



CONSUMER
PROTECTION BC

2026 - 2028

BUSINESS PLAN

Our offices are located on the traditional lands of the ƲSÁNEĆ and Ləkʷəŋən (Lekwungen), hə́ŋqəmínə́m (Hun'qumiyi'num), Sk̓wx̓wú7mesh (Squamish) and Secwepemctsin (Shuswap)-speaking Peoples and ancestors, and 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.

Contents

Message from the Board Chair and CEO.....	2
Corporate overview	3
Who we are.....	3
What we stand for	4
What we do.....	4
2026 - 2028 Business Plan.....	7
Strategic framework	7
Alignment with the Province’s priorities	7
Situational analysis.....	7
Areas of strategic focus.....	9
Focus Area 1: Consumer education	10
Focus Area 2: Business compliance	11
Focus Area 3: System enhancements	12
Core operational deliverables.....	12
Inquiry deliverables.....	13
Licensing deliverables	13
Compliance and enforcement deliverables	14
Motion picture classification deliverables	15
Education deliverables.....	15
Compensation and education fund deliverables	16
Public policy deliverables.....	17
Areas of principal risk.....	17
Financial plan	18

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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 desired outcomes for the next three years as required by our Administrative Agreement with the BC Government. The Plan's focus areas are developed through a collaborative process with our employees, Leadership Team and Board of Directors and are informed by qualitative and quantitative data, our previous years' work and the ever-changing British Columbian marketplace.

In 2026, we will concentrate our efforts in three focus areas: consumer education, business compliance and system enhancements. Our work in Focus Area 1, *consumer education*, will equip consumers with information about changes to consumer protection laws and provide them with tools to help navigate an evolving marketplace. In Focus Area 2, *business compliance*, we will encourage voluntary compliance by providing information and education to businesses and by thoughtfully directing regulatory resources to new and high-risk areas. Achieving Focus Area 3, *system enhancements*, will result in service delivery improvements to both consumer and business groups, ensuring timeliness, consistency and accessibility.

Our 2026 - 2028 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 BC Government to further our mandate and in response to emerging public policy priorities.



Bill Snell
Board Chair, Consumer Protection BC



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.

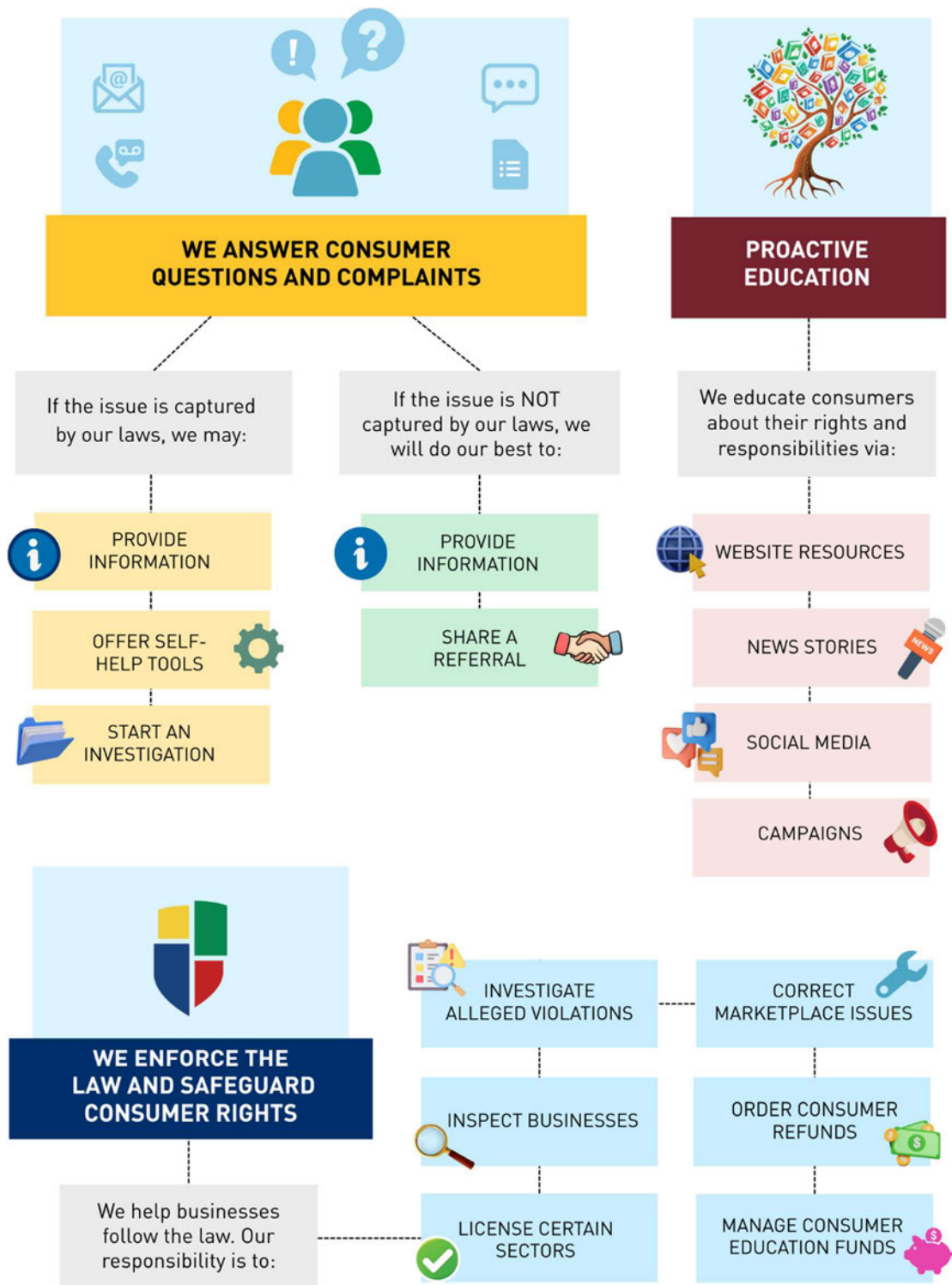
Our business activities, regulatory work and education efforts are guided by the tenets of diversity, equity, inclusion and accessibility. In delivering on the areas of strategic focus in this Business Plan, we strive to uphold these important principles. In addition, given our authority to regulate 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

