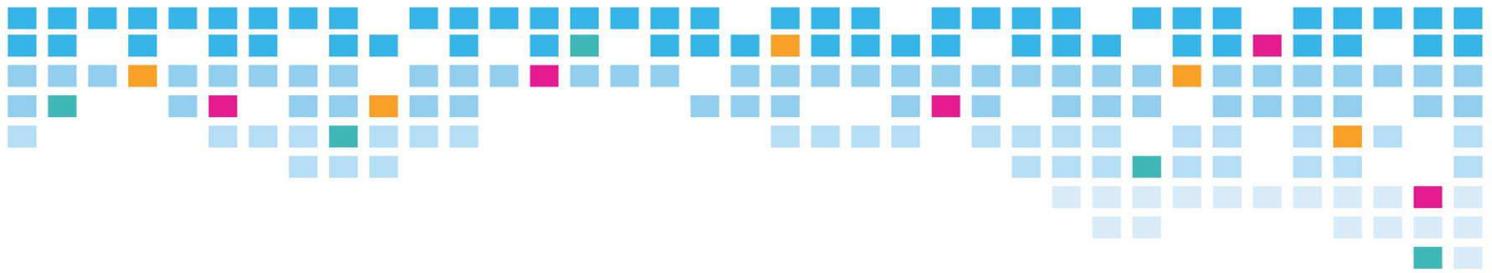

STATES OF JERSEY



JERSEY CONSUMER COUNCIL: ANNUAL REPORT FOR 2014

**Presented to the States on 24th March 2015
by the Minister for Economic Development**

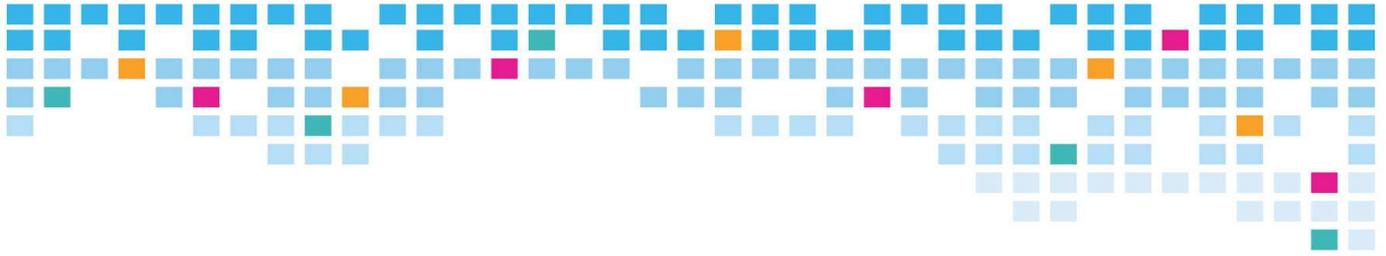
STATES GREFFE



Annual Report
2014

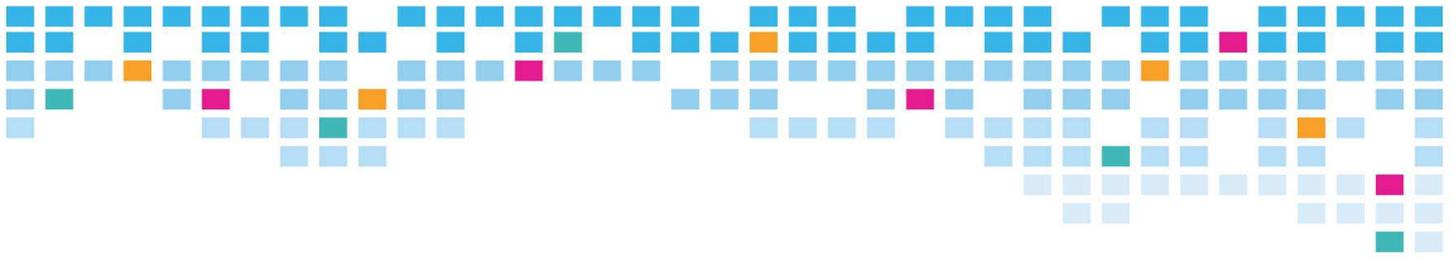
Liberation Place
St. Helier
JE 1 1BB

Making the consumer voice heard and making it count
JCC Annual Report 2014



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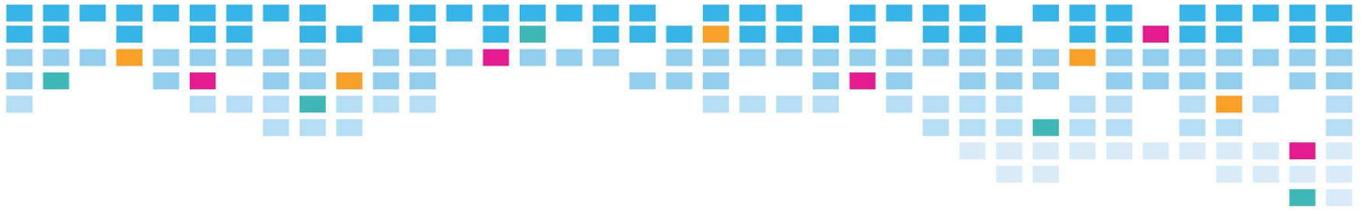


Memberships & Meetings

The Jersey **Consumer Council** held 4 meetings in 2014.

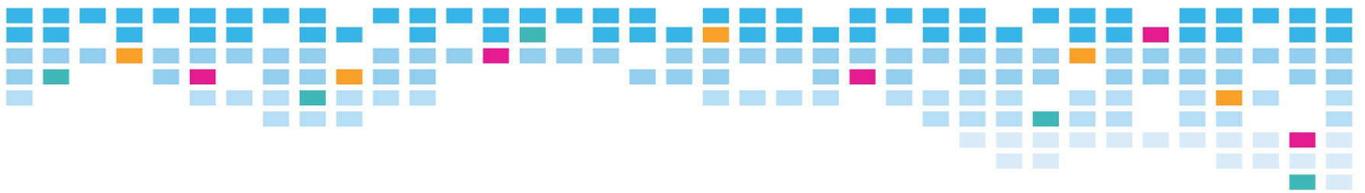
The membership of the Jersey **Consumer Council** is:

- Advocate Rose Colley – Chairman
- Mr. John Stephens – Representative of the Citizens Advice Bureau
- Advocate Jean-Marie Renouf – Representative of the Law Society
- Mr. Ian Barnes – Representative of the Jersey Hospitality Association
- Mr. Ray Shead – Representative of the Jersey Chamber of Commerce
- Representative of Unite (formerly Transport General Workers Union) did not attend or participate in the Consumer Council
- Members of the Public:
 - Mr. Peter Tompkins (Joined in 2014)
 - Mr. Tim De Gruchy (Joined in 2014)
 - Mr. Peter Drew (Term of office expires end January 2015)
 - Mrs. Joan Cadoret (Term of office expires end January 2015)



Notable 2014 Successes

- The **Council** discussed Consumer Rights and SCAMS with 835 Jersey secondary school students
- We have presented our Primary Health Focus Groups findings to the Minister for Health, HSSD Directors, Social Security, Primary Care Body, Jersey Dental Association and the ‘Voluntary & Community Sector Partnership’, where we received mixed reactions. The work led to our involvement in the Primary Healthcare Sustainability Project. We have also seen our work contribute to a reduction of GP consultation fees in one practice.
- The **Council** raised awareness of energy costs; publishing oil costs per litre for either 500 & 900 litres delivery for the first time in Jersey
- Increased following on Social Media by 30% average over our two Facebook accounts
- We ran a survey to “*check Islanders’ financial health*” to explore the real financial challenges islanders are facing based on the survey we published our Money Matters report which highlighted recommendations and action points



Chairman's Statement

I have now completed my first 3-year term as Chair. It remains a hugely satisfying role to undertake and I am pleased to report that the **Council** has gone from strength to strength during 2014.

