

# ANNUAL REPORT

# 2024



*Giving a voice to consumers in Jersey*

Second Floor,  
Salisbury House,  
1-9 Union Street,  
St Helier,  
JE2 3RF

☎ 01534 611161  
✉ [contact@consumercouncil.je](mailto:contact@consumercouncil.je)  
🌐 [www.consumercouncil.je](http://www.consumercouncil.je)

# Contents

Chairman’s Introduction	Page 3 – 4
Our Mission	Page 5
Performance Report and Challenges	Page 6 – 7
Highlights of 2024	Pages 8 – 12
2024 in Numbers	Page 13
Consumer Enquiries	Pages 14 – 15
Communications	Page 16 – 17
Accountability Report	Pages 18 – 25
Environmental, Social and Governance (ESG)	Page 26
Financial Report	Page 27
Key Performance Indicators: 2024 Results	Pages 28 – 45

# Chairman's Introduction



As we look back on 2024, it's clear this was a defining year for the Jersey Consumer Council — one where the need for a strong, independent consumer voice was greater than ever.

From utility failures to new digital initiatives, we remained focused on protecting Islanders' rights and making sure that fairness, transparency and accountability stayed at the forefront of public life.

The year was dominated by the ongoing situation with Island Energy. As consumers endured prolonged disruption and uncertainty, the Council stepped in — challenging poor communication, pushing for compensation where appropriate, and consistently demanding that customers be treated with the respect and urgency they deserve. We stood shoulder to shoulder with consumers during some of the most difficult weeks of the year.

We also undertook our investigation into why mortgage rates were higher in Jersey than the UK, despite all local mortgage providers using the same Bank of England interest rate as their starting point. We made a number of recommendations to the Government following our report and the Council looks forward to the Government taking our recommendations forward.

At the same time, we deepened our connection with the community through the Closer To Home initiative — a grassroots effort that saw us working directly with Islanders to better understand their day-to-day challenges, especially around affordability and access. This community-first approach helped us shape the advice and advocacy work we carried out throughout the year.

A major milestone in 2024 was the launch of our new price comparison website, designed to give consumers faster, clearer access to up-to-date pricing on everything from groceries to fuel. It's already proving to be a powerful tool in helping people make informed choices — and we're just getting started.

We've also strengthened our public presence, delivering regular media slots on the radio and in the press to highlight consumer rights and offer practical guidance. Whether it's explaining energy bills, tackling rogue practices, or helping people navigate contracts and complaints, our aim has always been to educate as well as advocate.

None of this would be possible without the remarkable efforts of our volunteer Council members and our small but dedicated support team. Their commitment, insight and independence remain the foundation of everything we do.

Looking ahead, our priorities remain simple but vital: to listen, to act, and to ensure that Jersey consumers are never without a voice.

**Carl Walker**

**Chairman, Jersey Consumer Council**

## 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

2024 proved to be another very busy year for the Jersey Consumer Council.

During the year, despite being a small team, we:

- advised or helped 568 separate Islanders who contacted us (an average of 47 per month)
- carried out around 120 price comparison surveys
- made 110 separate local and national media appearances
- responded to 24 approaches for advice or help from the Government and other stakeholders
- carried out seven community engagements to meet consumers face-to-face.



A highlight of the year was the launch of our new price comparison website, Prices.je, which consumers in Jersey can now use to compare the prices of around 100 grocery products, as well as fuel and heating oil.

This is the first time such a site has been created and run in-house by the Council, and meant we could move away from the external company that ran our previous price comparison site and app – the annual fees for which were no longer sustainable without an increase to our annual Government grant.

We worked with Digital Jersey to develop the new service, that can be totally run in-house, and at a significantly lower cost than our old site.

With many Islanders struggling with the cost of living on a day-to-day basis, our price comparison work remains an invaluable service to consumers of all ages.

During the first half of the year, a number of changes were made to our Constitution. These included the option for the Chairman and Members to stay on for a third term of three years, rather than just two, the removal of the need for Council Advisors, and the removal of a maximum number of Council Members. The updated Constitution was registered in the Royal Court and, on 22 May, the States Assembly voted to approve Carl Walker's re-appointment as Chairman to 14 April 2027.

We were delighted to hire two new Council Members during 2024 (one to start in 2025), though we also said farewell to one long-standing Member. And of the six Members whose second terms were up in 2024, we were very pleased that five agreed to stay on for a third and final term.

Our Government grant for 2024 remained at £137,000 – the same amount as 2023 – despite many of our office expenses rising by cost-of-living. As a result, we also had to make the tough decision to stop our popular newsletters, due to the crippling cost of postage and printing.

As a result, we explored other avenues of communications, and were delighted to launch both a weekly Jersey Consumer Council page in the Jersey Evening Post, and a ‘Consumer Carl’ slot on Radio Jersey each week featuring our Chairman, Carl Walker. Both have proved to be very popular and quickly became a new way to reach Islanders, and receive their feedback. Both will continue in 2025. While they will never replace the reach of the newsletter, they are a beginning of new way to reach a large numbers of Islanders.

# Highlights of 2024

## New price comparison site

At the end of 2023, we moved away from the external company that ran our previous price comparison site and app, due to the costs involved and, more importantly, ownership – something the Council did not have of its previous price comparison website. It was therefore agreed with our Government Partners that other avenues should be explored.

In late 2023 we teamed up with Digital Jersey, who we worked with throughout 2024 to develop a new low-cost, in-house price comparison site, owned and run by ourselves, rather than by another paid business.

We soft-launched our new site, Prices.je, in July 2024 and launched it formally in September. As the new site is owned and managed in-house, Council employees and representatives can 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, without the need to pay an external business to make changes each time.

Prices.je features the latest fuel (unleaded and diesel), heating oil, and grocery prices. Over 100 grocery products are surveyed, split into categories ranging from Fresh Fruit and Vegetables, Bakery and Dairy to Cleaning Products and Toiletries. We also have a 'JCC Essentials' category featuring our 'basket of everyday essentials', and seasonal categories including Christmas, Easter and Pancake Day.

Since its soft launch in July, up to the end of 2024, the site had:

- 3,767 users
- 6,605 sessions
- 34,936 page views

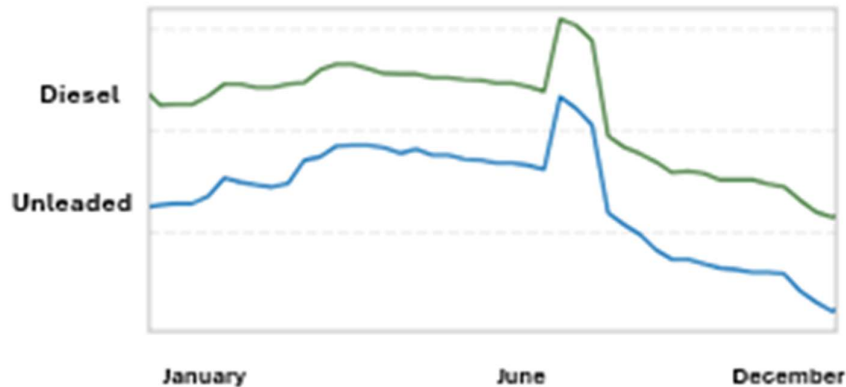
## Oil and fuel prices

During 2024 we carried out weekly fuel surveys – with our officers ringing around local garages to check their unleaded and diesel prices. During 2024, 44 surveys of 24 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 started off at a comparatively low price in January 2024 compared to 2023. Prices rose in May, but in the latter half of the year they began to decrease to prices more comparable to those seen in early 2022.

