

# ANNUAL REPORT

# 2023



*Giving a voice to consumers in Jersey*

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# Chairman's Introduction

Arguably one of our most challenging years to date, 2023 saw thousands of Islanders impacted by a range of significant problems along with the constant struggle of double-digit inflation, making every day living unsustainable for many.

Without question, the largest single issue we faced was the gas outage in October, which has subsequently seen more than 400 Islanders register with the Council to express their dissatisfaction at the £11.52 'gesture of goodwill' paid by Island Energy for up to three weeks without a gas supply to heat water, their homes and to cook. The Council is still working with lawyers to recover the extra costs Islanders incurred as a result of the energy supply cut.



*Carl Walker, Chairman*

Around the same time, the Council had to help a great deal of Islanders in the aftermath of Storm Ciarán – the worst storm that the Island has seen for several decades – particularly with insurance claims or appeals.

The Council was pleased to see that, following a sustained campaign which pre-dated the Covid-19 pandemic, the States Assembly voted to approve to give credit reference agencies the access to the data they needed in order to start processing new credit card applications again for Islanders. There is still some work to do, but we are hopeful that consumers will find the application process more receptive towards the end of 2024.

Consumers continued to struggle to fully understand the changes which were made to the de minimis online shopping tax threshold, particularly when they realised it had effectively been scrapped altogether for the majority of online shopping undertaken in the Island. The Council continued to challenge and educate those retailers who charge VAT as well as GST, and also those who incorrectly charge 'international' postage fees.

Throughout the year, the Council also engaged with Government departments, Scrutiny Panels and the private sector when consumers' views were sought, or input was required on a range of issues, which ranged from changes to doctors' fees to utility price increases.

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

# 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 while:

- 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

In 2023, we received a £25,000 increase to our Government grant, which enabled us to, finally, hire a much-needed second part-time employee.

As the cost-of-living continued to bite, the number of consumer queries received by our small but busy office continued to grow, so this extra resource quickly became an invaluable asset.

With our request for a further increase to our grant for 2024 turned down by the Government, despite all our office expenses increasing, some tough decisions had to be made at the end of 2023.

Due to the crippling cost of postage and printing we, with a heavy heart, made the difficult decision to move our popular newsletters online.

We know that Islanders – in particular the older generation – prefer to receive a printed physical newsletter through their letterbox. However, as we couldn't find enough other local consumer-focused organisations to contribute to our publication financially in exchange for content, and as the nature of our work prohibits us from accepting advertisements, we are left with no choice but to move our publication online, and explore other avenues of communications, unless we can find a way for the cost of producing physical newsletters to be significantly reduced.

In late 2023, the Council also felt that the current fees we were being charged by an external company for the running of our popular Price Comparison site and app were not sustainable without an increase to our Government grant. Therefore, it was agreed with our Government partners that other avenues should be explored from 2024.

Our long-held desire to host Jersey's first Consumer Fair is also not possible without additional funding, so could not be organised in 2023. Though there will be no grant increase in 2024, the Government are hopeful that we will be able to receive a separate grant to host this, though that will mean additional and time-consuming governance requirements.

As our interactions with consumers, and the scope of our work, continue to grow, we would, in the future, love to be able to hire a third paid, part-time, employee, to help us carry out more new and creative initiatives, and to better interact with the community on a regular basis. Often the day-to-day governance and administrative procedures, and vast numbers of consumer queries received by our busy office, can restrict our two employees from being able to easily do this. However, this would require a grant increase.

# Highlights of 2023

## Oil and fuel prices

During 2023 we carried out fortnightly fuel surveys (which became weekly from November) – with our Officers ringing around local garages to check their unleaded and diesel prices. During 2023, 28 surveys of 25 garages were carried out.

We also conducted and published 44 heating oil surveys during the course of the year.

The cost of gas, oil and fuel remained high during the first half of 2023, peaking in April at an average price of 157.09 pence per litre for unleaded and 167.73 pence per litre for diesel.

We reported in July that we had begun to see prices starting to fall (see table below) and, by December 2023, we saw milk being more expensive than fuel.

Between January and July 2023, we saw local fuel costs decrease by an average of 7.7% for unleaded and an average 12.5% for diesel.