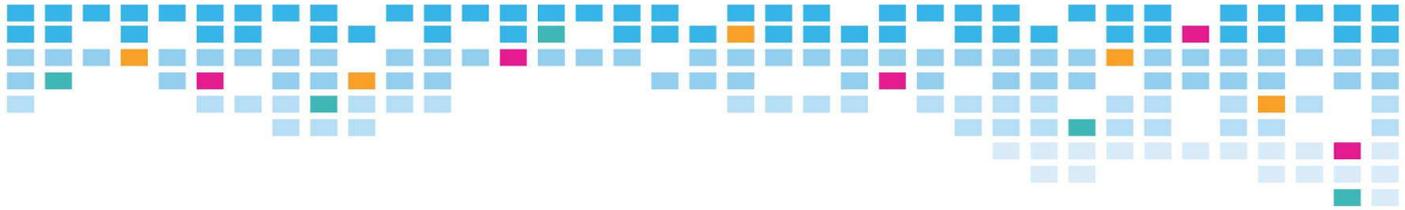
I have continued to meet a large number of business and community leaders and I hope that the **Council's** profile within the Island has continued to be enhanced. In particular a number of opinion formers have attended the **Council** meetings and discussed issues with **Council** members. This has proved to be extremely rewarding and informative.

The **Council** has continued to work hard to maintain our positive links with Trading Standards, Channel Islands Competition Regulatory Authority (CICRA), the Citizens Advice Bureau (CAB), the Chamber of Commerce and Community Savings.

During 2014, the **Council** has continued its pioneering role within education and I am very proud to report that we have now carried out our financial and consumer rights work in virtually all the Island's secondary schools. I hope that this work can continue during 2015 as the **Council** sees it as being essential for the future financial well-being of the Island.

I am also pleased to report that the last 12 months has seen the enhanced use of social media by the **Council** as well as maintaining an excellent standard for our newsletters. The 20-page energy newsletter was particularly well received by consumers.

The **Council** has also continued with its attempts to research the financial health of Islanders and our Money Matters Survey has provided information that would otherwise be missed.



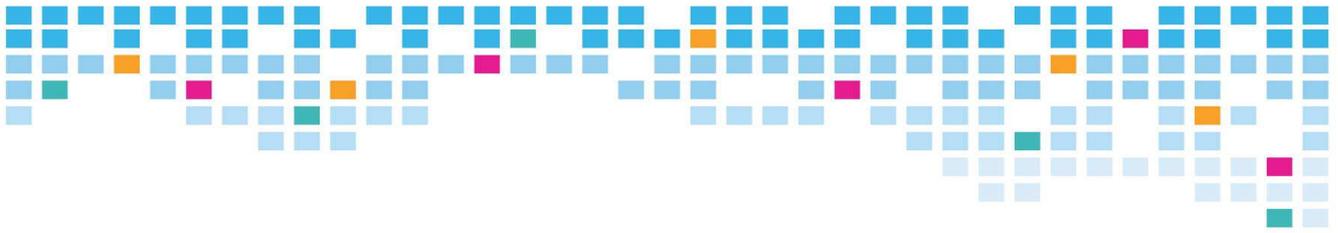
The **Council** continues to focus on health issues and again a huge amount of consumer information has been collated on this issue from our Focus Groups held during the year.

I have continued to use every opportunity to publicise the work of the **Council**. The local media have continued to recognise that the **Council** is a key voice on consumer issues. I have even spoken on Radio Guernsey twice during the year.

I am also very pleased to report that with a great deal of help from Carey Olsen we have successfully amended our Constitution to allow the **Council** to consist solely of members of the public for the first time. This again is an exciting development.

Once again, the **Council** could not have functioned as effectively without the help of the members of the **Council** who give their time and energies to consumer issues. Many thanks are also due to the support of Senator Alan Maclean, Mike King and Trevor Le Roux. Finally, Anne King, the **Consumer Council** Executive Officer continues to amaze me with her ability to tackle consumer issues and without whose support my role would be so much more difficult if not impossible.

Advocate Rose Colley



Council Main 2014 Issues

2014 has been another exciting and challenging year during which the **Council** recruited two new members, amended its constitution, spoke to 835 secondary school students, held insightful Primary Health focus groups, explored local energy matters and launched a one-stop energy website.