**The graph below shows the steady decrease in Unleaded (blue) and Diesel (green) fuel prices during 2024.**



The weekly heating oil and forecourt fuel price collections have shown the following average decreases from December 2023 to December 2024:

- Heating oil (700 L average price) down from 89.04p to 86.99p = **2.30% decrease**
- Unleaded petrol (1 L average price) down from 150.30p to 143.50p = **4.49% decrease**
- Diesel (1 L average price) down from 157.2p to 151.26p = **3.77% decrease**

## Grocery prices

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).

144 individual surveys were carried out across 25 dates during 2024, and volunteers were paid £25 per survey to cover their petrol and time. Although we were without a price comparison site for the first half of the year, we continued with our surveys to ensure that we didn't have a gap in our data.

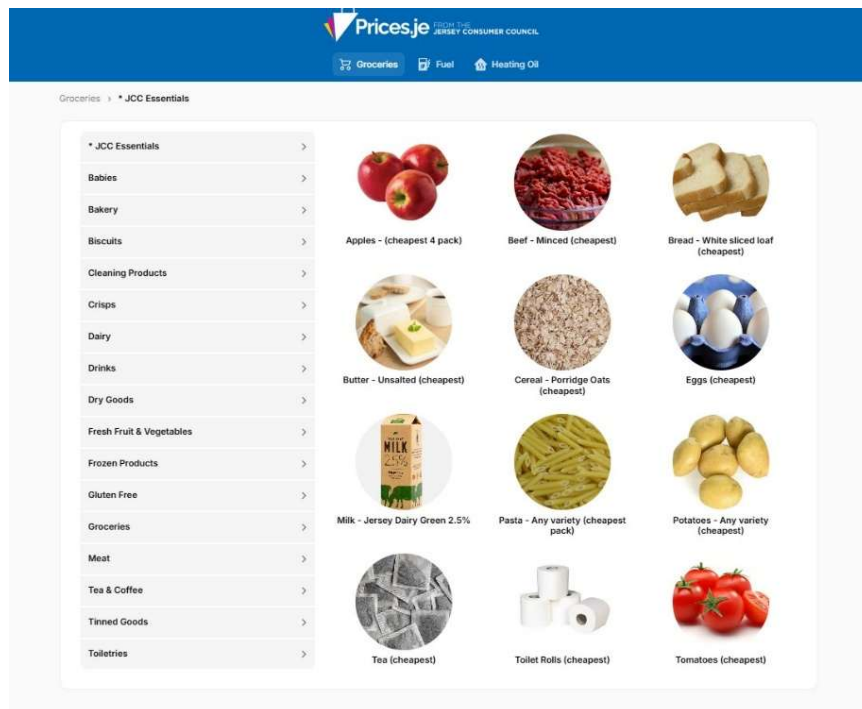


We were pleased to see the average price of our basket of 'grocery essentials' drop from £22.55 in December 2023 to £19.47 in December 2024 – a **13.65% decrease**.

Items in the basket included a white sliced loaf, unsalted butter, porridge oats, minced beef, six eggs, a litre of Jersey Milk, pasta, potatoes, tea, toilet rolls and tomatoes.

We believe the drop may in part be due to the fact that we now publish the prices of the items in our Basket of Essentials on our weekly page in the Jersey Evening Post. However, despite the drop in price of these particular items, we continue to get calls and emails from consumers who are struggling with the everyday cost of grocery prices.

**Pictured below: Our Basket of Essentials as it appears on Prices.je**



## Community engagement

During 2024, we made it our aim to get out and about in the community more, to speak to consumers face-to-face about the issues affecting them, and to spread awareness of our work.

We had environmentally-friendly branded lifetime shopping bags produced, which we filled with a branded shopping list and pen, and a card about our new price comparison site, to hand out whenever we had a stand in the community. These proved very popular with Islanders.



We attended two of the Government's Closer to Home events – at St Clement's Parish Hall in March and at St Ouen's Parish Hall in September.

We also addressed two Women's Institute groups – the St Ouen WI in February and St Martin's WI in September. Both talks were very well received, and we plan to talk to more groups.

We also had stands at both the Town Library and Communicare Library, where we spoke to consumers about their issues, and informed them about Prices.je and other services that we provide.



We also had a stand at the Jersey Customer Experience Alliance conference, to educate delegates about our work.

We plan to continue this community engagement in 2025.

## Cost-of-living

As we move into 2025, the cost-of-living remains a cause of concern for many Islanders. We are due to see a rise in prices for all our main services in early 2025 – electricity, water, gas, telecommunications and stamps – which will all put added pressure on the purse of the average consumer in Jersey.

Food prices have never fully recovered from the recent cost-of-living crisis, meaning that the weekly shop is now costing more than ever, placing Islanders under even more financial pressure.

Supporting Islanders and helping them to save money remains a priority for our Council Members, who continue to do everything they can to support consumers in Jersey.



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.

# 2024 in Numbers

12% average growth across all social media channels

Facebook followers up by 5%



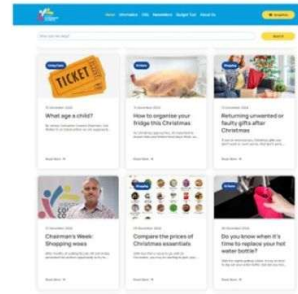
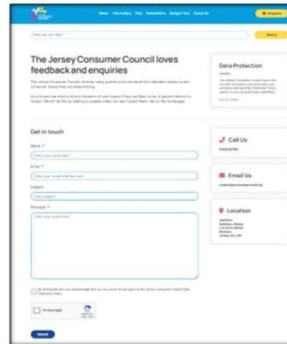
Instagram followers up by 17%

LinkedIn followers up by 21%



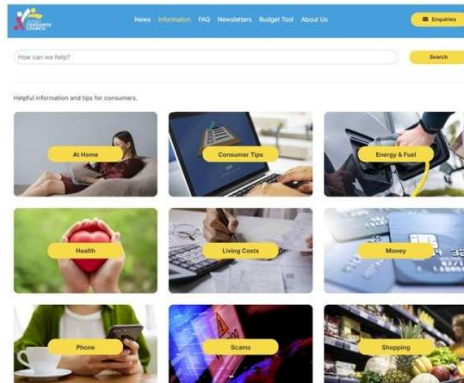
110 media appearances – a 33% increase on the previous year

