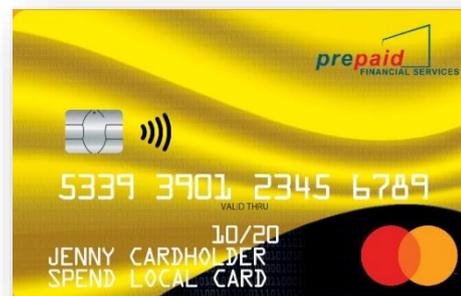


Spend Local Scheme

Early in September 2020 every eligible adult and child in Jersey received a £100 Spend Local card which they could spend in their favourite shops; in cafes and businesses; and on services and experiences.

The pre-paid Mastercard's were sent to Islanders' home addresses and were part of a £150m Fiscal Stimulus package, which aimed to support the local economy after the outbreak of COVID-19.



Once Islanders received the £100 Spend Local cards they had to activate them over the phone or online following the instructions in the accompanying letter. Once the card was activated it needed to be used before 11:59pm on 31 October, when the balance expired.

By the end of October, 105,964 Jersey residents had been issued with a card. In total 103,364 Islanders activated their cards, spending a total of £10.12M. Therefore 97.5% of islanders activated a card and spent 95.5% of the possible total available.

Approximately 4,300 cards were returned to CLS either as people had moved address or had left the island. Approximately 1,000 were redirected back to customers new addresses and are included in the totals above. Islanders were advised to retain their cards as they might be 'topped-up' in the future.

Eligibility criteria

The eligibility criteria were for people to be registered for Social Security and / or Control of Housing and Work Law purposes on 30/06/2020, and currently resident in Jersey when the cards were issued. Card recipients were identified by cross-referring Social Security, Tax, Health and Education records where appropriate.

Cards were not automatically sent to people where there was a low confidence in their current residency in Jersey. If a person was not sent a card or did not receive a card at their current address, they could apply online or via phone.

Spend Local Card Scheme numbers

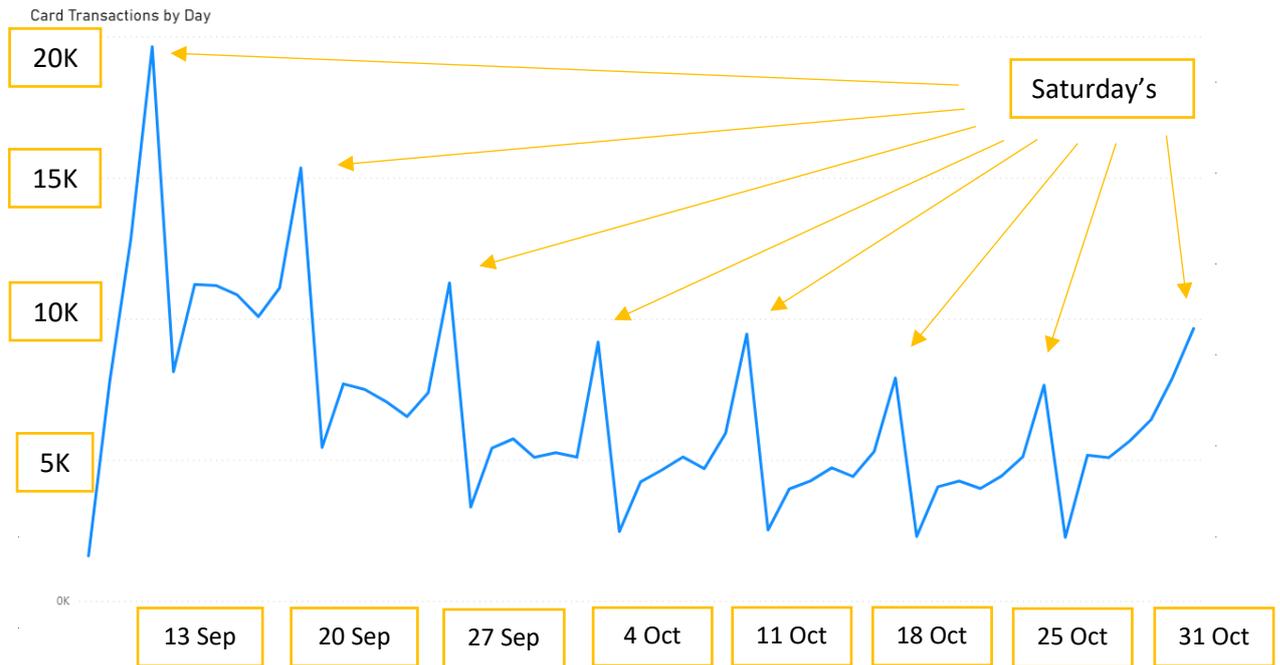
Total number of Jersey residents issued with a card	105,964
Total number of Islanders who activated their card	103,364
Percentage of Islanders who activated their card	97.5%
Total amount of money spent by Islanders	£10.12M
Average card balance spent by Islanders activating a card as a percentage	98%
Busiest day of activations by Islanders was 10 th September 2020	19,829
Busiest day of transactions by Islanders was 12 th September 2020	19,653

