



JCRA BUSINESS PLAN 2025

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Foreword

The Jersey Competition Regulatory Authority (the **Authority**) is Jersey's competition and economic regulator. The Authority has been established to promote competition in the supply of goods and services in Jersey and to regulate matters relating to the Ports, Post and Telecoms sectors for the benefit of the public, businesses and the local economy.

This plan sets out the context in which the Authority is operating in 2025. It is focused on the next year, although the outcomes we are working towards will have significant benefits and value for Jersey in the longer term.

We have an ambitious plan of work for 2025, and aim to make the best, most efficient use of the resources available to us to deliver the greatest benefit to Jersey. With 2025 marking the 20th anniversary of Competition Law in Jersey, our focus will be on ensuring that the Island has and continues to benefit from a modern legal framework, with particular focus on those sectors where we have specific powers and duties.

The wider global environment is increasingly interconnected and interdependent. Global factors invariably impact Jersey. Jersey faces many of the same challenges and threats as other jurisdictions elsewhere, some of which cannot be addressed in isolation. Examples include the evolution of digital markets and artificial intelligence, geo-political factors (such as energy prices and the UK Government change), and elections in other countries, such as the US.

We will continue to build on strong relationships with our stakeholders, including the Government of Jersey, and other local and international regulators. These are critical to our success, especially in a small jurisdiction.

We will also continue to work closely with local organisations to ensure that our work is proportionate and appropriate for the size of Jersey. We work with organisations such as the Chamber of Commerce, Institute of Directors and the Consumer Council, as well as other local regulators as part of the Jersey Regulators Forum. Alongside all of this, we are committed to working transparently with the business community and the public.

The Authority remains committed to making markets work for the benefit of everyone in Jersey. We look forward to the opportunities and challenges in the year ahead.

Stephanie Liston
Chair

Tim Ringsdore
Chief Executive Officer

1. About the JCRA

1.1 The Authority was established by the States of Jersey in 2001 and holds responsibilities relating to competition and economic regulation of port operations, postal services and telecommunications.

1.2 The Authority's decisions are made by its Members who are appointed by the Minister. The Authority's work is led by the Chief Executive Officer, who is also a Member of the Authority. The CEO is supported by a small permanent team as well as external contractors when required.

The Importance of Competition and Regulation

1.3 **Consumers:** ensuring businesses compete fairly helps maintain competition leading to better prices and quality, and higher service which all benefit consumers.

1.4 **Businesses:** Along similar lines, prices paid to competing suppliers are likely to be lower than they might otherwise have been. Suppliers will be better motivated to be innovative, efficient and look after their customers. Small businesses will be better able to enter the market, providing new and innovative products and services.

1.5 **Jersey:** Whole sectors of the economy can become more productive through effective competition, both within Jersey and between Jersey and the rest of the world. Government is also a significant customer in many sectors, and access to real choice and the ability to get a fair deal will mean a lower impact on taxpayers.

Legal Framework

1.6 The Competition Regulatory Authority (Jersey) Law 2001 (the **2001 Law**) established the Authority, with functions conferred on it by way of the Competition (Jersey) Law 2005 (the **Competition Law**), Air and Sea Ports (Incorporation) (Jersey) Law 2014 (the **Ports Law**), Postal Services (Jersey) Law 2004 (the **Post Law**) and the Telecommunications (Jersey) Law 2002 (the **Telecoms Law**).

1.7 The Authority is independent of the Minister and of the States of Jersey. The Authority regulates its own proceedings.

1.8 With respect to the Competition Law, the Authority's main functions include:

- Investigating mergers that have the potential to lead to a substantial lessening of competition. If a merger is likely to reduce competition substantially, the Authority can block it or impose remedies to address competition concerns.
- Investigating businesses that are suspected to have breached the Competition Law and, if so, to end and deter such breaches.
- Conducting studies, investigations or other work in markets where competition may not be working as well as it should. Where competition issues are identified, the Authority may make recommendations to Government, businesses or consumers to address these.
- Giving information or advice on matters related to any of the Authority's functions to Government and Ministers, advising on the benefits of competition.
- Providing information and advice to people and businesses about competition issues.

1.9 With respect to regulation, the Authority is the economic regulator for port operations, postal services and telecommunications sectors. Such regulation allows the Authority to take a pre-emptive look at the markets in question and provide a licensed framework within which organisations need to operate.

