



Economic and International Affairs Scrutiny Panel

Quarterly Review

Witness: The Minister for External Relations

Friday, 20th September 2024

Panel:

Deputy M. Tadier of St. Brelade (Chair)

Deputy K.M. Wilson of St. Clement (Vice-Chair)

Deputy G.P. Southern of St. Helier Central

Deputy M.B. Andrews of St. Helier North

Witnesses:

Deputy I.J. Gorst of St. Mary, St. Ouen and St. Peter, The Minister for External Relations

Deputy E. Millar of St. John, St. Lawrence and Trinity, Assistant Minister for External Relations

Ms. J. Keir, Associate Director, Financial Services (1)

Mr. T. Wright, Associate Director, Financial Services (2)

Mr. G. Pearmain, Director of Financial Crime Strategy

[14:31]

Deputy M. Tadier of St. Brelade (Chair):

Minister, thank you for attending upon us today for what is initially going to be part of our review into the access to cash review? That will be the first half an hour or so. We have questions around that. Then the second half will be our regular quarterly hearing with you. I am going to introduce myself and the panel. I am Deputy Montfort Tadier. I am chair of the Economic and International Affairs Security Panel.

Deputy G.P. Southern of St. Helier Central:

Geoff Southern, member of the panel.

Deputy K.M. Wilson of St. Clement (Vice-Chair):

Deputy Karen Wilson, vice-chair.

Deputy M.B. Andrews of St. Helier North:

Deputy Max Andrews, panel member.

The Minister for External Relations:

I am Ian Gorst, Minister for External Relations. I will shortly be joined by my Assistant Minister, but she is just running over.

Director of Financial Crime Strategy:

George Pearmain, Director of Financial Crime Strategy.

Associate Director, Financial Services (1):

Julie Keir, Associate Director of Financial Services.

Associate Director, Financial Services (2):

Thomas Wright, Associate Director of Financial Services.

Deputy M. Tadier:

Thank you. Welcome, we appreciate you coming in. Just to give some context, we are doing a review about how people pay for things in Jersey, about accessibility to cash. That means both whether people can take cash out easily and whether people can spend cash easily in the economy, but also other methods of paying for cash. It is fairly broad and it is a subject which seems to be of great interest to people generally. The first thing I want to look at, Minister, is the recent bank branch closures in St. Saviour, more recently also in St Brelade. I am very aware that we are both representatives for constituencies in the west of the Island, although they are different constituencies. For example, if we talk about one closure that has happened recently, Lloyds Bank has announced that that branch in Red Houses will be closing. It seems to be affecting people on the ground. We have certainly had constituency and panel correspondence about this. What actions are available to Government in terms of making sure that we have sufficient banking services in our various communities?

The Minister for External Relations:

I think we first have to start from the perspective that for a population of 103,000 people, we have more banks and access to more banks than any equivalent population size across the U.K. (United Kingdom) and probably across Europe as well. Our challenge is that although as an Island we are 103,000, 105,000 people, we still very much live in our Parishes and we have our communities.

What we have seen elsewhere across the U.K. and across Europe is that banks have been making decisions based on footfall into branches and, where those footfalls have been reducing, decided that actually it is not a model which they will continue. They will expect people to go to either large population centres, which has led in the U.K. to thinking about banking hubs. I am not sure that there is anything that the Government can do directly, bearing in mind that we are well served by our banks and there are access to branches and to cash, which is what Government would want to see. We historically have really focused our efforts on making sure that there was access to bank accounts, and we worked in partnership with the Community Savings bank to make sure that there was access to basic banking accounts. We have spoken to all of the big clearers to make sure that they had basic bank account offerings available, which I think is the opening position of Government. We know that in the U.K. they legislated for basic bank accounts. We did not need to do that because of the positive engagement that we had from the clearing banks and from the Community Savings bank to make sure that that was available. The closing of the branches in St. Saviour or St. Brelade, we know that that does affect Islanders because they have a number of choices before them. They can move to digital banking or they can come, where necessary, into town to access the branch banking. But obviously the statistics upon which the decisions in this instance have been made shows that more and more people are moving to digital banking.

Deputy M. Tadier:

Have you been contacted by constituents on this matter, with your constituency hat on?

The Minister for External Relations:

I have not, but I am aware that some of my fellow Deputies have.

Deputy M. Tadier:

Okay. That would be consistent with I think what we have had in in St. Brelade as well. In terms of the banking hubs, what involvement would the Government potentially have in setting those up?

The Minister for External Relations:

Firstly, we would have to ask ourselves if it were necessary, and that is a good question. We know from conversations that we have had with Lloyds Bank that they have gone through quite a thorough process, modelled on the process that is required in the United Kingdom. They themselves have approached Jersey Post to see if they could work in partnership to provide banking services there, which is something that they do in the Isle of Man. When I was last speaking to Lloyds, we had a discussion about whether Government would itself then go back to Jersey Post to ask that question and see what might be possible in that regard. So we have undertaken to do that.

Deputy M. Tadier:

I do not speak as an expert but just as a customer of who uses facilities, I have noticed that there have been different approaches by certain different banks. So while there has definitely been a move to perhaps modernise and close branches, it is clear that some banks have opted for A.T.M.s (automatic teller machines) which actually have multi-functionality. We heard from a witness from the U.K., in fact a couple of days ago, that A.T.M.s can either be very simple, which are just to dispense cash, but they can also ... some banks have chosen to install machines which you can pay cash into. There are some of those in the high street here, and obviously they can pay cheques and you can do other things with. Do you have any conversations around that at all from a Ministerial level in terms of trying to see how maybe modern - and feel free to bring in officers of course - about how banks might round or square the circle around modernising but also providing for those who still want traditional banking services?

The Minister for External Relations:

We have conversations with banks about all of the services that they provide and the regulatory environment in which they operate. Tom leads on that from an official perspective. But of course you are right, you can get different types of A.T.M. with different functionality and each institution largely decides what services it wants or needs to provide to its customers in any given location. We know that in St. Brelade, for example, HSBC have said that they remain committed to having a branch in St. Brelade, albeit they have got a renovation project going on. As I understand it, that particular branch may indeed be out of action for a period of time. They have been liaising with Lloyds Bank and Lloyds are considering about when they will actually cease their operation to cover that interregnum period so that there are services available for Islanders at Les Quennevais. My experience is that banks are open to conversations; they are very, very mindful of their customers. In the case of Lloyds, they have done a lot of ... had lots of conversations with their customers. They are introducing new services, largely virtual, but where you can have conversations with those virtual employees and *in extremis* they are also happy to go out and visit people in their homes to help with the provision of their banking services.

Deputy M. Tadier:

Thanks for that information. Would conversations with banks such as Lloyds be appropriate? Would the Government ever say to Lloyds, for example: "We understand that you are closing branches ..." We do not necessarily want to intervene and we cannot intervene in that, even if we wanted to, but could you ask them, for example, to maintain cash machines in certain areas so: "If you close that branch that is fine but we would like you to maintain Lloyd's cash machine there" and preferably one that you can pay money into as well as taking money out of?

