

# Annual Report

## 2020



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As a disproportionately small organisation for the number of Islanders represented, I am extremely proud of what the JCC managed to achieve in 2020.

During the early stages of the pandemic, the JCC unusually joined forces with the Island's major supermarkets to appeal for calm among consumers, whose panic buying in the supermarket was leaving the vulnerable and infirm unable to buy the essentials they needed. We also became the catalyst for the establishment of the 'Bag of Basics' shopping scheme, which used taxi drivers to



# Chairman's Introduction

While many businesses and organisations saw their operations effectively close down for most of 2020 due to the effects of the global pandemic, the workload of the Jersey Consumer Council doubled. From travel refund enquiries to the impact of panic buying, the JCC remained an independent and trusted voice for consumers, helping them navigate the many challenges we faced as an Island community.



deliver an agreed bag of basic food goods from Alliance supermarket, for a set price to Islanders' doorsteps. Several hundred were delivered in total.

And the sheer volume of enquiries from Islanders who, as each day passed, were being told their Easter, half-term and summer holidays were being cancelled by tour operators and transport providers. The JCC helped many in our community receive the cash refunds they were entitled to, as opposed to complex credit notes or vouchers.

Despite the above, which is only a flavour of the impact Covid-19 has had on our community, we remained committed to the promises we made in our 2020 Business Plan, most significantly the launch of our price comparison app and website. Originally formed to monitor supermarket pricing in the wake of Brexit, but also now allowing Government and other organisations to examine the impact of Covid-19 on supply chains and prices, the service has become a key part of consumers' lives, with more than 3,000 downloads and 8,500 website users to date. I look forward to this service continuing to grow, with the appropriate resources, so that it can expand well beyond food prices.

As we look to 2021, and the relatively uncertain times ahead, I can be certain that JCC will still be there, continuing to give a voice to consumers.

# Highlights of 2020

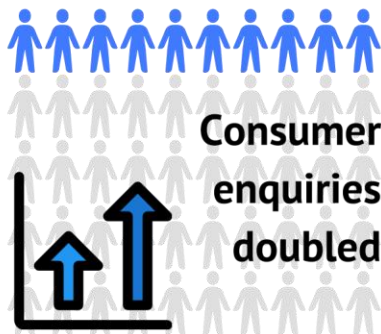
## *Giving a voice to consumers*



A third of enquiries were Covid related



Regular publication of oil and fuel prices



Consumer enquiries doubled

pricecomparison.je launched October



Student spending survey



190 Tweets



194 Posts



Domain name and email updated  
41

Website articles



Collaboration with Government, groups & forums



38

Newsletter articles delivered to 40,000 households



# 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





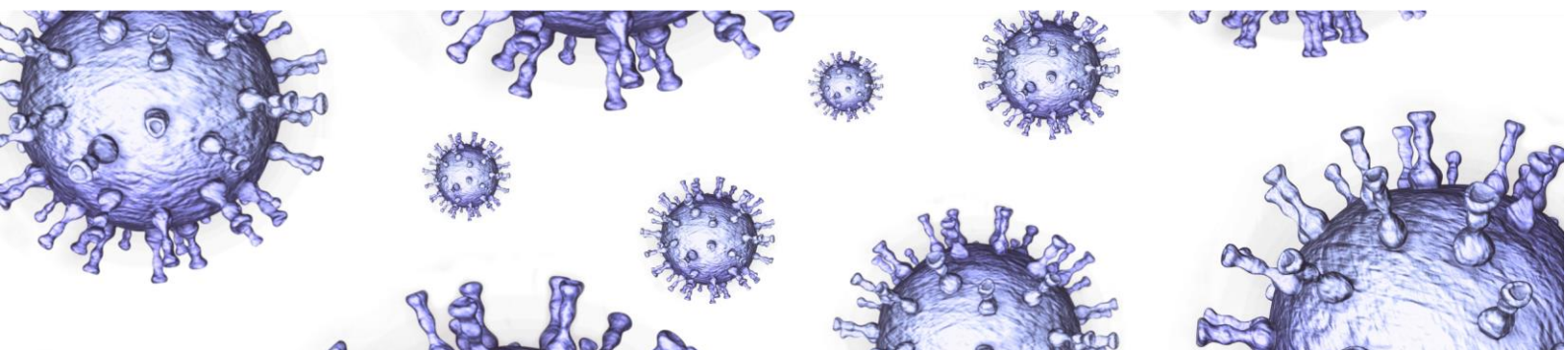
# Consumer Interaction

## Covid-19

The impact of the pandemic on consumers cannot be overstated. Enquiries received between mid-March to the end of the year ranged from childcare costs and the acceptance of cash to event cancellations and lack of toilet rolls.