1.10 Across the regulated sectors, the Authority's main functions include:

- Promoting competition through access regulation where proportionate and appropriate.
- Conducting regulatory reviews and studies in relation to price controls, quality of service standards and other regulatory obligations which are reflected in operators' licences.
- Issuing and enforcing the provisions of licences in each sector, carrying out investigations into possible breaches of the licence or law where required.

2. Prioritisation Principles

3.1 Some of the Authority's work is non-discretionary and must be carried out regardless of wider developments; for example, merger control or statutory investigations.

3.2 Alongside this, the following principles are used to guide the Authority's planning and case work. Further details can be found here <https://www.jcra.je/strategic-plans/prioritisation-principles/>

- *Impact on consumers and the wider economy*
- *Strategic significance and synergy with the Authority's objectives*
- *Risk, in respect of a successful outcome and potential detriment*
- *Resource requirement, including proportionality and the implications of doing the work*

3. Purpose, Vision and Values

Our Purpose

3.1 Taking account of the legal framework and the functions and duties conferred, the Purpose of the Authority is:

To make markets work for everyone in Jersey

Our Vision

Competitive, sustainable markets for all goods and services in Jersey, bringing benefits to residents, businesses and the wider economy. Businesses compete fairly and consumers are empowered.

3.2 The Authority's work on competition and economic regulation impacts everyone in Jersey – consumers, businesses and the wider economy – ensuring businesses compete fairly and consumers are empowered, confident and able to exercise informed choice.

3.3 In making markets work for the benefit of everyone in Jersey, the Authority will help to shape and sustain the Island's economic future.

Our Values

3.4 In order to fulfil its purpose, the Authority is committed to a set of values which provide the framework in which it carries out its duties and responsibilities. These are:

We are open and fair in everything we do

We make evidence-based, sustainable decisions

We treat everyone with respect

We are independent

We are resourceful

4. 2025 Plan: Competition

4.1 All organisations doing business in Jersey are subject to the Competition Law. Competition is important as it encourages businesses to improve and innovate to ‘win’ customers. For consumers, this can result in better quality products and services, more choice and fair prices. Fair dealing businesses will flourish in a competitive market, growing their customer base and so generating higher revenues which will in turn promote a healthy and sustainable economy.

4.2 This section outlines the outcomes of the Authority’s work and how this adds value to Jersey consumers, businesses and the economy.

Outcome 1: Increasing awareness of competition policy and issues

By increasing awareness of the benefits of competition through increased and improved engagement and activities with consumers, businesses and Government, the local economy will become more competitive.

Outcome 2: Development and implementation of best practice

With the amendments to the Competition Law in 2025, updated guidance will provide better alignment with international best practice and provide a recognisable framework for companies looking to do business in and with Jersey.

Outcome 3: Improvements in outcomes for markets subject to study

Competition in markets will improve through the implementation of targeted market study recommendations.

2025 Deliverables

Competition investigations and case work: The Authority will continue to monitor compliance with the Competition Law; carrying out investigations where appropriate. Reviewing applications for exemptions to the Competition Law, including the existing Jersey Doctors On Call exemption¹.

Merger control: The Authority will review mergers and acquisitions in line with the law and guidelines. In 2025, the Authority will prepare for a new merger control framework.

Market studies: The Authority will continue to operate a targeted, rolling programme of market studies and sector reviews, making recommendations to Government, businesses and consumers on how improvements can be made. In 2025, this will include completion of the review of the **construction sector**, and commencement of a further study later in the year. There will also be a review of previous market studies.

Market surveillance and outreach: during 2025, the Authority will introduce its market intelligence function increasing its market surveillance and will undertake an advocacy programme focussing on merger control and cartels.

Competition Law amendments: 2025 will bring changes to the Competition Law. Once in place, the Authority will issue new and amended guidance and will conduct increased engagement with local businesses affected and their legal advisers.

