

Annual Report 2019



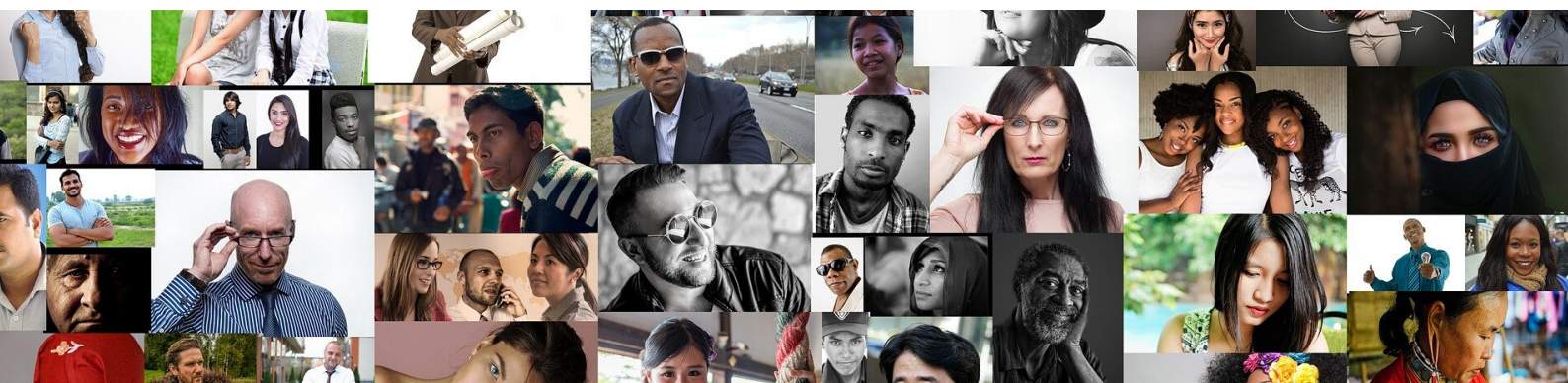
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Contents

CONTENTS PAGE

Chairman's Introduction	3
Highlights of 2019	4
Our Mission	5
Consumer Interaction	6-11
Requests from Government	12
Membership of Forums and Groups	13
Meetings of Council Members	14
Background and Structure	15-16
Financial Report	17



Chairman's Introduction

The Jersey Consumer Council had another busy year supporting the community and responding to requests for help and enquiries from Islanders.

With the profile of the JCC ever increasing, more and more Islanders are turning to the organisation for assistance or guidance, cementing its place as a trusted and independent source of information and a body not afraid to stand up for the consumer.

Two significant and wide-reaching campaigns which the JCC took an active lead in attempting to resolve was the matter of the tactics used by Flybe to enforce its hand baggage policy and also the sudden switching off of credit card applications to those living in the Channel Islands.

These, and the many other issues the Council deals with each week, came at a time of significant change when the JCC was informed that the Central Market office which it co-habited with Trading Standards had to be vacated. Thankfully, after approaching many of its contacts, the Channel Island Regulatory Authority offered the Council the opportunity to sub-let some empty office space at its St Helier headquarters. Despite the fact that CICRA has been very generous and is charging below the market rate for the premises, the need to find rent from our already small budget makes the JCC unsure of the long-term financial implications.

However, by the end of the year, the JCC was settled into its new home and routine and in a strong position to continue helping Islanders with their consumer-related problems, no matter what the size of the issue.



Highlights of 2019

Giving a voice to consumers



Consumer Enquiries



Newsletters



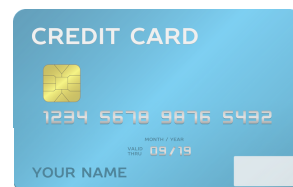
Jersey
FuelWatch



Office Relocation

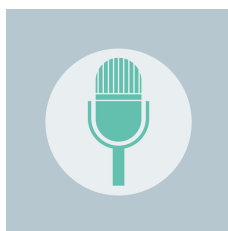


Supermarket
Surveys



Major
Campaigns

Media
Interviews



Lunchtime Talks



Collaboration with
Groups & Forums

Social Media and
Website Articles



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



Consumer Interaction

Major Campaigns

Credit Card applications

A few isolated cases arose in the latter half of 2018, with increased numbers of enquiries in 2019. Banks and other lenders refused Islanders' card applications, no matter how good their credit rating or what credit limit was being requested. The issue was due to customers having a JE postcode and the ring-fencing legislation being enforced at the start of 2019.

