

**THREE HUNDRED AND TWENTY FIRST MEETING OF THE GENERAL CONSUMER COUNCIL FOR  
NORTHERN IRELAND HELD ON FRIDAY 7 OCTOBER 2022 AT 10.00AM IN SEATEM HOUSE, ALFRED  
STREET, BELFAST, AND VIA ZOOM TELECONFERENCE**

**ATTENDANCE**

Ms Sheila McClelland	Chair
Mr Mick McAteer	Deputy Chair
Dr Joan Martin	Board Member
Mrs June Butler	Board Member
Mrs Lynne Crowther	Board Member
Ms Amanda Logan	Board Member
Mr Gerry McCurdy	Board Member
Mr William Leathem (for part)	Board Member
Ms Noyona Chundur (for part)	Chief Executive
Ms Dervla Kearney	Director of Consumer Empowerment
Mr Peter McClenaghan	Director of Infrastructure and Sustainability
Mr Scott Kennerley	Director of Financial and Postal Services
Mr William Warke	Director of Corporate Services
Ms Bernie Tolan	PA to Chief Executive
Ms Julie Coulter	Administrative Officer
Mr Sean Breen (for part)	Senior Education Officer, Financial Services

**APOLOGIES**

Dr Sinéad Furey	Board Member
Mr Alan O'Neill	Board Member
Ms Anne-Marie Murphy	Director of Strategy and Emerging Markets

Mrs Butler deputised for the Chair until her arrival at 10.31am.

Mr Warke deputised for the Chief Executive until her arrival at 12.07pm.

Mr Warke advised the meeting was being recorded and asked all attending for their consent to proceed. All gave their consent.

**321/1.2**

**Declaration of Conflict of Interest**

The Acting Chair advised Members 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 Acting Chair would have the ability to define a conflict of interest and requested Board Members' compliance if this arose. No

conflict of interest was declared, and this was noted.

**321/1.3**

**Minutes of the last meeting**

The minutes of the previous meeting held on 1 July 2022, having been circulated, were agreed by Members as a true and correct record, and signed.

**321/1.4**      **Actions from the last meeting**

1.4 Mr Warke asked for an appropriate contact for Public Transport Passes for staff, and said due consideration would be given to affordability and tax implications.

5.2 The Acting Chair advised risk appetite was dealt with in the Risk Management seminar with Members and staff.

The Actions from the last meeting were noted by Members.

**321/1.5**      **Minutes of the Special Board Meeting on the One Stop Shop on 7 September**

The Director of Infrastructure and Sustainability advised the Department for the Economy (DfE) would attend the November Board Meeting to discuss the One Stop Shop, and DfE Energy Group would hopefully provide more information in time for the Single Item Board meeting on 27 October.

Mr McCurdy asked if different One Stop Shop (OSS) models had been explored. The Director of Infrastructure and Sustainability advised there was a precedent in Scotland, which DfE was considering.

The Minutes were agreed by Members.

**321/1.6**      **Matters Arising**

There were no matters arising.

**321/1.7**      **Chair's Business**

The Chair's Business was delayed until the Chair joined the meeting.

**321/2.1**      **Presentation: Call for Evidence (CFE) on Future Energy Consumer Protections**

The Acting Chair welcomed Kevin Shiels and Nicola Parker from the Utility Regulator (UR).

The Director of Infrastructure and Sustainability advised the Consumer Council and UR were working on this joint action of the 2022 Energy Strategy Action Plan and the CfE would be published by the end of 2022.

Mr Shiels described this an opportunity for a once in a decade chance for a forward-looking framework to influence and inform policy delivery on future consumer protection frameworks in Northern Ireland.

Ms Parker advised the CfE would set the context and ask around 20 open questions. She highlighted future consumer protections must be agile to allow for the changing technology and landscape with overall principles and goals mindful of future requirements, business practices, who to protect and minimum standards.

The Chair joined the meeting at 10.31am.

Mrs Crowther asked what the biggest challenge was moving this forward and would the input of the most vulnerable in society be captured.

Mr Shiels advised the challenge was to keep the scope manageable, deliverable and with support from DfE for new policy, legislation or codes. He also advised the UR favoured a hybrid of a principles based approach with a five-year cycle.

