

ANNUAL REPORT

2021



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Contents

Chairman's Introduction	3
Our Mission	4
Performance Report and Challenges	4
Highlights of 2021	5
KPI Results and Comments	7
Consumer Interaction	10
Accountability Report	12
Financial Report	16

Chairman's Introduction

The cost of living for Islanders dominated the types of inquiries we received during 2021. These were mainly around the rising prices of food and groceries, and some other services, inflated by the global restarting of the economy following the hiatus caused by the Covid-19 lockdowns. Whilst we waited for the anticipated return to normality in 2022, it applied pressure in a number of different sectors to ensure that consumers' voices were continuing to be heard. These ranged from, at the outset of the year, challenging Jersey Gas to remove its 'temporary' Covid charge to challenging the Government on its claim that it was creating a level playing field for retailers by reducing the online shopping threshold. (The JCC argued that the Government should do more to encourage online retailers to remove VAT for Islanders)

Also, in the first half of the year we released results of our student spending survey, which showed that our young Islanders are a consumer force that should not be underestimated, many of whom are given cash to spend locally each week.

We continued to grow our pricecomparison.je offering, with a further two online grocery stores joining the service, which allowed Islanders to compare and contrast prices around the island as prices continued to rise across the board.

Several hospitality outlets signed up to our Covid pledge, which sought to give certainty to those booking big events while the risk of Covid-linked cancellation was still very much live. Towards the end of the year, we started to see fuel prices steadily increase as the demand for oil shot up due strict Covid restrictions being lifted for the travel industry.

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The JCC's plans for expanding its service and data collection were unfortunately hampered after an increase in Government funding was not forthcoming. It was hoped this will be forthcoming in 2022.

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

As stated in the Mission and strapline, the Jersey Consumer Council aims to be the consumers’ champion and give a voice to the Island’s consumers.

To enable the Jersey Consumer Council to improve and expand its services and support for consumers, it requested an increase to the annual Government paid grant, which was turned down for the second successive year (£95,650 requested 2020 and £141,159 requested 2021). The additional funding would have enabled the employment of a second officer to support data collection and administration, more regular updates on pricecomparison.je, and provided holiday cover.

During the summer, the Council was reminded of *Action 6* in the *'Report of the Inflation Strategy Group'* (see attached) dated January 2020 advised that Government would:

"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".

To date, the Council is yet to receive an increase to its annual grant. It was led to believe that the increase was being given serious consideration in 2021 and the expectation that it would be received during the second half of the year, until November when it became clear that the additional funding would not be provided. This impacted the completion of the Council's Q4 accounts and meant the previous three quarterly reports had to be reworked, costing the Council unexpected accountancy costs.

In September, the Council was advised that, due to a delay in the Chairman's second term being approved by the States Assembly, the Council was no longer properly constituted and therefore unable to perform certain functions, which created delays in some workstreams and procedural matters, until the Chairman's re-appointment was confirmed in the autumn.

On 21 April 2021, our Fiscal Stimulus Fund application for £37,000 was approved. This application was made to support the improvement of the Jersey Consumer Council website, enhance the pricecomparison.je service and review and replace IT equipment.

Highlights of 2021



Cost of Living



GST



Review



Utility Companies and



Brexit and Covid

Ongoing issues created difficulties with deliveries travel and hospitality and cancellation and refunds.



Scams



Credit Card Applications

energy Reduced availability of credit cards continues to cause problems. VAT

Postal Service

10% of enquires highlighted concerns planned about service, contracts and cost.

5% of enquiries warned others of financial and phishing scams from fraudsters pretending to be from 'D&G', 'Google', 'Amazon' and legitimate looking investment firms.



Nearly 4,000 App downloads
Almost 15,000 website users

KPI results and comments

JCC 2021 Business Plan Objectives	Key Performance Indicators	Targets and Timescales	Results to 31 December 2021
JCC constitutional requirements	Jersey Consumer Council meetings	Hold a minimum of four	6 held: 5 February, 16 April, 24 June, 13 September, 16 November and 15 December
	Recruit or reappoint two new/existing Council members	Overseen by Jersey Appointments Commission	New member joined in February. In April, a member resigned as they were emigrating. Three members were reappointed for a second 3 year term to July 2024. A resignation received in December effective January 2022. Nine members are allowed so Council able to fill two vacancies as needed.
	Adhere to Partnership Agreement	Meet all quarterly accounting and other governance procedures	2020 Annual Accounts and audit completed and signed 8 June. Q1, Q2 and Q3 accounts complete. Q4 accounts delayed and recalculated in spring 2022, due to the delayed confirmation of 2021 grant amount and Chairman's reappointment in mid November.
Communications	Publish minimum of 24 articles	Two per month/six per quarter	24 website articles published to year end. 3 newsletters delivered: w/c 5 April and 26 July (8 pages) and w/c 22 November (4 pages).
	Continue to increase social media following	Grow online following by 10% by Q4	Facebook 'Like' algorithm changed which made target difficult. Switched to 'Follows'. Facebook followers increased by 8% to 1555. Twitter up by 3.75% to 1564 followers. Instagram account opened in October ended year with 90 followers. Linked In connections increased by 5.5% to 56.

