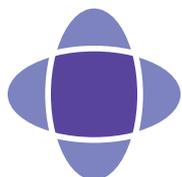
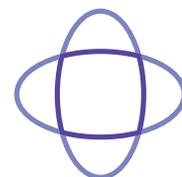


The Furniture
Ombudsman



Dispute Resolution
Ombudsman



ANNUAL REVIEW

2018



Inspiring consumer confidence since 1992

Contents

04

About us

06

Our year in numbers

07

Our results

11

Feedback

12

Standards Board

14

Our people

16

Our members

18

Training

Dear reader

“More than a quarter of a century has passed since the foundations of the Ombudsman were laid in 1992. Throughout the years since, the Ombudsman has helped to resolve tens of thousands of cases and our membership numbers have continued to grow. Today, I am proud to say that the organisation has never been healthier.”



As in previous years, we have continued to invest in the service, our systems and our staff to ensure that we meet the needs of consumers and our members. In 2018 we became ISO:9001 approved and our team of ADR and legal professionals undertook additional training which culminated in a clean sweep of BTEC qualifications across all of our case handlers. In addition, we introduced further improvements to our bespoke case management system and introduced new telephone technology which has helped to enhance our approach to quality and standards.

In 2018 we were thrilled that our work raising standards in the retail, furniture and home improvement industries was recognised by another sector. Following a government manifesto pledge, we were selected to expand the scope of our services to deliver the first ever Rail Ombudsman service. Whilst this is a great honour I am mindful, as is the board, that we must continue to retain the high standards that we set for ourselves and to which all of our stakeholders have become accustomed to. I am certain that with our team of excellent staff, we are best placed to accept that challenge.

I hope that you enjoy reading our Annual Review 2018.

Kevin Grix

Chief Executive and Chief Ombudsman



Chartered Trading
Standards Institute

Approved by Government under the
Alternative Dispute Resolution for Consumer
Disputes (Competent Authorities and
Information) Regulations 2015

The Rail
Ombudsman



Whilst investigating complaints relating to £69m of goods and services in 2018, we were extremely proud and honoured to launch the first Rail Ombudsman on 26th November 2018. Appointed by the Rail Delivery Group to improve the complaints procedures for rail passengers, we are now supporting the industry in raising standards and increasing customer satisfaction levels in the complaints process.

Look out for the first Rail Ombudsman Annual Review in 2019.



Foreword



“ I am proud to be part of a service that has not only remained the leading specialist ADR provider for the furniture, home improvement and retail sector but has now also become the Rail Ombudsman. As Chair of the Board I am dedicated to supporting our highly qualified and committed team to expand our remit even further. ”

Our Ombudsmen are trained to work with members and consumers to ensure that each case is handled tactfully, impartially and with the utmost transparency so that all parties can understand how their decisions are made. Transparency is also a key factor in the governance of the organisation and I am working closely with my colleagues on the Board to ensure that all our decisions are made openly and collaboratively.

The Board has changed during the year with Kathie Painter stepping down. I would like to thank her publicly for her support during her time with us and welcome Jonny Westbrooke who joined us in December.

What an incredible year this has been! The launch of the Rail Ombudsman was a significant milestone and I would like to recognise our Chief Ombudsman and Managing Director for their leadership and everyone in the team for their extraordinary commitment in making this happen but also to continue providing an exemplary service.

I believe that our work over 25 years and our standing with our members was a clear factor in our appointment as the Rail Ombudsman and I would like to thank all of our members and stakeholders for their continued support. My thanks also to our Standards Board for their support and insights that help our decisions be so effective.

The coming year will be challenging but I know that we will continue to inspire consumer confidence and raise standards in each of the sectors that we are involved in.

John Peerless

Board Chairman

About us

We are an independent, not-for-profit, government approved Ombudsman. We offer Alternative Dispute Resolution (ADR), training and advice in the retail, furniture and home improvement industries.

We were set up by the Office of Fair Trading in 1992 and pride ourselves on the incredible expertise that we have acquired over the years. We deliver City & Guilds accredited training, have a diverse team of professionals and a membership base that covers thousands of traders and retail outlets. Last but not least, we work tirelessly to protect consumers' rights and promote fair trade.

Each year we continue to improve our training courses to make sure that we offer our members the best guidance. We are also proud to bring the industry together through the members' workshops that we organise. This is not just an opportunity to get an update on consumer law, but also to spot trends and share good practice, so consumers benefit from an enhanced experience when shopping with our members.

We recognise that traders in these sectors are diverse and face different challenges. We want to understand these challenges and be prepared to support businesses in tackling them. We have been creating more alliances and non-commercial partnerships with relevant industry bodies and organisations.

We are a voluntary scheme, each member chooses to work with us and trusts us with their most prized asset: their customers.

What is Alternative Dispute Resolution?

Alternative Dispute Resolution (ADR) is a process used to resolve disputes between two parties and acts as an alternative to going to court. With a heritage of over 25 years, we are the most recognised body for resolving disputes between consumers and traders in the furniture, retail and home improvement industries. A trader must be a member of The Furniture Ombudsman or Dispute Resolution Ombudsman before their consumers can benefit from our free ADR service.