Scenes from around the world and the expectation of an imminent lockdown led to panic buying across the Island. Stores were unable to cope with the huge demand, which led to shortages of some essential products. To ease the pressure, the Chair invited heads of the Island's supermarkets (Alliance Tesco, Co-Operative Society, Sandpiper and Waitrose) to meet at the Council's offices on 15 March. It was recognised that the unacceptable behaviour by some members of the public unrealistically bulk-buying was having a negative impact on many Islanders. As a result of the meeting, a 'Shop Sensibly' campaign was launched with all four supermarkets agreeing to take a united approach to reduce and manage the situation. A joint poster was created and put up around all stores, as well as circulated on social media and mainstream media.

Two-thirds of the enquiries received related to cancelled travel plans and holiday bookings. We were contacted by local and UK holidaymakers struggling to get either a response or action, from both local and worldwide travel companies. It should be recognised that, like consumers, these companies were also taken by surprise by the major impact and speed of disruption spreading around the world, creating an immense increase of calls and demand for refunds, which overwhelmed their call centres.



# Consumer Interaction

We approached travel companies, such as British Airways, Tui, Condor and EasyJet, insisting they refund their customers where cancellations had occurred. Although it took many weeks, and in some cases months, we had great success with £1,000s refunded and received plenty of thanks from grateful Islanders. As months went by, companies updated their websites enabling quicker ways to apply for refunds online. Unfortunately, some companies refused to respond to our enquiry, leaving customers out of pocket into 2021.

## **Bag of Basics**

During lockdown, many vulnerable Islanders struggled to get to a supermarket. Working closely with the Alliance Tesco and Jersey Taxi Drivers' Association, the Chair facilitated the creation and delivery of a Jersey Consumer Council Bag of Basics. The scheme supported Islanders and helped local taxi drivers whose work had dried up. The bag contained 10 essential items, from baked beans to toilet roll, for a total cost of £20 delivered to their door. The Council were thrilled when the Variety Club of Jersey purchased 400 bags to be delivered to vulnerable families over a four-week period.

## **Supermarket Price Comparison**

Council members (paid £25 per survey) continued to collect grocery prices from the six main supermarkets: Alliance Tesco, Co-Op, Iceland, M&S, Morrisons and Waitrose. To ensure their safety, the survey was suspended between March to mid-August, when restrictions eased to Level 1. Initially, we price-checked 30 items on a bi-weekly basis. It was then agreed that once resumed the survey would be compiled on a weekly basis to closely monitor prices during Covid, and especially with Brexit looming. The number of products increased over time.



# Consumer Interaction

Since the survey started in October 2019, the aim was to publish the results. Yet, finding a simple and consumer-focused way of doing this proved difficult. We were approached by ESH Solutions Ltd, who agreed to create a specific website and free downloadable app. As there were no funds available, the developers agreed to do it for no fee on the understanding that we would request funding in 2021 to maintain and enhance the site as necessary.

On 20 October, we launched [pricecomparison.je](http://pricecomparison.je) with a total of 43 products, which increased to more than 50, plus 14 Christmas related items by November, prior to it being halted again as Covid numbers increased. We have received some fabulous feedback with the app being downloaded almost 2,320 times by the end of the year.

## **Jersey Gas**

Citing the pandemic as the cause and with no customer notification, Jersey Gas raised its prices by 6.5% effective 1 May 2020. Although assured by the company that it was a temporary measure to enable the company to maintain a full service during the lockdown, it was hugely disappointing to learn that by the end of autumn there were no plans to remove the increase as the business, like many others, continued to suffer the impacts of Covid-19.