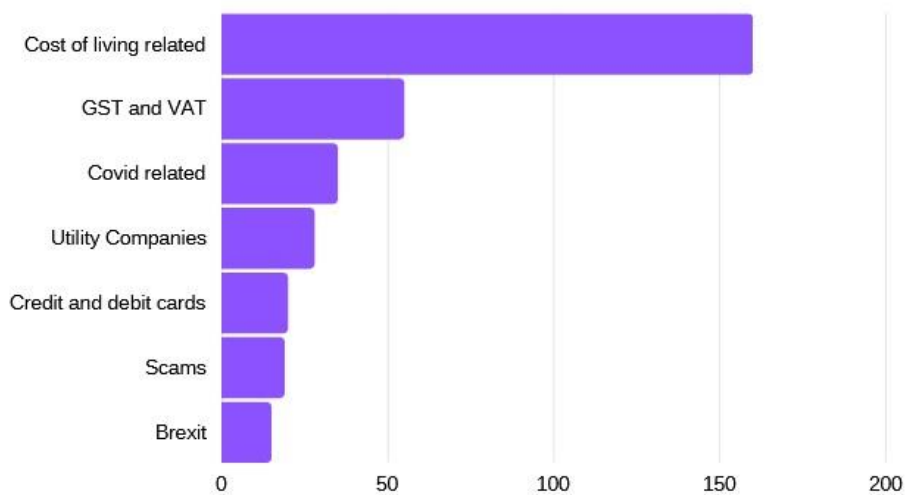
	JCC website	Improve security and stability of consumercouncil.je website	Application of £37,000 from Fiscal Stimulus Fund was successful. Due to delays with the Chairman's reappointment Tranche 1 of FSF monies were not received until 14 December,
			leading to a deadline extension of 31 March 2022 being agreed, so three projects could be completed.
	Consumer Fair	Investigate the viability of holding a Consumer Fair (dependent on funding and COVID situation)	This has not been possible due to Covid and funding request not progressed.
	Media requests	Continue to be proactive to media exposure and reply to all requests for comment/ interview	The Council was included in 64 known media appearances throughout the year across TV, print and radio. Most of these were interviews with the Chairman about a range of consumer issues from GST de minimis and gas prices to student spending and Christmas tips.
	Enquiries and comments from consumers	Respond to enquiries within 3 days staffing permitting	361 enquiries received through the year. Where resource, workload and time allowed, all were responded to within 3 days.
Advocacy/ Consultation	Continue to monitor grocery prices and publish results	pricecomparison.je - Increase grocery product numbers	By 9 June 2021, the number of product prices compared grew from 50 to 96 (plus festive products) and included 6 physical supermarkets and 2 online stores (Alliance, Co-Op, First Choice Groceries, Iceland, M&S, Morrisons, Valley Foods and Waitrose).
	Continue to monitor fuel and oil prices and publish results	jerseyfuelwatch.com - transfer fuel and oil prices to comparison site	Fuel and oil prices went live on pricecomparison.je on 6 April. Jerseyfuelwatch.com was closed and will be removed from the JOIC register (57592)

	Continue to lead the 'Consumer Protection Network' (CPN)	Ongoing throughout year	Chaired 4 meetings: 16 February, 18 May, 7 September and 7 December. It was agreed the Chair will return to Trading Standards for 2022.
	Continue to be part of 'The Fraud Prevention Forum'	Ongoing throughout year	The JCC continues to be an active member of the JFPF and attended 4 meetings: 24 February, 26 May, 8 September and 17 November.
	Continue to be part of 'The Energy Forum'	Ongoing throughout year	The JCC was represented at 5 meetings throughout 2021: 15 January, 5 March, 29 July, 17 November and 15 December.
	To provide timely information to consumers via websites and social media	Ongoing throughout year	Timely and regular updates provided. As mentioned above.
	Young Consumer Survey	Collate and publish results of survey by end of Q2	Following the collection of data from school students during autumn 2020 term, the results were published on 11 March.
	Youth Consumer Council	Review viability of setting up a Council of Islanders aged between 16-20 by end of Q2	This has not been possible to progress due to Covid and lack of second officer to support.
Campaigns	React to consumer matters quickly, launching campaigns as appropriate	Ongoing throughout year	Q1 - Pressure put on Jersey Gas to reverse 6.5% 'covid' price increase. Q2 – GST de minimis review strongly opposed. Q3 – JCC Covid Pledge launched to ensure consumers treated fairly if events and bookings cancelled due to Covid. Q3 – Funeral cost review launched. Last review in 2017. This was delayed until Q1 2022 due to Constitutional situation not being resolved until late November.

Consumer Interaction

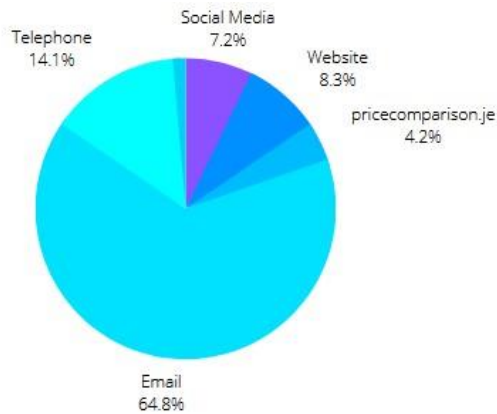
Query Type

The cost of living dominated the list of enquiries received from consumers throughout 2021, together with concerns about the GST de minimis, VAT equivalent prices, utility services and scams.