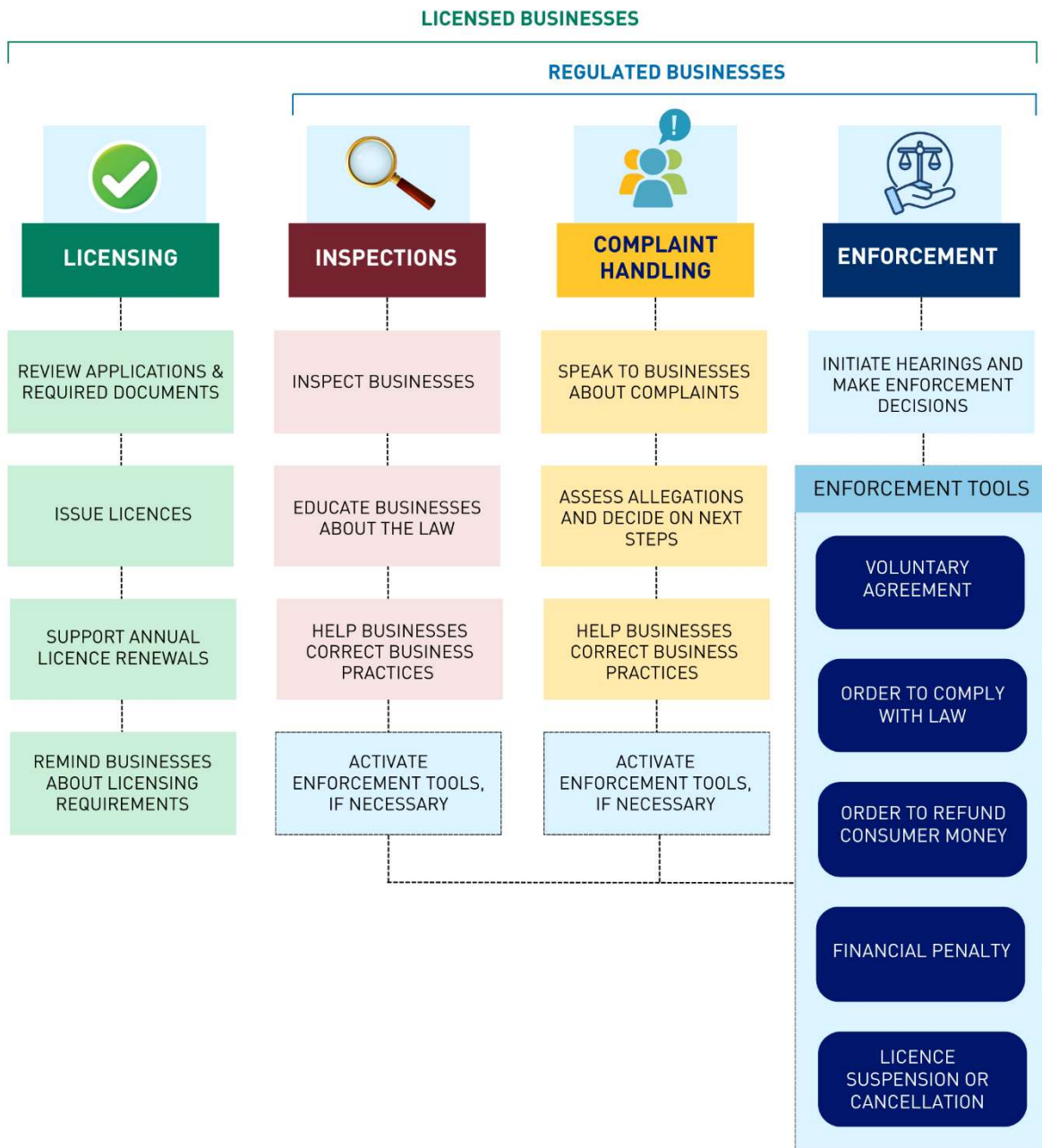
We deliver consumer protection services throughout British Columbia by:

