

Dear Applicant

Recruitment to the board of trustees

Thank you for your interest in joining the board of trustees of StepChange Debt Charity Scotland. Please note that the closing date for applications is 11 January 2013.

For an informal conversation about the role, please contact me on 0113 297 0121 or at gordon.bell@stepchange.org to arrange a suitable time. More information about our charity and its services can be found by visiting our website:

www.stepchange.org.

Please submit your CV and supporting statement through our website or via email to recruitment@stepchange.org.

We hope to shortlist for interview by 28 January 2013 and will advise you by then if you have been successful.

We look forward to receiving your application.

Gordon Bell

Chief Executive

Background

The Consumer Credit Counselling Service (Scotland) is the registered charity that operates as StepChange Debt Charity Scotland. Our purpose is to provide a free and effective debt advice, solutions and re-establishment service to help transform the lives of those struggling with the stress and worry of problem debt. We also act as a proactive and informed force in tackling the root causes of financial hardship, through financial education for individuals and lenders, knowledge and information sharing and influencing and informing policy development at a national level. Through our free national telephone service, ten regional centres and online Debt Remedy service, we are able to help people with debt problems wherever they live.

CCCS Scotland utilises the advice products and services of the umbrella charity, Foundation for Credit Counselling, to deliver the help and support to people in Scotland. In collaboration with our partners (lenders, other organisations and employee groups), we deliver practical help through our principal activities, which are:

- Free helplines providing advice, guidance and helpful material for people in financial difficulty. When more than initial advice is needed, an appointment with a debt counsellor is offered. These appointments are usually by telephone at our expense. Online counselling is also available through Debt Remedy.
- Providing a full review of the credit and debt situation followed by a recommendation. The first priority, wherever possible, is to allow for essential expenditure, priority debts and living expenses. We assess whether the client has enough left over to make an offer of repayment to other creditors. If so, creditors are asked to freeze interest, stop penalties and charges, accept a longer repayment period and sometimes a reduced sum.
- Where appropriate, providing assistance with repayments through a debt management plan. We act on behalf of individuals in negotiating payments to creditors, collecting and distributing payments on their behalf.

The funding of the charity is derived from supporting our clients to repay their debts through debt management plans, for which the creditors provide a “fair share contribution”: creditors share the benefit they gain from its activity with the charity, through a monthly donation.

The charity handles thousands of contacts a year from those in financial difficulty, in 2011 we provided almost 10,000 people with an in-depth counselling session through our telephone and online services.

More information about our organisation can be found by visiting our website: www.stepchange.org

Context

The trustees and management team have recently undertaken a strategic review involving extensive stakeholder analysis, particularly within the charity's potential client base. The outcome of the review has helped to shape and reposition the charity as it moves into a tougher economic, political and competitive climate, and help reaffirm its mission. Whilst the results of the review highlighted areas of service in which we are expert, it also identified new areas in which we could strengthen and expand to fulfil our potential in helping many more distressed families in Scotland.

The review identified that the help we provided in Scotland was low relative to the proportion Scotland holds of the United Kingdom population. However, Scotland has more financially distressed individuals and the charity should be helping to transform the lives of more of these.

The different Scottish legal framework and the changes emanating from devolved powers in Scotland has meant that over the years the consumer debt and political environment has moved away from that of the UK.

In order to resolve these issues it is necessary for the charity to have much greater visibility with all stakeholders in Scotland, as well as additional resources within the charity to focus, with trustees, on these stakeholders and position CCCS Scotland as a lead player in Scotland's debt advice framework.

A further outcome of the strategic review was to fully rebrand the charity and this has been implemented in November 2012. This includes a new memorable name, StepChange Debt Charity Scotland, and a clearer identity to create a stronger presence than ever before, helping us to become **the** organisation that people turn to first when looking for debt advice.

We are now looking to appoint a new trustee to our Board who will help guide the charity during this exciting time.