Our commitment

We are committed to delivering the highest standard of service to our members and their customers. We are actively engaged in the wider industry landscape to understand the latest developments in the sectors we support. We share our knowledge and experience with other consumer focussed organisations and bring best practice back into the Ombudsman to continually improve our service.

We hold ourselves to the highest standards. We are approved by the Chartered Trading Standards Institute, are a full member of the Ombudsman Association, we are ISO:9001 approved and our training is accredited by City & Guilds.



Approved by Government under the Alternative Dispute Resolution for Customer Disputes (Competent Authorities and Information) Regulations 2015



We are a full member of the Ombudsman Association



We are a City & Guilds approved training centre



We are ISO 9001 : 2015 approved



We are actively involved in championing consumer safety and protection in the home and are proud to be a founding member of the Consumer Protection Alliance. We work with our Gas Safe Register, Certsure LLP (ELECSEA and NICEIC) and Which? Trusted Traders colleagues using our combined resources to educate consumers on how to stay safe in the home.

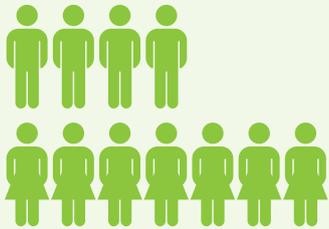
www.consumerprotectionalliance.org

In the press

We continue to work with our members to help them promote their membership to a wide audience. This helps consumers to understand the added benefits of membership and to make informed decisions about where they shop.

Alongside working with industry trade publications, we understand that regional coverage can be very valuable to both large and small members who wish to communicate their commitment to raising standards near their outlets. Our team creates press releases for all new members and additional news stories to gain local and national coverage.

Our year in numbers



64%

of our Senior Leadership team are female.



8,277

cases closed, 25% more than last year.



10 Years

Kevin Grix is currently one of the longest serving Chief Ombudsmen in Great Britain and celebrated his 10 year work anniversary with us this year.



1,932

hours of City & Guilds approved training provided to raise industry standards.



100%

of our Ombudsmen have legal qualifications.

38 Days



is the average time it takes for us to close a case.



We investigated complaints relating to

> £69m

of goods and services purchased in 2018.

26.11.18

The Rail Ombudsman



was launched. Look out for the first Rail Ombudsman Annual Review in 2019.

9%



of Members have been with us over 25 years.



99%

of cases resolved or closed through our conciliation process.



6,000 ft²

is the size of our new office space at Premier House.



29,066

telephone enquiries.



12,082

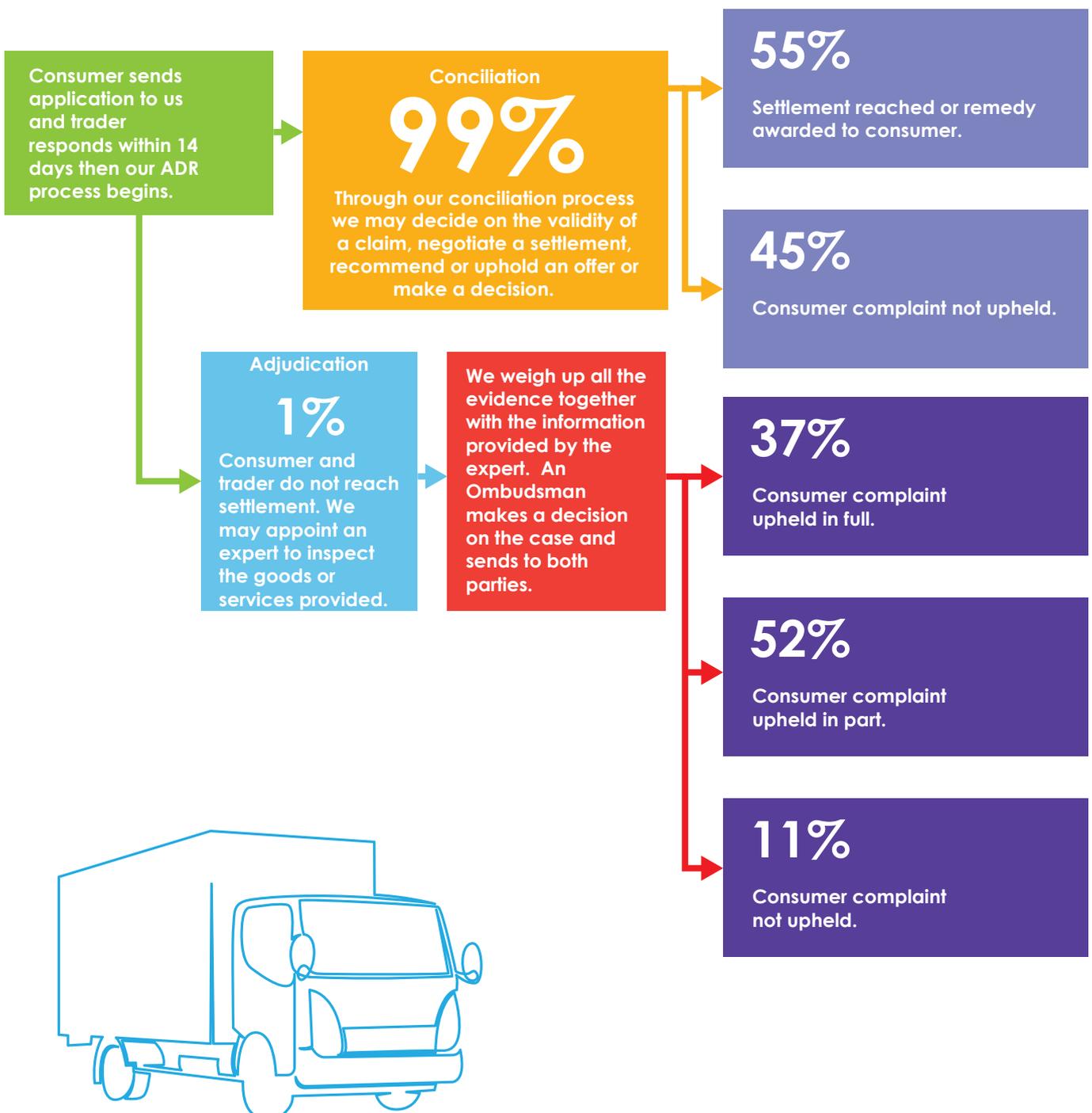
email enquiries.



