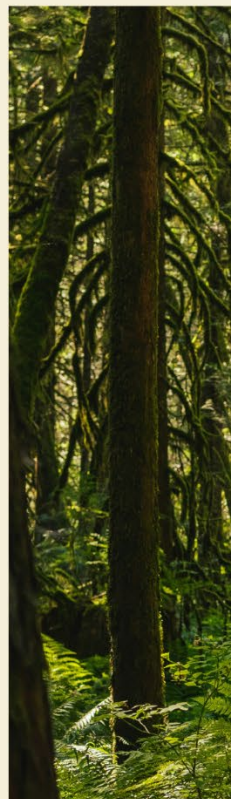
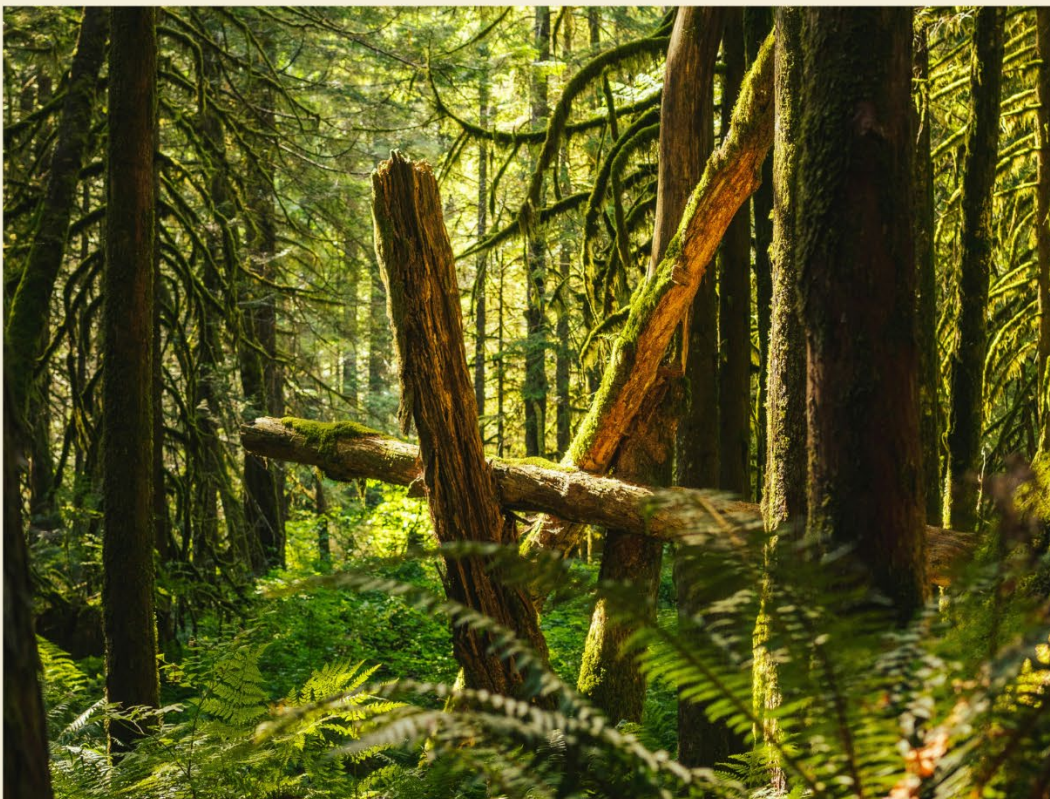
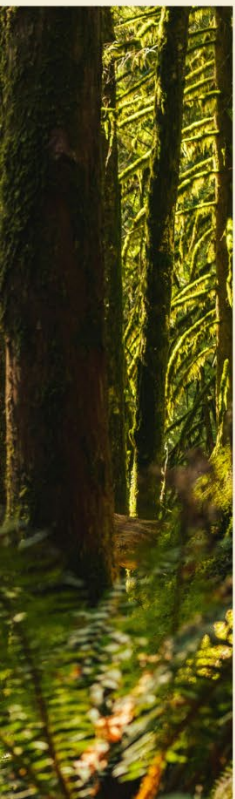


2025 - 2027

# BUSINESS PLAN



Our offices are located on the traditional lands of the ƱSÁNEĆ and Ləkʷəŋən (Lekwungen) Peoples, the hən̓q̓əmi̓nəm̓ (Hun'qumy'num), Skwxwú7mesh (Squamish) and Secwepemctsin (Shuswap)-speaking Peoples. Our work extends across the homelands of the Indigenous Peoples within what we now call British Columbia. We honour the many territorial keepers of the lands and waters where we work, both past and present.

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## Message from the Board Chair and CEO

Each year, we produce a business plan to share our strategic objectives, actions and outcomes for the next three years. The Plan has four focus areas, consumer education, business compliance, administrative and operational processes and research, that are developed through a collaborative process with our employees, Leadership Team and Board of Directors and is informed by current realities, our previous years' work and the ever-changing British Columbian marketplace.

Focus Area 1, consumer education, will result in the development and offering of information and solution-oriented tools that are designed to support consumers experiencing post-transaction issues. Our next strategic focus area, business compliance, aims to increase compliance in the marketplace in two ways. First, we will support voluntary compliance by providing information and education to businesses; second, we will leverage data to direct regulatory resources to high-risk areas. Focus Area 3, administrative and operational processes, reflects our commitment to enhancing the experiences of our interest holders through improving and standardizing processes. Our final Focus Area, research, is driven by our crucial need for accurate and timely information. Through this area of focus, we will develop new insights and make effective data-driven decisions to further advance consumer protection, improve business compliance and enhance organizational excellence.

Our 2025 - 2027 Business Plan was prepared under the strategic direction of the Board of Directors and in accordance with the *Business Practices and Consumer Protection Authority Act*. The strategic and operational outcomes and measures presented in the Plan focus on aspects that are most critical to our mandate and represent the highest-priority work in ensuring we remain a responsive, value-added regulator. It also allows for latitude to respond to unforeseen marketplace issues and changing priorities.