Throughout the year, many Jersey Gas customers contacted us voicing their concerns and detailing their experiences, some unable to afford to turn on their heating. We unsuccessfully attempted to set up a meeting between Jersey Gas and the Government, with the Council acting as an intermediary to progress the stalemate. However, there was little appetite for such a meeting by either party.





# Consumer Interaction

We continued to collate Islanders' experiences with the intention of sharing them with Jersey Gas in the first part of 2021.

## **Reduction of GST De minimis**

We were extremely disappointed when the Treasury Department announced that the GST de minimus on unaccompanied imported goods would be lowered from £240 to £135 from 1 October 2020. Originally not expected until 2021, it came at a time of extreme financial difficulty for many Islanders impacted by Covid-19.

The Council supports the need for a competitive local market and continues to ask Islanders to buy local when possible, but maintains that there are far better ways of helping the retail industry and bringing consumers back to the high street.

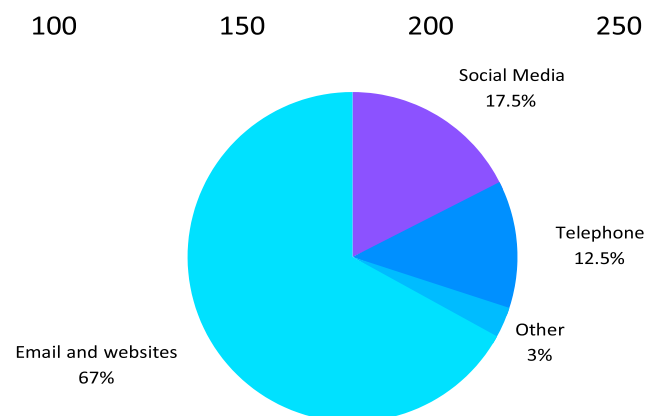
## **Credit Card applications**

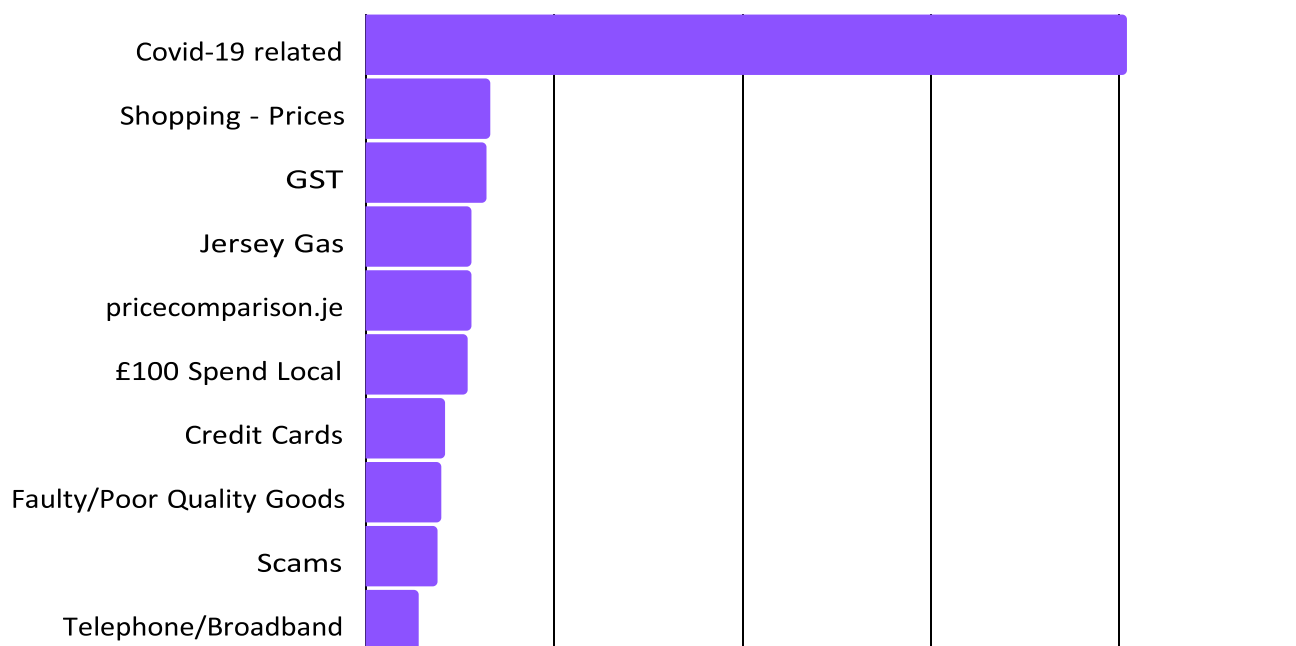
This has been taken on by the Consumer Protection Network, which resumed work in 2020.

