

# Annual Review 2025



**Furniture &  
Home Improvement**  
Ombudsman



**Dispute Resolution**  
Ombudsman



## Contents

03

Foreword - Kevin Grix

04

A review of 2025 - Judith Turner

05

About us

07

Best Places to Work 2025

08

New sectors

09

Our year in numbers

10

Performance

11

Case outcomes

12

Our results for 2025

13

Our sectors

14

Our services

15

Training

16

Consumer Friend

17

Feedback

## Our group structure



Supplying people and resource to



## Foreword – Kevin Grix

“To hold businesses to the highest standards, we must lead by example, looking inwards and judging ourselves. 2025 gave us much to celebrate. Our Sunday Times Best Places to Work award reminds us all of the culture, commitment and quality that underpins all that we do. This recognition has been a proud moment for the organisation and is driving us to excel, both in the services we offer but also in the way we work.”

In 2025, the Furniture and Home Improvement Ombudsman (FHIO) and Dispute Resolution Ombudsman (DRO) remained keystones of the Ombuds Group’s work to raise standards by protecting consumers and supporting businesses. New registrations and a 98% retention rate amongst registered businesses are encouraging indicators of the customer commitment that exists within the markets we support.

Our goal as an Ombudsman is to achieve real impact for consumers and businesses; our services to businesses registered with FHIO and DRO have been enhanced in 2025 and will continue to develop. We have been developing our training solutions and data-led insights, as well as providing advice that draws on legal experience to drive knowledge and skills into the businesses we work with.

As the breadth of our experience and depth of expertise across a wide range of markets continues to grow, we have been unlocking more opportunities for cross-sector best practice sharing and collaboration, not least through our training services.

The challenge we now embrace is to not only sustain but to build on our progress in 2025 and achieve new successes for consumers, businesses and our people.

**Kevin Grix**  
CEO and Chief Ombudsman



## A review of 2025 – Judith Turner

“Key milestones have been the onboarding of additional sectors into our schemes such as travel, removals and building on our dispute resolution service to energy brokers. By bringing new industries into our remit, we are increasing access to fair and impartial redress for more consumers, while also broadening our own insight. Each sector brings different challenges and perspectives, allowing us to share learning across industries and drive improvements more effectively.”

This past year has been one of growth, collaboration, and continued development for the Dispute Resolution Ombudsman (DRO) and the Furniture & Home Improvement Ombudsman (FHIO). As we reflect on our progress, it is clear that our commitment to fairness, accessibility, and continuous improvement is strengthening our services and extending our impact across a wider range of sectors.

Alongside this, we have continued to invest in our learning and development offer. The addition of Consumer Friend is an exciting step forward, enabling us to expand and innovate our training provision. At the same time, we remain true to our core heritage. Our City & Guilds accredited courses continue to be well attended and highly regarded, demonstrating the ongoing demand for high-quality training in complaint handling and dispute resolution. Together, these programmes support organisations to resolve issues earlier, more fairly, and with greater confidence.

Our people remain at the heart of everything we do. Being recognised as one of The Sunday Times’ Best Places to Work is a proud achievement and reflects our commitment to creating a positive and supportive culture. We know that delivering a high-quality service externally depends on how we support our colleagues internally. By investing in our teams, we enable them to deliver a service defined by empathy, professionalism, and expertise.

We have also maintained a strong focus on quality and accountability. Working closely with our independent Standards Board, we continue to strengthen our quality framework, ensuring our processes are consistent, transparent, and robust.

As we look ahead, we remain committed to building on this progress – expanding our reach, investing in our people, and delivering a service that is fair, accessible, and trusted.

**Judith Turner**  
Deputy Chief Ombudsman



## About us

We are an independent, not-for-profit, government-approved Ombudsman. We offer dispute resolution, training and advice to businesses and consumers in the retail, furniture, home improvement and a range of consumer service sectors.

We were set up by the Office of Fair Trading in 1992 and pride ourselves on the incredible expertise acquired over the years since then. We offer City & Guilds accredited training and have a diverse team of professionals, as well as a membership base that promotes fair trade.

Each year we continue to improve our learning and development platform to make sure that we offer our members the best guidance as to what constitutes fair practice. We also bring the industry together through members' workshops. This is not just an opportunity to get an update on consumer law, but also to spot trends and share good practice, so that consumers benefit from an enhanced experience when doing business with our members.