Assistant Minister for External Relations:

They have to find a location and the owner of the building has to agree to house the machine. It has to be housed at a time where the bank can get in at frequent intervals to stock it up with cash. So there is an element of commercial ... that is why we lost one of the ... there used to be one down at the Waterfront, it was withdrawn because they could not ...

Deputy M. Tadier:

I get all that, but this is why, when I hear talk of banking hubs, I know that sounds great and there is that in the U.K., but that certainly ... that would also require all of that potentially, and it also requires Government involvement, which, without any judgment, Jersey Governments do not tend to like to get involved too much in private business affairs.

The Minister for External Relations:

I think that is a fair point. My experience is that banks are very mindful of their customers here in Jersey. They may not be able to offer quite all the suite of products that they do elsewhere for the reasons that we know, but they are open to conversations. The conversations that we have had with Lloyds Bank, for example, over the course of the last number of days, since they announced this closure, have been very productive and they are open to conversations, as I say, with Jersey Post. They are open to conversations with partner banks to make sure that services are provided. What we obviously find is that even the technology available to banking customers is changing. You can deposit a cheque in your bank account without going anywhere near a bank branch or an A.T.M. machine. You just take a photograph and off it goes and it gets deposited. You need an A.T.M. if you want to withdraw cash. Depositing cash has become more constrained over the last number of years simply because it is ... I suppose, in some ways, it is the convenience to the banking institution. Having said that, one of the banks that I use, when it comes to depositing coins it is much more straightforward than it used to be. You simply go in, you press a ... you put the coinage into a machine, it counts it all out for you, you do not have to separate it out, and then it either prints you a receipt or you put in your card number and it deposits it into your account. There are these changes happening all the time.

Deputy M. Tadier:

Thank you. Sorry, we will move things on because it is all good information but I am being mindful of time. Just on that last question in this subject, when were you first informed about the closure of Lloyds in St. Brelade?

The Minister for External Relations:

We like to operate with our banking institutions on a no-surprises policy. I think I received an email from them when I was away in the States ... yes, I was definitely out of the Island. They wanted to meet with me and the Chief Minister; they came in to meet with the Chief Minister.

Deputy M. Tadier:

But what was the date?

The Minister for External Relations:

I do not know what it was, it was at least ... it was a few days before it went public.

Deputy M. Tadier:

Okay, that is fine.

The Minister for External Relations:

It was in advance of it going public.

Deputy M. Tadier:

I just was not sure when you were in the States because it could have been more than one occasion.

The Minister for External Relations:

It could, yes.

[14:45]

Deputy M. Tadier:

Thank you. I am going to pass over to Deputy Wilson. She has some questions about the state of play in Europe with regard to cash usage.

Deputy K.M. Wilson:

Thank you, Chair. Minister, would you agree that cash continues to play an important role in society and is indispensable to any economy?

The Minister for External Relations:

I would say that it plays an important role in society. I am not sure that it is indispensable because there are many other methods. If we look back it is interesting to think that one of the reasons ... not just about technology but was avoiding the difficulties of cash. So either the black market economy or the security around cash and so people moved over time to using cards and electronic things like that. Now we are realising that that is not straightforward from a security perspective either, and we are seeing more and more difficulties in that regard. My personal view is that there should be a choice; that Islanders should have a choice whether to use cash or not. But, of course,

business institutions make their own decisions for their own reasons about whether they accept cash or not.

Deputy K.M. Wilson:

We understand from evidence that we have heard over the last couple of weeks that there is a European position on safeguarding access to cash and I just wondered if you were aware of what that entails and what implications that would have for the position that we might take here in Jersey?

The Minister for External Relations:

How do we say this politely? We do know that there are, in Europe, cash reviews for all sorts of reasons. We, in our society, perhaps do not think and use cash in the same way that it might be used elsewhere, and nor would we want to, because we just would not want to. The latest statistics that Tom had a look at about European usage of cash was not quite what we had initially looked at earlier when we started looking at some of the earlier reports. I am not sure whether Tom or George have got those statistics, but there is a decline in the use of cash there as well.

Deputy K.M. Wilson:

Okay. Rather than just on the data, if I can, Tom, I just want to press on the way in which Europe is handling this issue and what is it that you are learning from the European position, accepting that cash may be used in different ways, that we need to think about here in terms of safeguarding access to cash?

The Minister for External Relations:

I am not sure quite what you mean by safeguarding access to cash because the Government position ...

Deputy M. Tadier:

Can I come in quickly? The European Central Bank, as well as certain countries which have been more proactive in Europe, have basically said that access to cash and also to make sure that cash is widely accepted as legal tender throughout Europe remains common. Some countries are in fact taking the step to legislate to say that all businesses must take cash, which of course is not happening by the Bank of England or the U.K., so I think that is the context. Part of the reason they do that is to ensure personal freedoms, I think they say.

The Minister for External Relations:

We have got to be careful not to merge issues because we say the European Central Bank is saying those things about rights to cash; that is all good. I absolutely support that. Then saying that the Government should legislate to ensure that all businesses accept cash is a different quantum

altogether. Cash is legal tender in Jersey. We went and checked the 1950-whatever law where it says that cash is legal tender. What it does not do of course is give a fuller explanation of a legal tender as you have got in the U.K. My personal view is that it would not be right for Government to legislate to force businesses to take cash, but I think that is probably the subject of a hearing that you had with the Minister for Sustainable Economic Development.

Deputy K.M. Wilson:

Could I just then ask how you would safeguard access to cash?

The Minister for External Relations:

Safeguarding access to cash is ensuring that it remains legal tender and that there is cash available in the community. We of course have a situation - and I do not want to tread on the Treasury hearing that you are going to have next week - of a currency fund where we distribute out to banks Jersey cash in exchange for sterling. We have got no intention to change that.

Deputy K.M. Wilson:

But if you have a situation where you have got businesses making and banks making their own decisions about whether or not to take cash, what you are communicating is that cash should be in circulation. How will you safeguard that, as the Minister for Financial Services?

The Minister for External Relations:

There is no desire, on behalf of Government, to change the position about cash being legal tender. No bank has said to me that they want to stop the usage of cash, they just want to provide it where it is needed. They largely do that now through A.T.M.s, and I do not see that position changing. What changes is people's general consumer habits whereby it is easier all the time ... it is easier and easier to use one's card rather than cash.

Deputy M. Tadier:

I think the point Deputy Wilson was getting at is that there seems, on the one hand, we have lots of people saying customers should have a choice, cash is legal tender but what is the point in having cash if you cannot spend it. If we get to the point where if we leave it down to businesses and businesses say: "You know what?" You go to town and there is not one coffee shop anymore that accepts cash then clearly the choice is gone and so what do we do in that situation where most businesses do not take cash anymore; do we just accept that?

The Minister for External Relations:

We are not at that point, are we?

Deputy M. Tadier:

Do we need to wait to get to that point?

The Minister for External Relations:

I suspect that that is probably more a question for the Minister for Sustainable Economic Development. I have given my view that I do not think it is necessary to legislate.

Deputy M. Tadier:

He could not answer it either unfortunately.