The JCC carried out further research and our Chairman instigated several meetings with the Jersey Banking Association, Jersey Finance, UK Finance and credit card agencies.

As a result of these meetings, it became apparent that the background to this issue is complex. However, the various parties remain committed to finding a positive resolution as soon as possible and the JCC will keep Islanders informed as soon as any positive progress is made.

Flybe Hand Baggage

The rigid and inconsistent application by Flybe of their baggage charging policy was also raised in the early part of the year. Almost 50 complaints were received concerning three areas of concern:

- the inconsistent approach across the airline's network, with different measuring devices being used in different airports
- the location of final checks which gave passengers little room or privacy to open their luggage and remove/reshuffle items
- unaccompanied minors as young as 12 were being fined £50 without their parents being informed or consulted

Our Chairman made several media appearances which culminated in a meeting with Flybe and airport representatives where it was agreed that the application of the policy would be reviewed.



Consumer Interaction Other Campaigns

Shopping

Islanders have been swift to highlight their shopping experiences, be it about cost, their rights, product labelling and customer service. The JCC printed an article about varying degrees of customer service in the February newsletter.

Over 50% of the shopping related complaints and enquiries were about food prices in local supermarkets. To a lesser extent, fuel and newspaper costs and GST were also a recurring theme throughout the year.

Hermes Delivery Services

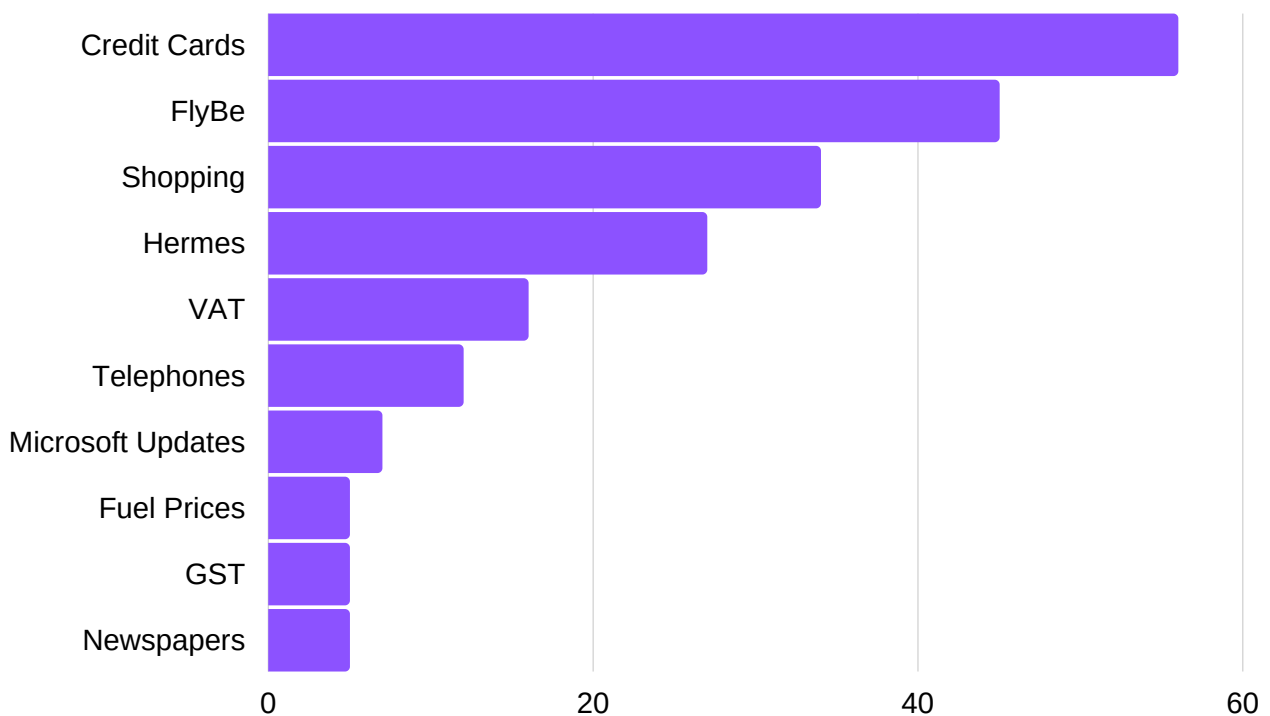
The Council received various complaints regarding poor service by the delivery company. Islanders were unable to contact the company directly, either locally or via the UK; the stated delivery day was often missed; parcels not being left in the secure drop off location, and returning items was often difficult.

