



2023-2024 Forward Work Programme

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1. INTRODUCTION

The 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).

1.1 About us

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, we are responsible for ensuring legislation and regulation for consumer protection works effectively for consumers here.

<p style="text-align: center;">VISION</p> <p style="text-align: center;">To protect and empower consumers in Northern Ireland.</p>
<p style="text-align: center;">MISSION</p> <p style="text-align: center;">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.</p>

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, collaborating, influencing public policy, and advising government on matters of consumer rights and protection.

In everything we do, we prioritise consumers:

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

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

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 raise a super-complaint on behalf of consumers 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. We can raise this with 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.

1.2 Our impact

In developing our Corporate Plan 2021-2024, we knew the next three years would bring volatility to our external environment as the world pursued economic and societal stability.

We first focused on dealing with the impacts of the COVID-19 pandemic, before planning for what post-pandemic recovery could look like for consumers. The last 12 months also brought the greatest cost of living and energy price crisis in recent history and continued uncertainty on final EU Exit arrangements agreed between the United Kingdom (UK) and European Union (EU).

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. Our priority was to first build strategic resilience by being agile, keeping our staff safe, engaged and motivated, meeting consumer needs and interests through these extraordinary times, and providing assurance to our Board, sponsor department, funders and stakeholders.

We 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.

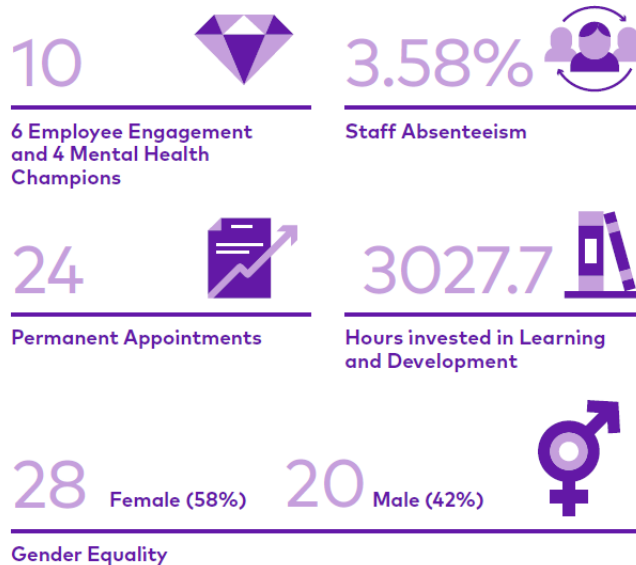
Between April 2022 and March 2023, we achieved the following:

Consumer outcomes	How we met these
<ul style="list-style-type: none"> • Ensure fair treatment and consumers getting value for money. 	<ul style="list-style-type: none"> • 3,037 consumers signposted • 8,556 enquiries handled • 2,638 complaints investigated • £440,874 returned to consumer pockets • 13 regulatory price controls and tariff reviews • 60 Water Bill Health Checks
<ul style="list-style-type: none"> • Work to improve the quality of products and services and enhance consumer confidence and trust. 	<ul style="list-style-type: none"> • 12 complaint handling and accessibility audits • 22 reviews of regulatory policies and standards • 16 reviews of licence applications • 25 consumer research projects

<ul style="list-style-type: none"> • Ensure the products and services consumers rely on are accessible, safe and secure. 	<ul style="list-style-type: none"> • 97 consumer information campaigns • 17,128 consumers reached through outreach • 1,149 young people reached in schools and communities • 457 instances of consumer representation at forums, working groups and speaking engagements • 51 regulatory and industry consultations • 606,819 website visits including online tools • 1,516 items of media coverage
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<ul style="list-style-type: none"> • Meet consumer needs and expectations of the Consumer Council. 	<ul style="list-style-type: none"> • 21% growth in digital footprint • 53% awareness of the Consumer Council • 99% customer satisfaction score • 98 out of 100 net promoter score • Retained British Standard in Inclusive Service Provision • Retained Customer Service Excellence accreditation • Satisfactory audit opinion
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Our People



Accreditations and Awards



2. 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 [Energy Strategy - Path to Net Zero Energy](#) and [10x Economy](#).

