JCRA BUSINESS PLAN 2027

Draft Issued November 2026

Foreword

The JCRA's role is to ensure that markets in Jersey work well for those who rely on them. Where competition is effective, consumers benefit from fair prices, good service and genuine choice, businesses can obtain what they need on reasonable terms, and new entrants have a fair opportunity to compete. Our function in markets where competition alone cannot achieve those outcomes – telecommunications, ports and post – is to regulate.

This business plan sets out our work for 2027. Much of it supports the Government's priorities of reducing the cost of living, supporting economic growth and removing regulation whose costs outweigh its benefits.

The JCRA is independent of the Government and of the businesses it regulates. That independence is essential. It ensures that our decisions are based on evidence and not on external pressure, and it allows us to focus on Jersey's long-term interests, not short-term considerations.

2027 will also be a year of change. The arrival of a new Government and a new JCRA Chair provides an opportunity to consider afresh how competition and economic regulation should operate in Jersey. We will publish a longer-term strategy in the first half of the year. In preparing it, we will seek the views of Islanders, local businesses and others with an interest in how Jersey's markets function, and those views will inform the final strategy.

As a small jurisdiction, Jersey is affected by developments elsewhere, whether in prices, services or investment. We will respond to these developments by working closely with the Government, other Jersey regulators and our international counterparts. We will also make greater use of new technology to improve our own efficiency, so that we can deliver more for the resources entrusted to us. Throughout, our approach will remain proportionate and suited to an island of Jersey's size.

The JCRA exists to serve the public. Competitive markets, supported by clear and stable rules, help to make Jersey a good place to live and an attractive place to do business. That is the purpose of our work in 2027 and of the strategy that will follow.

The benefits of competition and regulation

For consumers: wider choice, lower prices, higher quality and new services.

For businesses: better value from suppliers, stronger incentives to improve efficiency and to innovate, and a fair opportunity for new and smaller firms to enter markets and grow.

For Jersey: a more productive economy that competes effectively internationally, and better value for taxpayers when the Government purchases goods and services.

Martin Coleman
Chair

Tim Ringsdore
Chief Executive Officer

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1. About the JCRA

The JCRA was established by the States of Jersey in 2001 and holds responsibilities relating to competition law and the economic regulation of port operations, postal services, and telecommunications. The JCRA's decisions are made by the Members of the Authority who are appointed by the Minister for Sustainable Economic Development (the Minister). The JCRA's work is led by the Chief Executive Officer (CEO), who is also a Member. The CEO is supported by a small permanent team, as well as external contractors when required.

Legal Framework

The Competition Regulatory Authority (Jersey) Law 2001 (the **2001 Law**) established the Authority. Its functions are conferred by 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 Telecommunications (Jersey) Law 2002 (the **Telecoms Law**).

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

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

- Investigating businesses suspected of breaching the Competition Law and, where breaches are found, taking action to end and deter them.
- Investigating mergers that meet the statutory turnover threshold and must receive JCRA approval before completion. Under the new Order, the JCRA may also call in certain mergers below the threshold where they have a Jersey connection and may substantially lessen competition. Following an investigation, the JCRA may approve a merger, approve it subject to conditions, or refuse approval.
- 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 JCRA may make recommendations to Government, businesses or consumers to address these.
- Providing Government and Ministers with information and advice on matters related to any of the JCRA's functions, including the benefits of competition.
- Undertaking advocacy of the Competition Law to ensure businesses understand their responsibilities, to prevent unnecessary breaches of the law.
- Providing information and guidance to people and businesses about competition issues.

