

ANNUAL REPORT

2022



Giving a voice to consumers in Jersey

Second Floor,
Salisbury House,
1-9 Union Street,
St Helier,
JE2 3RF

☎ 01534 611161
✉ contact@consumercouncil.je
🌐 www.consumercouncil.je

R.134/2023

ANNUAL REPORT 2022

Contents

Chairman's Introduction	3
Our Mission	4
Performance Report and Challenges	5
Highlights of 2022	6
Key Performance Indicators: Results	9
Consumer Interaction	12
2022 in Numbers	15
Accountability Report	16
Environmental, Social and Governance (ESG)	20
Financial Report	21

Chairman's Introduction

The cost of living continued to dominate the types of enquiries received and help the Council offered for much of 2022.

Due to a surge in calls and correspondence at the beginning of the year, we took the unusual, but significant, step to write an open letter to the then Chief Minister, asking for some emergency measures to be quickly considered and implemented to help Islanders with the impending cost-of-living crisis.



Carl Walker, Chairman

Unfortunately, this request was dismissed, however the new Government made one of its priorities the implementation of a mini budget, which included widening the net so that more Islanders could receive financial help and saw a temporary reduction in Social Security contributions.

Another significant workstream for the Jersey Consumer Council during 2022 was our continued efforts to keep the credit card application and renewal issue live throughout the year.

During the summer, we asked those consumers who had experienced issues with their credit card provider, or who were being turned down for credit based upon their postcode, to complete our online survey. More than 600 Islanders took part, with a plan to share the data with the Government in early 2023. From there, a Government commitment to investigate the issue will hopefully see a positive result for consumers soon.

The Council also continued to engage with Government departments, Scrutiny Panels and the private sector when consumers' views were sought, or input was required on a range of issues.

We also continued to gather pricing data on everyday food, heating oil and fuel, and publicise and promote the data as much as possible.

And, during the year, the Council also said goodbye to its Executive Officer and successfully recruited a replacement, who started in the autumn.

Our Mission

“Our role is to be the consumers’ champion. We investigate and publicise anomalies in consumer affairs and provide Islanders with accurate and timely information to help them make informed decisions.”

The Jersey Consumer Council is a non-profit organisation, funded by the Government of Jersey, which aims to encourage businesses to put the consumer first.

Our main statutory functions are to act as an independent body whilst:

- being a strong and well-informed voice for the consumer
- investigating and publicising anomalies in consumer affairs in the Island
- providing Islanders with accurate and timely information to help them make informed decisions.

Performance Report and Challenges

Frustratingly, despite a Government pledge in the *'Report of the Inflation Strategy Group'* in January 2020, in which it advised that *"The Government will improve consumer knowledge by providing enhanced support to the Jersey Consumer Council to invest in existing price comparison resources and developing new comparisons across a range of different markets, starting with Grocery Watch"*, no such enhancement – financial or otherwise – materialised during the year.

This created a serious challenge to the JCC, as the worsening cost-of-living crisis put significant demand on the Council, from the perspective of helping individual members of the public, general campaigning and requests of engagement from the Government and other agencies. The lack of the promised 'enhanced support' meant that the Council was unable to recruit a much-needed additional part-time officer to cope with the reporting demands and, regrettably, led to the resignation of the Council's part-time Executive Officer, who cited the increased governance – similar reporting to that of multi-million pound arms-length organisations – and the lack of resources to employ extra help as the main drivers for her decision to leave.