2.1 Four consumer priorities

We built our Corporate Plan 2021-2024 following extensive consumer research and stakeholder engagement to address four consumer priorities: recovery from the COVID-19 pandemic, decarbonisation, digitalisation, and EU Exit.

However, during the latter part of 2021, we saw widening disparities in consumer experiences. More and more citizens became the ‘working poor’ and struggled to make ends meet accelerated by the end of the Coronavirus Job Retention Scheme in September and £20 weekly uplift to Universal Credit in October of 2021. Dramatic cost of living increases followed in 2022 including an unprecedented number of energy price increases, with inflation hitting an historic peak of 11.1% in October, and food inflation soaring to 13.3% in December, and interest rates rising to 4% in February 2023.

The global pandemic was swiftly replaced by an unparalleled cost of living crisis affecting all of society but particularly consumers in vulnerable circumstances impacting confidence, resilience and welfare. In response, we shifted our focus to supporting consumers through the cost-of-living crisis and the challenging times here to stay for the remainder of our Corporate Plan 2021-2024.



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 so they can overcome emerging challenges and plan for a better future, and this commitment is echoed by stakeholders.

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

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 has accelerated Northern Ireland's pathway to net zero energy by 2050 through the [Energy Strategy](#) and [Climate Change Bill](#).

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.

Gross weekly household income of Northern Ireland's lowest earners is 11% lower than the UK, and 54% of basic spending is used to cover utilities, housing, food and transport. After tax and essential spending, they have less than £20 per week, a drop of 46% compared to 2021. As higher inflation outstrips increases to wages and benefits, we must protect those most exposed to the crisis.

Digitalisation

The shift to digitalisation, accelerated by the pandemic, is transforming consumer expectations and access, amplifying the risk landscape and increasing digital exclusion for many of our citizens.

The digitalisation of our economy is irrevocably changing consumer behaviour. Benefits include greater flexibility, choice, speed and ease of access and

convenience, but we must mitigate potential exclusion, particularly of consumers in vulnerable groups. Regulation and independent scrutiny must match the pace of innovation, with public policy ensuring all citizens are included and protected.

EU Exit

The NI Protocol and corresponding grace periods continue to dominate political debate and media coverage, with clear impacts for consumers on how they work, live and do business.

Ongoing uncertainty around final trading arrangements and criticism of the UK Government and European Commission handling of negotiations, has impacted on businesses and communities, and caused disruption for consumers. The Retained EU Law (Revocation and Reform) Bill raises a heightened risk of regulatory divergence in Northern Ireland. This requires a realistic timetable to scenario plan and prepare for potential impacts, and mitigate against erosions to consumer rights, protections, accessibility and affordability, and must be mindful of concerns from civic society.

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. 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.



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?



