

2010 to 2012

# STRATEGY STATEMENT AND BUSINESS PLAN





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## COUNCIL'S APPROVAL AND CHAIRPERSON'S FOREWORD

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The current and second Financial Services Ombudsman Council was appointed by the Minister for Finance for a five year term which commenced on October 28th 2008. The Council has statutory functions as prescribed by the Central Bank and Financial Services Authority of Ireland Act 2004. These are:

- To appoint the Ombudsman and the Deputy Ombudsman;
- To prescribe guidelines under which the Ombudsman is to operate;
- To determine the levies and charges payable for the performance of services provided by the Ombudsman;
- To keep under review the efficiency and effectiveness of the Office and to advise the Minister for Finance, either at the Minister's request or at its own initiative, on any matter relevant to the Ombudsman's operation; and
- To advise the Ombudsman on any matter on which he seeks advice.

When Council was first established on October 1st 2004 its primary initial focus was upon establishing, by April 1st 2005, what is the now fully operational Financial Services Ombudsman scheme. This was achieved and since then it has been fully functioning with clear impartiality and focus within the terms of well planned and managed strategic structures.

Council has now approved what is the third Strategy Statement of the Financial Services Ombudsman Bureau and for the 2010-2012 term.

The Bureau now functions in a significantly changed and evolving external environment and requires to be geared to meet all of the demands that such movement creates. Council is of the opinion that the extensive knowledge, skill-sets and commitment of the Ombudsman, Deputy, management and staff, utilising and building upon the considered provisions and goals here, will assist the bureau to deal effectively and efficiently with all demands both external and internal also.

I wish to pay tribute to the interim Ombudsman P.J. Fitzpatrick, the recently retired Ombudsman Joe Meade and Deputies Caroline Gill and Gerry Murphy and the Bureau staff for all that has been achieved to date.

I would close by warmly welcoming, on behalf of Council, the newly appointed Ombudsman, Bill Prasifka, and wishing him well in his direction of the Bureau and his operation and implementation of this Strategy Statement and Business Plan for 2010-2012 and assuring him of the support of Council in achieving that state.



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Dermott Jewell, Chairperson  
Financial Services Ombudsman Council

30<sup>th</sup> May 2010

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## INTRODUCTION OF THE FINANCIAL SERVICES OMBUDSMAN

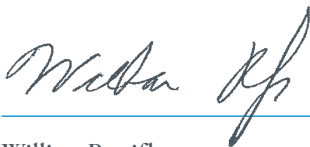
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I am pleased to present the Strategy Statement of the Financial Services Ombudsman for the period 2010 through 2012. This document draws upon the expertise and experience of an organisation with a solid record of achievement during its brief history.

The Strategy Statement was prepared during a time of change within the organisation. Senior staff, including the first Ombudsman, have departed and a new Ombudsman has arrived and other new senior staff are expected soon. The financial sector continues to be experiencing unprecedented turbulence. Accordingly, the work of the office is needed, and is seen to be needed, more than ever before.

The Strategy Statement aims to build on the work of the first five years of the organisation. We must internalise the experience gained from judicial challenges and adapt to the demanding legal environment. This all must be done while coping with an ever increasing workload.

The way to effectively deal with these new challenges is to become more effective at doing our job. This Strategy Statement is an outline of how that will be achieved over the next period.




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William Prasifka  
Financial Services Ombudsman

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## THE FINANCIAL SERVICES OMBUDSMAN

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### 01 — THE COUNCIL

The Financial Services Ombudsman Council (the Council) is appointed by the Minister for Finance. The main functions of the Council as laid down in the Act are:

- To appoint Ombudsman and Deputy Ombudsman(s);
- To prescribe guidelines under which the Ombudsman is to operate;
- To determine the levies and charges payable by financial service providers;
- To keep under review the efficiency and effectiveness of the Bureau and to advise the Minister on any matter relevant to the operation of the Bureau;

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- To advise the Ombudsman on any matter on which the Ombudsman seeks advice;
  - To approve the annual budgets and annual financial statements.

The Council has no role in the adjudication of individual complaints.

## **O2 — THE OMBUDSMAN**

The function of the Financial Services Ombudsman (the Ombudsman) is to deal with complaints made under the Act by mediation, investigation and adjudication.

The Ombudsman prepares the annual estimate of income for approval by the Council, the annual statement of accounts, the statement of internal financial control and the annual report. The Ombudsman prepares and publishes a summary of all complaints made and a review of trends and patterns for each year. The Ombudsman is responsible for the day-to-day management of the Bureau and the staff.

