

**DRAFT**

## **CONSUMER FOCUS: MINUTES OF MAIN BOARD MEETING No.34**

**Draft minutes of the open session of the meeting held on 28 June 2011, 9.30am – 3.15pm at Fleetbank House, Salisbury Square, London EC4Y 8JX**

### **Present**

Christine Farnish	(CF)	Chair, Consumer Focus
Stephen Locke	(SAL)	Board member/ Vice Chair
Enid Rowlands	(ER)	Board member / HR&R Committee Chair
Sharon Darcy	(SD)	Board member /A&R Committee Chair
Vivienne Sugar	(VS)	Board member / Consumer Focus Wales Chair
Roger Darlington	(RD)	Board member
Sukhvinder Kaur Stubbs	(SKS)	Board member
Dame Suzi Leather	(SL)	Board member
Rick Hill	(RH)	Board member / Consumer Focus Post (Northern Ireland) Chair (by teleconference)

### **In attendance**

Mike O'Connor	(MO'C)	Chief Executive, Consumer Focus
Philip Cullum	(PC)	Deputy Chief Executive, Consumer Focus
Graham Clark	(GC)	Director of Finance and Operations
Marieke Dwarshuis	(MD)	Senior Director, Consumer Focus Scotland
Maria Battle	(MB)	Senior Director, Consumer Focus Wales
Adam Scorer	(AS)	Interim Director Reputation and Impact
John Bromley	(JB)	Director, NSMC
Susannah Hughes	(SH)	Head of Secretariat
Prashant Vaze	(PV)	Chief Economist (item 6)
Richard Bates	(RB)	Director of Empowered Consumers (item 6)
Jonathan Stearn	(JS)	Programme Leader (item 7)
Lizzie Iron	(LI)	Citizens Advice Head of Welfare Policy (item 7)

### **Observers**

Adam Richards	(AR)	BIS
Madeleine Durie	(MD)	BIS

### **Apologies**

Anna Walker	(AW)	Board member/ Vice Chair
Douglas Sinclair	(DS)	Board member / Consumer Focus Scotland Chair

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**At the start of the meeting, there was a closed session for Board, SMT and Secretariat only. The minutes of the closed session are recorded separately.**

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## **OPEN SESSION**

### **1 APOLOGIES AND ANNOUNCEMENTS**

- 1.1 CF welcomed AR and all attendees to the open session. MD, who had recently taken up post as Deputy Director, Consumer Landscape and Sponsorship at BIS, joined the meeting after lunch.
- 1.2 PC would join Ofgem as Partner, Consumer and Demand-side Insight in early September. The Board congratulated him on the appointment, which reflected his high standing in the sector, and thanked him for his contribution to consumer advocacy and representation in the UK.

### **2 DECLARATIONS OF INTERESTS**

- 2.1 CF was stepping down from her post at Barclays at the end of July. SD had been appointed to the Board of the National Employment Savings Trust (NEST) and was congratulated by the Board. There were no other new declarations.

### **3 MINUTES OF PREVIOUS MEETINGS**

- 3.1 The Board approved the minutes of the open session of the Board meeting held on 30 March 2011 and the open formal business item from 24 May 2011.
- 3.2 The Board welcomed the increased level of policy content on the Board agenda, following a discussion at the recent Awayday. The Board agreed to delegate what policy issues should come to the Board in future to the Chair in discussion with the Chief Executive.

### **4 ANNUAL REPORT AND ACCOUNTS**

- 4.1 Draft text had been circulated to all Board members earlier in the month and the final draft was now tabled. Draft and revised accounts had been reviewed fully by the Audit and Risk Committee on 1 and 28 June, and NAO had confirmed they expected to give a clear, unqualified opinion of the accounts, which for this year were still filed on the basis of Consumer Focus as an ongoing concern. SD paid compliment to the work of the Finance Team in producing a clean set of accounts to timetable and in excellent order.
- 4.2 The Board noted the recommendation of the Audit and Risk Committee and approved the Annual Report and Accounts 2010/11, which would be published and laid before Parliament on 14 July 2011.

### **5 CHIEF EXECUTIVE'S REPORT (Paper 5)**

- 5.1 The Board welcomed the excellent achievements and thanked staff for their hard work and commitment. Actions arising:
  - 'Bulletin to stakeholders' for periodic regular distribution to be produced
  - Care leavers report to be circulated to Board for informationAction: AS
- 5.2 Transition and closure would likely involve transfer to seven<sup>+</sup>/- different organisations. There was great concern at the high risk to capacity and delivery over the coming months.

- The Board agreed unanimously that additional resource must be provided as priority to support transition, through time limited post/s or consultancy arrangements. BIS approval to recruit had been sought and CF would write to express the Board's concerns at the high levels of risk.