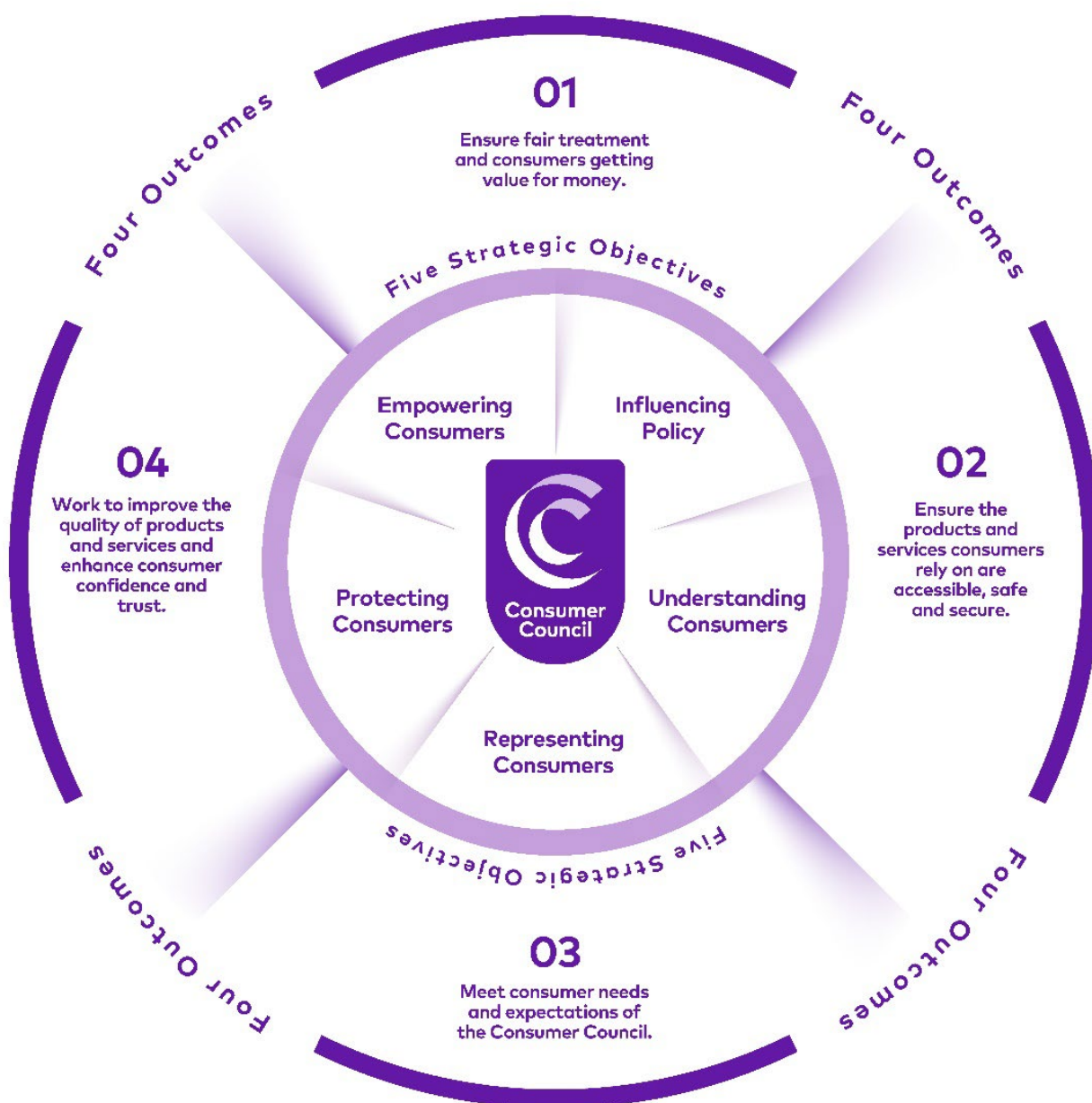
Education

Are consumers aware of their rights and responsibilities?

They 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.

Five strategic objectives

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 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.

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, lobbying for consumers' 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.

3. 2023-2024 FORWARD WORK PROGRAMME

In the final year of our three-year Corporate Plan 2021-2024, 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. We will:

- 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 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.

We are also making significant investments in our digital and cyber security infrastructure with rollouts of a new customer relationship management system and content management system, with a new corporate website and intranet, to increase accessibility, efficiency, responsiveness and transparency.

3.1 Understanding consumers

No.	Strategic Priority	Team	Project	Project Summary	Timing
1	Understanding Consumers	Consumer Empowerment	Consumer Detriment Grid	Exploratory project to understand the feasibility of a Northern Ireland specific Consumer Detriment Grid.	Q1-Q2
2	Understanding Consumers	Consumer Empowerment	Cost of Living Consumer Panels	Longitudinal qualitative research through consumer panels to monitor and track issues and lived experiences during the cost-of-living crisis.	Q4
3	Understanding Consumers	Consumer Empowerment	Stakeholder Survey	Survey with key stakeholders to understand alignment with our delivery and areas of focus	Q4

