



**Institute
of
Consumer
Affairs**

Annual Report 2010-2011

Chairman

In my 'Message from the Chair' over the last year I've not exactly been optimistic about the future for consumer affairs or the Institute. The recession has led to severe financial difficulties for local authorities, trading standards and voluntary organisations; many consumer advisers have been made redundant or had their posts converted to enforcement positions and consumer information and education has all but ceased.

Training, once the life blood of the Institute, has taken a severe knock resulting in a devastation of our main income stream and, as you'll read elsewhere; the reduction in consumer adviser positions has led to a reduced membership and a consequential loss to our second most important income source.

The Executive Committee has continued with its conscious effort to reduce expenditure by avoiding face-to-face meetings. So since the last AGM, we have continued to function via email, telephone and conference calls. Many thanks are due to the Office of Fair Trading for facilitating the conference calls.

Looking forward to the forthcoming year I am far more optimistic than I was at this time last year. There are major changes on the horizon which, at least in part, have the potential to significantly improve the consumer protection regime in the UK.

Change of 'ownership' of Consumer Direct may have consequences for staff currently working for Consumer Direct but consumers should not notice any difference and trading standards should still get the enforcement intelligence that it needs.

The current discussions about the consumer landscape, the proposed Bill of Consumer Rights and the EU Consumer Rights Directive will lead to simplification, greater clarity, easier access to redress and, all in all, an improvement in consumer protection.

The wheels of consumer affairs are turning and, if my experience to date is replicated, that will lead to a new journey for us. Every revolution of the wheel brings new opportunities and I believe we are now at a time when the wheel is beginning to turn in our favour. At least the world of consumer affairs is not being ignored as it has been so often in the past.

My thanks go to the Executive Committee for their commitment, support and forbearance in unusual circumstances. I am also grateful to you, the loyal members, who have seen the benefit of belonging to our family of consumer affairs professionals.

Alan Miles

Treasurer

At first sight it looks like we are continuing to haemorrhage funds, but I estimate we are actually solvent now – last year we had to pay over £2k in course costs for the previous year, so the deficiency is unlikely to repeat. The executive agreed during the year to write off some long outstanding invoices, and we have reduced greatly the amount allowed to continue (as I write there are only 2 invoices outstanding, worth under £200!).

It is clear to me that we are now living within our means, whereby membership pays for the costs of the magazine, and most meetings are held by phone. Congratulations to the Executive for achieving this state of affairs.

Unfortunately a PC crash has delayed production of these accounts. I shall obtain an audit in the very near future.

Income and Expenditure for the year ending 31st August 2011

2009/2010	Income	2010/2011
£6,490.00	Membership Subscriptions	£3,619.00
£2,279.00	Courses	£0.00
£3,714.00	Annual Seminar	£640.00
£0.73	Bank Interest	£1.79
£182.50	Advertising and other income	£0.00
£12,666.23	Total Income	£4,260.79
	Expenditure	
£1,195.92	National Executive	£285.85
£376.08	Postage, printing and stationery	£0.00
£4,852.89	Publications	£2,319.04
£4,114.49	Annual seminar	£0.00
£0.00	Annual General Meeting	£177.64
£518.30	Officer expenses	£232.04
£1,700.00	Courses	£1,510.92
£0.00	Bad debts	£392.00
£172.50	Other expenses	£0.00
£12,930.18	Total Expenditure	£4,917.49
-£263.95	Net surplus/deficit	-£656.70
	Bank Reconciliation	
£6,212.99	Reserves brought forward	£5,587.61
-£263.95	Net surplus/deficit	-£656.70
£5,949.04	Reserves carried forward	£4,930.91
	Represented by:	
£4,010.61	Co-operative Bank	£3,778.91
£5.00	Alliance and Leicester	£117.00
£4,015.61	Sub-total	£3,895.91
	Add Debtors	
£1,572.00	Outstanding invoices	£1,035.00
£5,587.61		£4,930.91

Bob Imrie

Membership Secretary

Last year I reported 6 new members but that we had lost 29 and the situation was likely to get worse.

Things have indeed worsened. This year, there have been 4 new members but, as a result of redundancy, early retirement and other changes within local services, another 23 members have resigned.

Because we have lost subscription income, we have had to make savings and one way of doing so was to issue renewal notices via the newsgroup rather than posting them. Members who had never signed up to the newsgroup will not, therefore, have seen the notices. To be fair and in an effort to find out whether this was the case, I wrote to those who had not paid by August. Obviously this incurred costs, which we can ill afford, but it resulted in 6 people paying their subscriptions. It also meant that several people who had either left their service or were no longer involved in consumer advice were prompted to resign.

I think it has to be assumed that those who still haven't responded have either failed to notify me of a changed email address or simply don't wish to renew and haven't bothered to reply. Therefore, the only option is to terminate their membership for non-payment. It is our policy to terminate if there has been no payment or response to correspondence for over two years.

The end of year position is as follows:

Year	Membership	Paid up	In arrears	Total
2010	Members (including Honorary/Life members)	145	25	170
2011	Members (including Honorary/Life members)	112	39	151

Subscription Summary 2011

Membership Category	Paid	Unpaid	Non-Paying	Total
Member	96	28		124
Affiliate Member	1			1
Honorary Member			2	2
Life Member			2	2
Unwaged	6	2		8
NIS member	5	9		14
	108	39	4	151

Newsgroup

As usual Marie-Helene Kutek, our newsgroup Moderator, it has provided speedy responses to any changes members have told us about and she continues to work hard to maintain this valued resource.

Publications Officer

We have made big savings by becoming an almost entirely electronic service - something that many of us had hoped to avoid. However, since *Help and Advice* has been delivered electronically (via the newsgroup and email) many members have commented favourably on this decision.

We are very grateful to our excellent production team, Kathy Lewis and Rob Crowley and to our regular contributors and proof readers.

Jacqui King

Training Officer

It has been a very difficult year, with councils experiencing heavy spending cuts, and taking austerity measures. Although we arranged a speaker, a venue and publicity for a travel law course, it was not possible to run it. Fortunately we did not incur any costs for cancellation.

It is much cheaper for authorities to hold training locally, and allow all staff to attend, than it is to send individuals on courses and incur travel and other expenses - as well as providing cover for the people attending training elsewhere. So we decided that in the current climate, we can support our members better by organising training for them instead of running courses in central locations.

Following the success of our Annual Seminar last December, entitled *Olympic Hurdles*, we offered to run the seminar in the regions and in June Essex Trading Standards held a very successful repeat of the seminar.

Gill Mitchell