UNLEADED FUEL PRICES		
FORECOURT	JAN 23	JULY 23
A1 Auto Repairs, Georgetown	177.0	177.0
Aerton Motors, Stopford Road	189.9	174.9
ATF: Augres Trinity and St Martin	154.9	144.9
Co-op En Route: Sion, St Mary and St Peter	166.9	146.9
Falles, Airport Road	164.9	145.9
Falles, Longueville	173.9	157.9
Georgetown Garage	171.9	144.9
Iceland, Grouville	166.9	158.9
In Motion (previously Motorama Bisson)	190.0	190.0
M&S, St John	158.9	146.9
M&S, St Peter	157.9	145.9
Morrisons: Five Oaks and Kensington Place	166.9	158.9
Motor Mall	158.9	145.0
Roberts Garages: Bel Royal, Greve D'Azette, Springfield and Roberts West	173.9	151.0
Rubis: First Tower, Red Houses and Sion	161.9	149.9
St Ouen Motorworks	169.0	151.0
Three Oaks Garage	185.0	175.0

The weekly heating oil and bi-weekly forecourt fuel price collections have shown the following average decreases from December 2022 to December 2023:

- Heating oil (700 L average price) down from 105.86p to 89.04p = 15.88% decrease
- Unleaded petrol (1 L average price) down from 167.4p to 150.30p = 10.21% decrease
- Diesel (1 L average price) down from 187p to 157.2p = 15.93% decrease

### Price Comparison grocery survey

Our volunteer Members continued the fortnightly collection of price data of around 100 (plus seasonal Christmas and Easter) products from six major supermarkets (Alliance, the Coop, Iceland, Morrisons, Marks and Spencer and Waitrose).

149 individual surveys were carried out across 22 dates during 2023, and volunteers were paid £25 per survey to cover their petrol and time.

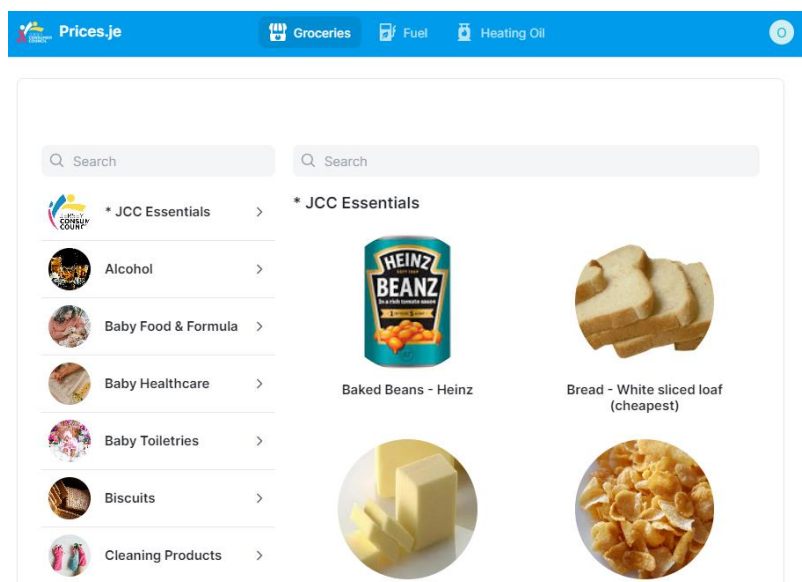


Price comparisons have shown that the average price for our basket of 14 'grocery essentials' rose from £29.74 in December 2022 to £31.24 in December 2023 – a 5% increase. Items in the basket included Heinz baked beans, white sliced loaf, unsalted butter, cornflakes, a whole chicken, six eggs, a litre of Jersey Milk, sunflower oil, oven chips, pasta, potatoes, tea, toilet rolls and tomatoes.

In late 2023, the Council felt that the current fees we were being charged by an external company for the running of our Price Comparison site and app were not sustainable without an increase to our Government grant. Therefore, it was agreed with our Government Partners that other avenues should be explored from 2024.

In the final quarter of the year, we started looking at how we may be able to develop a new low-cost, in-house price comparison site, owned and run by ourselves, rather than by another organisation or business, to replace the current one. This is now being developed and we will launch the new site, Prices.je, in 2024.

As the new site (*pictured below*) will be owned and managed by the Council, it will enable employees and representatives to update it where and when needed, allowing for expansion on the range of products surveyed, as well as other seasonal or topical product price comparisons.



## Cost-of-living crisis

As we move into 2024, the Island remains in the midst of a cost-of-living crisis. We are due to see a rise in prices for all our main services – electricity, water, gas and telephones – which will put added pressure on the purse of the average consumer in Jersey.

Fuel prices are holding steady, but indicators say rises are due soon, and grocery prices continue to rise – perhaps at a slower rate, but increasing all the same.

The Council Members remain very concerned for local consumers and will do everything they can to help guide them through this worrying time. We will continue to meet with Ministers and Government officials and will continue to make suggestions of measures that may ease the burden for Islanders. We have suggested that we become a member of the Government's Cost-of-Living Panel, so that we can be a 'voice for the consumer', and we hope that this comes to fruition. In the meantime, we will continue to engage with the community in the best ways we can and will continue to offer consumers our support and advice.