# Consumer Interaction

Although Covid-related enquiries dominated the year, a wide variety of consumer enquiries were received in 2020, which can be broken down into more than 40 separate categories, the top ten relating to:

Islanders contact the JCC through several mediums. The majority arrive by email and the two website contact links. The remainder via telephone calls (disrupted during office forced closures), social media and post.





### Student Spending Survey

The Council was keen to learn how and where young consumers spend their money, so approached the Island's senior schools and higher education colleges to ask if they would be willing for their students to take part in a survey.

The request was received positively and in October we launched a Young Consumer Spending Survey. It was forwarded to Beaulieu, De La Salle, Grainville, Highlands, Le Rocquier, JCG and Victoria College between the dates of September to December 2020. Les Quennevais politely declined due to starting the academic year in a new school building and the challenges Covid brought.



# Consumer Interaction

The survey, the first of its kind, ran throughout the autumn term with over 2,000 responses. The intention was to collate and publish the results in early 2021.



# Consumer Interaction Newsletters

As the figures previously highlighted, the Council was inundated with Covid related enquiries and investigations, which impacted the publication of our newsletters.

Our focus was firmly placed on assisting local consumers as quickly as possible, which resulted in three rather than the usual four editions being printed. However, due to the demand and huge variety of enquiries, the size of the winter edition was doubled.

## Edition 93 - May 2020 Covid-19 Special

Rights during lockdown

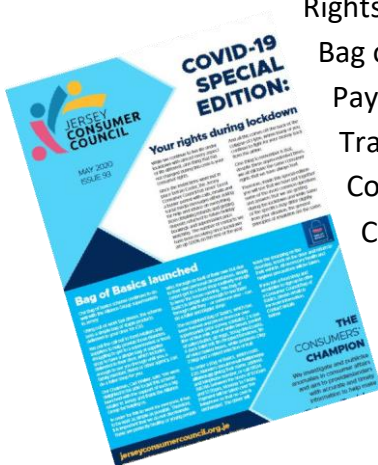
Bag of Basics launch

Payments for booked holidays

Travel and event cancellations

Covid scams

Concerns of essential item price increases



## Edition 94 - July 2020

Disrupted holiday plans

Problems obtaining refunds

Jersey Gas 6.5% price increase

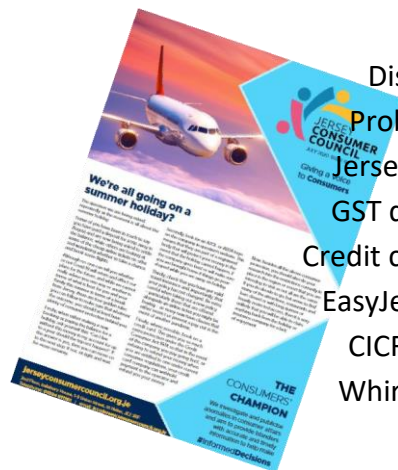
GST de-minimis reduction

Credit card application problems

EasyJet account hack

CICRA demerger

Whirlpool recalls



## Edition 95 - November 2020 Bumper Edition

Launch of pricecomparison.je

Continuation of Jersey Gas stalemate

Update on credit card investigation

Avoiding debt during Black Friday sales

Over 70s car insurance

Cost of dairy alternatives

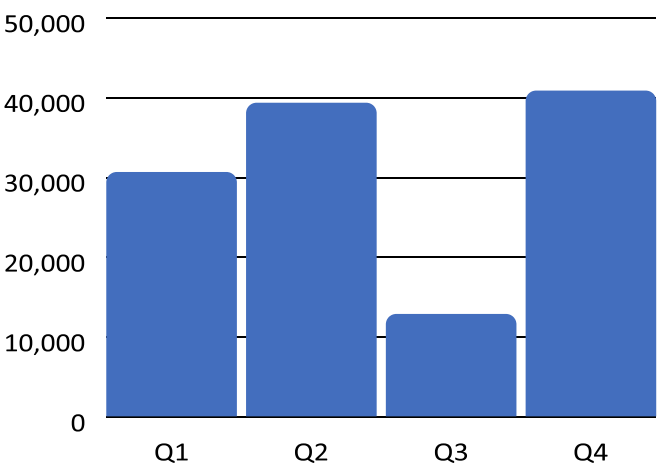
Christmas tips, budget planner and scams