## **O3 — THE BUREAU**

The Bureau<sup>1</sup> was established under the Central Bank and Financial Services Authority of Ireland Act, 2004 (the Act) which provides for an independent, impartial investigation and resolution of disputes between consumers and financial service providers.

The Bureau is funded by levies on the financial service providers as prescribed by Council.

The Act delineates the scope and functions of the Bureau in the investigation of complaints by consumers and the accountability of the Bureau, both financial and administrative.

The Bureau also exercises functions arising out of Ireland's obligations under EU legislation. The Bureau has an obligation under the co-operation network FIN-NET (the Cross-Border Out-of-Court Complaints Network for Financial Services) to ensure efficient exchange of information between European Ombudsmen and other comparable schemes.

## **O4 — MISSION STATEMENT**

To adjudicate on unresolved disputes between complainants and financial service providers in an independent and impartial manner thereby enhancing the financial services environment for all sectors.

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<sup>1</sup> *The Financial Services Ombudsman's Bureau is the corporate entity of the statutory scheme and consists of the Financial Services Ombudsman, one Deputy Ombudsman and the staff.*

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## OUR VALUES

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We will:

- Be efficient, fair, impartial, transparent and practical in our dealings with complainants and financial service providers;
- Deal with admissible complaints fairly and as promptly as possible;
- Be proportionate in our findings and award compensation and direct rectification when necessary;
- Engage in dialogue with complainants, financial service providers and stakeholders to try to resolve complaints in an amicable manner;
- Publish complaints trends and case studies on a regular basis;
- Be open and communicative and place a high emphasis on actively communicating and promoting our role;
- Support the work of the Council;
- Value and develop our staff.

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## OUR ENVIRONMENT

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This strategy for the three year period, 2010-2012, has been informed by our environment and by the strengths, challenges and opportunities faced by us. It will be reviewed and amended on an annual basis.

### Strengths

The Bureau is a statutory body and has been provided with considerable statutory powers. Decisions of the Ombudsman are binding on both parties subject only to appeal to the High Court. Since the Bureau was established in 2005, it has been able to draw on the experience of the staff who came from the two pre-existing voluntary Ombudsmen schemes, as well as the services of specialised contract staff. This extensive knowledge base and the commitment of the present staff is an invaluable asset. This experience covers investigation and adjudication as well as administration and reporting.

The Bureau enjoys an excellent reputation with the public and has a high media profile. It aims to be an attractive employer, and has benefited from a staff which has shown itself to be willing to embrace change. All staff are in a single location and a single culture is now well established.

There is an excellent case management computerised system which provides case management data to measure the time for dealing with complaints, and to identify varying trends. The system contains a database of decisions which can be enhanced to preserve corporate memory.

Funding for the Bureau has been secure.

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### *Challenges*

The Bureau is subject to ongoing scrutiny by government, the media and the public. Decisions may be challenged by either party to a complaint by way of appeal or judicial review to the High Court. With the increasing number of High Court appeals and judicial reviews managing legal costs will also be challenging. It is our policy to pursue costs where costs are awarded in our favour.

The ongoing financial and economic crisis is likely to lead to an increasing number of complaints arising out of financially distressed circumstances placing further strains on the capabilities of the office. The fiscal environment within which the Bureau operates is more challenging and uncertain. The embargo on the recruitment of staff will present challenges for the speedy resolution of complaints especially given the very large increase in the number of complaints.

Following the publication of the Report of the Special Group on Public Service Numbers and Expenditure Programmes (McCarthy Report), the Office of the Pensions Ombudsman may be integrated with the Bureau. We are confident, given our previous experience of successfully integrating two former voluntary Ombudsmen Schemes, that we can meet the challenges the proposed integration will present.

The recent retirement of senior staff has resulted in a loss of experience and corporate memory. A Human Resource Strategy (HRM) needs to be developed to update and ensure that all HRM policies, practices and procedures continue to be in line with best practice.

Funding for the Bureau may be less secure in the future with a significant reduction in the number of financial service providers.

### *Opportunities*

The financial crisis enhances the profile of the office with government, stakeholders and the public. The arrival of a new Ombudsman facilitates the implementation of change.

