



## 2018 Business Plan

Jersey Consumer Council

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## What We Do

The Jersey Consumer Council (JCC) works on behalf of consumers on the Island.

We are a research and policy-based advocate for good consumer-facing market conduct. We investigate and publicise anomalies in consumer affairs and provide Islanders with accurate and timely information to help them make informed decisions.

## The Legal Status of the Jersey Consumer Council

The JCC was originally established by Act of the States on 25th April 1995. In February 2011, the States adopted P.182/2010, which set out a new mandate for the JCC. It included for the first time a provision that the Chairman would not need to be a States member. Part of the proposition also required the Minister for Economic Development to take the necessary steps to establish the JCC as an appropriate legal entity. Subsequently in July 2011, the States adopted P.89/2011, which recommended that the JCC be established as an Incorporated Association under Article 4 of the Loi (1862) sur les teneures en fidéicommiss et l'incorporation d'associations. The benefits of achieving this included greater independence, as well as the ability to enter into employment, research and consultancy contracts in its own right.

Following legal work on drafting a formal constitution, the Royal Court granted an Act of Incorporation on 11th November 2011 and directed that a copy of the Constitution be lodged with the Judicial Greffe.

On 31st January 2012, the States approved the appointment of Advocate Rose Colley as the second chairman of the Council since its inception, and most significantly the first non-States member to undertake the role.

## Council Structure

The constitution of the Council sets out the rules regarding the appointment of the Chairman and members.

Article 12.3 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.”

### Chairman

At the time of writing our Business Plan the Consumer Council under the stewardship of the Appointments Commission are recruiting for a new Chairperson. Advocate Rose Colley has completed two very successful terms of office.

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 on setting and achieving business plan objectives in line with a grant and the associated partnership agreement with Economic Development, Tourism, Sport and Culture Department. This is an important and influential role that seeks to empower individuals by representation through a strong consumer voice.

### Council Members

Advocate Jean-Marie Renouf

Miss Francesca Rotheram

Mrs. Daphne East

Mr. James Rondel

Mr. Derek Ferguson

Mr. Peter Tompkins

Mrs. Donna Le Marrec

Mr. Tim De Gruchy

It should be noted that the members terms of office expire in April 2018 and to comply with our current constitution we will need to recruit new members according the processes approved by the Jersey Appointments Commission.

### **Executive Officer – Mrs. Anne King**

Anne joined the Consumer Council in 2011 bringing a wealth of customer service experience with her. She was a senior area manager in a startup contract catering company in the UK, Commercial Director for a red London bus company and a change consultant for Transport for London and the Harbours and Airports Committee. She has also run her own business.

Anne obtained her ‘Preparing to Teach in the Lifelong Learning Sector’ (PTLLS) qualification which helps with the education role she fulfills on behalf of the Council.

## Executive Summary

Effective, appropriate and timely communications will continue to remain at the heart of our activities for 2018.

Our 2018 objectives have been selected and prioritised on the basis of where we can deliver meaningful benefits and positive impact for Jersey consumers.

The 2018 business plan objectives fit into key components that make up the consumer protection landscape. Work will be focussed around the provision of information, advice, education and consumer advocacy.

1. Consumer Information, Advice and Education
2. Codes of Practice, Best Practice and Self-Regulation
  - a. Code of Consumer Lending
3. Consumer Education through Advocacy
  - a. Food Costs Project
  - b. Customer Service
  - c. Primary Health Care Watch
  - d. Spotlight on Student life

Several of the Council initiatives and work areas represent years of ongoing collaboration and focus. Often progression in many areas represents longer term planning. Our input into the primary health payment redesign and pilot project work has been ongoing for two years. The development and engagement of our involvement in telecommunications is work in progress as TelCoWatch begins to take its place more in the decision-making process of consumers.

The Code of Consumer lending has been a journey of collaborative work with industry, regulation and government and will continue to be part of our ongoing focus from 2016 through until 2019.

## 1. Consumer Information, Advice and Education

The Council aims to help consumers make informed choices. We seek to achieve this by;

- Assessing the contacts and joint information from the Consumer Network Partnership to ascertain if there is a need for providing information on a specific topic
- Researching consumer issues
- Obtaining advice from professionals and specialists where appropriate
- Publishing the information and advice using the most appropriate media

We circulate information via a variety of different channel to reach all sectors of our community, from the technically savvy to the isolated non-techie individual:

- 4 Newsletters, distributed to 40,000 businesses and homes
- Website – ensuring that it is topical and updated at all times
- Social Media – Facebook and Twitter
- E-marketing – providing timely information and updates, channeling consumers to the website
- Responding to media requests – TV, Radio and written publications
- Run a program of education initiatives with other partners
- Provide a range of complimentary lunch time talks

### Newsletters

The newsletter is an important part of our communications ‘kitbag’ – the publication of our newsletter always sees a peak in website activity as we raise awareness through both printed and electronic editions.

