ireland to ensure consumer interests, protections, affordability and accessibility are central to future policy development.	EU Exit	April 2021 to March 2022
Understanding Consumers	Research Insight	Produce an EU Exit Report with recommendations for future policy development based on findings from consumer research completed in March 2021.	Ensure NI consumer concerns and experiences shape policy development and delivery of empowerment activities.	EU Exit	April to June 2021
Understanding Consumers	Research Insight	Monitor and report on financial resilience and spending behaviours through cost comparisons of household goods in NI compared to GB.	Understand how anticipated price increases resulting from the EU Exit and NI Protocol will impact consumers' financial resilience and shopping behaviours.	EU Exit	April 2021 to March 2022
Influencing Policy	Education Advocacy	Produce a series of briefing papers on the Consumer Economy outlining the importance of consumer spend to the overall NI economy.	Ensure the central role consumers play in economic recovery is understood by The Executive Office and other policy makers, putting consumer needs on a par with that of the business sector.	EU Exit	April 2021 to March 2022
Influencing Policy	Consultation Review	Advise government, regulators and partner organisations on consumer detriment resulting from the impact of EU Exit through briefing papers, impact analysis and market reviews.	Work with government and regulators to ensure consumer protections, accessibility and affordability are central to future policy development.	EU Exit	April 2021 to March 2022
Empowering Consumers	Education Advocacy	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.	Increase awareness and knowledge of free debt advice and alternative forms of borrowing amongst consumers on low incomes and those in vulnerable circumstances.	Financial Services	April 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Empowering Consumers	Education Advocacy	Develop blended learning materials on safe borrowing for primary schools that can be delivered in the class room or remotely via digital platforms.	Ensure primary schools across NI have access to materials to inform pupils about safe borrowing and where to get help.	Financial Services	December 2021
Empowering Consumers	Education Advocacy	Develop learning materials on safe borrowing for Pathways and Cadets, in particular young people attending Pathways residential programmes.	Increase awareness and knowledge of safe borrowing and sources of help amongst young people outside the school setting.	Financial Services	December 2021
Empowering Consumers	Education Advocacy	Pilot partnership with Stranmillis University College to test secondary school materials on safe borrowing for NI schools.	Ensure secondary schools across NI have access to materials to inform pupils about safe borrowing and where to get help.	Financial Services	March 2022
Empowering Consumers	Education Advocacy	Develop a financial education programme with supporting materials and resources for rollout to all NI schools.	Improve levels of financial education and literacy amongst children in primary and secondary schools.	Financial Services	March 2022
Empowering Consumers	Partnership Representation	Work with partners in the advice sector to deliver Train the Trainer workshops to increase awareness of the issues and impact of illegal money lending.	Develop a network of community-led advisers with increased awareness and understanding of the impact of illegal money lending.	Financial Services	March 2022
Influencing Policy	Partnership Representation	Advocate for financial accessibility, affordability and inclusion for NI consumers through membership at the LINK Consumer Council, UK Finance, Financial Conduct Authority Insights Forum, and Money and Pensions Service.	Work with the industry, regulators and government to ensure consumer interests, protections, affordability and accessibility are central to policy development and service delivery in NI.	Financial Services	April 2021 to March 2022
Influencing Policy	Partnership Representation	Chair the Responsible Lending Forum to highlight and promote awareness of alternative forms of credit and free debt advice services.	Foster trusted partnerships with key stakeholders to improve access to affordable credit for consumers and promote awareness of free debt advice.	Financial Services	April 2021 to March 2022
Protecting Consumers	Education Advocacy	Develop information, resources and tools about the dangers of illegal lending and safer borrowing to community groups and work places, available in a range of accessible formats.	Educate consumers of the risks of illegal lending and the alternative sources of lending and help available.	Financial Services	April 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Protecting Consumers	Education Advocacy	Develop a banking programme for prisoners in NI, similar to the scheme available in England, in partnership with UK Finance.	Improve financial inclusion by offering people being released from prison access to an affordable banking scheme.	Financial Services	December 2021