Impact of GST de-minimis drop and VAT changes 1.1.21

2021 holiday plans and risks



Throughout 2020, the JCC engaged with consumers via posts on social media and grew its following on Twitter and Facebook. These posts helped promote the JCC and consumer-related matters to a wider audience.



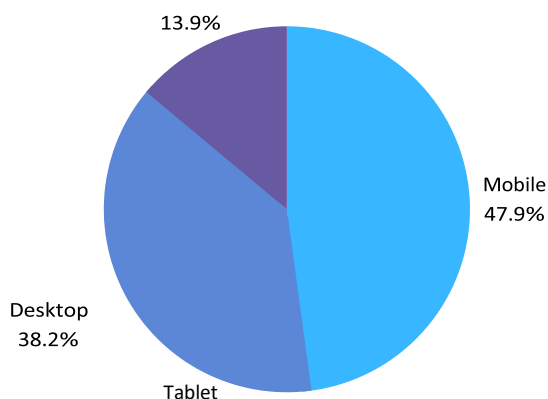
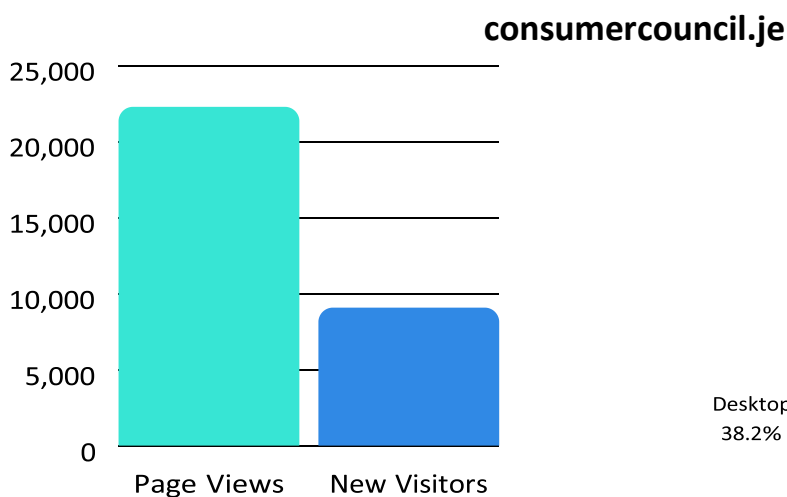
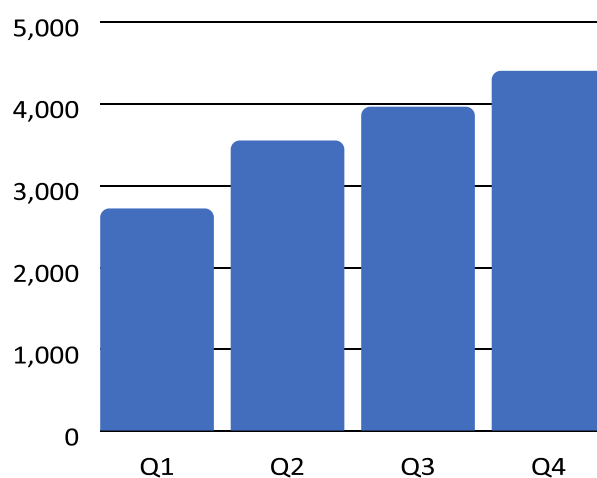
**Twitter**

The number of impressions was almost double those of 2019, with the biggest interaction from our tweet in March listing stores doing home deliveries (see left). The account ended the year with 147 new followers, bringing the total following to 1,508.

