



**Institute  
of  
Consumer  
Affairs**

# **Annual Report 2008-2009**

## Chairman

At this time last year, when I presented my second annual report to the Institute I looked forward to 2009 as a difficult year, the financial climate suggesting cutbacks in budgets and increasing workloads. It was quite a pessimistic outlook and one which, I regret to say, was largely proved to be correct.

There has been scope for some optimism however, for the Institute if not for its individual members. It has continued to raise its profile amongst other agencies. Early in 2009 we were invited to give oral and written evidence to the Law Commission concerning consumer remedies for faulty goods. It was our view that the European proposals, to abolish the right to reject faulty goods, were not in the best interests of UK consumers. We also thought that existing law was confusing to consumers and needed simplification and clarification. We said so, and are pleased to note that the recently published report of the Law Commission agrees with our view and has made appropriate recommendations to Government.

The Institute was also invited to participate in a revival meeting of the Consumer Action Network initiated by Consumer Focus. It was an opportunity to meet with other like-minded organisations and to understand the role that each played within the consumer movement. Specifically the debate centered around the changing emphasis on regulation and whether the existing attitude towards self regulation would give way, in the wake of the banking crisis, to a more robust regime of better regulation and enforcement.

The Trustmark Consumer Forum is now an established entity to which the Institute contributes. It comprises representatives of trade bodies, consumer organisations and regulators. The Forum has a regular programme of joint meetings with the industry representatives of TrustMark, which encourages dialogue, and a better understanding of each other's views.

I welcomed the government White Paper, 'A Better Deal for Consumers'. Much of that document concurs with my views on credit and debt, modernising the law and empowering consumers. I was particularly pleased to see the concept of the 'Consumer Advocate' who will lead the consumer education agenda, act as a voice for groups of consumers and help consumers obtain redress. In the light of the forthcoming general election the number of proposals that reach fruition remain to be seen.

You will see from the Treasurer's report that the finances of the Institute remain in a precarious state. This is partly because some members and more often, employers, can at best be described as tardy when it comes to paying the bills. Over recent months the Treasurer and Membership Secretary have spent an inordinate amount of time chasing late payers, some of whom had debts over a year old. The Institute cannot continue to function without timely payments. I would urge you to do all you can to ensure prompt payment, whether that is for training courses, membership subscriptions or any other due.

The Institute continues to give excellent value for money to its members particularly through training courses and the National Information Service. Many people outside our organisation look in wonder and awe at the mutual self-help that comes with the newsgroup, where colleagues can, and do, help out with difficult or unfamiliar situations. There is virtually nothing new – someone somewhere will have experienced a problem just like yours and will have found a solution, if there is one.

Once again I heartily thank members of the Executive for their support, hard work and commitment. Thanks also to you, the members who contribute in so many ways to making the Institute what it is today.

At the time of writing this report I feel a sense of great disappointment that the Institute's Annual Conference planned for November has had to be postponed because of a lack of delegates. The Conference has been rescheduled for early spring and in the meantime your Executive will try to establish the cause of low take up. We would like to know whether the programme was not to your, or your employers liking or whether it is simply the financial climate that has prevented your attendance. If the former, what would you like to see in the programme? This debate will be held

soon and we would value your comments. It's your Institute and it's only with your input that together we can make it the success it deserves to be!

## **Alan Miles**

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### **Vice Chair**

My main role has been as Chairman of the Events Committee whose members worked hard to plan a topical conference programme with some high profile speakers. We are disappointed that the lack of bookings has led to the decision to postpone until 2010.

## **Chris Benson**

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### **Secretary**

The Executive Committee met in December, March, June and September at rooms kindly loaned by the Office of Fair Trading. Some sub-committee members attended when appropriate and area representative were kept informed of agenda subjects and sent comments.