We look forward to continuing our work on behalf of British Columbians to effectively administer consumer protection legislation and add value to our interest-holder groups of consumers and licensed businesses. We will continue working in a consultative and supportive manner with the Province to further our mandate and in response to emerging public policy priorities.

A handwritten signature in blue ink, appearing to read 'Bill Snell', with a large, stylized flourish at the end.

Bill Snell  
Board Chair, Consumer Protection BC

A handwritten signature in blue ink, appearing to read 'Rob Gialloreto', with a large, stylized flourish at the end.

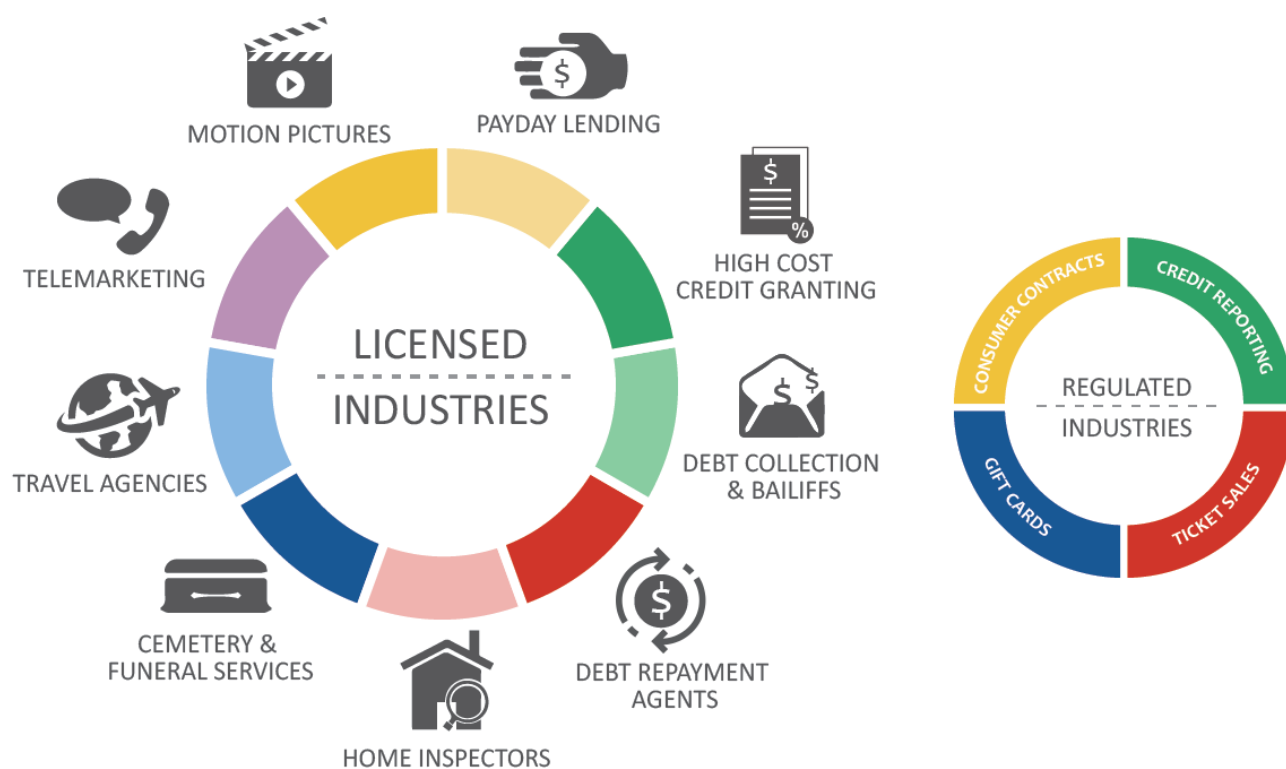
Rob Gialloreto  
President & CEO, Consumer Protection BC

## Corporate overview

### Who we are

We are a team of dedicated and passionate individuals based in Victoria and Burnaby, BC, responsible for regulating various sectors and consumer transactions in British Columbia.

Our purpose is to license and inspect regulated businesses, respond to consumer inquiries, investigate and take action against consumer protection law violations, classify motion pictures and provide information and referrals to the public.



In the public interest and through the authority delegated by the Province, we administer four Acts:

- *Business Practices and Consumer Protection Act* [SBC 2004]
- *Cremation, Interment and Funeral Services Act* [SBC 2004]
- *Motion Picture Act* [RSBC 1996]
- *Ticket Sales Act* [SBC 2019]

We are a cost-recovery organization where revenue is primarily generated through licensing fees. This ensures licensed businesses and individuals fund annual regulatory and general consumer protection costs, as required by legislation.

## What we stand for

Everyone who works here has different experiences and skills and brings varied perspectives to the table. Our corporate values are what bind us together and guide the delivery of our services:

**Curiosity:** We seek out information using a fair and balanced approach. We create space for continuous learning and diverse perspectives.

**Integrity:** We take ownership of and responsibility for our work. We treat others with respect and dignity.

**Impact:** We empower others by providing resources and education. We strive to make a positive difference.

Consumer Protection BC is a place where there is respect for all dimensions of diversity. These dimensions are intrinsic to who we are. Our employees work in an equal-opportunity workplace, where all individuals are supported in a safe environment that is committed to continuous learning and dialogue to become an ally for change.

Our business activities, regulatory work and education efforts are guided by the tenets of diversity, equity, inclusion and accessibility. In delivering on the areas of strategic focus in this Business Plan, we strive to uphold these important principles. In addition, given our authority to regulate BC's consumer protection laws, we acknowledge the responsibility we have to all British Columbians, and we honour the impact we can have to effect change within the province.