With respect to regulation, the JCRA is the economic regulator for the port operations, postal services and telecommunications sectors. Across the regulated sectors, the JCRA's main functions include:

- Issuing, modifying and enforcing licences in each sector and carrying out investigations into possible breaches of the licence or law.
- Setting, reviewing and monitoring price controls and other measures to ensure that charges are fair, reasonable and consistent with operators' regulatory obligations.
- Establishing and monitoring quality of service standards to promote reliable services and positive outcomes for consumers.
- Promoting competition and consumer choice, including by ensuring fair and effective access to wholesale services and essential infrastructure where appropriate.
- Monitoring operators' performance and compliance through regulatory reporting, information gathering and engagement with regulated businesses.
- Providing advice to Government and Ministers on matters relating to the regulated sectors and their future development.
- Providing information and guidance to consumers, businesses and other stakeholders.

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2. Purpose, Vision and Values

Our Purpose

Taking account of the legal framework and the functions and duties conferred on it, the JCRA's purpose is:

To make markets work for the benefit of everyone in Jersey

Our Vision

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

The JCRA'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.

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

Our Values

In order to fulfil its purpose, the JCRA 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, effective decisions

We treat everyone with respect

We are independent

We are resourceful

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3. Delivery – How we will work in 2027

How a regulator carries out its work matters as much as what it decides. Businesses plan and invest with more confidence when regulatory decisions are timely, the process is clear and the outcome is proportionate to the issue at hand. During 2027, we will focus on working efficiently – using our people and technology as effectively as possible. We will refine our approach as we develop our longer-term strategy, so that it reflects the circumstances of a small island economy.

Timely decisions

We will aim to reach regulatory and enforcement decisions as quickly as possible, which will reduce the uncertainty and cost that delay creates for businesses. Where appropriate, this will mean moving faster from initial assessment to final decision, including on remedies.

Clear expectations

We will tell businesses and the public as early as possible what to expect: how long a piece of work is likely to take, how it will be carried out and what the next steps are. Publishing project timetables and explaining how we set priorities will help those affected understand likely outcomes earlier.

Proportionate intervention

Any intervention will be targeted at the problem identified and will not impose unnecessary burdens. Remedies and recommendations will be proportionate to the harm they address.

Effective engagement

We will engage with stakeholders. Closer dialogue with industry, together with better consultation and information-gathering, will help us make better-informed decisions.

We will report on how these commitments have been applied in practice, and develop them further, as part of our longer-term strategy.

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4. Government Policy Framework

The JCRA 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 JCRA should be independent of the Minister and the States of Jersey in respect of its competition, licensing and regulatory functions.

Whilst independent, the JCRA is accountable for its overall performance through the Minister. The JCRA is also mindful of Government policy, including the cost of living, Island resilience, reducing regulatory burden, the environment and social policies.

The Government's **Proposed Common Strategic Policy 2026-30**[1] outlines its priorities:

Priority	Government Objectives
Targeted Action on the Cost of Living	1. Take targeted action to ease cost of living pressures
Restore Competitiveness	2. Secure Jersey's competitive edge in the financial and related professional services sector including responding to the effects of AI on our economy 3. Secure Jersey's competitive edge for the local economy 4. Reduce regulation and red tape, including in the planning system 5. Increase the provision of lifelong learning
Invest in Jersey	6. Provide more homes and upgrade core infrastructure that Islanders rely on 7. Improve community safety and Island resilience 8. Continue to improve our health service 9. Improve the public realm, community spaces and sports facilities across the whole Island 10. Revise the Carbon Neutral Roadmap to deliver a practical and affordable transition to net zero by 2050
Maintain Financial Stability	11. Deliver a leaner and less complex public sector with lower running costs

The JCRA has taken account of the Proposed Common Strategic Policy in developing its objectives and business plan, with a focus on delivering value and ensuring effective connectivity for the Island.

[1] Common Strategic Policy (CSP) 2026 to 2030

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5. 2027 Plan: Competition

Competition between businesses is fundamental to our vision of markets working for everyone in Jersey. It acts as an engine for productivity, innovation, and growth, resulting in more choice, better quality, and lower prices for consumers. Competition is critical to shaping and sustaining the Island's economic future. The JCRA is therefore focused on promoting and encouraging competition between businesses in Jersey to foster long-term prosperity.