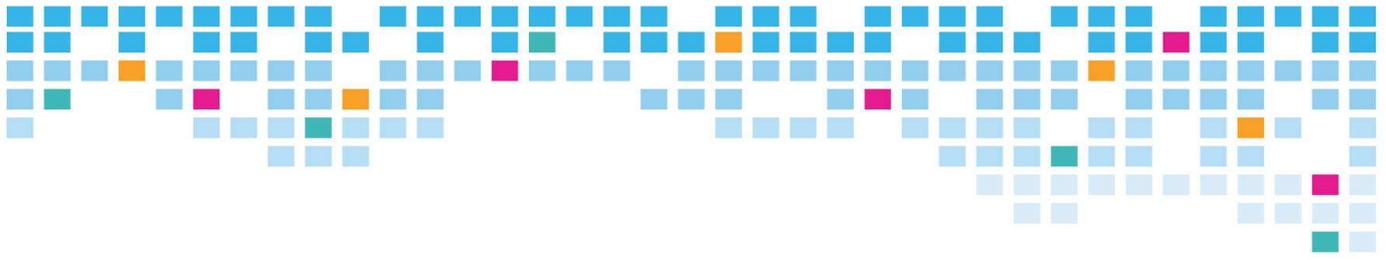
The **Consumer Council** liaise with Channel Islands Competition Regulatory Authority (CICRA), Trading Standards, Community Savings and Citizens Advice Bureau (CAB) on a regular basis to ensure that we have a joint approach to progressing issues which have an impact on Jersey consumers.

Education

The **Council** worked with Community Savings, Jersey Financial Services Commission and Trading Standards to contribute to the delivery of some financial and consumer rights aspects of the Personal Social and Health Education (PSHE) curriculum for children of secondary school age.

In 2014 we delivered a variety of talks to all year groups in Le Rocquier School, year 10 in JCG, years 7 & 10 in Victoria College, Year 10 Les Quennevais and year 11 Hautlieu students; with the aim of helping youngsters to understand how important it is for them to be responsible for their own consumer rights and monetary matters.

Ours schools program is continuing in 2015 with the addition of Grainville year 10 students.



Communication & Helping Consumers to Make Informed Decisions

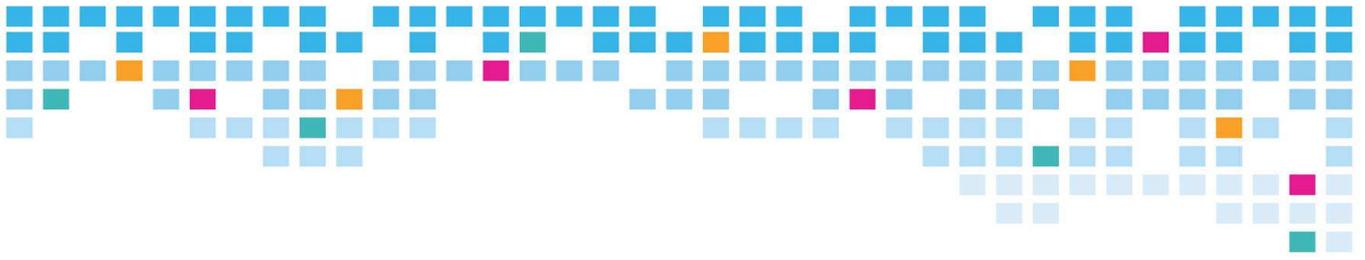
The newsletter continues to be a key **Council** communications tool; although we now post topical issues on Facebook and twitter. A key part of this year's challenge has been to try and post regularly, review the interest levels and generate a social media strategy.

Our social media presence has grown for both the **Consumer Council** and our sister Fuel Watch Twitter and Facebook accounts.

The newsletter always provides Islanders with a broad range of topical issues assisting with decision-making and awareness raising. In 2014 we published 6 editions throughout the year, ranging in one 4-page edition, four 8-page copies and one mammoth 20-page Energy Matters edition.

We receive contributions from a variety of organisations such as Moore Stephens, Air-Tel Vodafone, Jersey Telecom, Energy Efficiency Service, CAB, CICRA, Jersey Financial Services Commission (JFSC) and Trading Standards. Each article is checked to ensure it meets our objectivity criteria.

We joined forces with Jersey Police, JFSC, CAB, Trading Standards and Community Savings to host 3 consumer road shows in early December. We hope to develop the consumer road shows concept to and to bring the messages to the centre of town in pop-up shops.