Action: CF/ MO'C

## **6 COMPLAINTS RESEARCH PROJECT (Paper 6)**

6.1 CF welcomed RB and PV. The Board discussed the project, its scope and relevance to the landscape review. The Board gave the following steer for next steps:

- Make more analytical, join up topics, draw on past experience and give examples
- Make relevant to government agenda: public services reform and consumer landscape
- Make use of Sinclair Report to Scottish Government
- Circulate draft to Board for comment

Actions: PV/ RB

## **7 EMPOWERING VULNERABLE CONSUMERS (Paper 7)**

7.1 CF welcomed JS and LI, who set out the work CF and CitA/CAS were doing jointly on a task set by BIS/Cabinet Office in *Better Choices: Better Deals*, for delivery by January 2012. The Board agreed that this was interesting and important work and next steps should:

- Clarify with BIS/Cabinet Office what they are expecting: what was and was not covered
- Focus on transactional and risk basics - and solutions
- Involve SKS on empowerment and SL on food poverty
- Circulate Linda Lennard report to Board for informal comment
- Circulate CitA report *Access for All* to Board
- Discuss CFW involvement off line
- Bring a draft or update to the September Board

Actions: JS

## **8 FORWARD LOOK (Paper 8)**

8.1 The Board welcomed the prototype *High Profile Outputs* and the impressive range of work planned. The Board suggested the Forward Look be developed as follows:

- Maintain as rolling document
- Send as monthly e-mail to Board
- Include on Board agendas
- Focus on outcomes and impact, less on process
- Include staff names and details for Board members to contact direct in case of queries

## **9 CONSUMER INSIGHT PROJECT (Paper 9)**

9.1 The Board had asked for a forward looking paper capturing Consumer Focus expertise, insight on consumer detriment and approaches used to make a difference. The project was underway, led by PC until his departure and by Jill Johnstone thereafter. CF, SL, SAL, RH and PC were meeting weekly. The Board agreed as next steps:

- PC to circulate draft to the Board for comment before the end of July
- MO’C to ensure all staff able to contribute

Actions: PC/ MO’C

**10 COMMITTEE REPORTS**

- 10.1 **Human Resources and Remuneration Committee** The Board received an update from ER and noted the minutes of the meeting held on 12 May 2011, together with the Committee’s report to the Board for 2010/11.
- 10.2 **Audit and Risk Committee** The Board received an update from SD and noted the minutes of the meetings held on 22 March 2011 and 1 June 2011, together with the Committee’s report to the Board for 2010/11.
- 10.3 CF thanked the Committee Chairs for their reports. The Board was very well served by its Committees and expressed its thanks to them.

**11 ANY OTHER BUSINESS**

- 11.1 The Board welcomed MD’s attendance at Board and her involvement with the consumer landscape work. The consultation was now underway and MD was developing a project plan which she would share with the Board when it was ready. The Board reiterated their concern that the challenges ahead were extreme and high risk to Consumer Focus and the delivery of the government’s agenda. In the immediate short term, critical priorities for the organisation included the need for clarity and a workable budget, and flexibility in recruitment and retention.
- 11.2 The Board thanked AR for his work with Consumer Focus; they had valued the sponsorship relationship and wished him well for the future.

**12 NEXT MEETING**

**29 September 2011** Fleetbank House, starting at 9.30am and ending no later than 3.30pm.

**Agenda** to include

- NSMC decisions on future model;
- Energy policy issues;
- Financial services policy issues;
- Consumer Empowerment Team : Work programme
- Empowering vulnerable consumers : update
- Session with Martin Donnelly, BIS Permanent Secretary

**13 REVIEW OF MEETING**

- 13.1 The Board agreed that the revised agenda had worked well and future meetings should follow a similar format.

<b><u>Signatories</u></b>	
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Chair, Consumer Focus	Date
.....	.....
Chief Executive, Consumer Focus	Date

## ACTION POINTS:

Minute Item	Action	Owner	Timing	Status as @ 19.09.11
5.1	<ul style="list-style-type: none"> <li>• <b>Bulletin to stakeholders:</b> produce for periodic regular distribution</li> <li>• <b>Care leavers report:</b> circulate to Board for info</li> </ul>	AS AS		Newsletters produced  Circulated
5.2	<ul style="list-style-type: none"> <li>• <b>Provide additional resource for transition</b></li> <li>• <b>Write to BIS:</b> Board concerns at high level of risk re recruitment</li> </ul>	MO'C CF	Priority  July	Transition manager appointed in Scotland; consultant engaged for NSMC options proposal  Permission obtained for critical posts
6	<ul style="list-style-type: none"> <li>• <b>Complaints research project:</b> update as indicated and circulate draft to Board for comment</li> </ul>	PV/RB		Work ongoing
7	<ul style="list-style-type: none"> <li>• <b>Empowering vulnerable consumers</b> clarify BIS/CO expectations, progress as agreed and update Sept Board</li> </ul>	JS		Update to September Board
8.1	<ul style="list-style-type: none"> <li>• <b>Forward look</b> monthly email to Board and include on Board agendas</li> </ul>	MO'C	ongoing	First emailed Aug; next to Sept Board
9.1	<ul style="list-style-type: none"> <li>• <b>Consumer Insight Project:</b> Ensure all staff able to contribute Circulate draft for Board comment</li> </ul>	MO'C PC	July July	Email sent to all staff Draft report to Sept Board