

Consumer Focus Board

Paper 6.1

Title: Annual Plan 2010-11 – Discussion of key building blocks

Purpose: For information, discussion and agreement

Date of meeting: 15 September 2009

Responsible officer: Chris Rawlins

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Attachments: Annex A: Draft 2010-11 Annual Plan Outline
Annex B: Evidence-Based Approach
Annex C: Meta-Narratives
Annex D: Summary of Business Cases

1 Overview

- 1.1. The Annual Plan identifies the work that Consumer Focus will undertake in the fiscal year 2010/11 to operationalise the strategic direction set out in the Corporate Plan 2010/13.
- 1.2. The plan will be a public document, deliverable in draft form to a number of specified bodies as set out in the Consumer, Estate Agents and Redress Act 2007 by 31 October 2009. There will then be a three month period of external consultation after which the Annual Plan will be published in final form, ready to be operationalised by 1 April 2010.
- 1.3. This Paper provides the Board with key building blocks for approval prior to submission of the draft Annual Plan 2010-11 to Board on 13 October 2009.

2 Background

- 2.1. Pride in Performance, approved by the Board in May 2009, defines the annual corporate planning cycle for Consumer Focus, which results in the production of the 3-Year Corporate Plan and the Annual Plan (which includes the Forward Work Programme for the upcoming year).
- 2.2. The 2010/2011 planning cycle was officially kicked-off in June 2009 at the all-Boards' awayday, when key strategic discussions took place. On 9 July the

Consumer Focus Board approved a framework for the 2010/11 Annual Plan along with key strategic priorities to guide its development.

- 2.3. Building on these key Board decisions, and within the new Pride in Performance Programme and Project Management framework, teams throughout Consumer Focus prepared full, rigorous business cases for work to be included in the draft 2010/11 Annual Plan for consultation. The summary of business cases attached at Annex D represents the output of an intense period of work across the organisation following the Board away day in July. We held a number of all staff workshops in London, as well as discussions within and across the GB and International programme teams. There was also in-depth dialogue between teams in different offices to identify areas of potential collaboration. Individual staff then worked up some 60 business cases, which were scrutinised by the programme leads collectively before being considered by SMT. There have been parallel processes taking place in the nations, where their Boards will be considering business cases in their meetings later this month.
- 2.4. The development of 2010/11 business cases has been underpinned by a strong evidence-based approach, cross-collaboration and clear articulation of our proposed theory of change and consumer benefit. The overall shape of the draft annual plan, as represented by these business cases, has been strongly shaped by the Board's previous discussions and our evidence on current and emerging consumer detriment, as well as our statutory responsibilities. We have sought to develop a plan which reflects our role as a generic body with an interest in many sectors across the economy but also is more focused than the current work programme.
- 2.5. There is for example a strong and coherent set of financial services projects, as the Board has previously requested, which should help to establish Consumer Focus as a key player in this critically important sector.
- 2.6. This mirrors our approach in energy and post, where our statutory duties and funding and the level of consumer interest and detriment demand major programmes of work. We will continue our watchdog role in these sectors, monitoring and influencing company behaviour and the effectiveness of regulation. We will also publish thought leadership work on key issues such as sustainable energy and the future viability of the post office network, informed by our insight into consumer behaviour and needs. Energy was the bottom rated sector in our Consumer Conditions survey, with financial services also receiving a low rating which was substantially down on the previous survey.
- 2.7. The Consumer Conditions research has also provided the basis for priorities in the area of markets and services, where our focus on advertising regulation reflects low levels of consumer confidence. We will continue our work on rights, regulation and redress more generally, not least because of the once-in-a-generation consultations within the UK and at European level on consumer law, positioning this alongside work to ensure that the digital economy is fair to consumers. We will also investigate

individual markets and key services (both public and private) that appear to be failing consumers.

- 2.8. Two important themes run through all that we do: the interests of disadvantaged and vulnerable consumers, and issues relating to sustainable consumption. We will for example be doing a considerable amount of work on both sustainable energy and fuel poverty, and we also plan groundbreaking work on how financial services can best serve the needs of disadvantaged consumers.
- 2.9. GB Business cases have undergone two management processes prior to Board submission consisting of a peer and SMT review. Both management processes considered the evidence base and criteria for work planning behind each proposed piece of work.