The Person

We are seeking an exceptional individual who has a demonstrable track-record working at a strategic level. You must have the time available to commit to the charity in order to play an active role on the board. We are looking for someone with vision, independent judgement, an ability to think creatively and a willingness to speak their mind. Strong interpersonal skills will be required along with the ability to develop effective relationships with other members of the board. A broad network of contacts would also be useful to help the charity build greater awareness in diverse stakeholder groups.

We will willingly consider any exceptional candidates, and would be particularly interested to hear from those with experience of the charitable sector in Scotland.

We are particularly keen to achieve a more diverse board of trustees, and we welcome applications from all sections of the community.

Expectations

- You will serve two terms of three years and, in exceptional circumstances, a final additional third term of three years
- You will be available to attend four Board meetings each year, with the option of additional committee activities
- You must satisfy the eligibility criteria for a charity trustee as outlined by the Charity Commission (see appendix)
- While the position of Trustee is unpaid, all out of pocket expenses you incur fulfilling this role will be reimbursed

Role Description

Role purpose

To further the Consumer Credit Counselling Service (Scotland), establishing mission and direction, whilst retaining responsibility and accountability to the Charity Commission for keeping within its charitable objectives.

Principle Responsibilities

- To ensure that CCCS Scotland functions within the legal and financial requirements of a charitable organisation.
- To take part in formulating and regularly reviewing the strategic aims, vision, mission and values of CCCS Scotland.
- To ensure that the policy and practices of CCCS Scotland are in keeping with its aims and striving for best practice.
- To ensure that CCCS Scotland uses its funds and resources exclusively in pursuance of its objects, maximising the benefits to its beneficiaries and developing high levels of effectiveness and efficiency.

Principle Activities

- **Ensuring legal and financial compliance.**

Ensure that the charity complies with:

- Its governing document;
- Charity law;
- Company law;
- Registration requirements;
- Employment law;
- Other relevant legislation or regulations.

- **Formulating strategic aims.**

Consider the organisation as a whole and its beneficiaries, whether as a member of the trustees or any of its committees.

Reflect the charity's vision, beliefs, strategic aims and objectives and major policies at all times.

Contribute specific skills, knowledge, experience and external contacts in support of the charity.

- **Ensuring policies and practices are in keeping with aims.**

Follow the code of conduct at all times.

Ensure policies maintain compliance with the charity's governing document.

Attend meetings of the trustees.

Establish and monitor trustees' policies and reflect the policies and concerns on all its committees.

- **Ensuring best practice.**

Be an active member of the trustee body in exercising its responsibilities and functions.

With other trustees, maintain effective board performance.

Maintain good relations with the executive and senior managerial team within the charity.

Take part in training sessions provided for the benefit of the trustees.

Fulfil such other duties and assignments as may be required from time to time by the trustee body.

- **Funds and resources used exclusively for its objects.**

Monitor and review resource use and allocation to ensure that the charity is spending money only on activities that are included in its own objects, no matter how worthwhile or charitable other activities may seem.

Monitor and review the effective and efficient administration of the organisation to ensure financial stability.

Maintain proper fiscal oversight of the charity's activities.

Protect and manage the property of the charity and ensure the proper investment of the charity's funds.

Application process:

Shortlisted candidates will be interviewed in January/February 2013.

Preferred candidate(s) will attend the board meeting in February 2013 in an observational capacity.

The appointed candidate will be elected to the board at the AGM in May 2013.

How to apply:

Application is by CV and a supporting statement.

Please apply online at www.stepchange.org/recruitment or by e-mail to recruitment@stepchange.org

The closing date for applications is 11 January 2013.

Further information and queries:

If you would like to have an informal conversation before submitting your application, please contact Reception on 0113 297 0121 to arrange a suitable time with the Chief Executive, Gordon Bell.

StepChange Debt Charity Scotland is the operating name of the Consumer Credit Counselling Service (Scotland).

Registered charity number: SC04413

Registered company number: 162719