The Minister for External Relations:

It really does fall within his purview for businesses.

Deputy M. Tadier:

But do you accept the ...

The Minister for External Relations:

My purview is that banks have cash available and banks ...

Deputy M. Tadier:

As a Government collectively, do you accept the position that at some point Ministers will have to grapple with a situation where if they say on the one hand cash needs to be continued to be accepted as a mode of payment that it becomes problematic of businesses just to say: "We are not accepting it anymore?"

The Minister for External Relations:

Theoretically that of course is right, it becomes problematic because there is ultimately then no choice if nobody accepts cash.

Assistant Minister for External Relations:

Can I just add something? There are multiple issues arising with that. There has been some comment about a business not taking cash. Now I am conscious we are public but one of the businesses that do not take cash is also one of the businesses that pays the living wage, and I would imagine if you spoke to the business owner they would say: "Well, I am able to pay the living wage because I have made efficiencies, and not taking cash is one of the efficiencies that enables me to pay a living wage." Now if we go in and say to businesses: "You must have somebody at a cash desk" they will then say: "Cannot pay the living wage anymore."

Deputy M. Tadier:

That seems tenuous.

Assistant Minister for External Relations:

I do not think it is. I do not think it is. I think you have to remember there is a cost to doing business. There is a cost to dealing with cash. I am aware of businesses that only take cash, not necessarily in Jersey. There are some businesses that express a preference for cash. There are businesses in Jersey that express a preference for cash. There are some that express a preference for cards. There are few that only do one or the other. But those who only take cards, I imagine, would tell you that it is an efficiency that allows them to pay their staff.

Deputy M. Tadier:

So let us develop that idea and let us move on a bit and, George, you might want to come in, but can we move this into the domain of maybe the grey economy and maybe why there are certain businesses that would have a preference for cash? We did put it to the Chamber of Commerce, and I think I will let you take over in a moment, Max, about the ...

The Minister for External Relations:

The expert on my ...

Deputy M. Tadier:

No, it is because he has been allocated these questions. I have noticed that as well and I think, especially when we started the review we noticed a few more signs coming up saying: "This business takes cash and cards but we prefer cash." We put it to the Chamber of Commerce: "Can you think of any reasons why a business might prefer to take cash?" and they said not really. I think that was what they said pretty much.

The Minister for External Relations:

Well, I could think of one. I do not know why they could not.

Deputy M. Tadier:

A legitimate reason?

The Minister for External Relations:

Yes, because ...

Assistant Minister for External Relations:

Sorry, I am just going to say one of the ones I am thinking of says very clearly: "We like cash because we do not have to pay our bank as much money." There is a transaction card. "We would like cash because it is cheaper for us to take" and they say that. Others just say: "We want cash."

Deputy M. Tadier:

But some say they prefer cards because they get charged more for cash.

Assistant Minister for External Relations:

Yes, well, I suppose it depends how much cash.

Deputy M. Tadier:

But it has been suggested to us some people like cash because they do not declare it.

The Minister for External Relations:

That of course may be the case in some cases. We are not aware of any businesses in Jersey where that is the case.

Deputy M. Tadier:

Have they not told you?

The Minister for External Relations:

I am treading into your department. Revenue Jersey do their reviews and they do that. We know that the regulator as well has a role to play, and that is George's bit of cash, in making sure that there is compliance there. But you might already have an employee that has always done cash and always done your end-of-day-till procedures and all of that. You might want to keep that employee employed. So there are 2 costs to cash; one is the bank cost and one is the employee time cost. You can outsource that to a card or to sum up. There are still costs, they are just different costs, and you are letting them do different processes for you.

Deputy M. Tadier:

Max, do you want to ask some more generally about money-laundering questions?

Deputy M.B. Andrews:

Yes, indeed, Chair. Thank you, both, for being in attendance today, and your officers as well. Minister, I would like to start off by asking you a question in relation to electronic payments, so those payments might be online or via bank apps. In your capacity as Minister for External Relations, do you believe that it is probably easier to have oversight and enforcement as a regime where there are electronic transactions compared to cash transactions?

The Minister for External Relations:

It is a good question. I am going to let George come in now with his points.

Director of Financial Crime Strategy:

So the points I was going to mention earlier, if I had taken first, slightly goes to the chair's points. I think the most instructive view on the European side is from the 2022 European Central Bank study. But from that, from what I have read, it shows quite a mixed position across Europe, varying on the use of cash, a lot of which is linked to cultural positions in different countries. But the one thing that I think I took away from looking at that was that the preferred payment methods of companies is still pretty split, with about 25 per cent roughly preferring cash, 25 per cent on credit cards, and then you had other means making up about 50 per cent. It was not quite clear to me, and certainly not in any of the research that I have looked at, that we have yet got to the stage in Europe where legislatures are directly intervening on companies preferences yet. Certainly the euro system has this cash strategy to keep cash there but it has not so much got to the intervention stage yet. So I think that the report is very interesting in looking at where the changes are but I am not sure it has reached that.

Deputy K.M. Wilson:

Just on that, is that because they are taking the view of the consumer?

Director of Financial Crime Strategy:

I think generally legislatures around the world tend to look at what commerce is preferring, because that tends to be where legislatures are driven by. I think if there was a problem in terms of accessing services or people being able to conduct their day-to-day business, they intervene. But I do not think we have seen any drastic interactions unless countries identify problems, per se. But I do think it is quite interesting. I would say where I think Jersey falls is actually probably a more permissive side of use of cash than maybe we see in the rest of the British families, the Minister noted in his opening remarks. It certainly is not at the Slovakia level of 46 per cent of companies preferring the use of cash, but it is certainly not out of line. I do not think in anything that we have seen, or certainly none of the domestic work we have done on risk, cash has ever come up as a particular concern. More of the work around the other side, I guess, away from the risk side, has been on really financial education and bringing people into the formal financial system because of the risks that carrying large amounts of cash can occur to a person. So those have been the focuses, but on neither occasion when we have looked at it has it risen up. Sorry, I wanted just to get that in from the previous questions. But you asked around whether there is a preference for whether physical cash payments versus digital payments, whether it is easier to monitor it. The answer is that in many

ways both things are monitored. So in the regulatory regime, the regulator will look at the amount of cash that is being dealt with by a bank.

[15:00]

There is also a view that where we have ... we deal with the national risk assessments. You can see these in our tomes of long national risk assessment documents. One of the levels we look at when we are looking at each sector is the level of cash activity. So these are all considered, regardless of whether it is electronic payments or cash payments. The only way that that factors on a risk scenario is that an increased level of cash activity increases the vulnerability of the sector, and you would look for equivalent controls in place to try and mitigate that. That is the way it is looked at. There is no, I think, preference, but they are both looked at in both ways, whether it is cash or electronic transfers. Does that help in terms of that?

Deputy M.B. Andrews:

Yes, that does indeed. Thank you very much. Minister, obviously we are moving towards a more digitalised world and I just want to ask you about whether you have any concerns with some of the transactions that may be taking place in Jersey as a jurisdiction due to, for instance, the sophistication of some individuals, or potentially entities as well, who may be using Jersey to funnel funds for money-laundering purposes and whether that might not be taking place, for instance, if they had to maybe transact using cash.