When contacted by the JCC, the company took these complaints on board and agreed to review their standard of service.

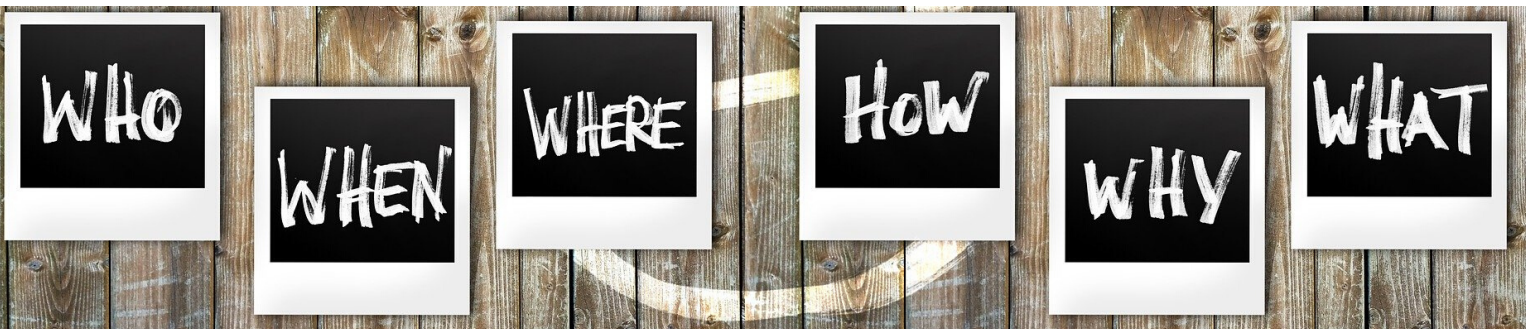


Consumer Interaction Enquiries

A wide variety of consumer enquiries were received in 2019 which can be broken down into 56 separate categories, the top ten relating to:



Islanders contact the JCC through several mediums. The majority arrive by email, many via the website 'Consumer Enquiries' link and telephone, and a few by post and social media.



Consumer Interaction Newsletters



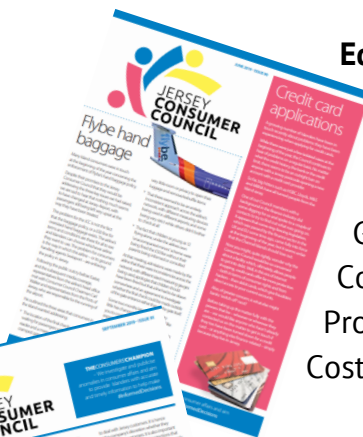
Edition 89 - February 2019

Customer service in local shops
GST de-minimus being lowered
Home energy audits
Food price study (superceded by Government survey in September)
Lunchtime talk schedule



Edition 91 - September 2019

Ringfencing/Credit cards
FlyBe hand baggage update
Restaurant service charges
Scams
Long Term Care Scheme
Student grant payments
Whirlpool tumble dryer recall