We recognise that business and consumer needs are progressive. We want to help our members to understand this and have the skills necessary to meet this continual state of change. We are working to create and strengthen alliances and non-commercial partnerships with relevant industry bodies and organisations.





### 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-focused organisations and bring best practice back into the Ombudsman to continually improve our service.

### Our Standards Board

Our Standards Board exists to help preserve our independence and provide an invaluable set of checks and balances on our work. All Standards Board members share our vision of inspiring consumer confidence and raising industry standards and do so on a voluntary basis. Governed by a set of codes, the Standards Board regularly reviews a cross section of our adjudications, to ensure they are both fair and reasonable. It also oversees our rules, practices and procedures.



Approved by the  
Chartered Trading Standards Institute



Recognised by the  
Ombudsman Association



City & Guilds  
approved training centre



Cyber Essentials  
certified



ISO 9001  
certified

# The Ombuds Group named one of the UK's Best Places to Work in 2025

The Ombuds Group marked a landmark moment in 2025 when we were officially recognised as one of The Sunday Times Best Places to Work in the UK.

Ranked among the country's top employers, this prestigious accolade is based entirely on independent employee feedback, making it a genuine reflection of the experience of our people. This recognition represents more than an award, it celebrates the culture we've built together across our organisation.



## A people-first culture that delivers

At The Ombuds Group, our people are at the heart of everything we do. The Sunday Times survey evaluates organisations across key areas including engagement, well-being, empowerment, reward and pride. Our results demonstrated exceptionally strong levels of satisfaction and commitment, providing clear evidence that we feel valued, supported and inspired in our roles.

Our pioneering **32-hour working week**, with the option of a four-day schedule, continues to set us apart. By championing flexibility and trust, we've created an environment where high performance and work-life balance complement one another rather than compete.

## Investing in wellbeing and growth

This recognition also reflects our ongoing investment in meaningful benefits and professional development. From private healthcare and generous annual leave to birthday leave and performance-based rewards, we are committed to supporting ourselves both inside and outside the workplace.

Equally important is our focus on professional growth. Through specialist training and support for professional memberships, we're encouraged to deepen our expertise and progress our careers—strengthening our organisation as a whole.

## A collective achievement

Being named one of the UK's Best Places to Work is a shared accomplishment. It reflects our dedication, professionalism and collaborative spirit as a team. Each of us has played a role in shaping a workplace defined by respect, inclusivity and excellence.

Looking ahead, this recognition reinforces our commitment to listening.

## New sectors – Energy Brokers and Third Party Intermediaries



Energy brokers and third-party intermediaries (TPIs) play an increasingly important role in helping microbusinesses and small organisations navigate the energy market. By comparing suppliers, advising on tariffs and arranging contracts, brokers help customers make decisions in a market that can often feel complex and difficult to navigate.

However, when expectations are not met, disputes can arise. Common complaints include concerns that contract recommendations did not properly reflect a customer's usage, the potential impact of energy efficiency improvements or the risks associated with fixed-term agreements. In some cases, customers also raise concerns about the clarity of information provided at the point of sale or their understanding of the contractual commitment they entered into.

Dispute Resolution Ombudsman (DRO) operates a qualified alternative dispute resolution scheme for energy brokers. Our service provides a clear, compliant route to independent redress when complaints cannot be resolved

directly between the broker and the customer. Our legally trained Ombudsman assess evidence from both parties and make impartial decisions based on fairness, good industry practice and the circumstances of each case.

Beyond resolving individual disputes, the insight we gain helps brokers strengthen their processes and reduce avoidable complaints. By identifying common themes, we support improvements in areas such as clearer communication, suitability checks and record keeping. Early engagement and guidance can also help businesses resolve concerns before they escalate, protecting both customer relationships and organisational reputation.

### Expanding coverage: One Utility Bill/Fused

In June 2025, DRO began providing alternative dispute resolution services for customers of One Utility Bill and its student-focused brand Fused. These services bundle multiple household utilities into a single monthly payment, simplifying billing for customers such as students and shared households.

Customers who have been unable to resolve a complaint directly with the business can bring their dispute to DRO after receiving a final response or after eight weeks have passed since the complaint was first raised. Our service is free for consumers to use, and disputes are assessed independently by our team of legally qualified investigators. Decisions made by DRO become binding on the business if accepted by the consumer.