The Council continues to foster positive relationships, which are beneficial to consumers, with a broad range of organisations. Such relationships also generate invaluable copy for newsletters. Council members are also encouraged to contribute to the newsletter.

We now boast active Facebook pages for the Jersey Consumer Council, Fuel Watch and TelCoWatch along with Twitter accounts for all three. The Chairman will raise debates and respond to consumer issues through the media wherever possible.

### **Enhance our communications through Social Media and E-Marketing**

We recognise that communication is essential to keeping consumers informed and engaging with islanders in a meaningful way.

The Council will seek to:

- Use the E-marketer to provide timely consumer updates and feed traffic to the website
- Continue to develop our social media to encourage traffic to the website and to sign up for the E-marketer newsletter.
- Undertake more media coverage and run bespoke PR campaigns

### **Program of Education Initiatives**

We recognise the value in educating today's and tomorrow's consumers.

Companies spend billions of pounds a year on marketing and advertising goods and services and teaching staff to sell, yet we don't get any buyers' training!

Through education initiative, the Council, in collaboration with other partners, will provide practical advice and guidance for our teenagers.

The Council will seek to:

- Co-ordinate and provide targeted consumer education sessions to young consumers in full time education
- Collaborate with Education, Jersey Financial Services Commission, Community Savings and Trading Standards in delivering appropriate content
- Provide a range of subjects in schools to engage these young consumers, to include money management, consumer rights, financial lending and scams



In 2017 we spoke to groups of Le Rocquier, Grainville, Les Quennevais, Victoria College, Jersey College for Girls and Hautlieu students spanning a range of age groups. Since 2013, we have continued to foster positive working relationships with the secondary schools.

### Complimentary Lunchtime Talks

To help consumers make informed decisions and to foster greater transparency in a wide range of topics we will continue to call upon local businesses, organisations and bodies to work with us to offer complimentary lunchtime talks, accessible to the community.

#### The Council will seek to:

- Engage with partners who can deliver sessions to the community
- Co-ordinate to ensure a range of topics
- Ensure the sessions are promoted and accessible to the community

Topics already highlighted in 2017 include:

- Curatorships and the Lasting Powers of Attorney
- The Capacity and Self Determination Law
- Personal Injury
- Online Shopping
- Information Security
- Cooking on a budget
- The Do's and Don't's of Pension Transfers
- Applying for a mortgage
- Pet Insurance
- Energy Costs
- Renewable Energy & Jersey
- Children's Bush Tucker Trial

## Lunchtime Talks

We are pleased to offer the following 'free' lunchtime talks. The talks are all at the same time 13:10 – 13:50. These sessions will be informative yet informal – you are welcome to bring your lunch.

How to register? Simply email [Talks@jerseyconsumercouncil.org.je](mailto:Talks@jerseyconsumercouncil.org.je) or register via Eventbrite or telephone the Consumer Council on 611161.



Date	Topic and Speaker	Where
5 October	What does good financial advice look like? Trevor Griggs, Advisa IFA	Jersey Library
17 October	Long Term Care & Property Matters Adv. James Lawrence & Ashley Bidmead, Snr Legal Assistant	Viberts House, Don Street, St Helier
19 October	Energy Matrix – Cutting Your Energy Bills. Department of The Environment	Jersey Library
25 October	Children's Half Term Tasting Session with Caring Cooks	Jersey Library
31 October	Information Security and Pending New Data Protection Laws Paul Vane, Deputy Information Commissioner	Jersey Library
2 November	New Lasting Powers of Attorney Law, Curatorship and Living Wills. Adv. Michelle Leverington BCR	Benest Corbett Renouf 12 Hill Street, St Helier
9 November	How to make the best use of the time with your Lawyer Barbara Littler, Family Law Associate	Viberts House, Don Street, St Helier
10 November	Online Shopping - Learn the skills necessary to assess websites, apps, and emails to stay safe online. Tom Brossman, IT Consultant	Digital Jersey Hub, Block 3, Ground Floor, Grenville St
15 November	Interim Finances in Divorce Cases by Barbara Littler, Family Law Associate	Viberts House, Don Street, St Helier
17 November	The Do's and Don't's of Pension Transfers, Particularly 'Final Salary' Pension Transfers Pete Culnane, Fairways Pensions	Jersey Library
21 November	Renewable Energy - Find out what technologies are available and which are the best for Jersey. Ian Wilson, JEC	Jersey Library
23 November	How do Debt Remission Orders work? Jersey Viscount.	Jersey Library
28 November	Personal Injury, Stress, Bullying & P I Claims Adv. Rebecca Morley	Viberts House, Don Street, St Helier
30 November	Sensible, affordable financial planning Hayley Carstairs & Terry Vaughan (The Mortgage Shop & Henley Financial)	Jersey Library
5 December	Online Shopping - Learn the skills necessary to assess websites, apps, and emails to stay safe online. Tom Brossman, IT Consultant	Digital Jersey Hub, Block 3, Ground Floor, Grenville St
7 December	Applying for a Mortgage – How to Prepare Yourself? Peter Seymour & Terry Vaughan - (The Mortgage Shop)	Jersey Library
12 December	Protecting your Mortgage/protecting your Family. Hayley Carstairs or Terry Vaughan (The Mortgage Shop & Henley Financial)	Jersey Library
19 December	New Lasting Powers of Attorney Law, Curatorship and Living Wills. Adv. Michelle Leverington BCR	Benest Corbett Renouf 12 Hill Street, St Helier