Contact Method

Islanders contacted the JCC through several mediums. The majority arrived by email and telephone calls (disrupted during office forced closures). Our digital platforms, being the consumercouncil.je, pricecomparison.je and our three social media accounts for nearly 20% of contacts.



Jersey Consumer Council Newsletters

During 2021, the Council produced and distributed three newsletters to all households.

As revealed in the survey we carried out, almost half of respondents like the paper version, with a third preferring an emailed version and nearly 12% happy to view it via a link on social media (Facebook or Twitter).

Digital versions are already viewable via our website consumerCouncil.je which three quarters of respondents were not aware of so we continue to highlight this fact, although conscious that some Islanders may not have access to a computer or smart device.



Edition 96 Spring 2021

GST de minimis removal
Credit card update



Edition 97 Summer 2021

Covid Pledge launched
Think before booking holidays



Edition 98 Winter 2021

Alternative food survey
Covid Pledge update

6.5% Jersey Gas 'Covid' increase
Difficulties for learner drivers
Customs parcel GST procedures
Student spending survey results
Scam warning 'D&G'
Pricecomparison.je update
Some consumer wins
Postal changes
Impact of Brexit
Consumer privacy

Credit card update
Funeral cost review announced
GST review update
Thanks from Islanders
JEC app and energy saving tips
JCC newsletter survey results
Scam warning 'Clifton Consulting'
Pricecomparison.je update

Scam type breakdown
Christmas budgeting
Shoppers rights
Broadband news
GST update
Rising fuel prices

Accountability report

Background

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 JCC, 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 JCC since its inception.

Structure

The constitution of the JCC 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) Council Member - Chairman

Clause 12.3 of the constitution 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 and influential role that seeks to empower individuals by representation through a strong consumer voice.

Carl Walker, a communications consultant, was appointed Chair on 14th April 2018 with a second three year term to 13 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 JCC 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 JCC from all resigning at the same time.

2021 Members	Date term ends (option to extend)
Tom Brossman	31 January 2024
Dave Crocker	23 July 2022
Mike Le Galle	23 July 2024
Pat Le Masurier	23 July 2022
Sheila Ponomerenko	23 July 2024
Michael Sampson	23 July 2022
Curt Volpert	23 July 2024
Laurent Ybert	23 July 2021
Amanda Shaw	Resigned 15 April 2021

ii) Executive Officer

In March 2020, Tina Langdon was employed as a part-time Executive Officer.

The role is to support the Council Members by responding to consumer enquiries, managing all administrative Council work and meetings, preparing all government quarterly reports,

representing the Council at various forums, updating the JCC's website and social media accounts, and drafting newsletter articles as requested.

The Executive Officer ensures that the Council's governance is maintained and updated as necessary, monitors performance against annual KPIs, produces the Annual Report, and liaises with organisations such as the JCRA, JOIC, JFSC and Trading Standards.

Staffing Costs

The JCC receives a small Government grant to cover a limited amount of operating expenses, including the Chairman's Honorarium and the Executive Officer's salary.

All Council members, other than the Chairman, 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.

The Executive Officer received a salary of £34,610.25 (part of which was overtime due from 2020).

The Council's work impacts every Islander, yet its employment costs are small, and as mentioned above, the request for a larger grant to allow the Council to better support consumers by employing a further officer, was rejected by the Government.

Data Breach

In January 2021, the Executive Officer reported one minor data breach to the JOIC (CAS-02915) which was reviewed and closed without the need for any further investigation.

Risk register

A Risk Register is maintained and forwarded to government for each quarterly meeting, although no Q4 2021 meeting was held.

During 2021, the main risks to the JCC were:

- It 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.
- The Chairman's first three-year term ended on 13 April 2021 and agreed to extend for a further three years which was unanimously approved by Council Members. The delay to

the second term being approved by the States Assembly put the Council in an untenable position for several months.

- From 2021, the Council's grant payment was paid half-yearly which can be adjusted slightly to account for anticipated need but may be insufficient to provide for all financial debtors at any one given point.
- Continuing Covid peaks forced the Consumer Council to stop manual price data collection several times throughout 2021.
- The Council has only one part-time staff member which leaves the Council exposed to significant impact should they leave or fall ill. Equally, there were insufficient funds in the 2021 annual grant payments to employ a replacement and have them shadow for any period.

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 is provided to government for each quarterly meeting, although no Q4 2021 meeting was held.

Financial Report

In 2021, the Consumer Council's requested uplift in grant to cover operating expenses, to enable the improvement and widening of its services, was rejected. Costs were met by a government grant of £87,000, paid by the then called Growth, Housing and Environmental Department (GH&E).

Grant Thornton Limited audited the financial matters of the Council and the audited accounts have been submitted to the Department of the Economy.