The Minister for External Relations:

That really is another question for George, because that is exactly ... these are the sorts of things that we have been focusing on for the last few years, what are the risks that the institutions and the structures that Jersey has here and cross-border flows, how do we mitigate and manage those risks? So I cannot really do any more than point you to the MONEYVAL report. Having said that, of course, we know that money launderers are constantly changing their mode of operation as jurisdictions make changes to ensure that they are not used. They then will be changing their methodology to try and find a different way. So I have got all of the stuff that George is responsible for in all of that compliance with F.A.T.F. (Financial Action Task Force) requirements but, on the other hand, I have also got this, which we are seeing more of, which is connected and the F.I.U. (Financial Intelligence Unit) has started to look at this, is all of the bad actors which are trying to get Islanders to do things with their digital accounts in a way that we do not want. There is a whole education piece around that as well. I think we would be surprised by just how much of that is happening and how easy it appears to be, and banks themselves are having to address that, put stops on people's accounts more often for unusual payments. Of course, we know that those things happened with cash but in just a different way; somebody stood behind your shoulder at the A.T.M.

machine and hit you on the head and took the cash off you. But they are areas that we continue to think carefully about. I do not know if you want to say anything about the F.I.U. and what they are.

Director of Financial Crime Strategy:

Yes, if your focus is their concern around the potential use of businesses to use cash to effectively launder money. The first N.R.A. (National Risk Assessment) looked at the risks of tax evasion that Jersey faces and this would specifically be a domestic risk of tax evasion. It was not found to have any significant risks. Like any economy there is an element of work that is done to make sure that there is not domestic tax evasion inside Revenue Jersey. But this came out as a low to medium risk, on memory, of where this was. The reason I think this is, firstly, if you are looking to launder through the use of cash you tend to look for 2 things. One is a quick touch point, high-intensity cash-orientated business. The irony is true there, that literally car washes and laundrettes are the common type of business that you would use for this type of scenario. We do not tend to have a large prevalence of those type of businesses in the Island. The other route of laundering through cash is trying to gain valuable items for large amounts of cash, and that is a high-value dealer regime, which we recognise in the international standards. Now, the way the standards work on that is if there is a figure of 10,000 euros basically, and we have had a policy in Jersey for decades that you would have to register as a high-value dealer with the J.F.S.C. (Jersey Financial Services Commission) if you were willing to accept 10,000 euros or more in cash for goods. We have had no registrations for high-value dealers for the last 2 or 3 years. I think there were a couple of registrations for a few years of a few jewellers, and a number of car dealers were registering as well. None of them have their registration anymore. The reason is, is because they are not interested in offering that service because simply the risks that come with it commercially are too high and they are not finding it is impeding their business or their customer's business in wanting to use it. Neither on the value side nor in the high volume side has that ever come up as a significant risk. So I would not want to speak either for the Revenue Service who would look at it separately, and it is the Minister's portfolio, but in a general view of risk, that has never been a concern that has been raised in the Island.

Deputy M. Tadier:

Do we have any more questions on this?

Deputy K.M. Wilson:

Lots, but not enough time.

Deputy M. Tadier:

Indeed. Just a very final question in this section, mindful we will have the Minister for Treasury and Resources in. I think we have still got a lot you can tell us and we can ask you. From a Government point of view, on balance, would it make life a lot easier if Jersey was cashless?

The Minister for External Relations:

We do not do everything from a Government point of view to make life easy, do we? We recognise that we are a diverse community and that we support Islanders in that community. I am not a conspiracist but I do believe that there should be options of cash as well as digital payments available to Islanders.

Deputy M. Tadier:

Thank you. We will leave that section there then. It has been interesting and, if we need to follow up, we can send you some more questions, if you are happy with that. Okay, good. Let us move on to what is effectively our quarterly hearing. Sorry if any of you did not get to come in, by the way, but, as I said, we can follow up as is necessary. Remind me, who is leading on the first section?

Deputy K.M. Wilson:

I think you are.

Deputy M. Tadier:

Okay, I remember now. So, Minister, it has been in the news recently ... thank you to those officers, by the way. Bye for now. It has been reported in the local news recently, but there was also the wider context to it in, I think, the national media about post-Brexit, E.T.A.s (electronic travel authorisations) and passports being required. First of all, for British people traveling to Europe, we are going to need a visa waiver, which has a cost attached to it. But we heard last night - certainly I heard on the news - that some in the tourism industry are concerned about the impact that the E.T.A. might have on visitors from Europe. First of all, do you share those concerns? Do you understand those concerns?

The Minister for External Relations:

Obviously, there are 2 systems coming in. There is the European system, whereby we will need to, in effect, follow a similar process to the one that one has to when one is visiting on a holiday to go to the States. That is, you fill the form in online, you make the payment online, and then when you enter the country for the first time, you have to have your ... they take your biometrics, so the photographs, fingerprints, and that sort of thing. We have known for a number of months that the E.U. (European Union) is working on that, and the U.K. obviously is working on a similar, but no doubt different, scheme for European citizens coming into the United Kingdom. It is a subject matter that I have spoken on a number of occasions to my French colleagues about. I last raised it in Paris

with the Europe Minister prior to the election, and it is something that I have raised with the ambassador in London and with regional contacts as well. That engagement is ongoing. As we sit here, it is expected that that might be delayed slightly because the technology and processes are not quite where they had expected them to be for a start in October. We continue to engage and we continue to make the case that when that comes in there has got to be sufficient resource at all of the ports of entry into the E.U. So for us going into St. Malo, there has got to be sufficient resource there to allow us to enter as easily as we possibly can. The challenge of course in the other direction is that in this intervening period we have had the French day visitor carve-out almost, which has said that because we can really count people in and out again in the same day we are not saying that you need to have your passport, we are saying you can come on your I.D. (identification) card. As I sit here, I cannot say whether that will continue or not. That really is the purview of the Minister for Justice and Home Affairs. But I continue to have conversations with her.

Deputy M. Tadier:

The indication was that it is valid ... there is a deal for 2 years, is that right? On the card it has been ...

The Minister for External Relations:

That is the current carve-out, as I understand it, for up to 2 years. It is very likely, because that is just the way these systems work, that the new border system will very probably take longer than we expect. The important question for us, to which there is not yet an answer, is will we be able to continue doing that when there is the new border system in place as well? That is something that we continue to have conversations about.

Deputy M. Tadier:

That is right. So constitutionally we know that ... I think it is for the weekend now, is it not, we accept visitors for up to the weekend or up to 2 days? It does not have to ... but at any rate, I suppose that is the question: to what extent do you think that Jersey could break away and not have to follow that system, if it desired?

The Minister for External Relations:

We have shown that we can act responsibly and not be a soft entry point into the U.K. with the current I.D. card system. That is all positive because it shows a track record that we would not then be a soft entry point. We will need to continue to make the case that we could continue to manage that within the new system as well. The other side of the balance is being in the custom area. We do not want to impinge or cause difficulties there. These things are delicate, but we need to keep making the case.

