

Steve Brooker had contacted ABTA, as per CCAB17, and received a holding response from the Civil Aviation Authority's Consumer Advisory Panel.

It was noted that the word "are" should be removed on p.3 "The Board are resolved..."

Ray Hodgkinson should be listed as an attendee and his role should be specified.

Subject to the above amendments, the minutes of the meeting held on 15th July 2014 were agreed as a correct record.

The Board discussed a new procedure for presenting and publishing of the minutes.

It was agreed that the minutes should be more concise and more decision based.

Before being published on the TSI website, the minutes should be circulated to all members of the Board for their comments. The process should take no more than 7 days after the chair's approval.

CCAB32 **For Decision:**
Simple Products Code – Stage Two Approval

Barbara Hughes and Teresa Perchard left the room due to conflicts of interest, arising out of membership of other organisations.

The Board wanted to know whether the issues regarding the Simple Products code raised previously (mainly regarding vulnerable consumers) had been addressed. They were assured that concerns had been addressed by the code sponsor (for example: Money Advice Service is writing a consumer facing information leaflet for Simple Products).

The Board expressed their satisfaction that Simple Products CIC had been set up and that it involves consumer organisations.

The Board noted that the code still contains typos and formatting issues and requires tidying up

SL

The Board resolved to approve Stage Two for Simple Products Code, subject to additional checks and audits, as agreed with the code sponsors previously.

It was agreed that a press release for Simple Products code should be issued before the official release of the product. Ivy Hughes to liaise with the code sponsor directly.

IH

CCAB33 **The Property Ombudsman Lettings Code – Stage Two Approval**

Barbara Hughes and Teresa Perchard returned to the room. Victor Olowe left the room due to his membership on the Property Ombudsman Council.

The Board was briefed on the Property Ombudsman’s Lettings Code’s situation. The code had received Stage I approval under the Office of Fair Trading but had not reached Stage II.

A lot of work has been done on the code since.

The Board engaged in a discussion. It was noted that lettings industry is an area of very high consumer detriment and therefore, a high risk area for the scheme. It was agreed that the code already covers a lot of problems in the sector and the main issue is to make sure that members’ adherence to the code is correctly monitored (which is supported by the evidence provided by the code sponsor).

It was pointed out that, as the code already had had a Stage I approval, it was missing out on the Consumer Advisory Panel’s advice.

The Board agreed that there should be further discussion on how to approach codes in particularly difficult areas, with high levels of consumer detriment.

The issue to be raised at the Board business planning day at the end of March 2015.

The Board resolved to approve Stage Two for the Property Ombudsman Residential Lettings Code.

Ivy Hughes to liaise with the code sponsor directly regarding the press release.

IH

For Discussion and Debate

CCAB34 **Microgeneration Certification Scheme and Home Insulation and Energy Contractors Scheme**

The Board received an update on the meeting of the Microgeneration Certification Scheme representatives, code sponsors, potential code sponsors and TSI, which had taken place on 13 October 2014.

The above had been represented by:

- Paul Rochester (Department of Energy and Climate Change)
- Gideon Richards (CEO Microgeneration Certification Scheme)
- Sarah Langley (Trading Standards Institute)
- Kunal Sharma (Gemserv)
- Mark Cutler (Renewable Energy Consumer Code)

- Sue Bloomfield (Renewable Energy Consumer Code)
- Brian Smith (Glass and Glazing Federation)
- Nigel Rees (Glass and Glazing Federation)
- Allan Barnard (Glass and Glazing Federation)
- Tony Allen (Home Insulation & Energy Systems Contractors Scheme)

The aim of the meeting had been to work towards a Memorandum of Understanding and the move from single to multiple codes in the Microgeneration sector.

The following issues had been discussed:

- application process – consensus on five years insolvency checks and directors’ checks
- consensus on information sharing between codes (regarding members)
- agreed a setting up of the Application Panel
- complaints handling – Gemserv to work with TSI and look at back office data sharing options;
all code sponsors must ensure that data collecting is consistent and all use agreed complaints handling procedure and complaints template
- data protection issue – consumers to opt in to information sharing
- agreed a set up of the Non-compliance Panel (name of the Panel to be agreed)
- mis-selling - covered individually under the code core criteria in each code

The participants had agreed to continue working together, despite having different opinions.

The Board would like to see an organisational diagram of the governance of the project, once it has been established.

SL

The Board asked for the meeting notes to be circulated.

SL

It was noted, that the possible changes introduced by the MoU agreement may cause other code sponsors to make changes in their codes.

CCAB35 CCAS Financial Process

The Board considered the “Signing off Accounts” document prepared by Roy Martin and engaged in a discussion regarding what assurances there are to confirm that the accounts to be signed are correct.

As BIS funding has ended, it was noted that an audit process would need to be put in place for future year accounts.

Roy Martin and Victor Olowe to come back to the next meeting with a proposal on this issue.

RM/VO

The Board discussed the future growth of the scheme, and the financial support that could be offered by TSI and suggested that a letter of assurance from the TSI Executives on the Board should be produced.

