



Treasurer Candidate Pack

April 2022



Letter from the Chair



Citizens Advice Wirral
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Dear Potential Applicant

Thank you for considering becoming the Treasurer of Citizens Advice Wirral and taking the time to read this pack.

Our mission is to provide impartial advice that enables people to change their lives by dealing with problems that affect their economic and social wellbeing.

I've been a trustee with Citizens Advice Wirral since July 2016 and the chair since November 2018. It has been exciting and rewarding to be involved with the organisation as it has grown and evolved to meet changing needs and circumstances, a pathway which continues with the launch further new services in 2022/23.

We have sharpened and streamlined our governance arrangements as the organisation has grown, which also enabled us to respond well to the challenges of operating under Covid-19 restrictions. We are supported by an excellent Chief Executive Officer and her management team.

My colleagues on the Board come from a wide variety of backgrounds with a diverse range of skills and experiences, which we want to widen further to represent the Wirral community better.

We are especially keen to recruit women and younger people under 30 years old, who are both under-represented on our board.

There is still much we want to do to develop our services to meet ever-increasing demand and remain a central partner in community-based ventures on the Wirral. I hope you would like to join us.

If you want to have an informal chat, please get in touch via the contact details on page 15, and I will get back to you.

Kind regards

John Rowson
Chair of Trustees.

Introduction

We are looking to complement our Trustee Board with a finance professional. The Treasurer is an 'honorary officer' of the board.

The Treasurer plays a central role in the strategic management of the organisation. They will also be a member of 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 day-to-day financial management of the organisation and preparation of budgets and reports is delegated to the Chief Executive Officer and the senior management team.

We want to recruit someone committed to developing and ensuring the continuing success of Citizens Advice Wirral. We have served the people of Wirral for over 80 years, and as we hopefully come out of Covid-19, we want to be here to help people as they face new economic and social challenges.

Applications are welcome from anyone who shares that sense of mission and believes they have finance skills and experience that will benefit the Board.

Equality, Diversity and Inclusion

We are committed to EDI and our published charter sets out specific goals to promote community representation. A more diverse board will:

- understand better the needs of all sections of the community
- offer a broader range of perspectives about issues
- be more creative in generating ideas and solutions
- Improve decision making.

We want to recruit people with different skills, life experiences, and diverse backgrounds.

We would especially welcome applications from women and younger people under 30 years old, who are both under-represented on our board.

Reasons to be a Treasurer

We think there are many good reasons to be a trustee. In particular, you will have the opportunity to help set the organisation's future direction, shape the strategic business

plan, advise on financial matters and about how we deliver services, agree fundraising activities, and monitor performance to ensure that we meet the needs of our beneficiaries.

You will be involved with a highly committed board and management team and will see how the services delivered by our dedicated staff and volunteers make such a positive difference to the lives of so many people on the Wirral.

Our trustees gave the following reasons for joining the board:

"Becoming a trustee allows me to continue my involvement with CAW but to do so in a different way, using different skills."

"I am so glad to be able to use my business skills and experience to support CAW employees and volunteers. Through their work, the teams here make such an amazing, sometimes life-changing, contribution to other people's lives, and I'm proud to be a tiny part of that".

"I wanted to give back to my local community."

"I wanted to give something back but wasn't sure how, and being a trustee fitted in with my lifestyle."

"Debate and different viewpoints are encouraged on the Board. We all look at things differently, and it's important to bring different life experiences to the meetings."

"You will be amazed how fantastic the organisation is, and you will get a great buzz out of feeling part of something special."

You will work with new and interesting people from a range of people and be part of a friendly and professional team, supported by a national network.

To encourage you to consider joining our Board, the trustees also said:

"Your life experience is as valuable as any formal skills or qualifications."

"It's an opportunity to make a difference to the lives of many local people, and it is rewarding to feel that you have made a contribution."

"What the staff and volunteers achieve is incredible, and you will get great personal satisfaction from being involved as a trustee."

"Giving to charities is great, but doing something is even better. Time, ideas and enthusiasm are as valuable as the grandest financial donation."

"I feel very supported by my fellow board members, the chairperson, and the Citizens Advice HQ. Where I have needed training or support, it's been provided. And, of course, this means I have gained experience and knowledge for my own work role that I would not otherwise have had."

Support as a new Treasurer (and trustee)

After joining the Board, local and national training and support are available to help you to provide effective governance and cover all aspects of Citizens Advice Wirral's work, including the finance systems.