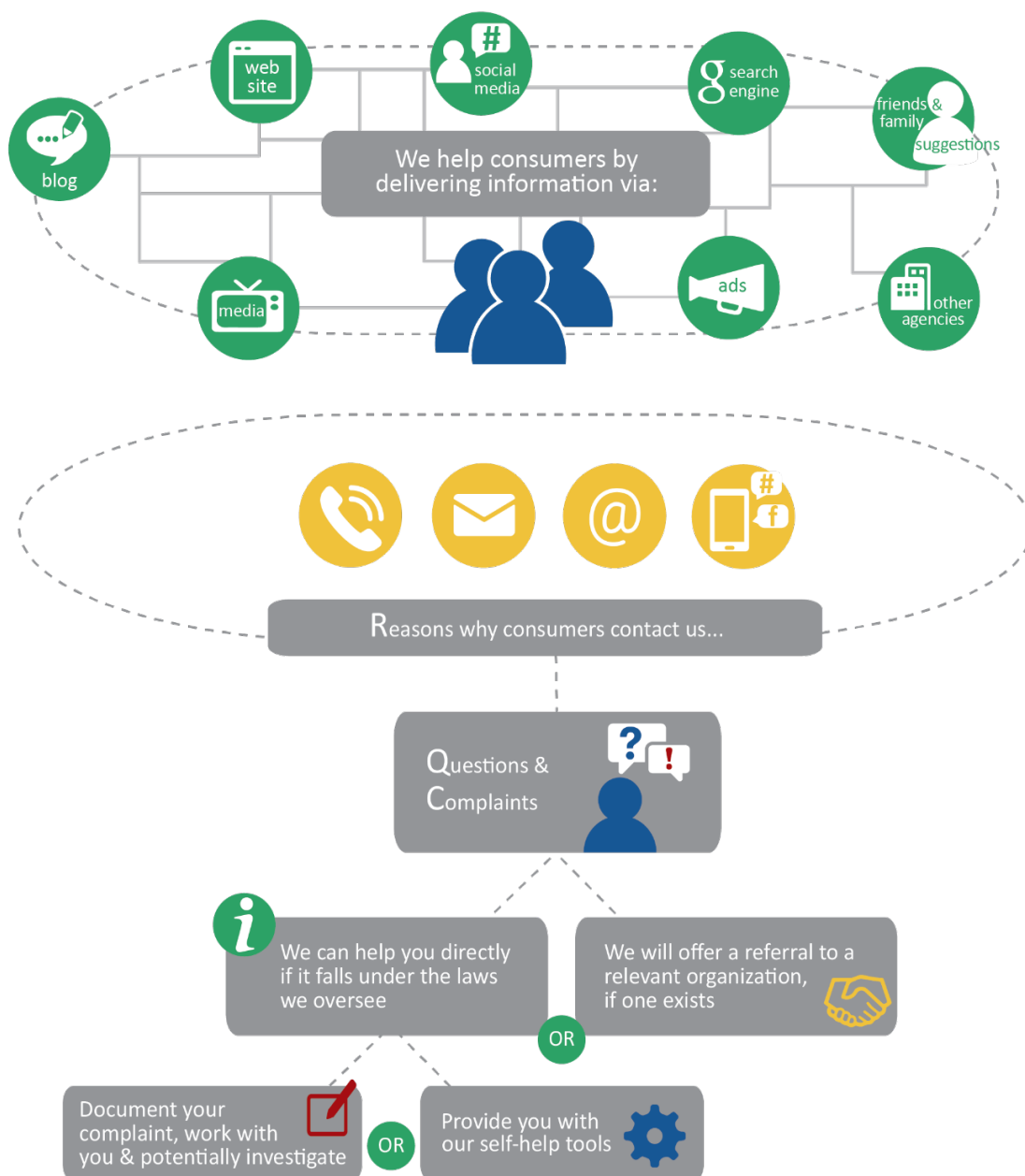
## What we do

We deliver consumer protection services throughout British Columbia by:

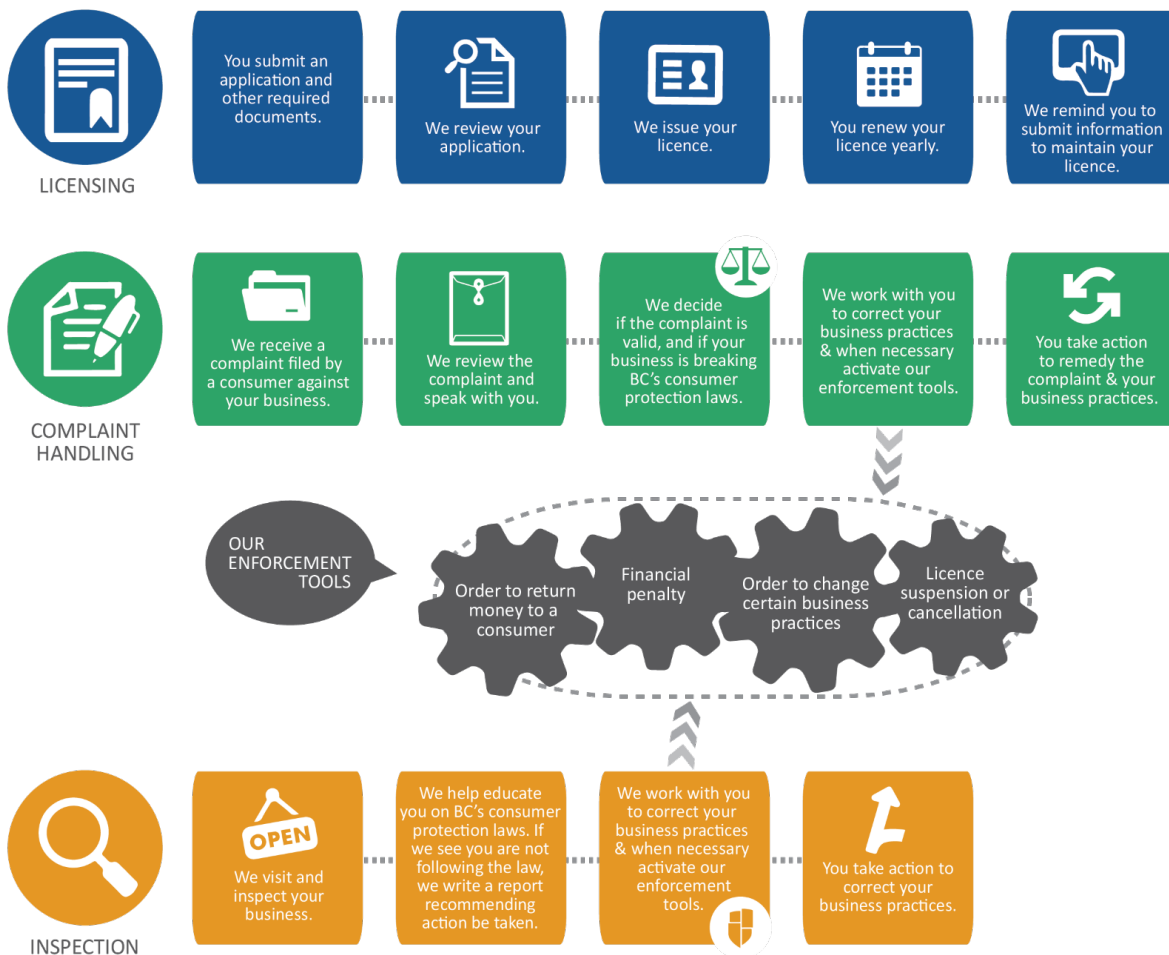
- Educating consumers and businesses about their rights and responsibilities.
- Responding to inquiries and complaints from BC consumers and businesses.
- Licensing specific businesses and individuals.
- Inspecting licensed and regulated businesses and individuals to ensure they are following BC's consumer protection laws.
- Investigating violations of consumer protection laws, then, if warranted, resolving through progressive enforcement (such as issuing warning letters, licensing actions, administrative monetary penalties and compliance orders).