4	Understanding Consumers	Consumer Empowerment	Consumer Pulse Surveys	Quarterly Consumer Pulse Surveys and Biannual Consumer Focus Groups largely focusing on the cost-of-living crisis, but also monitoring emerging consumer risks and issues.	Q1-Q4
5	Understanding Consumers	Energy	Consumer Satisfaction with Energy Suppliers	Annual survey of domestic energy consumers on their satisfaction, trust and confidence with energy suppliers, and making recommendations for improvements to policies and procedures.	Q4
6	Understanding Consumers	Energy Transport Water	Energy Transition Annual Survey	Annual assessment of consumer experiences of the energy transition and renewable technologies building on the first annual survey undertaken during 2022-2023, including by seeking alignment with work undertaken by Consumer Scotland.	Q2-Q3
7	Understanding Consumers	Energy Water	Circular Economy	Research understanding of consumers' knowledge, experience and attitudes in relation to the circular economy.	Q1-Q2
8	Understanding Consumers	EU Exit	Broadband Accessibility	Research broadband affordability and accessibility for consumers in Northern Ireland, using the quarterly Consumer Council Pulse Survey.	Q2
9	Understanding Consumers	EU Exit	Impact and Perceptions of EU Exit	Quantitative and qualitative research into perceived and real impacts of EU Exit on Northern Ireland consumers two years after the end of the transition period, focusing on statutory areas.	Q3
10	Understanding Consumers	EU Exit Consumer Insights	2024 Consumer Insights Survey	Annual survey of lived experiences of Northern Ireland consumers from paying bills to coping financially during the cost-of-living crisis, to comprehensively understand levels of consumer risk and detriment.	Q4
11	Understanding Consumers	EU Exit Emerging Markets	Mortgage Rate Project	Exploratory project to understand composition of the Northern Ireland mortgage market and Northern Ireland specific risks of rising mortgage rates and fixed rate deals coming to an end.	Q2-Q4

12	Understanding Consumers	EU Exit Emerging Markets	Northern Ireland Consumer Price Index	Regional data collection for the Northern Ireland Consumer Price Index, supported by stakeholder briefings, in collaboration with the Office of National Statistics to increase statistical reliability of the regional data on consumer price inflation impacts.	Q1
13	Understanding Consumers	EU Exit Financial Services	Household Expenditure Tracker	Quarterly Household Expenditure Tracker Research, supported by stakeholder briefings examining the income and expenditure position for Northern Ireland households covering basic spending and discretionary income for Quartiles 1, 2 and 3.	Q1-Q4
14	Understanding Consumers	EU Exit Postal Services	Impact of EU Exit on Postal Services	Assess the impact of EU Exit on postal consumers, and micro and small businesses that use parcel services in Northern Ireland, supported by stakeholder briefings.	Q2-Q4
15	Understanding Consumers	Financial Services	High Risk Borrowing Research Programme	Delivery of a research programme to understand the scope and impact of illegal money lending in Northern Ireland in the cost-of-living crisis.	Q1-Q2
16	Understanding Consumers	Financial Services	Longitudinal Study of Safer Borrowing	Development of a longitudinal study with Stranmillis College on the impact of the Safer Borrowing Programme for young people.	Q1-Q4
17	Understanding Consumers	Food EU Exit	Food Availability and Shorter Shelf Lives	Research into prevalence of supply chain challenges affecting use-by dates, perishableness and availability of product lines in Northern Ireland supermarkets.	Q2-Q4
18	Understanding Consumers	Food EU Exit	Cost of Living Basics	Research to determine prevalence of pressure on household food budgets compared to other essential costs (energy, housing and transport).	Q1
19	Understanding Consumers	Postal Services	Universal Postal Service Research	Research the affordability of the Universal Postal Service for the regulatory review of the price safeguard cap on second class letters and small parcels.	Q1-Q2
20	Understanding Consumers	Postal Services	Universal Postal Service Reform	Research consumer delivery needs for the Universal Postal Service and wider parcel market, including changes to letter delivery.	Q1-Q4

21	Understanding Consumers	Transport	Night Time Travel	Research to understand the nature and extent of consumer concerns regarding personal safety when travelling at night on public transport.	Q1-Q2
22	Understanding Consumers	Transport	Transport Consumer Experiences	Better understand the experiences of transport users in Northern Ireland by scoping and investigating the feasibility of a Transport Users Panel.	Q2-Q3
23	Understanding Consumers	Transport Energy	Attitudes to Transport Decarbonisation	Research to understand consumer attitudes to inform the development of an Electric Vehicle (EV) Code of Practice, including scoping a partnership with Consumer Scotland to benefit of consumers in both jurisdictions.	Q1-Q4
24	Understanding Consumers	Water	Water Efficiency Awareness	Undertake quantitative and qualitative surveys of consumers' views of NI Water and make recommendations for improvements to policies and procedures.	Q1-Q2