- 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; and
- 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 businesses follow the law:



2026 - 2028 Business Plan

The 2026 - 2028 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 2026 - 2028 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 core operational deliverables to meet the needs of interest holders and maximize productivity.

Alignment with the Province's priorities

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

Alignment with the Province's priorities is confirmed through:

- Quarterly meetings with representatives from the Ministry of Attorney General and meetings with any other Ministry, where appropriate;
- Annual Board of Directors engagement with Justice Services Branch leadership and with the Attorney General, 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 characterized 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 collection 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, Technical Safety BC and the Land Title and Survey Authority of British Columbia).

Macro landscape

The macro landscape includes broad external factors that influence all businesses, regardless of industry. The current macro landscape still reflects post-pandemic factors and is characterised by an uncertain global economy. Consumers are experiencing unprecedented affordability challenges, especially for housing and essential goods. Rising prices coupled with stagnant wages are straining household budgets, resulting in financial stress and concerns about meeting basic needs. Additionally, an unstable global geo-political landscape is heightening demand on domestic trade and making international travel planning unpredictable and volatile.

- Key opportunities:
 - Focus consumer education on transaction risks and available support options;
 - Address consumer vulnerabilities to deceptive or unfair practices by using existing regulatory tools; and
 - Support provincial efforts to reduce trade barriers, simplify processes and promote labour mobility.
- Key risks:
 - Rising household debt and uncertain economic conditions may push consumers toward costly financing and risky online vendors;
 - Internet-based transactions can raise challenges with disclosure, cancellations and credit/voucher refunds; and
 - Rapid supplier technology advancements are outpacing consumers' understanding of their rights and responsibilities.

Micro landscape

The micro landscape refers to forces directly affecting an organization's industry or market. The current micro landscape sees the Province prioritizing the modernization of consumer protection laws to address gaps in relevance and to reduce consumer risk in the marketplace. While the volume of licensed businesses remains stable, many sectors are experiencing gradual business model shifts, largely driven by technological advancements. Additionally, the growing retirement of baby boomers and recent federal immigration priorities are increasing pressures on health and deathcare service providers.

- Key opportunities:
 - Identify market risks and support policies that curb harmful practices or enable effective regulatory action;
 - Address challenges associated with online sales for essential consumer products; and
 - Provide tools to help businesses meet legal obligations, encouraging compliance and reducing consumer harm.
- Key risks:
 - Demand for regulatory action often exceeds resources or mandate;
 - Legal frameworks may be outdated and hinder business compliance; and
 - Consumer reliance on error-prone digital tools creates added challenges.

Internal landscape

The internal environment is made up of elements within the organization. The current internal landscape is supported by a strong operational foundation grounded in robust policies, a dedicated workforce and a well-established culture of collaboration and accountability. Our team consistently demonstrates high levels of engagement, professionalism and alignment with our organizational values – contributing to effective service delivery and agile decision-making. While our policy framework and human capital remain strong assets, the systems and tools that underpin our work must continue to evolve to enhance efficiency, drive innovation and strengthen organizational resilience.

