

MONEY
ADVICE TRUST

BUSINESS
DEBTLINE

NATIONAL
DEBTLINE

WISER
ADVISER

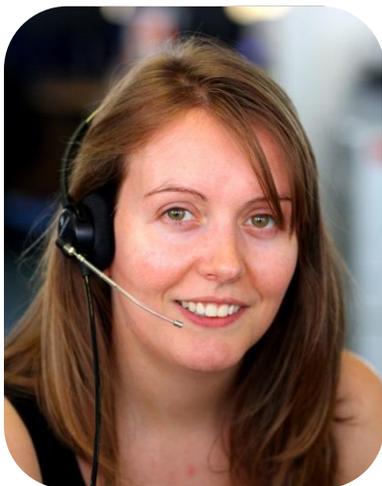
Money Advice Trust Trustee Recruitment Pack

Money Advice Trust

April 2019

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NATIONAL DEBTLINE England & Wales edition | change X

Your budget Debt topics Fact sheets Sample letters FAQs

Free debt advice

Work out your budget

Our budget tool will help you to work out what you have coming in, how much you are spending and what you have left to pay your debts.

[Start your budget](#)

How to deal with debt

BUSINESS DEBTLINE England & Wales edition | change X

Deal with your debts Your budget Debt topics Fact sheets Sample letters FAQs



Struggling with debt?

Our budget tool will help you to find the right debt solution for you and your business.

Start here to get the help and support you need.

[Get started](#)

Popular pages <ul style="list-style-type: none">• Claims in the county court• Ceasing trading• Limited companies• Business rates• Sole traders• County court bailiffs <p>More debt topics ></p>	What people say <p>"All excellently explained"</p> <p>"Website is very clear"</p> <p>"It's a great website and the factsheets are very good"</p> <p>"...it's clear and informative"</p> <p>"Very useful. Thank you"</p> <p>More testimonials ></p>	Do a budget <p>Use our new easy budget tool to help you work out your options to deal with your debts.</p> <p>Done a budget before? If you have done or started a budget on our site before, you can log in again here.</p> <p>Budget tool ></p>	Get in touch <p>Call us 0800 197 6026 Monday to Friday: 9am - 8pm</p> <p>You can also get in touch by webchat: Email us for advice</p> <p>Webchat with us ></p>
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Foreword



Thank you for your interest in this exciting role. The Money Advice Trust is a charity which has been helping people across the UK to tackle their debts and manage their money with confidence since 1991. We believe we punch above our weight both in service delivery and in influencing key opinion formers to improve the environment for people in financial difficulty.

There has never been a greater need for our work. Last year our award winning National Debtline and Business Debtline services had their busiest year for five years, and uncertainty in the economic environment is likely to continue to increase demand from households at risk of and in debt in the short, medium and long term.

We have a clear strategy to help more people, more effectively with a plan including better use of digital technology to help our clients. This is now paying dividends in the services we provide, reaching more clients, in ways more appropriate to their needs, and more cost effectively. We now help many more people online and through webchat as well as those we support by phone.

As well as helping people and small businesses in debt through National Debtline and Business Debtline services, we train the vast majority of debt advisers in UK charities. We have also significantly grown our training and consultancy service for creditors, which generates income to help keep our services running, while at the same time improving the way customers in vulnerable circumstances are treated.

The Trust has a respected and distinctive voice in the public policy arena, which we use to speak up for people struggling with debt. We work closely with other charities and are fortunate to be supported by our President and Ambassadors – who help to communicate our messages to a broad spread of audiences - a team of trustees who work together well, and a stable effective and committed staff team.

As with many other charities we operate in a challenging funding environment, though we are fortunate to have loyal funders, a strong track record, and some significant income generation opportunities. The external environment is changing – for instance, our major commissioner (for England) has just merged with two other bodies to become the new ‘Money and Pensions Service’, and we are now working directly with three devolved nations to provide services in Wales, Scotland and Northern Ireland.

We are interested in appointing people with diverse backgrounds, skills and experiences, and we welcome applications from all sections of the community. We are looking for potential trustees whose profile might include skills/experience in bidding and commissioning, digital design/delivery, or consumer insight, but if you have a passion for our work, and don't have this background do still please apply.

If you would like an informal discussion before deciding whether to apply please contact beatrice.yong@moneyadvicetrust.org to make an appointment to speak to our Chief Executive, Joanna Elson OBE.

Yours sincerely

A handwritten signature in blue ink that reads "Adam Sharples". The signature is written in a cursive style.