## Facebook

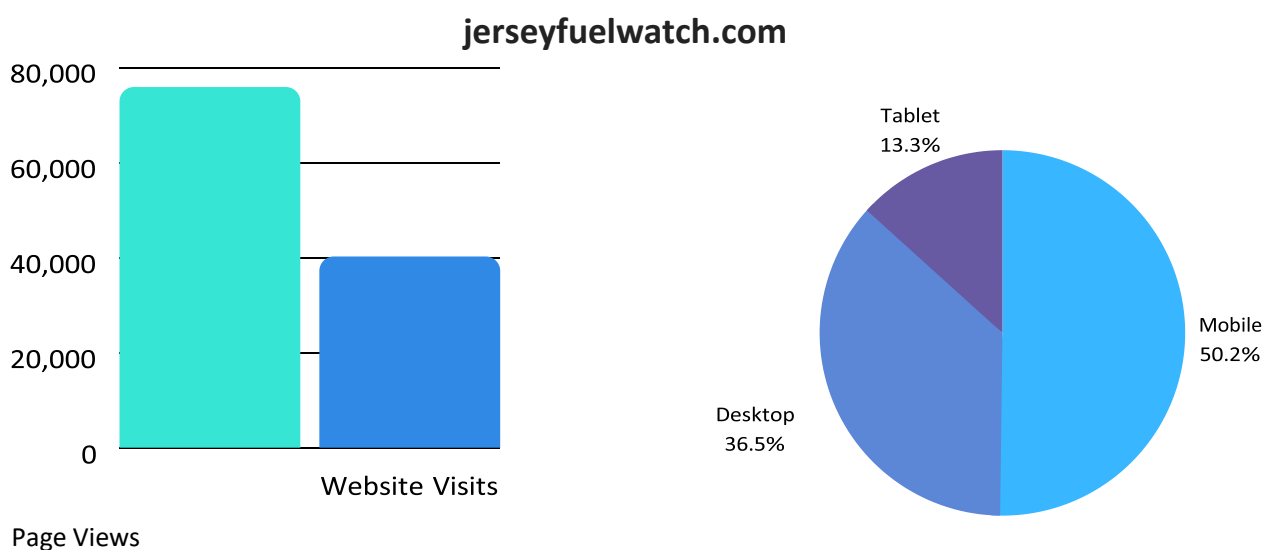
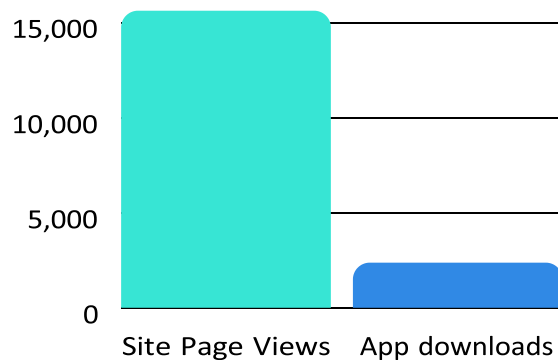
The number of followers almost doubled on the previous year with many liking, commenting and sharing our posts throughout 2020.

The estimated reach (number of people who saw our posts at least once) totalled almost 156,000.



## pricecomparison.je - website and app

20,000 \_\_\_\_\_



The Jersey Consumer Council is often asked to represent consumers' views on a wide range of matters. These come from varying organisations, most notably the Government of Jersey. The JCC is always happy to represent Islanders and make sure their voices are being heard and fairly represented, especially when new policies or laws are being developed. Examples of requests received in 2020 were:



**Draft Financial Services (Disclosure and Provision of Information) (Jersey) Law 202** Sent to us in January, the law sought to implement requirements of the Financial Action Task Force International Standards on Combatting Money Laundering and the Financing of Terrorism and Proliferation (the FATF Recommendations).

**Economic Recovery (mid-long term) and Fiscal Stimulus (immediate and short term)** In early June, the JCC was invited by both the Chief Minister and Treasury Minister to provide its top five ideas on how to best support and achieve economic recovery in the Island.

The Consumer Council's top priorities were:

1). High Street

A voucher scheme to promote 'shop local'; relaxed parking; letting empty shops to local producers; encourage better service.

