



“To be the driving force towards financial wellbeing for the people of Scotland”

Money Advice Scotland
Trustee Induction pack

July 2025

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Foreword from our Chief Executive Officer

Thank you for showing interest in becoming a Trustee at Money Advice Scotland. We are seeking to appoint Trustees who have a passion for our work and want to engage and help us deliver our mission and vision. The new Trustees will augment the existing Board which currently consists of 8 members with a variety of backgrounds including from the money advice field, finance, HR and business. We believe this blend of skills and experience places us in a strong position going forward and provides proper oversight of Money Advice Scotland's strategy and operational performance.

We are keen to attract those with specific skills to spearhead the implementation of our strategy. We particularly welcome those with past and present experience in governance, in any sector, and who can bring expertise in the following areas - digital infrastructure and applications; cyber security; legal; human resources; business/political lobbying; marketing; and academic research. Training will be given to new Trustees where appropriate. We want to recruit people who share our passion and who want to make a difference to society, particularly at a time when debt is predicted to become an increasingly challenging issue.

**Janine Rennie,
Chief Executive**

About Money Advice Scotland (MAS)

Money Advice Scotland is Scotland's money charity. Established in 1989, the organisation has grown significantly but retains its core activities in promoting free independent debt advice and personal finance education. Our mission is "to be the driving force towards the financial wellbeing for the people of Scotland". Our vision is "A fairer Scotland where people are not stigmatised by debt". We are a vibrant organisation whose staff want to be the leader, and not the follower.

The organisation has a five-year strategy in place, which includes the following strategic objectives:

1. Lead the delivery of money advice training and education
2. Improve financial health and wellbeing
3. Influence social and public policy
4. Advance the availability of digital services and products

At the heart of our organisation is our values which are the cornerstone of our daily work. Staff are challenged regularly to demonstrate that they uphold the values, which are front and centre here at MAS.

- **Open:** We are accountable and inclusive
- **Passionate:** We care about what we do
- **Progressive:** We are advocates for social change
- **Effective:** We make an impact

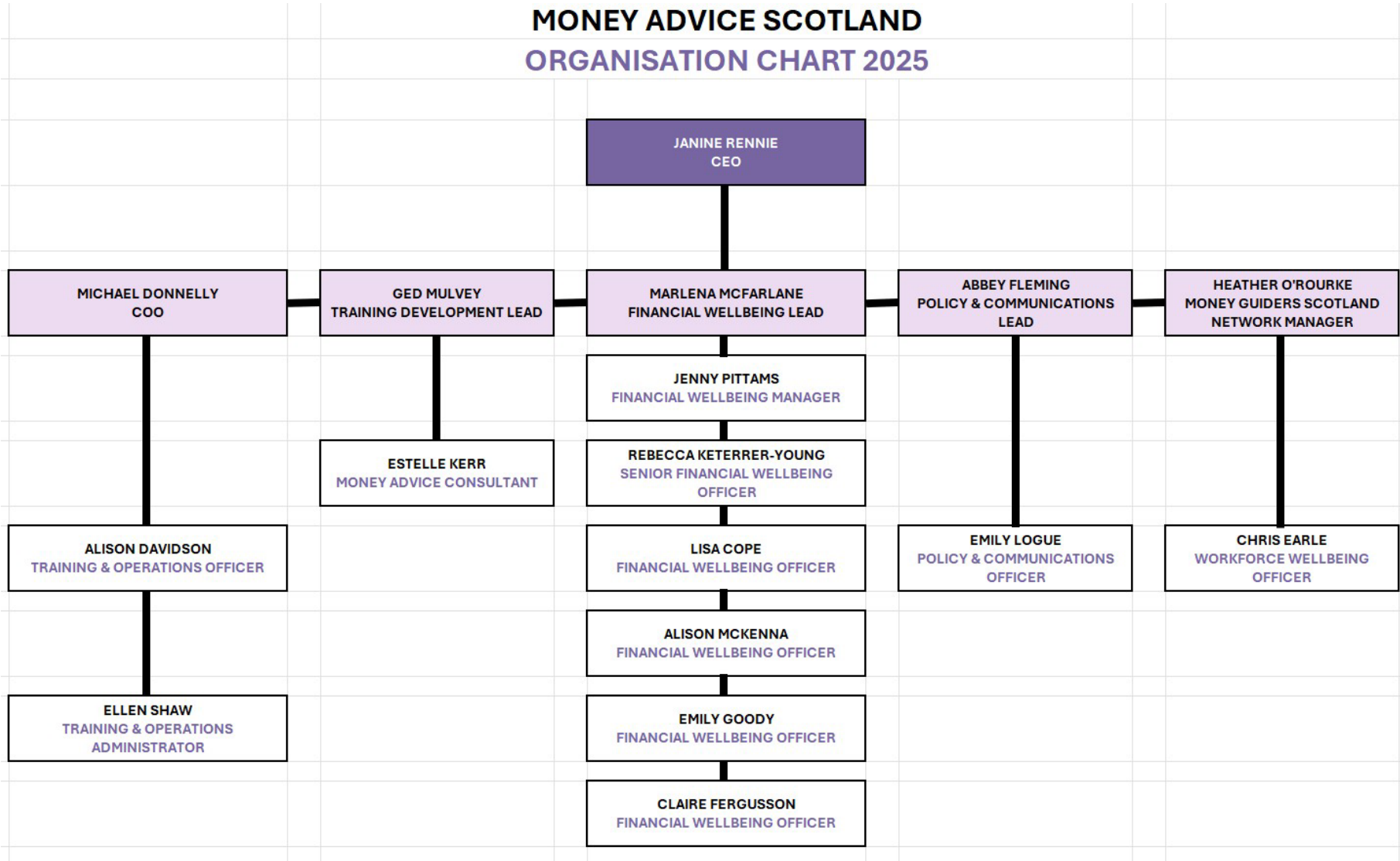
In terms of our social conscience, we are a Living Wage Employer, and we also take the environment seriously and have an environmental policy. We operate a Fair Work group and have a strong commitment to EDI.