- Classifying all motion pictures exhibited in British Columbia.
- Approving all adult video products sold, rented or exhibited to consumers.
- Providing recommendations to the Province and supporting the Province’s policymaking process regarding enhancements to consumer protection laws.

Here is how we help and protect consumers:



Here is how we help ensure regulated businesses operate within the law:



## 2025 - 2027 Business Plan

The 2025 - 2027 Business Plan describes our strategic priorities for the next three years. We live the Plan internally with our employees and Board of Directors. We share the Plan with the Province, licensed and regulated sectors and the public as a roadmap of how we fulfill our purpose within a dynamic regulatory ecosystem and constantly changing marketplace.

In developing the areas of strategic focus within this 2025 - 2027 Business Plan, we used current data and forecasted information to determine where our efforts will have the greatest impact. The Plan also summarizes our areas of principal risk, which are identified by the Board of Directors and mitigated on an ongoing basis to ensure risk exposure is minimized.

## Strategic framework

When our overall purpose as a regulator is combined with our values and areas of strategic focus, a framework is established to guide our success. This strategic framework allows our Board of Directors to provide oversight of our strategic direction and key priorities and guides our employees in developing operational deliverables to meet the needs of key interest holders and maximize operational productivity.

## Alignment with the Province's priorities

We are accountable to the Province through an Administrative Agreement with the Ministry of Public Safety and Solicitor General. The Agreement outlines how the Province wishes us to maintain and enhance consumer protection, be responsive to public needs and promote competitiveness in the BC economy.

Alignment with the Province's priorities is confirmed through:

- Quarterly meetings with representatives from the Ministry of Public Safety and Solicitor General and meetings with any other Ministry, where appropriate;
- Annual Board of Director engagement with the Executive Director, Corporate Policy and Planning Office and with the Minister, where appropriate;
- Publication of the Business Plan which outlines our core operational deliverables and the areas of strategic focus for the next three years; and
- Publication of the Annual Report which describes how we met the Province's expectations and other strategic and operational outcomes during the preceding year.



## Situational analysis

We operate in a dynamic economic landscape which is defined by rapid changes in business and consumer behaviours when marketplace conditions change. To be a responsive, data-driven and value-added regulator, we must continually analyze this ecosystem, including internal, marketplace and public policy factors. The following tools ensure effective situational scanning:

- Consumer and business data gathering and analysis;
- Departmental, team and all-staff meetings;
- Quarterly strategic conversations with the Board of Directors;
- Director of Sector Relations business meetings, engagements and data collection;
- Media and social channel monitoring and public domain research;
- Information-sharing agreements (such as with the Competition Bureau and the Canadian Radio-television and Telecommunications Commission); and
- Meetings with other Authorities (such as the Vehicle Sales Authority of British Columbia, BC Ferries, Technical Safety BC and Land Title and Survey Authority of British Columbia).

The following summarizes the most salient factors of interest:

- **Authority (internal)**
  - Completed cloud migration allows for ongoing opportunities to enhance and build application, data and service delivery platforms.
  - Emerging data literacy, which guides collection, management and analysis practices, is improving regulatory, strategic and operational outcomes.
  - New quality management program is providing a systematic approach to identifying and addressing key areas for operational improvement.
  - Consumer Advancement Fund and Consumer Financial Education Fund expenditure planning is supporting enhanced consumer education and business compliance.
  - Evolving focus on inclusion, diversity, equity and accessibility is supporting all interest-holders, especially in the areas of Indigenous relations and people with disabilities.
- **Marketplace (external)**
  - The rapid evolution of artificial intelligence is causing uncertainty and quickly changing how information is handled, which can raise risks for consumers and businesses in BC.
  - Business models are shifting. More businesses and consumers are transacting online, and many companies are also changing their policies and practices, like those related to subscriptions and refunds. While this increases risks for all consumers, certain groups are especially affected because of power imbalances in their transactions.