### Raising standards across the sector

As the energy market continues to evolve, independent dispute resolution plays a key role in maintaining confidence in intermediaries and bundled utility services. By providing fair and transparent resolution, alongside sector insight and learning, DRO helps organisations strengthen standards while ensuring consumers have access to a trusted route for redress.

# Our year in numbers



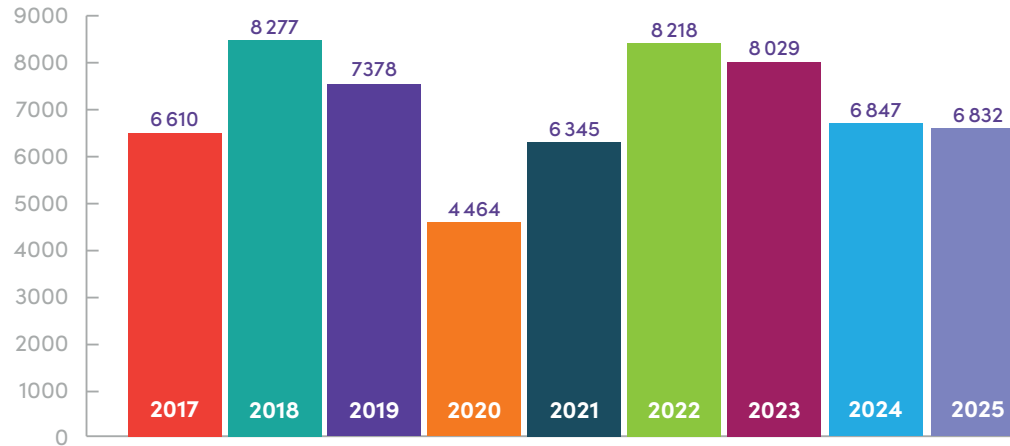
# Performance

We are setting up a service oversight committee similar to that of the Rail Ombudsman to oversee standards and outcomes.



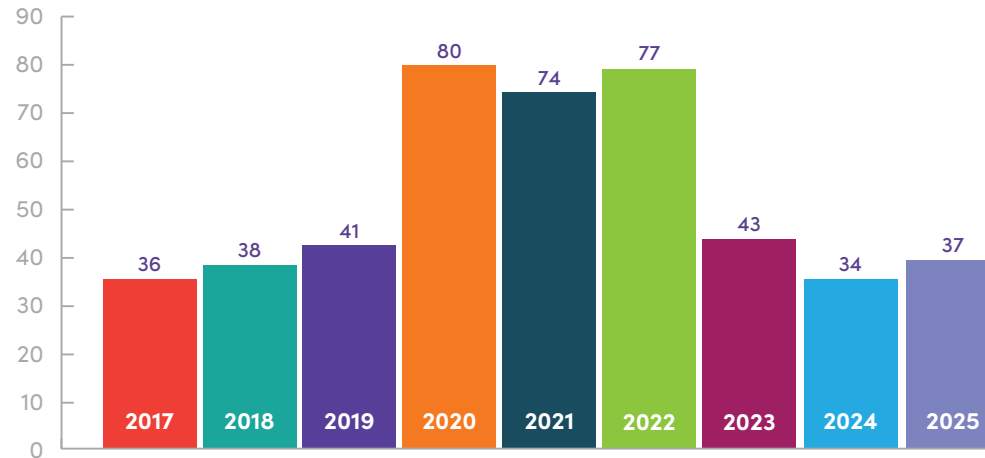
## Case volumes

We closed 6 832 cases in 2025. We work with businesses to give them the tools to resolve complaints fairly and to avoid escalation to the Ombudsman where possible.



## Days to complete a case

In 2025, we closed cases within 37 days on average. This is an increase of 8% in the average time taken to close a case compared with 2024.