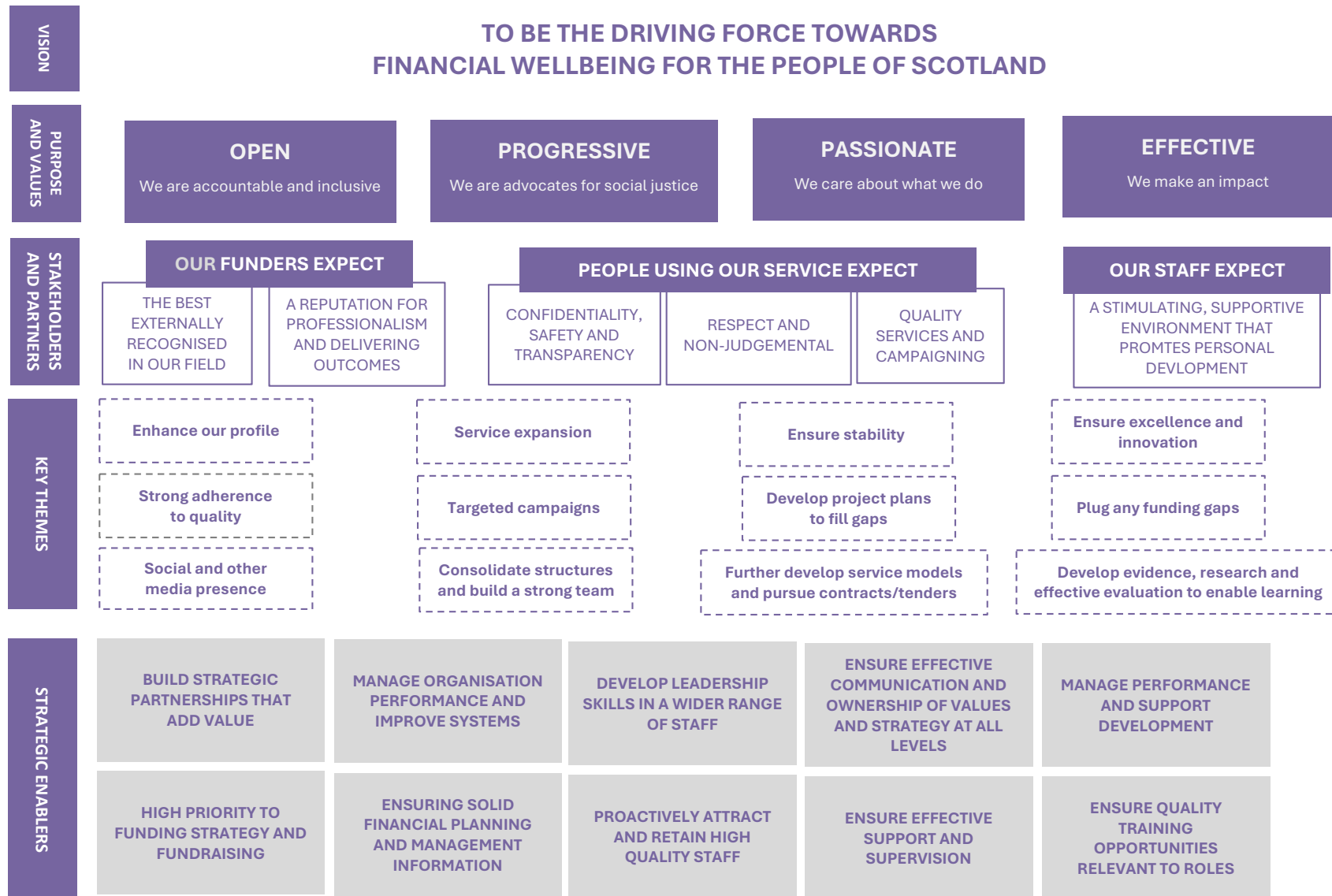
The need for change in governance

The organisation was incorporated on 9 April 1992, having been set up in 1989. As with any organisation, as part of good practice in governance, you look at what the world is like that exists around you, and how that has changed, and make the necessary changes. Over time we have seen changes to company and charitable law, particularly the emergence of the

Office of the Scottish Charities Regulator, and emerging good practice. To that end we conducted an independent governance review (with all stakeholders) in spring 2019, as to what the arrangements should look like in the future, and part of that review concluded the need for change in the actual governance, to bring on board Independent Trustees/Directors to sit with the debt advisers with knowledge of the sector. This became known as the “mixed economy” model. It was felt this would lead to improved decision making, and future governance and would address some of the issues of conflict of interest.

Organisation Structure





Values

Role and Personal specification

Board member role descriptions

A. Board member

As a member of the Board of Directors this is your role:

To ensure that the organisation operates within the law.

Including:

- The requirements of the Office of the Scottish Charity Regulator.
- Legislation and compliance on issues such as finance, employment, recruitment, equal opportunities and health and safety.
- To work in the interest of the organisation, upholding and contributing to its vision, purpose and strategies.

Including:

- Ensuring that all that is done is within the objectives set out in the organisation's governing documents.
- Safeguarding the reputation of the organisation with the public, its stakeholders, funders, staff, volunteers and service users.
- To ensure that the organisation operates effectively, with efficient and appropriate use of resources, and demonstrates accountability.

Including:

