

THREE HUNDRED AND FOURTH MEETING OF THE GENERAL CONSUMER COUNCIL FOR NORTHERN IRELAND HELD WITH ZOOM TELECONFERENCE ON FRIDAY 11 SEPTEMBER AT 10.00AM BOTH VIA ZOOM AND AT BELFAST ACTIVITY CENTRE, BARNETT DEMESNE, MALONE ROAD, BELFAST BT9 5PB

304/1

ATTENDANCE

Ms Sheila McClelland	Chair
Mr Mick McAteer	Deputy Chair
Mrs June Butler	
Ms Noyona Chundur	
Ms Lynne Crowther	
Dr Sinead Furey	
Dr Joan Martin	
Mr Gerry McCurdy	
Mr Alan O'Neill	

IN ATTENDANCE

Mr John French	Chief Executive (Except agenda item 304/9.1)
Mr Scott Kennerley	Director of Illegal Money Lending and Financial Services (Except agenda item 304/9.1)
Mrs Carmel McConville	Director of Brexit (Except agenda item 304/9.1)
Mrs Dervla Kearney	Director of Consumer Insight, Empowerment and Protection (Except agenda item 304/9.1)
Miss Paula McCann	Head of Finance (Agenda items 304/7.1 - 7.3)
Mr Richard Williams	Head of Transport (Except agenda item 304/9.1)
Mrs Jenny Redman	Senior Policy Officer, Financial Services (Agenda item 304/8.1)
Mrs Noleen Charnley	Policy Officer, Consumer Empowerment (Agenda item 304/8.2)
Mr Matthew Stevenson	Senior Policy Officer, Communications (All agenda items 304/9.1)
Mrs Fiona Lavery	Personal Assistant (Except agenda items 304/9.1)

APOLOGIES

There were no apologies.

BY INVITATION

Mr William Warke HR Consultant

Mr Neil Gibson Economist, EY

304/2 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.

304/3 MINUTES OF PREVIOUS MEETING

The minutes of the previous meeting held on 26 June 2020, which had been circulated, were agreed as a true and correct record subject to including the attendance of Board Member, Dr Joan Martin.

The Minutes were agreed and signed.

304/3 MATTERS ARISING

There were no matters arising.

304/4 CHAIRPERSON'S BUSINESS

304/5.1 Review of Brexit Negotiations

There were no Brexit issues discussed.

304/5.2 Any Other Chair's Business

204/5.2.1 Covid19 Lobbying Table

The Chief Executive presented the Covid19 Lobbying Table for Members' information. Board Members noted the Covid19 Lobbying Table.

204/5.2.2 Minutes of the Board Away Day 21 August 2020

The Minutes of the Board Away Day held on 21 August 2020, having been circulated, were agreed as a true and correct record.

204/5.2.3 Mr Matthew Stevenson attended the Board Meeting as part of the diversity, equality and inclusion targets set for the accreditation of the Diversity Charter Mark.

204/5.2.4 The Chair welcomed Mr Neil Gibson, Economist, EY to the meeting and he provided Board Members with his forecast of the future Northern Ireland economy.

After discussion, and having answered Board Members' questions, the Chair thanked Mr Gibson for his very insightful presentation, and he left the meeting at 11.20am.

304/6 CHIEF EXECUTIVE'S BUSINESS

304/6.1 The Chief Executive's Report

The Chief Executive and the Directors presented the Chief Executive's Report, and highlighted the key issues arising from their sections.

Following discussion on Brexit, the Director of Brexit confirmed that The Consumer Guide would be revised to update consumers on factual issues relating to Brexit, and that it would be circulated to Board Members as soon as it was complete.

The HR Consultant stated that Board Members were required to undertake refresher Recruitment Training and confirmed that he

would arrange this through CAL. He also confirmed that he would ask CAL to resend the email to all Members with the link to the online training.

The Director of Financial Services confirmed that permanent funding had been agreed by HM Treasury, and that it had been endorsed by the Department for the Economy. It was agreed that this confirmation would be forwarded to Internal Audit for transparency purposes.