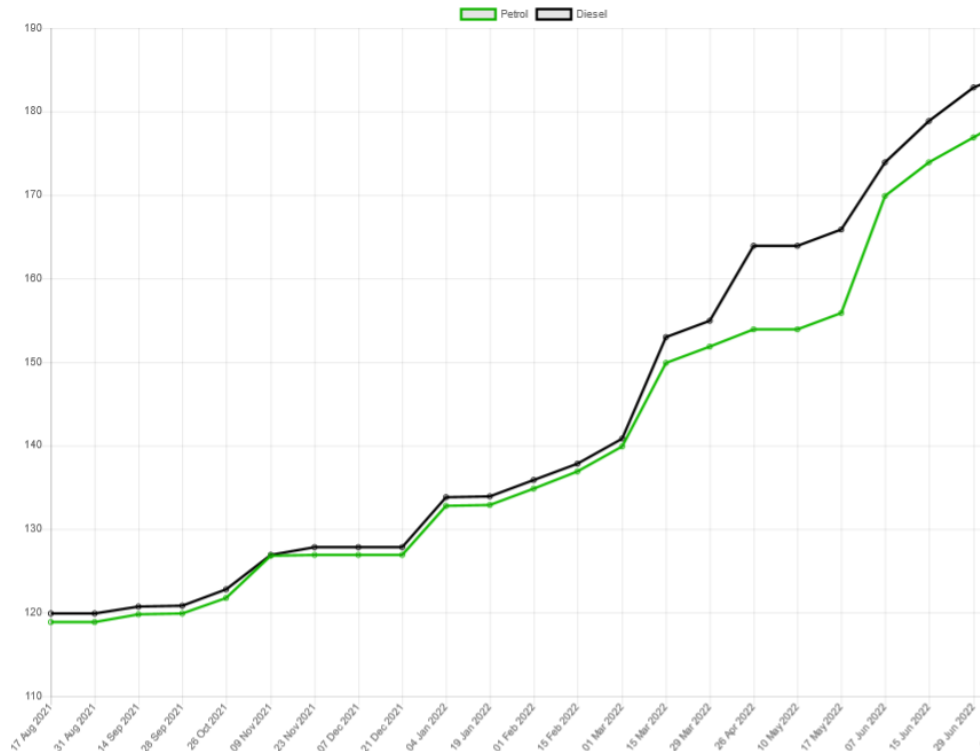
Despite the above, the Council continued to do what it could to educate, inform and represent Islanders as the cost-of-living crisis continued to worsen. This involved our volunteer Council members continuing to monitor supermarket grocery pricing (despite some spikes in Covid), as well as trying to accept all requests for the Consumer Council to be represented on various working parties to help ease the impact on Islanders' lives.

This was also further enhanced by the updating of our new website, and enhancements to our Price Comparison website and app, which served to offer advice and information to consumers to help them make informed decisions.

Highlights of 2022

Oil and Fuel Prices

The Ukrainian Russian war continued to negatively impact the cost of gas, oil and fuel. During the first half of the year there was a steep rise in fuel prices, as shown in the graph below:



The weekly (heating oil) and bi-weekly (forecourt fuel) price collection shows that since the start of the year average prices have increased by:

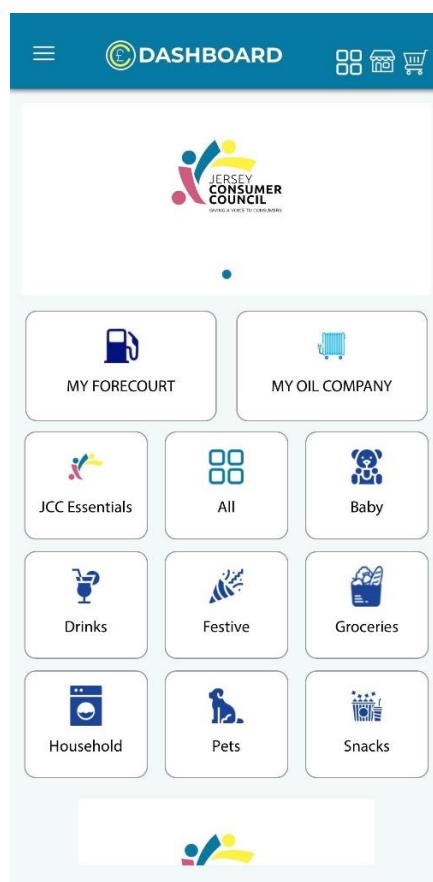
- Heating oil (700ltr) up by 40.63p to 95.80p = **60.5% rise**
- Unleaded petrol (1ltr) up to 185p = **34% rise**
- Diesel (1ltr) up to 188p = **36% rise**

Price Comparison Grocery Survey

Our volunteer members continued the collection of price data of around 100 (plus seasonal Christmas and Easter) products from six major supermarkets (Alliance, the Co-Op, Iceland, Morrisons, Marks and Spencer and Waitrose), as well as the two online supermarkets (First Choice Groceries and Valley Foods).