Our results for 2018

The figures in this review relate to the 2018 calendar year. Historical data relating to the previous four years is also provided for comparison. Further details of our services can be found on our websites www.thefurnitureombudsman.org and www.disputeresolutionombudsman.org.

Our process aims to help consumers and traders reach an amicable solution to their dispute.

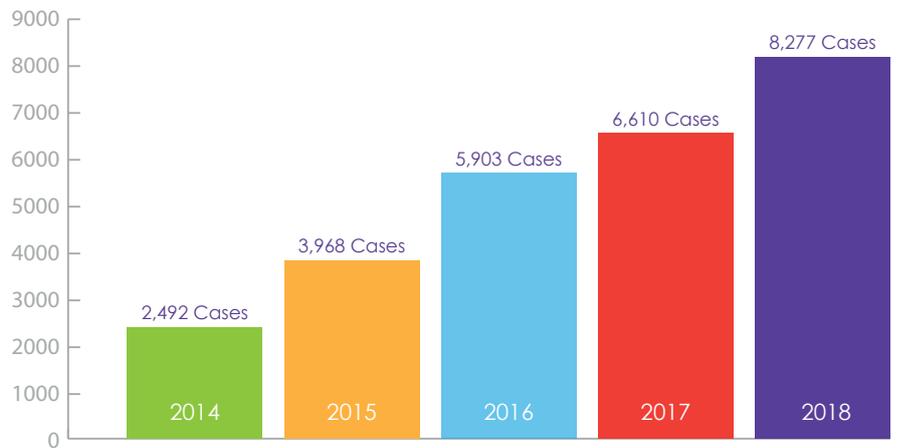


Performance



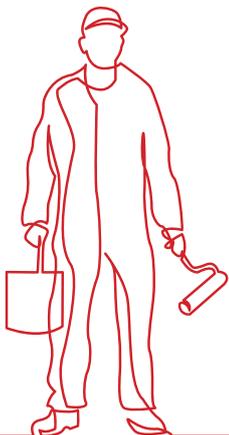
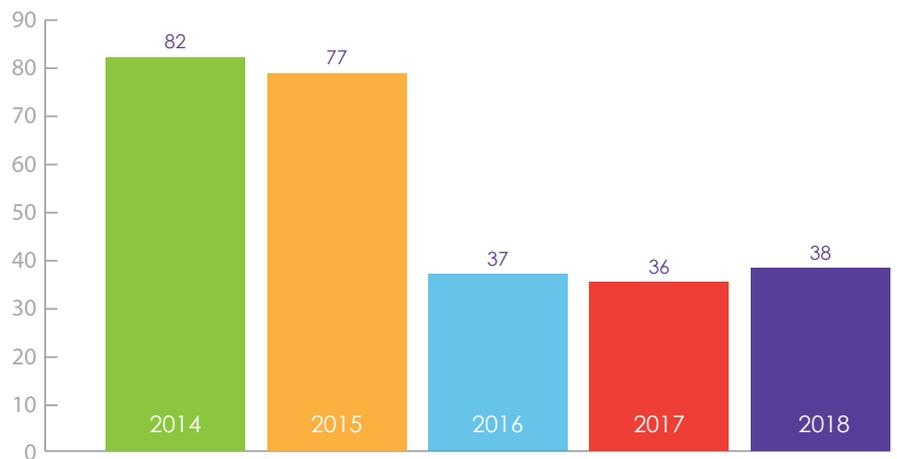
Case volumes

We closed 8,277 cases in 2018, which is a 25% increase on 2017 volumes as we welcomed a number of new members.



Days to complete a case

On average a case was closed in 38 days.



Case outcomes



Conciliation

When an application is received from a consumer, detailing a complaint against one of our members, the claim is investigated through our conciliation process.

Our conciliation process guides both parties through the dispute, requesting evidence from both sides. At this point, we may be able to decide on the validity of a claim, recommend or uphold an offer which has already been made prior to our involvement, or negotiate a settlement.

In 2018, 99% of our cases were resolved or closed via conciliation. Our experience and robust conciliation process ensures that in most cases we can make a decision at this point.