The Chairman, together with some committee members, attended a meeting with the Law Commissioner to discuss the ICA response on the Consumer Law Consultation; has represented ICA with Trustmark Forum, Consumer Focus, the National Consumer Federation and a recently formed Consumer Action Network of consumer bodies which will debate policy issues bi-annually. We also responded on the Department for Business, Enterprise & Regulatory Reform consultation on Quantity Marking.

The Executive Committee is keen to follow up the initiative that came up from the 2008 Conference "Winning Consumer Confidence", where speakers urged us to work together more. It was agreed that there is a need for development of local consumer networks or support, where Consumer Support Networks (CSNs), still exist. Lobbying for national coordination to facilitate the sharing of best practice and development of a useful website is being followed up with Consumer Focus by ICA, together with Citizens Advice and the Trading Standards Institute.

Members will be watching the implementation of the government's Consumer White Paper and the Executive Committee will be ready to comment and make representations.

## **Sue Payne**

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### **Treasurer**

It has not been an easy year for me this year. We have not been more than a whisker away from insolvency, but things are now on the mend. It is always going to be difficult when invoices which we issue are sometimes paid months later by local authorities and others, often because invoices get forwarded to the wrong person, or the right person but they forget. We also have to pay lecturers and venues before we can receive any income, so it is vital that we hold a permanent buffer, ideally of about £5,000 (as at November 2009 we have about £3,000 in the bank).

I consider that it is vital that we increase all income streams for the coming year, and for that reason I have proposed to the AGM that we increase membership subscriptions and advertising rates.

My thanks to everyone on the Executive for their forbearance during this difficult time, and to Roman Leszczyszyn, for his support over the audit process.

## **Bob Imrie**

## Income and Expenditure for the Year Ending 31st August 2009

2007/2008	Income (£)	2008/2009
£3,046.00	Membership Subscriptions	£5,092.00
£9,499.00	Courses	£14,397.00
£3,770.00	Annual Seminar	£4,885.00
£85.18	Bank Interest	£2.61
<u>£612.00</u>	Other Income	<u>£1,685.31</u>
<b>£17,026.18</b>		<b>£26,061.92</b>
	<b>Expenditure</b>	
£2,758.24	National Executive	£897.83
£6.96	Postage, printing and stationery	£605.79
£7,152.47	Publications	£7,125.03
£6,807.44	Annual seminar	£7,547.41
£230.40	Annual General Meeting	£0.00
£249.00	Officer expenses	£542.64
£7,120.16	Courses	£8,055.29
£0.00	Regional meetings	£0.00
<u>£0.00</u>	Other expenses	<u>£1,237.51</u>
<b>£24,324.67</b>	Total	<b>£26,011.50</b>
<b>-£7,298.49</b>	Net surplus/deficit	£50.42
	<b>Bank Reconciliation</b>	
31/08/08	Reserves brought forward	31/08/09 £6,162.57
£13,461.06	Net surplus/deficit	<u>£50.42</u>
<u>-£7,298.49</u>	Reserves carried forward	£6,212.99
£6,162.57		
	<i>Represented by:</i>	
	<b>Cash</b>	
£1,518.40	Co-operative Bank	£1,244.72
<u>£182.27</u>	Alliance and Leicester	<u>£5.27</u>
£1,700.67	Sub-total	£1,249.99
	<b>Add Debtors</b>	
	Outstanding invoices	£4,963.00
£4,461.90		
	<b>Less Liabilities</b>	
	Outstanding cheques	<u>£0.00</u>
<u>£0.00</u>		<u>£0.00</u>
<b>£6,162.57</b>	<b>Total</b>	<b>£6,212.99</b>

### Auditor

The audit of the ICA financial papers was carried out on 11 September 2009. Digital accounts were considered and cross-checked with paper work and bank statements. Payments out were found to be documented and supported by invoices and claims paperwork.

I am happy to report that the accounts being presented by Bob Imrie to the ICA AGM are a fair reflection of the state of ICA finances as at the end of August 2009.

My recommendation to the AGM is to approve the accounts presented.