3.2 Influencing policy

No.	Strategic Priority	Team	Project	Project Summary	Timing
25	Influencing Policy	All Teams	Partnership and Representation	Across consumer affairs, energy, water, transport, financial services, postal service, food policy and EU Exit, advocate for building accessibility, affordability, inclusion and resilience for Northern Ireland consumers, through an annual programme of stakeholder engagement and membership at key forums and working groups with government, regulators, academia, consumer bodies and industry.	Q1-Q4
26	Influencing Policy	EU Exit	Regulatory Divergence	Work with the Department for the Economy and partners to understand how legislative changes and divergence in UK law following EU Exit could impact on Northern Ireland consumers.	Q1-Q4

27	Influencing Policy	EU Exit Postal Services	GB-NI Retailer Monitoring	Monitor retailers based in Great Britain not delivering goods to Northern Ireland consumers on a quarterly basis, identifying those who have resumed deliveries.	Q1-Q4
28	Influencing Policy	Postal Services	Parcel Market Service Quality	Work with industry to address issues regarding potential changes to parcel deliveries, central collection points and final mile delivery problems.	Q1-Q4
29	Influencing Policy	Postal Services	Access to Postal Services	Continue to assess the current and future risks for consumer access to postal services through Northern Ireland's Post Office Network.	Q1-Q4
30	Influencing Policy	Postal Services	Postal Services for Vulnerable Consumers	Work with partners, including Citizens Advice (England and Wales) and Consumer Scotland, to ensure consumers have safe and secure access to postal services.	Q1-Q4

3.3 Representing consumers

No.	Strategic Priority	Team	Project	Project Summary	Timing
31	Representing Consumers	All Teams	Consultations and Calls for Evidence	Across consumer affairs, energy, water, transport, financial services, postal service, food policy and EU Exit, respond to government, regulatory and sector specific consultations and calls for evidence and market reviews in order to advocate for and represent the interests of Northern Ireland consumers, particularly those in vulnerable circumstances.	Q1-Q4
32	Representing Consumers	Emerging Markets	2024-2028 Corporate Plan	Development of the 2024-2028 Corporate Plan including workshops with consumers and stakeholders to identify strategic priorities and themes.	Q2-Q4
33	Representing Consumers	Energy Transport Water	Improving Industry's Operational Practices	Encourage companies to address operational issues impacting consumers promptly and effectively by using research and complaints insights to advocate on behalf of consumers at stakeholder meetings and forums.	Q1-Q4

34	Representing Consumers	Energy Water	Consumer Protection Advisory Group	Chair Northern Ireland's Consumer Protection Advisory Group to influence the support available to energy and water consumers in vulnerable circumstances, and to promote collaboration and evidence gathering.	Q1-Q4
35	Representing Consumers	Energy Transport Water	Advising on Policy and Strategy	Represent consumers in the development of government policy and strategies including input into the Energy Strategy, Long Term Water Strategy, Fuel Poverty Strategy, the Utility Regulator's review of tariff reform, and via response to relevant consultations from Government and industry.	Q1-Q4
36	Representing Consumers	EU Exit	Partnership and Representation	Represent consumer interests, having particular regard to 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 partners.	Q1-Q4
37	Representing Consumers	EU Exit Emerging Markets	Vulnerable Consumers and Online Detriment	Socialising key insights and trends from the 2022-2023 Vulnerable Consumers and Online Detriment research project to ensure Northern Ireland consumers are fairly represented and not disadvantaged.	Q1-Q3
38	Representing Consumers	Financial Services	Child Benefit linked Credit Union Loans	Pilot of Child Benefit linked Credit Union Loans in Northern Ireland, subject to discussion with Credit Union Loan Advisory Group and credit unions.	Q1-Q4
39	Representing Consumers	Financial Services	Access to Credit	Support Northern Ireland participation on the No Interest Loan Scheme (or similar) with the Department for Communities and Fair4All Finance, and support development of alternatives to Breathing Space and other initiatives.	Q1-Q4
40	Representing Consumers	Financial Services	Financial Inclusion	Chair Northern Ireland's Responsible Lending Forum and the new Child Benefit Linked Credit Union Loan Advisory Group as part of the Child Benefit loan pilot.	Q1-Q4