- Key opportunities:
 - Upgrade digital platforms to boost reliability, productivity and user experiences;
 - Digital innovation to drive efficiency, compliance and consumer awareness; and
 - Build capacity in key functions that support our work in a fast-changing marketplace.
- Key risks:
 - Aging digital platforms are lowering business and consumer satisfaction;
 - Inflexible systems limit responsiveness and service efficiency; and
 - Bold action on specific marketplace issues strains resources.

Areas of strategic focus

Each area of strategic focus for 2026 through 2028 has an objective 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 Annual Report.

Focus Area 1: Consumer education	
Strategic objective	Position educational activities and in-mandate campaigns related to high-priority, emerging issues as efficient and effective regulatory tools to foster consumer confidence and resilience in the marketplace.
Strategic rationale	<p>The following statements support the strategic value of this objective:</p> <ul style="list-style-type: none"> • Today's complex and evolving digital marketplace may be challenging for British Columbians to navigate. • Previous consumer education activities have been the most effective when focused on post-transaction issues within our areas of responsibility, where self-help tools exist and when the topic is about specific marketplace concerns. • Education activities align with recommendations from the 2025 research audit to use research findings to address information gaps, improve the impact of campaigns and guide decision-making. • The Province recognizes the value of education as a regulatory consumer protection tool, acknowledging that increased marketplace awareness of changes to consumer protection laws can promote business compliance and help reduce consumer vulnerability. • As part of our public-interest mandate, we are required to promote public awareness and provide consumer education.
Strategic actions	<p>Strategic actions focus on areas where information and tools can most effectively support affected consumers:</p> <ol style="list-style-type: none"> 1. Promote information or tools to educate consumers about law modernization and changes regarding transactions that pose high-risk or where there is low consumer awareness. 2. Promote information or tools to help consumers manage new marketplace trends and emerging issues identified in the 2025 primary research findings.
Strategic outcome	<p>By delivering timely and relevant information and supportive self-help resources, BC consumers will be able to quickly locate help and understand and resolve their challenges with in-mandate transactions.</p> <p>Strategic outcome measures:</p> <ul style="list-style-type: none"> • Majority of target audience report through a survey that the educational information and self-help tools were helpful, informative or improved their knowledge. • Increased views or engagement with educational information by the target audience compared to the pre-campaign baseline period. • Increased use of self-help tools compared to the pre-campaign baseline period.

Focus Area 2: Business compliance	
Strategic objective	Ensure businesses comply with requirements by using data and marketplace intelligence to focus our regulatory efforts by testing for compliance and by providing information and education to businesses.
Strategic rationale	<p>The following assumptions support the strategic value of this objective:</p> <ul style="list-style-type: none"> • New and expanded delegated authority supports our enhanced enforcement of trade practice issues, including the dynamic and effective use of Consumer Advancement Fund deposits and expenditures. • The Compliance and Enforcement teams have built skill and capacity in the areas of trade practice issues and are able to take on new areas of non-compliance that have historically not been addressed, or, in some cases, are not being addressed by other regulators. • Targeted, data-driven regulation and proactive business engagement improves business compliance, prevents consumer harm and expands organizational capacity by focusing resources where they are most effective. • Trade practice compliance continues to be a marketplace issue, as shown by internal data and exacerbated through consumer spending behaviours – particularly with increased online (distance) sales and e-commerce. • Some businesses mislead consumers by making false claims about their business practices. These misrepresentations can lead consumers to transact with these businesses based off these false claims.
Strategic actions	<p>Strategic actions focus on issues identified and validated through marketplace assessments, data and outcomes from previous strategic actions:</p> <ol style="list-style-type: none"> 1. Investigate and, where necessary, exercise progressive enforcement action against high-profile and impactful deceptive practices in such key sectors as travel and leisure and ticket sales. 2. Assess telecommunication supplier consumer agreement compliance and apply progressive enforcement to redress issues.
Strategic outcome	<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 to businesses to foster voluntary compliance.</p> <p>Strategic outcome measures:</p> <ul style="list-style-type: none"> • Travel and leisure and ticket sellers providers correct deceptive and other unlawful practices to become compliant with consumer protection laws. • The business practices of telecommunication providers are compliant with consumer protection law after inspection or progressive enforcement action. • Increased media reach. • Increased consumer satisfaction with the inquiry process.