Users of both our pricecomparison.je website and app continued to grow, and it is hoped that, with additional funding, this site can be developed and improved further.

With over 1,000 new app downloads, November 2022 was our most successful month to date since launch for app downloads, following a dedicated online, traditional media and newsletter drive to increase the audience, and a drive towards sharing links and reminders to download the app on any relevant social media posts.



Cost-of-living crisis

In March, the Council took the unusual step of writing an open letter to the then Chief Minister to request a series of measures which Council members felt would help Islanders through the cost-of-living crisis, which was continuing to worsen. Those suggested measures included the idea of an energy grant for each household, the pausing of the plan to lower the online shopping tax threshold, and free parking and bus journeys on Saturdays. It also included an invitation to form a panel of like-minded organisations who could get together and come up with more solutions. Unfortunately, the then Government replied some six weeks later to reject all of the suggestions. That said, after the elections in June, the first action of the newly-formed Government was to introduce a mini budget to help Islanders cope with the increased cost of living.

Updated Budget Tool

We had feedback that Jersey consumers were using our budget tool to help with their money management and invested a significant amount of time to update this useful online tool to include a comprehensive breakdown of income and expenditure.

This was then advertised in our summer newsletter, to help Islanders manage during the cost-of-living crisis.

INCOME:	
YOUR INCOME: Earnings, Pension, Benefits etc	Monthly Total
Gross Salary from your job/s or business	<input type="text"/>
Pension (State and/or private)	<input type="text"/>
Benefits and income support	<input type="text"/>
Child maintenance	<input type="text"/>
Alimony	<input type="text"/>
Interest and/or dividends from savings and investments	<input type="text"/>
Rental income	<input type="text"/>
Other income	<input type="text"/>
TOTAL INCOME: £0.00	

EXPENDITURE:	
YOUR OUTGOINGS: Everyday expenses	Monthly Total
ITIS deduction	<input type="text"/>
Social Security and LTC deduction	<input type="text"/>
Mortgage or rent	<input type="text"/>
Property service charges	<input type="text"/>
Grocery and household shopping (not alcohol or cigarettes)	<input type="text"/>
Energy supplier costs for heating, cooking and hot water e.g. electricity, gas, oil	<input type="text"/>
Parish rates	<input type="text"/>
Internet contract	<input type="text"/>
Phone e.g. contract, calls, mobile handset and/or landline	<input type="text"/>
Water rates	<input type="text"/>
Childcare e.g. nursery, childminder and babygator	<input type="text"/>
School fees including school meals, courses	<input type="text"/>

Total Income:	£ 0.00
Total Expenditure:	£ 0.00
RESULT: Your current income and expenses balance is:	£ 0.00

New Executive Officer

A recruitment process for a new Executive Officer was held, following the resignation of Tina Langdon. Following a successful interview, Anthony Dearie (*pictured right*), a former Government of Jersey employee, was recruited. Tina left the Jersey Consumer Council in September and Anthony joined at the end of October. This meant that there was a period with no Executive Officer in place, where we were unable to respond to consumer enquiries or carry out 'business as usual' tasks.



Key Performance Indicators: Results

2022 Business Plan Objectives	Key Performance Indicators	Results at end of 2022
JCC constitutional requirements	Jersey Consumer Council meetings: <ul style="list-style-type: none"> • Hold a minimum of four full meetings during the year. 	Six meetings were held, on 26 January, 25 February, 15 March, 29 April, 8 August and 14 December.
	Recruit two new Council members, adhering to Appointments Commission Guidance.	Interviews were held in April and one new volunteer, Trudy Le Bas, was taken on in May. The change in Executive Officer meant it wasn't possible to recruit a second, but we plan to in 2023.
	Adhere to Partnership Agreement: <ul style="list-style-type: none"> • Meet all quarterly accounting and other governance procedures. 	All were completed.
Communications	Publication of news and articles that inform and educate consumers: <ul style="list-style-type: none"> • Publish not less than 24 articles by 31 December 2022, either online, in hard copy/newsletter or both. 	Have published regular articles throughout the year, more than the 24 that were being aimed for.
	Day-to-day: <ul style="list-style-type: none"> • Respond, log and categorise enquiries within three days, staff resources permitting. 	Ongoing. Wasn't possible during period in between Executive Officers.

