



Chartered Trading Standards Institute

Annual Report

2015

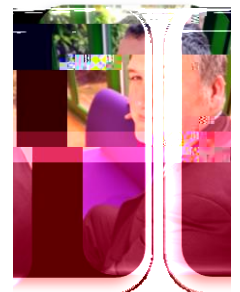
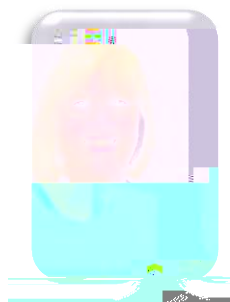






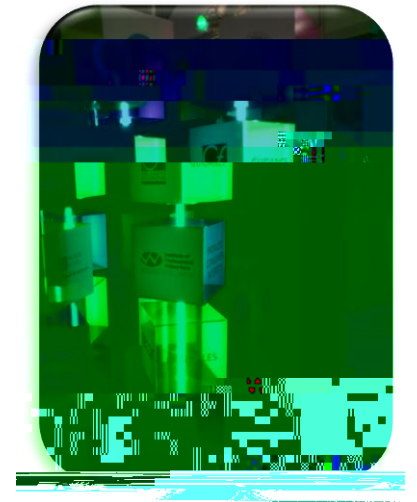


When the Chartered Trading Standards Institute (CTSI) agreed to take on responsibility for the Consumer Codes Approval Scheme from the Office of Fair Trading we did so with a simple vision that every UK consumer should have the choice of a reputable and trusted trader. That vision remains relevant and at the heart of every decision that we at the Consumer Codes Approval Board





The Consumer Codes Approval Scheme (CCAS) was first introduced by the Office of Fair Trading





The scheme was officially re-launched in April 2013 under the guardianship of the Chartered Trading Standards Institute (CTSI). A great deal of work had taken place to ensure a smooth transition and a lot of our focus was upon getting the right governance in place. Having weighed up all the options we chose to establish a separate, not for profit community interest company. This has allowed us to focus on the consumer, business and policy benefits rather than any commercial imperative. We have an independent board with an independent chair. Other than two specific board positions board appointments are made on an individual basis. The two specific board positions that have a specific role are one appointment on behalf of CTSI and one appointment representing Citizens' Advice Services across the United Kingdom.

As part of our governance we also established the Consumer Advisory Panel and all new codes are presented to the panel

and the remaining Panel members consist of key consumer group representatives and individuals with an interest in consumer rights. Consumer representatives from specialist sectors can be co-opted onto the Panel to provide specialised advice if required. If the Panel has particular concerns relating to a new code, the code sponsors are asked to make additional changes to their code and consider the comments of

the Panel, before the code is submitted to the Board for consideration of approval.

An additional panel representing codes sponsors ensures that we balance consumer and scheme needs with those of industry and codes sponsors. The overall goal of the Code Sponsors Panel is to support the aims of the scheme, help reduce consumer detriment and raise consumer standards within their sectors. The Code Sponsors Panel is not involved in the approval process.

The role of the Panel is key in:

- helping shape the strategic vision of the scheme
- developing e Craiseh





New Codes 2015

Expressions of Interest received - 9

Stage 1 approval - 7

Building LifePlans Code for Sale of New Homes

Glass and Glazing Federation Code

The Furniture Ombudsman Code

Trust My Garage Car Service & Repair Code

Consumer



When you consider that the Office of Fair Trading spent around £800,000 running the scheme and grew at an average of one new code per year we believe that we deliver excellent value for money.

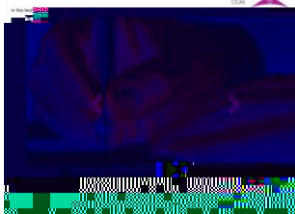




The Marketing team conducted a YouGov brand awareness survey in December 2014 which produced some interesting findings and good baseline data. This survey was repeated in March 2015.