- Overseeing the annual monitoring, review and adoption of the organisation's strategy.
- Decision-making on aspects of finance, reporting and auditing.
- Supporting the activities of the organisation, its volunteers, participants and staff.
- Supporting the Chief Executive.
- Sitting on recruitment and disciplinary panels as required.
- To make an active contribution to the effectiveness of the Board of Directors, in decision-making, and in the Board's work of creating the forum for overview of the organisation's direction, policies and procedures, management and evaluation of performance.

Including:

- Taking on at least one Specific Area of Responsibility within the Board of Directors (related to an area of work that The organisation is engaged in, or an aspect of organisational significance to The organisation) and/or acting as an Office Bearer of The organisation e.g.: Health and Safety; Marketing; one of the strands of work in the current The organisation strategy; role of Chair, Vice-Chair or Treasurer.
- Attending meetings, reading Board papers, leading discussions, raising relevant issues.
- Using your knowledge and experience to help the Board of Directors reach sound decisions, and providing information, advice and guidance requested by the Board of Directors in areas where you have expertise.
- Declaring any interest that you may have (financial, professional or personal) in conflict with those of the organisation.
- Developing, recruiting and retaining a balanced and effective Board of Directors that can meet its responsibilities.

In summary:

The role of the Board member is to ensure the organisation is well managed, not to manage it themselves

We ask that you sign this declaration of commitment and qualification for membership of the Board of Directors of the organisation:

I (name)

am committed to achieving the vision, purpose and plans of the organisation.

I understand the responsibilities and liabilities I am taking on in becoming a member of the Board of the organisation.