As an Ombudsman we have more flexibility than the courts to identify creative remedies to resolve a situation. A settlement was reached, or a remedy was awarded to a consumer in 55% of cases closed during this process. These remedies included full or partial refunds, replacement products or works to put things right (such as installation fixes and repairs). In some instances, we also awarded financial compensation.



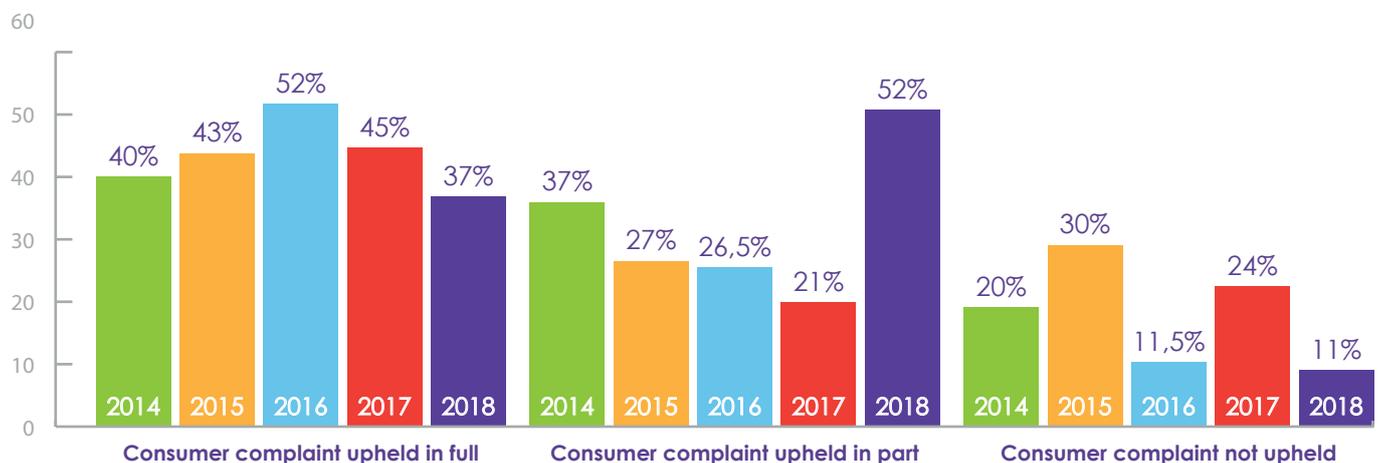
Adjudication

Where an Ombudsman has conflicting evidence and is unable to make a decision, a case may move to adjudication.

In this instance we may send an independent inspector to look at the items or installation in question and they will make formal recommendations as to a suitable remedy. These detailed inspection reports provide additional evidence, which enables our Ombudsman to make a binding decision.

In many cases a complaint will have several elements to it, where parts of a complaint are upheld whilst other elements are dismissed.

1% of our cases required adjudication in 2018. Below we highlight the outcomes of these cases.



Our services

Here is how our caseload was split in 2018.

Category



Feedback



“The Which? Trusted trader logo is a sign of reputation and trust; helping consumers choose the right trader for them and giving good traders the recognition they deserve. Being part of the Ombudsman scheme is an extension of this, providing consumers with peace of mind by offering an additional process to resolve issues when things don't go right. Consumers rely on Which? to deliver an independent objective opinion and the Ombudsman does exactly this when looking into the cases brought to them. ”

Poppy Hynam, Trade Association Manager, Which? Trusted Traders

“I'm so pleased with the help and advice offered by The Furniture Ombudsman. They were approachable and efficient and we're so pleased to have found out about them. Being able to apply to an Ombudsman scheme is a much better first step than taking a legal action via the small claims court. We will be telling all our friends and family to use this service (if they need to) in the future. Thank you. ”

Ms Johnson (consumer)



“It is absolutely vital that our ADR provider is independent, impartial and professionally qualified to handle any consumer complaint on our behalf, so that our members, and our member's customers have confidence in the ADR process - after all, they have our reputation in their hands. I have been delighted with the service offered by the Ombudsman, they have far exceeded my expectations with their fair and consistent approach to ADR, impressive online reporting systems and supportive 'can-do' attitude. ”

Paul Swindon, Company Secretary, British Association of Removers (BAR)

“I would like to thank you and everyone very much for all your hard work to bring a happy end to this carry on. Helping people like myself to fight for justice. WELL DONE!!! ”

Mr Sweeney (consumer)

Industry Partner Member

In 2018, we welcomed our first Industry Partner Member, CDUK, who will have access to our independent expert inspection service to understand the root cause of any reported issues.



“CDUK has a reputation established over two generations that it is keen to maintain. Membership of the Ombudsman offers peace of mind to both suppliers and consumers, as we are committed to abiding by their Code of Practice. This is in addition to our transferable 10 year limited warranty for Corian®”

Gary Baker, MD of CDUK



Standards Board

To help preserve our independence and provide an invaluable set of checks and balances to our work, a Standards Board is in place. All of our Standards Board members share our vision of inspiring consumer confidence and raising industry standards, and work with us on a voluntary basis.

Governed by a set of by-laws, the Standards Board regularly reviews a cross-section of our adjudications, to ensure they are both fair and reasonable.