Money Matters

During March of 2014 the **Consumer Council** and Community Savings ran a survey to “*check Islanders’ financial health*” to see what problems people were facing, particularly as a result of the recession and how our organisations might help with any issues raised.

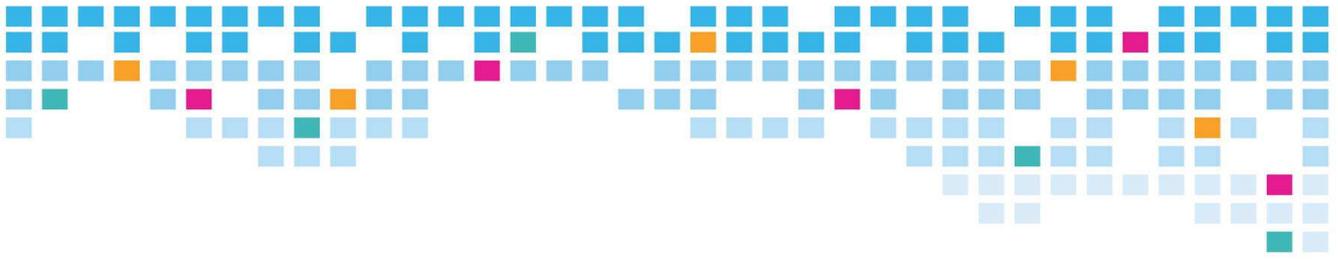
The Money Matters survey was undertaken with ARC Island Research plus the generous support of the ‘Back to Work Team’ who provided three people to help pack the surveys and then input the data. We are delighted with 930 replies from a randomly selected 4,000 islanders. The survey explored attitudes to money, income sources, how respondents would manage debts, pay day loans, domestic liquidity and recognition of agencies that can help.

We dedicated one 8-page newsletter on finance and money following our survey, it contained a diverse range of articles covering the high level results of our money matters survey, short-term pay day loans, life insurance, credit rating – what’s the score?, all about direct debits and regulated by the JFSC – what does this really mean?

We published our Money Matters report, which highlighted three key messages:

- We must all take personal responsibility for our financial health;
- We must all research our facts and ask questions to help us make informed decisions and to better understand the bigger picture of what financial health entails – over the short, medium and long term;
- Most importantly we must NEVER put our head in the sand – financial difficulties escalate not diminish!

The report detailed recommendations, which we are now working through. The full report is on our website.



Council Constitution

In consultation with the **Council** members we amended our Constitution to change the make up of the **Council** members and introduced a non-voting role of advisors drawn from specialist bodies.

Council Branding

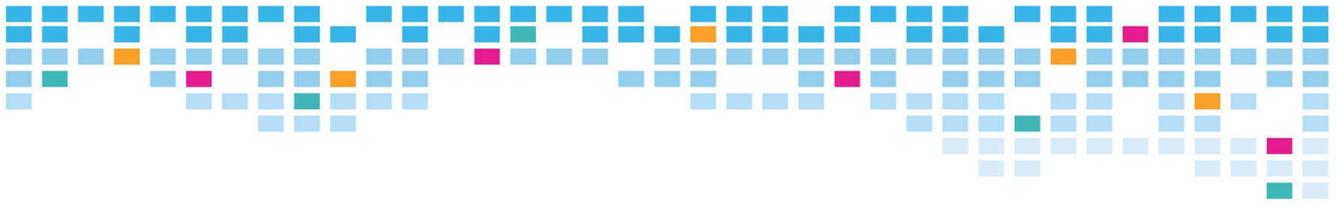
We rebranded the **Council** – the new logo is bright, attractive and less formal in its message and appearance. The logo is a digitized image of Jersey's north coastline.

The **Council** also published a range of information booklets with the new logo.

- Funerals Matter
- A Guide to House Contents Insurance for those who rent their homes
- A Budget Planner
- Plain Sailing
- Plane Facts
- Access to Air Travel for the less mobile
- Access to Ferry Travel for the less mobile

Holiday and Travel Tips

The July newsletter edition was travel focused; we explored financial protection for your holiday, travel insurance, car hire, our 'Plane Facts' and 'Plain Sailing' leaflets..