Protecting Consumers	Partnership Representation	Develop an alternative lending scheme with the Irish League of Credit Unions to support consumers on low incomes struggling to access affordable credit.	Improve financial inclusion by giving consumers on low incomes access to affordable credit.	Financial Services	March 2022
Representing Consumers	Consultation Review	Respond to government and regulatory consultations and calls for evidence, representing consumer interests, in particular for consumers in vulnerable circumstances.	Work with government and regulators to ensure consumer protections, accessibility and affordability are central to future policy development.	Financial Services	April 2021 to March 2022
Understanding Consumers	Research Insight	Commission a market review of Child Benefit loans for credit unions in NI.	Improve financial inclusion by giving NI consumers on low incomes access to affordable credit.	Financial Services	December 2021
Understanding consumers	Research Insight	Research the impact the COVID-19 pandemic on the financial resilience of consumers and the issue of illegal lending.	Strengthen consumer financial resilience and ensure consumer interests are central to policy and service development.	Financial Services	March 2022
Understanding Consumers	Research Insight	Research if some consumers are adversely affected by a lack of choice and affordability offered by their local shops, and establish the causes for these so called Food Deserts.	Work with stakeholders, including Department of Health (DoH) and Department for Communities (DoC), to improve access to healthy and affordable food in NI.	Food	September 2021 to March 2022
Influencing Policy	Education Advocacy	Produce a series of Vulnerability in 2021 reports examining issues facing disadvantaged consumers across each of our remit areas, which provide at a glance statistics and consumer insight.	Ensure stakeholders, the media and social commentators have access to a realisable resource, including our Hand to Mouth documentary, to help support and influence consumer debate.	Food	April 2021 to March 2022
Empowering Consumers	Research Insight	Produce a Conflicted Consumer blog aimed at helping consumers make ethical and environmentally sustainable choices.	Encourage consumers to reflect on their choices, guided by expert opinion across a range of consumer topics and signposting to trusted stakeholder resources.	Food	April 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Influencing Policy	Partnership Representation	Represent NI consumer interests at the All-Island Food Poverty Network attended by Safefood, Food Standards Agency, DoH, DoC, FareShare, Food Cloud, Economic and Social Research Institute, Irish Nutrition and Dietetic Institute, and Department for Children and Youth Affairs.	Work with partners in the UK and Ireland to gather intelligence, share best practice and highlight NI specific consumer issues.	Food	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Develop and maintain up-to-date information, resources and tools about consumer rights in relation to online delivery services, delivery scams and how to save money on postage costs.	Increase awareness and educate consumers about how they can shop safely online, save money on postage and avoid delivery scams.	Post	December 2021
Influencing Policy	Consultation Review	Represent NI consumer interests, in particular for consumers in vulnerable circumstances, in Ofcom's Review of Royal Mail's Regulatory Framework.	Work with government and regulators to ensure consumer protections, accessibility and affordability are central to future policy development.	Post	April 2021 to March 2022
Influencing Policy	Consultation Review	Respond to government and regulatory consultations and calls for evidence, representing consumer interests, in particular consumers in vulnerable circumstances.	Work with government and regulators to ensure consumer protections, accessibility and affordability are central to future policy development.	Post	April 2021 to March 2022
Influencing Policy	Partnership Representation	Work with UK consumer advocacy bodies, Citizens Advice and Citizen Advice Scotland to develop solutions that provide marginalised consumers safe, secure and reasonable access to postal services.	Improve access and choice for consumers without an address, or who move frequently, or whose post may be intercepted.	Post	April 2021 to March 2022
Influencing Policy	Partnership Representation	Work with the UK Consumer Protection Partnership to address parcel surcharges for NI consumers, and lobby for a review and reform of the parcel market.	Rebalance the parcel market, ensuring NI consumers have fair and affordable access.	Post	April 2021 to March 2022