Guy Pratt

[Assistant Director of Community Protection at Hertfordshire County Council](#)

Guy Pratt's role makes him responsible for community safety, Trading Standards, and the Fire & Rescue Service's business enforcement and citizen engagement. He is the Vice-Chair of the Hertfordshire Safeguarding Adults Board, and a member of the Hertfordshire Safeguarding Children's Board.

Guy has over 30 years' worth of experience in the field of consumer protection. He has chaired the Association of Chief Trading Standards Officers (ACTSO) and trained and qualified as a Trading Standards Officer in London. He has been involved with the Ombudsman's Standards Board and Advisory Panel for over a decade.

Ed Duggan

[CFO Fishpools](#)

Ed Duggan has worked in retail for many years, with experience ranging from the shop floor, IT, supply chain, administration, finance and logistics functions through to the board room.

This experience has ranged from high street to out-of-town and online retailing, fast moving food and fashion to big ticket furniture. Ed has worked for listed companies, private and family owned organisations, building up an extensive experience of all elements of retail from both a business and consumer perspective. The last 12 years have involved board level roles in national and regional furniture retail in the UK.

Dr. Naomi Creutzfeldt

[University of Westminster](#)

Dr Naomi Creutzfeldt has a wealth of experience in conducting research on ADR bodies and their users. She has worked on consumer ADR in Europe for the past seven years (at the University of Oxford and now at the University of Westminster, secured grants (and consultancy projects) to understand users' expectations of ADR bodies as well as what enhances trust and legitimacy of ADR. Naomi has published her findings widely in the academic sphere as well as in stakeholder and policy documents, presented at many conferences and knowledge exchange workshops. She has a close working relationship with many of the UK ADR providers. She has recently published a book "Ombudsmen and ADR - A Comparative Study of Informal Justice in Europe".

Dr. Richard Kirkham

[The University of Sheffield](#)

Dr. Kirkham has written widely on the Ombudsman institution, scrutinising its capacity to operate as a fair and effective dispute resolution service. In 2007 he was commissioned to write a parliamentary report on the 40th anniversary of the Parliamentary Ombudsman, and in 2012/13 was a member of an independent team that evaluated the Local Government Ombudsman.

Brenda McNamara

Accreditation Manager, Homebase

Brenda McNamara has spent the last 29 years in the retail sector with 18 years' worth of experience working in the furniture and home improvement industry. Brenda spent 15 years as a Customer Service Manager dealing with all aspects of service and resolutions, followed by 3 years in the kitchen, bathroom & bedroom installations service.

Brenda joined Homebase in 2006 to support the setup of its installation service, with additional responsibility for compliance with industry legislation and codes of practice.

Isabel Barrell

Former Managing Director, Wesley Barrell

Isabel Barrell is the former Managing Director of the (at the time) family owned and run Wesley-Barrell Ltd. The company was one of the founding members of The Furniture Ombudsman. Isabel has over 25 years worth of experience in business and nearly 20 years in upholstery, manufacturing and retail. Isabel has been on the Standards Board for over 10 years.

Jim Potts FTSI, DCA, MBA

Fellow CTSI and retired Head of Lancashire Trading Standards

Jim Potts is the former Head of Trading Standards with Lancashire County Council. A Fellow of the Chartered Trading Standards Institute, Jim has a wealth of experience in dealing with consumer law and complaints regarding furniture.

Jon Walters

Service Delivery Manager, Citizens Advice

Jon Walters has worked in a number of consumer protection roles during his career. He possesses an in-depth understanding of the consumer landscape, as well as the legislative and regulatory frameworks that underpin it.

Jon currently works as a Service Delivery Manager for Citizens Advice, overseeing the operation of their national consumer advice functions. Through this role, he maintains his strong links with Trading Standards services across the country, and other key organisations that offer support to consumers. He is also involved in helping to develop the service, particularly in light of the ongoing legislative reforms in relation to consumer rights.

“ They embrace the core principles of the work of an Ombudsman, working in a fair and balanced way and ensuring appropriate evidence has been provided by all parties for consideration, whilst always seeking to innovate and harness technology to improve user satisfaction. ”

Paul Wright

Operations Manager for Home, Marks & Spencer

Paul Wright has over 35 years of experience in the retail and service environment, with Dixons and Homeserve, across a variety of roles. His current position is Operations Manager for Home at Marks & Spencer, where he is responsible for the customer journey across suppliers, stores and after-sales.

Our people

All of our Ombudsmen have legal qualifications, ensuring each case is investigated on its individual merits by a skilled team trained to look at the facts and apply the law so consumers and members alike can be assured of a fair and impartial outcome.

Our staff attained 78 City & Guilds qualifications during 2018, and our Rail Ombudsman team completed a 4-week training programme in readiness for the launch of the new scheme, which included BTECs in Complaints Handling & Investigations, and courses on vulnerable consumers & equality, consumer law, GDPR, the Ombudsman Association Service Standards and disability awareness training.

What some of our people say



Ashley

I started as a law graduate in the Consumer and Member Services Team and from day one my learning and development was made a priority. I was set up with a personal development plan specifically tailored to me, which helped me achieve my promotion to Ombudsman within less than a year. The Ombudsman runs regular City & Guilds accredited training courses both internally and externally to ensure I feel confident and have up to date knowledge of vital legislation.