568 consumer queries received – 115 of those were about energy services



19,587 website users in 2024 – an increase of 33%

## Our consumercouncil.je website



19,587 website users – up 33% on 2023

18,548 new users – up 32% on 2023

25,625 sessions – up 41% on 2023

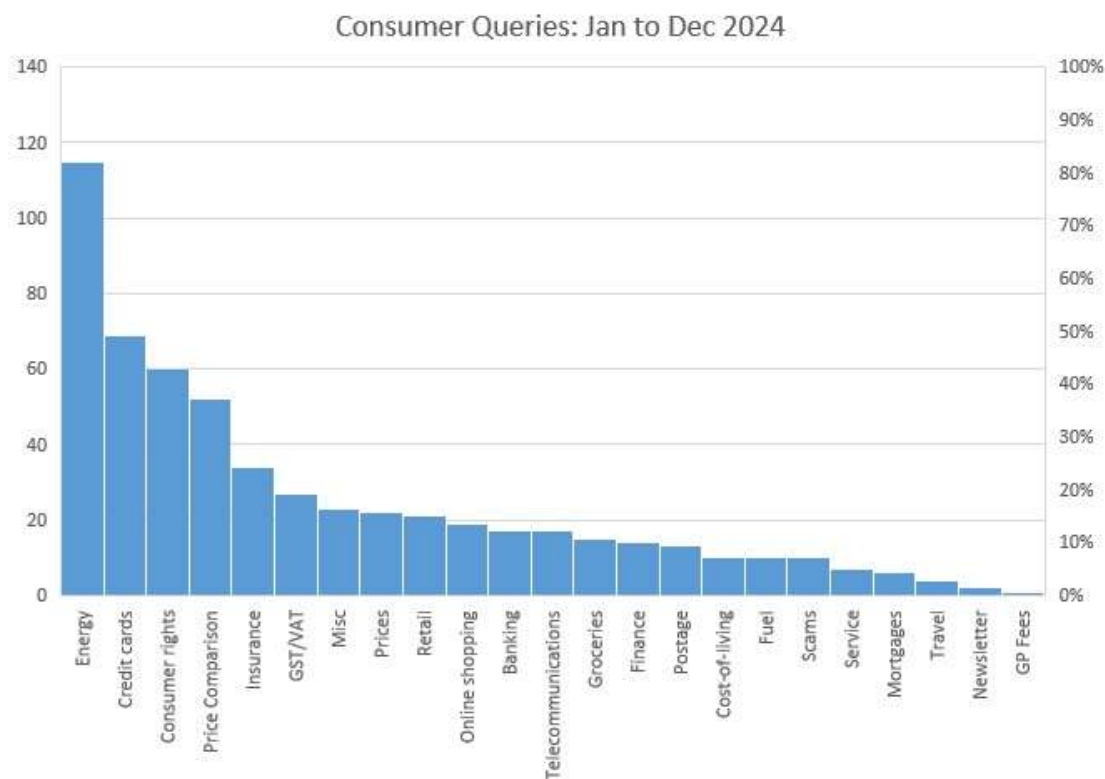
71,288 page views – a 111% increase on 2023

Reduced our bounce rate by 29% compared to the previous year

# Consumer Enquiries

During 2024 we received 568 consumer queries (an average of 47 per month). As ever, consumer enquiries received through the year were varied in subject matter.

**A breakdown of topics we were contacted about can be seen below:**



Of the 568 queries received, 115 were about energy services (primarily gas). Many of these related to the £11.56 ‘goodwill gesture’ that Island Energy announced, in early 2024, that they would be giving to customers who’d been affected by the gas outage in October 2023. Many Islanders – some who’d been without hot water, or heating, for several weeks – were upset about this lack of adequate compensation. To find out the size of the problem, we ran an Island-wide online survey to assess the concerns, and the expenses incurred to consumers as a result of the outage.

Over 400 Islanders responded. Our Chairman is currently working with Advocate Philip Sinel, on behalf of these 400 consumers, to help them get adequate compensation. Going into 2025, this legal case is still progressing.

We continued to receive emails and phone calls (69 queries in total) regarding the ongoing situation regarding credit cards – a problem which has still not been resolved for Islanders, despite progress being made.

Many credit cards are still unavailable to Islanders, or are being withdrawn from customers in Jersey. In 2023, the States Assembly supported a legislative tweak that will allow credit-checking agencies to access Jersey’s official Register of Names and Addresses. We’re now awaiting this law to be passed and for Government officers to let us know a timeline for this.

We also continued to receive queries (60) from Islanders wanting to know what their consumer rights were with regards to various situations they had found themselves in with businesses and tradespeople. We either gave them our advice, pointed them in the right direction if we were unable to help, or took up their case with the business concerned.

A total of 34 queries referred specifically to insurance – in particular rising costs – while we were contacted 27 times about Islanders incorrectly being charged both GST and VAT on online purchases, an issue that proved to be a recurring theme from the previous year.

### **Breakdown of consumer enquiries**

Consumers usually contact us online (by email, through our social media direct messages, or through the ‘Contact us’ form on our website), but we do continue to receive enquiries by telephone, post, and in person.

During 2024 we received a total of 568 consumer enquiries – an average of 47 per month.

Emails were the most popular form of communication (330), followed by telephone calls (103), and website ‘Contact us’ messages (79).

# Communications

Due to the crippling cost of postage and printing, we made the difficult decision to move away from our popular printed newsletters at the end of 2023. However, we instead looked at other ways of reaching large number of Islanders with our communications.

Digital newsletters weren't possible and nor did we feel these were the right solution at this stage. But, after an approach from the Chairman, the editor of the Jersey Evening Post agreed that the Council could start a weekly page on Fridays. The page includes a main news article, news in brief, a price comparison survey, our contact details, and an occasional Chairman's Week column. The aim of the page is to educate, inform and help Islanders.

Five pages (**pictured below**) had been published by the end of 2024, and the page will continue in 2025.



Also from November, the Chairman approached the BBC about having a weekly slot on Radio Jersey's Monday show with Alison Moss. Each week the Chairman shares his money saving tips, as well as discusses a variety of consumer issues. There were seven slots during November and December, with the series continuing into 2025.

In addition, we increased the news content on our website, and shared news articles on our social media channels. We published 50 articles on our website during 2024 – an increase of 4% on the previous year.