Total number of Point of Sale terminals used by businesses on Island which accepted a Spend Local transaction	2,044
Total number Islanders who had a zero balance at the end of the scheme	52,940
Total number of Islanders who did not activate their cards by the end of the scheme	2,600
Total number of transactions	359,812
Average remaining balance on the card for each Islander when the scheme closed	£2.06
Total number of cards returned to CLS (<i>approximately</i>)	4,300
Number of children's card returned to CLS (<i>approximately</i>)	1,400
Number of cards returned and then redirected to new address (<i>approximately</i>)	1,000

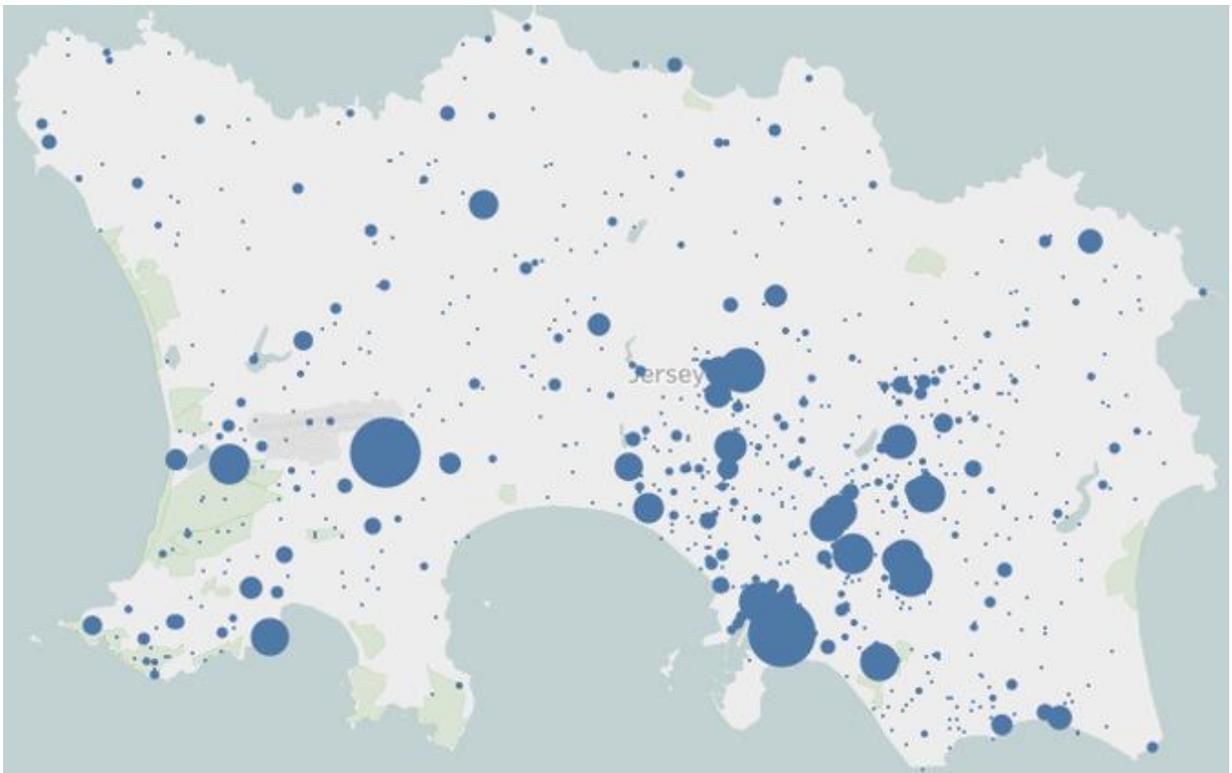
Merchant Industry Area Category Group	Number of Transactions	Total Spend
Agriculture and Fishing	7,700	£262,908
Construction and Quarrying	1,534	£52,289
Education, Health and Other Services	16,170	£510,088
Financial and Legal Activities	80	£6,876
Government, Parishes and Courts	572	£20,261
Hotels, Restaurants and Bars	53,272	£1,577,741
Information and Communication	1,750	£143,210
Miscellaneous Business Activities	16,831	£727,350
Supermarket, Fast Food and Food Retail	132,890	£2,203,078
Transport and storage	13,343	£198,252
Utilities and Waste	4,924	£346,750
Wholesale and Retail	110,746	£4,074,557
Grand Total	359,812	£10,123,361

This merchant industry segmentation analysis is based on Mastercard merchant category codes.

Number of card transactions per day of the scheme 9/9-31/10/2020



Where were cards used in Jersey?



Approximate map of distribution of businesses who accepted a Spend Local card transaction.

*Data grouped at post code level and based on the post code of the registered address of point of sale terminals.
Source PrePaid Financial Services.*

Which activation routes and card payments did Islanders use?