# Key Performance Indicators: 2023 Results

JCC 2023 Business Plan Objectives	Key Performance Indicators	Targets and Timescales	Results to End of Q4
JCC constitutional requirements	Jersey Consumer Council meetings	Hold a minimum of four full meetings.	<p style="text-align: center;"><b>COMPLETED</b></p> <p>Four full meetings held, on:</p> <ul style="list-style-type: none"> <li>• Thursday, 20 April</li> <li>• Monday, 18 September</li> <li>• Thursday, 26 October and</li> <li>• Thursday, 30 November.</li> </ul> <p>(Minutes for all sent to our Government partner).</p>
	Recruit a new Council member	Will aim to recruit a member aged 35 or under, to help give a representative voice to the younger generations of consumers in our Island. Approval will be sought from the Minister.	<p style="text-align: center;"><b>ONGOING</b></p> <p>Amendments to our Constitution are due to be lodged in Q1 2024, enabling Council members to extend terms, as most due to expire at same time in 2024. The amendment will also increase the number of members allowed.</p> <p>We are awaiting this amendment to be agreed in the States before recruiting more Council members. Once this amendment has been made, we can then go out to advertise for new Council members, with a particular focus on recruiting younger Council members.</p>

			We have approached the head of both University College Jersey at Highlands College and the Chair of the Student Sub-Committee of the Jersey Institute of Directors regarding the potential recruitment of 'youth' members to our existing council. Neither connection has been fruitful so far.
	Adhere to Partnership Agreement	Meet all quarterly accounting and other governance procedures.	<p style="text-align: center;"><b>COMPLETED</b></p> <p>All 2024 quarterly accounts and reports completed and sent to the Government.</p> <p>Annual Report complete and sent to the Government.</p> <p>Audited Accounts and ISA 260 letter sent to the Government.</p>
<b>Communications</b>	Publication of news and articles that inform and educate consumers	Publish regular news articles, either online, in hard copy (newsletter) or both. Aim for an average of one article per week where resources allow.	<p style="text-align: center;"><b>COMPLETED</b></p> <p>Published 48 articles during 2023 on our website – more than double the 19 published in 2022.</p> <p>We published two physical newsletters, in June and September, which were distributed to all households in Jersey. For our third edition of the year, in December, we moved to solely online and promoted heavily on social media.</p> <p>The increasing costs of printing and delivering physical newsletters, and a lack of grant increase for 2024, has resulted in us taking the difficult decision to no longer send printed newsletters to all</p>

			households going forwards, unless a cost-effective solution can be found. Instead, all newsletters will be online-only.
	Day-to-day consumer enquiries and comments	Respond, log number and topic of enquiries within five working days.	<p style="text-align: center;"><b>COMPLETED</b></p> <p>The recruitment of an Officer mid-year meant that it has been easier to keep on top of the large number of consumer queries that we receive. <b>572 consumer queries</b> were received and responded to during 2023.</p> <p>Email was the most popular form of communication (298), followed by phone calls (120).</p> <p>The cost of food and fuel, credit card problems, and insurance issues were our top stand-out issues in 2023.</p>
	Jersey Consumer Council website	<p>Expand content on consumercouncil.je throughout year, particularly with consumer news articles, with the aim to grow traffic by 5% over year.</p> <p>Log and monitor monthly usage.</p>	<p style="text-align: center;"><b>COMPLETED</b></p> <p>We published <b>48 articles</b> on our website during 2023 – more than double the 19 published in 2022.</p> <p>All monthly data was logged.</p> <p>Stats to the end of 2023:</p> <ul style="list-style-type: none"> <li>• 14,773 users in 2023 vs 12,171 in 2022. <b>21% growth</b></li> <li>• 14,040 new users during 2023 vs 12,836 in 2022. <b>9% growth</b></li> <li>• 18,222 sessions in 2023 vs 16,172 in 2022. <b>13% growth</b></li> <li>• 33,712 page views in 2023 vs 28,500 in 2022. <b>18% growth</b></li> </ul>

			<ul style="list-style-type: none"> <li>• Average bounce rate 2023 was 59.39% vs 65.78% average in 2022. <b>Down 10%</b></li> <li>• Number of articles posted on website in 2023 was 48, compared with 19 in 2022. <b>153% growth</b></li> </ul>
	Pricecomparison.je website and app	<p>Increase total app downloads since launch by 5% by 31 December 2023.</p> <p>Aim to achieve 5% increase in overall platform usage by 31 December 2023.</p> <p>Log and monitor monthly usage.</p>	<p style="text-align: center;"><b>COMPLETED</b></p> <p>All monthly data logged, however stats are no longer relevant as decision taken to bring our Price Comparison service in-house, for a fraction of the cost.</p> <p>Our new Price Comparison service will launch in 2024, following which monthly data will be logged.</p>
	Media requests	Be pro-active to media exposure and respond positively to all reasonable media requests for comment/interview.	<p style="text-align: center;"><b>COMPLETED</b></p> <p>We've had a <b>50.9% increase in media appearances</b> or known mentions in 2023 – up from 55 in 2022 to 83 in 2023.</p> <p>We were approached by all media organisations – Bailiwick Express, BBC Radio and TV, Channel 103, ITV Channel and the Jersey Evening Post – about a wide range of consumer issues, and always responded where possible.</p>