I do not have any financial, personal, professional or business connections which conflict with those of the organisation, other than those which I have formally notified to the Board of Directors. I will declare any such interests at any meeting where the Board of Directors is required to decide, which affects my personal interests, and I will not take any part in that decision.

Signed **Date**

Print name **Date**

B. Chair of the Board

To provide leadership for the Board of Directors, ensuring that it fulfils its responsibilities in governance of the organisation.

Including:

- Focussing the attention of colleagues on key issues.
- Guiding the business of meetings.
- Helping to create a good working atmosphere in the Board.
- Encouraging others to contribute.
- To work in partnership with the senior member of staff of the organisation to sustain a productive and effective relationship between the Board of Directors and the staff, partner organisations and participants.

Including:

- Having a good understanding of the work of the organisation, and of aspects of management related to it.
- Being the main link and channel of communication between the Board of Directors and the staff.
- To plan the annual cycle of Board meetings with the COO.
- To chair meetings, and to ensure that decisions are taken when required and that they are implemented.

Including:

- Being sensitive to the views and feelings of others, and having the ability to work with differences, compromise and negotiation.
- Compliance with relevant legislation.
- To represent the organisation at functions and meetings and act as its spokesperson when required.
- Through regular contact with the senior member of staff, to keep an overview of the organisation's operations, to help them in working to achieve the aims of the organisation and to provide support to the staff.

Including:

- Acting as line manager for the senior member of staff and conducting an annual appraisal of her/his performance.

- To lead by example in getting the best from others, being fair and impartial, and in respecting confidentiality.
- To have the time to give to perform this role effectively.
- This should be read in conjunction with the Role Description for a Member of the organisation's Board of Directors.

C. Treasurer

To take the lead in overseeing the financial affairs of the organisation.

Including:

- Having sufficient knowledge and technical expertise to offer guidance, and/or to take the lead in ensuring that it be sought from elsewhere.
- Keeping up to date with financial requirements in the charitable sector and, where appropriate, learning new skills.
- To ensure that the organisation is, and continues to be, financially viable and has proper financial records and procedures.

Including:

- Building good working relationships to oversee the financial and accounting work of the appropriate staff of the organisation.
- Carrying out regular monitoring and review of the organisation's financial and accounting systems, controls, procedures and practice.
- Contributing to the funding strategy of the organisation.
- Ensuring that future planning takes financial implications into consideration, through the preparation of annual budgets, approved by the Board of Directors.
- Liaising with the organisation's auditors and legal advisers as and when required.
- Chairing the finance, audit and risk committee.
- To interpret and explain financial and accounting requirements to the members of the Board of Directors, and to ensure that they receive regular reports of the organisation's financial position and take informed decisions based upon these.

Including:

- Ensuring that the Board of Directors understands all the organisation's legal accounting and auditing requirements.
- Guiding and developing Board members' understanding of financial matters.

- Ensuring that all Board members understand the financial implications of decisions they are taking.
- Presenting the organisation's annual accounts to the Annual General Meeting and drawing attention to the main points in the accounts in an easily understandable way.
- To have the time to give to perform this role effectively.
- This should be read in conjunction with the Role Description for a Member of the organisation Board of Directors.

D. Company Secretary

To support the Chair and CEO of the organisation by ensuring the smooth functioning of the Board of Directors.

To prepare the Board for its meetings by working in collaboration with the Chair/ CEO.

Including:

- Receiving items for agendas; preparing and circulating the agenda prior to each Board meeting.
- Receiving and circulating documents and papers for meetings in good time prior to each Board meeting.
- Making any special arrangements for meetings (venues, equipment, refreshments, facilities, arrangements for visitors).
- To make a record of each Board meeting, its decisions and commitments to action, most usually in the form of minutes of the meeting, and to check and record in subsequent meetings that the actions have been carried out.

Including:

- Circulating draft minutes to all members of the Board within a reasonable and agreed time after each meeting
- To prepare and notify all who are required to attend the Annual General Meeting of the organisation and any special or extraordinary general meetings.
- To fulfil responsibilities of being a Company Limited by Guarantee.
- To have the time to give to perform this role effectively.
- This should be read in conjunction with the Role Description for a Member of the organisation Board of Directors. The role will normally be held by the COO.

12 Essential Board roles

This is a list of the 12 key Board roles and responsibilities.

Set and maintain vision, mission and values

- The board is responsible for establishing the essential purpose of the organisation.
- They are also responsible for guarding the ethos and values of the organisation.