Edition 90 - June 2019

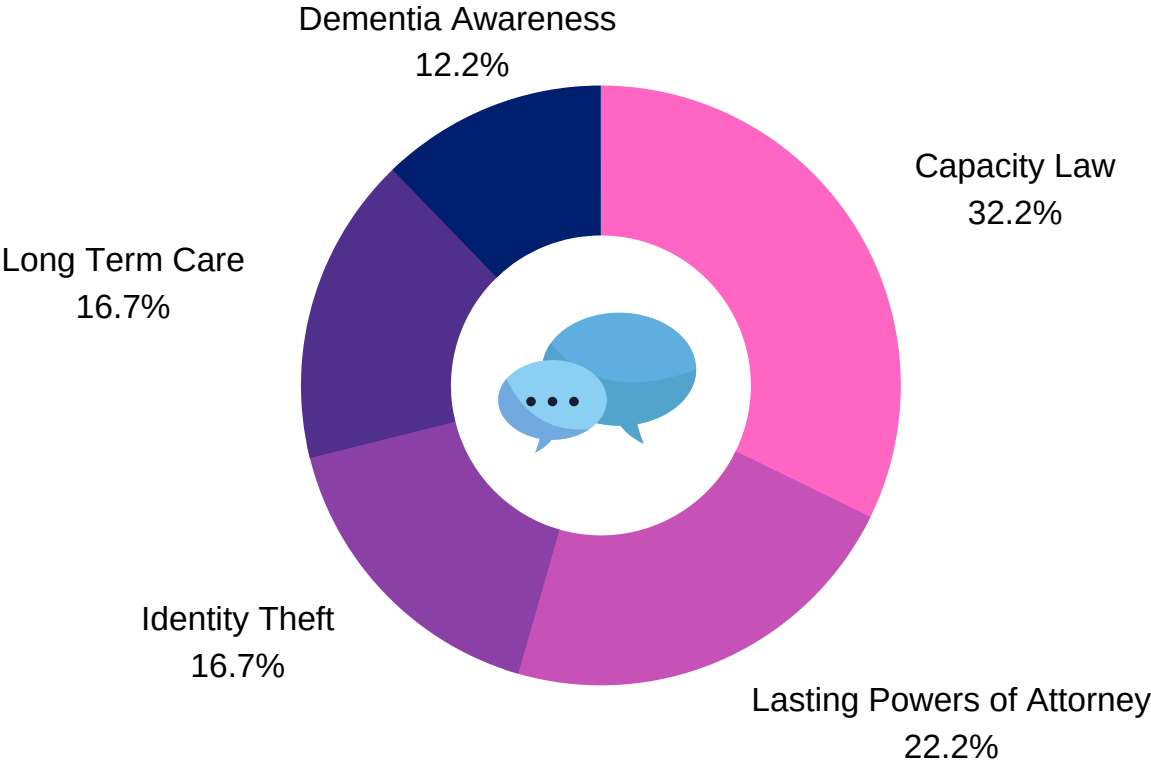
FlyBe hand baggage policy
Credit card applications
Landlord licences
GST change discussions
Complaining or complimenting
Product recalls
Cost of food prices



Edition 92 - December 2019

Hermes delivery complaints
Shopping basket price comparison
Your rights this Christmas
Mince pie test
Top tips for online shopping
Microsoft update warning
Credit card and Flybe updates

Consumer Interaction Lunchtime Talks



A total of 19 lunchtime talks, covering 16 topics, were held throughout 2019.

The JCC is grateful to Jersey Library for offering us a room in which to hold the talks. Thanks also to the subject matter experts who the Council invited to present to the audience. All were well received and positive feedback given. Speakers often provided their slides for the JCC website, so anyone unable to attend the talk, could view the information at a later date.