¹ [C-032 - Jersey Doctors on Call \(JDOC\) Exemption Application | JCRA](#)

5. 2025 Plan: Air and Sea Port Operations

- 5.1 The Ports Law governs the regulation of port operations for Jersey. The Authority's primary duty is to protect and further the interests of users of port operations and to do so where appropriate by promoting competition. Further, the Authority must ensure provision is made to satisfy all reasonable demands, both current and prospective, and that services are provided efficiently and effectively. The Authority is also mindful of the Government's Ports Policy Framework².
- 5.2 There is one Licensee, Ports of Jersey Ltd. Its licence covers ports facilities and services provided within the designated sea port or airport area in Jersey. It sets out conditions relating to the management and conduct of port operations, performance, quality of service, competition in the conduct of port operations and facilities used, complaints, pricing and the prevention or control of anti-competitive behaviour.
- 5.3 The Authority's 2024 pricing framework decision balances consumer interests with the need for investment in critical infrastructure. The new price control facilitates the continued delivery of efficient port operations and enables Ports of Jersey to undertake transformational capital investments in Jersey's aviation and maritime gateways. These investments are designed to significantly improve port facilities, services and long-term connectivity.
- 5.4 Note: while the air and sea ports in Jersey enable numerous connected markets, such as freight and tourism, these markets are not subject to economic regulation. Such markets are covered by Competition Law and have been the subject of market studies.

Outcome 1: Effective regulatory pricing framework

Fair and efficient prices for port users and incentive for Ports of Jersey to efficiently invest in the infrastructure required to provide reliable and resilient services. This will be measured through regular price control compliance monitoring.

Outcome 2: Quality of service

Annual reviews ensure air and sea port users and their customers benefit from innovative and high-quality services, measured through the on-going assessment of Ports of Jersey's performance and customer focussed performance indicators.

2025 Deliverables

Compliance: The Authority will continue to monitor compliance with the Ports Law and licence conditions

Price control: the Authority will monitor the introduction of the new price control framework from 1 January 2025, through a comprehensive compliance and monitoring programme³.

Quality of service: The Authority will continue to monitor the existing quality of service reporting, as well as the initiation of a review of these measures.

² <https://www.gov.je/Travel/MaritimeAviation/GuidanceLegislation/pages/portspolicyframework.aspx>

³ <https://www.jcra.je/media/599033/regulatory-review-of-air-and-sea-port-operations-pricing-framework-final-decision.pdf>

6. 2025 Plan: Postal Services

6.1 The Authority's role in postal services is defined in the Postal Services (Jersey) Law 2004 and is focused on letters. The Authority is empowered to license companies providing postal services in Jersey. The Authority's primary duty is to ensure that postal services are provided both within Jersey, and with the rest of the world. Alongside this the Authority has other duties, including acting in the interests of consumers, ensuring the efficiency of postal services and ensuring prices are reasonable.

6.2 Jersey Post is the principal postal operator in Jersey and deliver the Universal Service Obligation (**USO**). This Obligation means that Jersey Post have a responsibility to ensure letters arrive within the regulated timeframes and that Islanders have reasonable access to postal services. The Authority also licenses other postal service providers. Each licence seeks to ensure the company provides a reasonable service, such as conveyance of letters, tariffs or standards of performance.

6.3 The Authority has updated the regulatory framework to ensure effective regulation⁴. The new framework has brought forward effective and comprehensive monitoring of licensees, as well as an improved quality of service regime for Jersey Post. The Authority recognises the importance of maintaining the relevance of regulation in the face of evolving technologies and changing market dynamics, including changes in demand for letter and parcel services. To support this work, the Authority will continue with Government and other key stakeholders to ensure an appropriate policy is developed for this sector

6.4 Note: the focus of regulation is on letters within set price and weight boundaries.

Outcome 1: Universal Service Obligation

Jersey Post continues to meet the requirements of the USO, in line with policy expectations.

Outcome 2: Quality of service

Jersey Post continues to provide services which meet the expectations of consumers, the States of Jersey and Government policy.

2025 Deliverables

Compliance: The Authority will continue to monitor compliance with the Post Law and licence conditions by all service providers.

Market monitoring: Through 2025, the Authority will continue to monitor the postal services market to ensure its overall effective operation.

Postal Policy: building on the strategic review completed in 2024, providing support for Government for the development of a Postal Services Policy.

Quality of Service: The Authority will continue to monitor and report on Jersey Post's quality of service targets.

