

# Community Money Advice

## Appointment of Chair

Information pack for candidates

### Introduction

Thank you for your interest in this post. We hope that this information pack is helpful in setting out:

- What we are looking for in the role of Chair
- information on how to apply

For further information on Community Money Advice, please go to our website at [www.communitymoneyadvice.com](http://www.communitymoneyadvice.com)

**Please submit your application before Friday 19<sup>th</sup> July.**

*Community Money Advice has been my passion and my calling since it was formed. It's my firm desire to make the next phase of our mission even more effective in meeting the need for face to face debt advice in the UK, whilst remaining 100% true to our ethos and values.*

*I'm looking for a chair who shares those values and who will bring energy to both support our internal management process and be a champion of our cause in a public context.*

**Heather Keates**  
CEO and Founder



*I warmly encourage you to consider making an application to become Chair of Community Money Advice ("CMA"). I'd like to give you a little insight into the Board, its work and what it is like leading and being a part of the Board.*

*Whilst technically CMA is a charity and therefore requires a high standard of governance and oversight, it is also a network of passionate, faithful (and full of faith!) individuals and churches who want to make a difference to the thousands of people in the UK (and sometimes beyond) who have an absence of hope because of money issues. Therefore, a sense of belonging and a family feel is a core part of the culture, and the trustee board operates from the basis of relationships and the willingness to contribute as part of that family, whilst not forgetting the importance of independence and professional discipline as a non-executive.*

*Board meetings tend to be high on content, but refreshingly without reams of reports that blight some other charities – where executives spend half their time writing volumes of reports that non-execs struggle under the weight of. It's essential in the CMA world for trustees to keep their ear to the ground and be true enablers of the executive team – to have their 'noses in and fingers out'.*

*CMA has evolved as an organisation from the genesis of one church debt advice project run by a pioneering visionary into an equipping organisation, still led by that same passionate activist, Heather Keates.*

*We're therefore looking to the future and how we take CMA to the next level of effectiveness, without becoming a bureaucracy or losing the essence of the DNA root from which we started and grew. We're hoping to recruit a chair who, without necessarily having debt advice sector experience, can help guide and mentor the team to develop the capability to meet the challenges ahead of us. We need to build an organisation fit for the next few years when we expect the need for debt and money advice in our nation to continue to exceed the capacity of both charitable and state support services.*

*If being part of that journey appeals to you, and you have the experience and skills set out further below, please do make an application.*



**Andy Biggs**  
**Company Secretary and Acting Chair**



## About Community Money Advice

Community Money Advice (CMA) is a national charity committed to supporting churches and community groups who have a passion to help people overcome their money problems. CMA provides all the resources, training and support needed to establish and maintain local, free, face to face debt advice services.

Each year our centres help thousands of people from all walks of life, escape from the blight of indebtedness by providing free, unconditional, fully confidential advice and practical support. Our fully-trained debt advisers offer advice specific to each client's needs and advisers will give as much time and support as required until debts have been repaid and financial stability achieved. During the advice process, clients will also be taught budgeting and money management skills to ensure they have control over their finances enabling them to remain debt free in the future.

## Our Strategy for 2019 and onwards

Jesus proclaimed God's concern for all oppressed people and he lived out this concern through acts of mercy, miracles, healings and his own sacrificial death. The church is commanded to follow his example through their direct involvement in meeting the needs of the poor. Paul commanded the church to "remember the poor" and also to "do good to all people."

We seek to fulfil this God-given mandate by applying these principles to the issue of money management and personal debt. We believe this is a central issue in our society requiring the application of God's justice and mercy. Hence CMA's strategy is to equip churches and other community groups to be able to set people free from debt and give them real hope for the future

Practically speaking, after several years of significant change in the FCA regulatory environment, in 2019 we anticipate a lower level of external pressure for change on our delivery model, which will allow us to focus on providing the best services we can with the resource we have, to our network of circa 150 debt advice centres.

However, with external factors such as Brexit and Universal Credit rollout, we expect the need for debt advice services to increase and therefore we are seeking to grow the capability of the network, through initiatives to:

- increase the robustness and succession planning of existing centres,

- add centres by providing an enhanced pathway to full membership by launching the “CMA Connect” project model in partnership with national advice charity StepChange; and
- provide an improved enquiry and onboarding process for new ‘full’ centres to start to provide accredited debt advice

We are aiming to raise the profile and branding of CMA in general, to build the existing centres’ sense of being part of a bigger family, to attract new centres, enhance fundraising potential, increase volunteer support and ultimately to build a trusted reputation as the leading UK face-to-face debt advice charity, so as to help people with financial and debt problems connect with one of our centres.

We are reluctant to set hard targets for numerical growth because the quality of the face to face advice provided is the most important factor of our impact. However, we do track both centre numbers and, more critically, the number of households who receive our services. We plan to engineer and take every opportunity we can to increase those numbers.

Throughout all of this, CMA’s approach is to only to build an organisation at the minimum scale necessary to fulfil its mission, focusing on cost-effectiveness of impact. To that end, we run on an annual budget of around £250,000, substantially less than charities in the sector on a ‘per client/household basis.

## **Our governance**

We have robust governance in place to oversee our work, led by our Board of Trustees, which is currently made up of five people, who biographies can be found at <https://www.communitymoneyadvice.com/about-cma/trustees>

## **Eligibility for Appointment**

Community Money Advice exists to help establish free face-to-face debt advice services in local communities. This vision is driven by the Christian beliefs at the heart of Community Money Advice, inspired by the compassion God has shown to us, we are driven to show mercy, kindness and compassion to others.