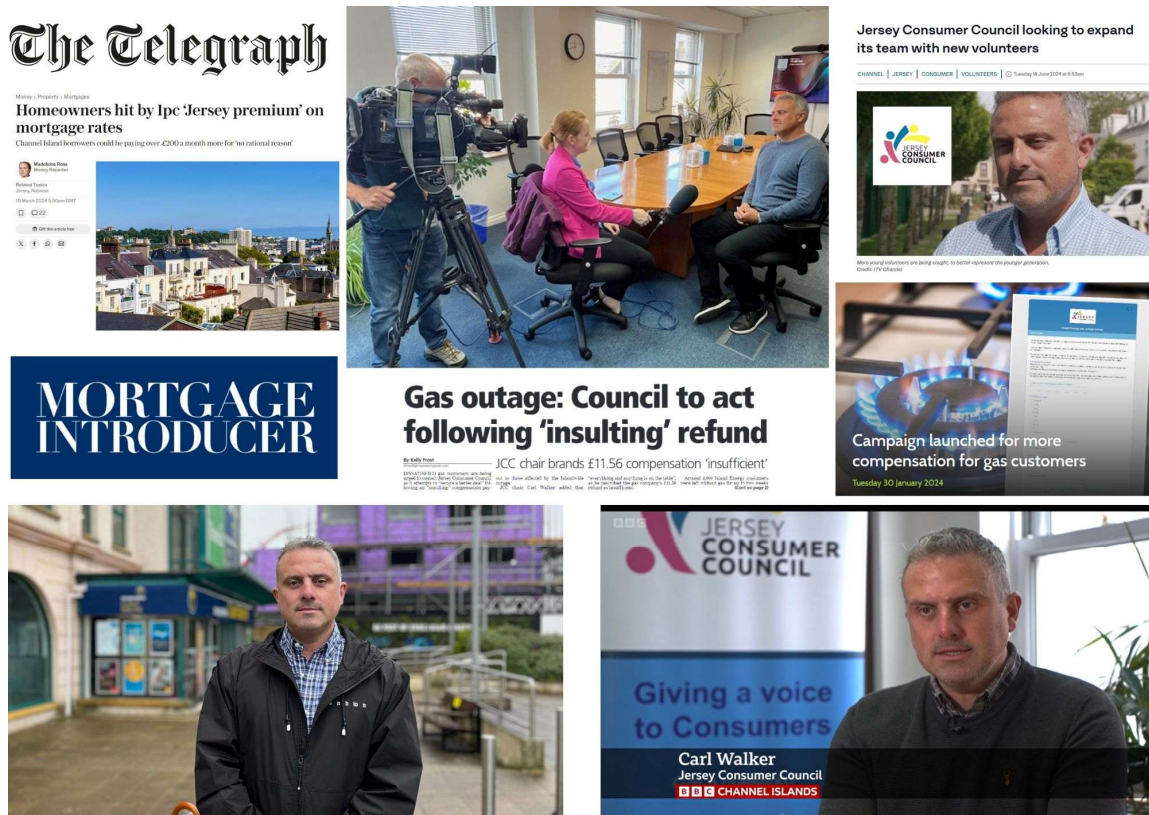
## Media coverage

During 2024, we had 110 media appearances or known mentions – a 33% increase on the 83 media appearances we received during 2023.

We were approached by all media organisations – Bailiwick Express, BBC Radio, TV and Online, Channel 103 FM, ITV Channel News and Online, the Jersey Evening Post and Soleil Radio – about a wide range of consumer issues, and always responded where possible.

During 2024, we were also featured in national newspaper The Telegraph and our Mortgage Report was featured in the national magazine Mortgage Introducer. We also received a number of media mentions and interview requests in Guernsey, on both BBC Guernsey and Island FM.

### Pictured below: A selection of our 2024 media coverage



# 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.
- **2024** – Revisions to the Constitution were made, including the option for the Chairman and Members to stay on for a third term of three years.
- **2025** – The Council will celebrate its 30<sup>th</sup> anniversary.

## Updates to the Constitution

During the first half of the year, a number of changes were made to the Council's Constitution. These included the option for the Chairman and Members to stay on for a third term of three years, rather than just two; the removal of the need for Council Advisors; and the removal of a maximum number of Council Members.

The updated Constitution was registered in the Royal Court.

## 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 Members of the general public (minimum number of five).

## Chairman

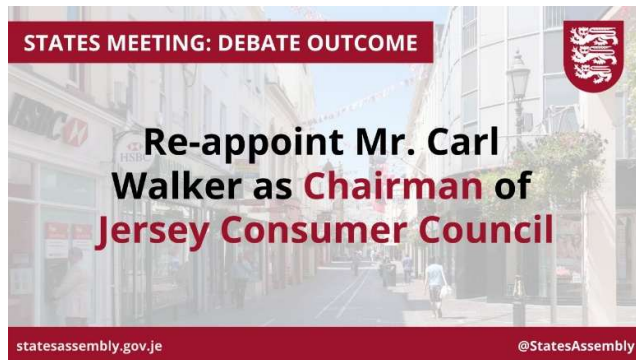
Carl Walker, a communications consultant, was appointed Chairman on 14 April 2018.

Previously, the Constitution stated that the Chairman 'may not hold office as Chairman for more than six consecutive years'. However, following discussions with our Government representatives and the Minister for Sustainable Economic Development, it was agreed, as part of wider amendments being 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.



**Carl Walker**  
Chairman

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.



On 22 May, the States Assembly voted to approve Carl Walker's re-appointment as Chairman for a third term, to 14 April 2027.

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 2024 the Chairman made a total of 110 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

In 2024, the majority of our current Council Members were due to reach the end of their second and final term. However, following discussions with our Government representatives and the Minister for Sustainable Economic Development, it was agreed, as part of wider amendments being 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.

The following Members agreed to stay on for a third and final term:

- Sheila Ponomarenko
- Michael Sampson
- Pat Le Masurier
- Dave Crocker
- Mike Le Galle

Curt Volpert decided that, after two terms, the time was right for him to leave the Council.

A recruitment campaign was carried out during Q3 and Q4, resulting in the appointment of two new Council Members:

- Alex Watson – the Council's youngest member – was appointed to start his first three-year term on 11 July 2024.
- Julie Mesny has been appointed to begin a first three-year term when she returns from a period of travelling, from 1 May 2025.

Further interviews took place, though no other applicants have been offered a role on the Council as yet. A recruitment campaign will continue on an ongoing basis, with the job advert remaining live both our website and on [Volunteer.je](http://Volunteer.je).

<b>2024 Members</b>	<b>Date current term ends</b>
Dave Crocker	23 July 2027
Mike Le Galle	23 July 2027
Pat Le Masurier	23 July 2027
Sheila Ponomerenko	23 July 2027
Michael Sampson	23 July 2027
Trudy Le Bas	2 May 2025
Alex Watson (from 11 July)	10 July 2027

**Pictured below: Council Members at the end of 2024**



Dave Crocker



Mike Le Galle



Trudy Le Bas



Pat Le Masurier



Sheila  
Ponomarenko



Michael Sampson



Alex Watson

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

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

Every fortnight, some 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 and Officer.

## Youth Representation

It remains our aim to find younger representatives for the Council, and we have contacted the Sixth Form colleges and Highlands College to inform them that we would like to add a youth voice to our Council.

The Council have considered the idea that a separate Youth Group might be created (with youth representatives, rather than officially appointed Youth Members).

This group would then feed into the main Council meetings – with a ‘youth representative’ attending the meeting to represent the group (perhaps even rotating to give meeting experience to more than one young person)



**Anthony Dearie**  
Executive Officer



**Oonagh Butler**  
Officer

## Council support

The Council is supported in its work by two part-time paid employees

These include an Executive Officer and an Officer.

## 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, managing the Council’s finances and spending, representing the Council at various forums, updating the Council’s website and social media accounts, writing and editing communications, 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**

In June 2023, Oonagh Butler was employed as part-time Officer, to support and report to the Executive Officer.

As well as supporting the Executive Officer with their duties, and providing cover for them, the Officer is responsible for dealing with the majority of consumers who contact the Council with queries and concerns. They also lead on gathering the weekly fuel data, and inputting the fortnightly grocery data, managing community engagement, as well as maintaining files and records, and liaising with the Archive and other relevant organisations to ensure the organisation meets with its relevant retention schedules.

### **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. From the start of 2024, this was increased to £18,000 per year. It had previously been £10,000 per year since the Honorarium was set ten years ago and had never been increased. As a result, the Minister for Sustainable Economic Development approved an increase from 2024.

Other staffing costs incurred during 2024 included £90,083 in salaries and Employers' Social Security, £774 in staff training and wellbeing, and £3,475 in grocery survey fees.