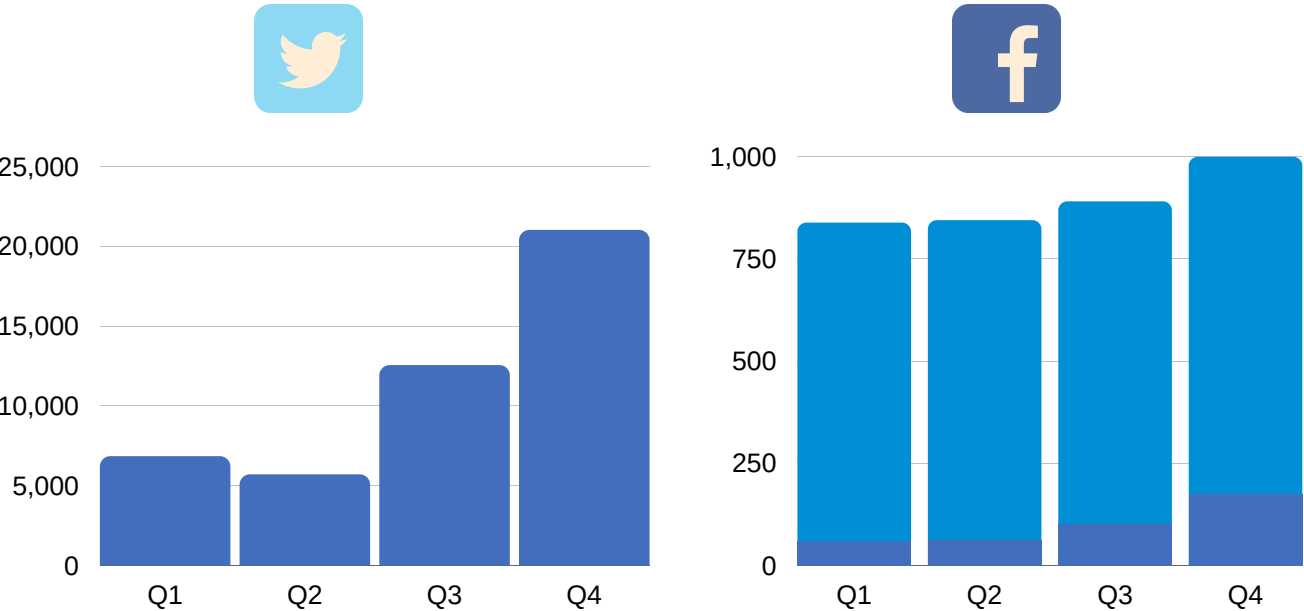
The most well attended are shown above and other topics included, pensions, scams, Christmas shopping rights, digital security, personal information and marriage in Jersey.

After running the talks successfully for a number of years the statistics showed that attendance numbers were dropping. As a result the Council is considering a number different ways in which we might engage with Islanders in the future.

Consumer Interaction

Social Media

Throughout 2019, the JCC made use of social media sites, Twitter and Facebook. Posts and tweets increased upon the appointment of a Public Relations Officer in the summer. These posts helped promote the JCC and consumer related matters to a wider audience. Follower numbers on both sites increased, and resulted in likes, comments, retweets and mentions.



