



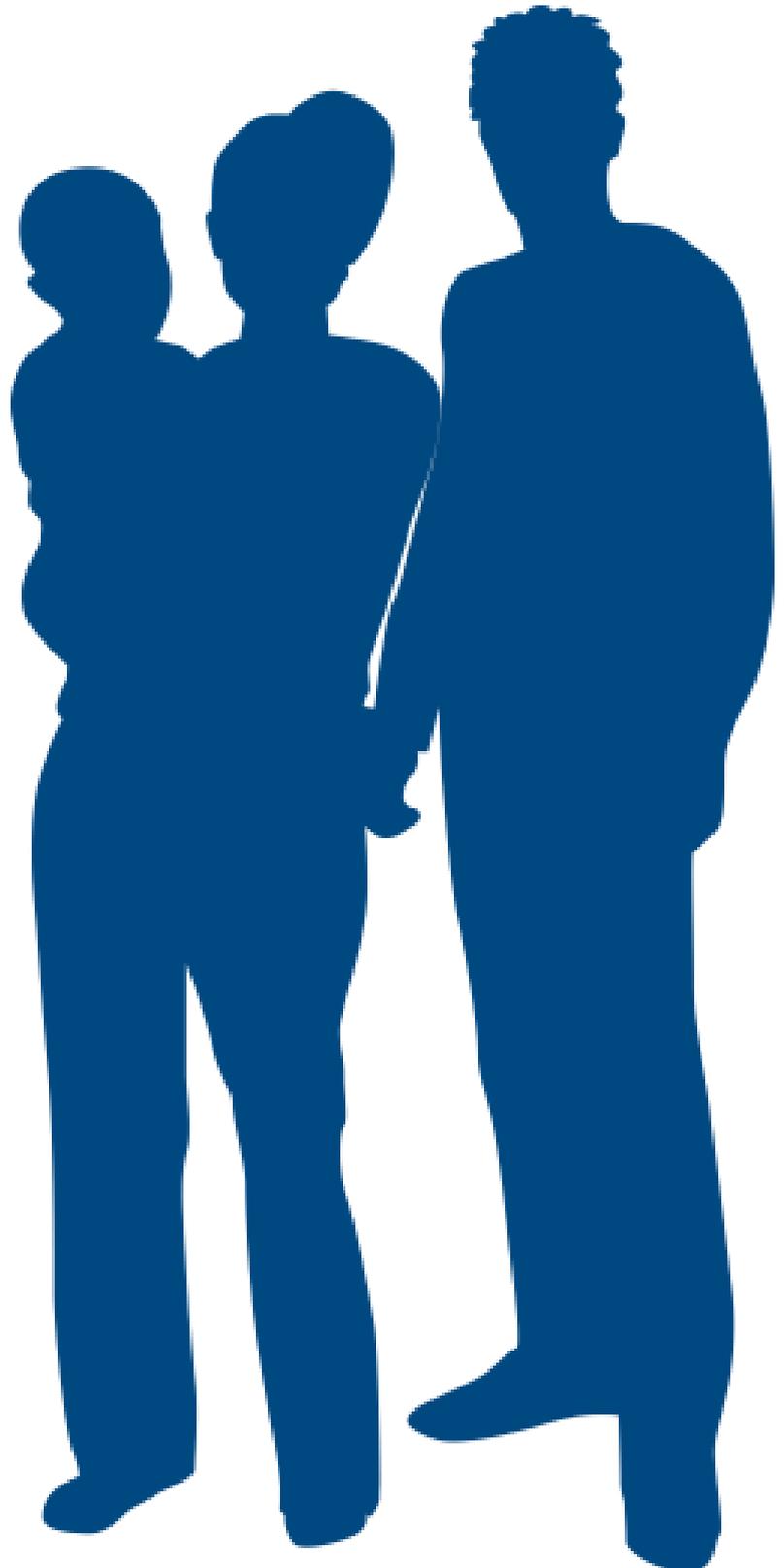
Wirral

**Impartial
advice that
changes lives**

Treasurer

- Candidate Pack -

January 2018



**Reach
TrusteeWorks**



Letter from the Chair



Citizens Advice Wirral
237-243 Liscard Road
Wallasey
CH44 5TH
www.citizensadvicewirral.org.uk

Dear Applicant

Thank you for considering becoming a trustee with Citizens' Advice Wirral. I have been a Trustee of Citizens Advice Wirral for eight years and it is one of several voluntary roles that I hold. Personally though, it is one of the most rewarding, mainly because of the enormous impact that our service has on the daily lives of so many people in our community.