41	Representing Consumers	Food EU Exit	Food Affordability Stakeholder Engagement	Engage with key stakeholders including the Department of Agriculture, Environment and Rural Affairs and North-South Consumer Organisations' Working Group to improve awareness and understanding of the Northern Ireland consumer position, influence policy development support interventions, socialise research findings and identify opportunities for partnership working.	Q1-Q4
42	Representing Consumers	Transport	Considerations for Decarbonising Transport	Work with stakeholders and partners to ensure 2022-2023 research insights on consumer views of decarbonising transport are considered in the development or policy initiatives and interventions.	Q3-Q4

3.4 Protecting consumers

No.	Strategic Priority	Team	Project	Project Summary	Timing
43	Protecting Consumers	All Teams	Standards in Regulated Industries	Represent consumer interests, having particular regard to those in vulnerable circumstances, by reviewing codes of practice and conducting accessibility and complaints handling audits in energy, water, transport and post; and campaign for the introduction of the BS 18477 for Inclusive Service Provision as a licence condition for regulated energy companies.	Q1-Q4
44	Protecting Consumers	All Teams	Consumer Vulnerability ISO 22458 Standard	Move from the BS 18477 Standard for Inclusive Service Provision to the new Consumer Vulnerability ISO 22458 Standard.	Q3-Q4

45	Protecting Consumers	Consumer Empowerment	Consumer Advice and Investigations	In 2022, we helped 13,000 consumers with free independent advice, signposting information, and complaints investigations across statutory areas, returning £479,000 to consumer pockets. We will build on this during 2023-2024 and provide updates and insights on thematic issues.	Q1-Q4
46	Protecting Consumers	Energy Transport	Consumer Protection Regulatory Regime	In partnership with the Utility Regulator, review the responses to the Call for Evidence of the future consumer protection regulatory regime for decarbonisation, undertake stakeholder workshops and submit a final report to the Department for the Economy.	Q1-Q4
47	Protecting Consumers	Energy Transport Water	Tariff and Fare Reviews	Represent consumers' interests through participation in energy, water and transport tariff and fare reviews to ensure bills fairly reflect input costs, price changes are communicated appropriately, and protections are in place for vulnerable consumers.	Q1-Q4
48	Protecting Consumers	Energy Water	Price Controls	Represent consumers interests throughout the RP7 price control process, the SONI price control process and in issues relating to the implementation of the GD23, SPC23 and PC21 price controls.	Q1-Q4
49	Protecting Consumers	Energy Water Transport	Consumer Complaints	Review consumer complaints data regarding energy, transport and water companies to assess the cause of complaints and use this evidence to make recommendations to regulators and industry regarding process and policy improvements.	Q1-Q4
50	Protecting Consumers	Food EU Exit	Workplace Learning Cost of Living Programme Pilot	Workplace learning pilot to help consumers save money on their food shopping and cooking, home energy, transport and other household bills.	Q2-Q4
51	Protecting Consumers	Water	NI Water Complaints Handling Process	Work in partnership with NI Water to audit organisational policies and review its contact handling protocols and procedures, making recommendations for improvements to benefit consumers.	Q1-Q4

3.5 Empowering consumers

No.	Strategic Priority	Team	Project	Project Summary	Timing
52	Empowering Consumers	Consumer Empowerment	Consumer Campaigns and Information	Deliver an annual schedule of consumer campaigns and information, including online guides, resources and tools, covering statutory and non-statutory areas with a focus on harder to reach and vulnerable audiences.	Q1-Q4
53	Empowering Consumers	Consumer Empowerment	Consumer Outreach	In 2022, we reached and engaged with 15,500 consumers through our outreach programme across Northern Ireland. We will build on this, with a particular focus on harder to reach audiences, consumers in vulnerable circumstances and those in rural areas, supported by a presence at key consumer exhibitions, conferences and events.	Q1-Q4
54	Empowering Consumers	Energy	Energy Efficiency Campaign	Continue to deliver the Energy Efficiency Campaign launched in 2022-2023, in response to the continuing energy price crisis, working in partnership with the Department for the Economy and other partners.	Q1-Q4
55	Empowering Consumers	Energy	Energy Theft Campaign	Increase consumer awareness and understanding around the dangers and costs of energy theft through a campaign in partnership with industry, Utility Regulator, UK Regulators Network and the Police Service of Northern Ireland.	Q1-Q4
56	Empowering Consumers	Energy Transport	Consumer Information	In 2022, our online price comparison tools accessed over 350,000 times in 2022, including the Energy Switching Tool, Energy Price Comparison Tool, Home Heating Oil Price Checker, Fuel Price Checker and Transport Knowledge Hub. We will maintain and improve this for the year ahead.	Q1-Q4