	Continue to increase social media following	Grow online following by 10% by end of Q4.	<p style="text-align: center;"><b>COMPLETED</b></p> <p><b>Average of 26% growth</b> across all social media channels to end of 2023.</p> <p><b>Facebook</b></p> <ul style="list-style-type: none"> <li>From 1,863 followers at end of 2022 to 2,039 at end of 2023. <b>9% increase</b></li> </ul> <p><b>Twitter</b></p> <ul style="list-style-type: none"> <li>From 1,650 followers at end of 2022 to 1,808 at end of 2023. <b>10% increase</b></li> </ul> <p><b>LinkedIn</b></p> <ul style="list-style-type: none"> <li>From 196 at end of 2022 to 285 at end of 2023. <b>45% increase</b></li> </ul> <p><b>Instagram</b></p> <ul style="list-style-type: none"> <li>From 213 at end of 2022 to 336 at end of 2023. <b>58% increase</b></li> </ul>
	Consumer Fair	Investigate the viability of holding a Consumer Fair, and what specific funding will be required for the 2024 business plan or earlier by way of a top-up grant if the proposal is compelling.	<p style="text-align: center;"><b>ONGOING</b></p> <p>At our September Council meeting, the Chairman again outlined our vision for the Council to host Jersey’s first Consumer Fair in 2024. The event would be purely advisory and a community event.</p> <p>As agreed with the Government, due to a lack of grant increase for 2024, the Council will apply for additional, event funding to host</p>

		Organise a stand or similar at an event held by another party to promote the Consumer Council.	<p>this Fair – although this may involve additional and separate Governance.</p> <p>The Council would like to announce a Consumer Fair in 2024 – providing funding is agreed and plans are in place.</p>
	Launch 2023 consumer campaigns	As selected by the Council members in response to consumer concerns. Launch first campaign no later than Q2.	<p style="text-align: center;"><b>COMPLETED</b></p> <p><b>Cost-of-living crisis</b> The ongoing cost-of-living crisis has been at the forefront of consumer concerns in the latter part of the year, with the announcements of Jersey Electricity and Jersey Water both raising their prices, being added to increasing price hikes for groceries and other household items.</p> <p><b>Gas outage</b> As a result of the gas outage in October, many Islanders contacted us to find out what their rights were and to share their concerns and fears. We've been chasing Island Energy and asking them to do the right thing and offer adequate compensation to their customers for the expenses that they incurred during this period.</p> <p><b>Storm Ciarán</b> We also received an increase in calls regarding insurance in the latter part of the year, partly due to Storm Ciarán, but also due to changes</p>

			<p>in legislation passed by the Government of Gibraltar, specifically barring insurance underwriters in their territory from selling in Jersey, Guernsey and the Isle of Man.</p> <p><b>GST and VAT</b></p> <p>There have also been lots of ongoing concerns over GST and sometimes VAT being added to online purchases, along with higher postage fees meaning much confusion over online shopping, with many Islanders contacting us to ask for advice, guidance, or an explanation, as well as to share their confusion and dismay.</p> <p><b>Credit cards</b></p> <p>We continue to receive phone calls regarding the ongoing situation regarding credit cards – in particular their lack of availability to Islanders, and in some cases their withdrawal – remained a big topic of concern for Islanders. We worked hard with the Government to come to a solution to allow credit reference agencies the access personal data via the electoral register.</p>
Advocacy/ Consultation	Continue to monitor key product/commodity /services prices and publish results online	Ongoing throughout the year.	<p style="text-align: center;"><b>COMPLETED</b></p> <p>Council members carried out a bi-weekly survey of supermarket grocery prices – <b>22 grocery surveys</b> in total during 2023.</p> <p>Heating oil prices collected and published weekly. <b>44 oil surveys</b> were produced during 2023.</p>

			Forecourt prices collected and published bi-weekly until November when it was decided to start surveying weekly. <b>28 surveys of 25 garages</b> were carried out during 2023.
	Consultations	Review and respond to Government, Scrutiny and other consultation requests as appropriate.	<p style="text-align: center;"><b>COMPLETED</b></p> <p>We received requests for support from representatives of a number of <b>Government of Jersey departments</b>, as well as other organisations, during 2023.</p> <p>One of our Council members sat on a monthly panel committee to review contractor appeals with regards to the <b>Low carbon heating incentive</b>, while another Council member continued to attend a series of meetings of the <b>Consumer Credit Regime Organisation Working Group</b>, organised by the Government’s Financial Services Unit.</p> <p>During the second half of the year, our Executive Officer and Chairman attended meetings with the <b>Jersey Competition and Regulatory Authority</b>, to provide information to assist with their <b>Postal Review</b>.</p> <p>Our Executive Officer and Chairman also attended meetings with the Jersey Competition and Regulatory Authority and external consultants to share our thoughts on an <b>Electricity Market Study</b> and were able to provide them with useful data.</p>