⁴ <https://www.jcra.je/media/598915/strategic-review-of-postal-services-final-notice-licence-and-directions-to-jersey-post-limited.pdf>

7. 2025 Plan: Telecommunications

- 7.1 The Telecoms Law empowers the Authority to licence the provision of telecoms systems in Jersey, with a primary duty is to ensure that telecommunication services are provided to satisfy all current and prospective demand. The Authority is also mindful of Government Telecoms Strategy⁵ and carries out its functions to support both competition and investment in connectivity.
- 7.2 In markets where the Authority has determined there is a dominant operator, the Authority can, where appropriate, determine charges, access conditions and service quality. In competitive markets, the Authority's objective is to ensure widespread availability, affordability and accessibility of high quality services for consumers and businesses.
- 7.3 JT (Jersey) Ltd (**JT**) is dominant in certain markets, and provides regulated wholesale services to retail providers, including its own retail division. Other Licensed Operators (OLOs) buy regulated wholesale services from JT, which allows them to provide services to customers. Some also have their own independent networks.
- 7.4 Most retail markets in Jersey have been found to be competitive, with several operators offering fixed retail services. There are also currently three mobile network operators. This will reduce to two in 2025, with the introduction of an Mobile Virtual Network Operator⁶ when the Co-Op launches new services.
- 7.5 Spectrum is a major asset for the Island and a critical input to a wide range of services. Similarly, telephone numbers are a critical resource and must be managed effectively. The Authority works closely with the UK regulator, Ofcom, in its regulation of Jersey spectrum and number ranges, ensuring that these important resources are responsibly allocated and managed.
- 7.6 The key outcomes the Authority is focussing on are:

Outcome 1: Best practice licensing and regulatory framework

A regulatory framework which is in line with best practice in comparable jurisdictions.

Outcome 2: Competitive markets

Effective retail competition, allowing consumers the ability to exercise choice and benefit from fair prices, innovation and new services, and high quality of service standards.

Outcome 3: Resilient and reliable services

Resilient and reliable services maintained through significant changes which are anticipated in the markets – for example, with the introduction of 5G services and new telecoms security legislation.

⁵

<https://www.gov.je/Industry/TelecomsStrategy/pages/jerseytelecomsstrategyaactionplan.aspx#:~:text=This%20action%20plan%20provides%20the,through%20an%20explicit%20resilience%20policy%2C>

⁶ An MVNO is a wireless communications provider that does not own the wireless network infrastructure

2025 Deliverables

Compliance: The Authority will continue to monitor compliance with the Telecoms Law, licence conditions and directions. This includes regulatory financial reporting obligations on JT. The Authority will also have oversight of the introduction of the new Co-Op MNVO and monitoring the conditions attached to the acquisition of Airtel by Sure.

Law and licence review: The Authority will develop and implement improvements to the and licensing and regulatory framework

Market and price reviews: The Authority will assess market dominance and, where required, implement appropriate remedies through the completion of the Telecoms Market Review. This will be followed by appropriate follow up projects, including the initiation of the wholesale broadband price control.

Regulatory framework: The Authority will continue to work with other regulators, in particular the GCRA and Ofcom, to provide clear, recognisable frameworks and alignment where possible. This includes publication of our annual statistics report - a joint project with the GCRA and Statistics Jersey.

Spectrum strategy: The Authority will develop and implement an updated spectrum strategy in conjunction with Government and Ofcom for the benefit of local consumers and the wider economy

Telecoms Security framework: The Authority will continue preparation for the Amendment Regulations 2024⁷, as approved by the States of Jersey. This will include engagement with operators and other stakeholders in relation to the Authority's future compliance regime, and the development appropriate guidelines.

⁷ <https://www.jerseylaw.je/laws/enacted/Pages/RO-052-2024.aspx>

8. Communication and Public Engagement

- 8.1 It is of particular importance for States Members, Government, regulated entities and businesses to understand the role of the Authority as these have considerable influence on the Authority's ability to achieve its strategic aims.
- 8.2 The Authority maintains a constructive and open relationship with members of the Council of Ministers, States Members and Departments. The Authority provides independent advice on matters concerning competition, markets and the regulated sectors. Market studies aim to provide valuable insights and actionable recommendations to Government, as well as businesses and consumers.
- 8.3 All businesses providing products and services are affected by the Authority's work and can expect the highest standards of regulatory practice. The Authority has established strong professional relationships with a diverse range of stakeholders and is committed to further building trust and respect throughout the community. Recognising the importance of regulatory clarity, we engage in open dialogue where possible and ensure transparency in decision-making. This approach aims to provide business with the certainty needed to plan effectively and reduce barriers to strategic decision-making and innovation.
- 8.4 Publications aim to inform, educate, empower and respect the readers. The Authority takes time to provide a guide through complex issues in a helpful way. Recognising that as subject experts, communication needs to be clear and structured to suit the subject matter and audience.
- 8.5 The Authority also works alongside other Jersey regulators, ensuring that Jersey continues to receive recognition for being a well-regulated jurisdiction. It has built close relationships with other competition authorities and regulators, such as the GCRA, CMA, Ofcom and those in similar jurisdictions and other Crown Dependencies, as well as wider networks such as the International Competition Network and the Small Nations Regulatory Forum.