Twitter

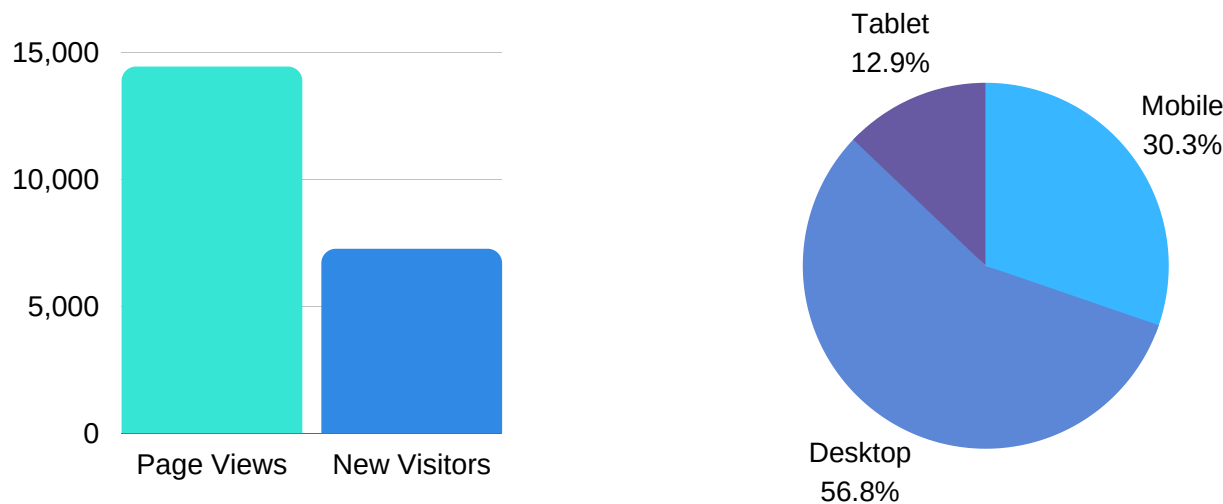
The left hand graph shows the number of impressions JCC tweets had in each quarter, with interaction increasing as the year went on. The account ended the year with 1361 followers.

Facebook

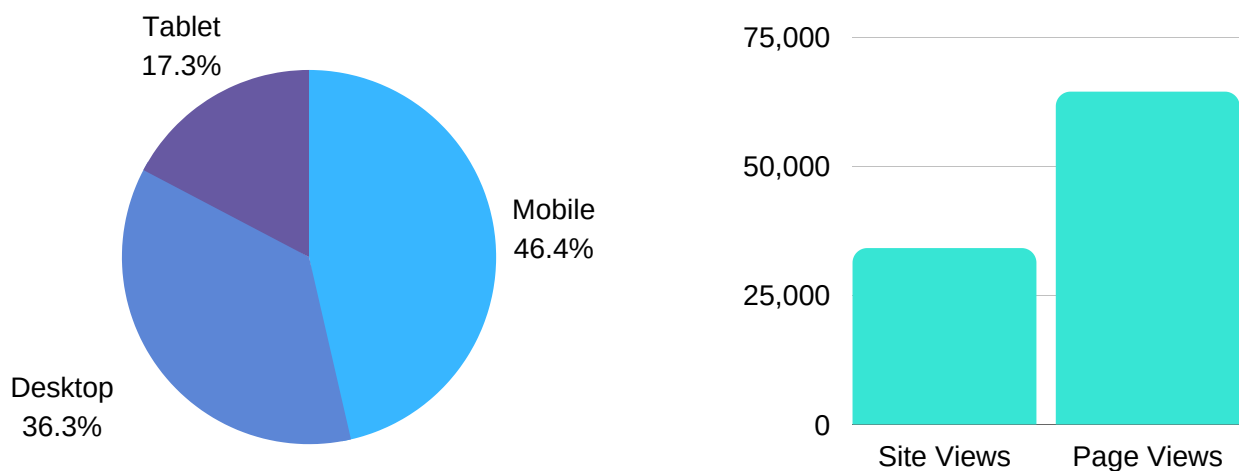
The right hand graph shows how many followers the JCC has on Facebook (light blue) and how many page views it had throughout the year (dark blue)

Consumer Interaction Websites

Jersey Consumer Council



JerseyFuelWatch



Requests from Government

The JCC receives requests from Government to provide its views upon matters of current Government policy of interest to the consumer. The JCC is always happy to represent Islanders and give feedback to politicians in an open and honest way.

During the year, the Council met with Treasury Minister, Deputy Susie Pinel and the Comptroller of Taxes, Richard Summersgill, to hear how changes to GST and other taxes might come into force as part of the Government Plan. We also met with the Director of Environmental Health and Trading Standards, Alison de Bourcier and her colleague, Michelle Humphreys-Foott on proposals for the Licensing of Rented Dwellings.

Supermarket Shopping Survey

Following the success of the 'Caring Cooks' four recipes (chicken pie, cottage pie, fruit crumble and flapjacks) costs survey in 2018, the JCC decided to carry out a further food costs survey with the intention of starting in Spring.