Our aim is to provide impartial advice to help people solve their problems about issues such as welfare, benefits and debts. So far in 2017/18, we have helped nearly 27,000 people; and had over 45,000 contacts via our website and other digital channels. The need for our services has never been greater.

The charity sector today is also under much closer scrutiny than it ever used to be. Charity trustees need to be able to demonstrate clearly the way in which they discharge their responsibilities to deliver public benefits and exercise their oversight of how public money is spent. A trustee who takes on the role of Treasurer will have a key role in ensuring that there is proper rigour in financial discussions at Board level.

Over recent years we have restructured our service delivery; we have moved or modernised our offices and introduced new services to help people. We have put in place a governance regime which is effective and appropriate for a modern operation of our size. The combination of service delivery and robust governance, gives both funders and clients alike, confidence that they are dealing with an organisation that takes its community role seriously.

This is an opportunity for you to make a difference to the lives of Wirral's residents. I hope that this information pack will encourage you to apply for this key role at Citizens Advice Wirral.

Kind regards

A handwritten signature in black ink that reads "P. S. Howley". The signature is written in a cursive style with a long, sweeping tail on the letter 'y'.

Philip Howley
Chair of Trustees



Aims and Principles

Citizens Advice Wirral provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

We aim:

- To provide the advice people need for the problems they face
- To improve the policies and practices that affect people's lives.

Citizens Advice Wirral

[Citizens Advice Wirral](#) is a local charity that secures contracts and fundraises to deliver its services. We currently employ 43 staff and utilise the services of 100 volunteers.

We have offices in Birkenhead and Wallasey, and staff and volunteers are based at over 20 other locations, including Arrowe Park Hospital, GP surgeries, Community venues and One-stop-shops.

Our values shape how we as an organisation operate, how we are managed, how we make decisions and how our people perform. We are committed to the clear values and qualities that make Citizens Advice Wirral an excellent provider of services. Our values are:

- a client centred approach to deliver a quality and value for money service
- ensuring clients and communities are heard and consulted with
- improving access to our services for Wirral residents
- providing the greatest support for those in most need
- equipping people with the ability to take responsibility for their actions and resolve their problems for themselves whenever possible
- delivery of diversity, equality and fairness throughout the Community
- continuing to use volunteering as a central theme of our services
- training and developing staff and volunteers to deliver a professional service that meets the needs of the clients and satisfies the requirements of quality assessment
- change policy and practice around equality and discrimination, through focused research and campaigns

Current service provision

We have secured our current contracts despite operating in a very competitive environment. In 2017/18 their value is over £1 million. One of the contracts, with a current value of over £800k will run for at least two more years. We aim to raise £8k through fundraising and promotional work.

Our current contracts and services are:

- Information and advice - funded by Wirral Council and the Wirral Clinical Commissioning Group
- Specialist debt advice - funded by The Money Advice Service through Greater Merseyside Money Advice Project (GMMAP)
- Better Off Finance project to improve financial capability– funded by the European Regional Development Fund
- Foodbank advice to address the underlying issues that result in people needing an emergency food parcel – various funders (new project)
- Enterprise Hub project to provide financial advice and support to people going into self-employment – funded by European Regional Development Fund (new project).

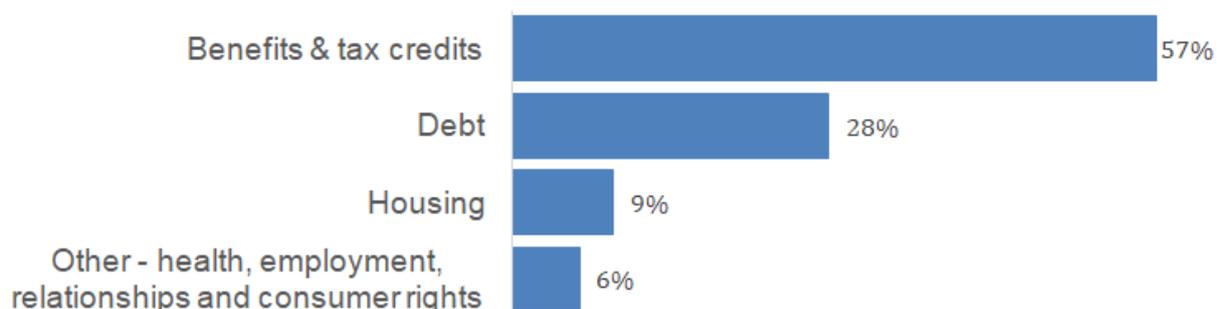
The advice we give has significant impacts for individuals, including:

- greater financial stability
- reduced/managed debts
- less food poverty
- less fuel poverty
- improved health, especially mental health
- improved housing conditions
- more comfortable later life, and much more.