	<p>Jersey Consumer Council website:</p> <ul style="list-style-type: none"> • Expand content on consumercouncil.je throughout the year, with the aim to grow traffic by 5% over the year. • Log and monitor monthly usage. 	<ul style="list-style-type: none"> • Users in 2022 = 12,910 vs 9,331 in 2021 (+ 38%) • New users in 2022 = 12,836 vs 9,213 in 2021 (+ 39%) • Page views in 2022 = 32,067 vs 20,144 in 2021 (+59%) • New website launched 7 April 2022 • All monthly data logged.
	<p>Pricecomparison.je website and app:</p> <ul style="list-style-type: none"> • Increase total app downloads since launch by 5% by 31 December 2022. • Aim to achieve 5% increase in overall platform usage by 31 December 2022. • Log and monitor monthly usage. 	<ul style="list-style-type: none"> • App downloads = 3,273 in 2022 vs 3,637 from launch on 20 Oct 2020 to end of 2021 • Website users in 2022 = 28,656 vs 14,657 from launch on 20 Oct 2020 to end of 2021. (+95.5%). • All monthly data logged.
	<p>Media requests:</p> <ul style="list-style-type: none"> • Be pro-active to media exposure and respond positively to all reasonable media requests for comment/interview. 	<p>56 media interviews or known mentions in 2022.</p>
	<p>Continue to increase social media following:</p> <ul style="list-style-type: none"> • Grow online following by 10% by end of year. 	<p>Average increase across all social media platforms = 105%</p> <p>Facebook: From 1,555 to 1,840 (+18%) Twitter: From 1,564 to 1,654 (+6%) LinkedIn: From 56 to 200 (+257%) Instagram: From 90 to 216 (+140%)</p>
	<p>Consumer Fair:</p> <ul style="list-style-type: none"> • Investigate the viability of holding a Consumer Fair. • Organise a stand or similar at an event held by another party to promote the Consumer Council. 	<p>Not been possible to start due to resources.</p>

	<p>Launch 2022 consumer campaigns:</p> <ul style="list-style-type: none"> As selected by Council Members in response to consumer concerns. Launch first campaign no later than Quarter 2. 	<ol style="list-style-type: none"> Funeral Costs - completed and published 18 February. Inflation and Cost of Living –letter sent to Chief Minister 18 March. Requests rejected by previous Government, but new Chief Minister and Economic Minister appear more engaged. Pricecomparison.je – UK price collection not yet started due to insufficient funding and resources. Credit cards survey completed, and findings analysed. Cost of living increases reported on and monitored.
Advocacy/Consultation	<p>Continue to monitor key product commodity/services/prices and publish results online:</p> <ul style="list-style-type: none"> Ongoing throughout the year. 	<ul style="list-style-type: none"> Bi-weekly survey of grocery prices started 9 February (after January lockdown). Weekly heating oil prices and bi-weekly forecourt prices collected and published.
	<p>Youth Consumer Council:</p> <ul style="list-style-type: none"> Review the viability of setting up a Council of Islanders aged between 16-20. 	<p>Not been possible to start due to resources.</p>
	<p>Consultations:</p> <ul style="list-style-type: none"> Review and respond to Government, Scrutiny and other consultation requests, as appropriate. 	<p>Numerous responded to during the year.</p>
	<p>Continue attendance of Consumer Protection Network, Jersey Fraud Prevention Forum, and Energy Forum.</p>	<p>Attended, when possible, where resources and availability allowed.</p>

