



2024

South Connacht Money Advice & Budgeting Service CLG

**is seeking Expressions of Interest for appointment as a
Director to the Board**

**South Connacht MABS region, comprises of counties
Galway, Mayo and Roscommon**

1. Background

The Citizens Information Board (CIB), funds all Money Advice and Budgeting Services. Currently there are eight regional companies throughout the country each with their own voluntary Directors.

The Money Advice and Budgeting Service (MABS)

MABS is made up of local Money Advice and Budgeting Services operating from over 60 offices nationwide. The MABS offices operate an appointment scheduling system and each service is staffed by experienced Money Advisers who work with clients experiencing difficulties with a wide range of personal debts including personal loans, mortgages, credit card debt, catalogue debts, debts to legal moneylenders and hire purchases.

Following a restructure in 2018 the Regional Boards replaced 31 existing local MABS Boards. This restructure process was at Board level only. All employees of the 31 local service Boards transferred to the new regional companies.

2. Functions of the Regional Money Advice and Budgeting Service Boards (the Companies)

The overall function of each Board is to deliver money Advice and Budgeting Services in its region in accordance with a Service Level Agreement with CIB. High standards of corporate governance in community and voluntary Boards are critical to ensuring a positive contribution to the State's overall social and economic development.

The main objectives of the Companies are:

- To provide an independent, free, confidential and non-judgemental Money Advice and Budgeting Service to individuals and families in the Area to facilitate them to cope with their immediate debt problems and become financially independent in the long term;
- To provide an Approved Intermediary Service under the provisions of the Personal Insolvency Act 2012, as amended;
- To educate and impart skills for money management to low income families, individuals and relevant target groups within the area through Money Management Education;
- To identify and facilitate access to credit where appropriate and to negotiate with creditors on behalf of clients when necessary, relevant and appropriate;
- To highlight changes in policy and practice which need to be implemented at local and/or national level to combat economic hardship, financial exclusion and over indebtedness;
- To implement any national programmes and initiatives that may be developed from time to time in furtherance of the main object of MABS including targeted programmes for particularly vulnerable clients such as those in Mortgage Arrears;

They must serve the interests of service users, the taxpayer, pursue value for money in their endeavors, including managing risk, and acting with complete transparency. In line with the obligations of entities in receipt of public funding Regional Boards must adhere to the principles of:

- Clarity
- Governance
- Value for Money
- Fairness

Regional Board members should act on a fully informed basis, in good faith, with due diligence and care, and in the best interest of the organisation, subject to the objectives of the company.

An important role of the Regional Board members is to maintain the trust of the clients and customers in the independence of the Money Advice and Budgeting Service.

3. Appointments to the Money Advice and Budgeting Service Regional Boards

The current Board recruitment is for the following region:

- **South Connacht Money Advice & Budgeting Service - comprising of Galway, Mayo and Roscommon**

Maximum Board membership for each region is 10 Directors, including the Chairperson.

Membership of the Regional Board is voluntary; therefore no fees are paid to members. Travel and subsistence expenses will be paid to members where applicable.

There will be approximately eight meetings per annum, plus attendance at sub-committee meetings, as required. Together with preparatory reading for meetings and follow up activities and information analysis, the total commitment could be up to 8 - 10 hours per month.

Each Director of a Board shall be appointed to serve for a term of up to three years and may only serve for a maximum of two terms either consecutively or cumulatively.

In order to fulfil its functions the Board may establish a number of Standing/Sub or Project committees to assist the Board in the effective and efficient performance of its responsibilities. All members will be expected to make themselves available to be a member of a Committee. Composition of Committees is a matter for the Regional Board.

Person Specification

Fundamental to the role of being a Board Member of the Money Advice & Budgeting Service is the understanding of the values and importance of serving local communities and having Governance experience and expertise.

Candidates should be able to demonstrate the following:

- The capacity to understand the environment in which the Money Advice & Budgeting Service operates;
- The ability to take a broad future-focused perspective on the development of the organisation and its services;
- A strong sense of ethics and integrity together with a clear understanding of good governance practices;
- Excellent communication skills, both oral and written;
- The ability to work effectively with others as part of a team and act to avoid or address any conflict which may arise, with a track record of working closely with others in order to achieve a common goal;
- The ability to critically analyse information, constructively challenge the opinions of others, work to a shared consensus and accept collective responsibility for Board decision;

- The ability to understand board level financial data, together with an appreciation of budgeting and sound financial management practices in relation to the significant state funding received from the CIB.