Deputy G.P. Southern:

I suppose the question is: do we have any clout? Do we have a best alternative to negotiation in that process or are we just going to get ignored, like we were in the initial decision to go into Europe or not to?

The Minister for External Relations:

I am not sure where you think ...

Deputy M. Tadier:

To leave Europe, maybe.

The Minister for External Relations:

Well, we were not ignored, were we? We did not have a ... it would have been democratically inappropriate for us to vote. Let us say we had had a vote, we would have been 100,000 people against the 60 million in the U.K. voting.

Deputy M. Tadier:

The question is we understand the European position that they are saying: "Okay, U.K. is no longer in Europe therefore we are going to have to treat you like you are not in Europe", which is reasonable, but the question of whether the U.K. had to reciprocate I suppose is a different one and were the interests of Jersey and perhaps the other Crown Dependencies taken into account when those conversations were going on about the new scheme?

The Minister for External Relations:

It is difficult for me to answer that directly other than we were having those conversations and we were making our view known and that scheme is not yet in place, we remind ourselves of that, making known our desire to see French visitors continue to be able to come on the carve-out with the I.D. scheme. Those are ongoing conversation.

Deputy M. Tadier:

Could that be reciprocal? Could we also say to France: "Given the fact Jersey is geographically and culturally very closely linked to you, would you consider a similar situation for our residents?"

The Minister for External Relations:

We could make the case but it is not a French competency it is an E.U. competency, so you would be looking E.U.-wide, and experience would tell us that they would simply say no.

Deputy M. Tadier:

Because they think we are part of Britain or U.K.?

The Minister for External Relations:

No, because they do not do ...

Deputy M. Tadier:

They do not do carve-outs.

The Minister for External Relations:

It is the European way, it is the European way.

Deputy M. Tadier:

Okay, thank you. Let us move on.

[15:15]

Deputy K.M. Wilson:

Minister, I just want to talk about the Charities Law amendments that are being proposed that aim to extend the definition of misconduct to provide the Charity Commissioner with greater powers to exclude governors of charities on safeguarding grounds. We understand that these have been issued for amendment; is it intended to be a relatively narrow amendment regarding the exclusion of governors of charities on safeguarding grounds or are other elements anticipated also?

The Minister for External Relations:

What we have tried to do is just pick out the things that the Charity Commissioner has suggested which are straightforward and get them brought through. This will simply give the Charity Commission greater powers to exclude. I hope it is straightforward, I have not yet seen the draft but it is basically based on recommendations of the Charity Commissioner himself. Julie, I do not know if you want to add anything?

Associate Director, Financial Services (1):

No, I think other than to add that the instructions are actually being provided by S.P.P.P. (Strategic Policy, Planning and Performance) as opposed to our team, so they have got greater oversight as to the detail on it.

Deputy K.M. Wilson:

Okay. Have there been any cases in which the Charity Commissioner has required the additional powers over and above what is proposed at all?

The Minister for External Relations:

You mean have there been ... I am not aware that there have, but I think it is generally, as the experience of the Commissioner is coming up to ... it has been 10 years since this law has been in place. I think he probably would look back and think, actually, perhaps we should have excluded A or B, and he just wants to strengthen his powers to be able to do that.

Deputy K.M. Wilson:

Just on that point, will there be any further consultation or any view source on that amendment at all?

The Minister for External Relations:

It will go through our normal processes, so it will, as Julie says, officials in S.P.P.P. are doing that instruction and will come to me then to send the instruction to the law drafters. What normally happens with charity consultations is that we will consult with charities directly and use the forums that are available there. The commissioner normally would be involved in that. We will just have to think whether that is appropriate in regard to additional powers for the Commission.

Deputy K.M. Wilson:

Do you have an anticipated timeframe for producing or debating or implementing these amendments?

The Minister for External Relations:

I do not in front of me.

Deputy K.M. Wilson:

Is it possible to give the public some indication at some point when this is likely?

The Minister for External Relations:

It is a question I can take away and I can provide to the panel.

Deputy K.M. Wilson:

Thank you very much.

Deputy M. Tadier:

Thank you, Deputy Wilson. Minister, can I turn, if we have finished with that line of questioning?

Deputy K.M. Wilson:

Yes, thank you.

Deputy M. Tadier:

Can I turn the attention to what is going on in the Middle East? We have got some questions about Gaza. To start off with perhaps, one relatively recent development is that the U.K. on 2nd September made a decision to suspend arms exports licences to Israel for use in military operations in Gaza, following a review of Israel's compliance with international humanitarian law. Do you have any comments on that, initially?

The Minister for External Relations:

I do not really want to get drawn into U.K. foreign policy positions.

Deputy M. Tadier:

I can make it more relevant, I suppose.

The Minister for External Relations:

They act on our behalf. We continue to support, as the state said, a ceasefire and the return of the hostages, and we support the U.K. in seeking to deliver that.

Deputy M. Tadier:

So given that the U.K. decision - I know you are not responsible for it - differs from the U.S. (United States) position for a start, both of them are allies normally but the U.K. did face some, I understand, criticism from the U.S. counterparts. In terms of that decision, could I ask whether or not we can be sure that whether Jersey has any financial structures or vehicles that might be used to fund arms to Israel or be involved in any of the profits from sales regarding arms that are sold to Israel for use in Gaza?

The Minister for External Relations:

As your question started about the licences that were being withdrawn, that means that less will be being sold. So if licences are being withdrawn, and if there were any nexus in Jersey, then that would have been stopped because those licences would have been withdrawn.

Deputy M. Tadier:

That would be U.K. companies selling U.K. production for sale in Israel but there might be other countries and other companies based in other countries that sell arms to Gaza and then who put their profits in Jersey. Do we know whether that would occur?

The Minister for External Relations:

We are not aware of that. I am not sure how it could with our structures and our regulation actually occur. I do not think it could.

Deputy M. Tadier:

Would there be any wider consideration in the Jersey context if U.K. sanctions towards Israel were to increase? Would that be something that you would monitor?

The Minister for External Relations:

They would automatically have enforcement in Jersey.

Deputy M. Tadier:

Thank you for that. Now let us go back to the question of the States debate that we had in, I think it was in February the end of February or thereabouts, about the ceasefire where a decision was made, ultimately amended. We know that subsequent to the debate there was a U.N. (United Nations) special report that came out at the end of March which found that there were reasonable grounds to believe that Israel is committing genocide against the Palestinians in Gaza. That came out, as I said, after you put an amendment in to remove the wording which would have talked about a potential genocide. Do you think it was the correct decision, in hindsight, for the States to remove that wording?

The Minister for External Relations:

I stand by the amendments but equally, at the same time, I support the U.K. in seeking to deliver a ceasefire and return the hostages. We are going to continue to see various resolutions and positions taken by other allies and the U.N. throughout this conflict, and the answer is for a ceasefire to be delivered as quickly as possible.

Deputy M. Tadier:

As the Minister for External Relations, do you accept the findings of the U.N., both what is happening in Gaza by Israel does appear to constitute genocide and also ... well, we will start with that question, first of all.