Through the outcomes and deliverables below, the JCRA will build consumers' trust in Jersey's markets and empower them to be active market participants. At the same time, businesses should feel confident that their competitors are playing by the same rules.

As part of its ongoing market intelligence work, the JCRA will pay particular attention to certain markets of interest during the year. These currently include sea transport, logistics and storage, the construction sector and the social care sector. The list is not fixed. The JCRA will take account of the findings of previous market studies and of market developments as the year progresses and will add to or adjust its areas of focus as needed.

The JCRA has a range of tools available to address competition issues in markets, from advocacy and oversight through to formal enforcement action. The tool used in any intervention will be the most appropriate and effective for the market or businesses concerned.

Outcome 1: Better-functioning markets in Jersey

Competition supports the long-term sustainability of Jersey's markets. The JCRA will promote competition and take action to strengthen enforcement and compliance outcomes.

Outcome 2: Greater awareness of competition benefits

The JCRA will raise awareness of competition benefits through increased and improved engagement with consumers, businesses and Government to protect and encourage competitive markets.

Outcome 3: Competition practice aligned with Jersey's needs and international best practice

The JCRA will adapt to changes in Jersey's economic and legislative environment that may affect living costs or economic growth. It will continue to align with international best practice while strengthening its operational practices to identify competition issues.

2027 Deliverables

Engagement and Outreach: The JCRA will continue to actively engage with businesses, advisers, industry groups, Government and consumers to promote competitive markets and build confidence in Jersey's markets. Targeted outreach and engagement will explain the benefits of competition as well as responsibilities under the Competition Law, including, in particular, the new merger control regime. Feedback from these activities will help the JCRA assess understanding and refine its engagement.

Market Intelligence: The JCRA will strengthen its monitoring of Jersey's markets through enhanced surveillance and market intelligence activities. This will help it identify emerging competition issues, focus on markets where ineffective competition may harm consumers, and better understand developments across Jersey's economy. These activities will also support the merger control regime introduced in 2026 by identifying mergers that may affect competition in Jersey and warrant investigation.

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Compliance: The JCRA will actively monitor and encourage compliance with the Competition Law. This includes assessing all information gathered through market surveillance and conducting preliminary assessments of all competition queries and concerns raised. It also includes direct engagement with local businesses, advocacy and the issuance of competition letters. The JCRA will monitor compliance with merger and exemption conditions and assess whether they continue to deliver the intended outcomes in practice.

Market Reviews and Studies: The JCRA will use its market surveillance and intelligence activities to identify markets where competition concerns may be emerging and where intervention could deliver benefits for consumers, businesses and the Island's economy. Following the introduction of the JCRA's market powers in 2026, where evidence indicates significant market issues and it is in the public interest to do so, the JCRA will consider the use of its market study powers and, where appropriate, undertake a formal market study to examine the issues in greater detail and identify potential solutions.

Merger Control and Other Casework: The JCRA will deliver an effective and proportionate merger control regime and carry out other casework necessary to uphold the Competition Law. Building on the merger control changes introduced in 2026, it will focus its resources on mergers that have the potential to substantially lessen competition in Jersey markets and support businesses through clear guidance.

Enforcement: The JCRA will continue to focus on the early detection and prevention of competition issues through encouraging awareness of and compliance with the Competition Law. This approach focuses on preventing harm to consumers and other businesses from anti-competitive behaviours. However, where a breach of the Competition Law is suspected, the JCRA will investigate and, where appropriate, take enforcement action.

Legal Framework: Following the competition law and merger control reforms introduced in 2026, the JCRA will monitor the operation of the revised framework and update its guidance, processes and procedures where necessary to promote certainty, transparency and effective compliance. This work will take account of international best practice and its suitability for Jersey's economic and legislative circumstances.

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6. 2027 Plan: Air and Sea Port Operations

Jersey's ports are a critical part of the Island's economic infrastructure, providing the essential air and sea connections that support individuals, businesses and the wider economy. The JCRA's primary duty in this sector is to protect and further the interests of users of port operations, including where appropriate through promoting competition. The JCRA must ensure provision is made to satisfy all reasonable demands, both current and prospective, and that services are provided efficiently and effectively. The JCRA is also mindful of the Government's Ports Policy Framework[2].