Specifically, candidates must demonstrate experience in one or more of the following areas:

- Experience in citizen centered activities, or community based engagement or activism on behalf of citizens;
- Experience in the development and/or implementation of social policy in the community/voluntary sector;
- Experience in corporate governance and compliance and applying best practice in the governance of a community, voluntary or charitable organisation;
- Experience of information and communications technology relevant to the role of MABS;
- Experience in accountancy, audit, or corporate finance;
- Experience in Human Resources at a senior level (employment law, industrial relations, pensions and organisational development);
- Experience at a senior leadership level in the Financial sector;
- Experience in procurement policy and procedures;
- Experience in communications, marketing and media/public relations.

Duties of the Chairperson include:

- Providing leadership to the Board and to the organisation
- Acting as de-facto Line Manager of the Regional Manager
- Strengthening the relationship with CIB (and with their “sister” company in the Region);
- In particular, the Chairs will have a key role to play in supporting the new companies to become established and working effectively

Having considered the general suitability criteria for membership of a Regional Board, you should consider carefully how your background and experience fits with the specific appointment criteria set out in the Person Specification above. Please give careful consideration to the possibility of any potential conflict of interest that may arise if appointed to this Regional Board.

Successful applicants to Regional Boards will be provided with induction training as appropriate.

How to apply

Please **email** your application form **and** a one-page cover letter to the Regional Manager Diarmaid Mulcahy **Diarmaid_Mulcahy@mabs.ie**

Ensure your application form clearly specifies how your particular background and experience meets the requirements of the Regional Board position specified in this expression of interest document.

A Nominations Panel from South Connacht Money Advice & Budgeting Service CLG will assess the Expressions of Interest received and present their recommendations to the Board for consideration. The assessment will be based on a review of applicant's documentation received.

If you have any questions regarding the application process please email: **Diarmaid_Mulcahy@mabs.ie**

Confidentiality

Subject to the provisions of the Data Protection Acts 1988 to 2018, as amended, applications will be treated in strict confidence. All enquires, applications and all aspects of the proceedings are treated as strictly confidential and are not disclosed to anyone, outside those directly involved in that aspect of the process.

Data Protection

In accordance with Data Protection Acts 1988 to 2018, as amended, should you be recommended for appointment, your application may be retained by South Connacht Money Advice & Budgeting Service CLG for up to one year.

PLEASE NOTE:

- **No person shall be eligible to be a Board member of South Connacht Money Advice & Budgeting Service CLG if he/she is an employee of a CIS or a MABS company, or is an employee or board member of the funder.**

This Statement should be brought to the attention of every grant receiving body

If you are in receipt of Public Funding you should

<p style="text-align: center;">Clarity</p> <p style="text-align: center;">Understand the purpose and conditions of the funding and the outputs required</p> <p style="text-align: center;">Apply funding only for the business purposes for which they were provided</p> <p style="text-align: center;">Apply for funding drawdown only when required for business purposes</p> <p style="text-align: center;">Seek clarification from the grantor where necessary – on use of funds, governance and accountability arrangements.</p>	<p style="text-align: center;">Governance</p> <p style="text-align: center;"><i>Ensure appropriate governance arrangements are in place for:</i></p> <p>oversight and administration of funding</p> <p>control and safeguarding of funds from misuse, misappropriation and fraud</p> <p>accounting records which can provide, at any time, reliable financial information on the purpose, application and balance remaining of the public funding</p> <p>Accounting for the amount and source of the funding, its application and outputs/outcomes.</p>
<p style="text-align: center;">Value for Money</p> <p style="text-align: center;"><i>Be in a position to provide evidence on effective use of funds</i></p> <p>value achieved in the application of funds</p> <p>avoidance of waste and extravagance</p>	<p style="text-align: center;">Fairness</p> <p>Manage public funds with the highest degree of honesty and integrity</p> <p>Act in a manner which complies with relevant laws and obligations (e.g. tax, minimum wages)</p> <p>Procure goods and services in a fair and transparent manner</p> <p>Act fairly, responsibly and openly in your dealings with your Grantor</p>