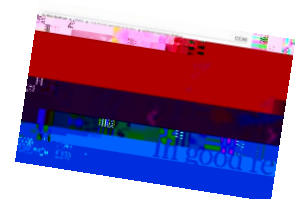


A consumer campaign to raise awareness of the CCAS logo among businesses and consumers was conducted between 23 February and 9 March 2015. There was a planned media campaign with a hook on property which tied in with many other Code Sponsors. To support this an intense Google adwords campaign was carried out supporting all Code Sponsors. The YouGov survey had shown that 36% of people use Google when choosing a business.



This campaign achieved 2,161,239 impressions (each time an advert is shown on a search result page) with 12,056 clicks on our adverts. In January 2015 the CCAS webpage received approximately 50 page views per day this increased during the two week campaign to an average of 1000 page views per day.

On Twitter, campaign related material received 1,105 click throughs and reached 392,704 users. #tsicodes was used more than 270 times during the campaign. There was also a live Q & A session which was well received plus a whole host of campaign materials on the webpages.



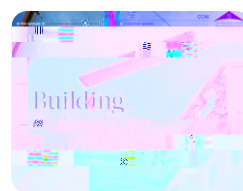
In the December 2014 YouGov survey 4% of respondents recognised the Codes logo, this increased to 15% post campaign.

Codes had a stand at the CTSI annual conference and exhibition in Bournemouth in June 2015 and held a mini-theatre session with stories from Code Sponsors.



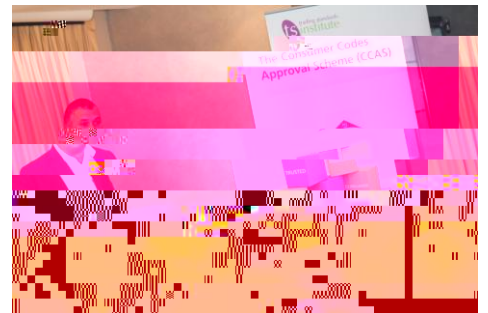
CTSI has supported Codes, and will continue to do so through various social media channels including the CTSI Twitter account (@CTSI_uk), Facebook and LinkedIn. The CTSI communications team uses every opportunity to reference Codes and where appropriate journalists are referred to specific Code Sponsors. All CTSI lead officers have been briefed to reference Codes when speaking to journalists or at meetings if appropriate and relevant.

The CTSI monthly digital magazine, TS Today, has featured a number of CCAS articles over the past year.





Appendix 3 contains the draft outturn position for 2015 (please note that these are unaudited and still subject to minor changes).

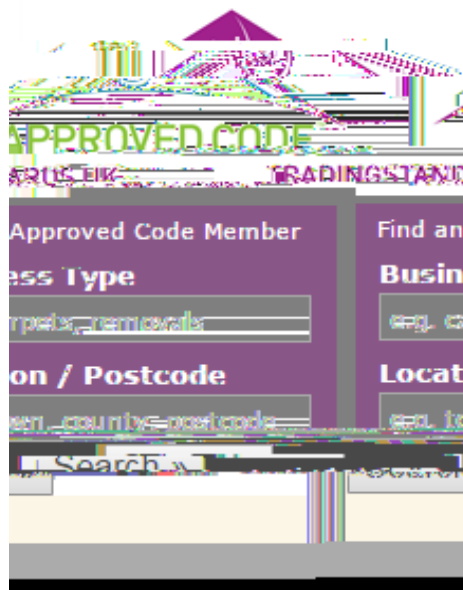




Approved Codes Annual Fees

1. The minimum annual fee for an approved code will be raised from £2,500 to £5,000 from 1st April 2016. The maximum fee remains unchanged at £25,000.
2. All agreed fees will rise annually from April 2017 in line with inflation and are fully reviewed every two years.
3. For Code Sponsors who do not charge a membership fee a bespoke fee would be set to be used sector wide.
4. For any Code Sponsors that require additional services above and beyond that provided as part of the application fees or annual fees, including consultancy services, these are to be charged at a commercial rate.
5. Where a Government department wants to use CCAS as a way to regulate a sector CCAS should not bear the cost of additional work and this should be charged accordingly.
6. The annual on-site audits have moved to a three year cycle of one year on-site, followed by two years of desk based audits. Any additional onsite audits deemed necessary due to non compliance issues will be paid for by the Code Sponsor.