Consumer Focus Scotland, Consumer Focus Wales and Consumer Focus Post have all undertaken a similar process and will be taking completed business cases to their policy Boards in September, followed by submission to the Consumer Focus Board in October as part of a full draft Annual Plan.

- 2.10. Alongside all of this, our Complaints of General Interest and CF Labs teams, both based in Cardiff, will continue their pioneering work. We will also continue to deliver a range of externally funded projects, most notably the National Social Marketing Centre and a range of Scottish Government funded projects. The Extra Help Unit, based in Glasgow, will continue its excellent work helping vulnerable consumers, which will in turn provide a useful evidence base to shape the work of policy colleagues throughout Consumer Focus
- 2.11 The UK Board is responsible for UK, GB and England work and for sign-off of the consolidated Annual Plan. The consolidated Annual Plan will be submitted in October.

3. External Consultation arrangements

- 3.1. Following Board's approval of the draft Annual Plan 2010/11 at the 13 October meeting, Consumer Focus will undertake a three month external consultation in line with our statutory obligations. Discussions are already underway with the Communications Team and relevant staff in Consumer Focus Wales and Consumer Focus Scotland on the timing and format of the consultation process.
- 3.2. GB Programmes and CF Wales plan to hold events in London, Cardiff respectively and, possibly, Birmingham. CF Scotland will consult with Scottish stakeholders on a bilateral basis.
- 3.3. As detailed in section 6.2 of the Annual Plan outline (Annex A), additional work we do (including EHU, Complaints of general interest, Externally-funded projects etc.)

will also be listed, making clear on which items we welcome comments from consultees.

3.4. The draft for publication will set out our approach to disadvantaged and vulnerable consumers. It will also provide detail on how we will deal with the theme of sustainability.

4 Action for the Board

4.1 Board to:

4.1.1 Agree draft Annual Plan 2010-11 outline (Annex A)

4.1.2 Discuss and agree the summary of “Evidence-based approach” (Annex B)
(This will be published on the face of the draft Annual Plan).

4.1.3 Discuss and agree the GB Forward Work Programme (cf. Section 5.1)

4.1.4 To note proposals regarding the external consultation and the timing thereof.

5 The key issues

GB Forward Work Programme 2010/11

5.1. Annex D provides a summary of the proposed business cases prepared by GB programme teams and have been approved for submission to the Board by SMT. Following Board approval, this work will become the 2010/11 Forward Work Programme and will be reflected in the draft Annual Plan for consultation.

6. Questions for Board discussion

6.1. At its meeting, the Board is asked to consider the following questions on the proposed 2010/11 GB Forward Work Programme.

6.1.1. Are we focussing on the right policy issues in each work area for 2010-11?

6.1.2. Is the overall split between work areas correct?

[Board members are requested to send any drafting points directly to the Strategy Team using contact details below.]

7. Other matters relating to the draft Annual Plan

- 7.1. To comply with the Welsh Language Scheme Guidelines, relevant sections of the draft Annual Plan will be translated into Welsh, namely the Chairs' Foreword, the Executive Summary and the Consumer Focus Wales Programme.
- 7.2. To comply with the sustainability agenda, the draft Annual Plan for consultation will be published as a text document. The design of the final version of the Annual Plan 2010-11 will match other Consumer Focus publications.
- 7.3. The external consultation will commence on 1 November 2009 and finish on 31 January, 2010. We will review consultation responses in February 2010, submitting the final Plan to Board for sign off at its meeting on 25 March 2010.

8. Funding the Programmes – methodology

- 9.1 The methodology for budgeting and financial planning for the Annual Plan 2010-11 is the subject of a separate paper to Board from the Director of Finance and Operations.

9. Next steps leading to Board meeting on 13 October 2009

- 10.1 We will submit the draft Annual Plan to Board 13 October 2009, including the section on Organisational Development (work area E) and the Forward Work Programmes for Consumer Focus Wales, Consumer Focus Scotland and Consumer Focus Post.
- 10.2 Board members can send comments to the Strategy Team offline following the meeting on 15 September 2009. Our contact details follow:

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