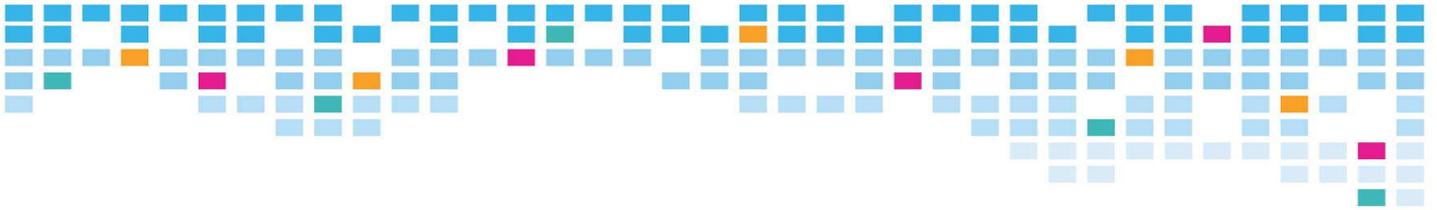
Primary Health Care Focus Groups

Following on from our highly successful and informative Primary Health Care survey in 2012 we hosted focus groups, which got into the *nitty gritty* of accessibility to see if it is merely an issue of cost, or rather an attitude to Primary Health provisions, the **Consumer Council** is determined to make a real & valued difference.

The **Consumer Council** believes that it is imperative that the patient is a focal point of Jersey's health change process. 4Insight ran the focus groups, on behalf of the **Council**, to reflect different age groups and health care circumstances. We were overwhelmed by participants' honesty, raw emotion and contribution in each group, the qualitative results are enlightening and are now part of the decision making in the Sustainable Primary Care Project.

The key messages from the focus groups were...

- Consumers are not in favour of 'free' doctors, for anyone, as the system would be clogged and abused
- Consumers support reduced doctor fees for under 5' s, chronically ill and elderly based on means testing
- That there is confusion over the provision of the community doctor – who, what, where and how much does this cost?
- Dentists are perceived as more expensive than Doctors
- The lack of privacy when arriving at A & E is uncomfortable for patients
- There is a lack of price lists in doctors surgeries
- Doctors and Dentists are seen as expensive and not always good value for money
- People attend A & E to fast track specialist knowledge, no restriction on opening hours



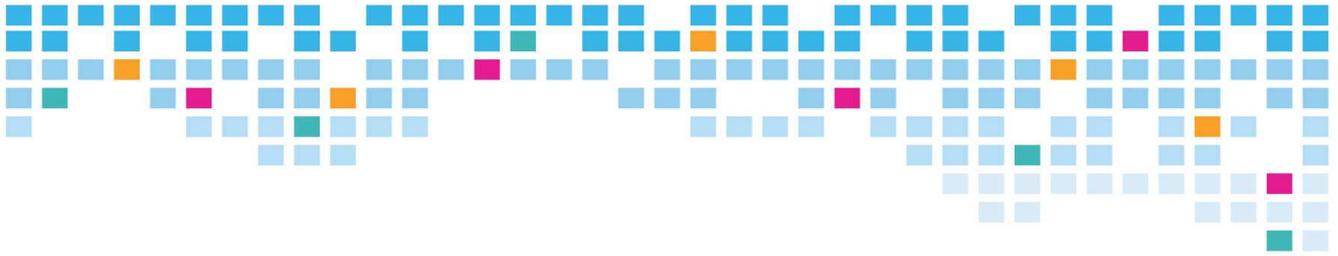
- Frustration that A & E allows anyone to be treated regardless of residential status
- Utter sadness, fear and frustration over the perceived lack of Mental Health Care provision for teenagers
- Groups support the concept that the individual needs to take greater responsibility for their own health
- A big plea ... 'let us make necessary follow up outpatient appointments when we are in the clinic rather than send us a letter '
- 'We love the text reminder service for outpatient appointments'
- Public would welcome practice nurses to help with blood test, blood pressure tests etc. for cheaper appointment costs
- Entitlement ... why shouldn't we go to A & E we must be entitled based on my contributions.

We have presented our findings to the Minister for Health, HSSD Directors, Social Security, Primary Care Body, Jersey Dental Association and the 'Voluntary & Community Sector Partnership', where we received mixed reactions. The work led to our involvement in the Primary Healthcare Sustainability Project. We have also seen our work contribute to a reduction of GP consultation fees in one practice.