Ports of Jersey Ltd is the sole licensee. Its licence covers ports facilities and services provided within the designated sea-port and 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.

The JCRA's regulation of ports is focused on ensuring that users receive efficient, reliable and high-quality services at fair and reasonable prices, while enabling appropriate investment in Jersey's critical ports infrastructure.

Outcome 1: Effective price regulation

Port users benefit from a transparent and effective regulatory framework for prices, balancing the interests of users with the need to support appropriate investment in critical infrastructure. The 2025–2029 price control[3] provides the framework for this, supported by ongoing monitoring of compliance and performance.

Outcome 2: Improved quality and reliability of port services

The JCRA supports improvements in the quality and reliability of port services through clear quality of service measures, monitoring and greater transparency over performance.

Outcome 3: Effective regulatory oversight

The JCRA maintains effective and proportionate oversight of the ports sector, monitoring compliance with the regulatory framework and taking appropriate action where issues are identified.

2027 Deliverables

Market and Price Review – Price Control: Through its compliance and monitoring programme, the JCRA will assess the operation of the 2025–2029 price control, including performance against the framework's requirements. This assessment will inform its oversight of how the framework balances users' interests with the need to support appropriate investment in critical infrastructure.

Market and Price Review – Quality of Service: The JCRA will develop and monitor quality of service reporting, building on the policy proposals developed and consulted on in 2026. The introduction of additional reporting by Ports of Jersey remains subject to completion of the required final consultation steps. Reporting will provide evidence of service quality and reliability, supporting greater transparency over performance and helping identify issues for follow-up through the JCRA's compliance programme.

Compliance: The JCRA will monitor compliance with the Ports Law and licence conditions and take appropriate action where issues are identified.

[2] https://www.gov.je/Travel/MaritimeAviation/GuidanceLegislation/pages/portspolicyframework.aspx
[3] https://www.jcra.je/cases-documents/cases/2023/regulatory-review-of-air-and-sea-port-operations/

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7. 2027 Plan: Postal Services

The way people and businesses use letter services continues to change, with declining mail volumes creating challenges for the provision of traditional postal services. This changing environment is an important consideration for the JCRA in ensuring that the regulatory framework remains appropriate and proportionate.

The JCRA's role in postal services is defined in the Post Law and focuses on letters within set price and weight boundaries. The JCRA licenses companies providing postal services in Jersey. Its primary duty is to ensure that postal services are provided both within Jersey and with the rest of the world. Its other duties include acting in the interests of consumers, ensuring the efficiency of postal services and ensuring prices are reasonable.

Jersey Post is the principal postal operator in Jersey and delivers the Universal Service Obligation (**USO**), which includes collection and delivery of mail items five days a week. The JCRA also licenses High Speed Freight Services Ltd, which provides a limited service for business customers.

The regulatory framework established through the 2024 strategic review strengthened the JCRA's monitoring of licensees and Jersey Post's quality of service regime. Against a backdrop of declining letter volumes and changing customer needs, the JCRA will ensure that regulation remains appropriate and proportionate, while working with Government and other key stakeholders to support the development of postal policy.

Outcome 1: Continued delivery of the Universal Service Obligation (USO)

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

Outcome 2: Consistent postal service quality and transparent reporting

Postal users benefit from consistent performance against established quality of service targets, with transparent reporting providing clear information on how services are performing.

Outcome 3: Effective regulatory oversight

The JCRA maintains effective and proportionate oversight of the postal services sector, monitoring compliance with the regulatory framework and taking appropriate action where issues are identified.

2027 Deliverables

Compliance: The JCRA will continue to monitor compliance with the Post Law and licence conditions by all service providers, including Jersey Post's delivery of the USO. It will assess concerns identified through this monitoring and take appropriate action where issues are identified.