The Minister for External Relations:

You are asking me to make a commentary on something which is not within my purview. What I have done since the new Government was formed is speak to the Ministry of Justice Minister responsible for liaison between ourselves and the U.K. Government, and discussed the debate and our desire to see a ceasefire and the return of the hostages in the terms of the debate. I have, since that conversation, followed up with a letter sending again the terms of what was agreed in the States.

Deputy M. Tadier:

But does the Government that you are part of here in Jersey have confidence in the U.N. court and the rulings of it?

The Minister for External Relations:

The Government that I am part of is not part of the United Nations because we are not a sovereign state.

Deputy M. Tadier:

That is not what I am asking.

The Minister for External Relations:

The sovereign state is the U.K. and, as far as I am aware, the U.K. has confidence in the UN.

Deputy M. Tadier:

But do you have any reason not to have confidence in the rulings of the U.N. court?

The Minister for External Relations:

No, I have no reason not to have confidence in the United Nations.

Deputy M. Tadier:

Okay, good. Thank you. I think we will leave that area there then apart from perhaps to ... yes, let us move on. That may well be a focus for some question time in the States. But do we have any other questions from the panel on that? Okay, thank you. I am going to turn the attention now to a bit more closer to home, so again looking towards Europe, towards France and the Brussels office as well as the B.I.A.N. (Bureau des Îles Anglo-Normandes). Come in as you want to, but I will start to lead on that. Minister, in April in our hearing earlier this year, we discussed some elements of the European relations following Brexit more generally. Have there been any developments around the common policy for External Relations regarding European relations, notwithstanding what we have talked about with passports already?

The Minister for External Relations:

So the common policy has remained as is from the ... I am just trying to recall now where we are with that particular process. But it is remaining as it is, which is to engage with our neighbours in Europe, both at a regional capital level and at an E.U. level. As I indicated earlier, I have had engagement since we last talked with Ministers in Paris. The Minister for Sustainable Economic Development has had an engagement in Paris with the parliamentary group there. He has had engagement regionally on a number of occasions. We have had engagement in London with the

embassy. Officials continue to have engagement through the hot desk in the British Embassy in Paris, and officials continue to have engagement across all of the range of perm reps in the E.U. as well.

Deputy M. Tadier:

Okay, thank you. Can you talk to us a bit about the Channel Islands Brussels office and outline what the top priorities will be for that office in 2025, please? Anyone can answer that question.

The Minister for External Relations:

No, I have actually got them written out here somewhere.

Deputy M. Tadier:

You can give us a brief outline, but if there is more information you can hand over.

The Minister for External Relations:

No, I want to give you the ... you have asked me a very specific, so rather than me waffling I will read them out to you. So, raising the profile of the Island across Brussels and the European Union, matters of taxation, matters of financial services, matters of financial crime, matters of data protection, and more broadly, matters of engagement with the new European Parliament and the Commission. They are their priorities for the remainder of this year and I expect they will remain into the following year as well.

Deputy M. Tadier:

Some of these questions could also apply to other entities like the London office or to even the B.I.A.N. I suppose, which we will come on to in a moment. When you talk about raising the Island's profile, obviously an element of that is to do with Jersey's finance industry, which is important for the economy of the Island, but is there a more abstract way in which you raise the profile of Jersey and perhaps in its other forms, and if so what does that entail?

The Minister for External Relations:

Yes there is, and that is engagement with other countries of the United Kingdom and its engagements with other small states. Those engagements cover all sorts of things from language to art, to education, and I have got to say that they are incredibly successful. We do not have specs on the hearing unfortunately, but I know that Tom can say a little bit more about that engagement and how successful it is.

Associate Director, Financial Services (2):

Yes, I am happy to. Good afternoon, first time for me to speak anyway. So cultural diplomacy is, I think, a growth area for our Channel Islands, Brussels office. We are by no means alone in doing that. I think lots of jurisdictions do it. But I think Jersey has a particularly rich cultural offering. I would say that, I am biased, but I am very open in being biased about that.

[15:30]

Some recent examples, we have had a collaborative event on minority language regeneration. I know that may be something that you would be particularly interested in, Deputy. There is an event that is going to be held very soon with Norway, with the Basque Country, with Wales. We have got the participation of Jersey Poets in Transpoesie, which is a poetry festival which coincides with the European Day of Linguistic Diversity. We are supported, I should say, by ArtHouse Jersey in some of that activity, but I think it is very valuable. It is always hard to measure soft power and cultural diplomacy, but I think providing opportunities for people who can showcase Jersey's unique cultural heritage in Brussels is a good thing. It speaks to our broader visibility and sense of Island identity overseas.

Deputy M. Tadier:

Thank you. I suppose on that subject, can I ask about whether you think ... first of all, do you think there is value in not just governmental outreach in this area, but maybe could you talk about the roles that you feel ... I am going to use the acronyms, but I apologise to the members of the public - the parliamentary bodies like the B.I.P.A. (British-Irish Parliamentary Assembly), C.P.A. (Commonwealth Parliamentary Association) and the A.P.F. (L'Assemblée parlementaire de la Francophonie), which are non-governmental and parliamentary. Are those useful tools as well for cultural diplomacy and for what work that Jersey is doing in this area?

The Minister for External Relations:

From my perspective, they are very useful. We know that in Parliaments, people move between parliamentary positions to governmental positions to parliamentary positions, but it is back to the cultural diplomacies about understanding that we are not just financial services, we are so much more than that. Financial services is just what we do in our economy, but that is not the whole of who we are and all of those bodies, where it can bring people together and have engagement on those wider shared issues, I find that most challenges that Jersey faces are faced elsewhere. It is just a matter of scale and therefore engaging on those matters and showing that we have got something to say, sometimes we have got something to learn and sometimes we have got experiences to share which are valuable to others.

Deputy K.M. Wilson:

Can I just ask on that, yesterday we heard from the Minister for International Development about 3 areas of focus that they have around what you could argue are related to Island identity and the promotion of dairy, sustainable agriculture and finance to empower communities. Where do you see the synergies or the distinct differences between how you would operate as an External Relations Department and that of an International Development Department?

The Minister for External Relations:

Well, we firstly remind ourselves that Jersey is in one of those unique positions - I am sure there are others that do it, but we do it - and we are extremely clear in the way that the governance process works that our aid is just aid. It is not connected to trade or diplomacy in any way, shape or form and there are no strings attached. That money is given to an independent board of commissioners. They distribute it alongside their criteria to the most vulnerable communities around the globe and that is how it should be, and I would not want and do not want any insinuation or suggestion that they are connected; they are not connected. Now, sometimes we are operating in the same countries as you would expect because some of the other things that we are doing in Jersey ... because we are in effect facilitating global flows around the world through financial services, you would expect us then to be engaging with those countries on a governmental level where those flows are either going to or coming from, and that is a lot of what Tom's work is through the global relations portfolio when signing or seeking to sign agreements, et cetera, with them. I personally pay particular compliment to Jersey Overseas Aid Commission for those 3 things. I think they were inspired because what they did was ensure that aid went to the most vulnerable but also picked up on the culture, history and skill of Jersey in the themes that they were picking so that Islanders themselves felt that they had affinity with the programmes that were happening with Jersey taxpayer's money around the globe.