Consumer Interaction

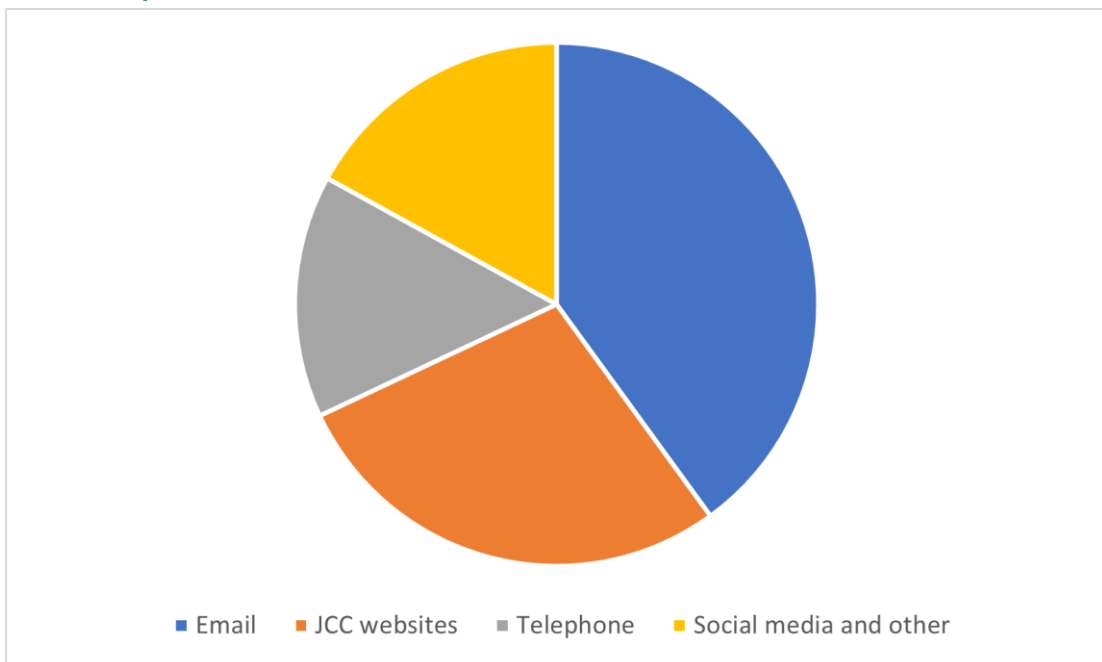
Enquiries

Consumer enquiries received through the year were varied in subject matter. The biggest concerns related to the cost-of-living crisis and the resulting price increases across groceries and fuel, negatively affecting many Islanders, but especially those on low and middle incomes.

The issues Islanders faced when applying for or renewing credit cards was also a massive issue for Islanders, generating hundreds of consumer queries.

The largest proportion of consumer queries that we received were by emails, though the full breakdown can be seen below.

Consumer Enquiries Breakdown



Jersey Consumer Council Newsletters

During 2022, the Council produced and distributed two newsletters to all households in Jersey.

Both newsletters highlighted the cost-of-living crisis and contained money-saving tips for Islanders.

Digital versions are already accessible via our website consumercouncil.je, but we are always conscious that many Islanders may not have access to a computer or smart device. This was especially pertinent for our autumn edition, which highlighted the cost-of-living struggles of a local pensioner.



Edition 99 – Summer 2022

Many consumers contacted to tell us about the difficulties they were facing due to the rising cost of living. Lobbies to the Government were rejected, but the Consumer Council continues to give a voice to the Consumer and does what it can to help Islanders regardless of their background or status.

The magazine also highlighted the updated Budget Tool and how it could help readers have a clearer picture of their current financial situation.

We also shared money-saving tips from our website to help reduce household bills.

Edition 100 – Autumn 2022

We focused on the cost-of-living crisis again, publishing an email from a worried pensioner, and outlining our letter to the Chief Minister.

‘Know your rights if your summer travel is disrupted’ gave practical tips on how to protect travel and get compensation if necessary.

Credit Card Survey

During the summer of 2022, the Council received more than 600 responses to a survey we conducted to try and get a better understanding of how consumers were being impacted by credit card companies pulling out of Jersey and other Crown Dependencies.

For more than two years, the Council has been meeting with credit card company representatives, credit reference agencies, the Jersey Bankers’ Association, finance leaders and the Jersey Financial Services Commission to try and understand, on behalf of consumers, why credit card companies are refusing new applications to Island residents, refusing to provide Islanders with a new card once their existing one expires, or, in some instances, closing existing accounts, despite excellent credit history.

In addition, to the 600-plus survey responses, we also received hundreds of emails and calls from consumers, concerned about the situation.