Develop strategy

- Together, the board and chief executive officer develop long-term strategy. Meeting agendas reflect the key points of the strategy to keep the organisation on track.

Establish and monitor policies

- The trustee board creates policies to govern organisational activity. These cover:
- Guidance for staff.
- Adherence with legal and legislative requirements.
- Systems for reporting and monitoring.
- An ethical framework for everyone connected with the organisation.
- Conduct of trustees and board business.
- Policies established by the chief executive or staff will be brought to the Board for approval. Ultimate policy-making responsibility belongs to the board. For this reason, the board has the responsibility of keeping apprised of the organisation's policies. Some policies may give rise to a recommendation for the board to discuss, and debate. Examples of these may include Health and Safety policies, and occupational health policies. Others may be so specific that the board need not consider them in detail. Policies should be reviewed annually and a cycle of policy review will be organised by the COO.

Set up employment procedures

The board creates comprehensive, fair and legal personnel policies. These protect the organisation and those who work for it. They cover:

- Recruitment
- Support
- Appraisal
- Remuneration
- Discipline

- Wellbeing

Ensure compliance with governing document

The governing document is the rulebook for the organisation. The trustees make sure it is followed. In particular, the organisation's activities must comply with the charitable objects.

- Ensure accountability

The board should ensure that the organisation fulfils accountability as required by law to:

- OSCR
- Inland Revenue
- Customs and Excise
- Registrar of Companies
- The organisation should also be accountable to:
 - Funders
 - Beneficiaries
 - Staff
 - Stakeholders
 - The public
- This means publishing annual reports and accounts.

Ensure compliance with the law

The Board are responsible for checking that all the organisation's activities are legal.

- Maintain proper fiscal oversight
- The trustees are responsible for effectively managing the organisation's resources so it can meet its charitable objects. The board:
 - Secures sufficient resources to fulfil the mission
 - Monitors spending in the best interests of the organisation
 - Approves the annual financial statement and budget
 - Protects the organisation against liability by providing insurance
 - Seeks to minimise risk for the organisation
 - Participates in fundraising (in some organisations)
 - Ensures legal compliance

Select and support the Chief Executive

- The board creates policy covering the employment of a chief executive. They also implement recruitment and provide support and supervision the chief executive and review their performance.

Respect the role of staff

The board recognises and respects the domain of staff responsibility. At the same time, it creates policy to guide staff activities and safeguard the interests of the organisation.

- Maintain effective board performance:
- Productive meetings
- Effective committees with adequate resources
- Development activities
- Regular performance reviews
- Partnership with consultants where necessary

Promote the organisation

- Through their own behaviour, their governance oversight and their activities on behalf of the organisation, the Board enhance, promote and protect the reputation of their organisation. They are good ambassadors for the organisation.

List of organisational policies and procedures

We have the following policies which have been adopted and are in place.

Copies are available on request from MAS COO.

1. Staff Handbook
2. Dignity at Work policy
3. Managing Sickness Absence Policy and Procedure
4. Appraisal Policy and procedures
5. Disciplinary Procedure
6. Grievance Procedure
7. Redundancy Policy
8. Flexible Working Policy
9. Homeworking policy and procedure
10. Code of Practice
11. Equality, Diversity and Inclusion Policy
12. Recruitment Policy
13. Exit Interview Policy
14. Drug and Alcohol Policy
15. Computer, Internet and Email
16. Data Protection Policy
17. Policy on the Secure Handling, Use, Storage and Retention of Disclosure Information.
18. Confidentiality
19. Safeguarding Child Protection Policy
20. Complaints Procedure
21. Health and Safety
22. Fire Safety
23. COSHH guidelines
24. Accident and Incident Policy
25. Challenging Situations
26. Risk Assessment
27. Lone Working
28. Wellbeing policy
29. Policy on blood/ body spillage
30. Personal Safety Policy
31. Risk Policy/ Risk Review
32. Whistle blowing policy
33. Flexitime Policy
34. Business Continuity Policy
35. Communications Strategy and Policy
36. Quality Assurance Policy
37. Student Placement Policy
38. Training Policy
39. Environmental policy
40. Privacy policy

41. GDPR data security policy
42. Trauma policy
43. Anti-fraud, bribery and corruption policy
44. Modern slavery policy
45. Conflict of interest policy
46. Social media policy
47. Suicide risk policy
48. Domestic Abuse Policy
49. Family leave policy
50. Pregnancy loss policy
51. Menopause policy
52. Invisible conditions policy
53. Fertility policy

Time commitment

The Board meets at least 4 times per year, also there is an expectation that Trustees/Directors will attend the annual General Meeting. Meetings generally last about 2 hours. Sub Committees are generally shorter meetings. Most (if not all) meetings for the foreseeable future will take place by video conference, due to current restrictions imposed by the COVID pandemic.