The Social Security Department learned of this new survey and following several discussions, it was agreed that the work being carried out was valuable to the wider Island community and should be expanded to include up to 30 items.

The updated survey was started on 28 October with JCC members visiting the five main supermarkets: Alliance Tesco, Co-Op, Iceland, M&S, Morrisons and Waitrose, on a bi-weekly basis. They collected data taking care that the same item and package size were recorded (sizes change regularly and items are often out of stock).

The JCC will continue this survey for the foreseeable future and publish results, once sufficient data has been collected.

With food prices in Jersey, on average, higher than those in the UK, the Council called on the Government to remember the impact their decisions have on the price of essential food items, as for many Islanders, any cost increases pose considerable difficulties and reduce their access to healthy diet choices.

In 2019, the impact of BREXIT also had to be considered as price rises could be dramatic if tougher border controls come into effect between Europe and the UK. This would impact on the frequency of shipments, costs and food stock availability.

Membership of Forums and Groups

Through involvement with a number of consultative and partnership forums the Council retains first-hand awareness of issues that affect all Islanders. This enables the JCC to have a background understanding of issues as they arise and upon which it can add its voice if deemed appropriate to further support the consumer cause.

During 2019, the Council was represented at the following groups and has primarily assisted by publicising updates or content produced by these groups on the JCC social media platforms and website.

The Energy Forum: A body of volunteer representatives from the energy industry, businesses and the third sector and led by the Environment Department. The main topic discussed in 2019 was climate change. The Home Audit Survey managed by the Environment Department was promoted on the Council's website and in the February newsletter.

Jersey Fraud Prevention Forum: The JCC has remained active within this group with particular focus being given by the Council to advising people of any notified scams.

Consumer and Us: This group comprises a membership of the States of Jersey Police, Trading Standards, Channel Islands Financial Ombudsman, Office of the Information Commissioner and Channel Islands Competition Regulatory Authority. Regular meetings ensure an exchange of information which can enhance on-going projects or work for the public's benefit. The Council produced information for the public and trading organisations on Complaint Handling which was also included in the June 2019 newsletter.

Retail Development Steering Group: The JCC engaged with this group to ensure Jersey consumers had a voice in the development of the future of retail strategy in the Island.

Council Member Meetings

The Jersey Consumer Council met regularly throughout 2019, with all members contributing to the discussion points.

The JCC members are very committed to their role and although we are only required to hold quarterly meetings, a total of seven were held.

Following the office move in June, the JCC now has a suitable meeting venue for members on site, rather than various locations around town.

The Government often seeks the JCC's opinion on upcoming consultations and topical consumer matters. As referred to above, during 2019, guest speakers who presented to the Council, included Deputy Susie Pinel, and the Comptroller of Taxes, as well as others.



Background and Structure

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 sets out the rules regarding the appointment of the Chairman and members.

i) Chairman

Carl Walker, a former Deputy Editor of the Jersey Evening Post, was appointed Chairman on 14th April 2018.

Article 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.



Background and Structure

ii) **Public Relations and Research Officer**

A full-time Public Relations and Research Officer was employed in summer 2019, to work alongside the interim part-time Administration Officer.

iii) **Council Members**

The eight JCC members represent a broad section of Island life with varied working experiences and age range. They are appointed for a term of three years, with a staggered expiry date, to protect the JCC from all resigning at the same time:

Dave Crocker	24 July 2022
Mike Le Galle	24 July 2021
Pat Le Masurier	24 July 2022
Sheila Ponomerenko	24 July 2021
Michael Sampson	24 July 2022
Amanda Shaw	24 July 2021
Curt Volpert	24 July 2021
Laurent Ybert	24 July 2021

The JCC meets on a regular basis to discuss current and ongoing consumer related matters. There were seven such meetings during 2019.



Financial Report

In 2019, the Consumer Council's expenses were met by a Government grant of £87,000, paid by the 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 Office of the Chief Executive.





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