Advice given from April to September 2017

In the first six months of 2017/18, we provided a comprehensive service of information, one-off advice, full advice and specialist advice. We supported a range of clients including those with mild to moderate mental health problems or long-term health conditions.

Of the clients who presented for advice, the youngest was 16, the oldest was 99 and the average age was 50. Over a quarter (27%) of clients had a disability or long-term health problem. The two main areas for advice were benefits and tax credits, and debt advice, which accounted for 85% of all the clients' issues.



Levels of activity on the three established contracts are shown below.

Ask Us Wirral

Over 45,7000 contacts were made with the service, via the website, phone, webchat or face-to-face. And nearly 27,000 individuals received information or advice (185% of year-to-date target).

Specialist debt advice

838 new clients were taken on (95% of target) and provided with in-depth and extensive advice and help to tackle personal debt issues.

Better off finance project

41 clients have been helped (113% of target). Following the project, which involves providing 1:1 support aimed at improving a clients' financial capability, via participation in a range of learning activities, four participants have got jobs and one moved on to job search.

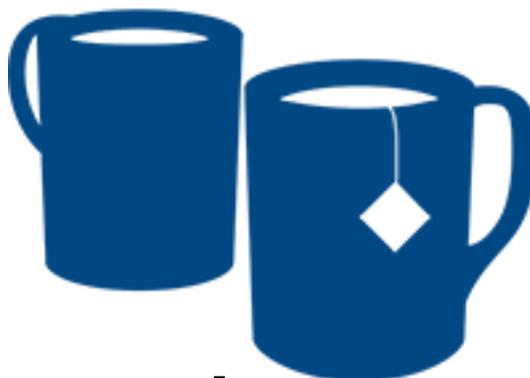
About Wirral

Wirral has a population of over 321,000 people, which is projected to rise to over 324,000 by 2021. 1 in 5 residents are aged 65 and over, and this is expected to increase to 1 in 4 by 2030. Currently 57% of over 65's have a long-term condition or disability that limits their daily activities.

In 2015, Birkenhead was the 9th most deprived town or city in England according to a study carried out by the Office of National Statistics. Health-related worklessness was double the national rate. The most common reason for receiving support due to illness and disability was mental illness, with claimants concentrated in some of the least affluent areas around Birkenhead.

Wirral also has some of the widest extremes of wealth and poverty in England leading to a life expectancy gap of 12 years for men and 10 years for women between parts of the East and West Wirral. 1 in 10 households live in fuel poverty in Wirral; and around a fifth of properties fail the decent homes standard.

These facts highlight the difficulties being experienced by a significant number of our population; and demonstrate the need for advice and support from Citizens Advice Wirral and how this advice could improve the lives of Wirral residents.



National context

Citizens Advice Wirral is a local member of [Citizens Advice](#), a network of around 300 independent local charities across England and Wales, with over 23,000 trained volunteers and 7000 paid staff in some 2,700 locations (including GP surgeries, libraries and courts).

Citizens Advice collects data from the millions of clients who use the services – in 2016/17 2.7 million people were helped face-to-face and there were 43 million visits to the national website. This information helps to identify and analyse emerging issues and, where needed, to inform campaigns for changes to national policies and practices.

Citizens Advice is also the statutory consumer watchdog for the energy and post industries, advocating on behalf of consumers. It also advises on consumer rights, supports witnesses in courts through the Witness Service, and gives pension guidance to people aged over 50.