Influencing Policy	Research Insight	Publish a series of reports that outline the impacts of EU Exit on postal services and deliveries for consumers in NI.	Ensure consumer interests are fully considered in decision making and policy development around the NI Protocol.	Post	April 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Protecting Consumers	Partnership Representation	Develop a Best Practice Guide for Parcel Selling, working in partnership with all parcel operators in NI.	Offer consumers improved, transparent and accessible terms and conditions, prior to purchase of parcel services.	Post	April 2021 to March 2022
Representing Consumers	Consultation Review	Monitor the number and location of post offices in NI, representing consumer interests in post office relocation consultations.	Ensure consumers in NI continue to have fair and reasonable access to post office services.	Post	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Develop and maintain a range of information, resources and tools about transport and passenger rights, available in a range of accessible formats.	Educate consumers on their rights and protections, and provide easy access to available advice, guidance and support.	Transport	April 2021 to March 2022
Empowering Consumers	Education Advocacy	Develop and maintain up-to-date consumer information, resources and tools on the impact of EU Exit and the COVID-19 pandemic to transport choice, accessibility and availability.	Educate consumers on their rights and protections, and provide easy access to available advice, guidance and support.	Transport	July 2021
Empowering Consumers	Education Advocacy	Promote the role of The Consumer Council at key locations and on public transport.	Raise awareness of the advice, guidance and support available from The Consumer Council.	Transport	July 2021
Empowering Consumers	Education Advocacy	Review the online consumer experience for the journey planners offered by Translink, George Best Belfast City airport, Belfast International airport and City of Derry airport.	Ensure an optimum customer experience for consumers using the online journey planners from transport providers.	Transport	March 2022
Influencing Policy	Consultation Review	Respond to relevant industry consultations, and industry Codes of Practice reviews, representing consumers' interests, in particular for consumers in vulnerable circumstances.	Protect consumer interests and safeguard necessary protections by ensuring public policy and industry takes account of consumers' needs.	Transport	April 2021 to March 2022
Influencing Policy	Consultation Review	Work in partnership with DfE and other stakeholders to deliver a single consumer pathway for available advice, guidance and support (education, capability development and financial assistance) from government, in support of the new Energy Strategy for NI.	Deliver an accessible and optimised consumer journey that supports the decarbonisation agenda and places consumer behaviour, consumption and affordability at the heart of policy making.	Transport	March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Influencing Policy	Partnership Representation	Represent consumer interests through the Department for Transport Maritime Complaints Handling Body, the Inclusive Mobility and Transport Advisory Committee (IMTAC), Airport Accessibility and Consultative Forums, and bi-monthly operational meeting with DfI and Translink.	Foster trusted partnerships to build effective coalitions that lobby for the necessary consumer protections, promote consumer empowerment, and ensure consumer interests are met.	Transport	April 2021 to March 2022
Influencing Policy	Partnership Representation	Review bus licence permit applications in NI to ensure consumer interests and needs are met, in particular for consumers in vulnerable circumstances.	Hold industry to account by representing the views and interests of consumers, and ensuring transparent and affordable access to products and services that meet consumer needs.	Transport	April 2021 to March 2022
Influencing Policy	Partnership Representation	Represent and protect consumer interests by working in partnership with Translink to develop a new Public Service Agreement, consult on the development of the Belfast Transport Hub and deliver the Ticketing Fare Review and Passenger Monitoring Survey.	Hold industry to account by representing the views and interests of consumers, and ensuring transparent and affordable access to products and services that meet consumer needs, in particular for consumers in vulnerable circumstances.	Transport	April 2021 to March 2022
Influencing Policy	Research Insight	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.	Provide government, regulators and industry with key insights into the impact of the COVID-19 pandemic and ensure action is taken to reduce consumer detriment, and influence future policy making.	Transport	August 2021
Influencing Policy	Research Insight	Carry out research to understand the impact of the COVID -19 pandemic on transport and older consumers and the resulting challenges to connectivity, accessibility and affordability.	Provide government, regulators and industry with key insights into the impact of the COVID-19 pandemic and ensure action is taken to reduce consumer detriment, and influence future policy making.	Transport	June 2021