- Climate change is increasing operating costs for many businesses and may lead to situations where consumers are misled about environmental practices.
- Interest rate and domestic inflation uncertainty have a continuing and significant impact on BC consumers and licenced businesses.
- **Public policy (internal and external)**
  - Newly established criminal lending rates and cost of credit limits need to be fully applied to our regulatory scheme for payday lenders and high-cost credit grantors.
  - Any outcomes arising from the Province’s recent consultations exploring opportunities to modernize consumer protection law would need to be monitored to ensure we adapt our operational planning.
  - Marketplace risks should be identified, and appropriate regulatory solutions should be fostered, for British Columbia consumers through cross-Ministry engagement.

## Areas of strategic focus

Each area of strategic focus for 2025 - 2027 has an objective which is tied to a clear rationale. While our confirmed strategic actions are outlined in this Plan, additional actions will be developed as we address marketplace priorities during the planning cycle. Each focus area also outlines desired outcomes, and strategic achievements will be reported in the following Annual Report.

Focus area 1: Consumer education	
<b>Strategic objective</b>	Assist affected consumers in the marketplace by developing, promoting and ensuring access to information and self-help tools within our areas of responsibility.
<b>Strategic rationale</b>	<p>The following statements support the strategic value of this objective:</p> <ul style="list-style-type: none"> <li>● Today’s complex and evolving digital marketplace may be challenging for British Columbians to navigate.</li> <li>● With consumers experiencing increased financial stress and higher levels of debt, it is crucial to assist them in understanding their rights when in contractual relationships with suppliers.</li> <li>● Previous consumer education activities have been most effective when focused on post-transaction issues within our areas of responsibility, where there are self-help tools and regarding a clearly defined marketplace concern.</li> <li>● The Province supports using education as a regulatory tool in the context of consumer protection, as reflected in the inclusion of consumer education and advancement funds in BC’s consumer protection legislation. Additionally, we are required to provide education under our Administrative Agreement with the Province.</li> </ul>

<b>Strategic actions</b>	<p>Strategic actions focus on areas where information and tools can most effectively support affected consumers:</p> <ol style="list-style-type: none"> <li>1. Enhance online information and processes to assist consumers most affected in the marketplace.</li> <li>2. Promote information and tools to inform consumers about preneed or fitness-related contracts and agreements that either pose high risk or there is a low awareness regarding disclosure and cancellation rights.</li> <li>3. Continue to promote information and tools on debt-related topics within our areas of responsibility to support consumers experiencing worsening economic conditions.</li> </ol>
<b>Strategic outcome</b>	<p>This strategic outcome will be achieved by offering comprehensive post-transaction self-help tools and information that empower consumers to effectively resolve marketplace issues.</p> <p><b>Strategic outcome measures:</b></p> <ul style="list-style-type: none"> <li>• Usage volume of self-help tools.</li> <li>• User-reported impact of self-help tools/information.</li> </ul>

<b>Focus area 2: Business compliance</b>	
<b>Strategic objective</b>	<p>Ensure businesses comply with requirements by using data to focus our regulatory efforts and by providing information and education directly to businesses.</p>
<b>Strategic rationale</b>	<p>The following assumptions support the strategic value of this objective:</p> <ul style="list-style-type: none"> <li>• Analyzing past data from licensed sectors can enhance the prediction of non-compliance, enabling more effective deployment of inspection resources.</li> <li>• Tools, information and other resources provided to businesses increase understanding of legal requirements and support voluntary compliance.</li> <li>• Contract non-compliance continues to be a marketplace issue, as shown by internal data analysis and as exacerbated through consumer spending behaviours – particularly with increased online (distance) sales and e-commerce.</li> <li>• Businesses and credit card issuers continue to wrongly deny consumer refunds by applying policies that conflict with consumer cancellation and refund rights.</li> <li>• Some businesses mislead consumers by making false claims about their business practices. These misrepresentations lead consumers to transact with certain businesses based off these false claims.</li> </ul>

<p><b>Strategic actions</b></p>	<p>Strategic actions focus on issues identified and validated through marketplace assessments, the gathering and analysis of data and any outcomes from previous strategic actions:</p> <ol style="list-style-type: none"> <li>1. Where data tests match or exceed the performance of risk-based inspections, implement predictive modelling to generate annual inspection priorities.</li> <li>2. Continue to increase credit card issuers’ awareness of “statutory chargeback” obligations for distance sales contracts, followed by inspections to confirm compliance.</li> <li>3. Address the key compliance and education priorities identified in survey data collected from licensed businesses.</li> <li>4. Monitor and evaluate opportunities to apply existing consumer protection law to address deceptive or unconscionable behaviours in the realm of climate change claims and the marketplace in general.</li> </ol>
<p><b>Strategic outcome</b></p>	<p>This strategic outcome will be achieved by using data to guide the deployment of regulatory services where there is evidence of low compliance and by providing tools, information and resources directly to businesses to foster voluntary compliance.</p> <p><b>Strategic outcome measures:</b></p> <ul style="list-style-type: none"> <li>• Where implemented, the rate that the predictive inspection model accurately identifies business non-compliance.</li> <li>• Rate of credit card issuers compliance related to chargeback requirements after education and/or enforcement actions.</li> <li>• Public and industry awareness of news and enforcement actions.</li> <li>• Licensed business satisfaction with MyAccount processes.</li> <li>• Actions taken to address deceptive or unconscionable behaviours in the marketplace.</li> </ul>

<p><b>Focus area 3: Administrative and operational processes</b></p>	
<p><b>Strategic objective</b></p>	<p>Develop further consistency, increase productivity, enhance user experiences and/or advance efficiency by applying quality management improvement processes.</p>
<p><b>Strategic rationale</b></p>	<p>The following assumptions support the strategic value of this objective:</p> <ul style="list-style-type: none"> <li>• Quality management fosters evidence-based decision-making through continuously collecting and analyzing data. This data-driven approach helps achieve desired outcomes more effectively.</li> <li>• By applying consistent and standardized processes, interest holders benefit from more effective service delivery leading to higher satisfaction rates.</li> <li>• Quality management enhances employee engagement. Having clear processes and a quality-driven culture shortens onboarding periods, strengthens</li> </ul>