Focus Area 3: System enhancements	
Strategic objective	Strengthen the consistency, reliability and accessibility of service delivery by implementing platform and process improvements that are grounded in measurable quality standards and continuous improvement.
Strategic rationale	<p>The following assumptions support the strategic value of this objective:</p> <ul style="list-style-type: none"> • Efficient and modern systems reduce barriers for consumers to access solutions and for businesses to comply with requirements. This strengthens fairness in the marketplace and helps level the playing field. • System modernization reduces administrative burdens, improves employee efficiency and ensures resources are directed where they have the greatest consumer impact. • Corporate reputation with all interest holders is enhanced through the consistent improvement and enhancement of systems and processes.
Strategic actions	<p>Strategic actions focus on improving processes that have been identified and prioritized through organizational assessments, data and outcomes of previous strategic actions:</p> <ol style="list-style-type: none"> 1. Leverage opportunities in new operational and licensing platforms to deliver enhanced services to businesses. 2. Redesign and enhance the consumer and business user experience and information on the corporate website.
Strategic outcome	<p>This strategic outcome will be achieved when consumers and businesses experience timely, consistent and accessible regulatory services, supported by modern platforms and quality-driven processes.</p> <p>Strategic outcome measures:</p> <ul style="list-style-type: none"> • Decrease turnaround times for home inspector licence renewal and reduce the continuing education unit notification production time. • Develop a data model and interface for an internal complaint chatbot. • Website compliance with accessibility standards (WCAG, AA¹) and increased pageviews of enforcement and news information.

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.

¹ "WCAG" refers to the *Web Content Accessibility Guidelines* international standard, while "AA" refers to the mid-range level of conformance according to the WCAG.

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)	2024 (Actual)	2025 (Estimated)	2026 (Expected Range)	2027 (Forecast Range)	2028 (Forecast Range)
Total inquiries	8,937	9,000	9,000 - 9,500	9,000 - 9,500	9,000 - 9,500
Total in-mandate inquiries	35%	38%	38 - 42%	40 - 44%	40 - 44%
Complaints escalated	92	135	120 - 150	120 - 150	120 - 150

Licensing deliverables

We are responsible for issuing and renewing licences for delegated business sectors and individuals. We use an online licensing platform (MyAccount) and 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 provide transparency and accountability to consumers and other interest holders.

Core Delivery Indicators (CDIs)	2024 (Actual)	2025 (Estimated)	2026 (Expected Range)	2027 (Forecast Range)	2028 (Forecast Range)
Total licences issued	7,064	6,992	6,500 - 7,500	6,500 - 7,500	6,500 - 7,500
New licence applications processed	1,412	1,208	1,200 - 1,500	1,200 - 1,500	1,200 - 1,500
Licences not renewed	1,186	1,294	1,100 - 1,350	1,100 - 1,350	1,100 - 1,350

Compliance and enforcement deliverables

We are responsible for ensuring that licensed businesses and individuals are compliant with BC's consumer protection laws. Inspections 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 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 licence 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.

Core Delivery Indicators (CDIs)	2024 (Actual)	2025 (Estimated)	2026 (Expected Range)	2027 (Forecast Range)	2028 (Forecast Range)
Total inspections of licensed businesses	228	200	175 - 225	200 - 250	225 - 275
Inspection rate of compliance	45%	45%	30 - 50%	30 - 50%	30 - 50%
Percentage of licence holders inspected	3%	3%	3 - 4%	3 - 4%	4 - 5%
Cases opened	117	160	125 - 175	150 - 200	175 - 225
Cases closed through voluntary compliance	68	50	70 - 90	100 - 120	100 - 120

Core Delivery Indicators (CDIs)	2024 (Actual)	2025 (Estimated)	2026 (Expected Range)	2027 (Forecast Range)	2028 (Forecast Range)
Cases closed through enforcement actions	33	50	60 - 80	65 - 85	65 - 85
Reconsiderations of enforcement actions	1	0	2 - 5	2 - 5	2 - 5

Motion picture classification deliverables

We are responsible for the classification of motion pictures exhibited in British Columbia. Six 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.