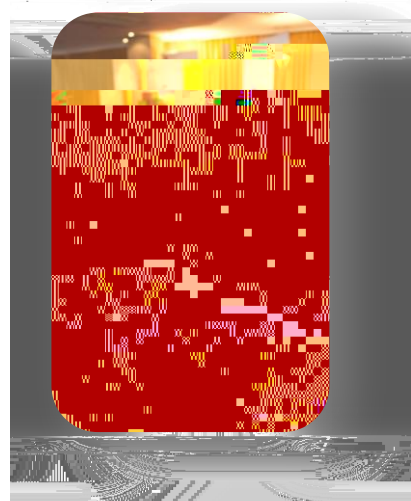
The Board approved these fee changes 20 October 2015 with immediate effect, unless otherwise stated.





At the heart of the scheme is a set of core criteria that covers the following:

- Organisational criteria
- Preparation
- Content of codes
- Handling complaints
- Monitoring of codes
- Enforcement of codes
- Publicising codes



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Board Appointments as of 1 September 2015

Baroness Crawley (Chair) (Appointed)

Leon Livermore (CTSI Appointee, Appointed)

Roy Martin (Appointed)

Barbara Hughes (Appointed)

Steve Brooker (Appointed)

Victor Olowe (Appointed)

Citizens Advice Appointee Vacant (Was Teresa Perchard, new appointee expected early 2016)

Biographical and more



Code Sponsor Panel Members as of 1 September 2015

Ray Hodgkinson (Chair) - British Healthcare Trades Association

Ian Studd - British Association of Removers

Bill Fennell - Motor Codes Limited

Mark Cutler - Renewable Energy Consumer Code

Paul Sharpe - Institute of Professional Willwriters



Key Performance Indicators 2014

Information was gathered from 11 Code Sponsors during 2015. The following table contains the totals and indicates the number of Code Sponsors that were able to supply this information for 2014.

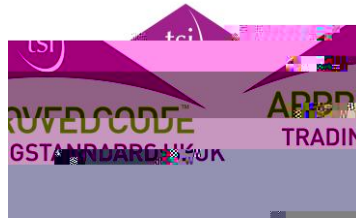
	Total	Based on # responses
Amount recovered	£2,253,124	7
Consumers assisted	28,397	9
Customers satisfied	92.1% AMCID 37	



Financial Outturn 2015

Income

Budget 2015	Outturn 2015



Current Code Sponsors

British Association of Removers (BAR)

The BAR has continued to raise customer standards and to reduce consumer detriment in our sector predominantly through the more robust implementation and monitoring of adherence to the BAR/CTSI Code of Practice and the BAR criteria of membership.



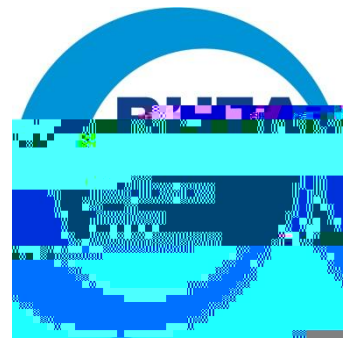
We had already successfully achieved annual inspections of all member sites as a minimum and any non-conformances identified and corrective actions agreed. However, time taken to redress some of those non-conformances was/is unacceptable and is potentially in breach of the code and criteria, so further performance review mechanisms and sanctions have been established. Where non-conformances are identified, it is now our practice to define specific time parameters for those corrective actions to have been completed and we have also introduced a follow up inspection to formally verify compliance. We have also taken a more robust stand with regard to imposing sanctions in the event of non-compliance.

Other initiatives include



01/08/2015 27/08/2015; **495** complaints processed as follows;

229 Closed before progressing to





BOSCH

Within the independent garage sector, the Bosch Car Service organisation makes available to consumers the highest level of technical and customer service. In addition to our prestigious brand and automotive heritage, we are delighted to have the management and operation of our consumer code of practice independently tested and verified by the Chartered Trading Standards Institute.