Adam Sharples CB, Chair

About us

MONEY
ADVICE TRUST



ADVICE YOU CAN TRUST

The Money Advice Trust is a charity which helps people across the UK tackle their debts and manage their money with confidence. The Trust's main activities are providing free advice through National Debtline, and Business Debtline; supporting advisers through Wiseradviser; providing training and consultancy to companies; and improving the UK's money and debt environment through policy, research and awareness raising campaigns. We work closely with a range of stakeholders from industry, the advice sector, government and regulators; partnership is at the heart of how we fulfil our mission. You can find out more about us by visiting www.moneyadvicetrust.org.

**NATIONAL
DEBTLINE**

National Debtline provides free advice and resources to help people deal with their debts. Our service is available over the phone, through our website and via webchat. Run by the Money Advice Trust, National Debtline offers practical self-help – empowering people in debt to speak to creditors directly and put solutions in place to resolve their debt problems. National Debtline is completely free, confidential and independent. For more information, visit nationaldebtline.org.

**BUSINESS
DEBTLINE**

Business Debtline provides free advice and resources to help people deal with their business finances and business debts. Our service is available over the phone, through our website and via webchat. Run by the Money Advice Trust, Business Debtline offers practical self-help – empowering people to speak to creditors directly, and put solutions in place to resolve their business finance and debt problems. Business Debtline is the only free debt advice service for small businesses and the self-employed in the UK, and is completely free, confidential and independent. For more information, visit businessdebtline.org.

**WISER
ADVISER**

Wiseradviser provides training and support, online and face-to-face, to advisers in free-to-client organisations across the UK. Last year, Wiseradviser provided over 10,730 training places to advisers in 820 free-to-client organisations across the UK. 95% of people who use our training find that it has helped them do their job. You can find out more by visiting www.wiseradviser.org.

The Trust's resources

The Trust has 233 staff, 207 based at our contact centre in central Birmingham and 26 in our head office near St Pauls in London. Our annual budget this year is circa £12m, and you can read our 2017 annual report and accounts [here](#).



A Living Wage Employer

The Money Advice Trust is proud to be a Living Wage employer, having been accredited since April 2015. This means that every member of staff in our organisation and those we contract with earn the Living Wage. For more information visit www.livingwage.org.uk.



Impact Report

In 2018, our National Debtline and Business Debtline advisers provided help to more than 204,000 people by phone and webchat, with 1.7 million visits to our advice websites. Wiseradviser provided 10,730 training places to 2,570 advisers in 820 free-to-client organisations across the UK. During 2018 we provided training and consultancy to over 3,480 staff in more than 60 credit sector organisations. Our [Impact Report](#) shows how we have helped more people, more effectively through the Trust's services.

Our values

We've worked closely with staff, trustees and stakeholders to articulate our values. The outcome was three simple, but effective statements that describe our culture: **Be Balanced; Be Supportive; Be Innovative**. Our values are integral to how we work and we are looking to recruit trustees who reflect these and who can help continue to embed them.

A look to the future

Our overall aim is to help people across the UK to tackle their debts and manage their money with confidence. Our rolling annual plan focuses on how we will 'help more people, more effectively'.

We achieve this by realising the benefits of the recent investment the Trust has made in technology, building in-house capabilities to improve the services that we offer and in doing so, becoming more cost effective.



Our partnerships with the wider advice and creditor sector are also growing in importance and form a critical part of how we support more people now and into the future. These partnerships, coupled with improved digital journeys and enhanced use of data mean we will better understand and meet the needs of the indebted population. Importantly it will also enable us to better tackle the root causes and impact of debt in society more widely through our public policy work.

Trustees for the Money Advice Trust



The Money Advice Trust is seeking to appoint Trustees to its Board. This is a unique opportunity to play a part in the future of one of the UK's most influential debt advice charities.

The Trust helps hundreds of thousands of people in financial difficulty each year directly through our advice services, supports debt advisers through training, and is at the forefront of a dynamic and high profile policy area, which attracts significant political and public interest.

There has never been a greater need for accessible, effective debt advice which changes lives for the better. Our vision is to help people across the UK to tackle their debts and manage their money with confidence, and our strategic plan focuses on how we will help more people, more effectively. The Trust:

- Provides telephone, webchat and online debt advice to the public and small businesses via National Debtline and Business Debtline;
- Seeks to work more effectively with other key charities in this area;
- Is a centre of practical and policy expertise, thought leadership, training and support for the free debt advice sector, and training and consultancy which helps creditor organisations identify, understand and support people in vulnerable circumstances.

What we are looking for

People with diverse backgrounds, skills and experiences who have integrity, strategic vision, good independent judgement and a willingness to speak their mind.

People with a commitment to our vision and values. We welcome applications from all sections of the community.

Ideally, we are also looking for someone whose profile includes skills/experience in: **bidding and commissioning; or, digital design/delivery; or, consumer insight**, but if you have a passion for our work, and don't have this background do still please apply.