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## STRATEGIC GOALS

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- 1 To operate an efficient, effective and fair dispute resolution process to investigate, mediate and adjudicate on consumer complaints.
- 2 To raise awareness of our work among the public and stakeholders.
- 3 To promote compliance by financial service providers with best practice in the provision of products and services.
- 4 To provide a supportive management and institutional framework in order to develop the skills and competencies of our staff and operate to the highest standards of performance.
- 5 To support the Council in its work and liaise with Oireachtas Committees, the Department of Finance and other relevant bodies.

## STRATEGY STATEMENT

Our primary objective is the provision of a professional, efficient, speedy and accessible service to all our customers. This strategy for the next three years (2010-2012) focuses on:

- Complaints Handling;
- Communications;
- Customer Service;
- Staff and organisational development.

This Strategy Statement is a living document and will be constantly reviewed to ensure its objectives and targets are met and that it is flexible and adaptable to emerging events. Where appropriate, modifications will be made. The implementation of the Plan will be formally reviewed quarterly by the Ombudsman and the Council.

### OBJECTIVE I

#### TO RESOLVE COMPLAINTS QUICKLY, EFFECTIVELY AND FAIRLY

Our core business is to deal with complaints from members of the public against financial service providers. Complaints will be treated with the highest standard of customer service including courtesy, timeliness, confidentiality and impartiality and will be adjudicated fairly. We will seek to investigate/mediate and resolve all complaints fairly and without delay.

#### KEY PERFORMANCE INDICATOR I.1 — TIMELINESS

To address complaints as promptly as possible to facilitate their speedy and effective resolution, having regard to the varying complexity of individual cases, which can have implications for individual timescales.

#### Critical Success Factors

##### Initial Contact

- A written response will be issued to all telephone and written enquiries within 3 working days.

##### Mediation and Investigation

- On receipt of the Final Response from the Complainant, mediation shall be offered to both parties to the dispute within 3 working days. If parties are agreeable to mediation; it shall be held no later than 30 days from receipt of agreement from both parties;

- Where Mediation is unsuccessful, we will complete the investigation within 16–18 weeks of commencement of formal investigation<sup>2</sup>;
- We will notify complainants every 50 working days of the status of their complaint and progress of investigation;
- Revise timeframes where appropriate and communicate such changes to all stakeholders.

### Adjudication and Conclusion

The work rate for the processing of cases should aim to deal with all admissible complaints in a timely manner and prevent the accumulation of a backlog of cases. The following targets are based on our experience to date and are set on an interim basis during a time when the Bureau is in a period of transformation.

- We will issue Findings on a minimum of 200 cases per month;
- In addition we will successfully facilitate the conclusion of a minimum of 300 cases per month.

#### **KEY PERFORMANCE INDICATOR 1.2 — EFFECTIVE ORGANISATION OF COMPLAINTS**

To maintain and develop an effective casework management system, and ensure that arrears, if any, are kept to a minimum.

### Critical Success Factors

- Our electronic Case Management System will be constantly modified to enable us track and monitor progress in dealing with complaints;
- Ensure adherence to time specifications for submissions by both complainants and financial service providers, (e.g. 25 working days for issue of Final Response letter by provider and 20 working days for submission of Company file);
- Identify at an early stage cases not requiring full investigation and adjudication;
- Communicate progress to complainants during investigations;
- Review case targets/progress monthly.

#### **KEY PERFORMANCE INDICATOR 1.3 — MAKE SOUND DECISIONS**

Make sound decisions on complaints that withstand legal challenge and command respect of complainants and financial service providers.

### Critical Success Factors

- Issue findings based on thorough analysis of facts and legal principles in each case;
- Resolve cases prior to findings where possible fairly and in a manner consistent with sound legal principles;
- Enhance case management system to promote consistency and high standards of decision making.

<sup>2</sup> In certain cases supplementary information may be necessary which may cause these timeframes to be extended.

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## OBJECTIVE 2

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### TO DEVELOP STRATEGIES AND MATERIALS TO IMPROVE AWARENESS AMONG CONSUMERS ABOUT THEIR RIGHT TO COMPLAIN, AND OUR DISPUTE RESOLUTION PROCEDURES

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#### KEY PERFORMANCE INDICATOR 2.1 — WEBSITE

To maintain and update our website to maximise access to the Bureau and the dissemination of information on complaints procedures.

#### Critical Success Factors

- Website constantly reviewed to ensure that it is user-friendly;
- Regularly update Online Complaint Form, Guide for Complainants and Information Leaflets;
- Publish case studies and complaints trends biannually;
- Publish news updates and press releases promptly.

