

# CONSUMER CODES APPROVAL SCHEME ANNUAL REPORT 2022

Celebrating 10 Years  
of Consumer Codes

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## FOREWORD FROM JAMIE LINDSAY

After a few challenging years, it is fantastic to see the Consumer Codes Approval Scheme continuing to go from strength to strength. The Scheme is more important than ever with the UK in the midst of a cost-of-living crisis, which affects us consumers and our communities on a daily basis.

With a strong commitment to excellent standards of customer protection at its core, the Scheme continues to reassure consumers that businesses signed up to the Scheme can be trusted.

Despite all the challenges, we are extremely proud of the Consumer Codes Approval Scheme, and I would personally like to extend my thanks to the sponsors and businesses that are involved in the Scheme for your continued support and dedication to improved levels of consumer protection.

Looking forward, we are confident that the Scheme will continue to grow and thrive in a difficult trading environment. We will be doing even more to promote the Scheme to

both businesses and consumers, including a campaign to raise awareness of the Codes logo and the additional purchasing protection and clear procedures to resolve complaints that those businesses displaying the logo offer to consumers. In the ongoing fight against scams, rogue traders and other bad practices, these businesses are playing their part in helping the trading standards profession to keep consumers safe.



**LORD LINDSAY**  
CCAS Chair

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### Don't forget to follow us on our social media pages

- [twitter.com/ConsumerCodes](https://twitter.com/ConsumerCodes)
- [linkedin.com/company/consumer-codes-approval-scheme](https://linkedin.com/company/consumer-codes-approval-scheme)
- [facebook.com/ConsumerCodes](https://facebook.com/ConsumerCodes)
- [instagram.com/consumercodes](https://instagram.com/consumercodes)

## ABOUT THE SCHEME

The Consumer Codes Approval Scheme aims to promote consumer interests within the self-regulated sectors by setting out the principles of effective customer service and increased consumer protection. 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 sponsors and their members can be trusted. CCAS aims to reduce consumer detriment and codes of practice will only be approved if they can clearly demonstrate that they are contributing to this objective.

## BENEFITS

### What is a code sponsor?

A code sponsor is an organisation with a code of practice. It aims to influence and raise standards within its membership. The Consumer Codes Approval Scheme (CCAS) is committed to promoting codes of practice that meet our core criteria and have obtained Chartered Trading Standards Institute (CTSI) approval.

### What are the benefits of becoming a code sponsor?

- being part of a robust approval scheme, approved by CTSI, CCAB that businesses want to join
- the chance to grow your membership base and increase market share, through a commitment to reducing consumer detriment
- you and your members can display the CTSI CCAS approved code logo, which reassures consumers

## STRATEGY AND VISION

### VISION

The Consumer Codes Approval Scheme enhances and maintains high standards of customer protection across industries and provides a universally recognised scheme that champions trustworthy businesses that treat consumers honestly, fairly and with respect.

### MISSION

The Consumer Codes Approval Scheme develops and promotes robust standards of customer care and service by working in collaboration with scheme sponsors to offer high levels of consumer protection and share best practice in the interests of consumers.

### STRATEGY

- ensure that the CCAS continues to operate and promote the highest standards
- promote the CCAS brand as a standard that guarantees trust and can provide confidence
- have a measurable impact on reducing consumer detriment in sectors where we operate
- involve and engage with business to encourage them to have a positive impact on consumers in their sector
- grow the scope of the scheme to become a key driver of consumer choice

### VALUE FOR MONEY

The scheme has to be self-funding and deliver value for money for CCAB and code sponsors.

CELEBRATING

10 YEARS

2023 marks the 10 year anniversary of the Consumer Codes Approval Scheme.

In that time, the scheme has gone from strength and strength and continues to grow and develop. A huge thank you to everyone who has supported us during the past 10 years!

## OUR CORE VALUES

The scheme and its sponsors will adhere to the Code's core values



### INTEGRITY

Be impartial and trustworthy



### TRANSPARENCY

Be open and honest in decision making and approach to risk



### CLARITY

Be clear, unambiguous and timely, to maximise the benefit to consumers



### CREDIBILITY

Champion the cause of consumers in an increasingly competitive environment



### VALUE FOR MONEY

Maintain a scheme that is cost effective for code sponsors



### INCLUSIVITY

Treat all consumers fairly and openly, with dignity and respect

## CORE CRITERIA

- Address consumer concerns/undesirable trade practices
- Code members staff understand and know the code, including training
- Protection against misleading advertising
- Consumers have access to clear pre-contractual information
- Members respect the sanctity of a consumer's home
- Address high pressure selling, such as disadvantaging vulnerable consumers
- Clear terms and conditions and fair contracts
- Offer flexibility on delivery dates and times, and agree completion dates
- Ensure consumers understand their cancellation rights
- Guarantees and warranties
- Address protection of client's money, deposits and pre-payments
- Provided with effective customer service
- Provide additional help to vulnerable consumers