**Costs:** The Council will publish 4 editions of 'Jersey Issues' based on a cost of £4,950 per edition, including design, print and delivery to 41,000 residential addresses.

**E-Marketer campaigns** £25 per release. Total annual cost of printed and on-line newsletters, all communications and licences – £20,100.

**Performance Indicator;** publication of 4 all island newsletters, monthly e-newsletters, plus social media engagement increasing by 15% per annum

## 2. Codes of Practice, Best Practice and Self-Regulation

The Code was originally published in 2007 is an invaluable guide to both ‘unregulated’ lenders and consumers. Following on from our facilitated industry and regulator workshops the Financial Services Unit, Chief Minister’s Department, volunteered to progress the Code or a form of it forward via normal government procedure.

The Financial Services Unit will (working closely with the Consumer Council) launch a Consultation Paper on the proposal to introduce a regulatory framework which will cover lending, credit and finance services which are presently not regulated.

## 3. Consumer Education through Advocacy

The Council will further develop our advocacy role. Consumer advocacy refers to actions taken by the Council to promote and protect the interests of the buying public. Historically, consumer advocates have assumed a somewhat adversarial role in exposing unfair business practices that threaten the welfare of the general public. Consumer advocates use tactics like publicity to raise awareness of issues affecting consumers to counteract the harm.

The Council takes a proactive approach in investigating and publicising anomalies in consumer affairs to provide Islanders with accurate and timely information to help them make informed decisions.

We work hard to engage with consumers across all sectors in the island; reaching out to church groups, cultural groups, age specific groups and the working population.

The Council are working with the **Sustainable Primary Health Care team** to ensure that when there are negotiations over price controls in specific sectors, such as health, Council are in the room with both an independent mandate to stand up for consumers and the technical understanding required.

The Council's work has been an essential ingredient and catalyst in helping Health and Social services to focus on the voice of the patient. A new group is being established which will oversee and provide overall strategic direction for the management, redesign and delivery of Health and Social Services in Jersey in order to inform and influence the decisions taken by the Minister for Health and Social Services.

**The Patient and Public Advisory Group** will draw upon the experience of Patients and the Public to be a 'critical friend' to the work of Health and Social Services in Jersey. The group will influence decisions about the strategic planning of health and social care services in Jersey by identifying areas for strategic transformation in line with the objectives of P82/2012.

The Patient and public Advisory Group will:

- Identify and focus on positive and problem areas
- Consider feedback from Public and Patient networks and promote action in response to this feedback
- Ensure that service user involvement develops and matures at all levels within health and social care transformation workstreams

Giving a public/patient voice in strategic Health and Social Services decisions; the Council is an influential part of this group along with Citizens Advice Jersey who will be chairing the group.

As a single, consolidated consumer champion, we can do work that spans the practical and the technical. At one end of the spectrum, the Council created and set up **P.O. Box 500** with Jersey Post to assist the community and vulnerable with scam mail. At the other end, in cross-cutting work, the Council are exploring how to improve time-poor consumers decision making, and by keeping the **Code of Practice for Consumer Lending** high on the agenda.

Consumer advocacy refers to actions taken by the Council to promote and protect the interests of the buying public. Nowhere is consumer advocacy more of a fundamental ingredient when considering the risk of potential consumer detriment when accessing **financial services**.