#### KEY PERFORMANCE INDICATOR 2.2 — CONSUMER GROUPS

To identify interested consumer groups nationwide for presentations and information programmes.

#### Critical Success Factors

- Continue to maintain a network of consumer organisation contacts nationwide;
- Distribute Complaint Forms, Guide for Complainants and Information Leaflets nationwide;
- Provide presentations to maximise information output;
- At least five presentations to be made to consumer and industry groups every six months.

#### KEY PERFORMANCE INDICATOR 2.3 — EDUCATE FSP

To inform financial service providers by sector and by region of their role and responsibilities.

#### Critical Success Factors

- Organise “Question and Answer” forums in the Bureau and offsite;
- Arrange presentations for financial service providers on request;
- Arrange sector appropriate presentations for financial service providers in their own regions;
- Staff to be available to any financial service provider that wishes to arrange a meeting.

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**KEY PERFORMANCE INDICATOR 2.4 — EDUCATIONAL PROGRAMMES**

To provide education programmes for educational bodies.

*Critical Success Factors*

- Third level education bodies to be continually identified for educational programmes about the role of the Bureau;
- Presentations to be made to educational bodies in regional locations.

**KEY PERFORMANCE INDICATOR 2.4 — ACCESSIBLE SERVICE**

To make the Bureau and information about the service it provides easily accessible by all consumers.

*Critical Success Factors*

*Other Nationalities*

- Produce Complaint Form, Guide for Complainants and Information Leaflet in relevant languages;
- Update and simplify Complaint Form where appropriate;
- Update Guide for Complainants and Information Leaflets to reflect new procedural timeframes or changes in procedures;
- Identify other nationalities, community groups and representative bodies for information programmes about the role of the Bureau;
- Maintain a database of interpreters.

*Special Needs Issues*

- Allow the acceptance of oral submissions and tape recorded complaints from consumers with reading and writing difficulties;
- Make available Audio Visual Guide and Information Leaflet and explanation of Complaint Form;
- Produce in large font print, the Complaint Form, Guide for Complainants and Information Leaflet for the visually impaired.

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## OBJECTIVE 3

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### TO PROVIDE A WORLD CLASS CUSTOMER SERVICE

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We aim to address complaints by individuals or financial service providers about the level and quality of customer service they experience in their dealings with the Bureau. Typical issues include courtesy, helpfulness, timeliness and clarity of information.

**KEY PERFORMANCE INDICATOR 3.1 — CUSTOMER SERVICE**

Prepare and publish a customer service plan.

#### *Critical Success Factors*

- Prepare for approval by Council a customer service action plan by mid 2010;
- Appoint/designate a Customer Service Liaison/Complaints Officer by September 2010;
- Arrange for questionnaire to be developed for survey of and collation of feedback from both complainants and financial service providers by September 2011;
- Develop online consumer feedback form and review practices and procedures where necessary, having regard to feedback by September 2011;
- Conduct market research surveys of consumers and providers.

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## OBJECTIVE 4

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### TO DEVELOP THE ABILITIES, SKILLS AND COMPETENCE OF OUR STAFF TO ENSURE CONTINUED IMPROVEMENT IN ORGANISATIONAL PERFORMANCE, AND CONSTANTLY REVIEW OUR ADMINISTRATIVE SYSTEMS

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The quality of our service is crucially dependent on the capacity, skills, performance and motivation of our staff. Staff will have opportunities to participate in appropriate on- and off-the-job training and development. This can include appropriate mobility and secondment of staff on fact-finding missions, both to and from other Ombudsman Schemes.

**KEY PERFORMANCE INDICATOR 4.1 — HUMAN RESOURCE MANAGEMENT**

To manage the human resource functions of the Bureau in a professional manner, and to promote good internal communications between management and staff.

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### *Critical Success Factors*

- Prepare Human Resource Management Strategy by June 2010;
- Devise internal induction training programmes by June 2010 to ensure that newly appointed or seconded staff are fully trained within six weeks of commencing employment;
- Fill promotional posts by competitive interview;
- Provide all new and existing staff with individual job profiles;
- Brief all new or seconded staff on Staff Handbook, Customer Service Charter, internet and email policy, and Health and Safety Statement;
- Brief staff monthly to keep them informed of developments and other matters which may impact on them;
- Partnership Committee meetings to be held every quarter.

#### **KEY PERFORMANCE INDICATOR 4.2 — TRAINING AND DEVELOPMENT**

To support and encourage continued staff training and development.