Trustee positions are unremunerated, voluntary positions. Reasonable travel and subsistence expenses can be reimbursed. The time commitment is a minimum of six hours per month. For more information on the Trust, please visit our website www.moneyadvicetrust.org and to download a recruitment pack, visit. www.moneyadvicetrust.org/vacancies.

To apply for this position please send a CV and a supporting statement (no more than two pages please) explaining why you would wish to become a trustee and what you would bring to the Trust to charlotte.bird@moneyadvicetrust.org. If you would like to discuss the Trust's work with the Chief Executive, Joanna Elson, please contact beatrice.yong@moneyadvicetrust.org.

Closing date for applications: Monday 3 June 2019

For shortlisted candidates:

- Telephone/meeting with Chief Executive, before interview
- Interviews: Wednesday 10 July 2019 in central London (UK travel expenses covered)

Trustee role description - summary

Governance and management

Main responsibilities

A trustee is non-executive. Their responsibilities are:

1. To serve on the governing body of the Money Advice Trust (the Trust). They have ultimate responsibility for directing the affairs of the Trust and ensuring that it is solvent, well run and delivering the charitable outcomes for the benefit of the public for which it has been set up.
2. To adhere to the specific statutory duties of a trustee (as spelt out in the Companies Act and by the Charities Commission) as set out below. A trustee may also be known as a director or board member, since the Trust is a charity, as well as a company limited by guarantee.
3. To use their skills, knowledge and experience to help shape the development of the Trust and to reach sound decisions including:
 - Acting as an ambassador for the Trust and using their networks to promote the work of the Trust and, where appropriate, to seek funding.
 - Giving strategic direction to the organisation, setting overall policy, defining goals and setting targets and evaluating performance against agreed targets.
 - Scrutinising board papers, leading discussions and focusing on key issues.
 - Providing guidance on new initiatives.
 - Participating in board sub-groups, working in partnership with other trustees and where appropriate members of the Trust's staff.
 - Safeguarding the good name and values of the Trust.
 - Monitoring the performance of the Chief Executive and, where appropriate, the senior team.

Person specification

4. An understanding of the charity sector.
5. Integrity, strategic vision, good independent judgement and a willingness to speak their mind.
6. Commitment to the Trust and an empathy with, and commitment to, its vision and values.

Time commitment

7. The board meets at least four times per year, inclusive of its Annual General Meeting. Meetings generally last about three hours.
8. Board papers are usually issued one week in advance of a board meeting and are taken as read at the meeting itself and the time commitment for this is a factor.
9. The trustees normally hold an annual Strategy Day.
10. Trustees would be asked to participate in one of the Board sub committees, of which there are currently three: Audit, Risk and Quality; Finance and Strategy and Nominations and Remuneration, meet in accordance with their terms of reference.
11. The time commitment is not less than six hours per month.

Remuneration and tenure

12. This is a voluntary position however reasonable travel and subsistence expenses will be reimbursed.
13. The length of the appointment is three years with the possibility of extension to six years.

How to apply

To apply for this position please send a CV and a supporting statement (no more than two pages please) explaining why you would wish to become a Trustee and what you would bring to the Trust.

Please send your documents to charlotte.bird@moneyadvicetrust.org or by post to:

Human Resources Department
Money Advice Trust
51-53 Hagley Road
Birmingham B16 8TP

The deadline for applications is Monday 3 June 2019.

If you would like a short informal discussion before deciding whether to pursue this application please contact beatrice.yong@moneyadvicetrust.org to make an appointment to speak to Joanna Elson.



Joanna Elson OBE Chief Executive

Recruitment timetable

Advert closes	-	Monday 3 June 2019
Shortlisting	-	Thursday 20 June 2019
Discussion with CEO	-	To be arranged between shortlisting and interviews
Interviews	-	Wednesday 10 July 2019 in central London (UK travel expenses covered)

What our service users and stakeholders say

“The Money Advice Trust's support services for thousands of frontline advice workers who work in hundreds of community based advice agencies is an absolutely vital part of the money advice landscape. This supports money advisers, some of whom are volunteers, keep up-to-date with complex and fast moving changes in legislation and debt collection policy and practice. This helps us to deliver consistent and high quality advice to clients.”

Gillian Guy, Chief Executive, Citizens Advice

“Overall, it is excellent training - very specific to the topics covered and delivered by expert practitioners.”

Wiseradviser user

“Your service is fantastic and is like an oasis in a desert. The best way of describing the experience as I was trapped with fear... Brilliant support.”

National Debtline caller

“Fantastic advice and guidance provided by a very knowledgeable, patient, reassuring and extremely professional adviser.”

Business Debtline caller

“Practical, engaging, suitably-paced, led by an enthusiastic trainer; the balance between useful exercises and interesting presentation was spot on. One of the best training sessions I've participated in.”

Delegate feedback (training and consultancy)