Energy Matters

Energy Issues are a key topic for the **Consumer Council**; the costs of energy are an on-going concern for most islanders.

We researched and detailed how our energy gets here, the comparative costs, energy savings, renewables, and understanding energy units.



In conjunction with our energy project we added heating oil costs and energy tips to our Fuel Watch website. Our energy research and subsequent publications necessitated considerable liaison with the JEC, Jersey Gas, oil suppliers and Jersey Water.

Media

The Chairman and Executive Officer regularly give interviews to BBC Radio Jersey & Spotlight TV, Channel Television, the Jersey Evening Post & Commercial Radio station 103 on a variety of consumer issues generated from within or from outside of the Island.

General Contact

Consumers contact the **Council** through our website and email us directly from newsletter articles or word of mouth references. Although the **Council** were initially cautious about being located within Liberation Place it does provide a welcoming port of call for any visitor to the Council.

Financial Report

The **Council** generated expenses of £147,853.96 during 2014. These are detailed in the attached profit & loss report.

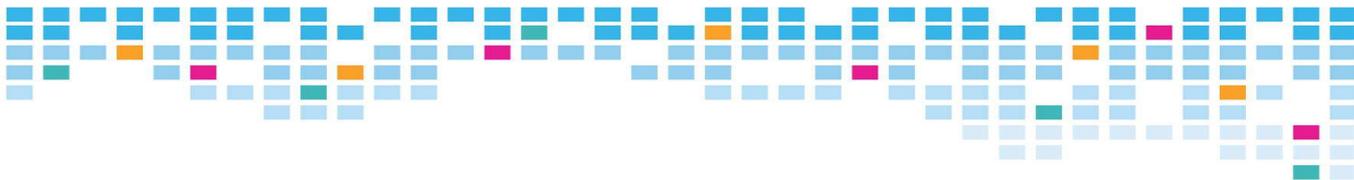
This was met by a grant from Economic Development Department of £ 131,000 received in three parts:

1. 24th February 2014 £50,000
2. 9th June 2014 £50,000
3. 22nd December 2014 £31,000

The financial matters of the **Council** have been audited by Grant Thornton.

The current account balance at the end of 2014 is £21,365.60 (Less Current liabilities of £21,099)

The deposit account balance at the end of 2014 is £ 4,114.49



	<u>Jan - Dec 2014</u>
Ordinary Income/Expense	
Income	
Bank interest received	10.75
Grant received	<u>131,000.00</u>
Total Income	131,010.75
Expense	
Audit Fees	1,000.00
Depreciation Expense	1,039.98
Dues and Subscriptions	
Data Protection Notification	50.00
Dues and Subscriptions - Other	<u>239.00</u>
Total Dues and Subscriptions	289.00
Focus Group	51,022.29
Gifts and Donations	300.00
Honorarium	
Staff wages	<u>10,000.00</u>
Total Honorarium	10,000.00
Insurance	324.04
Issued Publications	
Design	4,925.00
Distribution	19,989.31
Printing costs	<u>11,290.65</u>
Total Issued Publications	36,204.96
Licenses and Permits	
Web Site Management	
Design	1,482.07
Web Site Management - Other	<u>624.07</u>
Total Web Site Management	2,106.14
Licenses and Permits - Other	<u>529.46</u>
Total Licenses and Permits	2,635.60
Meeting costs	1,381.90
Miscellaneous	-96.45
Office expenses	
Stationery	<u>808.96</u>
Total Office expenses	808.96

Payroll Expenses	
ITIS	6,210.31
Social security	5,001.41
Staff wages	<u>31,610.97</u>
Total Payroll Expenses	42,822.69
Pricewatch	
IT Support	1,968.75
Petrol Pricewatch	<u>490.00</u>
Total Pricewatch	2,458.75
Professional Fees	
Legal Fees	2,415.00
Professional Fees - Other	<u>7,451.41</u>
Total Professional Fees	9,866.41
Repairs	
Computer Repairs	<u>12.50</u>
Total Repairs	12.50
States of Jersey	-12,500.00
Telephone	
Land line	<u>283.33</u>
Total Telephone	<u>283.33</u>
Total Expense	<u>147,853.96</u>