# Case outcomes



## Adjudication

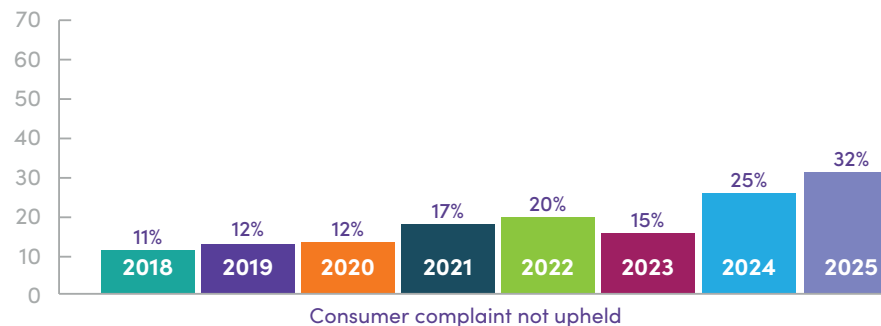
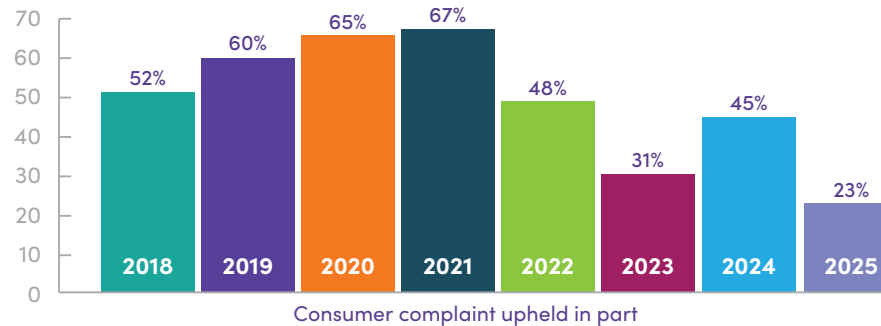
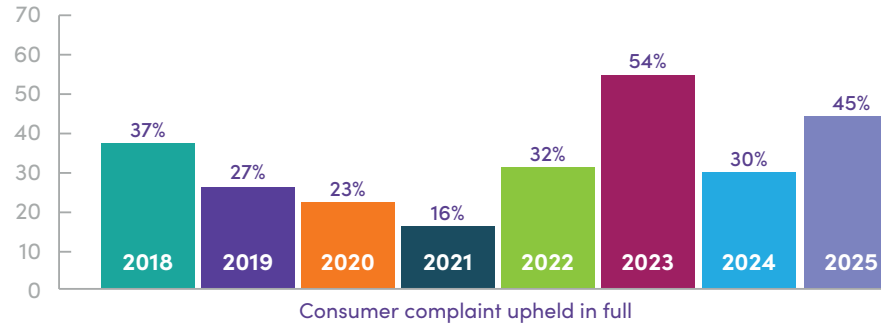
Where an agreement cannot be reached or conflicting evidence is submitted at the Conciliation process, a case will move to Adjudication.

In this instance we may send an independent expert to look at the items or installation in question and they will make 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, and it is not uncommon for parts of a complaint to be upheld whilst other elements are dismissed.

1% of our cases required Adjudication in 2025. Below we highlight the outcomes of Adjudication.