The Consumer Council has been heavily involved in the Jersey Financial Services Commission (JFSC) Consultation and subsequent project groups on whether to introduce a MiFID II – EU equivalent regime in Jersey<sup>1</sup>. We are also at the table now that the JFSC are progressing the dialogue regarding an approach to MIFID II equivalence in Jersey. JFCS are looking to make enhancements to the investment business regime.

In addition, the Council has been involved in raising the profile and role of the Channel Islands Financial Ombudsman.

Both of these areas of work highlighted the absence of a truly independent ‘expert’ voice for consumers in relation to financial services in Jersey. At present the JCC is not adequately resourced nor does it currently possess the appropriate expertise in a complex and critical dominant industry within Jersey.

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<sup>1</sup> <http://www.jerseyfsc.org/pdf/Consultation-Paper-No-3-2016-MiFID-II.pdf>

The Consumer Council believe that access to financial services is an essential requirement for full participation in society and therefore we are highlighting the urgent and critical need to establish a consumer panel to work with the Jersey Financial Services Commission to represent the interests of consumers.

Jersey needs a **Financial Services Consumer Panel** to make sure that the voice of investors is heard in Jersey. This is important to give ‘some’ counter weight to the industry voice, which is well organised (various trade associations) and well financed. With governments (in general) placing more responsibility on the individual provide for themselves in retirement. It is now more important than ever that the individual saver/investor has a representative body looking after their interest to ensure fair play by the providers of financial services. We would welcome the opportunity to discuss this further with the Department.

The Council will continue to chair and oversee the **Jersey Condor Consumer Group** as requested by Senator Farnham, on the basis that all costs relating to the group’s activities and work are met directly by the Economic Development, Tourism, Sport and Culture Department and as such are NOT part of our grant funded activities.

## Consumer Education Initiatives and Projects

### Food Costs

The 2014 / 15 Household Spending Survey<sup>2</sup> clearly identifies the key spend areas for Islanders.

- Households spent on average £80 on food each week
- £16 per week was spent on petrol, diesel and other motor fuels and almost £4 per week on parking
- Households spent an average of £25 per week on Health of which more than a third (£9 per week) was spent on dentists and nearly a quarter (£6 per week) on doctors' fees

Food costs continue to be an emotive issue for consumers, particularly those on lower income<sup>3</sup> as the number of people turning to food banks has increased by 25% between 2011 and 2014 and that 'the high costs of doctor visits are deterring many people on low income from seeking appropriate and timely medical treatment'.

In the last 12 months (October 2016 to September 2017) Citizens Advice Jersey have had 140 new debt clients with debt totalling £2.214m and made 575 referrals to charities, broken down as below.

The spike in referrals in November is due to the Christmas Appeal. The other main charities we refer to include St Helier Methodist Centre, Grace Trust, St Vincent de Paul Society, Don de Faye Trust, Greville Bathe Fund and Variety Club.

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<sup>2</sup> <http://www.gov.je/Government/Pages/StatesReports.aspx?ReportID=2084>

<sup>3</sup> <http://www.statesassembly.gov.je/ScrutinyReports/2016/Report%20-%20Living%20on%20Low%20Income%20-%202016%20September%202016.pdf>

Month	Debt	£ Debt	Charity
Oct 16	19	£196k	99
Nov 16	15	£55k	304
Dec 16	15	£205k	34
Jan 17	13	£61k	12
Feb 17	17	£280k	14
Mar 17	13	£235k	12
Apr 17	10	£85k	12
May 17	10	£201k	14
Jun 17	6	£696k	18
July 17	11	£111k	17
Aug 17	5	£30k	24
Sept 17	6	£59k	18
<b>Total</b>	<b>140</b>	<b>£2,214m</b>	<b>575</b>

The Council is reigniting a version of **price watch**. We are going to track 4 basic recipes across the months. The recipes will be easy to prepare and cook family favourites, simple to adjust for one or 6 portions. We will track ingredient prices month by month and compare to ready-made meal prices.

**Costs:** The Council will liaise with Caring Cooks to define suitable recipes and then price check across 6 retailers to monitor prices. Total Cost £4,200

**Performance Indicator;** publication of monthly food costings.



## Customer Service – what does good look and feel like?

The Council undertook a self-selecting Price Perceptions Survey in 2016 to investigate the perception surrounding local pricing of goods on our high-street. The survey revealed a few very strong messages:

- Lack of clarity with retail pricing;
- Consumers are price sensitive but purchasing experience is also important;
- Consumers are very motivated to buy elsewhere, if they think they are being treated unfairly.

The Council is continuing to advocate for pricing clarity as an essential purchasing factor but will also explore ‘what does good customer service look like?’ Customer service is experienced in all ranges of goods and services provision. Our exploration will seek to review customer service and is it sector, demographic, cultural or product specific?