### *Critical Success Factors*

- With immediate effect, put induction and support programmes in place, including access to external training programmes;
- Identify gaps in key skills and knowledge by June 2010 and provide appropriate training;
- With immediate effect, ensure training needs identified in PMDS are included in training programmes.

#### **KEY PERFORMANCE INDICATOR 4.3 — EMBEDDING PMDS**

To support Performance Management and Development System (PMDS).

### *Critical Success Factors*

- Use PMDS to identify training and development needs (Training Needs Analysis);
- Review PMDS on a regular basis, in consultation with staff, to ensure that it remains relevant and of ongoing value;
- With immediate effect, ensure individual caseload targets are included in PMDS targets and reviews.

#### **KEY PERFORMANCE INDICATOR 4.4 — FINANCE**

To adhere to best practice financial and risk management.

### *Critical Success Factors*

- Put in place by June 2010 a new Risk Management framework;
- Estimates need to be prepared before mid-September, to allow time for consideration by the Finance Committee, and then adoption by the Council before end-September.

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- Budget allocated and monthly expenditure projections produced by December each year;
  - Management accounts prepared and submitted to the Ombudsman and Council monthly;
  - Draft annual financial statements submitted to Council by end January each year;
  - Financial statements submitted to the Comptroller & Auditor General within two months of the end of each financial year;
  - All invoices approved for payment within 5 days of receipt;
  - Risk analysis carried out annually with internal audit assistance;
  - All internal audit and risk recommendations to be implemented without delay.

**KEY PERFORMANCE INDICATOR 4.5 — TRANSPARENCY AND OPENNESS**

To adhere to best practice financial and risk management.

***Critical Success Factors***

- Statistics detailing volume and timeliness of the Bureau's processing of complaints and enquiries will be compiled and published in the Annual Reports;
- Case studies, complaints trends and FAQs published on our website every 6 months;
- Case studies published since 2005 to be published in a compendium. The first such volume will be published in 2010.

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## **OBJECTIVE 5**

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**TO SUPPORT THE COUNCIL IN ITS WORK AND TO LIAISE WITH OIREACHTAS COMMITTEES,  
THE DEPARTMENT OF FINANCE AND ANY OTHER RELEVANT BODIES TO COMPLY, INTER ALIA,  
WITH GOVERNMENT AIMS FOR BETTER REGULATION**

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**KEY PERFORMANCE INDICATOR 5.1**

To support the Council carry out its functions.

***Critical Success Factors***

- Proactive and positive engagement with Council;
- Facilitate and accommodate all Council meetings;
- Be available to discuss queries from Council members;
- Respond to requests from Council members promptly and in any event no later than 5 working days.

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**KEY PERFORMANCE INDICATOR 5.2**

To support Members of the Oireachtas in all of its functions.

**Critical Success Factors**

- Respond to queries from public representatives, members of the Houses of the Oireachtas and Oireachtas Committees within 5 working days.

**KEY PERFORMANCE INDICATOR 5.3 — REPORTING PROTOCOLS**

To develop the reporting protocols in compliance with the Act.

**Critical Success Factors**

- Agree a new Memorandum of Understanding with the Central Bank Commission, the Pensions Ombudsman and the National Consumer Agency by end 2010;
- Complaints accepted from and referred to EEA Ombudsman Schemes when appropriate and in compliance with the Bureau's obligations under the FIN-NET agreement.

**KEY PERFORMANCE INDICATOR 5.4 — LIAISON PROTOCOLS**

Liaison with the relevant bodies.

**Critical Success Factors**

- Meet regularly with the Central Bank Commission, Pensions Ombudsman, National Consumer Agency and other appropriate bodies;
- Meet with Department of Finance officials to discuss matters of mutual interest;
- Report to the Central Bank Commission on any matters arising which are of regulatory concern.

**Implementation**

This Strategy Statement has been developed with a focus on implementation. The achievements and progress of the past five years provide a solid foundation for its successful implementation. We have sought to build on the areas which we already do well and further develop those areas where improvement is required. We have set challenging but achievable targets. We will review our performance against these targets on a regular basis (monthly or quarterly depending on the target). We will report on the implementation of these targets in our Annual Reports.