Objectives

- 8.6 The Authority continues to use established patterns and channels to ensure key stakeholder audiences remain engaged and improved. This is monitored through outcomes such as stakeholder feedback and press coverage.
- 8.7 As markets develop, perhaps through mergers and acquisitions, the work of the Authority is brought into focus. It is important that businesses understand their obligations and the processes to be followed. This will be an area of continued focus through 2025 through clear communication, accessible information, education and training, supportive policies and proactive outreach.
- 8.8 The Authority tries to be as clear as possible in its communications. However, at times due to the nature of its work, topics can become complicated and 'legal' in tone. In certain circumstances, specific language must be used. More will be done to make communications accessible and understandable, especially in less formal documents and interactions.

9. About Jersey

9.1 While part of the British Isles, Jersey's Crown Dependency status places it outside the United Kingdom. The Island enjoys a proudly autonomous existence while maintaining close ties with the UK and particular loyalty to its Monarch, who remains Jersey's Head of State.

9.2 This situation arises from the Duchy of Normandy, where Jersey stood with William the Conqueror when he took the English Crown in 1066.

9.3 Centuries of wars with France, English and then British monarchs cemented Jersey's autonomous standing and self-governing status through granting successive constitutions and charters. Staunch support for the Royalist cause during the English Civil War further strengthened the relationship, even leading to grants of land in North America, aptly named New Jersey.

9.4 In response, Islanders recognised and seized opportunities presented by this status. Producers and traders forged fiscally beneficial links with overseas communities and markets, creating widespread recognition of Jersey's commercial potential through importing and exporting goods and services. Over the centuries these included wool, wood, cows, potatoes and, most recently, global financial and legal services.

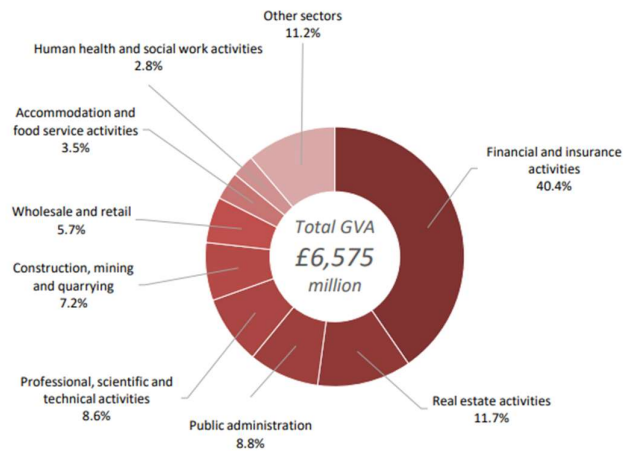
9.5 The legacy of this history and heritage defines Jersey in the present day. Britain remains responsible for the Island's defence and general international affairs. The British Crown continues being represented by a Lieutenant Governor, although now in a largely ceremonial role. A locally appointed Bailiff leads the Island's judiciary and presides over the Island's parliament, the States of Jersey. The Island maintains its national and international connections and reputation through its principal industries of finance, tourism and agriculture. The outlook and expectations of Islanders remain focused upon a living and lifestyle earned through stability, hard work and appropriate local conditions.



The Jersey Economy

9.6 Jersey's Gross Value Added (GVA) was £6,575 million in 2023. The economy is highly developed and services-focused, with a GDP per capita of £63,500 in 2023.

9.7 Financial and insurance activities represent the largest economic sector in Jersey⁸. Recent increases in GDP have been driven by the financial and insurance activities sectors, in particular as a result of net interest income in the monetary intermediation (banking) sub-sector.



Small Domestic Markets

9.8 The size of Jersey markets may limit the potential for competition. It may also increase the scope for market dominance as markets may not support multiple businesses. However, being small also offers opportunities for development. This can be seen in the telecoms market, where the investment in an Island-wide fibre-to-the-premises network provides significant benefits to consumers and businesses.