My thanks to Bob Imrie for his work in maintaining the books and preparing the accounts for the AGM.

**Roman Leszczyszyn**

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## Membership Secretary

### Turnover

The number of new members is up from 16 last year to 39 this year. However, this has to be balanced against losses. Last year there were 8 resignations. This year we have lost 27 members - either through resignations (usually because members have retired, changed their job or have a new role within their current authority). But it has also been necessary to terminate a number of members for non-payment.

We have always been very lenient with late payers, only terminating after at least 2 years non-payment. I believe this needs to change, as allowing continued access to the newsgroup and incurring the costs of mailings – including *Help and Advice*, is no longer acceptable when it impacts so seriously on ICA's finances.

The number of late payers this year was unacceptably high. Whilst it is recognised that the current climate is a factor, we depend on subscriptions for survival – and this was critically threatened this year. We have only kept going because the Treasurer and I have been forced to contact members and authorities (in some cases, several times) in order to recover outstanding debts.

### Subscriptions

The number of new members is largely due to the introduction of the News and Information Service (NIS), aimed at assisting organisations to fund ICA membership (prohibited by some authorities). The NIS allows for up to 5 members per application at an overall saving of £25.

There have been 7 NIS applications. In some cases current members converted to NIS membership, adding two or three additional people, and some of the NIS applications have not taken all 5 places. Take up has been disappointing, as we had hoped for considerably more than 7 applications. We continue to hear of budget cuts and loss of services and we fear this will further impact on membership in the coming year.

The end of year position is as follows:

Year	Membership	Paid up	In arrears	Total
2008	Members (including Honorary/Life members)	130	51	181
2009	Members (including Honorary/Life members)	175	18	193

### Subscription Summary 2009

Membership Category	Paid	In Arrears	Non-Paying	Total
Member	127	17		144
Affiliate Member	1			
Honorary Member			2	2
Life Member			2	2
Unwaged	9	1		10
NIS member	34			34
<b>Totals</b>	<b>171</b>	<b>18</b>	<b>4</b>	<b>193</b>

### Members by Region

Area Representatives in several regions have succeeded in recruiting new members, but 5 of the 13 regions have lost members. The breakdown is as follows:

Region	2008	2009
East of England	7	6
East Midlands	19	14
London	31	24

North East	13	18
Northern Ireland	2	2
North West	16	26
Scotland	2	4
South East	20	23
South West (& Guernsey)	16	13
Thames Valley	10	8
Wales	19	25
West Midlands	22	25
Overseas	4	5

### **Newsgroup**

This valuable resource remains one of the Institute's major strengths and we have Marie-Helene Kutek, our newsgroup Moderator to thank for her vigilance and hard work behind the scenes.

Without Marie-Helene's timely interventions we would have to tolerate bouncing messages from members who still forget to disable their 'out of office' email replies. Thanks to those of you who have remembered but, even so, we must repeat our reminder to do this. Marie-Helene can even remove you temporarily when you are on leave and re-join you on your return. What a service!

There are currently 158 newsgroup members. Some have yet to sign up for the newsgroup so I would urge you to do so – you can always take yourself off if you don't find it invaluable.

### **Jacqui King**

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#### **Public Relations Officer**

One of the greatest strengths of an organisation like the ICA is that it circulates information to members about new and impending legislation and the latest dodgy deals and scams that members are aware of. It is very successful in doing this through the newsgroup but it also needs to tell people outside the ICA about what we are doing and what we know so consumers can be better informed. The more people who belong and circulate information, the better for us all.

So please remember that we can help you circulate those messages outside the organisation as well as inside it. We can also help publicise scams and dodgy deals on local and national press, radio and television but we need the information from you to let us know the story we should be telling.

So let us know what you know and we can help you publicise work we're all doing to help consumers throughout the UK.