### **Data breaches**

There were no data breaches in 2024.

## Risk Register

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

As of the end of 2024, the main risks to the Council were:

**High Risks** – these are classed as major risks requiring immediate attention. They may have a high or low likelihood of occurrence, but their potential consequences are such that they must be treated as a high priority.

	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 newsletters.
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**Medium Risks** – these risks could cause disruption and / or inconvenience in the short term

	OPERATIONAL RISK: The Chairman has made it clear to the Minister and officers that without an increase to the annual grant, the Council will have to cease some of its services in order to ensure the organisation's survival, due to soaring operational costs. Although the Minister agreed to increase the annual grant to £167,000 in 2026, following which we will receive index-linked grants each year going forwards, this remains an operational risk until it is realised.
	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.
	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. Any change to the existing arrangement could expose the Consumer Council to commercial rent, which would significantly impact the annual budget. However, in early 2024 we have signed a new agreement for a further three years, until June 2027.

**Low Risks** – these risks are both unlikely to occur and are not significant in their impact on the Consumer Council.

	HARDWARE RISK: In 2023 we upgraded our IT system and our cloud-based storage, and purchased new laptops for home working. Any hardware issues in the office shouldn't now result in a disruption to our business activities.
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	<p>GDPR TRAINING: Our 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. We have purchased an online training course which both the Executive Officer and Officer will aim to complete in Q1 2025.</p> <p>We have also spoken to the Government about potentially having access to the Government’s training website, which would provide access to a number of courses, though there is a resistance towards this from the Government.</p>
	<p>CYBER SECURITY: We started paying for freelance IT support during 2023 and 2024. The supporting professionals have helped us to be awarded with a Cyber Essentials Certificate in 2024. This qualification comes with Cyber Security Insurance and we will complete it again in 2025. As a part of this work, we updated our Cyber Security Policy during 2024.</p>
	<p>CONTINUITY RISK: As of the end of Q2 2024, 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.</p>
6.	<p>RECRUITMENT OF COUNCIL MEMBERS: We have found it difficult to find many suitable candidates during our latest recruitment drive for volunteer Council Members, despite advertising heavily.</p> <p>Although we currently have a healthy number of Council Members, we are aware that many of them are now on their final term, so we are keen to appoint additional Members to boost our numbers.</p> <p>The Government suggested we may wish to utilise their employee Volunteering Scheme, though we may not find people willing to sign up for the full three-year Member term. As of the end of 2024, we had not received any volunteers through the scheme.</p>

## Conflicts of interest

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

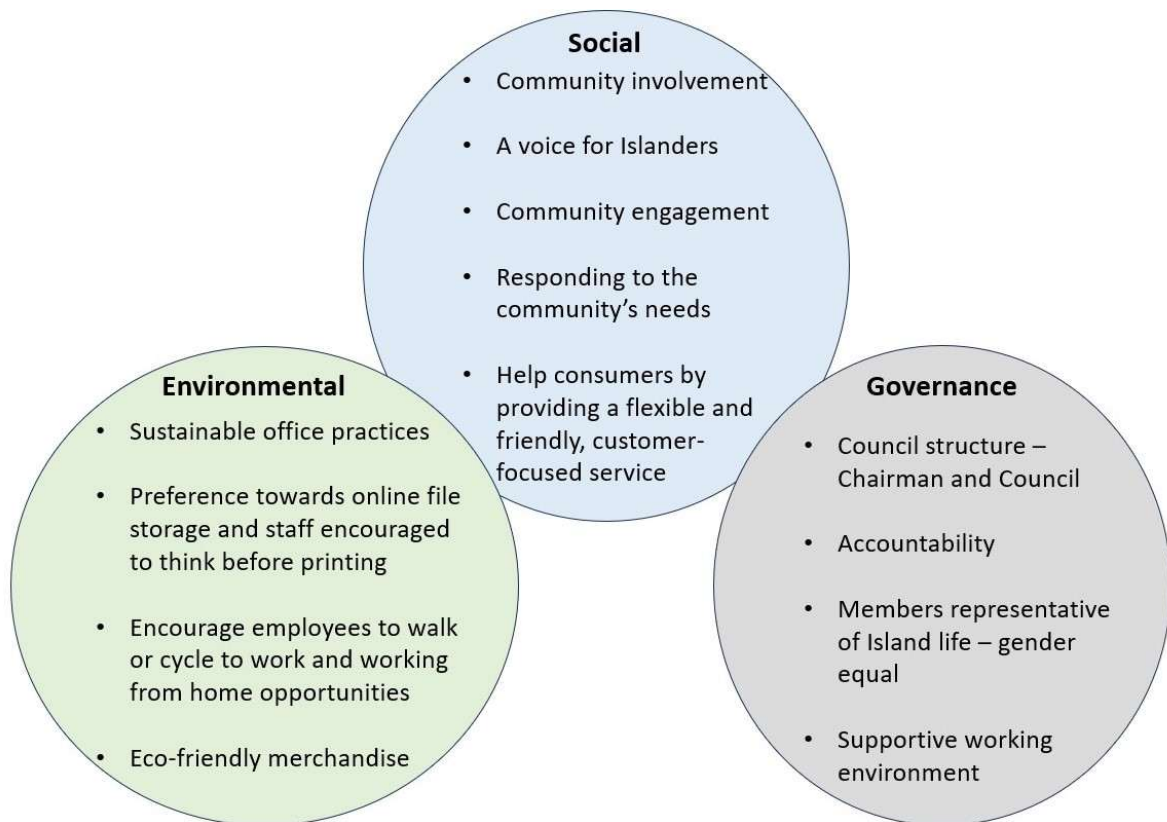
The Chairman has disclosed possible conflicts to the Council Members, Executive Officer and Minister of Economy. The Executive Officer and Officer have disclosed possible conflicts to the Chairman and Council Members.

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 2024, the Jersey Consumer Council's costs were met by a Government grant of £137,000.

In addition, a business plan was sent to the Government early in 2024, applying for £10,000 in separate event funding to enable us to hold Jersey's first Consumer Fair.

This grant was approved during Q3, but wasn't received until Q4. As funding approval was not officially received until late in the year, the decision was taken to begin planning the event in 2024, but to delay the hosting of the event to 2025. Planning is currently taking place.

At a meeting with the Minister for Sustainable Economic Development, the Chairman outlined the Council's financial situation going forwards, and the fact that, because our grant hasn't been increased for a couple of years yet all our bills increase by cost of living each year, it is going to be difficult to continue doing everything that we currently do in future years without a grant increase.

Although no grant increase was possible for 2025, the Minister has agreed in principle for our grant to increase from £137,000 to £167,000 in 2026, following which he suggested it could then be increased by cost of living each year going forwards.

## Assurance Review

BBA Chartered Accountants agreed to carry out a review of the Council's 2024 Financial Statements, having previously carried out our 2023 review.

