

Dear Sir,

I note the review into the use of cash.

At least 6 years ago I noticed when on a weekend in London waiting for a bus an elderly lady board the bus and tap her card with no cash. Initially a bit sceptical then I considered my own grandparents and how I was once short-changed. The tap-and-go enabled her to know she was paying the right amount, that she could not be short-changed, or mugged for her money. I thought it was just great. So we reviewed things here at Les Ormes and were probably the first cashless business in Jersey.

We have had no issues over the years with only a few comments in the first few months. But what it has also done is help us become more cost-effective and ease the work of staff. We save taking cash and the risk of errors, the restaurant staff cashing up each night, accounts recounting in the morning before taking it to the bank and then being charged for them to recount it. A large amount of time, cost, and reduced risk of error or fraud.

The point of forcing even Government facilities such as swimming pools to take cash I believe is wrong. It would be cheaper to just let people in free for such a low value purchase. Any analysis of the flow of cash in time and cost would show this.

The real issue I believe is not forcing businesses to take cash but how can we as a community find the right ways for those who may be disadvantaged from being able to have ease of purchase. The use of prepayment cards is one option but I am sure our bankers, and other jurisdictions may have good examples.

Please let us focus on the real issue of supporting those disadvantaged to access Island facilities and goods in a practical cost-effective way.

Kind regards

Mike Graham
Managing Director
Les Ormes Resort