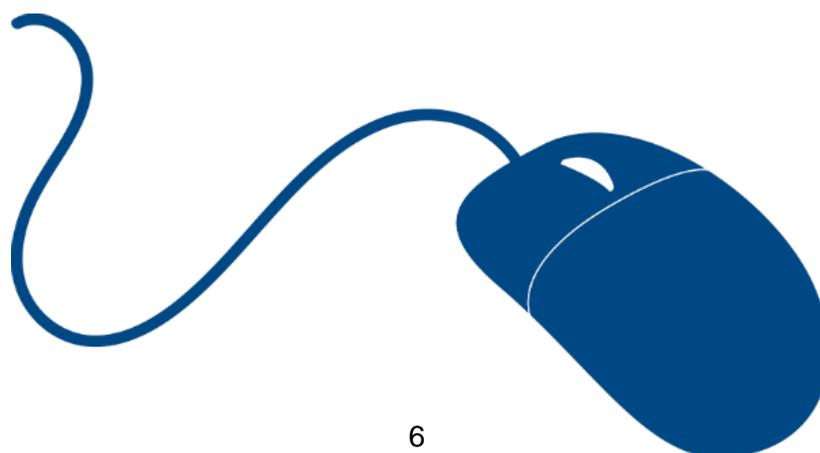
Citizens Advice Wirral, along with the other offices, supports the national one-service strategy, and complies with national standards to maintain the quality and standard of services we provide. Citizens Advice provides training, guidance, IT systems and other support to local offices.

Financial Overview

The Board has continued to focus efforts on securing the long term financial stability of the organisation. In December 2016, we secured a three-year information and advice contract that runs until March 2020, with 2 possible one-year extensions. In addition, we secured the Building Better Opportunities contract, with other local organisations, which runs until October 2018. We also secured an extension of the c.£200k debt advice contract beyond March 2018.

Our aim is to have 3 to 6 months reserves to meet any reasonably foreseeable contingency. The last financial year saw a surplus for the third year running, following earlier loss-making periods. At September 2017, we had improved the reserves position so that we now have sufficient funds to meet 3.6 months running costs.

Our latest accounts for year ending March 2017 are shown below. Total income for the year was £993,760, with a surplus of £20,883; and our total funds/reserves were £281,579.



FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2017

	Notes	Unrestricted funds general £	Unrestricted funds designated £	Restricted funds £	Total 2017 £	Total 2016 £
Income from:						
Donations and legacies	3	6,227	-	-	6,227	19,506
Charitable activities	4	969,656	-	16,711	986,367	1,129,109
Other trading activities	5	1,163	-	-	1,163	3,753
Investments	6	3	-	-	3	460
Total income		977,049	-	16,711	993,760	1,152,828
Expenditure on:						
Charitable activities	7	957,209	-	15,668	972,877	1,076,855
Net income		19,840	-	1,043	20,883	75,973
Fund balances at 1 April 2016		231,739	30,000	4,849	266,588	190,615
Fund balances at 31 March 2017		251,579	30,000	5,892	287,471	266,588

The statement of financial activities includes all gains and losses recognised in the year.

BALANCE SHEET AS AT 31 MARCH

	Notes	2017 £		2016 £	
Fixed assets					
Tangible assets	12		52,707		57,427
Current assets					
Debtors	14	7,496		153,594	
Cash at bank and in hand		339,046		301,753	
		346,542		455,347	
Creditors: amounts falling due within one year	15	(70,270)		(197,136)	
Net current assets			276,272		258,211
Total assets less current liabilities			328,979		315,638
Provisions for liabilities			(41,508)		(49,050)
Net assets			287,471		266,588
Funds of the charity					
Restricted funds	20		5,892		4,849
Unrestricted funds					
Designated funds	21	30,000		30,000	
General unrestricted funds		251,579		231,739	
			281,579		261,739
			287,471		266,588

Treasurer role

General

Citizens Advice Wirral is looking to complement their existing board of trustees with a finance professional. The treasurer is an 'honorary officer' of the board.

The treasurer will be a member of the Executive and play a central role in the strategic management of the organisation. They will also be a member of the Audit and Governance Committee and the Staff Remuneration Panel.

Financial matters are the responsibility of all trustees, but the other trustees turn to the Treasurer for advice and guidance on all financial issues.

The successful candidate will ideally shadow the existing Treasurer for a while before taking over the position in October 2018.

The day-to-day financial management of the organisation and preparation of budgets and reports is delegated to the Chief Executive Officer and senior management team.

Overall purpose

To monitor the financial administration of Citizens Advice Wirral and advise the board of trustees on financial matters, in line with best practice and in compliance with the governing document and legal requirements.