			<p>The Chairman had a busy round of meetings in the summer regarding credit cards. During this period, he met with representatives from <b>Community Savings, the Government’s Financial Services Department, Butterfield Group, and the Homebuy Scheme.</b></p> <p>Our Officer also met with representatives from <b>Cert.je</b> regarding cyber security tips, and with <b>JT</b> regarding changes that they are making to their packages.</p> <p>We were also approached for our thoughts and invited to meetings during Q3 by different Government departments, with regards to the <b>Food and Nutrition Strategy</b>, social policy interventions to address the <b>affordability of telecoms services</b>, and the <b>Supply Chain Resilience Review.</b></p> <p>Earlier in the year, we were also approached by Mourant Ozannes with regards to diesel emissions claims, and by Deputy Moz Scott regarding the regulation of estate agents.</p> <p>Meetings were also held with the Jersey Competition Regulatory Authority with regards to their <b>Groceries Market Study.</b></p>
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	Continue attendance of Consumer Protection Network, Jersey Fraud Prevention Forum, and Energy Forum	Ongoing throughout the year. Aim to attend where possible dependent on staff availability.	<p style="text-align: center;"><b>COMPLETED</b></p> <p>Attended <b>Jersey Fraud Prevention Forum</b> meeting on Thursday, 7 September.</p> <p>The Jersey Consumer Council offered to host the next Jersey Fraud Prevention Forum meeting, on Thursday, 2 November, at our office, but this ended up moving online due to the severe storm the night before.</p> <p>Consumer Protection Network and Energy Forum not currently meeting.</p>
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# Consumer Enquiries

Consumer enquiries received through the year were varied in subject matter.

Throughout 2023, the cost-of-living crisis and the resulting price increases across all industries have impacted everyone, but especially those on low and middle incomes, and this has been reflected in the ongoing enquiries we've received. Increases in Jersey Water and Jersey Electricity service costs have also added to consumer worries.

Another recurring theme continuing into 2023 has been the issues Islanders faced when applying for or renewing credit cards, and we continue to receive lots of consumer queries relating to this. After first discovering an issue three years ago, we finally had some good news for consumers as States Members unanimously supported a proposal to allow credit reference agencies the access to the personal data that they need.

We're delighted that the States Assembly supported, in October 2023, a legislative tweak that will allow credit-checking agencies to access Jersey's official Register of Names and Addresses. We're hopeful that the situation will be resolved at some point in 2024.

During the last quarter of the year, we had many Islanders contacting us because of the gas outage in October. We are asking Island Energy to offer adequate compensation to their customers for the expenses that they incurred during this period and plan to follow this up with a survey for gas customers to share their experiences during the outage.

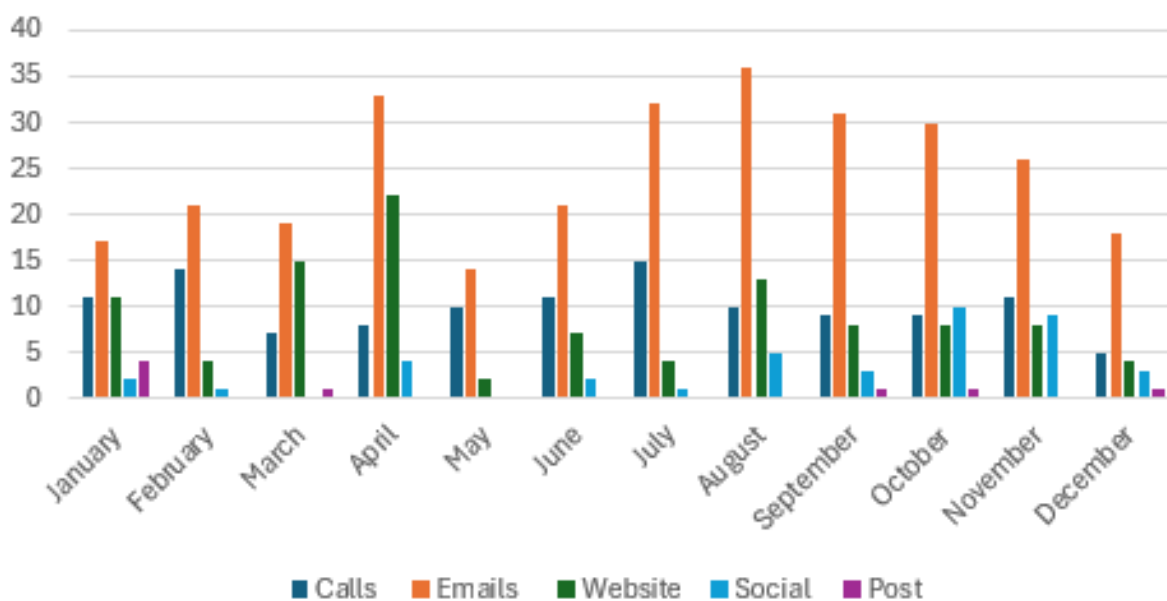
Various insurance issues have caused problems for Islanders in the latter part of the 2022, partly due to Storm Ciarán, but also due to changes in legislation passed by the Government of Gibraltar, barring insurance underwriters from selling in Jersey, Guernsey and the Isle of Man. After doing some research, we were able to tell Islanders which insurers still offer their services in Jersey.