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### *Accounting for our Performance*

We will account for our performance in an open, transparent and public manner. In particular, we will account for our performance as follows:

- **Council:** We will provide progress reports on the implementation of the plan to all Council meetings.
- **The Minister for Finance:** We will report to the Minister for Finance in our Annual Reports on progress made in achieving the targets in this plan.
- **Independent External Audit:** The Comptroller & Auditor General (C&AG) conducts annual audits of our receipts and expenditures, our systems, procedures and practices, together with periodic value for money reviews. The outcomes of these audits and reviews are published in the C&AG's Annual Report.
- **Houses of the Oireachtas:** The Ombudsman appears before the Joint Committee on Finance and Public Service to deal with issues raised by the C&AG in his Annual Report and any other matter relating to our activities that the Committee might wish to examine.
- **Management Team:** Setting performance standards for complaints handling, administration and financial activities, together with monitoring progress against those standards will be a key task for the Management team. The Management team will review the progress on implementation on a monthly and/or quarterly basis, as appropriate.



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## MEMBERS OF THE COUNCIL

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The Financial Services Ombudsman Council is appointed by the Minister for Finance. The current members of the Council who were appointed in October 2008 are:

- Mr. Dermott Jewell, Chairperson;
- Mr. Michael Connolly;
- Mr. Tony Kerr;
- Mr. Paddy Leydon;
- Mr. Paddy Lyons;
- Ms. Caitriona Ni Charra;
- Mr. Frank Wynn;
- Mr. Jim Bardon, Secretary.

## MANAGEMENT AND STAFF ORGANISATION CHART

	TITLE	GRADE
<b>MANAGEMENT</b>		
WILLIAM PRASIFKA	OMBUDSMAN	
MARY ROSE MCGOVERN	ACTING DEPUTY OMBUDSMAN	PRINCIPAL OFFICER
DIARMUID BYRNE	HEAD OF ADMINISTRATION / HR AND FINANCE	PRINCIPAL OFFICER
<b>INVESTIGATION UNIT</b>		
MICHAEL BRENNAN	PRINCIPAL INVESTIGATOR	ASSISTANT PRINCIPAL OFFICER
SINÉAD BRENNAN	SENIOR INVESTIGATOR	HIGHER EXECUTIVE OFFICER
CONOR CASHMAN	SENIOR INVESTIGATOR	HIGHER EXECUTIVE OFFICER
JOANNE CRONIN	SENIOR INVESTIGATOR	HIGHER EXECUTIVE OFFICER
SOPHIE HART	SENIOR INVESTIGATOR	HIGHER EXECUTIVE OFFICER
DARRAGH KING	SENIOR INVESTIGATOR	HIGHER EXECUTIVE OFFICER
ANTHONY MCGRATH	SENIOR INVESTIGATOR	HIGHER EXECUTIVE OFFICER
ANTHONY O'RIORDAN	SENIOR INVESTIGATOR	HIGHER EXECUTIVE OFFICER
KATHLEEN O'SULLIVAN	SENIOR INVESTIGATOR	HIGHER EXECUTIVE OFFICER
CAIREN POWER	SENIOR INVESTIGATOR	HIGHER EXECUTIVE OFFICER
<b>PRE-INVESTIGATION UNIT</b>		
MEAGAN GILL	CASE MANAGER	ASSISTANT PRINCIPAL OFFICER
KEVIN FLEMING	COMPLAINTS OFFICER	EXECUTIVE OFFICER
MARTA PIEKARZ		EXECUTIVE OFFICER
DES BUTLER		CLERICAL OFFICER
TOMÁS MURRAY		CLERICAL OFFICER
PAUL HEFFERNAN		CLERICAL OFFICER
PAUL O'CONNOR		CLERICAL OFFICER
DALE HAYES		CLERICAL OFFICER

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	TITLE	GRADE
<b>FINANCE DEPARTMENT</b>		
EVELYN MOORE	FINANCE OFFICER	HIGHER EXECUTIVE OFFICER
<b>HR DEPARTMENT</b>		
PATRICIA HEFFERNAN	HR ADMINISTRATOR	HIGHER EXECUTIVE OFFICER
<b>SUPPORT STAFF</b>		
SYLVIA COSTELLO	PA TO THE OMBUDSMAN	HIGHER EXECUTIVE OFFICER
JOAN MCGUINNESS		EXECUTIVE OFFICER
<b>ADMINISTRATION UNIT</b>		
JULIANNE FITZPATRICK	RECEPTION	CLERICAL OFFICER
LINDA KAVANAGH	RECEPTION	CLERICAL OFFICER
JIM BARDON	SECRETARY TO THE COUNCIL	



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