

**JERSEY CITIZENS ADVICE BUREAU LIMITED
MINUTES OF THE ANNUAL GENERAL MEETING
HELD ON 26TH AUGUST 2021 AT ST PAUL'S CENTRE**

Present

Nicola Adamson, Chair
David Wood, Vice Chair
Lucy Le Brocq, Treasurer
Nicola Bennett
Julie Garbutt
Kate Jeggo
Philip Perchard
Tino Perestrelo

Also present, Members of Citizens Advice Jersey (CAJ), Supporters, Staff and Volunteers.

The AGM began at 6.00pm.

1. Welcome (by the Chair)

The Chair welcomed all those in attendance, both in person and virtually via *Teams*.

The Chair stated that we have faced the year with optimism and that CAJ have continued to offer advice to clients both remotely and in person.

To better our service, the website is undergoing a complete redesign for us to be more digitally accessible. Following an application sponsored by Customer and Local Services (CLS) to the Fiscal Stimulus Fund, the Board received £50k for this project which is being led by Kate Jeggo and David Wood. The Refinery are carrying the project forward.

In June of this year, Malcolm Ferey resigned as CEO after 11 years. The Chair stated that CAJ has greatly benefited from his work and enthusiasm. The Chair congratulated him on his new position at Headway and wished him well there.

Yesterday, terms were agreed with the new CEO and a full announcement will follow in due course.

The Chair thanked Angela Pigliacelli for her exceptional leadership and encouragement during this time.

The Chair thanked long-standing volunteers who have retired this year: Bob Wareing-Jones, John Stephens, Steve Cole, Janice Kearsey, Sheila Ponomarenko, Ron Perkins, and Emi Sabinicz.

The Chair thanked all our funders who enable us to continue our work. Special thanks went to Health and Community Services.

2. Voting Arrangements & IT Provisions

The Chair explained that only CAJ members present in person would be able to vote due to the limitations of the technology set up.

3. Apologies for Absence

Nicola Bennett read the list of apologies.

4. Minutes of the Last AGM held on 26th August 2020, and Matters Arising

Nicola Bennett read the minutes of the last AGM and explained that they are available on the website. Nicola Bennett proposed that the minutes were approved and circulated, and this was seconded by The Chair.

5. 2020 Annual Report

The Chair took us through the Annual Report paying particular attention to the following pages.

Page 4 details the total issues recorded in 2020 with most enquiries being housing related.

Page 5 indicates the number of problems recorded as well as the statistics for usage of the website and for the Jersey Online Directory (JOD). The Chair advised that fewer people came to us in person in 2020 due to Covid, and that more problems have been recorded than people enquiring because some people come with more than one issue. By contrast, usage of the JOD website was up by about three times the amount as the previous year. The Board have speculated that this is because more people were working from home and not able to use their work databases.

The Chair invited everyone to read the reports written by herself, the CEO, the Treasurer, and director, Anne King.

The Chair congratulated the CEO on his Bailiff's Award.

Page 13 lists our funders and supporters.

6. 2020 Accounts

The Treasurer took us through the 2020 accounts and referred to page 6 which details the income and expenditure for both 2020 and 2019. Overall, both income and expenditure had increased from 2019 to 2020.

The Treasurer thanked the Health and Community Services Department for their funding, especially considering an uncertain year. The AA Rayner Fund were also thanked, as were the Parishes and private donators. The Treasurer acknowledged that this funding cannot be relied upon from year to year.

The Treasurer thanked Heidi Heath for her time regarding auditing.

The Treasurer advised that costs would continue to be carefully monitored.

The Treasurer advised that all staff had received a consolidated 2% pay rise.

The Treasurer informed us that the year was closed with a healthy cash balance, but also acknowledged that part of the balance showing was from a grant received in advance.

Although funding cannot be guaranteed year on year, the future looks positive.

The Treasurer invited questions. The 10% rise in rent was queried to which the Treasurer explained that this also included car parking costs including an increase in quantity.

7. Re-election of Board Members

Four board members were re-elected: The Chair, Kate Jeggo, Tino Perestrelo, and Nicola Bennett. All four were proposed by the Treasurer and seconded by Julie Garbutt.

8. Election of Auditors

The Chair proposed that Don Connolly of Alex Picot be re-appointed as auditor. The motion was seconded by Philip Perchard.

9. Any Other Business

David Wood spoke about the project in place to update the website. He and Kate Jeggo are working with Angela Pigliacelli and Laura Quenault (with some input from the team). The current website is now outdated and is not providing the level of service needed, especially in light of the pandemic. There are now many other channels available to people, so we need to make sure that those people are still coming to us for quality. At present, the content and structure are not very easy to understand, perhaps especially if English is not your first language. However, there is a lot of knowledge on the website.

The money from the Fiscal Stimulus Fund has allowed CAJ to work with a local professional company, The Refinery. The project is seeing the rebuilding of this technology to rethink and modernise the website. Currently, the website can only be managed by a small number of the team which creates a huge dependency.

David Wood expressed that the project is a collaborative activity and that the extra support and work is appreciated.

David Wood concluded that updating the website is an important change in how we can deliver the service, especially to the next generation.

10. Guest Speaker: Paul Vane, Information Commissioner

The Chair introduced Paul Vane as the Guest Speaker.