Market and Price Review: During 2027, the JCRA will monitor the effective operation of the postal services market and report on Jersey Post's performance against its quality of service targets. This reporting will provide evidence of service performance and identify any shortfalls against the targets for follow-up through the JCRA's compliance work.

Regulatory Framework – Postal Policy: Building on the strategic review completed in 2024, the JCRA will encourage Government to develop a new postal policy as soon as possible, reflecting the sector's importance to the economy and consumers.

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8. 2027 Plan: Telecommunications

Telecommunications are central to how Islanders and businesses connect, communicate and access digital services. Continued investment, technological change and the introduction of new services mean that Jersey's telecoms market continues to evolve.

The Telecoms Law empowers the JCRA to license the provision of telecoms systems in Jersey, with a primary duty to ensure that telecommunication services are provided to satisfy all current and prospective demand. The JCRA is also mindful of the Government's Telecoms Strategy and carries out its functions to support both competition and investment in connectivity.

During 2026, the JCRA took on new duties under Jersey's Telecoms Security Framework to monitor whether providers of public telecommunications networks and services comply with their security duties. The JCRA will engage closely with providers and other stakeholders to monitor compliance and support the framework's goals.

The JCRA's approach is to focus regulation primarily on wholesale markets where competition is less effective, supporting competition at the retail level. Where an operator is dominant, the JCRA can impose appropriate requirements on access, charges and service quality. JT is dominant in certain wholesale markets and provides regulated services that enable other operators to compete in retail markets, where consumers have a choice of providers across fixed and mobile services.

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 JCRA 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.

The key outcomes the JCRA is focusing on are:

Outcome 1: Consumers benefit from competitive markets

Effective retail competition enables businesses and individual consumers to exercise choice and benefit from fair prices, innovation, new services, high standards of service, and value for money. Where necessary and appropriate, wholesale markets are subject to regulation.

Outcome 2: A regulatory framework that supports investment and innovation

Appropriate regulation helps manage risk so that consumers, businesses and other organisations in Jersey benefit from trusted and reliable connectivity. The framework will take a proportionate approach informed by comparable jurisdictions, account for security and resilience requirements, and adapt to this fast-changing sector while encouraging innovation and investment.

Outcome 3: Resilient and reliable connectivity

Islanders and businesses benefit from resilient and reliable telecommunications networks and services. Appropriate regulatory oversight supports these outcomes as networks, technologies and security requirements continue to evolve.

2027 Deliverables

Enforcement: Where a breach of the Telecoms Law is suspected, the JCRA will investigate and, where appropriate, take enforcement action.

Compliance: The JCRA will monitor compliance with telecoms legislation, including the Telecoms Security Framework, licence conditions and directions. This will include issuing the first formal information request under the Telecoms Security Framework and assessing the responses to identify

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compliance concerns for follow-up with providers. This assessment and follow-up will support oversight of security requirements that contribute to resilient and reliable connectivity. The JCRA will also monitor JT's regulatory financial reporting obligations and assess compliance with the Global Titles prohibition, which comes into effect on 1 May 2027.

Market and Price Review: The JCRA will carry out projects identified in its 2025 Telecoms Market Review, including Fixed Number Portability, the Price Notification Framework, consumer policy and the Fixed and Mobile Termination Rate Review. It will also explore a broadband-only solution. Project timetables will explain the intended stages of this work during 2027, including relevant consultation and decision points. Together, this work is intended to support effective competition, consumer choice and appropriate regulation as Jersey's telecoms market develops.

Regulatory Framework: The JCRA will work with regulators and other bodies, particularly the Jersey Cyber Security Centre (JCSC), the Guernsey Competition and Regulatory Authority (GCRA), and Ofcom, to provide clear, proportionate frameworks and alignment where possible. This work will support regulatory certainty for investment and innovation while taking account of security and resilience requirements. It includes publication of the annual Channel Islands Telecoms Market Report.

