

**THREE HUNDRED AND THIRTEENTH MEETING OF THE GENERAL CONSUMER COUNCIL FOR NORTHERN  
IRELAND HELD ON FRIDAY 15 OCTOBER 2021 AT 10.00AM IN THE CLAYTON HOTEL, BELFAST  
AND VIA ZOOM TELECONFERENCE**

313/1.1

**ATTENDANCE**

Ms Sheila McClelland	Chair
Mr Mick McAteer	Deputy Chair
Mrs June Butler	
Mrs Lynne Crowther	
Dr Sinéad Furey	
Mr William Leathem	
Ms Amanda Logan	
Dr Joan Martin	
Mr Gerry McCurdy	

Professor Anne Marie Ward	Ulster University
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**IN ATTENDANCE**

Ms Noyona Chundur	Chief Executive Officer
Mr Scott Kennerley	Director of Financial, Communications and Digital Services
Mr William Warke	Director of Corporate Services
Mr Terry Campbell	Interim Head of Finance
Ms Noleen Charnley	Head of Insight & Investigations
Ms Sharon Doherty	Head of Communications
Mr Raymond Gormley	Interim Head of Energy
Mr Michael Legg	Head of Postal Services
Mr Graham Smith	Head of Water
Mr Matthew Stevenson	Head of Strategy and Emerging Markets
Ms Naoimh Poucher	EU Exit Research Officer
Ms Julie Coulter	Administrative Officer

**APOLOGIES**

Apologies were received from Alan O'Neill.

313/1.2

**DECLARATION OF CONFLICT OF INTEREST**

The Chair advised Board Members that any conflict of interest relating to agenda items should be recorded at the beginning of Council meetings. Should a Board Member have a conflict of interest they should leave the meeting at that particular agenda item and the minutes would reflect this.

She explained the Chair would have the ability to define a conflict of interest and requested Board Members' compliance if this arose.

No Board Members declared a conflict of interest on any agenda item.

313/1.3 **MINUTES OF THE LAST MEETING**

The minutes of the previous meeting held on 3 September 2021, having been circulated, were agreed as a true and correct record.

The Minutes were agreed and signed.

313/1.4 **ACTIONS FROM THE LAST MEETING**

The Actions from the last meeting were approved by Board Members.

313/1.5 **MATTERS ARISING**

There were no matters arising.

2. **ITEMS FOR APPROVAL**

313/2.1 **BEIS Consultation: Pro-competition Regime for Digital Markets**

The Chief Executive advised the Department for Business, Energy and Industrial Strategy (BEIS) had granted the Consumer Council an extension, and the submission deadline for the consultation response, alongside the consultation response for Reforming Competition and Consumer Policy, was 5pm on 15 October.

She explained the Consumer Council adopted an approach which set out a number of broad consumer protection principles, and this necessitated a high level but nonetheless comprehensive response.

Members noted the need for greater focus on consumer protection and addressing consumer harm which is reflected in the response, and commented that the issues are relevant and timely.

Members discussed who would set the key performance indicators aligned to the ambition of the consultation, and what incentives would exist to ensure these were met. Mr Scott Kennerley advised that there is little clarity on these issues in the consultation, and this has been highlighted in the Consumer Council's response.

Members approved the Pro-competition Regime for Digital Markets response.

313/2.1 **BEIS Consultation: Reforming Competition and Consumer Policy**

Mr Graham Smith summarised the main points in the consultation response, highlighting the Consumer Council's overall vision and desired outcomes.

He explained the Consumer Council adopted an approach which set out a high level but comprehensive response to consultation questions in three areas: competition policy, consumer rights and consumer enforcement law. These included the need for a more agile Competition and Markets Authority (CMA); region specific criteria for CMA market

investigations in the form of a 'geographical step' with lower thresholds for Northern Ireland; greater regional parity and competition that benefits consumers.

Members discussed the different model that exists in Northern Ireland with regard to local enforcement by Trading Standards Service (TSS).

It was agreed that the link between the ability of the CMA to enforce and the need for a well-resourced TSS would be made explicit.

It was agreed that Robert Stewart and other colleagues from the CMA should be invited to a future Board meeting.

Members approved the Reforming Competition and Consumer Policy response.

313/2.2 2021-2022 Corporate Scorecard: Quarter 2

The Chief Executive advised she was content that all projects were on track, apart from two indicators impacted by service levels provided by NI Direct, and two indicators based on targets that had been based on last year's high performance.

Members approved the 2021-2022 Corporate Scorecard: Quarter 2.

313/2.3 2021-2022 Corporate Risk Register: Quarter 1 and 2

Members were advised Corporate Risk Register for Quarters 1 and 2 had been approved by the Audit and Risk Assurance Committee (ARAC) meeting on 7 October.

Members were advised this was supported by improvements to budget forecasting and monitoring going forward, delivering greater transparency.

The Chief Executive advised the new Directorate Risk Register was being developed and would be in place for the January ARAC meeting.

Members approved the 2021-2022 Corporate Risk Register: Quarter 1 and 2.

313/2.4 Management Accounts: August 2021

Mr William Warke advised that whilst the year-to-date underspend is £123k, when compared to the same period last year, the spending is down £16k.

He said the forecast is that the Consumer Council will remain within the Departmental guidelines of a maximum 1% underspend at the year-end by updated profiling and ongoing recruitment activities.

The Chief Executive advised Members of a new model of budgetary control developed by the Head of Finance, and how the increased level of scrutiny would give greater assurance to Board members, ARAC members and the Department for the Economy (DfE) by addressing issues at an earlier stage and offering greater transparency and assurance.

Members discussed on-going recruitment issues that are widespread across many organisations currently, and Mr William Warke advised of a number of permanent and fixed-term roles that are to be advertised in the coming weeks.