Being part of the Ombudsman is not all work and no play - there are regular social activities and opportunities to build relationships with the wider team. As the organisation has grown, we have all celebrated the successes together and I'm looking forward to what the future holds for me here.



Carol

I have been working for the Ombudsman for over 25 years now and I'm very proud to be part of the team. It is important for me to believe in what I'm doing, and I really do feel that the Ombudsman offers a great service to the consumer and trader alike - and I like being part of this.

The people I work with are fun, supportive and very professional. We are also very fortunate to have a dedicated management team who recognise our achievements and provide us with a pleasant working environment. I've had a couple of personal issues during my time here and have been able to work part time enabling me to juggle my work, health issues and family commitments along the way and can honestly say that I am extremely happy working here.



George

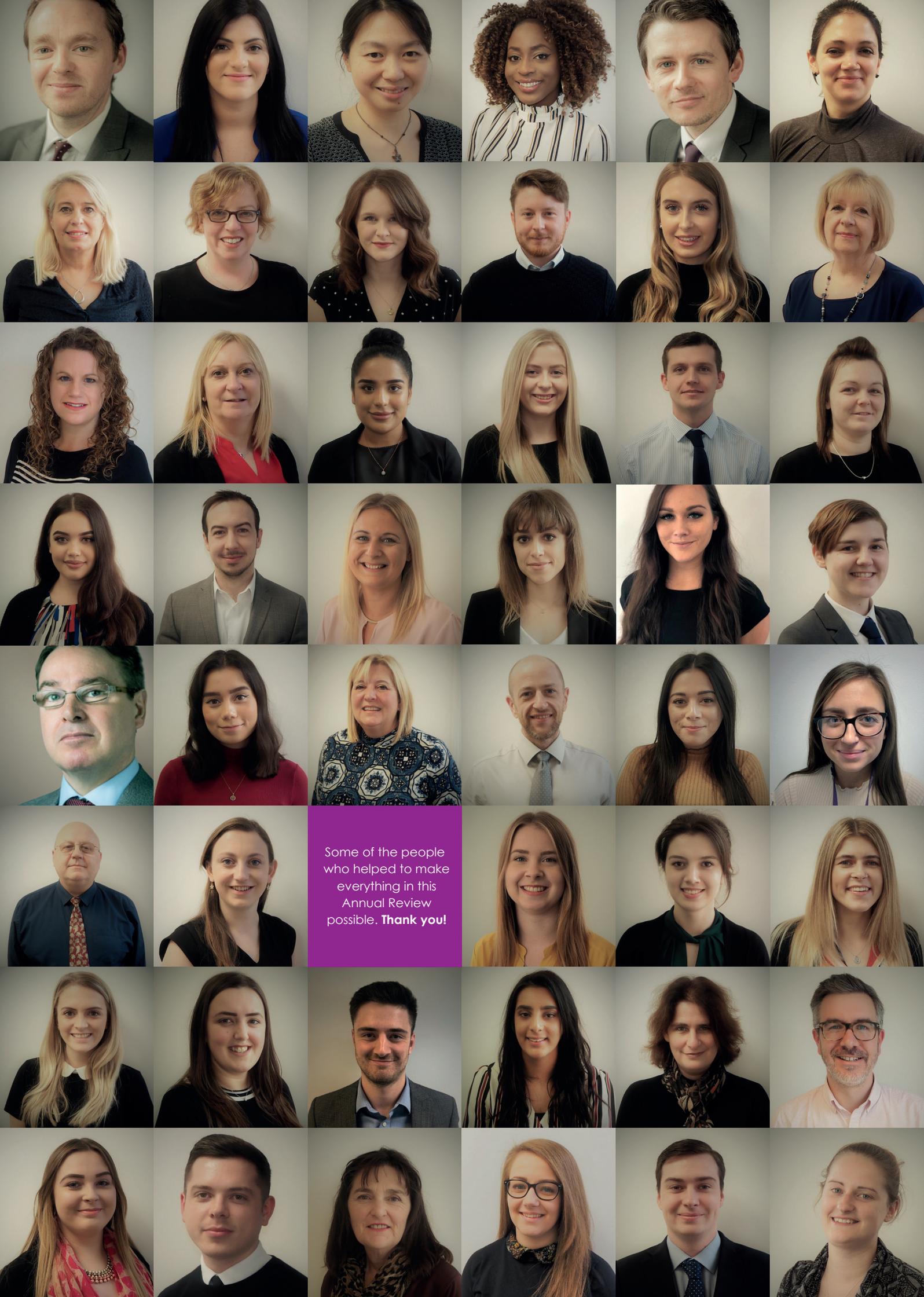
Since joining the Ombudsman, I have embraced the family dynamic that's actively encouraged here. It is exciting to work for an organisation that has grown so substantially, and I am looking forward to developing my own professional career alongside the high industry standards that the Ombudsman has set.



Katie

Since joining the Ombudsman, I have gained a Level 5 BTEC in Complaint Handling and Investigation and became an Associate Member of the Chartered Institute of Arbitrators. I have written and published articles in trade publications and started to deliver training courses myself.

I manage my own caseload, applying my legal knowledge to real disputes on a day to day basis and every day and every case is different. I have gained invaluable experience in alternative dispute resolution and enjoy working with large well-known brands with a close and a supportive team beside me.