2). Tax

GST - reduction or halted and no change to de-minimis

Income – no increase and tax all equally

Corporate - All businesses 'trading in and within Jersey' contribute the same tax rate

Capital Gains - On second homes anywhere

3). Cost of Living

Review food and fuel prices; Jersey Gas 6.5% price rise; rental costs; freight prices

4). Tourism and Travel links

Push 'staycations'; reliable ferry links and reasonable fares.

5). Government Funding of Business

Investigate the establishment of a government-funded discount scheme for locals to use and enjoy all tourism attractions and hotels. The discount afforded could be refunded by Government, in the knowledge that Islanders will be spending more on overnight stays, meals and days out.

### **Consumer credit market during Covid-19**

In June, the Financial Services Department asked for views on the draft statement on best practice in the consumer credit market in the light of Covid-19 disruption, and the likely increase in consumers seeking to borrow. This was done following consultation with the Viscount, CIFO and Trading Standards with the hope that general market standard would increase conduct across the industry, and ultimately give organisations such as CIFO and Trading Standards a benchmark to point to when considering cases in the future.

### **Competition (Vertical Arrangements Block Exemption) (Jersey) Order 202-**

In early 2020, the Council responded to the Government's consultation on the introduction of a vertical arrangements block exemption under the Competition (Jersey) Law 2005. A draft order was received and reviewed in October.

### **Demerger of CICRA**

We were asked by the Competition Policy Department if they could include some details about the imminent demerger into the JCRA and GCRA in our summer newsletter. It explained some of the reasons and the fact that it would enable the JCRA to better focus on the consumer matters that impact people in Jersey.

### **Draft legislation on the wearing of masks**

In November, we were asked for our views on the proposed legislation which the Council welcomed and provided suggestions on how it might be imposed, with both Government, businesses and individuals needing to be responsible for our Island's safety.

# 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 2020, the Council was represented at the following groups and the majority of meetings were held virtually to comply with Covid lockdown and restrictions.

**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 being climate change carrying on from the work started in 2019. The focus was on the possible creation of a Citizen's Assembly, Carbon offset markets and a Sustainable Transport Plan.

**Jersey Fraud Prevention Forum:** The JCC remains an active member within this group providing examples of scams that Islanders have contacted the Council about.

**Consumer Protection Network:** This group comprises of four members Jersey Consumer Council, Trading Standards, the JCRA and Citizens' Advice. Following a lengthy hiatus, the group met in July 2020, with the JCC agreeing to take the Chair for the following year. The agreed priority of the CPN was to tackle the ongoing issue of the unavailability of credit cards since several banks stopped providing them to Jersey residents. Invited guests include the Channel Islands Financial Ombudsman, Office of the Information Commissioner and Government's Financial Services Department.

The Jersey Consumer Council met regularly throughout 2020, with the majority of meetings held via Zoom due to Covid lockdown and restrictions.

All members actively contribute to the discussion resulting in a rounded view of the action to be taken or response to be given to any given consumer subject.

The JCC volunteer members are committed to their role and the JCC meets on a regular basis to discuss current and ongoing consumer-related matters. Although the Constitution only requires one meeting to be held every quarter, a total of six were held in 2020.

In January, prior to the effects of Covid arriving in the island, we invited two guest speakers to the Council's offices.

# Council Member Meetings

The CEO of Condor Ferries gave members a brief history of the 72-year-old company, what services they provide the island and explained the planned sale of Condor Ferries to Brittany Ferries. Regulatory approval was expected in mid-February.

Representatives from the Competition Regulatory Department presented details of the proposed introduction of a general vertical block exemption under the Competition Law. They explained what the competition policy means, how vertical and horizontal 'arrangements' work and what 'block exemptions' would mean to the consumer.

## **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 communications consultant, was appointed Chair 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





# Background and Structure

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) Executive Officer

Having been offered a new opportunity, the Public Relations and Research Officer left at the end of February. This created the chance to advertise for a new Executive Officer with the role being filled by Tina Langdon in mid-March, initially on a part-time basis. Having provided training and support to the new officer, the interim part-time Administration Officer, Melanie Cavey, retired at the end of September.

## iii) Council Members

The eight JCC members represent a broad section of Island life with varied working experiences and age range. The vacancy for a ninth member was advertised at the end of the year. Members are appointed for a term of three years, with staggered expiry dates, 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



# Financial Report

In 2020, the Consumer Council's costs 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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