	<p>engagement, ensures company values are understood and operationalized and fosters a collective effort to achieve quality objectives.</p> <ul style="list-style-type: none"> <li>• Corporate reputation with key interest holders is enhanced through the consistent improvement and enhancement of processes.</li> </ul>
<b>Strategic actions</b>	<p>Strategic actions focus on improving processes that have been identified and prioritized through organizational assessments, the gathering and analysis of data and the outcomes of previous strategic actions:</p> <ol style="list-style-type: none"> <li>1. Continue building a quality management system to document organizational processes, procedures and responsibilities, and help achieve our quality objectives.</li> <li>2. Following quality reviews completed in 2024 and 2025, implement, monitor and refine high-priority quality recommendations.</li> </ol>
<b>Strategic outcome</b>	<p>This strategic outcome will be achieved by developing a quality management system, measuring the value of completed enhancements and progress towards ISO 9001 (quality management) certification.</p> <p><b>Strategic outcome measures:</b></p> <ul style="list-style-type: none"> <li>• Progress towards development of an ISO-compliant quality management system, with a 2025 focus on Context of the Organization, Leadership and Planning.</li> <li>• Quantitative value of high-priority processes implemented (such as a reduction of cost, increase of time saving and/or number of processes improved). 2025 focuses are on asset management and governance processes.</li> </ul>

<b>Focus area 4: Research</b>	
<b>Strategic objective</b>	<p>Enhance consumer protection, improve business compliance and foster organizational performance by leveraging existing and emerging research methods to develop insights and make effective data-driven decisions.</p>
<b>Strategic rationale</b>	<p>The following assumptions support the strategic value of this objective:</p> <ul style="list-style-type: none"> <li>• Appropriate research methods can assess business compliance and any general patterns of non-compliance within existing consumer protection laws.</li> <li>• Primary and secondary research allow for evolving consumer behaviours, preferences and trends to be better articulated and analyzed.</li> <li>• Marketplace assessments can measure consumer risks in such areas as digital transactions, contracts and emerging market dynamics.</li> <li>• Evolved research techniques can improve the articulation and performance measurement of strategic outcomes and core operational deliverables.</li> </ul>

<b>Strategic actions</b>	<p>Strategic actions will focus on the development of a comprehensive research methodology and on ensuring that research activities are relevant and impactful:</p> <ol style="list-style-type: none"> <li>1. Obtain professional guidance to further improve internal survey techniques, enhance our data quality and elevate data-driven decision making.</li> <li>2. Engage contracted research resources to develop and complete research to better understand marketplace trends and issues, consumer purchasing behaviours and emerging risks.</li> </ol>
<b>Strategic outcome</b>	<p>This strategic outcome will be achieved by effectively partnering with research professionals to evaluate current research methodologies and to identify new research objectives. Primary research will focus on high-priority issues where the findings can have a significant and measurable impact.</p> <p><b>Strategic outcome measures:</b></p> <ul style="list-style-type: none"> <li>• A completed research audit will inform enhancements to existing research processes.</li> <li>• The findings from the 2025 primary research will inform future consumer education and business compliance initiatives.</li> </ul>

## Core operational deliverables

Our mandate and core operational deliverables are defined by the *Business Practices and Consumer Protection Authority Act* and in the Administrative Agreement with the Province. Additional operational parameters are clarified in consumer protection legislation and organizational policy. This section of the Business Plan provides summary information about each core operational deliverable, including indicators that define emerging trends in operational volumes.

### Inquiry deliverables

We are responsible for assisting consumers by providing information on a wide range of marketplace issues. The inquiry process uses online intake to narrow consumer issues and may result in the submission of a complaint form. Inquiries are either resolved by Licensing & Information Officers via shared information, self-help tools or referrals, or escalated to the Compliance and/or Enforcement teams for further action.

Key operational deliverables include the maintenance of online intake processes, the provision of information and assistance to consumers and inquiry assessment for escalation.

These functions are vital for ensuring that consumers have the information necessary to solve issues themselves or have complaints addressed through the application of BC’s consumer protection laws.

Core Delivery Indicators (CDIs)	2023 (Actual)	2024 (Estimated)	2025 (Expected Range)	2026 (Forecast Range)	2027 (Forecast Range)
<b>Total inquiries</b>	9,782	9,000 - 10,000	8,000 - 9,500	7,500 - 9,000	7,500 - 9,000
<b>Total in-mandate inquiries</b>	38%	36 - 40%	38 - 42%	40 - 44%	40 - 44%
<b>Complaints escalated</b>	93	80 - 120	90 - 130	100 - 140	100 - 140

### Licensing deliverables

We are responsible for issuing and renewing licences for delegated business sectors and individuals. We use an online licensing platform (MyAccount) and some manual efforts to receive and administer licence renewals, new applications and required licensing submissions.

Key operational deliverables include providing relevant pre-licence information to potential licensees, facilitating new licence applications, delivering renewal reminder notices to existing licence holders, facilitating renewal applications and maintaining a registry of licensed businesses and individuals.

These functions are critical for ensuring that businesses and individuals operating in licensed sectors and occupations are properly licensed and are adhering to relevant laws and regulations. By maintaining a registry of licensed businesses and occupations, we provided transparency and accountability to consumers and other interest holders.

Core Delivery Indicators (CDIs)	2023 (Actual)	2024 (Estimated)	2025 (Expected Range)	2026 (Forecast Range)	2027 (Forecast Range)
<b>Total business licences issued</b>	3,029	2,750 - 3,500	2,750 - 3,500	2,750 - 3,500	2,750 - 3,500
<b>Total individual licences issued</b>	3,810	3,750 - 4,000	3,750 - 4,000	3,750 - 4,000	3,750 - 4,000
<b>Total licences issued</b>	6,839	6,500 - 7,500	6,500 - 7,500	6,500 - 7,500	6,500 - 7,500
<b>New licence applications processed</b>	1,339	1,200 - 1,500	1,200 - 1,500	1,200 - 1,500	1,200 - 1,500

<b>Core Delivery Indicators (CDIs)</b> <i>Continued...</i>	<b>2023 (Actual)</b>	<b>2024 (Estimated)</b>	<b>2025 (Expected Range)</b>	<b>2026 (Forecast Range)</b>	<b>2027 (Forecast Range)</b>
<b>Licences (businesses and individuals) not renewed (expired, or closed)</b>	894	750 - 1,000	750 - 1,000	750 - 1,000	750 - 1,000

### Compliance and enforcement deliverables

We are responsible for ensuring that licensed businesses and individuals are compliant with BC’s consumer protection laws. Inspections of licensed businesses and individuals are performed according to a risk-based model, with successful inspections resulting in the detection and resolution of non-compliant activity.