## KEY DATA FROM 2022

**18**  
Code sponsors

**23**  
Approved codes of practice

Over  
**80,000**  
business members

At least  
**£155bn**  
covered by a code of practice

Over  
**£2.2m**  
recovered for consumers

Over  
**£155.5b**  
of consumer spending covered by a code of practice

## GROWTH IN SOCIAL MEDIA CHANNELS

All our social media channels have seen growth in 2022.

 **324 > 374**  **734 > 791**

 **186 > 253**  **17 > 49**

## WEBSITE VISITS

Our web pages have seen strong levels of activity in 2022.

The main Approved Codes page on the CTSI website (for consumers) received 4,318 unique page views.

The main Approved Codes page (for businesses) received 3,913 unique page views.

The page listing all the Codes sponsors received 11,563 unique page views.

We are hoping to launch a standalone Codes website in 2023-2024.

## BOARD AND PANEL MEMBERS

### CONSUMER CODES APPROVAL BOARD

The board is responsible for determining all matters relating to the approval of codes of practice; it consists of up to seven members.

Board Appointments as of 31 December 2021

**Lord Lindsay**  
(Chair)

**John Herriman**  
(CTSI Appointee)

**Andy Allen**  
(Appointed)

**Alison Barker**  
(Appointed)

**Melissa Dring**  
(Appointed)

**Ray Hodgkinson**  
(Appointed)

**Anna Kelshaw**  
(Appointed)

### CODE SPONSORS PANEL

The panel is made up of a representative from a selection of code sponsors. The role of the panel is to support the aims of the Consumer Codes Approval Scheme itself and help reduce consumer detriment and raise consumer standards within their sectors.

Code Sponsor Panel Members as of 31 December 2021

**Bill Fennell (Chair)**  
The Motor Ombudsman

**Ian Studd**  
British Association of Removers

**Gerry Fitzjohn**  
The Property Ombudsman

**Sarah Langley**  
Consumer Code for New Homes

**Aida Razgunaite**  
Renewable Energy Consumer Code

**Steve Emmett**  
ICW Group - Building Warranties & Building Control

## APPROVED CODES ANNUAL FEES

- there has been an increase in the minimum and maximum fees effective from 1 April 2022
- CCAB calculates fees based upon 2.5% of the net relevant membership related income for each code of practice. For the home warranty sector a fee is calculated based on the number of dwellings covered by the code on a sliding scale
- from 1 April 2022, the minimum fee is £5,478 + VAT and the maximum is £27,389 + VAT
- all agreed fees usually rise annually in line with inflation and are fully reviewed every two years
- for code sponsors who do not charge a membership fee a bespoke fee would be set that can be used sector wide
- additional services above and beyond that provided as part of the application fees or annual fees, including consultancy services, are charged at a commercial rate
- where a Government department wants to use CCAS as a way to regulate a sector, additional work will be charged accordingly
- annual audits are carried out in 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.

### FEES

#### Expression of Interest

£822 + VAT

#### Stage 1 or 2 application

£4,328 + VAT

#### Stage 1 or 2 Board fee

£1,041 + VAT

#### Gap analysis

£1,041 + VAT

#### Minor amendment to an approved code

£219 + VAT

#### Major amendment to an approved code

£2,192 + VAT

## BUDGET

	2022 Budget	2022 Actual
<b>Income</b>		
Annual Fees	205,644.40	236,977.59
Expressions of Interest	822.00	1,621.00
Stage 1 Fees	4,299.00	7,493.00
Stage 2 Fees	3,287.00	6,481.00
Other Services	-	426.00
<b>Total</b>	<b>214,052.40</b>	<b>252,998.59</b>
<b>Expenditure</b>		
Communications	9,500.00	8,998.33
TSP	5,000.00	7,165.95
Governance	9,000.00	8,571.17
Financial Management	16,240.00	16,101.65
Scheme Management	123,500.00	123,500.00
Policy & Strategy	-	-
Contingency	-	-
Misc	-	18.52
Overheads	25,000.00	25,000.02
<b>Total</b>	<b>188,240.00</b>	<b>189,355.64</b>
Balance	25,812.40	63,642.95

# THANK YOU TO ALL OUR CODE SPONSORS



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