Spectrum and Numbering: In line with its published spectrum strategy, the JCRA will continue to support timely access to the spectrum mobile network operators need to provide Islanders with high-quality wireless networks and services. Work will also continue to develop an effective regulatory framework for telephone numbering, ensuring providers have appropriate access to number ranges while strengthening safeguards against the misuse of numbers, including for fraud.

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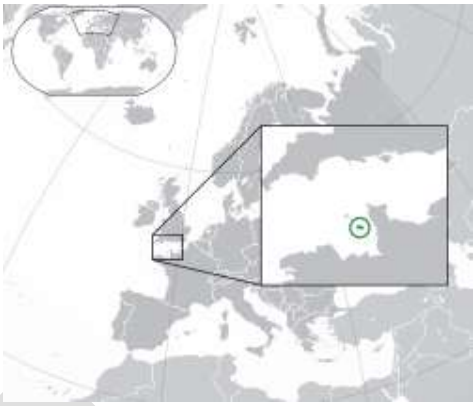
9. About Jersey

Jersey



Jersey is part of the British Isles but, as a Crown Dependency, is outside the United Kingdom. The Island is self-governing and maintains close ties with the UK. The Monarch remains Jersey's Head of State.

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

Jersey's autonomous and self-governing status developed through successive constitutions and charters granted by English and later British monarchs during periods of conflict with France. The Island's support for the Royalist cause during the English Civil War further strengthened that relationship and was recognised through grants of land in North America, named New Jersey.

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.

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 is 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

Jersey is a small island, with a population of a little over 100,000. It has its own distinct economy. In 2024 the estimated Gross Value Added (GVA) generated was £6,859 million. The economy is highly developed and services-focused, with a GDP per capita of £65,800 in 2024. Financial and insurance activities represent the largest economic sector in Jersey in GVA terms.

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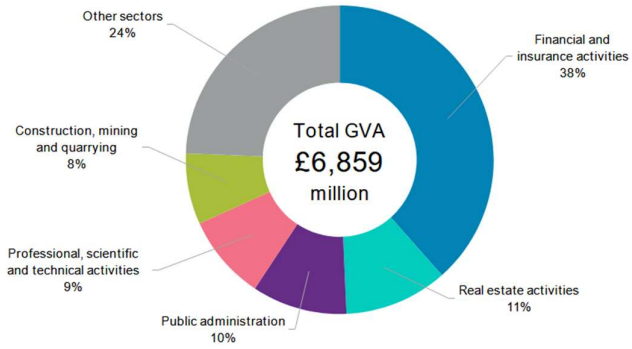
Figure 1: GVA by sector



There are close links between Jersey and the United Kingdom and many economic activities are functionally integrated. Others are more local in nature and served by on-Island resources. There are 8,500 businesses operating in Jersey's private sector with the majority (59%) being sole traders. There are a small number of larger businesses, with just over 10% of businesses having more than ten staff.

Jersey's size creates both opportunities and challenges. In some sectors, the limited size of the local market can reduce the number of competing providers and increase market concentration. This reinforces the importance of effective competition and proportionate regulation in supporting well-functioning markets, protecting consumers and promoting sustainable economic growth.

The JCRA's approach is to ensure that its competition and regulatory frameworks remain evidence-based, proportionate and tailored to Jersey's circumstances. Through this work, the JCRA seeks to promote competitive, sustainable and resilient markets, while supporting innovation, investment and long-term economic growth.

Small Domestic Markets

The size of Jersey's 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

Jersey is a small community of close and interwoven relationships. This is an Island strength with clear benefits, including the ability to engage more closely and constructively with the active local branches of the Institute of Directors and Chamber of Commerce. From a regulatory perspective, these relationships can also create a perceived lack of transparency at times.

Small Population and Administrative Constraints

A small jurisdiction can make it more difficult to find technical expertise, both to support the JCRA directly and within Government and local businesses.

Jersey has well-established financial services markets and a regulatory framework whose benefits are understood. The JCRA also has an opportunity to develop a broad and robust knowledge base within its team.

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