The main elements of the support offer are:

- **induction:** roles & responsibilities, governance arrangements, strategic plan, current issues, the role of national Citizens Advice
- **orientation:** briefings by the chair, chief officer and other key personnel, visits to the offices, conversations with staff and volunteers
- **learning and development:** covering the first few months to fill in experience gaps by signposting to online and other training resources
- **buddy or mentor:** as required, to offer general guidance and support in the first few months.



Research and Campaigns meeting

About Citizens Advice Wirral

We are a local charity that provides advice and information about a wide range of issues that impact people's wellbeing and lives, such as debt, benefits, employment, housing and consumer rights.

In 2022/23, the total value of our contracts will be about £2.3 million.

We offer a client-centred approach that seeks to equip people to take responsibility for resolving their problems for themselves whenever possible.

We work with local partners to deliver some of our services and improve our reach to all sections of the community.

Mission

Our mission is to provide impartial advice that enables people to change their lives.

Aim

We aim:

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

We provide free, independent, confidential and impartial information, advice and social prescribing for everyone. We value diversity, promote equality and challenge discrimination.

Values

Our values shape how we design, develop and deliver our services. They inform how we make decisions and work with each other.

We will be:

- Open and honest
- Professional
- Empowering
- Non-judgmental
- Approachable



Staff and Volunteer Forum

Our people and locations

We currently have 83 staff and 45 volunteers, who work a mixture of working patterns to help us provide a flexible service.

Our Head Office is in Birkenhead, but staff and volunteers deliver services in over 20 other locations throughout the Wirral, including Arrowe Park Hospital, GP surgeries, community venues and one-stop-shops.

Current services

We provide advice by phone, webchat, email and, to those that need it, face-to-face and deliver value for money for our funders.

Our main contracts are:

- **Ask us Wirral:** information and advice about benefits, debts, housing, legal and other issues - funded by Wirral Council and the Wirral Clinical Commissioning Group (WCCG).
- **Social Prescribing (6 Projects):** the projects work with GPs to identify patients with health issues and support them to develop a personal action plan to overcome practical problems and improve their wellbeing. The projects are funded separately by either the Department of Health and Social Care, or one of five primary care networks.
- **Help to Claim:** the service helps clients apply for Universal Credit, helping them with issues that they may face up to their first payment, such as food, fuel, budgeting and dealing with debts.

- **Henry Smith (Charity) Benefits and Debt Project:** the service supports vulnerable people who have financial problems.
- **Specialist Debt Advice:** in-depth and extensive advice and help to tackle personal debt issues - funded by The Money Advice Service through the Greater Merseyside Money Advice Project.
- **Foodbank Plus Project:** helps clients address the underlying issues that result in them needing emergency food parcels and fuel support – supported by Wirral Foodbank.
- **Flourish Wellbeing Hub (new from summer 2022):** a collaborative project with several health and community organisations that will provide joined-up services in a walk-in centre to help clients tackle health, legal and other inequalities – supported by the Ministry of Justice.