Board Members noted the Chief Executive's Report.

304/6.2 Forward Work Programme Progress Report for Quarter 1 2020/21

The Director of Consumer Insight, Empowerment and Protection presented the Forward Programme Progress Report for Quarter 1 of 2020/21 for Members' approval.

Board Members approved the Forward Work Programme Progress Report for Quarter 1 2020/21.

204/6.3 Proposed Meeting Dates for 2021

The Chair enquired if the proposed meeting dates for 2021 were agreeable by all Board Members.

Board Members approved the proposed meeting dates for 2021 and it was agreed that diary invitations would be sent out for all the meetings.

304/7 FINANCE AND GOVERNANCE

304/7.1 Management Accounts for month ending 30 June 2020

The Head of Finance presented the Management Accounts for the month ending 30 June 2020 to Board Members.

Board Members approved the Management Accounts for month ending 30 June 2020.

304/7.2 Management Accounts for month ending 31 July 2020

The Head of Finance presented the Management Accounts for the month ending 31 July 2020 to Board Members.

Board Members approved the Management Accounts for month ending 31 July 2020.

304/7.3 Management Accounts for month ending 31 August 2020

The Head of Finance presented the Management Accounts for the month ending 31 August 2020 to Board Members and highlighted the key issues arising from the report.

Board Members approved the Management Accounts for month ending 31 August 2020.

304/8 POLICY/STRATEGY

304/8.1 Borrowing Money in Online Forums in Northern Ireland

The Senior Policy Officer, Financial Services presented the report on Borrowing Money in Online Forums in Northern Ireland and asked for Board Members' approval to share the report with the Financial Conduct Authority and HM Treasury to investigate and identify the next steps to be taken to protect consumers. She also sought approval to publish the report on The Consumer Council website.

All Board Members concurred that it was an excellent report, and Board Member Sinead Furey suggested that further detail should be provided on how the sample, detailed in section 4.7, was selected.

After discussion, Board Members agreed that the Borrowing Money in Online Forums in Northern should be shared with the Financial Conduct Authority and HM Treasury and published on the Consumer Council Website.

304/8.2 Annual Enquiries and Complaints Report 2019/2020

The Policy Officer, Consumer Protection presented the Annual Enquiries and Complaints Report 2019/2000 for Board Members' approval.

Board Members congratulated the Policy Officer on the very good work and approved the Annual Enquiries and Complaints Report 2019/2000.

Officers, with the exception of the Chief Executive and the HR Consultant, were asked to leave the meeting at this point as the meeting continued confidentially.

Officers were requested to return to the meeting.

The Chair left the meeting at this point, with the Deputy Chair taking control of the meeting.

304/8.3 North West Transport Hub Site Visit

The Head of Transport presented the North West Transport Hub Site Visit report for Board Members to note.

In reply to Board Member, Gerry McCurdy, the Head of Transport confirmed that when the schedule for forthcoming visits was finalised, it would be forwarded to Board Members for their future involvement.

Board Members noted the North West Transport Hub Site Visit report.

304/9 ANY OTHER BUSINESS

Officers, with the exception of the Chief Executive and the HR Consultant, were asked to leave the meeting at this point as the meeting continued confidentially.

Officers were requested to return to the meeting.

304/9 Review of the Meeting

The Officers left the meeting at this point.

Board Members thought the meeting was very good, with timings working well, good levels of interaction and good quality papers. They really appreciated the insights of the Economist, Neil Gibson.

Board Members wanted to remind presenters that they should assume the papers have been read and that a 2-3 minute summary of key points would suffice at the start of the presentation before inviting questions.

Concerns were raised by board members attending remotely about their ability to follow some of the proceedings. It was suggested that questions should be addressed through the Chair, and that additional microphones could be used.

The Officers returned to the meeting at this point.

303/10 **DATE OF NEXT MEETING**

The next meeting will be held on Friday 16 October 2020 at 10am via Zoom Conference or venue to be confirmed.

There was no further business and the meeting closed at 12.15pm.

Signed _____

Date _____