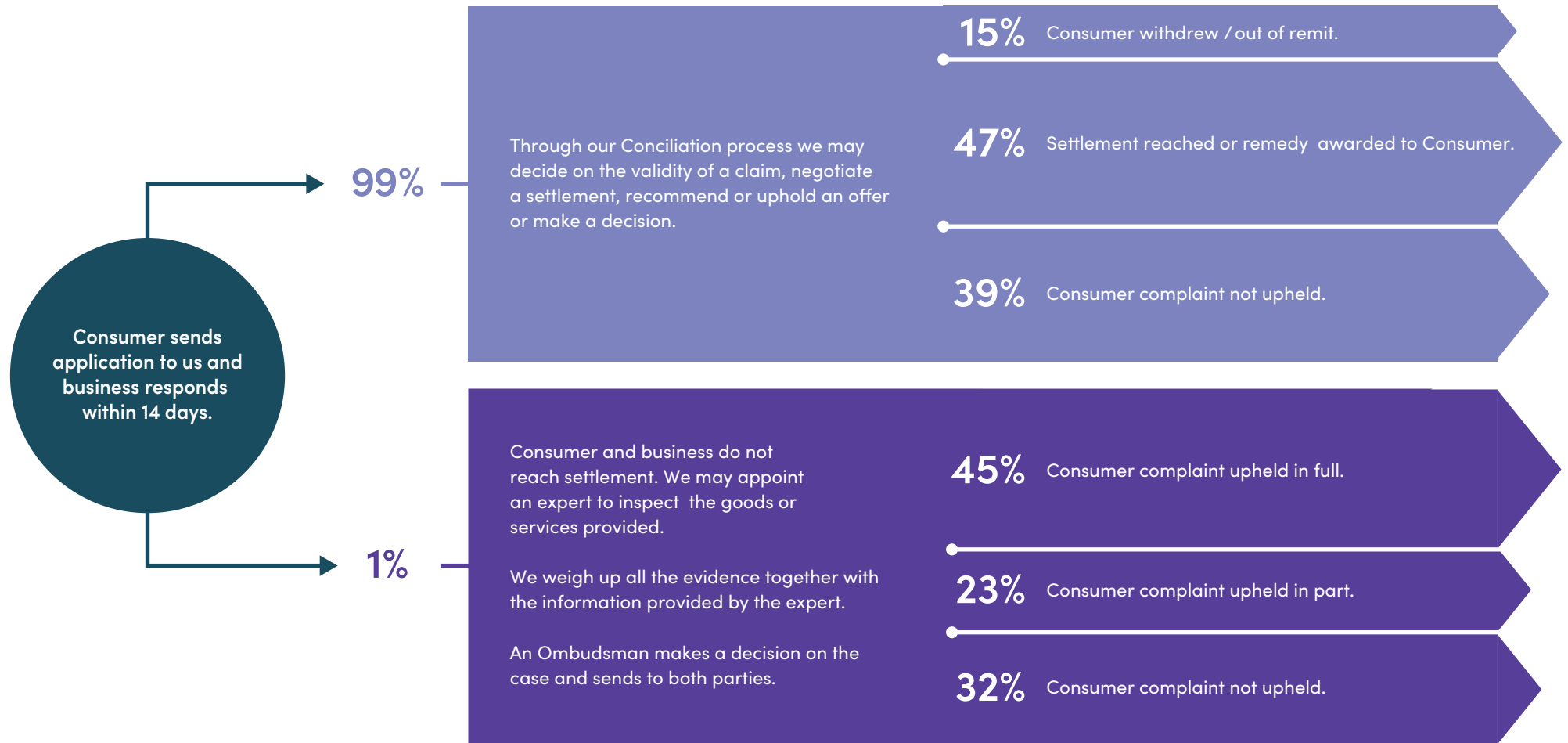
### Outcomes of cases requiring Adjudication



# Our results for 2025

The figures in this review relate to the 2025 calendar year. Historical data relating to the previous seven years is also provided for comparison. Further details of our services can be found on our websites. Our process aims to help consumers and businesses reach an amicable solution to their dispute.

These statistics show how all our cases within a one year period were managed and resolved.



# Our sectors

## Home improvement

- Gardening
- Garden buildings
- Kitchens
- Bathrooms
- Extensions & alterations
- Hot tubs and saunas
- Warranties
- Doors & windows
- Flooring & tiles

## Healthcare

- Private healthcare

## Energy efficiency

- Renewable energy
- Product maintenance
- Insulation

## Sports

- Football

## Debt agencies

## Retail

- Clothing
- Electricals
- Furniture & furnishings
- Kitchens, bedrooms & bathrooms
- Mobility