We are also responsible for ensuring that consumer trade practice complaints are addressed and that businesses and occupations subject to complaints are inspected when consumer risk is identified. Key operational deliverables include field and remote inspections which are based on data from complaints, licensing, business practices and previous inspections and enforcement to determine inspection priorities. Where non-compliance exists, Inspectors open and manage cases to take various actions, including licensing suspension or cancellations, undertakings and imposing orders and penalties.

These functions are critical to ensure that businesses and individuals, whether licensed or not, are adhering to relevant consumer protection laws.

<b>Core Delivery Indicators (CDIs)</b>	<b>2023 (Actual)</b>	<b>2024 (Estimated)</b>	<b>2025 (Expected Range)</b>	<b>2026 (Forecast Range)</b>	<b>2027 (Forecast Range)</b>
<b>Total inspections of licensed businesses</b>	148	175 - 225	175 - 225	200 - 250	225 - 275
<b>Inspection rate of compliance</b>	39%	30 - 50 %	30 - 50 %	30 - 50 %	30 - 50%
<b>Percentage of licence holders inspected</b>	5%	6 - 8%	8 - 10%	10 - 12%	12 - 14%
<b>Cases opened</b>	165	125 - 175	125 - 175	150 - 200	175 - 225
<b>Cases closed through voluntary compliance</b>	73	60 - 80	70 - 90	100 - 120	100 - 120



<b>Core Delivery Indicators (CDIs)</b> <i>Continued...</i>	<b>2023</b> <b>(Actual)</b>	<b>2024</b> <b>(Estimated)</b>	<b>2025</b> <b>(Expected Range)</b>	<b>2026</b> <b>(Forecast Range)</b>	<b>2027</b> <b>(Forecast Range)</b>
<b>Cases closed through enforcement actions</b>	75	60 - 80	60 - 80	65 - 85	65 - 85
<b>Reconsiderations of enforcement actions</b>	1	0 - 2	2 - 5	2 - 5	2 - 5

### Motion picture classification deliverables

We are responsible for the classification of motion pictures exhibited in British Columbia. Seven categories, commonly referred to as ratings, along with advisories are used to describe the viewing appropriateness of each motion picture. Additionally, we designate trailers to ensure their placement is appropriate given the classification of the feature motion picture.

Key operational deliverables include the receipt of motion picture content, classifications or decisions, publication of all classifications and distribution of classification certificates.

These functions are critical in reflecting community standards and helping inform consumers in advance of watching motion pictures.

<b>Core Delivery Indicators (CDI)</b>	<b>2023</b> <b>(Actual)</b>	<b>2024</b> <b>(Estimated)</b>	<b>2025</b> <b>(Expected Range)</b>	<b>2026</b> <b>(Forecast Range)</b>	<b>2027</b> <b>(Forecast Range)</b>
<b>Motion picture classifications</b>	668	650 - 680	660 - 680	650 - 680	660 - 680
<b>Classification turnaround time</b>	12 days	12 – 14 days	12 - 14 days	12 - 14 days	12 - 14 days
<b>Trailer designations</b>	679	650 - 700	660 - 700	660 - 700	660 - 700
<b>Fee waived classifications</b>	624	650 - 750	650 - 750	650 - 750	650 - 750
<b>Number of reconsiderations</b>	1	0 - 1	0 - 1	0 - 1	0 - 1

### Education deliverables

We are responsible for delivering education to raise awareness of consumer rights and responsibilities under BC’s consumer protection laws and inform regulated businesses about statutory requirements.

Key operational deliverables include establishing and managing social media platforms, writing and sharing informational blog posts, engaging with traditional media, writing accessible website content with the user experience in mind, delivering public education campaigns, advertising and using email marketing to educate consumers and licensed businesses.

These functions are critical to supporting a marketplace where: a) consumers have access to useful, easy to understand information and resources about their rights; and b) licensed and regulated businesses understand their obligations and voluntarily comply with BC’s consumer protection laws.

Core Delivery Indicators (CDI)	2023 (Actual)	2024 (Estimated)	2025 (Expected Range)	2026 (Forecast Range)	2027 (Forecast Range)
<b>Blog posts written or updated</b>	25	20	20	20	20
<b>Media inquiries managed</b>	39	30 - 50	30 - 50	30 - 50	30 - 50
<b>Social engagement (total followers):</b>					
• Facebook	76,726	+1,000	+1,000	+1,000	+1,000
• Instagram	5,100	+400	+400	+400	+400
<b>Website pageviews</b>	859,568	750K - 850K	750K - 850K	750K - 850K	750K - 850K
<b>Consumer email subscribers</b>	6,140	+300	+300	+300	+300

### Compensation and education fund deliverables

We are responsible for the administration of three compensation or education funds. Key operational deliverables include trustee administration of the Travel Assurance Fund, the Consumer Advancement Fund and the Consumer Financial Education Fund.

These functions are critical in ensuring that resources are available to: support consumer awareness of important marketplace issues; ensure consumers have access to unbiased financial information; and guarantee that consumers who have not received travel services from licensees have access to compensation.