Paul Vane informed that he is the new Information Commissioner for Jersey having taken up the post in July of this year. His background is in regulation, and he has previously worked with the police and in the financial services. In 2004, he transitioned to Data Protection.

Over the past 17 years, there has been a lot of change, the main catalyst for which being the arrival of the internet. The speed of development of technology is very fast and there are now new ways of living and working. Social Media has had a significant impact and there is now greater connectivity between people. We are no longer in an isolated island but rather a global world in which we all play a part. As such, data protection laws were out of date and no longer fit for purpose. There was a need for reform and in 2018 the new data protection law came into play within Europe. The purpose of this was to put the power back into the hands of the individual. Locally, an outreach programme has been extended. As a result, there are better communications and a full enforcement team with better capability.

The Office of the Information Commissioner regulates the data protection law and the freedom of information law. In 2014, a code of practice was passed, and it came into force in 2015. It is fundamental that the highest possible standard of data protection is available to people. They have aligned with the Government Strategic Act in putting children first and investing in the future.

Paul Vane advised that everyone should be aware of their privacy rights. Jersey is a unique environment with many opportunities. It is more than just a finance centre and the digital sector may be coming next. New technology is increasing employment which is a key objective.

The Office of the Information Commissioner aim to be seen differently to other regulators. They have a strong reputation, are trustworthy and approachable. This is particularly important in the case where an organisation thinks they might have done something wrong. Coming to a satisfactory conclusion is much better for everyone, including the person who has suffered a data protection breach.

Paul Vane advised that the data protection law isn't in place to be a barrier to obtaining information. It is about being able to take control of your personal information. It is up to the individual to decide what happens to it and who has access to it. We are now in a data-driven world with a data economy. Our devices are recording every transaction with any person, organisation, and location. Paul Vane invited us to think about what happened to all the data on our devices. We can't see this data or how it is being used but we need to be aware of this as tangible threat and take care of where this data is going rather than leaving a trail. Paul Vane advised that he doesn't want to scare people but that he does want to empower and educate people. The law is helping create a culture where privacy becomes instinctive for all of us so that we can live in a safer place.

As well as the focus on education and children, they are also providing support at the top, to businesses at board level.

It is important that information is processed fairly, lawfully, and transparently. Information around a data protection policy should be clear and simple and the purpose for the information being stored should be explicit and legitimate. The information kept should be adequate and relevant, as well as up to date. There should be a move away from archiving so that information is not kept any longer than necessary. This is termed the Data Minimisation Strategy. Furthermore, the information must be secure and protected against unlawful use or loss. This is all underpinned by accountability. An organisation can be sanctioned for breaching the law. This ranges from ordering the organisation to keep the information safe, to warning and a reprimand for repeat offenders, to coming before the law.

Paul Vane gave some examples of data breaches. At the lower level, this can be an email going to an incorrect recipient or failing to respond or fully respond to a Subject Access Request within the given time frame. At the other end of the scale, it could be an improper and unlawful disclosure of information. Paul Vane gave an example where the details of a young child were included in a planning application which caused much distress for that child. This would normally be cause for a fine, but the law prohibits fining the Government.

The Office of the Information Commissioner does not have any power to charge people, but they do work with the police.

Another example given was the unlawful obtaining of information by an investment banker. When he resigned, he emailed all his high-net-worth clients to his personal email which he then forwarded to his new work email. He was prosecuted in the courts. Although the fine was minimal, he now has a conviction and will likely be unemployable within his sector.

Paul Vane invited questions.

It was asked if any action was taken against the firm in the above example. Paul Vane advised that there would have been. They would have looked at the controls in place to prevent this from happening. In this case, they found that the firm could not have done anything more, but it is difficult to prevent someone going rogue.

A question was asked about how long the process was to seek an injunction on an individual. Paul Vane answered that it is generally a fairly long process due to the investigation necessary.

It was asked whether data radiates out across the world from our small island, and how problematic this was to control across different jurisdictions. Paul Vane advised that within Europe this was easy as we share the same law. Outside of Europe, this is more difficult. In the US, for example, there is no data protection law and a different privacy law. There are multiple mechanisms in place that need to be used to transfer information internationally.

It was asked whether the UK government is dropping some of the provisions of the GDPR law and would there be complications for us in Jersey as a result. Paul Vane advised that this was being looked at as the UK is no longer within the EU. A lot of work is being done to insure the safe transfer of information.

It was asked whether individuals can be protected against other individuals such as hackers. Paul Vane advised that there are mechanisms in place and that this would be a criminal matter.

It was asked whether, in the case of the same password being used for multiple sites, a compromise of password has a large impact on people. Paul Vane advised that this would be a police issue as part of fraud prevention. He also advised that more people are using passphrases rather than passwords but that the best way to keep them safe is to change them regularly.

It was asked whether from a young person's point of view, what would happen if data was shared without consent, intentionally or not. Paul Vane advised that criminal liability would depend on age. The key here is to educate young people on the impact sharing without consent can have, sometimes to detrimental and tragic effect. However, currently, there seems to be good traction; young people are getting involved and teaching their parents and grandparents.

The Chair thanked Paul Vane and those attending.

The AGM closed at 7.05pm.