Deputy K.M. Wilson:

Okay. Thank you very much.

Deputy M. Tadier:

I just want to look at the Office of the Bureau des Îles Anglo Normandes, which sounds a bit like something you would find in "Bergerac", does it not? Well, that is the Bureau ...

The Minister for External Relations:

We might find it in "Bergerac".

Deputy M. Tadier:

Yes, we might do.

The Minister for External Relations:

You are a bit late, Chair, we should have suggested it earlier.

Deputy M. Tadier:

Yes, indeed. I am surprised some Ministers did not get some extra roles in that.

The Minister for External Relations:

They might have done, as far as I am aware. I do not know.

Deputy M. Tadier:

But we probably should not talk about “Bergerac” today necessarily. As far as the B.I.A.N. is concerned, can you tell us does the B.I.A.N. differ slightly in terms of its focus from the other international offices that we may have, and similarly can you outline the priorities for it for the next year?

The Minister for External Relations:

The reason it differs is only in that it is much more regionally focused, whereas the London office is obviously parliamentary and government focused in the U.K., C.I.B.O. (Channel Islands Brussels Office) is commission focused. It is in the centre of that political organisation whereas B.I.A.N. is largely regionally focused, but it does compliment the hot desk that is now in Paris which different officials attend to. The idea there is that you will have that link then between the region and Paris and you will have people in both places. You will know that they recently opened a hot desk in St. Malo. That was suggested by Brittany officials when they were over here earlier in the year that: “Okay, you have got the office in Normandy so we can provide you with a desk in St. Malo and in Brittany as well.” So, they continue to promote Jersey and the Island’s identity. It is an important conduit for the sharing of information between Normandy, Brittany and Jersey, but they are also focusing on supporting energy and climate. Fisheries remains important. Customs and migration, we have just talked about that as well and emergency co-operation is something that has been important in the past and continues to play an important part in their role. They also support the annual summits. There will be another annual summit in October in Mont-Saint-Michel later this year. They support the work of the M.O.U. and make sure that there is good communication between ourselves and Normandy and Brittany.

Deputy M. Tadier:

Thank you. Do you have any questions in this area?

Deputy K.M. Wilson:

It was just interesting yesterday we had a visit in one of ... well, in St. Clement the Mayor of Cancale. One of the issues that he raised ... and again, I think it might be for the Home Affairs, but he was very committed to the twinning arrangements and I just wondered what role External Relations played in that kind of external relations work, if any, or is there anything that you could comment upon there in terms of your views of twinning and how important they are?

The Minister for External Relations:

It is a very good question, and I will ... we pay thanks to the former Connétable Norman for the work in creating that what was at that stage - and I think still is - a unique twinning relationship with Brittany rather than Normandy. I know it has been in obedience during the COVID period, but I was really delighted to see it and to see that trip, and we are grateful to him for that. It is a good question because it is something that probably I do not think we have made the most of. It is one of the tasks that I have given to - not this Assistant Minister - the other Assistant Minister to work with the Twinning Committees to see if there is support that we, from a governmental perspective, can offer. If Ministers or Assistant Ministers are wanted on those committees, or on those trips and those visits, to answer questions to support those visits, then we stand ready to do that. That will be something new, but we think that there is real value in there that we are not really as an Island making the most of. That is not to say that they are Parish Twinning Committees. That is exactly how they should remain, but we want to be able to offer support where relevant.

Deputy K.M. Wilson:

Thank you.

Deputy M. Tadier:

Can I come in on that? I think I have a follow-on question which is ... the good thing about these hearings is you cannot get told by the Bailiff that you are straying too far from the subject matter, and we can also speak directly, I guess, through the Chair, of course, which is what I always do in these meetings.

The Minister for External Relations:

Well, you are the chair, Chair.

Deputy M. Tadier:

Indeed. Something I have noticed and something I have appreciated from External Relations is whenever we are given the heads-up, say, with my other hat on to do with the A.P.F. and I know that earlier on in the year there was a colocation that went on about young business leaders from Britain and France and it is really useful if, for example, I think the committee really appreciate being informed of that. Could we ensure that in the future there is maybe an automatic checklist, if you

like, to make sure that if there are things that you are doing and if there are things maybe that we are doing that there is relevant and appropriate correspondence on that? That is the first question, which I hope is a yes, and if that is the case, I am fully aware that there needs to be a proper separation between Government and parliamentary processes and also the twinning, I think, that is also relevant but where there are synergies, is that something that you are happy to make sure that we do get involved in appropriately and at least have knowledge of?

The Minister for External Relations:

It is. Sometimes these things happen rather quickly and develop a momentum. The young leaders, for example, I think was 5 weeks between the idea inception and the actual visit and as we were going through that we said: "Oh, just a minute, we have got a dinner, we need to invite dah, dah, dah, dah, dah." Us getting that into a proforma so automatically invitations are made and engagement is involved is something that we will take forward and do and we have been doing for others as well. Of course, there is a separation between Government and parliamentary processes, but I am a most firm believer that ... we are a small Island, there are not that many of us so we should work together on these opportunities and in this task and I have no problem at all in doing that. I think when we had the Liberation Day Commemoration event in the Speaker's house, we invited the chair of the local C.P.A. We were able to invite at least one member of the panel, and we want to carry on doing that and if we forget please do remind us because it is not on purpose. It is just somewhere the box has not quite been ticked.

Deputy M. Tadier:

Thank you. We appreciate that and it is not often ... it is not a case of being invited for the sake of it. It is just so that we know what is going on and if there are any relevant synergies that we can make either separately or together then that is useful. Thank you, but the last part, just in case there is anyone still online, this might see them off. I am going to ask you about limited partnerships for the last part of the session. I do not think we have done that yet and if any of you need to come back in, feel free. We have covered a lot of ground today surprisingly. Can I just say you have done all so well on a Friday afternoon after what no doubt has been a long week, both the panel and the Ministerial team. So, with regards to limited partnerships, the panel understands that law drafting instructions have been issued for the amendment to limited partnerships. Again, is this intended to be a relatively narrow amendment and can you talk to it briefly please, Minister?

The Minister for External Relations:

Yes, it is and I think it is really around insolvency, but, Julie, I will let you or Tom, I do not know which of you want to take it.

[15:45]

Associate Director, Financial Services (1):

It is me that has got that one, so thank you. Yes, it is just to clarify and deduplicate terms that have ended up in the legislation that should not perhaps editorially have ended up in the legislation. So, it is a tidying up exercise more than anything really for consistency and also to just make sure that our legislation is in line with those of other jurisdictions and then we are not differing it in any way in terms of our use of the terminology. So, it does all centre around the definition of insolvency and our own legislation and just making sure it is mapped across properly.

Deputy M. Tadier:

Okay. So, is it a matter of housekeeping, could we say?

Associate Director, Financial Services (1):

It is, yes.

Deputy M. Tadier:

Yes, okay. All right. Thank you. So, noting that the amendment seeks to address an uncertainty of procedural complexity, was the need for amending the law raised by the industry or the J.F.S.C. or someone else or was it picked up in-house? How did you become aware of it?