57	Empowering Consumers	EU Exit	Mobile Roaming	Socialising key insights and trends from the 2022-2023 Mobile Roaming research project to ensure Northern Ireland consumers are fairly represented and not disadvantaged.	Q1-Q2
58	Empowering Consumers	EU Exit	Social Tariffs for Broadband	Creation of online resources to help consumers in Northern Ireland save money on their broadband through utilising social tariffs.	Q1-Q4
59	Empowering Consumers	EU Exit	EU Exit Consumer Resources	Maintain the range and accessibility of online resources for EU Exit, mobile roaming and travel, to help consumers make informed decisions.	Q1-Q4
60	Empowering Consumers	EU Exit Transport	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-Q2
61	Empowering Consumers	Financial Services	OCNNI Safer Borrowing Programme	Open College Network NI Safer Borrowing Programme expanded to cover outreach targeting vulnerable groups and Train the Trainer programmes with the NI Housing Executive and housing providers.	Q1-Q4
62	Empowering Consumers	Financial Services	Schools Safer Borrowing Programme	Provision of Safer Borrowing training with Stranmillis College to c1,000 young people in primary and secondary schools in Northern Ireland.	Q1-Q4
63	Empowering Consumers	Financial Services	True Cost Campaign	Deliver a promotional campaign on safer borrowing, raising awareness of alternative forms of credit and free to use advice services for those in financial difficulty.	Q2-Q4
64	Empowering Consumers	Financial Services	Consumer Information	Maintain comparison tools such as the Home Budget Planner and Current Account Comparison Tables.	Q1-Q4
65	Empowering Consumers	Food Energy	Food Bank Train the Trainer Programme	Half-day Train the Trainer course for front line workers at foodbanks and other community food initiatives to enable cascading of support information and empowerment resources to co-workers and clients, covering food and energy finances.	Q1-Q2

66	Empowering Consumers	Postal Services	Postal Services Campaign	Deliver a promotional campaign on postal rights and consumer advice during key periods such as Black Friday and Christmas.	Q3-Q4
67	Empowering Consumers	Postal Services	Parcel Surcharging	Work with partners towards a more consistent model across the UK's four nations to identify feasible solutions in relation to parcel surcharging.	Q1-Q4
68	Empowering Consumers	Water	Water Bill Health Checks	Deliver 80 on-site Water Bill Health Checks to assist micro and small businesses improve their water efficiencies, develop two new partnerships with District Councils, seek to expand engagement with the Education Authority, and scope self-service options.	Q1-Q4

4. RESOURCING OUR PROGRAMME

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

4.1 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.



4.2 Our ethos

In delivering our 2023-2024 Forward Work Programme, we will focus on the following:



Culture

We are passionate about our people. They are at the heart of our success and go to extraordinary lengths to offer support, champion issues, resolve problems and find solutions. They embody our values, and we will strengthen our inclusive culture by investing in their capability, competency and connections, as recognised by Customer Service Excellence, Investors in People and Best Companies.

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 continue our consumer research to provide the Northern Ireland Executive, UK Government and stakeholders with comprehensive insights into unique considerations affecting Northern Ireland 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 1.9 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 Northern Ireland 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, fora and committees.

Strategic influencers

We face continued economic volatility, affecting many lives and livelihoods here in Northern Ireland. In the midst of this uncertainty, the importance and value of our role in empowering consumers to make informed, responsible choices has grown

considerably, reinforcing our 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 Northern Ireland Executive, UK Government, devolved administrations, the cross-government Consumer Protection Partnership and BEUC The European Consumer Organisation.

Communication

Effective communication is key for 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

The majority of our unique funding model is allocated to statutory duties, drawn from levies collected by the Northern Ireland Executive and UK Government. We prioritise supporting, educating and protecting consumers in these areas, meeting the highest standards of public accountability and corporate governance. This makes us agile as we can adjust spending to respond to consumer need.

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 potential mechanisms for revenue generation. We will use this to fund and deliver best practice research into the unique considerations affecting 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. We will prioritise reducing our carbon footprint and becoming more energy efficient, foster sustainable relationships with our staff, communities and stakeholders, and ensure our activities meet the highest standards of corporate governance, compliance and transparency.