Informal and Complex Relationships

9.9 Jersey is a small community of close and interwoven relationships. This is an Island strength with clear benefits. From a regulatory position, it poses the challenge of a perceived lack of transparency at times. Benefits include the ability to engage more closely and constructively with the active local branches of the Institute of Directors and Chamber of Commerce.

Small Population and Administrative Constraints

9.10 A small jurisdiction can make it more difficult to find the technical expertise – both to support the Authority directly, and within Government and local businesses. However, Jersey operates world class financial services markets, with a well-established regulatory framework. The benefits of regulation are understood. There is also the opportunity for the Authority to develop a broad and strong breadth of knowledge within its team.

Government Policy Framework

9.11 The Authority is the principal adviser to the States of Jersey and Ministers on matters related to competition, markets and the three sectors it regulates, with duties conferred by legislation passed by the States of Jersey. The legislation is clear that the Authority should be independent of the Minister and the States of Jersey in respect of its licensing and regulatory functions.

⁸ GVA (market) by sector, 2023 – Statistics Jersey – ‘Measuring Jersey’s economy, GDP and GVA – 2023’ [GDP and GVA 2023.pdf](#)

9.12 Whilst an independent body, the Authority is accountable for its overall performance through the Minister for Sustainable Economic Development (the **Minister**). The Authority is also mindful of Government policy, including, for example, consideration of the cost of living, Island resilience, the environment and social policies.

9.13 The Government's **Common Strategic Policy 2024-6**⁹ outlines its priorities, listed below along with how the Authority's work has and continues to provide support:

Priority	Government Objectives	Link to the Authority's Business Plan
Households	Transition to a living wage, reduce GP costs and keep Government fees, duties and charges as low as possible.	The Authority granted Jersey Doctors On Call (JDOC) an exemption under Competition Law in 2022. This allows doctors to work together to provide better value out of hours services for Islands. The exemption is due for review in 2025. Changes to the Competition Law, and in particular merger control, will allow the Authority to focus on mergers which are likely to impact competition locally and therefore are likely to have most effect on consumer prices, availability of choice and quality of service.
Families	Make nutritious school meals available in all States primary schools and extend nursery and childcare provision.	The Authority has previously considered the cost of school uniforms on families, making recommendations to the Minister for Education on how costs could be reduced. It has also published a market study and recommendations in relation to groceries markets in Jersey.
Patients and care providers	Deliver urgent improvements in our health services and begin construction of a new hospital at Overdale.	The Authority is undertaking a review of the construction sector (2024/25) to ensure that these markets are working for the benefit of business and private consumers, as well as Government.
Islanders	Provide affordable homes, deliver a new licensing scheme for rented accommodation, deliver a new Residential Tenancy Law to improve arrangements for both tenants and landlords, and review the social rents policy to prioritise those in greatest need.	The Authority has also carried out studies into the electricity and the freight markets. The regulation of the ports, postal and telecoms industries also ensure residents receive value for money in living costs.
Businesses	Remove unnecessary bureaucracy, focus on skills development, improve the planning processes and create incentives to strengthen Jersey's reputation as a stable, well-regulated place to do business.	The Authority is actively working with Government on the implementation of new legislation relating to telecoms security, and the modernisation of the Competition Law. An efficient and effective competition framework is

		essential for Jersey's reputation as a well-regulated jurisdiction.
Community	Deliver a plan to revitalise town, implement measures to adopt the recommendations of the Violence Against Women and Girls Taskforce report, and meet our commitments to address climate change through the Carbon Neutral Roadmap.	The Authority is focussed on bringing benefits to the community in Jersey in all areas of its work. In particular, market studies can support Government in this regard by making independent recommendations on where improvements can be made.

9.14 The Minister has also published his Priorities¹⁰, which further include provisions to strengthen the Island's cyber security. This relates directly to work to implement the new telecoms security legislation.

9.15 The Authority has been mindful of both the Common Strategic Policy and these Priorities when developing its objectives and business plan, which enable a focus on outcomes and delivering value for the Island. Key to this is the benefits competition brings to Jersey's productivity.

¹⁰ [Ministerial Plans 2024 to 27.pdf](#)



2nd Floor, Salisbury House, 1-9 Union Street, St Helier, Jersey

01534 514990

www.jcra.je