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

## Key Performance Indicators: 2024 Results

JCC 2024 Business Plan Objectives	Key Performance Indicators	Targets and Timescales	Results to End of Q4
<b>Constitutional requirements</b>	Jersey Consumer Council meetings	Hold a minimum of four full meetings.	<b>2024 COMPLETED</b>  <b>Four meetings held</b> on Thursdays 29 February, 16 May, 3 October and 28 November. Minutes for all meetings sent to Government.
	Recruit at least one youth representative Council member	Will aim, in Q1, to recruit at least one youth representative Council member to help give a representative voice on our Council to the younger generations of consumers in our Island.	<b>ONGOING</b>  During the first half of the year, a number of <b>changes were made to our Constitution</b> . These included the option for the Chairman and Members to stay on for a third term of three years, rather than just two; the removal of the need for Council Advisors; and the removal of a maximum number of Council Members. The updated Constitution was registered in the Royal Court and  On 22 May, the States Assembly voted to approve <b>Carl Walker's re-appointment as Chairman to 14 April 2027</b> .

			<p>The following Members agreed to stay on for a third and final term:</p> <ul style="list-style-type: none"> <li>• Sheila Ponomarenko</li> <li>• Michael Sampson</li> <li>• Pat Le Masurier</li> <li>• Dave Crocker</li> <li>• Mike Le Galle</li> </ul> <p>Curt Volpert decided that, after two terms, the time was right for him to leave the Council.</p> <p>A recruitment campaign was carried out during Q3 and Q4, resulting in the <b>appointment of two new Council Members</b>.</p> <p><b>Alex Watson</b> – the Council’s youngest member – was appointed to start his first three-year term on 11 July 2024.</p> <p><b>Julie Mesny</b> has been appointed to begin a first three-year term when she returns from a period of travelling, from 1 May 2025.</p> <p>Further interviews took place, though no other applicants have been offered a role on the Council as yet.</p> <p>A recruitment campaign will continue on an ongoing basis, with the job advert remaining live both our website and on Volunteer.je.</p> <p>It remains our aim to find more younger Members, and we have contacted the Sixth Form colleges and Highlands College to inform them we would like to add a youth voice to our Council.</p>
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			<p>The Council have considered the idea that a separate Youth Group might be created (with youth representatives, rather than officially appointed Youth Members). This group would then feed into the main Council meetings – with a ‘youth representative’ attending the meeting to represent the group (perhaps even rotating to give meeting experience to more than one young person)</p> <p>It is thought that the Youth Group could look at issues that are pertinent to them, help with social media, write articles for our JEP page and website, and do ad hoc surveys</p> <p>We have sent a presentation to all off the sixth form and higher education colleges so that they can advertise the opportunity to students, but as of the end of 2024 no students had yet applied.</p>
	Adhere to Partnership Agreement	Meet all quarterly accounting and other governance procedures.	<p><b>2024 COMPLETED</b></p> <p>Q1, Q2, Q3 and Q4 accounts and reports all complete and sent to the Government.</p> <p>2023 Annual Report complete and sent to the Government.</p> <p>We engaged with PKF BBA Chartered Accountants to carry out a Limited Assurance Review, which the Government confirmed is a sufficient level of financial review for an organisation of our size, as we have limited funds to spend on a full Audit, and limited resources to support that level of review.</p> <p>This work was completed at the end of Q2 and we sent the final, signed, documents to the Government in early Q3.</p>

			2025 Business Plan complete and sent to the Government in Q4.
<b>Communications</b>	Publication of news and articles that inform and educate consumers	Publish regular news articles, either online, in hard copy, or both. Aim for an average of an article per week where resources allow.	<p><b>2024 COMPLETED</b></p> <p>We published <b>50 articles on our website</b> during 2024 – an <b>increase of 4%</b> on the previous year.</p> <p>Newsletters haven't been possible this year due to cost and the availability of our freelance designer.</p> <p>After an approach from the Chairman, the editor of the <b>Jersey Evening Post</b> agreed that the Council could start a <b>weekly page on Fridays</b> at no cost. This includes a main news article, news in brief, and a Chairman's Week column. The aim of the page will be to educate, inform and help Islanders.</p> <p>Five pages had been published by the end of 2024, and the page will continue in 2025.</p> <p>Also from November, the Chairman approached the BBC about having a <b>weekly slot on Radio Jersey's Monday show with Alison Moss</b>. Each week the Chairman shares his money saving tips, as well as discusses a variety of consumer issues. There were seven slots</p>

			during November and December, with the series continuing into 2025.
	Day-to-day consumer enquiries and comments	Respond to consumer enquiries as quickly as resources permit, within a maximum of five working days.	<p><b>2024 COMPLETED</b></p> <p>During 2024 we <b>received 568 consumer queries (an average of 47 per month)</b>.</p> <p>Of the 568 queries received, 115 were about energy services (primarily gas), while 69 were about credit cards – a problem which has still not been resolved for Islanders, despite progress being made. 60 queries were received about general consumer rights, while 34 referred specifically to insurance – in particular rising costs – and 27 referred to Islanders incorrectly being charged both GST and VAT on online purchases.</p> <p>Email remained the most popular form of communication (330), followed by phone calls (106) and messages sent by completing the form on our website (79).</p>
	Jersey Consumer Council website	Expand content on consumercouncil.je throughout year, particularly with consumer news articles, with the aim to grow traffic by 5% over the year.	<p><b>2024 COMPLETED</b></p> <p>During the year, we published 50 articles on our website (a 4% increase on the previous year, when 48 articles were published).</p>

		Log and monitor monthly usage.	<p>All monthly data logged.</p> <p>Stats to end of 2024:</p> <ul style="list-style-type: none"> <li>• <b>19,587 website users (up 33% on 2023)</b>, of which <b>18,548 were new users (up 32%)</b></li> <li>• <b>25,625 sessions (up 41% on 2023)</b>, when there were 18,222 sessions)</li> <li>• <b>71,288 page views – a 111% increase</b> on the same period in 2023, when there were 33,712 page views.</li> <li>• We successfully <b>reduced our bounce rate by 29%</b> compared to the previous year (down from 59.39% in 2023 to <b>42.40% in 2024</b>).</li> </ul>
	Price Comparison service	<p>Investigate a lower-cost solution for maintaining a price comparison service.</p> <p>Grow the usage of any new site.</p> <p>Log and monitor monthly usage.</p>	<p>2024 COMPLETED</p> <p>A new, lower-cost, in-house price comparison site (prices.je) has been developed and was soft-launched at the end of Q2. We went live to the public with it in early Q3, with an article on our website, and business cards with QR codes to help Islanders access it.</p> <p>We carried out an advertising campaign in Q4 to raise further awareness of it among consumers.</p> <p>Monthly data is being logged.</p> <p>Stats from Q3 and Q4 only (analytics begin from soft launch in July):</p> <ul style="list-style-type: none"> <li>• <b>3,767 users</b></li> <li>• <b>6,605 sessions</b></li> <li>• <b>34,936 page views</b></li> </ul>