Mr McAteer commended the work and asked the following:

- The types of harms envisaged, which consumers are vulnerable to those harms, and the requirement to future-proof regulations to pre-empt harms?
- How will consumers be protected, and how can we use legislation, consumer education, and other steps to protect people?
- Who implements the consumer protection regime? Is it regulators, wider bodies, the education sector, and the Consumer Council?
- What is the implementation schedule, do we adapt existing legislation and protections, and do we undertake a gap analysis.

Mr Sheils advised who implements the proposed regime, implementation schedule, and adaption of existing legislation and protections would not be considered in the CfE. Consideration regarding harms will be built into questions asked, and Northern Ireland would benefit by learning from best practice in other jurisdictions.

Mr McCurdy suggested using the phrase 'compliance standards' rather than the more negative 'minimum standards'. He also asked if electricity large users, such as education and health boards, would be considered.

The Director of Infrastructure and Sustainability advised the CfE would be aimed at domestic consumers and questions about different groups such as microbusinesses, and industrial and commercial users would be included.

Action: Mr Shiels agreed terminology would be changed to compliance standards.

The Chair asked how the project will managed. Mr Shiels and the Director of Infrastructure and Sustainability confirmed there were a number of staging posts, opportunities to speak to consumers, evaluate feedback, and presentation of the CfE. The Director of Infrastructure and Sustainability confirmed the Consumer Council will meet the UR Board, and a draft CfE would be completed by the end of November.

The Acting Chair thanked Mr Shiels and Ms Parker for an excellent presentation.

The Acting Chair rescinded responsibility and handed over to the Chair at 11am.

### **321/1.7**

#### **Chair's Business**

- The Board Away Day was very successful, and the Staff Away Day has been planned for 12 October 2022.

- The Chief Executive and Director of Infrastructure and Sustainability have briefed the Department for Business, Energy and Industrial Strategy (BEIS) and the Northern Ireland Office (NIO) about the complexity of delivering the £400 energy assistance, given the number of households on home heating oil. Members discussed the risks of speaking publicly due to the current political climate, however this was deemed necessary because of the difficulties consumers faced.

The Director of Infrastructure and Sustainability advised they had met with the Secretary of State for Northern Ireland to discuss the energy market, and this would be followed by a meeting next week hosted by BEIS with a wide range of consumer bodies. The Chair and Sponsor Branch were being kept informed of all key stakeholder engagement.

- Members discussed the Energy Price Guarantee, and the importance of switching suppliers where possible, given the savings that could be made.
- The Chair cautioned on the need to keep in tandem with Scotland and Wales at a strategic level. The Director of Infrastructure and Sustainability advised that two members of his team were meeting with Consumer Scotland.

### **3. ITEMS FOR APPROVAL**

#### **Finance and Governance**

##### **321/3.1 Policy and Research Working Group Terms of Reference**

The Chair presented the draft terms of reference for the new Policy and Research Advisory Group, an advisory committee for Members interested in the policy and research work, meeting on a quarterly basis or more often if necessary.

She confirmed Mr McAteer would chair, membership would be fluid, and although it would not be involved in commissioning research, it would act as a sounding board, and provide quality control and consistency.

Action: Mrs Crowther advised she would like to be considered and step down from the ARAC.

Action: Mr McAteer nominated Dr Sinéad Furey in her absence.

Members approved the Policy and Research Working Group Terms of Reference.

##### **321/3.2 Management Accounts: August 2022**

The Director of Corporate Services advised at end of August 2022, expenditure was £500,000 ahead of the same point last year, due to the budget being profiled throughout the year, and it was expected the 1% tolerance target would be achieved although there will be some challenges ahead.

The Management Accounts included details of the Consumer Council's October Monitoring Round bid, with the outcome expected at the end of the month.

The Chair commended the Executive Team for profiling expenditure throughout the year, which allowed for slippages to be identified at an earlier stage.

Members approved the Management Accounts: August 2022

**321/3.3**      **2022-2023 Corporate Risk Register: Q1**

The Director of Corporate Services advised the Senior and Wider Leadership Teams, with Members of the Audit and Risk Assurance Committee (ARAC) attended a Corporate Governance and Risk Management workshop to review risk management, including a proportionate methodology for Directorate risks and a more tailored risk register. He also advised that from an assurance point of view, there was a stable Finance Team going into the year's budget planning exercise.

Members were advised the Consumer Council would be participating in the annual National Fraud Initiative.

