

b) Codes approval is a rigorous and intensive process for code sponsors and will enable CTSI to undertake due diligence checks on the applicant organisation, in order for the organisation to be eligible to submit a code and be approved.

The Association must prove to the satisfaction of Consumer Codes Approval Board that they are a fit and proper organisation and must be able to prove this throughout all stages of the approval process.

This is a broad test, which can encompass many issues, but principally, the organisation needs to be genuine, respected, honest and open in their dealings with CTSI and others, comply fully with all relevant legislation and supported by their members and stakeholders. This test applies to the Association, its employees, agents and associates. If they are invited to submit their code of practice for approval, it is a two-stage process.

capable of meeting all of the relevant core criteria. Following approval of the Stage 1 process, prospective codes must achieve the Stage 2 approval within a 2-year period.

c) Traders in this scheme can display the CTSI approved code logo. When customers see the logo, it means that the trader has agreed to provide good standards of service, including clear information before a contract is signed and a clear complaints procedure and that code members can be trusted. It goes above and beyond consumer law obligations and sets a higher standard, giving consumers a clear indication, through the right to display the CTSI Approved Code logo, that Code members can be trusted. CCAS aims to reduce consumer detriment and codes will only be approved if they can clearly demonstrate that they are contributing to this objective.

Q3

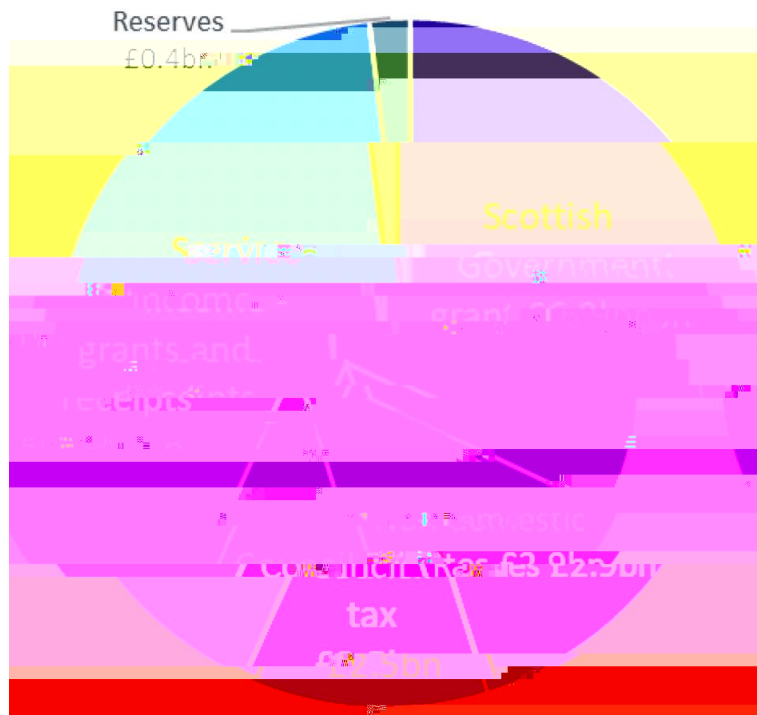
I expect the students to be able to give the necessity and reasoning behind risk assessment what it is and how it is used. For example, high risk premises will be visited more frequently. This will allow officers to attempt to advise, or using other enforcement methods, attempt to bring the business back in to compliance. They must also incorporate aspects such as earned recognition: when visits to a high-risk premises are regularly correct then earned recognition would reduce the risk from high to medium, for example. This then would allow resources to be used in areas that showed a higher probability of non-compliance.

Q4

region and by promoting economic growth. They share information and awareness campaigns with local authority members to protect consumers and safeguard legitimate enterprise.