The Council has found that, while a number of factors seem to be influencing the credit card companies' decisions – particularly the move by UK-based banks and lending corporations to ringfence or limit their business to the UK only, following the 2008 banking crash – the lack of a centralised electoral register in Jersey is a huge stumbling block for credit reference agencies to validate applications from Island residents. Complications in pursuing individuals in debt through Jersey's court system has also been cited.

We plan to meet the Government in early 2023 to discuss the issue.

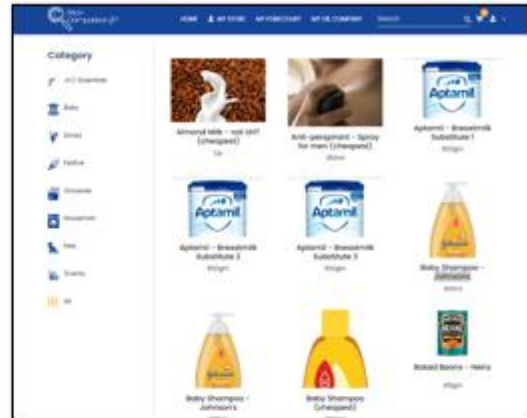
The screenshot shows the Jersey Consumer Council website. At the top, there is a navigation bar with the council's logo and links for Home, Information, FAQ, Newsletters, Budget Tool, and About Us. A search bar is located below the navigation. The main content area features a banner image of various credit cards (MasterCard, Visa, American Express) with the text 'Survey - Credit Card Availability' and the date '5th September 2022'. Below the banner, there is a question: 'Would you mind taking 2 minutes to complete our credit card availability survey?'. The page is divided into several sections: 'Recent History' which discusses credit card availability issues and mentions meetings with local financial institutions; 'Reasons' which lists factors like Jersey's status and local bank policies; and 'Survey Link' which provides the survey URL and closing date. On the right side, there are three widgets: 'Recent News' with links to articles about Generation assets, credit card issues, and Sky TV subscriptions; 'Information' with a link to helpful information and tips; and 'FAQ' with a link to facts and answers for consumer questions.

2022 in Numbers

56 media appearances



95.5% increase users of pricecomparison.je



12,836 website users in 2022
39% increase



105% average increase
across all social media
platforms

Accountability Report

Background Timeline

25 April 1995 – The Council was established by Act of the States to provide a body which could represent Island consumers' views.

November 2011 – Act of Incorporation granted by the Royal Court and, subsequently, lodging of a Constitution with the States Greffe, resulting in greater independence for the Council, as well as the ability to enter into employment, research and consultancy contracts in its own right.

2014 – Revisions to the Constitution were made.

April 2018 – The States approved the appointment of the third chairman of the Council since its inception.

Structure

The constitution of the Jersey Consumer Council states that the “*Council and its property shall be managed and administered by the Members*”, being a Chairman and up to nine members of the general public, with the minimum Member number of five.

i) Chairman

Clause 12.3 of the constitution currently states: “*The Chairman shall hold office for a term of three years and may be appointed to hold office for a further term of three years but shall not hold office as Chairman for more than six consecutive years.*”

The role of Chair is a high-profile one, requiring awareness of the sensitivities of public and political opinions on consumer issues. Excellent communication and social skills are essential to engage with stakeholders, Government and the media. The Chair needs to be pivotal in setting and achieving business plan objectives in line with the grant and the associated partnership agreement with Government. This is an important, hands-on and influential role – during 2022 the Chairman made a total of 55 media appearances benefiting the Council, as well as the consumer.

Carl Walker, a communications consultant, was appointed Chair on 14 April 2018, with a second three-year term to April 2024 being approved by the Minister on 26 November 2021.

ii) Council Members – General Public

Clause 12.4 of the constitution states: “*The Members listed in sub-clause 11.2(b) shall hold office for a term of three years and may be appointed to hold office for further terms of three years each but shall not hold office as a Member for more than six consecutive years.*”

The Jersey Consumer Council members represent a broad section of Island life, with varied working experiences and age range. Members were appointed with staggered expiry dates, to protect the Council from Members all leaving at the same time. Minutes of Council meetings are provided to the Government after each meeting.