Some of the people who helped to make everything in this Annual Review possible. **Thank you!**

Our members

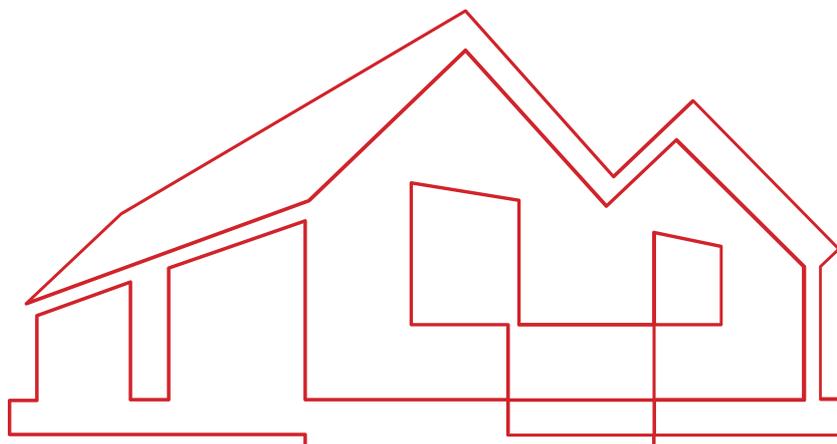
From well-known high street brands and industry associations to independent businesses, our members all share the same goal of ensuring a fair outcome for resolving customer complaints. Please find below a list of our members in 2018.

Abbott Wade Ltd
Abey Furnishing Company Ltd
Alan Ward
AMUSF
Amwell Kitchens
Anglia Home Furnishings (AHF) Limited
Arighi Bianchi
Arthur Brett & Sons Ltd
Arthur Jenkins Furniture Centre
Ashley Anderson T/A The Recliner Factory
Assistive Bathing Ltd
Associated Independent Stores
Athena Mobility Limited
B & Q Plc
Backchairs Direct Limited
* Banburys Limited
* Barker & Stonehouse
Bathstore
Beadle & Crome (High Wycombe)
Beadle & Crome Limited
Bentalls of Kingston
Bespoke Design Interiors Ltd
Better Bathrooms
Big Blu Furniture
BJS Distribution
British Association of Removers
Brook + Wilde
Built in Solutions
Carters Furniture Centre
CFC Interiors Ltd
Chelmsford Star Co-Op
Chrysties Furnishing Centre Limited
Coin Furniture Limited T/A Dwell
Cookes Furniture
Cousins Furniture Stores Limited
Custom World Bedrooms
Danetti
Darlings of Chelsea
* David Neville Limited
David Salmon Furnishers
* DFS Furniture Company Plc
Discount Warehouse
DIY Direct2U T/A Doors Direct 2U
Dodrefn Perkins
Dreams Plc
Dufont Faes Kitchen
Duresta Upholstery Limited
* E & A Wates Limited
E Barker & Son
* E Langton & Co Limited
Eadonstone Kitchens Ltd
Ekornes
Eyres of Chesterfield
Feather & Black
* Fenwick (Brent Cross) Limited
First Furnishings
Fishpools Limited
Fixed Price Trade
Frank Hudson aka Gallery Direct Ltd
Furniture & Mirror Ltd
Furniture Factors Limited
* Furniture Village Plc
G&B Foam (High Wycombe) Ltd T/A GB Foam Direct
Gautier (UK) Ltd
Gerald Shotton Furnishings
Glasswells
* Gloucester & Worcester Furniture Ltd
Glow Green Limited
Guild Anderson Ltd
Hammonds Furniture Limited
Hansons of Leicester Ltd
Harding & Sons T/A Fairway Furniture
Harvey Jones Limited
Haskins Furniture
Head 2 Bed
Heal & Son Limited
Heartland Interiors Ltd
Heico Fasteners UK Ltd
Hitachi Capital
Home of The Sofa Limited
Homebase Limited
Homes Direct 365
House of Fraser
House of Interiors
Housing Units
HSL
HUB Kitchen Design
Hulsta Furniture UK Ltd
Hunters (Derby) Limited
J.W. Treadwell Ltd
John Lewis of Hungerford Plc
* Julian Foye
Kitchens Plus Ltd
Kutchenhaus
Laura Ashley
Lee Longlands
Leekes Limited
Levine Brothers (H.F) Ltd
Lima Kitchens Limited
Living Homes

Lloyds Industries Ltd
LOAF (Really Comfy Beds Ltd)
London Cabinet Makers Ltd
M Burrows Furniture World
Made.com
Magnet Limited
Maitlands
Mallers Kitchens
Marks & Spencer Plc
Marriotts House Furnishers Limited
Mathesons of Oban
Mattressman Ltd
Michael Tyler Furniture (UK) Ltd
Middletons
Midfern T/A Dexhall Ltd
National Bed Federation
* Natural Bed Company
Natuzzi Services Limited
NICEIC LLP (Certsure)
Oak Tree Mobility
Oakworth Furniture Ltd
Parlour Farm Kitchens Limited
Paul Adams
Peter Betteridge (Furnishers)
Peter Green
Peter H. Gammons
Platinum Enterprise (UK) Ltd T/A Bodyease
Plumbs Limited
Ponsford Limited
PS Interiors
Rainbow Carpets (Welling)
Redworth Furniture Centre Ltd
Reface Scotland Ltd
Rise Mobility Ltd
River Kitchens & Bathrooms Ltd
Rodgers of York
Ron Champion
* Roomes Stores Limited
Roset (UK) Limited
* Rosevears Furnishers Limited
Rushmere Mobility
Showcom Limited (K2go)