The benefits of working together and co-ordination across the region includes raising the profile of Trading Standards and saving money. The members advise on and enforce laws that govern the way we buy, sell, rent and hire goods and services. They carry out inspections and monitor or investigate

Total council spend 2019-20 - £22 billion



Welsh students:

Local Government Revenue and Capital Settlement from the Welsh Government for 2022/23 this is proposed to be £5.1 bn in Revenue Support Grant (RSG) and non-domestic rates (NDR), collectively called Aggregate External Finance. An increase of £437 million or 9.4% from 2021/23.

In 2021/2022 the AEG was split as follows:

Isle of Anglesey	104,825
Gwynedd	194,793
Conwy	166,906
Denbighshire	158,632
Flintshire	206,778
Wrexham	188,856
Powys	191,897
Ceredigion	109,658
Pembrokeshire	179,387
Carmarthenshire	284,820
Swansea	352,642
Neath Port Talbot	236,680
Bridgend	212,192
The Vale of Glamorgan	168,316
Rhondda Cynon Taf	404,375
Merthyr Tydfil	101,476
Caerphilly	292,367
Blaenau Gwent	120,361
Torfaen	146,340
Monmouthshire	101,483
Newport	240,796
Cardiff	487,913
Total	4,651,494

The main element of funding allocated through the settlement is hypothecated, meaning local authorities have discretion in how they spend it.

In addition to the core revenue funding, local authorities receive Welsh Government grants that are tied to specific areas. Welsh Government is expected to provide over £1bn in revenue grants 2022-23, including some specific funding to support local authorities to continue to change services to respond to the nature and climate emergency.

Other sources of funding

Council tax, which has become a larger proportion of local authority expenditure in recent years. Wales Fiscal Analysis estimate that council tax funded 20.4% of revenue expenditure in 2019-20, up from 13.8% in 2009-10.

Section B

Q7

I would expect a definition of Voluntary and enforcement methods. Enforcement is complying with a mandatory standard that requires compliance because of a government statute or regulation, or contractual requirement. Failure to comply with a governmental mandatory standard usually carries a sanction, such as civil or criminal penalties. Voluntary measures are standards/codes of practice established generally by private-sector bodies, available for use by any person or organization, private or government.

Voluntary codes potentially deliver increased consumer protection and reduced regulatory burdens for business. To achieve this, they must be well designed, effectively implemented and properly enforced. Voluntary codes of best practice can help to establish the basis on which markets function, ensuring trust between participants. This in turn creates an environment so that a fair, effective and transparent market can flourish and in which, by adhering to such codes, high standards of behaviour can be assured. Many associations provide training and education and have dispute resolution schemes

They are less complicated and cumbersome than introducing new legislation; lower costs to introduce and trade enforces not the state, they reduce the burdens on traders who are trading fairly. They are much quicker and responsive to change than new law.

They can have a wide range of outcomes. Written by industry experts who understand their specific sector. The problem is not all traders will join the Association or adopt voluntary measures and within these areas there are limited sanctions fW*nQ)JTE Cpe(sures)10()-4(an)3(d wi)6(t)6(hi)6(n))JTE Q.000008871

a) Ownership and control lie with a single individual. It is risky because the individual has sole unlimited personal liability for the business, its debts and any claims against it. They own all the assets of the business and can dispose of them as they wish, and may employ staff and trade under a business name. Regulation for the Sole Trader is minimal; there is no requirement for a formal constitution. No need to register or file accounts and returns with Companies House; Sole Traders are treated as self-employed by HMRC and must register and make an annual self-assessment tax return; Profits from the business are treated as personal income subject to income tax and national insurance contributions.

b) A partnership is a Simple way for two or more legal persons to set up and run a business together with a view to profit. It can exist, without any formal agreement. Usually partners will usually draw up a legally binding partnership setting out, for example, the amount of capital contributed by each partner, how they will share the profits (and losses) of the business. Partnership has no separate legal personality; each partner is self-employed and pays tax on their share of the profits. The partnership itself and each individual partner must make annual self-assessment returns to HMRC.

The Partnership must keep records showing business income and expenses. Legal persons other than individuals, such as Limited companies or Limited Liability Partnerships can also be in a partnership.