## Licensing

- TV licensing - BBC
- Music licensing

## Travel

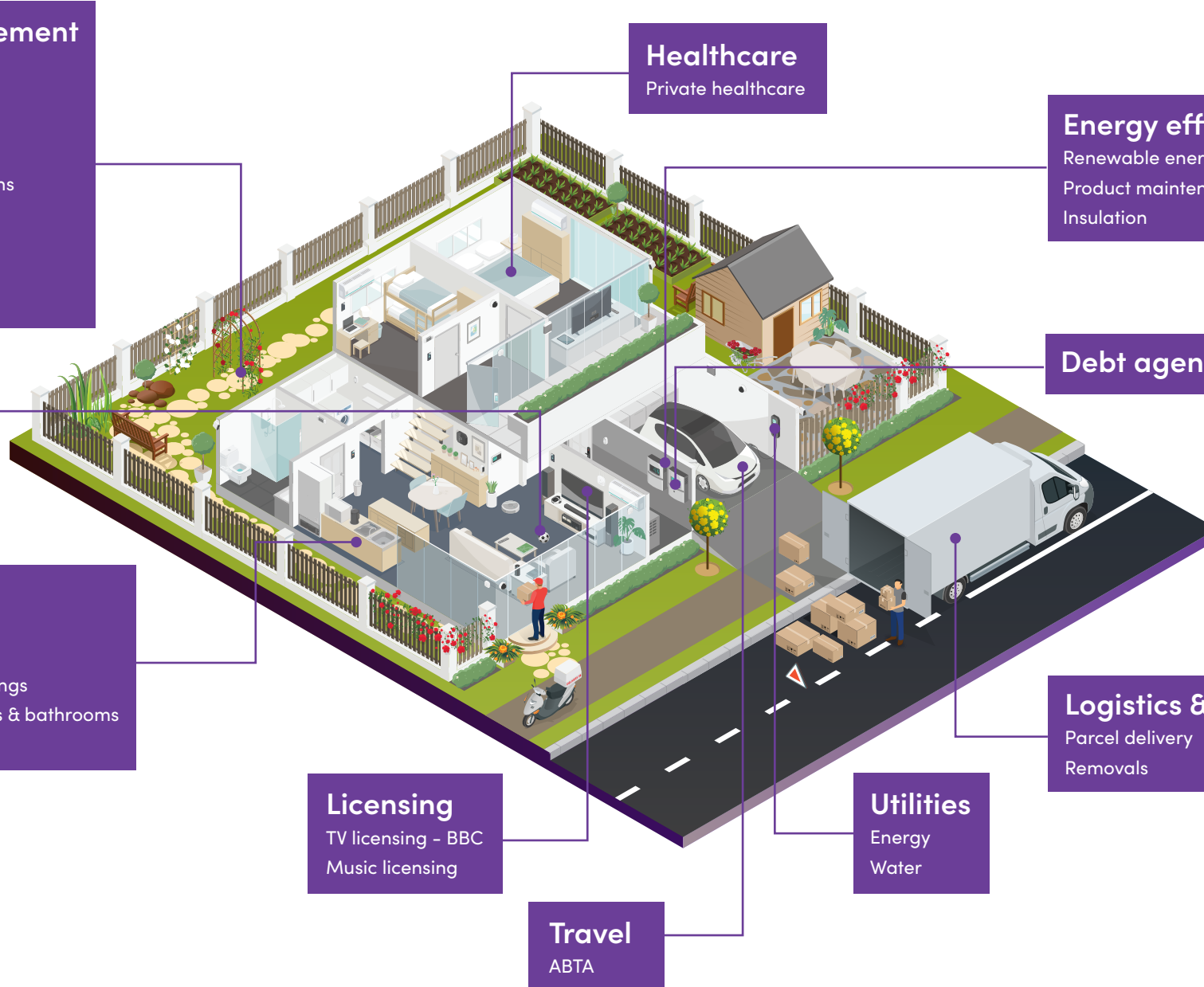
- ABTA

## Utilities

- Energy
- Water

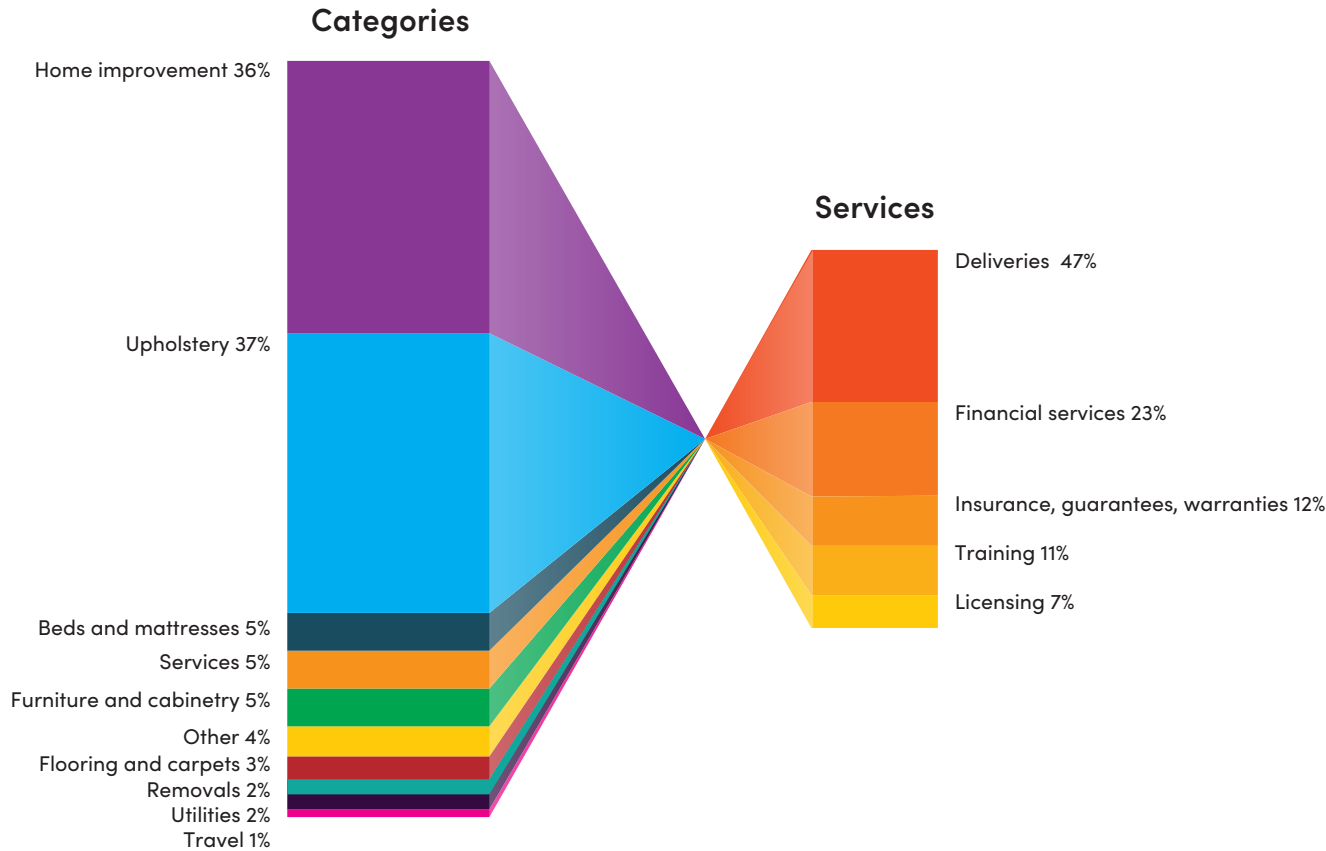
## Logistics & Removals

- Parcel delivery
- Removals



# Our services

Our members consist of goods and service providers in the retail, furniture and home improvement industries, along with sectors such as TV Licensing and other consumer services. Here is how our case load was split in 2025.



## Home Improvement - 36%

- Kitchen installations 21%
- Bedroom installations 7%
- Other home improvements 5%
- Bathroom installations 3%

## Upholstery - 37%

This includes sofas, armchairs, corner units, footstools and recliners.

## Beds and mattresses - 5%

This includes beds and bedroom furniture.

## Services - 5%

This includes insurance, guarantees, warranties, licensing, motor vehicles, deliveries and training.

## Furniture and cabinetry - 5%

This includes cabinet furniture, furniture, dining room and garden furniture.

## Other - 4%

This includes curtains, clothing, electrical appliances, home accessories and gardening.

## Flooring and carpets - 3%

## Removals - 2%

## Utilities - 2%

This includes water, telecoms, electrical, gas and energy.

## Travel - 1%

# Training

Training is one of the key ways in which the Ombudsman is geared to help businesses to improve their customers' experience via learning and development. The application of consumer law to the complex consumer landscape requires customer service techniques employed by businesses to define what drives complaints, which then allows us to develop and deliver training that will positively impact customer service colleagues and reduce complaints.

The following organisations took part in our City & Guilds Consumer Law accredited training during 2025, demonstrating their appetite to progress and improve their people's understanding, skills learned and ultimately impacting the consumer experience.



In addition, several businesses took part in bespoke, Ombudsman-accredited courses including some manufacturers.