### **Ann Kaye**

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#### **Training Officers**

The services local authorities provide should be at the level expected and demanded by the public whom we serve. Lest anyone is unclear of what that is, ask consumers. I am sure the results will be of no great surprise to consumer advisers.

Not only do consumers have a right to the type of services offered by local authorities but also to the quality of the service provided. Bad advice is worse than no advice at all and consumers should sue if they receive wrongful advice. Good and timely advice is essential and this cannot be achieved without adequate training. In short, fully trained officers are essential for efficient operation in any organisation. Not rocket science just plain common sense, is it not?

Training can take many forms, on the job, attending events or a period of study. All in the long term undoubtedly make for a better service to the public. Better trained staff encourages more

involvement and job satisfaction.

ICA training events are usually arranged at venues around the country. However, we can also provide trainers for in-house events so please get in touch if this is what you need.

Our courses give participants factual information, backed up with practical examples and opportunities for questions to be answered.

Training is a major source of income, on which we rely. Consequently I would ask that all members ask themselves what training courses they could be involved in. It really is most rewarding. Additionally we are always on the lookout for trainers whom you may be able to recommend. Either way please contact me or any other Executive member.

Finally I would like to say a big thank you to all who have organised training events up and down the country, to our trainers who always provide excellent course content and value for money, to people at the venues who play an important part in our success and also all delegates who make the work worthwhile.

### **Typical Courses run:**

#### **Basic Practical Consumer Advice**

This year we ran our Basic Practical Consumer Advice Course in Nottingham, which I am pleased to report was, according to the majority of delegates, a resounding success. Lots of positive remarks (see *Help and Advice*). My thanks to all the delegates who attended and who fully participated with a positive attitude.

#### **Package Holidays**

Over 17.5 million people go abroad every year on package holidays. They are comprehensively protected by the Package Travel Regulations 1992 which impose both civil and criminal liability on tour operators and travel agents. Professor David Grant was our tutor for the day and as ever it proved a very popular course with excellent feedback from the course participants.

**Graham Lambert**  
**Del Hickingbottom**

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### **Publications Officer**

Once again all issues of *Help and Advice* have been published on time thanks to the commitment of our production team, Kathy Lewis and Rob Crowley - and our regular contributors who always meet deadlines. Their features include:

- From the Chair
- Carole Bell on Europe
- The 'Grumpy old man' column (Anon)
- Webwatcher (Philip Weston)

I would also like to thank our proof readers and to remind members that we always need more volunteers for the Publications Committee.

Notwithstanding the above, this has been a difficult year. Finding contributors and relevant topical material is always a struggle and the need to minimise costs remains a priority.

The reality is that subscriptions do not cover the annual cost of production and any commercial organisation would have taken the decision long ago to axe the magazine as unviable.

The Executive has always felt that for many members, especially those without Internet access, *Help and Advice* is a vital link, enabling isolated members to feel part of our network. Without additional income, however, we cannot afford to continue to produce *Help and Advice* in its present format. There have been many discussions about this, ranging from reducing the quality, number

of pages or number of issues, to becoming entirely web based, only sending hard copies to those members without the Internet.

The Executive wishes avoid the latter option for the reasons outlined above – and also because, from experience, once a publication has to be accessed online, nobody bothers.

It was also suggested that we put *Help and Advice* on the newsgroup but a number of local authority servers are set up to reject large files.

I believe that we might as well stop producing *Help and Advice* if we can't send hard copies, particularly in view of the amount of work involved in producing it.

To help keep costs down, we have already begun sending copies by second-class post, a saving of £160 a year. We have also to thank Kathy and Rob for negotiating very favourable rates with our printers and for maintaining their fee at the same rate for the last 5 years!

Last year I said "...unless we can generate income in other ways (especially through training), it will become necessary to increase subscription fees". We now have to bite the bullet, as the only way to guarantee continued production is by increasing subscriptions so I urge you to support the motion to do so.

### **New look**

On a more positive note, assuming we can continue, it is time for a new look, as *Help and Advice* has now had the same format for over 5 years.