There have also been lots of ongoing concerns over GST, and sometimes VAT being added to online purchases, along with higher postage fees meaning much confusion over online shopping, with many Islanders contacting us to ask for advice, guidance, or an explanation, as well as to share their confusion and dismay

## Breakdown of consumer enquiries

Consumers usually contact us online (by email, or through the 'Contact us' form on our website), but we do continue to receive enquiries by telephone and post.

During 2023 we received a total of 574 consumer enquiries – a 138% increase on 2022 – which were broken down as follows:



# Newsletters

During 2023, the Council produced three newsletters. Two were distributed to all households in Jersey and one was an online issue.

Among the issues highlighted in our 2023 newsletters were:

- GP fees
- Issues relating from and about the continued cost-of-living crisis
- Money-saving tips for Islanders
- Cyber security
- Travel insurance
- Christmas shopping tips.

One of our printed issues included content from the Jersey Competition and Regulatory Authority, who contributed towards the printing and distribution costs. It is our hope to get them and other consumer-focused organisations featuring in our digital newsletters in 2024.

Due to the crippling cost of postage and printing, and the lack of increase to our Government grant, we made the difficult decision to move the publication online for the final issue of the year. This is something that will continue during 2024, unless we can find a way for the cost of producing physical newsletters to be significantly reduced.

Digital versions are already accessible via our website [consumerCouncil.je](http://consumerCouncil.je), but we are always conscious that many Islanders may not have access to a computer or smart device and are looking at ways to reach more consumers online.



# 2023 in Numbers

## Your feedback

We're here to help local consumers and we love receiving your positive feedback.

Here's some that we've received so far this year:

### Regarding pricecomparison.je

- "It's great to see this is having a very positive response from the consumer. We have also received some very positive feedback from our customers regarding this app."

### Regarding general enquiries:

- "I am grateful for your intervention as I do not think this would have been fixed otherwise."
- "This is why your organisation is so important...I am glad that at least one organisation takes our views on board – good luck."
- "Many thanks for all the great work you do in the island."
- "Thanks for all the work the Council does for consumers to raise issues and get results..."

**574 consumer queries received – a 138.17% increase on 2022**



**Twitter followers up from 1,650 to 1,808 in 2023 – 10% growth**



**LinkedIn followers up from 196 to 285 in 2023 – 45% growth**

**Instagram followers up from 213 to 336 in 2023 – 58% growth**

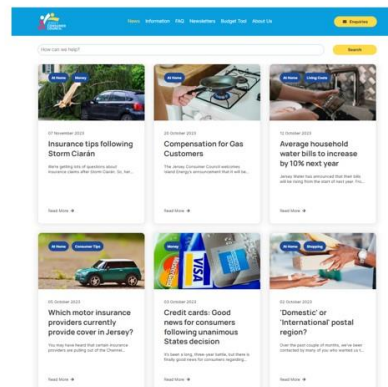
**Facebook followers up from 1,863 to 2039 in 2023 – 9% growth**



**83 media appearances – a 50.9% increase on the previous year**

## Consumer Council chair detects 'a glimmer of hope'

**Fuel prices**  
 On average, fuel prices increased by 22.4% in 2023. The average price for a litre of unleaded petrol was 1.45p, up from 1.19p in 2022. Diesel prices also rose, with the average price for a litre of diesel at 1.75p, up from 1.45p in 2022. The price of a litre of unleaded petrol in Jersey is 10p higher than in the UK, while the price of a litre of diesel is 15p higher. The Consumer Council has warned that these high fuel prices are likely to lead to higher inflation across the island.



**14,040 new website users – a 21% increase on the previous year**

# 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 (minimum number of five).

### Chairman

Carl Walker, a communications consultant, was appointed Chairman on 14 April 2018.

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.”

Following discussions with our Government representatives and the Minister for Sustainable Economic Development, it has been agreed, as part of wider amendments due to be made to the Constitution in 2024, to allow the current Chairman to stay on for one further term of three years, taking their term up to a total of nine years. This will allow them to continue to oversee a number of initiatives and projects which had previously had to be delayed due to the Covid-19 pandemic and various funding and staffing issues.

The role of Chairman 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, the Government and the media. The Chairman 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 Chair made a total of 83 media appearances benefiting the Council, as well as the consumer.