It is crucial that the person appointed as Chair is of sufficient experience, integrity and judgement to help facilitate the achievement of this goal. Therefore, although CMA works with any community group wanting to give debt advice, the overwhelming

majority of centres are run by churches and candidates for this role as well as Trustees must be able to demonstrate that they can have a basis of active Christian faith.

The successful candidate is expected to join the CMA from September 2019.

## **CMA Chair Role and Responsibilities**

The role of the Chair is to provide leadership to the Board in overseeing the delivery of support to debt advice centres, within the framework of FCA accreditation. The role of Chair includes, but is not confined to, the following responsibilities:

### Strategy

- Lead the development of Board strategy, identifying and evaluating factors which are relevant to CMA's regulatory activity and delivery of charitable objectives.

### External Relations

- Take opportunities to make connections on behalf of CMA, acting as a "Champion of the Cause" of CMA

### Internal Oversight

- Ensure the functional independence of the Board in accordance with charity regulation, ensuring that CMA complies with relevant obligations and statutory requirements.
- Determine an annual programme of Board meetings with appropriate agendas and chair the Board's meetings, ensuring that business is conducted efficiently and in a collegiate manner.
- Work closely with CMA's Chief Executive to ensure that they are accountable for the organisation's performance and that they have an ongoing line of communication and support from the Chair
- Along with the other trustees, ensure that CMA exercises efficient and effective use of its resources for the advancement of its objectives, maintaining its long-term financial viability, and safeguarding its assets.

## Competencies Required of the Chair

The role of the Chair requires that the individual meets all the competencies described further below:

### Essential competencies

CMA desires an outstanding leader as its next Chair with a track record of executive and/or non-executive leadership in commercial, charitable or voluntary sectors.

In addition, they will:

- have well-developed chairing skills (which may have been acquired, for example, by chairing committees, sub-committees, action groups, boards and/or meetings.
- be able to think strategically, process complex information, weigh up options, develop policy, measure risks and reach conclusions.
- demonstrate a commitment to the work of CMA and a sound understanding of its mission to deliver free, unconditional, fully confidential advice and practical support.

### Desired experience, knowledge and skills

Whilst we recognise that candidates will be unlikely to satisfy the entire list below, they should ideally demonstrate evidence of as many of the following as possible:

- Service sector and charity experience,
- Having worked within legal frameworks similar to the FCA compliance regime.
- Sound understanding of the role of a non-executive chair and the relationship between the Chair and executive team;
- Comfort in working with an organisation that runs on a tight and small-scale budget
- Fundraising acumen or experience/contacts
- Ability to think strategically, process complex information, weigh up options, develop policy, measure risks and reach conclusions.
- PR and marketing savvy
- Enjoying networking and PR opportunities
- Experience of actively volunteering in a charity / social action context
- Ability to assimilate relevant information, often under pressure of time.
- A record of addressing difficult issues with consistency, diplomacy and tenacity.
- Emotional Intelligence and ability to coach/mentor a CEO – Be supportive yet challenging – set and demands high standards and help people to deliver to them.
- Have a measure of faith appropriate to the scale, challenge and calling of CMA

## **Formal Stuff**

### Remuneration

Voluntary Charity Trustee, but reasonable expenses are reimbursed.

### Time Commitment

A minimum of approximately 5 days per year for meetings, plus monthly contact with the CEO.

Reasonable travel expenses will be reimbursed.

Currently, Board meetings are usually held three times a year, in January, May and September, in Shrewsbury.

Additionally, there is a requirement to attend the Annual Envision conference, which is normally held on a Friday and Saturday in early November, with a location which can vary each year.

### Location

Flexible – the CMA team is spread across the UK and whilst the CEO and registered office are based in Shrewsbury, where Board meetings are usually held. However, meetings can be held in other locations based upon logistical and cost criteria.

### Key Contacts

Heather Keates – CEO

[heather.keates@communitymoneyadvice.com](mailto:heather.keates@communitymoneyadvice.com)

Andy Biggs – Company Secretary

[andybiggs@re-reflect.co.uk](mailto:andybiggs@re-reflect.co.uk) 07971 659488

### Terms of Appointment

An appointment to the Board as Chair is made, in line with other Trustees, for a period of three years with rolling re-appointment. The Chair role may be renewed for a further term of up to three years, subject to performance to the standard expected of the role and it being in the interests of CMA to offer a further term.

### Conflicts of interest

Any actual or perceived conflicts of interest will be fully explored at the preliminary interview and by the Panel at the final interview stage, as will any matters which could diminish public trust and confidence in the charity. In line with normal charity governance procedures, once appointed the successful candidate will be required to formally declare all other relevant interests.

## Equal Opportunities

CMA and is committed to being an inclusive organisation where everyone is treated with respect, dignity and where there is equal opportunity for all.

CMA will take all reasonable steps to make appropriate adjustments to meet the needs of candidates (and those appointed) who have disabilities.

## **How to Apply**

All applications must be made via email to the Company Secretary - [andybiggs@reflect.co.uk](mailto:andybiggs@reflect.co.uk) :

- A covering note explaining why you are applying for this role.
- A CV

**Please submit your application before Friday 19<sup>th</sup> July.**

## Handling Your Application

We will process your application as quickly as possible and will keep you informed at key stages.

## Interview and Selection Process

Given CMA's scale and ethos, the formality of the interview and selection process will be kept to a minimum. It is however expected that there will be some form of the initial interview with the CEO and at least one other Trustee, and if necessary follow-ups with other Trustees or invitation to meet the board as a whole. The process will be designed to build and validate a trust relationship before an appointment is formally made.

In the event of travel being required for this process, CMA will reimburse reasonable travel by the most economical cost proportionate to the length of the journey.