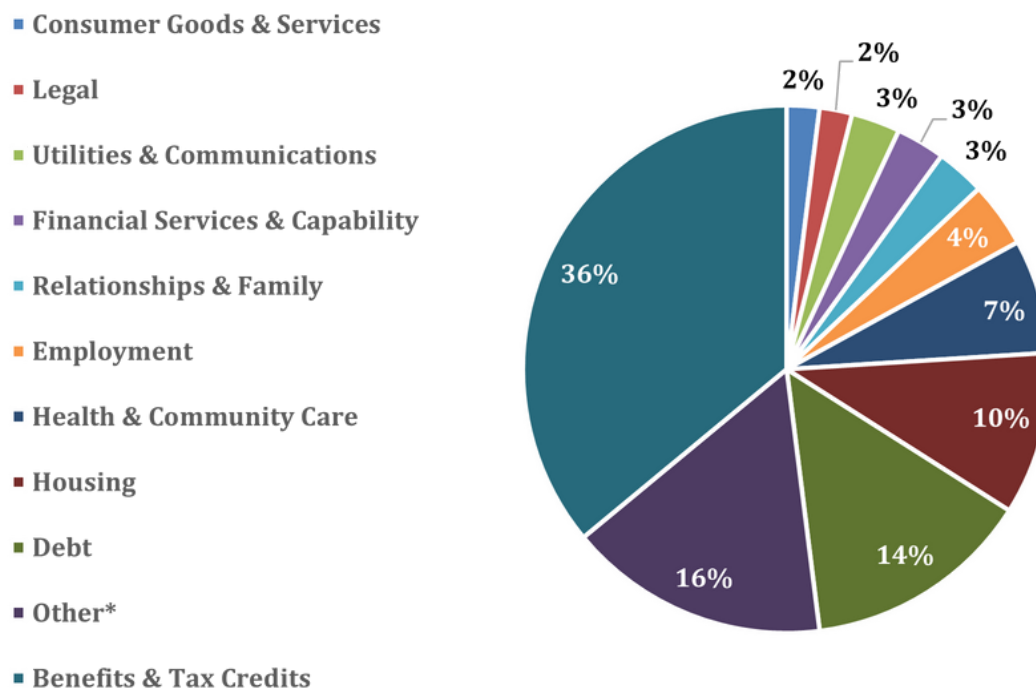
Clients helped in 20/21

In 2020/21, we helped nearly **61,000** people, including:

- **54,000** by the Ask Us Wirral service
- **1,900** given social prescribing support
- **1,700** by the Wirral Foodbank Plus Project
- **1,400** helped to make claims for Universal Credit
- **1,100** given specialist debt advice, covering £6m of client debts
- **1,300** supported by eight other targeted services

Range of client issues

In 2020/21, we provided advice about nearly 35,000 issues. The most common issues were benefits and tax credits (36%), debt (14%), Other (14%*), and Housing (10%)



Range of Advice Issues

(* "Other" includes mainly food and energy but also other areas such as discrimination, travel and taxation, where each category is less than 1% of the total issues)

Client Satisfaction

In 2019/20, 97% of respondents said we had helped them find a way forward to solve their problem, 77% said their issue had been entirely resolved, and 89% would recommend the service to a friend.

Staff and volunteers often receive personal notes of thanks and testimonies from clients.

"I have started my first job, partly due to the confidence I have gained from the course and feel much more confident with the financial side of the job after being on this project".

"Hello, I would like to just give my thanks for all the help I received from yourselves filling in my PIP form. The gentleman... who helped me on the phone was so helpful, polite and friendly and really cheered me up in a very dark time I'm currently going through. [...] I can't thank you all enough."

"I wanted to inform you I received the keys to an affordable property on Monday and have started to move in. [...] I wanted to say a huge thank you for your help and support with finding a long-term home for me and my son. I am extremely grateful and appreciate everything you have done. Thank You again".

"I am much better, found new employment, off all my medication and life is much better. Alex supported me in every way possible. Big thank you to Alex."

I am just writing to let (you) know that my husband has been awarded the higher rate of attendance allowance. [...] I am convinced that it is entirely due to Tom's expertise in spending time on the telephone advising me on filling in the application form and to Joanne for her initial help when I called. This will be a huge help to us through the coming winter months, and I won't have to worry about switching the heating on. Thank you so very much for your help."

In addition to the above services, we also campaign to improve social and economic policies that affect people's lives, such as universal credit, energy charges and medical assessments for benefits.

Covid-19 vaccination support

During 2020/21, members of the social prescribing team supported the Healthier West Primary Care Network Team at mass Covid-19 vaccination sites. The team welcomed patients and booked them in to see a clinician, checked on their wellbeing and raised awareness of our services. In October 2021, they were invited to a special afternoon tea at Thornton Hough to thank them for their ongoing support in keeping West Wirral safe.



Social Prescribers at Thank You Event

National context

Citizens Advice Wirral is a local member of Citizens Advice, a network of around 260 independent local charities across England and Wales, with about 19,000 volunteers and 7,700 staff in some 2,400 locations.

Citizens Advice is 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 complies with national standards to maintain the quality and standard of the services provided. Nationally, Citizens Advice provides training, guidance, IT systems and other support to local offices.



Contact Centre

Financial Overview

Five years ago, the Board agreed a strategic objective to grow the organisation to increase our financial sustainability and meet more client demand, based on diversifying our funding streams by securing a wider range of contracts. The strategy has been highly successful with income doubling from about £1m to £2m over the period. A key element has been securing significant multiyear contracts with new providers.

