

## Board Meeting 27

9.30am – 3:30pm Wednesday 29 April 2020

By video conference

### 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

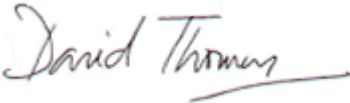
#### Apologies:

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

1	<b>Approval of the Agenda</b> Approved	<b>Action</b>
2	<b>Declaration of interests or potential conflict with respect to the agenda</b> No interests or potential conflict with items on the agenda were declared.	
3	<b>Minutes of the last meeting</b> The board approved the minutes of the last meeting, subject to the amendment of a typo.	
4	<b>Previous board decisions by email to note</b> The board noted the following decisions made via email communication: <ul style="list-style-type: none"> <li>▪ Approval of 2019 audited financial statements (27 April 2020).</li> <li>▪ Approval of 2020 CIFO levy schemes for consultation (24 January 2020)</li> <li>▪ Approval of 2020 CIFO levy schemes (24 February 2020).</li> </ul>	
5	<b>Guernsey OFSO</b> The board noted: <ul style="list-style-type: none"> <li>• The publication of the Q4 complaints report (28 January 2020).</li> </ul>	

	<ul style="list-style-type: none"> <li>The Chair's letters to the ALB Review Panel Chair (6 March and 18 March 2020). It was noted that no response had been received to the latest letter.</li> </ul>	
6	<p><b>Jersey OFSO</b></p> <p>The board noted:</p> <ul style="list-style-type: none"> <li>The publication of the Q4 complaints report (28 January 2020).</li> </ul>	
7	<p><b>Guernsey States actions</b></p> <p>None to note</p>	
8	<p><b>Jersey States actions</b></p> <p>None to note</p>	
9.1	<p><b>Chief Executive's Report</b></p> <p>The board noted the Chief Executive's report and in particular:</p> <ul style="list-style-type: none"> <li>The impact of Covid-19 on the office and steps taken to date to mitigate the impact.</li> <li>The inquiries reaching the office from consumers and microenterprises seeking debt relief.</li> <li>Progress made in reducing case file inventory from the high-water mark reached in Q2 2019.</li> <li>Developments in Jersey and Guernsey that may have future implications for CIFO's mandate scope and relationships with both governments.</li> <li>Recent issues regarding definition of eligible complainants.</li> <li>Recent developments at the Channel Islands Competition and Regulatory Authority (CICRA) and implications for CIFO.</li> <li>The status of 2020 levy and case fee collection.</li> <li>Efforts to deal with and prevent privacy breaches due to human error.</li> <li>An update on the multiple complaint scenarios under review by CIFO.</li> <li>An update on CIFO staff-related matters.</li> </ul>	
9.2	<p><b>Complaint statistics</b></p> <p>The Board reviewed the Q1 operating statistics and approved the statistics for publication.</p>	
9.3	<p><b>Stakeholder meetings schedule</b></p> <p>The Board noted the stakeholder meetings entries for the previous period. The Board discussed the importance of continuing to engage effectively with Guernsey stakeholders notwithstanding the distance and the situation during the Covid-19 pandemic.</p>	
9.4	<p><b>Hospitality register</b></p> <p>The Board noted the register entries for the previous period.</p>	
9.5	<p><b>Media coverage</b></p> <p>The board noted the media coverage of CIFO during the previous period.</p>	

9.6	<p><b>CIFO Board calendar of activities</b></p> <p>Noted</p>	
9.7	<p><b>2020 AGMs</b></p> <p>A decision as to whether the meetings will go ahead, and in what format, will be decided by the board at the beginning of June by email based on the government public health guidance and transportation considerations at that time.</p>	
10	<p><b>Finance</b></p> <p>10.1 <b>2019 Financial Statements</b></p> <p>The board ratified the signing of the financial statements and letters of representation on 27 April 2020.</p> <p>The auditors KPMG attended to present their audit findings to the board.</p> <p>10.2 <b>CIFO Q1 financial accounts</b></p> <p>The board noted the Q1 financial accounts and the update on the 2020 levy and case fee collection.</p> <p>10.3 <b>CIFO cashflow update</b></p> <p>The board noted the cashflow update and that the position at year-end had been adjusted to reflect the possible consequences of the Covid-19 pandemic on cashflow.</p> <p>10.4 <b>Audit Request For Proposals (RFP)</b></p> <p>The Board approved the RFP for issue.</p>	
11	<p><b>Governance and Policy Issues</b></p> <p>11.1 The board approved the 2019 annual report.</p> <p>11.2 The rotation of board members was discussed. It was agreed to raise with both governments the possible option of extending all members' current terms by a further year as the rotation due in January 2021 may be hard to achieve due to the current public health and economic circumstances.</p>	

11.3	<p>Directors were briefed on the risk management and contingency planning around Covid-19.</p> <p>Key areas covered were:</p> <ul style="list-style-type: none"> <li>• Technology capabilities and further requirements</li> <li>• Staff wellbeing</li> <li>• Data protection</li> <li>• Budgetary considerations for 2021</li> <li>• Effect on complaint volumes and case file inventory</li> <li>• Ability to direct debt-relief enquiries to relevant agencies</li> <li>• Enhanced engagement with stakeholders to obtain better insight to the effects Covid-19 is having on consumers, industry and regulatory bodies.</li> </ul>	
12	<p><b>CIFO consultations</b></p> <p>No current consultations. The consultation on the 2020 levy schemes closed on 1 February. Two submissions were received in response to the consultation.</p>	
13	<p><b>Administration</b></p> <p>The Chief Executive advised all annual board and staff conflict of interest declarations have been received and all conflicts and the mitigation steps taken were noted.</p>	
14	<p><b>AOB – <i>Nothing to discuss</i></b></p>	
15	<p><b><i>In Camera - Nothing to discuss</i></b></p>	
	<p>Approved at board meeting 28 on 22<sup>nd</sup> July 2020</p> <p></p> <p>Chairman</p>	