	Media requests	Be pro-active to media exposure and respond positively to all reasonable media requests for comment/interview.	<p><b>2024 COMPLETED</b></p> <p>We had <b>110 media appearances or known mentions</b> during the year – a <b>33% increase</b> on the 83 media appearances we received during 2023.</p> <p>We were approached by all media organisations – Bailiwick Express, BBC Radio, TV and Online, Channel 103 FM, ITV Channel News, the Jersey Evening Post and Soleil Radio – about a wide range of consumer issues, and always responded where possible. During 2024, we were also <b>featured in national newspaper The Telegraph</b> and our Mortgage Report was <b>featured in the national magazine Mortgage Introducer</b>. We also received a number of media mentions and interview requests in Guernsey, on both BBC Guernsey and Island FM.</p>
	Continue to increase social media following	Grow online following by 10%, across all social channels, by end of Q4.	<p><b>2024 COMPLETED</b></p> <p><b>Increase in users across all platforms averaged 12%</b> to the end of 2024.</p> <p>Our biggest growth was on <b>LinkedIn, up 21%</b> from 285 followers at the end of 2023 to <b>346</b> at the end of 2024.</p> <ul style="list-style-type: none"> <li>• Our second biggest <b>growth, 17%</b>, was <b>on Instagram</b>, up to 394 followers at the end of Q3 2024, compared with 336 at the same point last year.</li> </ul>

<p><b>Events</b></p>	<p>Consumer Fair</p>	<p>If separate funding can be found, aim to hold a Jersey Consumer Fair, bringing together a variety of organisations to offer consumer advice to Islanders of all ages, on a variety of topics.</p>	<p><b>PLANNING IN PROGRESS EVENT ITSELF DELAYED TO 2025</b></p> <p>A business plan was sent to the Government in Q1, applying for £10,000 in separate event funding to enable us to hold Jersey’s first Consumer Fair.</p> <p><b>This grant was approved during Q3 and received at the very start of Q4.</b></p> <p>We have appointed Tern Events (Sandy Moretta) to project manage the event and already have a number of organisations signed up to participate.</p> <p>As funding approval was not officially received until Q3, the decision was taken to begin planning the event in 2024, but to delay the hosting of the event to the first half of 2025. <b>The fair will be held in 2025 to coincide with the Council’s 30th Anniversary.</b> Planning is currently taking place.</p>
	<p>Participate in relevant events organised by other parties</p>	<p>Organise a stand or similar at an event held by another party to promote the Consumer Council.</p>	<p><b>2024 COMPLETED</b></p> <p>During 2024, we attended two of the Government’s Closer to Home events – at St Clement’s Parish Hall in March and at St Ouen’s Parish Hall in September, where we spoke to members of the public, handed out marketing material, and received a variety of consumer enquiries. We plan to attend more of these events in the future.</p> <p>We also addressed two Women’s Institute groups – the St Ouen WI in February and St Martin’s WI in September. Both talks were very well received, and we plan to talk to more groups.</p>

			<p>During Q4 we had stands at both the Town Library and Communicare Library, where we spoke to consumers about their issues, and informed them about prices.je and other services that we provide.</p> <p>We also had a stand at the Jersey Customer Experience Alliance conference, to educate delegates about our work.</p>
<b>Campaigns</b>	React to topical issues and, where appropriate launch consumer campaigns	We will remain ready for any consumer-related matters that may arise during 2024 and, when we notice trends where a significant number of Islanders get in touch about the same issue, we will, where appropriate, launch dedicated consumer campaigns.	<p><b>2024 COMPLETED</b></p> <p><b>Mortgage rates</b> During Q2, we published the Findings Report of our Investigation into higher mortgage rates in Jersey, which attracted a great deal of local media attention, and was even featured in a national mortgages magazine. The investigation saw us conduct a broad investigation into the reasons behind mortgage rates in Jersey being higher than those offered by the same branded banks in the UK, which leads to confusion for consumers, who, along with already paying significantly higher prices for property compared to many parts of the UK, struggle to understand why they are being asked to pay up to £20,000 more per £100,000 of loan over the lifetime of a mortgage when borrowing over 25 years. <b>Read more about the report, and the Council's findings:</b> <a href="https://www.consumerCouncil.je">Investigation into higher mortgage rates in Jersey: report published (consumercouncil.je)</a></p> <p><b>Gas compensation</b> As a result of the gas outage in October 2023, many Islanders contacted us to find out what their rights were and to share their concerns and fears. Island Energy announced early in 2024 that they</p>

			<p>would make a ‘goodwill gesture’ to customers of £11.56. Many Islanders were upset about this lack of adequate compensation. To find out the size of the problem, we ran an Island-wide online survey to assess the concerns and the expenses incurred to consumers as a result of the outage.</p> <p>Over 400 Islanders responded. Our Chairman is currently working with Advocate Philip Sinel, on behalf of these 400 consumers, to help them get adequate compensation. Going into 2025, this legal case is still progressing.</p> <p><b>VAT/GST</b></p> <p>We continued to receive ongoing concerns about VAT being added to online purchases, sometimes along with GST, and about higher postage fees, resulting in much confusion regarding online shopping. Many Islanders contacted 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 continued to receive emails and phone calls regarding the ongoing situation regarding credit cards – in particular their lack of availability to Islanders, and in some cases their withdrawal. In 2023, the States Assembly supported a legislative tweak that will allow credit-checking agencies to access Jersey’s official Register of Names and Addresses. We’re now awaiting this law to be passed and for Government officers to let us know a timeline for this.</p> <p>We met with Government officers in Q4 who gave us updated us that the Government is liaising with Guernsey and the Isle of Man, who are in a similar position to Jersey, to work out systems and solutions. The work is complicated, lengthy, and costly – all meaning that this is not going to be a quick fix. The officers were unable to</p>
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			<p>give us a timeframe of when this work will be completed, but representatives say that this project it is very important to them, and that they are working hard to move it forward. In the meantime, we continue to receive regular queries from concerned Islanders on weekly basis.</p> <p><b>Coop customers</b></p> <ul style="list-style-type: none"> <li>• Earlier in the year, the Coop announcement that they may not pay dividend in 2024, on 2023 purchases, caused concern for many Islanders who have come to depend on this payment. Many Islanders told us they felt very let down and misled, as they made a conscious decision to pay higher prices last year in Co-op stores, assuming that they would receive dividend payments, as they had always done before. We also received enquiries asking whether the Co-op may have falsely advertised their dividend during 2023. Many consumers told us they feel deceived. We met with a Coop representative to pass on consumers’ concerns.</li> <li>• Separate to this issue, we contacted the Co-op as several customers complained to us about the fact that self-service machines in their stores don’t always print receipts when you request one. As yet, we have not received a response from the Co-op on this matter.</li> <li>• At the start of Q3, the Coop launched a ‘Member Prices’ scheme, with “exclusive discounts” and “special pricing” offered to regular shoppers. Unanimously, the Council voted to take the original prices when carrying out grocery price comparisons, as not everyone is a ‘member’.</li> </ul> <p><b>Morrisons takeover of Iceland stores</b></p>
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			<p>The Council will be monitoring the change and keeping an eye on grocery prices in the stores as we move through 2025. The Council worry that the loss of Iceland might be a blow for those on lower incomes and families who rely on easy-to-cook foods and bulk-buy frozen options. The Council and our volunteers are interested to see if Morrisons will be keeping their pricing in line with prices in the UK and perhaps even introducing the membership schemes and loyalty points available elsewhere.</p> <p><b>When does a child become an adult?</b>  In December we did a mini-investigation into when children start to pay adult prices for entry into the Island’s attractions. The Council feels that, in an Island where teenagers in particular are always complaining that they have nothing to do, the available attractions should review their age limits and reflect the rest of society and the law, and make life a little easier for teenagers and, more often than not, the parents funding these activities.  Read more about our findings here: <a href="#">When does a child become an adult?</a></p> <p><b><u>Other ongoing issues</u></b></p> <ul style="list-style-type: none"> <li>• <b>Provisional drivers’ licenses</b> – We looked into why Jersey provisional licenses cost more than other jurisdictions yet are valid for less time, after Jersey consumers contacted us to question why this is.</li> <li>• <b>Tipping</b> – We still feel the situation regarding tipping needs some clarification. Some venues automatically add a tip on regardless of service, whereas in other places it is optional, and consumers feel confused.</li> </ul>
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			<ul style="list-style-type: none"> <li>• <b>Blue Islands</b> – We looked into consumers’ rights after Blue Islands cancelled numerous flights and Islanders were unable to claim compensation. We are urging the Government to look into adopting similar cover to the UK and EU for local consumers.</li> <li>• <b>Cashless society</b> – We continue to hear from Islanders and other organisations who remain concerned about a potential move towards a cashless society. We are aware of Island establishments that now refuse to take cash, yet we know many Islanders, for various reasons, prefer to spend in this way. Similarly, we are aware of businesses that say ‘cash is preferred’. Our Council Members responded to a Scrutiny investigation into this issue and we will continue to monitor the situation on behalf of all Islanders.</li> <li>• <b>Changes to driving licences</b> – We promoted the changes made by the DVS to drivers’ licences standards, meaning some Islanders would now have to have a medical certificate. This brought in several enquiries at the time.</li> <li>• <b>Island Energy bills</b> – During September, we investigated why some Islanders were receiving huge hikes in their gas bills. It was found to be the result of irregular meter readings. We highlighted this issue in Q4, advising customers to regularly put a meter reading in to get an up-to-date bill.</li> </ul>
	Educate the community	Place a focus on community education and engagement, aiming to deliver talks or share educational	<p><b>2024 COMPLETED</b></p> <p>Our Chairman delivered talks about the importance of shopping around to members of both the St Ouen’s Women’s Institute, in February, and St Martin’s WI in September. Members found the talks</p>