Our aim is to have sufficient reserves to meet all priority debts if the organisation was required to close. The policy figure is currently set at £240k based on the financial position in November 2020. At February 2022, the required reserves figure had increased to £300k, but total reserves were £564k and there were £230k free reserves.

Our latest accounts for year ending March 2021 are shown below. Total income for the year was £1,163,194, with a surplus of £80,046; and our total funds/reserves were £563,936.

FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 MARCH 2021

		Unrestricted funds general 2021	Unrestricted funds designated 2021	Restricted funds 2021	Total 2021	Total 2020
	Notes	£	£	£	£	£
Income and endowments from:						
Donations and legacies	3	5,300	-	-	5,300	8,530
Charitable activities	4	1,151,646	-	992,221	2,143,867	1,579,737
Other trading activities	5	195	-	-	195	4,170
Investments	6	268	-	-	268	413
Other income	7	5,785	-	-	5,785	4,156
Total income		1,163,194	-	992,221	2,155,415	1,597,006
Expenditure on:						
Charitable activities	8	1,083,148	-	996,749	2,079,897	1,566,938
Other	13	-	-	-	-	16,865
Total resources expended		1,083,148	-	996,749	2,079,897	1,583,803
Net income/ (expenditure) for the year		80,046	-	(4,528)	75,518	13,203
Transfers between funds		(4,528)	-	4,528	-	-
Net movement in funds		75,518	-	-	75,518	13,203
Fund balances at 1 April 2020		458,418	30,000	-	488,418	475,214
Fund balances at 31 March 2021		533,936	30,000	-	563,936	488,417

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

All income and expenditure derive from continuing activities.

The statement of financial activities also complies with the requirements for an income and expenditure account under the Companies Act 2006.

BALANCE SHEET AS AT 31 MARCH 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	14		19,876		37,830
Current assets					
Debtors	16	99,227		243,271	
Cash at bank and in hand		727,795		403,020	
		827,022		646,291	
Creditors: amounts falling due within one year	17	(248,155)		(158,385)	
Net current assets			578,867		487,906
Total assets less current liabilities			598,743		525,736
Provisions for liabilities	19		(34,807)		(37,319)
Net assets			563,936		488,417
Funds of the charity					
<u>Unrestricted funds</u>					
Designated funds	22	30,000		30,000	
General unrestricted funds		533,936		458,417	
			563,936		488,417
			563,936		488,417

Treasurer role

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

- Providing oversight and advising the board about 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, and liaising with the Chief Executive Officer about financial matters

Personal skills and qualities

The following specific skills for the treasurer role

- Financial qualifications or relevant experience
- 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.
- In addition to the above role specific requirements, as a trustee, the Treasurer will also be required to:
 - demonstrate commitment to the aims, principles and policies of the Citizens Advice service, including those relating to equality, diversity and inclusion, independence and social policy
 - show willingness and ability to understand and accept their responsibilities and liabilities as trustees and to act in the best interests of the organisation
 - think creatively, strategically, and analytically, exercising good, independent judgement, and working effectively as a board member
 - participate constructively in all the Board's activities, such as meetings, working groups, representational events and written consultations
 - complete mandatory training requirements, such as about GDPR and EDI
 - gain and maintain knowledge of local needs and available resources to deliver services.

Time commitment

The Treasurer should be prepared to commit about 12 hours a month to the role in total.

Board meetings are held every two months. They last for about 2 hours and take place in the evening, during the week. We have been meeting virtually for the last two years during Covid-19. But we will move to hybrid (trustees having the option of attending the office or joining by digital meetings) or occasional physical meetings.

The Board also meets occasionally (five or six times a year) to focus on a single topic or undertake training. These meetings usually last for about an hour and occur during the day. They are held virtually.

In addition, trustees participate in the organisation's work in other ways by, for example, sitting on recruitment panels, attending team meetings and representing the organisation at local and national events.

How to apply

Reach Volunteering are supporting Citizens Advice Wirral with their Board recruitment.

In the first instance, all expressions of interest and any discussion regarding this position should be through TrusteeWorks.

All interested candidates should submit a CV and covering letter explaining their interest in the organisation and suitability for the role.

Applications should be submitted to:
trusteeworks@reachvolunteering.org.uk

The deadline for applications is: 31st May 2022
Interviews w/c: 13th June 2022

If you are interested and would like to talk to someone about the role before applying, please contact the TrusteeWorks Team at:
trusteeworks@reachvolunteering.org.uk