We hosted some free webinars in 2025, including topics such as:

- The Digital Markets, Competition and Consumers Act 2024 (DMCC)
- National Bed Federation - navigating the DMCC act

## Delegate feedback

*"Consumer law and customer service are two very fundamental parts of my job and to get clarity on these has been very useful."*

*"It reinforced what I do day to day and also gave new techniques to progress in my day to day work."*

Consumer Friend exists to reduce harm, rebalance power and strengthen consumer protection in consumer markets. In 2025, we delivered a comprehensive, expert-led training offer designed not only to build knowledge, but to transform practice across consumer-facing sectors.

We recognise that vulnerability is not confined to fixed characteristics. It can arise from product complexity, regulatory gaps, poor communication, imbalance of power, or temporary life circumstances such as illness, financial pressure or stress. Anyone can be vulnerable at different points, and systems must be designed with that reality in mind.

## A complete consumer protection training framework

Our programme spans the full spectrum of consumer protection capability, including consumer law and compliance, dispute resolution, complaint handling excellence, communication and inclusion, and specialist vulnerability training.

Our courses cover:

- Consumer Law Overview and Advanced Consumer Law
- Consumer Law and Complaint Handling
- Data Protection Compliance and Equality Act duties
- Achieving Better Outcomes
- Effective Communication and inclusive service provision
- Neuro-inclusivity and media literacy
- Consumer vulnerability training and sector specific training
- Consumer Friend Academy certification pathway

## A flexible and scalable model

In 2025 we strengthened our subscription-based, credit-led training model, enabling organisations to build capability flexibly across live sessions, recorded learning and eLearning modules.

Delivered by Trading Standards leaders and the Ombudsman with over 50 years' combined experience, our training is legally robust, operationally practical, behaviourally informed and engaging. It is designed to embed learning into everyday practice and not sit in policy documents.

We know the law. We understand people. We help organisations bring it together. We supported organisations to embed vulnerability awareness into operational practice, strengthen governance oversight of consumer risk, and challenge processes that create unnecessary complexity or harm.

We work with organisations willing to change and not just to comply, we are clear that inclusion, dignity and accessibility are fundamental, not optional.



# Feedback

Ombudsman reviews are often influenced by the outcome of a Consumer's claim, with feedback typically reflecting whether the decision met their expectations. As an impartial intermediary, our role is to assess the facts from both the consumer and the business to reach a fair, evidence-based decision. While not every outcome will favour the Consumer, our process is designed to be balanced, independent and thorough.

## Consumer feedback



5 Dec 2025

### All isn't lost...keep at it to get the result you seek

At a point when it seemed like I was not getting anywhere where with a well-known furniture outlet the Citizens Advice sign posted me to the Furniture Ombudsman.

I was advised that the process wasn't quick as you might expect or desire it to be. However, I am totally grateful and impressed by the support I received from the beginning to the conclusion of the matter.

A big shout out for walking me the process and presenting my case to the furniture outlet in question. An amicable settlement was reached.

Totally satisfied.

THANK YOU

[Reply](#) [Share](#) [Request information](#)



5 Mar 2025

### Clear communication and fair outcome

Clear communication and fair outcome. Thank you for advocating for us.

Replied [Share](#) [Request information](#)



## Registered business feedback

*"Placing our customers at the heart of what we do has been a firm part of our brand identity for the past 60 years as the UK's leading tile specialist. To us, it means providing the very best quality product, delivered with world class customer service.*

*Being a member of the Furniture & Home Improvement Ombudsman has provided further consumer confidence in our ability to deliver what we stand for. On the rare occasion that something should go awry we can offer them a free, independent route to a resolution.*

*From a business perspective, the helpline has provided hands-on support and guidance for more complex issues, saving valuable time and resource. This allows us to better focus on preventive measures such as focused training and system upgrades to help smooth the customer journey, improving the way we serve all our customers."*



**Alison Mazzei-Foster,**  
Customer Experience Manager, Topps Tiles

**Topps Tiles**

*"BALI used to handle any disputes between our members and their customers internally, and while this was generally successful, we had concerns about resources and independence. Partnering with the DRO allowed us to put these concerns to bed, freeing up staff time and reassuring customers.*

*We also view the service as a significant marketing tool for our members, offering potential customers meaningful recourse in the unlikely event of a disagreement."*



**Wayne Grills,**  
Chief Executive, BALI

 **British Association Landscape Industries**  
balli.org.uk





**Dispute Resolution**  
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**Furniture &  
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