Plans include more practical information on issues raised by members. So we will be selecting queries from the newsgroup and expanding on them in each issue. A small team of members who regularly contribute answers to the newsgroup will do this. On board so far are Robin Spice and David Bullen. If you would like to volunteer to join this team, please let me know.

I would also like to hear from anyone with ideas for articles or if you have a contribution to share with members.

All being well, the new look *Help and Advice* will begin in January.

As ever, please remember to let me have details of upcoming training and other events in plenty of time for publication - there is at least a month between the copy date and publication.

In the coming year, the publication dates will be as follows:

<i>Issue</i>	<i>Last date for copy</i>	<i>Editing and layout</i>	<i>Final approval of proof</i>	<i>To printer</i>	<i>Publication</i>
<b>Winter</b>	<b>Tues 1 Dec</b>	Tues 8 Dec	Fri 11 Dec	Fri 18 Dec	<b>Mon 4 Jan</b>
<b>Spring</b>	<b>Fri 26 Feb</b>	Fri 5 Mar	Mon 8 Mar	Mon 15 Mar	<b>Thurs 1 April</b>
<b>Summer</b>	<b>Mon 24 May</b>	Tues 1 Jun	Mon 7 Jun	Fri 18 Jun	<b>Fri 2 July</b>
<b>Autumn</b>	<b>Mon 23 Aug</b>	Mon 30 Aug	Fri 3 Sept	Tues 7 Sept	<b>Mon 20 Sept</b>

Items for '*Members' News....*' are always welcome. Contributions can be sent by email at any time, or call me with your thoughts. I'm happy to write the piece for you, if you don't have time to do it yourself.

Finally, please remember to send me information about any events you organise - and to take photographs.

**Jacqui King**

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## **Officer without Portfolio**

I have been able to attend most of the meetings this year and help out where I can. Due to the staffing pressures at work I have not been able to contribute as much as I would like to. I was pleased to attend a meeting with Michele and Alan at the Law Commission for the review of consumer redress under the Sale of Goods Act. It was a worthwhile exercise to voice the concerns of Consumer Advisers.

## **Linda Cartwright**

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### **Executive Member for Europe**

Since the 2008 Annual General Meeting I have been working in Latvia and Romania. I completed a 12-month project in Riga in February and during that time was pleased to welcome ICA members Mike Hanson and Michele Shambrook. Mike trained market surveillance staff on a variety of subjects, including gas appliances and pressure vessels. He also designed procedural handbooks for staff and for businesses. Michele and her colleague Sue came out to deliver training on customer care techniques. The National Consumer Rights Protection Centre, the government department where I was based, was forced to close their regional offices last year due to the credit crisis in Latvia (even worse than in the UK) and they had been impressed with Consumer Direct call centres on a study visit to the UK. Customer service is somewhat lacking in the new member states of Eastern Europe and Michele and Sue's training was well received and appreciated. Their visit was timely – they were able to visit the Christmas market in Riga and attend my office party.

After only two weeks at home I started a new project in Romania, this time as a 'Key Expert, Public Awareness' rather than Resident Twinning Adviser (sorry for the EU jargon). It means I had a defined area of work – to design and deliver a national consumer awareness campaign among other things. I have just completed five big exhibitions and ten public events in Carrefour supermarkets, where we were practically mobbed for information and promotional material. ICA members Ann Kaye and Mike Hanson came out for short-term work.

As a regular contributor, *Help and Advice* is close to my heart and I bring copies to every country I visit. Jacqui does a tremendous job in putting this together but I realise that our ability to publish a high quality magazine may no longer be viable, given the serious state of ICA finances. I hope we can continue to publish, even if the number of copies each year is reduced.

I have followed the discussions regarding postponement of the Conference and know how disappointed everyone will be, but we must hope it will go ahead in March and I look forward to attending.

## **Carole Bell**

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