		<p>information with groups such as the WI or others.</p>	<p>enlightening, and appreciated the marketing material (shopping bags, notepads and pens) that they were given. We already have plans to talk to more WI groups.</p> <p>Our officers ran stands at two of the Government’s Closer to Home community events – at St Clement’s Parish Hall in March and at St Ouen’s Parish Hall in September – where we spoke with Islanders about their consumer issues and educated them about the importance of shopping around.</p> <p>During Q4 we had stands at both the Town Library and Communicare Library, where we spoke to Islanders about their consumer issues, and educated them about prices.je and other services that we provide.</p> <p>We also had a stand at the Jersey Customer Experience Alliance conference, to educate delegates about our work.</p>
<p><b>Advocacy/ Consultation</b></p>	<p>Continue to monitor the prices of key products, commodities, and services, and publish results online</p>	<p>Ongoing throughout the year.</p>	<p><b>2024 COMPLETED</b></p> <p>Council members continue to carry out a bi-weekly survey of supermarket grocery prices – <b>25 grocery surveys</b> were completed during 2024.</p> <p>Heating oil prices were collected by our Officers and published weekly. <b>49 heating oil surveys</b> carried out during the year</p> <p>Forecourt fuel (unleaded and diesel) prices collected weekly where possible, or fortnightly when resources were limited. <b>44 fuel surveys</b> completed during the year.</p>

			In total, <b>118 surveys</b> were carried out (itemised above) – a <b>27% increase</b> on the 93 carried out during 2023.
	Consultations	Review and respond to Government, Scrutiny and other consultation requests, as appropriate.	<p><b>2024 COMPLETED</b></p> <p>During Q1, our Officers attended the <b>Jersey Competition and Regulatory Authority</b> business plan launch presentation.</p> <p>Our Officer attended a meeting with <b>Jersey Electricity Company's</b> Customer Relations Manager to talk about consumer issues and to help build contacts to help with customer queries.</p> <p><b>Statistics Jersey</b> came to our offices to talk to the Council about the difference between RPI and CPI – information that we can use when responding to consumer enquiries.</p> <p>During Q2, a representative from the <b>Channel Islands Coop</b> came in to speak to our Chairman about their new Members' Scheme and to listen to the concerns that consumers have shared with us.</p> <p>The Chairman also met with the <b>Government's Head of Economic Analysis</b>, who was keen to understand more about our work and whether there is anything their team can do to support or learn from our work.</p>

			<p>Our Council Members were also asked by the Government for their thoughts on a potential repeal of the <b>Sunday Trading Law 1960</b>.</p> <p>In addition, we were contacted by the <b>Government's Social Security Policy Team</b> as part of their research on the range of options that people can access when they are struggling to afford their energy and heating bills. They wanted to learn more about the ways in which we support Islanders from day to day and we will continue to liaise with them on this.</p> <p>During Q3 the Council reviewed and gave their comments on the <b>Jersey Competition and Regulatory Authority's Electricity Market Study</b> draft report.</p> <p>We were also approached by the <b>Economic and International Affairs Scrutiny Panel</b> as part of their review of the acceptance of cash payments in the Island. Council Members discussed their thoughts, and our Chairman was asked to update the panel to represent their thoughts.</p> <p>Our Officer also met with JT, to discuss upcoming changes to their packages, and with Island Energy, to engage about some of the changes they plan to make.</p> <p>The Council were also asked for their comments on the Government's Budget proposition.</p> <p>During Q4, a representative from the Government came in to our office to meet the Council to discuss the consultation on the</p>
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			<p>proposed changes to the Competition Law, which we then responded to with a letter in agreement of the plans.</p> <p>We were also asked by the Public Accounts Committee to complete their Procurement Review, which we responded to, although we do not use the Government of Jersey procurement systems as we do not procure many items and are not required to use them, and we do not have access to the systems.</p> <p>The Chairman was also asked, during Q4, to join the Government’s monthly Children’s Cluster and Homeless Cluster, and will continue to represent the Council at these where possible during 2025.</p> <p>The Chairman also met with Island Energy, to discuss their plans for electronic billing, after we wrote to them to express our Council’s concerns.</p> <p>The Chairman and Officers also met Government representatives for an update on the ongoing credit card situation.</p>
	Continue attendance of any relevant forums	Ongoing throughout the year. Aim to attend where possible dependent on staff availability. The Jersey Fraud Prevention Forum meet quarterly and plans for a Jersey Postal Users Group to be established.	<p><b>2024 COMPLETED</b></p> <p>Our Executive Officer attended the first <b>Jersey Fraud Prevention Forum</b> of the year on Thursday, 7 March.</p> <p>We were unable to attend the second meeting of the year due to staff absences, but sent our apologies.</p> <p><b>We hosted the September Fraud Prevention Forum meeting at our offices.</b></p>

			<p>We were unable to attend the fourth and final forum meeting of the year due to the date changing at the last minute.</p> <p>Discussions took place in the early part of the year with Jersey Post regarding the establishment of the <b>Jersey Post Customer Council, but this will now be set up in 2025.</b></p> <p>We continue to remain in regular contact with other <b>relevant consumer-focused organisations</b> In Jersey.</p> <p>Our Chairman is still awaiting an invitation to the next Cost of Living panel.</p>
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