Members approved the 2022-2023 Corporate Risk Register: Q1

**321/3.4**      **2022-2023 Corporate Scorecard: Q1**

The Director of Corporate Services advised three projects had a red or amber RAG status with all remaining projects on schedule:

- A Consumer Detriment Index for Northern Ireland was put on hold due to lack of funding and resource constraints, and will be taken forward in 2023-2024.
- The Fuel Poverty Strategy, led by the Department for Communities (DfC), has been delayed and the Strategic Investment Board (SIB) has now been appointed to take this forward.
- Led by the Department for Infrastructure (DfI), the review of the Long-Term Water Strategy has been paused, and the Consumer Council will input into the review once it commences.

Members agreed the organisation is not under as much stress as at the same period last year. Mr McCurdy advised budgetary management and control was the responsibility of all Directorates.

Members approved the 2022-2023 Corporate Scorecard: Q1.

**HR**

**321/3.5**      **HR Report: May 2022**

The Director of Corporate Services advised the working hours study was compiled to ensure the Consumer Council was within working time regulations. There were two vacancies, an AO shared between the Energy and Postal Services Teams, and an EO2 in the Consumer Empowerment Team, and both have been advertised.

Learning and Development stood at 66 hours for August, and this will increase if the October Monitoring Round bid for c£30k was successful, and an additional £27k has also been sought for the pay uplift.

Dr Martin enquired if the sickness absence rate had increased since staff returned to the office. The Director of Corporate Services advised in 2020 the Consumer Council had the lowest absence rate ever, it was 4.5% in 2021-2022, and the absence rate has dropped further in Q2 2022-2023.

The Chair advised this reflected good performance and stability.

Members approved the HR Report: May 2022.

### **321/3.6 Employee Handbook**

The Director of Corporate Services advised the Employee Handbook highlighted the values of the Consumer Council, code of conduct, mandatory training, and remuneration and benefits. Members were told an induction pack and presentation covering structure, governance and management will be issued with a check list which the line manager will go through with their new staff.

The Northern Ireland Public Service Alliance (NIPSA) had been consulted, and regular meetings with NIPSA and Management had reconvened.

Action: The Employee Handbook should be updated to contain information on the role of NIPSA.

Members approved the Employee Handbook with the minor amendment.

The Chief Executive joined the meeting at 12.07pm.

## **Business Planning**

### **321/3.7 Open College Network Northern Ireland, Phase 2 Proposal**

The Chair invited Mr Sean Breen, Senior Education Officer, Financial Services Team to present the report.

Mr Breen briefed Members on the next phase of the project of the Open College Network Northern Ireland (OCNNI) partnership, which would include community and third sector partners to develop an accredited training course.

- Phase 1 involved the successful delivery of a pilot by Ardoyne Youth Enterprise with 30 young people completing an endorsed training course in Safer Finances.
- Phase 2 establishes the Consumer Council as an OCNNI approved body and the scope to administer our OCNNI endorsed qualification.
- Learning resources and materials will be tailored to vulnerable groups including social housing tenants, low-income households and those with a disability.

- A tender to deliver the Safer Finances course delivered directly to a key target group would be commissioned, similar to Phase 1, to ensure the Consumer Council can offer financial education to target audiences, so they are more empowered and better informed on how to manage their finances, and can access available support when in difficulty.

The Chief Executive advised the project was referenced by the Community and Voluntary Sectors' Emergency Leadership Group as a key intervention for building resilience and education at a time of crisis, gaining more profile on social media.

Members congratulated Mr Breen on an excellent piece of work and approved the OCNNI Phase 2 Proposal.

Mr Breen left the meeting at 12.12pm.

The Chair asked the Chief Executive for a brief update of the Northern Ireland Chamber of Commerce Council meeting.

The Chief Executive advised the meeting provided helpful correlation between economic trends and consumer impacts, and included an economic update from Danske Bank and an update of DfE's Skills Strategy.

Action: The Chief Executive advised the presentations would be shared with the Board when available.

Mr Leathem joined the meeting at 12.15pm.

### **321/3.8**

#### **2023-2024 Business Planning Presentation: Environmental Analysis**

The Chief Executive advised proposed themes for 2023-2024 have been socialised with funders but specific projects not discussed. The key ask from Members was endorsement of the themes and high-level actions, so planning for next year could begin. She also confirmed a standstill funding position would be adopted.