2022 Members	Date current term ends
Tom Brossman	31 January 2024
Dave Crocker	23 July 2024
Mike Le Galle	23 July 2024
Pat Le Masurier	23 July 2024
Sheila Ponomerenko	23 July 2024
Michael Sampson	23 July 2024
Curt Volpert	24 July 2024
Trudy Le Bas	2 May 2025

The Council members volunteer to collect grocery data for our Price Comparison website and app. They receive a £25 fee for each survey completed, to cover expenses such as petrol and parking and their time. This job involves recording prices of a list of grocery items every other Wednesday, giving us a picture of price increases/decreases year on year. The volunteers/council members are accountable to the Chairman and report their grocery figures to the Executive Officer.

ii) **Executive Officer**

In November 2022, Anthony Dearie was employed as part-time Executive Officer, replacing Tina Langdon. There was a period where there was nobody in place to cover this role.

The role is to support the Council members by responding to consumer enquiries, managing all administrative Council work and meetings, preparing all required governance, representing the Council at various forums, updating the Council's website and social media accounts, and writing and editing the newsletters.

The Executive Officer ensures that the Council's governance is maintained and updated as necessary, and monitors performance against annual KPIs.

Staffing Costs

The Council receives a Government grant to cover operating expenses, including the Chairman's Honorary and the Executive Officer's salary. All Council members are appointed on a voluntary basis.

The Chairman receives an annual Honorarium of £10,000 for each three-year term. This amount has been in place since the Honorarium was set ten years ago and has never been increased. Other staffing costs this year accrued a sum of £35,134.

Risk Register

A Risk Register is maintained and forwarded to the Government each quarter.

During 2022, the main risks to the Council were:

High Risks

1	OPERATIONAL RISK: The Council is currently dependent upon office accommodation in a sharing agreement with JCRA, in Salisbury House, Union Street, on a reduced rent which was renegotiated in June 2021 for 3 more years to June 2024. Any change to this arrangement could expose the Consumer Council to commercial rent, which would significantly impact the annual budget.
2	FINANCIAL RISK: The Council's budget payment, changed to half-yearly from 2021 onwards, is a high risk as, although half-yearly payments can be adjusted slightly to account for anticipated need, the funds are insufficient to provide for all financial debtors at any one given point.
3	REPUTATIONAL RISK: The Council makes erroneous statements or claims; risk mitigated by 4-eye check for all statements, which carry this associated risk, and disclaimer added to outward emails, websites and newsletter.

Medium Risks

1	CONTINUITY RISK: As of 1 October 2020, the Council has only one part-time staff member. This leaves the Council exposed to significant impact should they leave or fall ill. Equally, there is no holiday or sickness cover, or if there is resignation/recruitment period of no cover.
2	SOFTWARE RISK: Loss of email communications. The Council works with a local IT support consultant who can be given remote access to reinstate and recover data as needed.

Low Risks

1	SOFTWARE RISK: Loss of all social media. The Council manages these sites and may need guidance from external sources if lost.
2	SOFTWARE RISK: Loss of email communications. The Council works with a local IT support consultant who can be given remote access to reinstate and recover data as needed.

Data Breaches

There were no data breaches in 2022.