Members approved the Management Accounts: August 2021.

313/2.8

#### 2021-2022 Forward Work Programme ERAP Projects

The Chief Executive advised the Consumer Council had received a one-year allocation of £909K from the Economic Recovery Action Plan (ERAP) in the June Monitoring Round.

The Deputy Chair highlighted the purpose of the funding being for economic recovery, and the opportunity to rethink and reconfigure the lessons learned after the 2008 financial crisis.

He suggested breaking proposals down into a number of coherent themes, collaborating with academics to consider if consumer protections are fit for purpose, and what interventions will work in the modern consumer environment.

Members suggested that the focus should be on fewer but more strategic projects, and these in turn used to either deliver one-off projects to build our research assets or to provide the platform for seed investment for future activity.

Members also discussed the need for a robust data baseline, and suggested an audit of existing data.

Members stressed the importance of considering the implications of the net-zero/green economy transformation in each of the areas the Consumer Council works across.

The Chief Executive highlighted the ability to amend proposed projects would be limited as the majority of them had been approved by funding organisations. She suggested the timeline for horizon scanning and strategic planning, with a view to agreeing forward work programmes should take place around July.

It was agreed given the time sensitive nature of the projects, the final schedule would be revisited in light of discussions and brought back to the next meeting for information.

The Board approved this approach.

313/2.5

#### Open College Network NI Safer Finances Proposal

Mr Sean Breen explained that the aim of this pilot project is to broaden the Consumer Council's reach to target consumer groups we have identified as being most at risk of accessing illegal money lenders and of financial exclusion.

He said that impact measures are to be built into Phase 2 of the project based on feedback received, and reassured the Board that risk assessments would be done to ensure partnerships are made with reputable community groups and organisations.

It was agreed that the Consumer Council will work with the Policing and Community Safety Partnerships of local Councils in the roll out of Phase 2.

Members approved the Open College Network NI Safer Finances Proposal.

313/2.7 Social Media Policy

Members heard that this policy explains how staff can use social media safely, appropriately and effectively, providing a set of guidelines so that staff who use social media, do so in a way which protects and enhances the Consumer Council's position, and does not put the organisational at risk of reputational damage, liability, security breach or data breach.

Mrs Lynne Crowther noted that the policy should be user friendly, empower staff and include basic levels of conduct online.

It was agreed to include or signpost the existing regulation and policies for the digital platforms and social media into the new policy.

Members approved the Social Media Policy.

313/2.6 Consumer Vulnerability Policy

Mr Graham Smith advised that the draft policy builds on the proposed definition of vulnerability, defining its purpose, intent and scope, alongside guidance for how to apply the policy internally and externally, and practical examples of application. The intention is to launch the policy to staff in Quarter 3.

Members welcomed the work done to arrive at the policy and were appreciative of the clarity it provided.

Members approved the Consumer Vulnerability Policy.

3. **ITEMS FOR NOTING**

313/3.1 October 2021 ARAC Papers

Members noted the October 2021 ARAC papers.

313/3.2 Chief Executive's Report: September 2021

The Chief Executive presented the Chief Executive's Report to Board Members and highlighted the key points.

Members noted the Chief Executive's Report.

313/3.3 Response to Energy Price Increases

Mr Raymond Gormley noted the Consumer Council's involvement in media coverage and the co-operation with the Utility Regulator and government departments regarding the Fuel Bank project.

Members discussed the recent tariff increases and how household budgets would be squeezed further as even more price increases are expected across both electricity and gas. Energy efficiency and retrofitting were mentioned, but members were advised that whilst some grants are available, the uptake is relatively low.

The outcome of the Energy Strategy is awaited.

Members noted the paper.

313/3.4 Consumer Engagement Research for Energy Strategy for NI 2050

Members noted the paper.

313/3.5 2021 Staff Strategy Away Day: Key Headlines

This item was not covered due to time constraints but the paper and supporting presentation would be shared with Board Members.

Members to follow up with the Chief Executive with any questions relating to the paper.

Gerry McCurdy and Amanda Logan left the meeting at 12.30pm.

4. **PRESENTATION**

Consumer Council PhD Project: Social Return on Investment Framework

Professor Anne Marie Ward began by stating the importance of Social Return on Investment (SROI), presented an overview of the proposed project, and highlighted the benefits to the Consumer Council of engaging a PhD student from Ulster University (UU) for this project.

The PhD student would work between the Consumer Council and UU to ensure academic rigour with oversight from two senior academics at Ulster. The total cost to the Consumer Council over the three-year project would be £65K.

Members discussed the importance of hiring a passionate, dedicated student. Professor Ward assured members that the recruitment process is rigorous to ensure the right candidate is chosen, and the academic supervision creates the space to address any challenges that should arise.

The Chief Executive advised DfE Sponsor Branch and Internal Audit were content in principle, and should the Consumer Council decide to go ahead, approvals should be in place by April 2022 with a supporting Memorandum of Understanding with the UU.

Members were advised Ms Sinead Furey would have a conflict of interest in this area, and so would not be eligible to vote on any decisions.

The Chair thanked Professor Ward for her presentation.

Members approved the project and approach.

5. **ANY OTHER BUSINESS**

The Chief Executive apologised for the technical issues experiences.

It was agreed a non-networked laptop would be used for future meetings.

6. **Review of the Meeting**

The Board Members were content with the standard of papers and contribution made.

**DATE OF NEXT MEETING**

The next meeting will be held on Friday 26 November 2021 at 10am via either Zoom Conference or physical venue, subject to COVID-19 restrictions.

There was no further business and the meeting closed at 1.15pm.

Signed \_\_\_\_\_

Date \_\_\_\_\_