*‘Poor customer service’*

*‘We purchase the bare minimum locally due to the pricing and lack of customer service’*

The Council will liaise with the Jersey Construction Council, Retail Association, Jersey Business and Jersey utilities to help create and promote an online based customer service succinct survey.

**Target:** The Council plan to commit £1,000 of their budget to exploring and promoting customer service across all areas of goods and service delivery. We will engage with suppliers and consumers to share the information and help to foster improvements.

**Performance Indicator;** to engage with 600 islanders, produce a recommendations and summary paper

## Primary Health Care – helping to make informed choices

The Council are adding to their suite of price watch information with the new addition of Primary Health Care watch. The site will show the range of costs from doctors and dentists on basic consultations, blood test etc. In addition to fostering greater transparency in this highly important area of island life the site will also boast essential information to help islanders with primary health decisions.

The local doctors, dentists and health professionals welcome the initiative.

### Doctors and dentists

General details

Name of Surgery

Address

Contact Details

Web address

<b>Doctors Prices</b>
Consultation (adult)
Consultation (child)
Consultation (student if a comparable item)
Blood Test
Smear Test
Letter
Medical Certificate
Flu Jab
Pregnancy Test
Home Visit (before 6pm)
Home Visit (after 6pm)
Prescription Charges (collect)
Prescription Charges (posted)

<b>Dental Prices</b>
Initial Examination New Patient (adult)
Initial Examination New Patient (Child)
Initial Examination New Patient (Student)
Routine Examination (adult)
Routine Examination (child)
Routine Examination (student)
White Composite Filling
Route Canal Treatment
Home Whitening
X-Rays

## Other information

- Out of hours Doctors Services
- A & E
- Understanding the Health Payment systems
- Weekend visits
- Vaccination Centres
- Making the most of your visit to the doctor
- Making the most of your visit to the dentist
- How to get a medical certificate and why they are important

**Target:** The Council plan to commit £1,750 of their budget to exploring and promoting customer service across all areas of goods and service delivery. We will engage with suppliers and consumers to share the information and help to foster improvements.

Performance Indicator; creating and populating the website and supporting communications.

## Spot Light on University Budgeting

Going to university sparks a dynamic change in the lives of many young people. For the majority, this will be the first time they have moved away from their family nest and keeping control of finances can be a trying matter. The Council will publish relevant information from the list provided of the ten most attended universities by Islanders (statistics based on those who applied to Student Finance for funding), to gain transparency not only what costs a student should expect to pay, but also, what part-time job opportunities were available in the surrounding area.

In light of the most recent budget news this autumn in relation to planned additional funding for students to pay for tuition fees and some living costs our project

is very timely as hopefully more student youngsters can now attend university.

### Key headings:

- Tuition Fees
- Accommodation Costs
- Living costs
- Part-time work
- Public Transport
- Simple steps on how to save money at university.

**Target:** The Council plan to commit £500 of their budget to researching and publishing a **Spot Light on University Budgeting**, to help parents and students.

**Performance Indicator;** publication of a ready reckoner university guide

### Ongoing Initiatives

Additionally, the Council will continue to;

Maintain our **Fuel Watch**, **TelCoWatch** and **Price Watch** to assist consumers in price transparency, product suitability, comparisons and choice.

- Continue to work with telecommunication providers to encourage clarity for consumers with the ever-increasing growth of complex goods and services and examine changes where this may affect them.
- Help consumers gain a greater understanding of their energy consumption levels and suggest how we can all use our energy more efficiently – whether you use gas, electricity, oil or coal.

## Operating Expenses

<b><u>2018 GRANT</u></b>		<b>£91,000</b>
<b><u>Operating Expenses</u></b>		
<b>Audit Fees</b>	£ 1,200	
<b>Gross Staff Costs</b>	£54,250	
<b>Office &amp; Meeting Costs</b>		
Insurance	£ 400	
Contribution to Office Space	£ 1,500	
Stationery	£ 120	
Broad Band & Telephone	£ 575	
Subscriptions	£ 614	
Travel & Meeting Costs	£ 1,500	
		£ 4,709
<b>Communications</b>		
Newsletters & E- Marketers	£ 21,000	
Website Support	£ 900	
Website Licences & Permits	£ 2,150	
		£24,050
<b>Business Plan Objectives</b>		
Food Price watch	£3,500	
Primary Health Care Watch	£1,750	
Spotlight on Student Costs	£ 500	
Customer Service	£1,000	
		£ 6,750
<b>TOTAL OPERATING COSTS</b>		<b>£90,959</b>