Channel Islands Financial Ombudsman

Board Meeting 27

9.00am – 3:00pm Tuesday 21 January 2020
Board room, CIFO Office
St Helier, Jersey

Minutes

Board of Jersey OFSO

Board of Guernsey OFSO

Present:

David Thomas (DT) in the chair
John Curran (JC)
Debbie Guillou (DG)
John Mills (JM)

In attendance:

Douglas Melville (DM), Principal Ombudsman and Chief Executive
Alison Finn (AF), Financial Accountant

Apologies:

Sophie Watkins (SW), Manager of Administration and Stakeholder Management

1	**Approval of the Agenda** Approved	**Action**
2	**Declaration of interests or potential conflict with respect to the agenda** No interests or potential conflict with items on the agenda were declared.	
3	**Minutes of the last meeting** The board approved the minutes of the last meeting.	
4	**Previous board decisions by email to note** • Board approved the adoption of the 2020 CIFO budget by OFSO Guernsey and OFSO Jersey as approved by the States of Guernsey and the States of Jersey. (21 December 2019)	
5	**Guernsey OFSO** The board noted:	

	• The publication of the Q3 complaints report (13 November 2019). • The issuing of Consultation Paper 16 in respect of the 2020 levy scheme.	
6	**Jersey OFSO** The board noted: • The publication of the Q3 complaints report (13 November 2019). • The issuing of Consultation Paper 16 in respect of the 2020 levy scheme.	
7	**Guernsey States actions** The board noted: • The legislation for the new CIFO funding structure was approved by the Guernsey States on 27 November. • The MOU between the Guernsey CfED and the Jersey Minister was signed on 28 November. • The detailed proposals for the secondary pensions scheme issued on 27 December 2019. • The States of Guernsey consultation on Arm's Length Bodies (ALBs). The board advised that CIFO should state its independence as an independent statutory body and should not be considered an ALB. •	
8	**Jersey States actions** The board noted: • The legislation for the new CIFO funding structure was approved for accelerated consideration and it was approved by the States of Jersey on 12 November. • The revised MOU between the Jersey Minister and Guernsey CfED was signed on 28 November.	
9	**Chief Executive's Report** The board noted the Chief Executive's report and in particular: • The preliminary figures for 2019 show complaints closed for the year exceeded complaints opened for the first time in CIFO's history. • Ministerial Direction had been signed to enable CIFO to vet its staff to the same level of police check as the JFSC.	

	• The Chief Executive met with the new member of staff appointed by the Government of Jersey to advise on the pension issues arising from reviewed complaints. • Prior to the publication of any FSP-named summary statistics, there will need to be a public consultation and report to the Jersey Minister and Guernsey CfED . • That CIFO's membership of the Ombudsman Association (OA) has been revalidated and the suggested opportunities to improve alignment to OA service standards were discussed.	
9.1	**Complaint statistics** The Board reviewed the Q4 operating statistics and approved the statistics for publication.	
9.2	**Stakeholder meetings schedule** The Board noted the stakeholder meetings entries for the previous period.	
9.3	**Hospitality register** The Board noted the register entries for the previous period.	
9.4	**Media coverage** The board noted the media coverage of CIFO during the previous period.	
10	**Finance**	
10.1	**CIFO Q4 financial accounts** The board noted the Q4 financial accounts and the update on the 2019 levy and case fee collection.	
10.2	**CIFO cashflow update** The board noted the cashflow update and that the position at year-end was higher than previously planned.	
10.3	**Jersey OFSO draft financial statements** The Board noted the drafts had been prepared in a timely manner and the draft financial statements are now with the auditor.	
10.4	**Guernsey OFSO draft financial statements** The Board noted the drafts had been prepared in a timely manner and the draft financial statements are now with the auditor.	

10.5	**Audit update** The board noted that the information requested in the auditor's prepared/provided by client (PBC) list had been provided and that their walk through of CIFO procedures was commencing on Monday 27 January.	
11	**CIFO consultations** The consultation on the 2020 levy schemes is currently out for stakeholder comment and will close on 1 February.	
13	**Governance and Policy Issues**	
13.1	The rotation of board members was discussed. It was agreed to review the procedures undertaken when the current board was appointed. It was noted that JC's directorship will expire in January 2021 and further discussion regarding this will be undertaken at the next board meeting.	
13.2	Directors were briefed on conversations between CIFO and the Jersey data protection regulator regarding the implications of the General Data Protection regulation (GDPR) Article 22.	
13.3	Directors reviewed a briefing paper prepared by management on CIFO records management and provided feedback on identified opportunities for further development and possible future project initiatives to address process risk and maximise efficiencies.	
13.4	Directors reviewed a briefing note from management on asset management and protection and an asset log for CIFO and noted the limited number of physical assets of material value deployed by the organisation.	
13.5	Directors reviewed a briefing note from management on the current sick leave policy and policy options based on approaches taken by comparable organisations. Debbie Guillou offered to assist given her experience in dealing with such matters in other organisations. The Board agreed that Debbie Guillou would work with management to develop a suitable policy and management was tasked with briefing the Board at the next meeting on the approach taken.	
13.6	Directors reviewed a briefing note from management and discussed possible themes and policy issues for inclusion in the 2019 CIFO annual report.	
14	**Administration** • Director expense forms signed	
15	**AOB –** It was agreed to not continue with the use of CIFO's fax number and to arrange the removal of the number from the website and all literature.	
16	***In Camera -*** *Nothing to discuss*	
	Approved at board meeting 27 on 29th April 2020 Chairman	