### **Council Members**

The Jersey Consumer Council is made up of representatives of the general public, from a broad section of Island life, with varied working experiences and age range.

They meet regularly, give important feedback during Government and other consultation exercises and, importantly, they collectively give a voice to the consumer in Jersey. The members are motivated to help others and are genuinely interested in consumer matters. On a fortnightly basis, Council members carry out grocery price comparison surveys in all the Island's supermarkets

Clause 12.4 of the Constitution currently 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."

In 2024, the majority of our current Council members' reach the end of their second term. However, following discussions with our Government representatives and the Minister for Sustainable Economic Development, it has been agreed, as part of wider amendments due to be made to the Constitution in 2024, to allow the Members to instead stay on for three terms of three years (nine years in total), bringing the Council in line with standard board practices.

Allowing the majority of the Council who had been due to leave in 2024 the opportunity to stay on for one further term, if they wish, will help to maintain consistency for the Council and will avoid effectively having to bring the work of the Council to a halt in Q2 of 2024.

The Council is supported in its work by two part-time paid employees, an Executive Officer and a newly appointed Officer.

The Executive Officer is working with the Government to amend the Constitution to allow this change, and also to extend the size of the Council, and once this work is complete we will advertise for and recruit further Council Members in 2024. We will be aiming in particular to recruit some younger Members to broaden the age range of the Council to extend our reach and help us diversify on our community engagement.



Minutes of Council meetings are provided to the Government after each meeting.

Pictured below are the majority of the 2023 Council Members, with the Chairman, Executive Officer and Officer.



<b>2023 Members</b>	<b>Date current term ends</b>
Tom Brossman	31 January 2024 – <i>resignation submitted December 2023</i>
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

Every fortnight, Council Members volunteer to collect grocery data for our price comparison service. 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 and decreases.

The Council Members are accountable to the Chairman and report their grocery figures to the Executive Officer.

## Council support

As of mid-2023, the Council are supported by two paid part-time employees.

### Executive Officer

In November 2022, Anthony Dearie was employed as part-time Executive Officer.

The role is to support the Council members by 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, writing and editing the newsletters responding to consumer enquiries, and monitoring and inputting price data.

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

### Officer

Following a successful interview, Oonagh Butler (*pictured right*), a former Government of Jersey employee, was recruited as a part-time Officer, to support the Executive Officer.

The Council had long ago identified the need for a second paid employee, and the new role has meant that there has been ongoing cover if our Executive Officer is on leave or sick, reducing periods where we were unable to respond to consumer enquiries or carry out 'business as usual' tasks.



### Staffing costs

The Council receives an annual Government grant to cover operating expenses, which include the Chairman's Honorarium and the salaries of both the Executive Officer and the Officer. All Council members are appointed on a voluntary basis.

The Chairman receives an annual Honorarium of £10,000. This amount has been in place since the Honorarium was set ten years ago and has never been increased. As a result, the Minister for Sustainable Economic Development has approved an increase from 2024.

Other staffing costs incurred during 2023, which included salaries and Employers' Social Security, totalled £68,661.

## Risk Register

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

As of the end of 2023, 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 three 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.	REPUTATIONAL RISK: The Council makes erroneous statements or claims. Where necessary, risk mitigated by four-eye check for all statements which carry this associated risk, and disclaimer added to outward emails, websites and newsletter.
3.	OPERATIONAL RISK: Under our current constitution, our Chairman and the majority of our Council Members would all have to standdown during Q2 of 2024, creating obvious operational risks and a lengthy recruitment process.

### Medium Risks

1.	OPERATIONAL RISK: Loss of phone line. The Council is reliant on one phone line, so any problems to this line would result in not being able to receive consumer calls until the issue was fixed.
2.	FINANCIAL RISK: At this time, we don't own our Price Comparison website and app and we are currently out of contract with the developers and owners. We are working on a solution to change this, but it is still a risk as we do not have the required funds to purchase Price Comparison from the present owners and are not yet 100% sure about the total financial risks with the potential new site. Our aim with a new site would be to bring our annual charges down - lower running costs and autonomy on its upkeep.

## Low Risks

1.	FINANCIAL RISK: The Council's budget payment changed to half-yearly from 2021 onwards, with the first grant payment of 2023 received in March and the second received in early October, even though we operate a January to December financial year. However, with careful financial forecasting, and ensuring that we can carry forward enough money each year to cover salaries and expenses during the first three months of the next calendar year, we can mitigate this risk.
2.	HARDWARE RISK: We have upgraded our IT system and our cloud-based storage, and have purchased new laptops for home working. Any hardware issues in the office shouldn't now result in a disruption to our business activities.
3.	GDPR TRAINING: New Executive Officer has had GDPR/data security training in previous roles, but not since starting this role, so training may not be fully up to date. Will endeavour to update training in 2023. Have spoken to Government about potentially having access to the Government's training website.
4.	CYBER SECURITY: We have paid for IT support during 2023 and the professionals supporting us with IT issues are currently helping us work towards our Cyber Essentials Certificate, with a view to certifying during Q4. As part of this, we will update our Cyber Security Policy.
5.	CONTINUITY RISK: As of the end of Q4 2023, the Council has two part-time staff members. If one member was on annual leave and the other member fell ill or was on deadline for any Governance requirements, the Council would be impacted as it may not be possible to respond to consumer enquiries in a timely manner.