Core Delivery Indicators (CDI)	2023 (Actual)	2024 (Estimated)	2025 (Expected Range)	2026 (Forecast Range)	2027 (Forecast Range)
<b>Travel Assurance Fund balance</b>	\$6,515,148	\$7,000,000 - \$7,500,000	\$7,000,000 - \$7,500,000	\$7,000,000 - \$7,500,000	\$7,500,000 - \$8,000,000
<b>Travel Assurance Fund claims processed</b>	27	< 100	< 100	< 100	< 100
<b>Compensation provided through the Travel Assurance Fund</b>	\$33,102	0 - \$500,000	0 - \$500,000	0 - \$500,000	0 - \$500,000

Core Delivery Indicators (CDI) <i>Continued...</i>	2023 (Actual)	2024 (Estimated)	2025 (Expected Range)	2026 (Forecast Range)	2027 (Forecast Range)
<b>Consumer Advancement Fund balance</b>	\$12,912,713	\$12,000,000 - \$15,000,000	\$12,000,000 - \$15,000,000	\$12,000,000 - \$15,000,000	\$12,000,000 - \$15,000,000
<b>Consumer Advancement Fund expenditures</b>	\$245,995	\$450,000-\$600,000	\$700,000-\$850,000	\$800,000-\$950,000	\$800,000-\$950,000
<b>Consumer Financial Education Fund balance</b>	\$113,199	\$100,000 - \$150,000	\$150,000 - \$200,000	\$200,000 - \$250,000	\$225,000 - \$275,000
<b>Consumer Financial Education Fund expenditures</b>	\$19,926	\$25,000 - \$50,000	\$25,000 - \$50,000	\$25,000 - \$50,000	\$25,000 - \$50,000

### Public policy deliverables

We are responsible for providing the Province with timely and reliable information on matters of public interest and the administration of consumer protection legislation. This includes, when requested, policy advice on the Province’s legislative and regulatory proposals and, where appropriate, recommendations to the Province for legislative or regulatory changes.

Key operational deliverables include engagement with licensed sectors and related industry associations, the provision of Business Plans and Annual Reports to the Minister, quarterly meetings with the defined provincial liaison and annual liaison engagement with the Board of Directors. These functions are critical to ensure we meet our consumer protection and public interest mandate, supports enhancements to consumer protection laws and ensures that we are accountable to the Province for the administration of delegated legislation.

Core Delivery Indicators (CDI)	2023 (Actual)	2024 (Estimated)	2025 (Expected Range)	2026 (Forecast Range)	2027 (Forecast Range)
<b>Administrative Agreement compliance</b>	100%	100%	100%	100%	100%
<b>Quarterly liaison meetings</b>	4	4	4	4	4
<b>Liaison Board engagements</b>	1	1	1	1	1

### Areas of principal risk

During each business planning cycle, we identify the principal areas of risk, establish a risk appetite for each, and set risk tolerances. These tolerances are continuously monitored and mitigated as necessary. The current principal risk areas include:

<b>Financial risk</b>	Specific risk factors include investment, liquidity, capital and business model risk. Mitigation efforts ensure enough liquidity and capital to meet our long-term operational obligations.
<b>Legal risk</b>	Specific risk factors include civil litigation, tribunal and judicial review risk. Mitigation efforts focus on consistent and reasonable administration of our delegated authority, supported, where necessary, by sound legal advice from experienced legal counsel.
<b>Compliance risk</b>	Specific risk factors include act and regulation, laws and contract (agreement) risk. Mitigation efforts focus on the completion of regular compliance assessments with various interest holders, including the Ministry of Public Safety and Solicitor General, the Office of the Information and Privacy Commissioner for BC, legal counsel and our financial auditors.
<b>Technology risk</b>	Specific risk factors include data breach, data loss and system failure risk. Mitigation efforts focus on the readiness of our Business Recovery Action and Cyber Incident Response Plans and the evolution of our IT Disaster Recovery Plan, which specifically protects our data and systems from intrusion and creates data redundancy and cybersecurity hardness.
<b>Reputation risk</b>	Specific risk factors include licensed business, the Province, public and inclusion, diversity, equity and accessibility risk. Mitigation efforts focus on clear and concise communications with all interest holders and providing corporate responses to any regulatory or operational issues in a timely, inclusive and transparent manner.
<b>Strategic risk</b>	Specific risk factors include strategic planning, strategic alignment and business strategy implementation risk. Mitigation efforts focus on filling the Board skills and composition matrix, sound intelligence presented at strategic planning sessions and regular accountability reporting to interest holders.

## Financial plan

We are a cost-recovery organization. Our revenue is primarily generated through licensing fees. This ensures licensed businesses and individuals fund annual regulatory and general consumer protection costs, as required by legislation.

The following budget outlines the financial and human resources required to deliver on our overall regulatory purpose and execute the areas of strategic focus articulated in this 2025 - 2027 Business Plan. Wherever possible the viability of future revenue and maximized efficiencies through cost savings have been assessed. This process is a continuation of the balanced fiscal direction taken since our establishment in 2004.

<b>Operating budget</b>				
<b>Resources and outputs</b>	<b>Fiscal year</b>			
	<b>2024 estimate</b>	<b>2025</b>	<b>2026</b>	<b>2027</b>
Total revenue	7,327,050	8,087,722	8,453,665	8,854,302
Total expenditures	7,480,392	7,805,011	8,251,041	8,475,378
<b>Excess/(Deficiency) of revenues over expenditures</b>	(153,342)	282,710	202,624	378,923
<i>Full time employees (FTEs)</i>	43.08	43.88	45.89	46.38

<b>Operating reserve budget</b>				
Investment income	475,000	251,389	240,268	251,369
Investment expense	16,553	17,000	18,000	19,000
<b>Excess/(Deficiency) of revenues over expenditures</b>	458,447	234,389	222,268	232,369

<b>Capital reserve budget</b>				
Gain/(loss) on sale of asset	1,850	0	0	0
Amortization	95,000	126,416	150,831	159,395
<b>Excess/(Deficiency) of revenue over expenditure</b>	(93,150)	(126,416)	(150,831)	(159,395)
<i>Base and planned expenditures</i>	105,407	323,500	181,600	81,500