#### **Financial and Postal Services Directorate**

The Director of Financial and Postal Services advised the 2021-2024 Corporate Plan strategic priorities aligned with annual indicators agreed with HM Treasury (HMT).

##### Financial Services

- Move to the delivery phase of the Child Benefit linked Credit Union loan pilot.
- Influence next phase of Dormant Asset Scheme to focus on financial inclusion.
- Undertake research into increases in illegal money lending due to current crisis.
- Monitor legislation changes and what impacts these will have on consumers.
- Further develop the OCNNI project to new audiences.

##### Postal Services

- Represent consumer interests in Ofcom's review of the price safeguard cap.
- Represent consumer interests in changes to scope of the Universal Postal Service.

- Sustainability in the parcel market and resulting consumer and service impacts.
- Implications from the Northern Ireland Protocol and postal consumers.

Mr McAteer raised the following:

- Does the Consumer Council have enough access to debt advice and potential ramifications of divergence from EU by the end of 2023?
- The results of the Child Benefit Loans project in GB have been positive, and he would share these with the Board when available.

The Chair enquired if Mr McAteer knew anyone who could brief the Consumer Council on the Financial Regulation and Markets Bill, and Mr McAteer advised he would be happy to do so.

Action: Mr McAteer to share results of the Child Benefit Loans project in GB when available.

Action: Mr McAteer to brief the Consumer Council and Members on the Financial Regulation and Markets Bill.

### **Infrastructure and Sustainability Directorate**

The Director of Infrastructure and Sustainability highlighted the legislation giving the Consumer Council its statutory powers in energy, transport, and water and sewerage, and the themes for next year.

- The need to continue to advocate for enhanced support for energy consumers.
- Retaining business-as-usual focus on improving standards and working with the companies including assessing performance against Codes of Practice.
- Building on energy and water efficiency research, including on consumer behaviours of water use, and use research to continue to advance consumer needs in the roll-out of both the Energy Strategy and the Green Growth Strategy.
- Continue roll-out of the Winter Energy Efficiency Campaign in partnership with DfE Energy Group.
- Continue to enhance the consumer protection work, delivered primarily through the CfE on Future Energy Consumer Protections, and roll-out of the UR Consumer Protection and Best Practice frameworks for industry adoption.
- Retain focus on consumer impacts of digitalisation in transport and energy.

Mr McCurdy asked if the Winter Energy Efficiency Campaign would include advice regarding power cuts.

The Director of Infrastructure and Sustainability advised messaging would be empathetic and focus on encouraging consumers to reduce energy use at home to help reduce bills.



### **Strategy and Emerging Markets Directorate**

The Chief Executive presented on behalf of the Director of Strategy and Emerging Markets, highlighting that DfE considers the Directorate as an extension of its own GB and EU Trade Team due to close collaboration, and this includes joint research projects, and partner and stakeholder engagement.

- Continue consumer engagement, representation and research on EU Exit and the NI Protocol in collaboration with DfE.
- Understanding cost of living impacts on lowest earners, working poor and 'squeezed middle', and on emerging vulnerable groups.
- Extend the Northern Ireland Household Expenditure Tracker to other household quartiles, and strengthen collaboration with the Office of National Statistics (ONS) Consumer Price Index and DfE Analytical Services Division.
- Qualitative primary research in terms of the cost of basics and lived consumer experiences, linking in with other Directorates, and inform the Department of Agriculture, Environment and Rural Affairs (DAERA) Food Strategy in relation to food affordability and accessibility issues.
- Expand on the relationship with Ofcom with a focus on digitalisation, with joint project on online harms research underway for 2022-2023.
- Build relationships with DfE Economic Strategy Group on the 10X Strategy and Circular Economy Framework, to ensure greater connectivity consumer issues.

### **Consumer Empowerment Directorate**

The Director of Consumer Empowerment advised the statutory remit came from the General Consumer Council (Northern Ireland) Order 1984.

- Strengthen the understanding of current and emerging consumer experience and detriment through outreach, complaints handling, communications and insight, working with Directorates to triangulate information and research.
- Work with DfE Economic Strategy Group and Analytical Services Division to develop a Consumer Detriment Index for Northern Ireland, with the Strategy and Emerging Markets Directorate.
- Awareness and information campaigns to improve consumers' understanding of what help and support is available, while strengthening stakeholder networks.
- Embed a new CRM system, website and intranet, research and advertising suppliers, and offer self-serve options to alleviate pressure on the helpline.