Signature Sofas Ltd
Sinclairs First For Furniture
Smeg (UK) Limited
Smith Bradbeer & Co
Sofology
* Southon & Co Limited
Starplan Furniture Ltd
Steinhoff
* Sturtons & Tappers Furnishings
TAPI Carpets & Floors Ltd
Taskers Plc
Tesco Stores Limited
The Contract Chair Company
The Kitchen Store Retail Ltd
The London Alcove Co Ltd
The Mobility Furniture Co
The Orange Square Company Limited
The Sofa Workshop Limited
Tidy Bedrooms
Time 4 Sleep Ltd
Top Furniture
Topps Tiles
Unni & Evans Ltd
Urban Marque Ltd
Vi-Spring
* W Boyes & Co (Eastfield) Limited
W J Aldiss
W J Daniel & Co Ltd
* Ward Brothers (Furnishers) Limited
Warmglow Home Improvements Ltd
Wells Carpets Brokers Limited
Wesley Barrell (Witney) Limited
Westbridge Furniture Designs Ltd (Stoke) T/A Linea Interiors
Which? Trusted Traders
Wickes Building Supplies
William Cole Limited T/A William & Sons
Willowbrook Limited
Wood Bros (Furniture) Limited
Woods (Dorchester) Limited T/A Woods-Furniture
Wren Kitchens
www.BestPriceBeds Ltd

* **Long Term Commitment:** We have been providing alternative dispute resolution services to these members for over 25 years.



Training

As part of our commitment to raise industry standards we have created a range of courses to equip customer service teams with an understanding of consumer law, their legal obligations, buyer behavior and flexible remedies to resolve issues.

Our courses are City & Guilds accredited and tailored specifically to the industries we cover. Our courses include:

- Consumer law and customer service
- Pricing and advertising compliance
- GDPR compliance
- Principles of consumer law and understanding bed and mattress complaints
- Principles of consumer law and understanding home improvement complaints
- Principles of consumer law and understanding upholstery complaints



In 2018, we provided 1,932 hours of City & Guilds accredited training. Our courses are open to members and non-members alike. We also delivered *bespoke* training to several of our members at their offices, and provided training to another Ombudsman scheme, demonstrating our commitment to raising standards.

“ *Very engaging, well presented and relevant on a daily basis. I will use all of this in the future and would 100% recommend this course to my colleagues.* ”
Training delegate

“ *I'll be relating this back to my colleagues to help improve our service.* ”
Training delegate

Please e-mail us at info@thefurnitureombudsman.org, or call 0333 241 3209 for more information on our City and Guilds accredited courses.

New for 2019

We have been developing new courses to help our members meet the increasing demands of the markets in which they operate and address specific requirements of on-line sales. These launch in 2019 and include:

- Drafting standard terms and conditions in consumer contracts
- Selling on-line - what businesses need to know

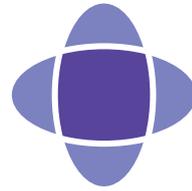
All our courses offer practical application and up-to-date interpretation of the latest laws and regulations in this constantly changing sector and can be found on Eventbrite.

Out in the market

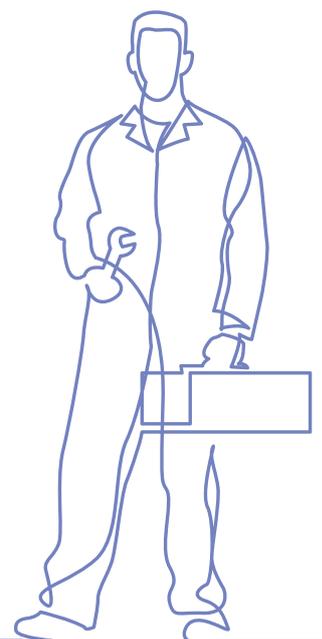
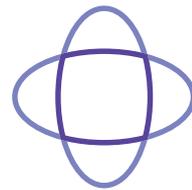
In addition to delivering our formal training courses, we have been spotted:

- At the Kitchens Bedroom & Bathroom Show in Birmingham speaking about considerations traders need to be aware of when dealing with vulnerable consumers.
- Attending a round table event with the British Institute of Interior Designers, talking to their members about their obligations under consumer legislation.
- At the British Association of Removals Annual Conference in Bournemouth, introducing TFO as their new ADR provider.
- At the Ombudsman Association Conference discussing the importance of accessibility to an Ombudsman scheme for all consumers, with a focus on those in vulnerable circumstances.

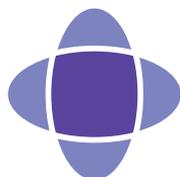
The Furniture
Ombudsman



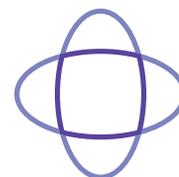
Dispute Resolution
Ombudsman



The Furniture
Ombudsman



Dispute Resolution
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Registered Office

Dispute Resolution Ombudsman Limited - Registered in England. No 8945616
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