Core Delivery Indicators (CDI)	2024 (Actual)	2025 (Estimated)	2026 (Expected Range)	2027 (Forecast Range)	2028 (Forecast Range)
Motion picture classifications	731	680	680 - 700	680 - 700	680 - 700
Classification turnaround time	12 days	15 days	14 - 16 days	14 - 16 days	14 - 16 days
Trailer designations	787	820	800 - 830	800 - 830	800 - 830
Fee waived classifications	639	670	670 - 700	670 - 700	670 - 700
Number of reconsiderations	0	0	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)	2024 (Actual)	2025 (Estimated)	2026 (Expected Range)	2027 (Forecast Range)	2028 (Forecast Range)
Blog posts written or updated	36	25	20 - 25	20 - 25	20 - 25
Media inquiries managed	47	30	30 - 50	30 - 50	30 - 50
Social engagement (total followers):					
• Facebook	83,923	89,923	+5,000	+5,000	+5,000
• Instagram	6,620	6,820	+200	+200	+200
Website pageviews	908,608	700,000	700K - 750K	700K - 750K	700K - 750K
Consumer email subscribers	7,567	7,867	+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) \$'000s	2024 (Actual)	2025 (Estimated)	2026 (Expected Range)	2027 (Forecast Range)	2028 (Forecast Range)
Travel Assurance Fund balance	\$7,009	\$7,334	\$7,300 - \$7,500	\$7,500 - \$7,700	\$7,500 - \$8,000
Travel Assurance Fund claims processed	10	5	< 100	< 100	< 100
Compensation provided through the Travel Assurance Fund	\$11	\$0	\$0 - \$500	\$0 - \$500	\$0 - \$500
Consumer Advancement Fund balance	\$13,693	\$13,663	\$12,000 - \$15,000	\$12,000 - \$15,000	\$12,000 - \$15,000

Core Delivery Indicators (CDI) \$'000s	2024 (Actual)	2025 (Estimated)	2026 (Expected Range)	2027 (Forecast Range)	2028 (Forecast Range)
Consumer Advancement Fund expenditures	\$532	\$562	\$1,100 - \$1,300	\$500 - \$700	\$500 - \$700
Consumer Financial Education Fund balance	\$129	\$180	\$220 - \$245	\$275 - \$300	\$350 - \$370
Consumer Financial Education Fund expenditures	\$53	\$12	\$12	\$12	\$12

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 Attorney General, 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, support enhancements to consumer protection laws and ensure we are accountable to the Province for the administration of delegated legislation.

Core Delivery Indicators (CDI)	2024 (Actual)	2025 (Estimated)	2026 (Expected Range)	2027 (Forecast Range)	2028 (Forecast Range)
Administrative Agreement compliance	100%	100%	100%	100%	100%
Quarterly liaison meetings	4	4	4	4	4
Liaison Board engagements	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:

Financial risk	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.
Legal risk	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.
Compliance risk	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 Attorney General, the Office of the Information and Privacy Commissioner for BC, legal counsel and our financial auditors.
Technology risk	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, continued ISO 27001 certification 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.
Reputation risk	Specific risk factors include licensed business, the Province, media and public relations 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.
Strategic risk	Specific risk factors include strategic planning, strategic alignment and business strategy implementation risk. Mitigation efforts focus on filling the Board competency matrix, sound intelligence presented at strategic planning reviews 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 2026 - 2028 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.

Operating budget				
Resources and outputs	Fiscal year			
	2025 <i>estimate</i>	2026	2027	2028
Total revenue	\$8,319,887	\$8,430,364	\$8,722,737	\$9,039,538
Total expenditures	\$8,272,528	\$8,224,562	\$8,434,153	\$8,801,723
Excess/(deficiency) of revenues over expenditures	\$47,539	\$205,802	\$288,583	\$237,815
Full time employees (FTEs)	44.55	47.72	48.47	48.47

Operating reserve budget				
Investment income	\$251,389	\$214,252	\$224,124	\$234,422
Investment expense	\$18,973	\$17,000	\$18,000	\$19,000
Excess/(deficiency) of revenues over expenditures	\$232,416	\$197,252	\$206,128	\$215,422

Capital reserve budget				
Gain/(loss) on sale of asset	\$58,895	\$ -	\$ -	\$ -
Amortization	\$130,225	\$200,431	\$221,757	\$219,744
Excess/(deficiency) of revenue over expenditure	\$(71,330)	\$(200,431)	\$(221,575)	\$(219,744)
Base and planned expenditures	\$256,992	\$446,550	\$76,500	\$76,500