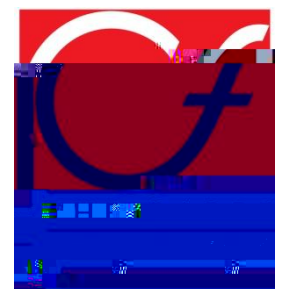
We are particularly confident that the robust and stringent complaints handling procedure contained within the code provides consumers with an attractive and meaningful route to obtain a fair resolution should a dispute arise.

Over the preceding year the number of consumer complaints received regarding BCS members was 10, all resolved in favour of the BCS members. In those few cases where it is adjudged that the BCS member is liable to remedy the situation, the total financial award made was approximately £2000.

Irrespective of the low number of complaints stemming from BCS members and the associated relatively low financial outcome, we remain of the opinion that the BCS consumer code of practice remains a vital tool to set and police standards and in that, will reassure consumers that BCS garages are transparent and honest.

Carpet Foundation

The Carpet Foundation has been running a Code of Practice for 10 years. We currently have some 400 independent retail members and in the last year we investigated 25 consumer complaints. Of these 16 were resolved at Conciliation stage and 9 went on to low cost independent Arbitration. The vast majority of those that went to Arbitration found in favour of the retailer.



It would seem that there are high levels of consumer satisfaction with the service received from our Code Members. Our own Compliance





Institute of Professional Willwriters

Since joining the Consumer Codes Approval Scheme in 2010, the Institute of Professional Willwriters has been at the forefront of protecting the consumer of wills and estate planning services in the legal sector.



Being part of CCAS has been pivotal to our part in raising standards in estate planning and estate administration services provided by our members. The Code has enabled the IPW to ensure that professional competency for new and existing members is maintained, and where things go wrong, a rigorous consumer complaints process is available, which includes a range of sanctions for non-complying members. To date, those sanctions have yet to be applied. Adoption of the Code has enabled the IPW to improve and enhance the standards of advice and service available to the consumer from our members.

Motorcodes

Peace of Mind for Motorists

Motor Codes is the government-backed, self-regulatory body for the motor industry. Our voluntary membership of over 7500 garages is committed to maintaining high standards of consumer protection and advice.



The organisation was established by the UK motor industry in 2008 and is supported by 99.7% of motor manufacturers. We operate three codes of conduct which are delivered in partnership with CTSI.

The New Car Code, Vehicle Warranty Products Code and the Service and Repair Code aim to promote and safeguard the interests of motorists by helping them identify better businesses and warranty providers committed to delivering first-class customer service.

Our call handlers receive over 14,000 consumer calls annually and in 2014 recovered an estimated £2 million for consumers. The advice line operates as an advocate for both the consumer and the service provider. We mediate to ensure that both sides are aware of their rights and are supported through a structured complaints procedure.



All calls are handled by a Motor Codes Case Officer, so users of the service can be assured of a professional, unbiased and reliable service.

Motor Codes subscribers are committed to the Chartered Trading Standards Institute-approved







VBRA

customer access to a conciliation service. It worked, and, aside from changes in personnel over the years, operationally it remained unaltered - on the basis that there was no need to change what was already successful.



Looking back over the period since, first OFT, and then CTSI approval was gained the numbers of conciliation cases has remained numerically stable in each 12 month period and the outcomes have also remained pretty static too.

In the 2014/15 period satisfaction rates for member companies was 97% - the same as the year before (and similar to the years before that).

Member companies are so good at getting jobs right first time and, if anything goes wrong resolving it direct with the customer that in 2014/15, there were only 11 cases that required investigation; of these 6 required the involvement of independent engineers, 4 of which were resolved in favour of the customer, 1 in favour of the member and the remaining 1 on a compromise basis. None required onward referral to arbitration.

ata period) with a similar percentage outcome in terms of resolution and it so it goes, back through the years within a few cases each time.

VBRA is fortunate that its members are so customer focussed towards getting it right; that means fewer cases