Mrs Butler enquired if consumers had been in touch regarding the higher cost of insurance.

Action: The Director of Consumer Empowerment agreed to follow up with Trading Standards NI to see if there had been an increase, as calls were filtered and triaged prior to coming to the Consumer Council.

Mr McAteer said that whilst we can anticipate how consumers will behave in the cost of living squeeze, there was no mention of how industry and firms will respond, which will be the biggest driver in consumer detriment.

The Chief Executive advised some sectors, such as energy where the Consumer Council has statutory powers, are more advanced than others. For example, there was joint working with DfE, DfC and UR to agree a Customer Charter for this winter with accountable actions for industry to sign up to. She confirmed the 2023-2024 work programmes would consider this in a proportionate manner.

Mr McCurdy asked if there was an increase in the complexity of calls to the Empowerment Team. The Director of Consumer Empowerment advised that while some calls were dealt with easily, some were more complex and challenging.

Mrs Butler asked about internal support for staff. The Director of Consumer Empowerment advised staff had access to a range of resources and support organisations to help, and this information was continually promoted. She also confirmed the implementation of the Hybrid Working Policy also helped as teams could now come into the office, share experiences and support each other.

The Chair highlighted the need to ensure the suite of primary research on consumer experiences focused on meeting statutory requirements, and then looked at what was desirable. The Chief Executive advised it was equally important to look at what others were doing and look for collaboration opportunities to build a holistic picture.

The Chief Executive highlighted the staff feedback on the Best Companies Survey from the Directorate meetings and the Staff Away Day planned for 12 October 2022, which would provide another temperature check of employee engagement.

Members approved the 2023-2024 Business Planning Presentation: Environmental Analysis.

Mrs Crowther left the meeting at 1pm.

#### **4. ITEMS FOR NOTING**

##### **Operational**

##### **321/4.1 Corporate Governance and Risk Management Workshop: June Butler, ARAC Chair (verbal update)**

Mrs Butler briefed Members on the Corporate Governance and Risk Management workshop with ARAC Members, and Senior and Wider Leadership Teams. She also informed Members of budget pressures discussed at the DfE Forum for ARAC Chairs, and the timetable for completing the Consumer Council's Partnership Agreement by the end of the financial year.

**321/4.2**      **CEO Report: August 2022**

Members noted the CEO Report: August 2022

**Research**

**321/4.3**      **Experimental Consumer Price Index (CPI) for Northern Ireland: Noyona Chundur, Chief Executive (verbal update)**

The Chief Executive advised the first experimental CPI for Northern Ireland, launched in partnership with the Office of National Statistics (ONS) contained six months of data and highlighted marginal differences between the Northern Ireland and UK indices in 'restaurants and hotels'. She added DfE Analytical Services and the Northern Ireland Statistics and Research Agency (NISRA) would be added to the ONS data sharing agreement, and the next data release was planned for March 2023.

Members noted the Experimental Consumer Price Index for Northern Ireland.

**321/4.4**      **2022-2023 Pulse Survey: Q1**

**321/4.5**      **Food Research**

**321/4.6**      **EU Exit Report Experiences in 2022**

**321/4.7**      **2023 Rhythm of the Board**

Members noted Papers 4, 4.5, 4.6 and 4.7.

Action: PA to Chief Executive to send out diary invitations for 2023 Board meetings and October ARAC to be added to summary list on the 2023 Rhythm of the Board.

**5.**            **ANY OTHER BUSINESS**

The meeting closed at 1.35pm going into Closed Session.

**321/5.1**      **Closed Session: 2022 Best Companies Survey**

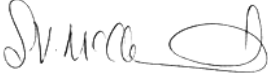
The Board members were content with the quality of the papers and the presentation. They were impressed with the directors' contributions around their business areas under the business planning agenda item. Board members commented on difficulty with their ease of understanding about board papers when they were accessing them as email attachments.

**321/5.2**      **Review of the Meeting**

**DATE OF THE NEXT MEETING**

The next Board meeting will be held on Friday 11 November 2022 at 10am in Seatem House, with teleconferencing facilities also available.

**Signed**

---

**Date**

11 November 2022