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. These are supported by various ISO standards and the British Standard for Inclusive Service Provision for identifying and responding to consumer vulnerability. We will also develop a framework to measure the social value and non-monetary impacts of our work across multiple policy areas.

4.3 How will we 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 2023-2024.

We will resource our 2023-2024 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, Energy and Industrial Strategy 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 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 including updates 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.

4.4 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.

This 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.

5. DELIVERING IMPACT

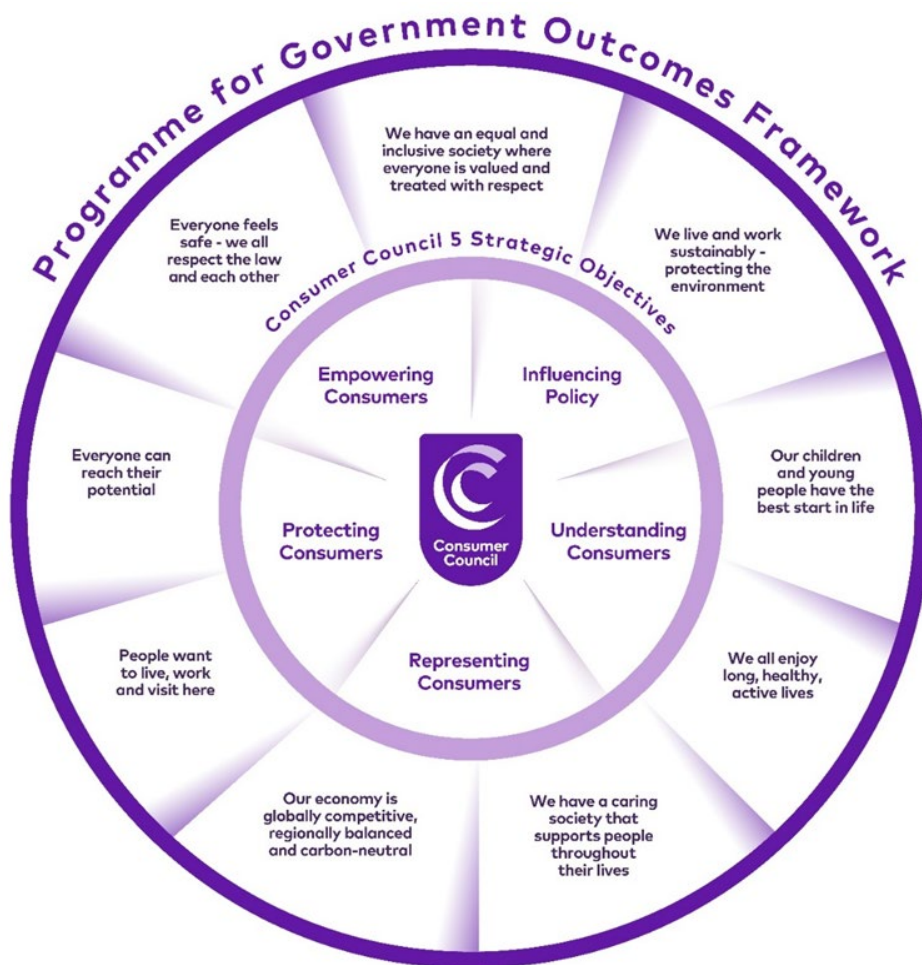
For 38 years, the Consumer Council has brought about positive change to benefit the consumers of Northern Ireland. This longevity is only possible because of our continued relevance and efficacy.

In developing our 2023-2024 Forward Work Programme, we prioritised the most relevant consumer issues, guided by our strategic priorities, statutory and non-statutory functions, and the draft Programme for Government and supporting strategies.

5.1 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.



5.2 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 2023-2024 Forward Work Programme and operational plans, and meet the vision and ambitions of a [10X Economy for Northern Ireland](#) and its 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 also 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, so we learn from our experiences and better serve Northern Ireland consumers and our stakeholders to public benefit.

5.3 Governance

We are a NDPB operating under the Management Services and Regulation Group within the Department for the Economy. Our relationship is governed by 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 2021-2024 and 2023-2024 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 2023-2024 Forward Work Programme, on operating targets and 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.

The Consumer Council

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