LL/RM

Standing Items

CCAB36 Liaison with Local, Regional and National Approved Trader Schemes

The Board received an update on the developments with the Approved Traders Schemes:

- the consultation paper had been issued by TSI in early summer; the responses are being reviewed currently
- it had been agreed that a single definition of "trading standards approved" is needed, as currently the term has different meanings and is confusing
- TSI had decided to refer the project back to BIS and agreed that a meeting with BIS is needed to establish what needs to be achieved
- TSI had decided that further conversation with individual schemes is needed to agree the way forward

The Board agreed that it is important to establish how CCAS can work alongside other schemes in order to reduce confusion.

CCAB37 ADR Directive

The Board received an ADR Directive update:

The Board noted the need to consider possible implications of the ADR related changes on the CCAS core criteria and the possibility of extra work with the code sponsors that might be required.

The Board asked to be kept up to date with the developments (Sarah Langley and Andy Allen from European Consumer Centre – to feed in).

SL/AA

CCAB38 Performance Measurement and Statistical Analysis

Steve Brooker briefed the Board on his work with Karen Bolland, CCAS Communications Officer:

- two stages consumer omnibus survey on recognition of the scheme is being prepared
- an annual report is to be presented to the Board in early summer and published at the Conference
- valuable statistical data is being collected from the code sponsors; the responses should be received by the end of November

- by next meeting the gaps in the required data should be known

CCAB39 **Finance, Audit, Risk & Performance Management**

a. To receive an update on the work of the finance, audit and risk subgroup

Sarah Langley has been working on updating the CCAS risk register – so far no comments from the Board have been received.

The Board were encouraged to submit any comments they might have.

b. To receive an update on the CCAS income projections for 2014/15

The Board received CCAS financial update:

- a number of Expressions of Interest had been submitted, which so far have not progressed to Stage I and not requested a gap analysis (particularly brand new codes, that are being written from scratch)
- the predictable income is the existing code sponsors and the codes that are being approved currently
- the current financial projection for the scheme might reach £30k overspend by the end of the financial year

After a discussion, the Board agreed that it might be too early to expect to be breaking even at this stage. The original CCAS business plan predicted breaking even at the end of third year.

The Board requested that a CCAS financial report update, containing expenditure alongside income, should be presented at the next appropriate meeting.

RM/VO

CCAB40 **Consumer Advisory Panel**

The Board received an update on the latest meeting of the Consumer Advisory Panel, which took place on 25 September 2014.

The following issues were discussed by the Panel:

- HIES and Glass and Glazing Federation codes' Stage I applications had been reviewed and a number of recommendations had been made by the Panel
- the Panel had received an update on the July Board meeting
- new codes' development in priority areas had been discussed;

comprehensive papers prepared by Citizens Advice and TSI were reviewed, concentrating on the following areas: funeral directors, funeral plans, bailiffs

The Board discussed whether more external advisors should be invited to the Panel's meetings and agreed that, depending on sectors, a wider range of experts should be invited on code by code basis, to aid the Panel's work.

CCAB41 Liaison with Code Sponsors Panel

The Board received an update on Barbara Hughes' meeting with Ray Hodgkinson, the chair of the Code Sponsors Panel, which took place on 24 September 2014:

- the meeting confirmed that the Code Sponsors Panel was happy to be working together with the Board
- the issue of multiple codes had been discussed and the code sponsors had asked to be kept informed on the progress
- a positive feedback regarding CCAS Communications & Marketing had been received from the code sponsors
- the chair confirmed that he was happy with the arrangement regarding his presence at the Board meetings

The Board was invited to the Code Sponsors Forum on 25 November 2014, where Christine Crawley and Leon Livermore will give opening speeches. Official invites to follow.

SL

CCAB43 Communications and Marketing update – Ivy Hughes

The Board were presented with a CCAS Communications and Marketing update, covering:

- Communications subgroup's activity
- TSI Conference 2015 (where CCAS will be present but will have no individual stand)
- having Codes presence at various business conferences
- TS Today going digital (and to have CCAS feature in every issue)
- preparation for the CCAS consumer survey
- social media involvement
- TSI website refresh
- Business Companion website
- working with other websites, which could showcase CCAS (for example: Mumsnet)
- National Consumer Week

The Board raised an issue of increasing the scheme's profile with the regulators network. Sarah Langley was asked to speak to Suzanne Kuyser

and to update the Board.

SL

The Board discussed their role in approving the Communications & Marketing Plan and agreed that it should be reviewed at the February meeting.

Dates of the next meetings

CCAB44

The Board agreed to hold the next meetings on:

Tuesday 3rd February 2015 10:00 – 14:00

Tuesday 19th May 2015 10:00 – 13:00

Tuesday 21st July 2015 10:00 – 13:00

Additional meeting – Strategy Day: Tuesday 24th March 10:00 – 16:00

The venues and times to be identified by the programme team.

The meeting closed at 13:35

Signed

Date