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Influencing Policy	Research Insight	Proactively review transport complaints including data from The Consumer Council's frontline support and Translink, in particular for consumers in vulnerable circumstances.	Identify the main issues in passenger and transport complaints, highlighting consumer detriment to industry to improve service delivery and inform future policy development.	Transport	March 2022
Influencing Policy	Research Insight	Review Translink passenger complaints and deliver refresher training to its complaints handling team to mitigate consumer detriment and improve accessibility, affordability and service delivery.	Identify the main issues in passenger complaints, highlighting consumer detriment to improve service delivery and the complaints handling process.	Transport	March 2022
Protecting Consumers	Consultation Review	Deliver Disabled Passenger Accessibility Audits of George Best Belfast City airport, Belfast International airport and City of Derry airport.	Improve consumer accessibility at NI airports, in particular for consumers with a disability.	Transport	March 2022
Protecting Consumers	Education Advocacy	Develop and maintain a range of information, resources and tools about transport and passenger rights, available in a range of accessible formats.	Educate consumers on their rights and protections, and provide easy access to available advice, guidance and support.	Transport	April 2021 to March 2022
Understanding Consumers	Research Insight	Carry out research to identify the experiences, behaviours and attitudes of consumers in terms of transport, the new Energy Strategy for NI, and the wider decarbonisation agenda.	Establish a deeper understanding of what consumers need from the transport market, inform policy development across the transport sector, and develop appropriate interventions from The Consumer Council.	Transport	July 2021
Influencing Policy	Consultation Review	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.	Protect consumer and business interests and safeguard necessary protections by bringing about improvements to NI Water service delivery.	Water	April 2021 to March 2022
Influencing Policy	Consultation Review	Work in partnership with DfI to review the Long Term Water Strategy, aimed at delivering a sustainable water sector in NI.	Ensure consumer and business interests and the necessary protections, in particular for consumers in vulnerable circumstances, are central when developing future government policy.	Water	April 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Influencing Policy	Partnership Representation	Represent consumer interests through forums and working groups such as the Water Stakeholder Steering Group, Regional Community Resilience Group, Output Review Monitoring Group, Essential Services Access Network, Consumer Vulnerability Working Group, Consumer Engagement Oversight Group, UKWIR Working Groups, and UK Tripartite with Consumer Council for Water and Citizens Advice Scotland, and various drinking water and environmental quality groups.	Work with the industry, regulators and government to ensure consumer interests, protections, affordability and accessibility are central to policy development and service delivery in NI.	Water	April 2021 to March 2022
Protecting Consumers	Education Advocacy	Develop and maintain a range of information, resources and tools about water rights, available in a range of accessible formats.	Educate consumers on their rights and protections, and provide easy access to available advice, guidance and support.	Water	April 2021 to March 2022
Representing Consumers	Consultation Review	Conduct Water Bill Health Checks with non-domestic consumers to improve water efficiency and affordability.	Help businesses to identify savings and efficiency measures through 80 Water Bill Health Checks.	Water	April 2021 to March 2022
Representing Consumers	Consultation Review	Deliver the Water Efficiency Project with NI councils to improve accessibility and affordability.	Help councils to reduce their water bills and introduce a range of efficiency measures.	Water	April 2021 to March 2022
Representing Consumers	Consultation Review	Represent consumer interests by monitoring process against the new Price Control 21 consumer protection measures.	Work with NI Water and the UR to ensure consumers have adequate protections and support.	Water	April 2021 to March 2022
Representing Consumers	Consultation Review	Review and increase awareness of NI Water's Care Register in line with Price Control 21 targets and cross-cutting developments to improve consumer support in line with the UR's Consumer Protection Programme.	Protect consumer interests and improve support and access, in particular for consumers in vulnerable circumstances.	Water	July 2021 to March 2022
Representing Consumers	Consultation Review	Assess NI Water's contact handling protocols and procedures so customer service standards are met.	Ensure standards of customer service are met and consumer needs are supported.	Water	July 2021 to March 2022