## Data breaches

There were no data breaches in 2023.

## Conflicts of interest

Any possible conflicts held by either the Chairman or Executive Officer are recorded and updated as necessary.

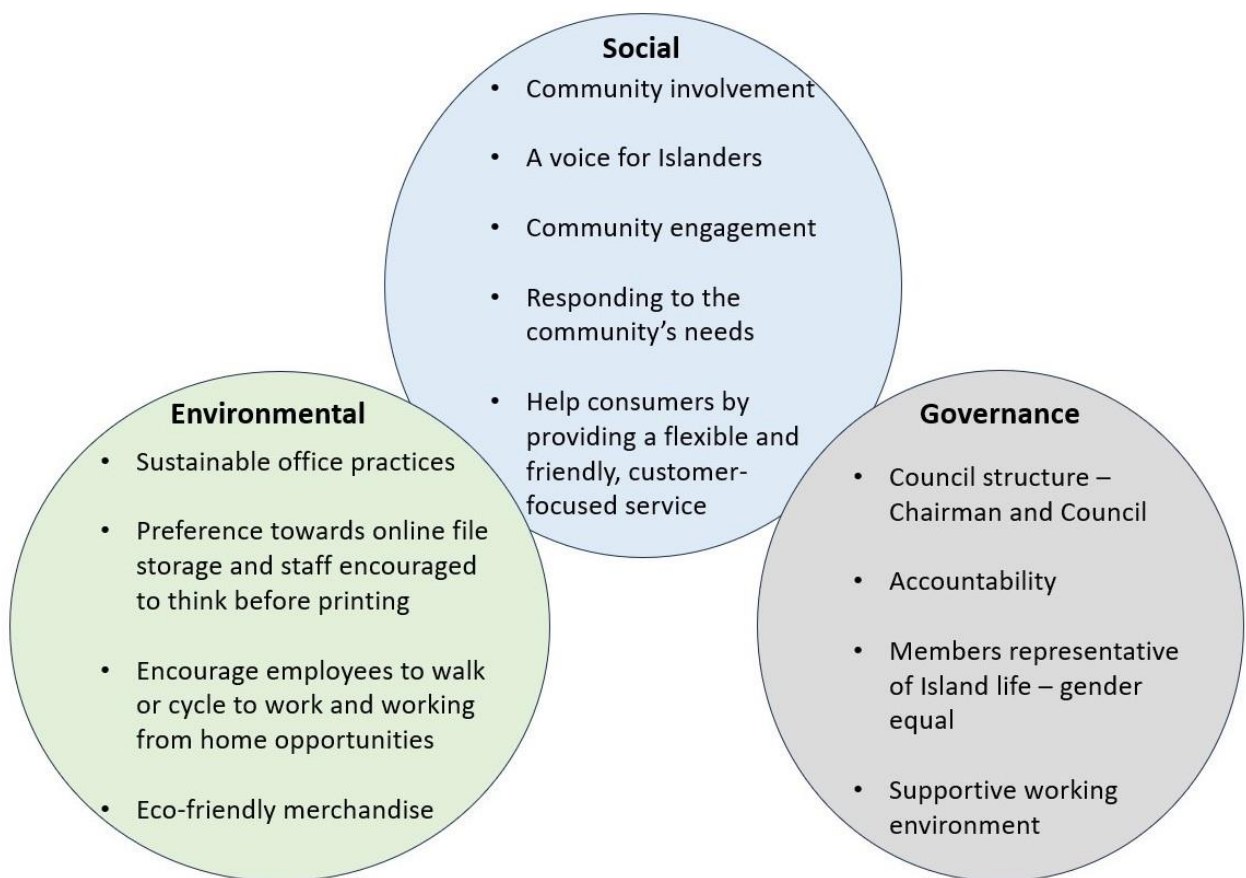
The Chairman has disclosed possible conflicts to the Council Members, Executive Officer and Minister of Economy. The Executive Officer and Officer have disclosed possible conflicts to the Chairman and Council Members.

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 2023, the Consumer Council's costs were met by a Government grant of £137,000.

## Assurance Review

Following the resignation of Jackson Fox in late 2023, PKF BBA Chartered Accountants were hired to carry out a review of the Council's 2023 Financial Statements.

Due to our limited funds and resources available, the Government have agreed that going forwards (from our 2023 review) it will be sufficient for us to have a Limited Assurance Review of our financial matters carried out, rather than fully audited accounts.