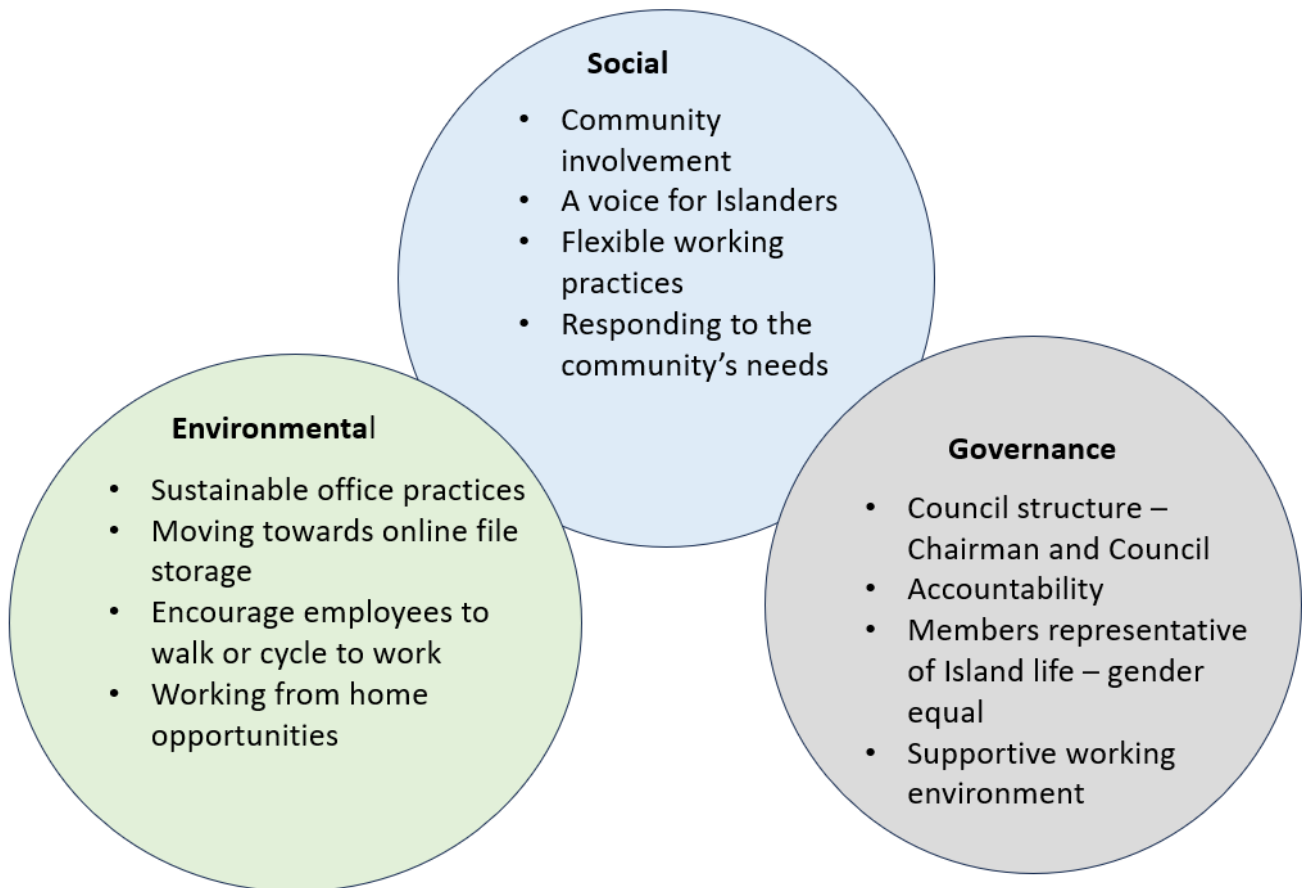
Conflicts of Interest

Any possible conflicts held by either the Chairman or Executive Officer are recorded and updated as necessary. The Chairman has disclosed possible conflicts to the Council Members, Executive Officer and Minister of Economy. The Executive Officer has disclosed possible conflicts to the Chairman and Council Members. A record of conflicts of interest was provided to the Government quarterly.

Environmental, Social and Governance (ESG)

Despite being a small organisation, the Jersey Consumer Council is always considering the meaningful and proportionate ways it can enhance its approaches to Environmental, Social and Governance issues.

Here's what we currently do:



Financial Report

Government Grant

In 2022, the Consumer Council's costs were met by a Government grant of £87,000, and an emergency top-up of £25,000 to help meet the Council's running costs.

Audited Accounts

Grant Thornton Limited audited the financial matters of the Council referring to 2021, but resigned as our auditors during 2022. A new financial auditor – relative to the scale of the operation – will be sought and appointed in 2023.

Fiscal Stimulus Uplift

In Quarter 2 of 2022, the Council received the second tranche of its ring-fenced £37,000 Fiscal Stimulus uplift. These funds were used to:

- continue the development of the new Consumer Council website to enhance the consumer experience.
- ensure that the new site can provide information via a more stable content management system (these enhancements were required following a change of domain name, and the refresh, which saw a number of Jersey Consumer Council sites amalgamated into one user-friendly website)
- continue to enhance, develop and expand the pricecomparison.je site and free downloadable app
- complete a review of the current IT security and equipment used by the Council.