The Minister for External Relations:

I think it was probably picked up as people thinking of using and creating limited partnerships and seeing that: "Oh, in practice what will this mean if we do this?" and therefore suggesting that.

Associate Director, Financial Services (1):

Yes, maybe I will just add a bit of colour. The amendments were originally made in 2022 and in the process of the consultation and the various drafts there the word "insolvency" appeared at the final version when it should not have done, and we have had to go back and basically unpick it. Nobody is entirely sure how the word "insolvency" came to be placed in there, but we have unpicked it with industry to make sure that we are correct in writing it as it should really be written and was intended to have been written in the first place.

Deputy M. Tadier:

Okay. That is fine. Does the definition of insolvency differ in Jersey to elsewhere? Is that the issue?

Associate Director, Financial Services (1):

Yes, it is. It is a black and white test as well.

Deputy M. Tadier:

I feel the Assistant Minister wants to talk to us now.

Assistant Minister for External Relations:

There is a definition in the interpretation law about bankruptcy ...

The Minister for External Relations:

But not from this role, from a former role.

Deputy M. Tadier:

You are allowed to use any knowledge you have got if it is helpful.

Assistant Minister for External Relations:

The Interpretation Act has a definition of bankrupt which relates principally to Jersey procedures, but I think it does include insolvency procedures elsewhere from memory.

Deputy M. Tadier:

Do we still use the term *en désastre* or is that something else?

Assistant Minister for External Relations:

We do, yes. Yes, it is still the type of law, and someone is still technically *en désastre* bankrupt, but I think when I was there, if you are dealing with people who are not in Jersey, we would tend to say bankrupt.

Deputy M. Tadier:

It does sound very much more theatrical to say *en désastre*, does it not?

Assistant Minister for External Relations:

I think it is a question of people understanding what it means and although it is ... Jersey is different in that a company can be *en désastre* in Jersey but bankrupt in the U.K. does not apply to companies. There are different procedures for a company and they you have got things like *dégrévement* and *cession des bien*, voluntary or involuntary of it.

The Minister for External Relations:

I am sure it is the same in your house as it is in my, Chair, that the term *en désastre* is still used.

Deputy M. Tadier:

It is but thankfully we have not had to use it yet. Normally, *en désastre* means if I have used the cooking on and not turned it off and there is a different type of disaster maybe, but that is another story. Thank you. What is the anticipated timeframe for the debate for that amendment and is it coming up soon?

Associate Director, Financial Services (1):

Yes, we are hoping to lodge it in the next couple of weeks. We have just had the human rights review done on it and we are hoping to get the editorial version of the legislation shortly so that we can lodge.

Deputy M. Tadier:

Good. Thank you. Any questions on this area? No. So, all that talk of *en désastre* and *dégrévement*, I suppose, leads me to a slightly - hopefully not - whimsical end to the afternoon but to tie this is in with the fact that we have got these officers in Europe. To what extent do you think Europe values the fact that Jersey is not just an English-speaking Island and do you think they understand fully the differences? In that regard, do you think that the use of different languages within the Assembly, within Government and within wider Jersey society is something that is valued externally and internally at the moment, from an External Relations point of view?

The Minister for External Relations:

That is a very big question to which there is not an ...

Assistant Minister for External Relations:

Do you mean valued or understood?

Deputy M. Tadier:

Well, I suppose, first of all, is there a value to it? If we look across Government, and I know I am taking this in a slightly different direction but ...

The Minister for External Relations:

Yes, is there a value to others understanding that we have a Jersey French and that we are interested in ...

Deputy M. Tadier:

That is part of what I am asking, yes.

The Minister for External Relations:

... languages and that is part of our culture. Yes, there absolutely is and officers in Brussels, in particular. Obviously, in B.I.A.N. they know this, but this was in particularly ... those conversations about languages and the commonality of those jurisdictions which have minority languages or even do not is an opening conversation which is unknown until those conversations start. Having us there at those events and being part of those events and taking part in them is, I think, an invaluable part of the diplomacy work that they do in Brussels.

Deputy M. Tadier:

I know that if one works for government organisations in Europe, there is usually a requirement of fluency or knowledge of at least 2 working languages of the E.U. In terms of your department, I know not everyone is facing that way, but do you have quite a high number of multilinguals and where would they be deployed?

The Minister for External Relations:

Interestingly, of course, in B.I.A.N. both employees speak French in English. The individual that largely covers the hot desk in Paris is also bilingual, maybe even trilingual. The officers in C.I.B.O. currently are probably all bilingual, some of them might be even more, have even more languages, I think, so 3 or 4 some of them.

Deputy M. Tadier:

Yes, okay. So, it is something that you value as a department. Any further questions?

The Minister for External Relations:

Sorry, Tom, did you want to say something?

Associate Director, Financial Services (2):

Just also more corporately as a department we have also supported members of the staff with their language training, not just within the European context. We have a member of staff who is fluent in Mandarin and Cantonese, and we have supported that as part of corporate learning and development. So, yes, I think we are very much committed to officers maintaining or developing language skills, particularly where that is very relevant to their roles.

Deputy K.M. Wilson:

Can I just ask, how do you develop your External Relations workforce in relation to the activities that the External Relations Department is involved in?

Associate Director, Financial Services (2):

Well, it is a good question because we have a new ... we have recently put some time and effort into developing a competency framework, so this will sound like a bit of a technical answer, but a set of behaviours and characteristics for all of the grades in the department. We have drawn on not just the Government of Jersey Core Behaviours Framework, but we have also recognised there are some skills that are a bit more specific and bespoke to working in an international context. So, we looked at what the U.K. Foreign Office has done to take, if you like, the U.K. Civil Service Framework and then adapt it to add in those bits that are more relevant to working in a more international context or working overseas. So, that is a new product that we have got internally and then that maps on to ... well, if you know what the behaviours and skills are that you need to develop in order to progress, what is the right learning and development and training offer that supports that? External Relations is still a relatively new department. It is certainly a small department in the context of other Jersey departments, but we are, I think, making progress to put the right resources in place to support that work. We have a corporate away day that is coming up hosted here in Jersey. I think that is important where you have a team that is split across multiple jurisdictions. I think we all found through the COVID period that there is not a substitute to face-to-face for some aspects of team building and so we make an effort once a year to bring the team back so that they can all be in the same place because it is quite easy to just carry on with the business as usual and find that you do not have those moments to come back for corporate training. So, that is part of some of what we do. We also identify certain roles where there is a language requirement or it is very strongly encouraged, so our Europe-facing roles, French is a particularly important skill for lots of those jobs.

Deputy K.M. Wilson:

Thank you.

Deputy M. Tadier:

Thank you. Can we ask if you have got anything you want to say finally or to ask us?

The Minister for External Relations:

No, thank you.

Deputy M. Tadier:

Minister, and your team, can I say thank you once again for coming to see us. We appreciate that. We are going to stop the filming now, very abruptly, and thanks.

The Minister for External Relations:

Thank you very much.

[15:54]