Main duties and responsibilities

- Guiding and advising the board in the production and approval of budgets, accounts and financial statements, within a relevant financial policy framework. Ensuring that there is an appropriate reserves policy.
- Advising on the financial implications of the organisation's strategic plans and key assumptions in the operational plan and annual budget.
- Keeping the board informed about its financial duties and responsibilities; and ensuring that all board members have a clear understanding of the accounts presented at meetings and the implications that they reveal.
- Monitoring the organisation's income and expenditure position, ensuring that the organisation's financial integrity is sound. Supporting the Management Team in presenting reports to the board in an acceptable format.
- Ensuring that full financial records are kept for all transactions, and that procedures and controls are in place to safeguard the organisation's resources; and that monies received are spent in accordance with any conditions attached to them.
- Ensuring that accounts are prepared at year-end in compliance with SORP Accounting for Charities; and arranging for them to be audited or independently examined, as required by the Charity Commission, and subsequently submitted to the relevant bodies in a timely manner.

- Presenting the accounts at the AGM and drawing attention to important points in a coherent and understandable way Liaising with the Chief Executive Officer about financial matters

Personal skills and qualities

- Financial qualifications or relevant experience
- Experience or knowledge of charity finance, fundraising and pension schemes (desirable)
- Skills to analyse proposals and examine their financial consequences
- Ability to explain financial analysis clearly and make recommendations to the board
- Willingness to be available to staff to provide advice and guidance on financial matters
- Good interpersonal, leadership and influencing skills to communicate effectively with the board, management team and external stakeholders
- Ability to work effectively as part of a team in taking forward Citizens Advice Wirral's strategic objectives and delivery of its charitable purpose.

Impact of the role

Our trustees are vital in supporting our work by ensuring we have the strategy, direction and resources that underpin its delivery. Our trustees ensure that the work we do meets the needs of our communities. Our trustees are ambassadors for the service and everybody who works within it, both volunteers and paid staff.

As a member of our Board you will play a key role in helping us deal with the following headline issues:

- Refining and consolidating our new three-year information and advice service, launched in April 2017, which is exceeding all performance targets because of the soaring demand for our services.
- Deciding on the location of our main office over the next four years, as the current lease expires in 2022.
- Bearing down on costs and generating new funding streams to ensure CAW's longer term financial sustainability.
- Building a robust and flexible organisational infrastructure, including developing and supporting staff and volunteers, to meet increased service demands and new challenges
- Meeting the changing needs of our clients by continuing to develop and offer a range of easy-to-access services, using digital channels and face-to-face contact.
- Maintaining and building our presence in the community by linking and partnering with new organisations.

Reasons to be a trustee

People volunteer to be a trustee at Citizens Advice Wirral for a variety of reasons, including:

- being involved at the centre of a leading local charity that makes a difference to the lives of many people on the Wirral
- getting involved in a cause they believe in and giving something back to the community.
- gaining understanding and insights into many issues that affect people today
- challenging themselves by applying their skills and knowledge in a different environment
- enhancing their CVs by learning new skills, and gaining non-executive board experience
- meeting new people and building a network of contacts
- supporting and enabling the senior management team in delivering our charitable services
- being part of an organisation that is supported by a national network that provides guidance, support and developmental opportunities and trustee events
- working with new and interesting people from diverse backgrounds
- being part of a friendly and professional team.

Time Commitment

On average, trustees should be prepared to commit about 10 hours a month, which is made up as follows. There are quarterly board meetings of about 2 hours. The Executive, of which the Treasurer is a member, meets for up to 2 hours in 10 months of the year. There is also an audit committee, which the Treasurer sits on (but is not required to chair), that meets quarterly for about 2 hours as well. In addition, board members may participate in the organisation's work in other ways by, for example, sitting on recruitment panels, attending team meetings and planning days, and representing the organisation at local and national events.

Contact and Application

All expressions of interest and any discussion regarding this position must be through Reach in the first instance. All interested candidates must submit a CV and covering letter explaining their interest in the organisation as well as their suitability to the role. Applications should be submitted to: trusteworks@reachvolunteering.org.uk

If you are interested and would like to talk to someone about the role before applying, don't hesitate to contact the TrusteeWorks Team directly on: **020 7840 5668**.

If you would like to be a trustee at Citizens Advice Wirral but in a more general role, please also call us.

Citizens Advice Wirral is committed to equal opportunities and diversity and we want our board to reflect the community we serve. We would particularly welcome applications from women, people from Black, Asian and Minority Ethnic backgrounds, who are under-represented on our board.