Priority	Themes	Project Description	Anticipated Outcome	Lead	Timing
Representing Consumers	Partnership Representation	Work with NI Water to develop proposals for service provision aligned with Price Control 21 consumer insight.	Deliver a consumer-centric model for future service provision.	Water	April 2021 to March 2022
Representing Consumers	Partnership Representation	Develop community resilience plans, working in partnership with the Regional Community Resilience Group, for households at flood risk, supported by clear action plans and mindful of household flood insurance considerations.	Improve the support and protections available to households at flood risk.	Water	April 2021 to March 2022

Corporate initiatives

Key to our success is adopting best practice and setting the highest operating standards. This provides confidence in our ability to deliver and actively demonstrates our commitment to the citizens we serve. To this end, we will:

- Pursue accreditations such as BITC Core Accreditation, Investors in People (IIP), Best Companies, and ISO 27001 Information Security Management, ISO 9001 Quality Management and ISO 22301 Business Continuity Management.
- Invest in digital infrastructure and improve our information management and customer relationship management systems, to increase efficiency, resilience, responsiveness and flexible working capability.

Appendix 2: Statutory provisions

The Consumer Council operates under DfE on behalf of The Executive. We were established in April 1985 as an NDPB under the General Consumer Council (Northern Ireland) Order 1984 (The Order). The Order sets out that we have a duty 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 NI Department on any matter relating to consumer affairs, which is referred to The Consumer Council by that Department.

To make sure we can protect and empower consumers we have different legal powers and duties. We get these powers from different pieces of legislation, licences given to companies so they can work in NI, and cooperation agreements set in memorandums of understanding.

We can:

- Investigate complaints.
- Carry out research and investigate matters that impact consumers.
- Make super-complaints to the CMA or other UK and NI regulators listed on pages 5 and 6.
- Provide information, advice and guidance to consumers, government and companies about consumer issues.
- Advise on market reform and challenge and change to how companies operate in NI.
- Get information from government, regulators and companies so that we can do our job.

We must:

- Consult on and publish our annual forward work programmes.
- Pay particular attention to the issues and impacts of consumer vulnerability.
- Be consulted with by government and companies on issues affecting consumers in energy, post, transport, water and sewerage, and food affordability and accessibility.
- Make sure we are not duplicating the functions or doing the work of another public body.

Where these powers and duties come from:

- The General Consumer Council (Northern Ireland) Order 1984
- The Enterprise Act 2002 (Bodies Designated to make Super-complaints) (Amendment) Order 2005 and 2009
- The Enterprise Act 2002 (Super-complaints to Regulators) Order 2003
- The Electricity (Northern Ireland) Order 1992
- The Gas (Northern Ireland) Order 1996
- The Energy (Northern Ireland) Order 2003
- Energy Act (Northern Ireland) 2011
- The Gas and Electricity Licence Modifications and Appeals Regulations (Northern Ireland) 2015
- Electricity Supply Licences
- Electricity Distribution Licence (Northern Ireland Electricity Networks)
- Electricity Transmission Licence (Northern Ireland Electricity Networks)
- Electricity Generation Licence
- Electricity Storage Generation Licence
- Electricity Storage Supply
- Gas Supply Licences
- Gas Distribution Licences
- Gas Transmission Licence
- Gas Storage Licence
- Financial Services and Markets Act 2000
- The Financial Services Act 2012
- Financial Services (Banking Reform) Act 2013
- Consumers, Estate Agents and Redress Act 2007 (as amended by The Public Bodies (Abolition of the National Consumer Council and Transfer of the Office of Fair Trading's Functions in relation to Estate Agents etc.) Order 2014
- Royal Mail's Operating Licence
- Transport Act (Northern Ireland) 1967 (as amended by The General Consumer Council (Northern Ireland) Order 1984)
- The Airports (Northern Ireland) Order 1994

Appendix 3: Provisional 2021-2022 budget

Our annual budget sets out the cost of the resources we need to deliver our work in FY 2021-2022.

These allocations are provisional and subject to change as they depend on discussions with our funders and our response to external developments during the year.

This budget reflects funding we expect to receive from DfE, DfI, BEIS and HM Treasury, but excludes anticipated funding for new areas of work such as communications and digital services from the Department for Digital, Culture, Media and Sport (DCMS).

Core Funding	DfE	Baseline funding	£1,489,000
Energy	DfE	Levy on energy providers	£578,000
Transport	DfE	Project funding	£56,000
Water	DfI	Levy on NI Water	£365,000
Post	BEIS	Levy on postal operators	£336,000
Financial Services	HM Treasury	Levy on payday lenders	£686,000
EU Exit	DfE	Project funding	£625,000
COVID-19	DfE	Project funding	£100,000
Total			£4,235,000

In addition to the above allocations, we propose to work with DfE and the Department of Finance to agree a framework and appropriate mechanisms for revenue generation over the period of this corporate plan.

Appendix 4: Accreditations and awards





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