Board papers are usually issued one week in advance of the meeting.

Trustees/Directors will be asked to join Board Committees, including Finance and Business Review; Nomination and Remuneration; Audit and Risk; Membership; Policy, and Conference.

Remuneration

Although this is a voluntary position, reasonable expenses for travel and subsistence will be reimbursed.

The appointment will be for a fixed term – agreeable to both parties.

Probationary Policy for Board Members

The Board of Directors of Money Advice Scotland have a responsibility to the staff, regulators and partner organisations involved with the service. We also have to satisfy funders as to the

professionalism of the organisation. Therefore, it is necessary to have a probation period for new Board Members to ensure they have a good fit with the organisation's values and processes.

The Probation period will be for a period of one year. At the end of a year of service a meeting will be held with the Chair and Chief Executive to review performance.

Reference will be made to MAS Person Specification for Board Members to assess fit with the requirements set.

Additionally, the following areas will be assessed:

- Attendance at meetings
- Ability to input appropriately to meetings
- Attendance at additional events and subgroups
- Attendance at AGM
- Ability to represent MAS appropriately
- Ability to act with integrity and to MAS ethical guidelines
- Ability to operate strategically rather than focus on operational issues
- Being able to maintain boundaries
- Potential conflicts of interest
- Respect for fellow Board Members/ staff members
- Ability to maintain a professional distance from organisational issues while maintaining effective governance

As is the case with staff within MAS the organisational disciplinary policy will apply. Therefore, if any Board Member has conduct that would require disciplinary action their role as a Director may be terminated with immediate effect.

Following the appraisal meeting the Board Member will be informed in writing if their appointment is confirmed or if they are to cease membership of the Board.

Board Probation Period

Annual Review

Board Member _____

Scores from 1 – 5 where 1 is poor performance and 5 is excellent performance

Requirement	Score	Comments
Attendance at meetings		
Ability to input appropriately to meetings		
Attendance at additional events and subgroups		
Attendance at AGM		
Ability to represent MAS appropriately		
Ability to act with integrity and to MAS ethical guidelines		
Ability to operate strategically rather than focus on operational issues		
Being able to maintain boundaries		
Potential conflicts of interest		
Respect for fellow Board Members/ staff members		
Ability to maintain a professional distance from		

organisational issues while maintaining effective governance		
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Confidentiality Policy and Data Protection

1. POLICY STATEMENT

All employees, trustees and volunteers are required to abide by MAS Confidentiality Policy.

You must keep all information given to you or created by you during your employment/ Board volunteering confidential while you are involved with MAS and after your involvement ends.

Information of a personal and private nature will be treated sensitively and remain confidential within MAS. This means that the information will not be given to anyone outside MAS without the permission of those to whom it relates.

Within MAS, information of a personal and private nature will only be shared with other members of the organisation on a need to know basis, for example sharing information on risk/child/ adult protection with a colleague or manager whose role determines they would need to have the information, and under no circumstances should information be shared within MAS with an individual whose role would not require them to have access to that information.

All staff, trustees and volunteers will be asked to sign a statement confirming they will maintain confidentiality as stated in this policy.

No information gathered for monitoring or evaluation of our work will identify people.

2. PRINCIPLES

Being 'confidential' is defined as: 'any information given to MAS remains within MAS and will not be passed on to any other person or service outside of MAS.

Confidentiality is between an individual and MAS, unless it falls into a situation where it may be breached.

3. SCOPE

This policy provides a framework for staff and Board to ensure that right to a confidentiality is retained, the circumstances where confidentiality may need to be broken, and the procedures for doing so.

4. PURPOSES

To enable participants and staff to make informed decisions about the information they give us. This includes ensuring that they know about the exceptional circumstances when it is right and proper for an organisation to break confidence.

5. PROCEDURES

MAS will inform participants, Board and staff of our confidentiality policy. Discussion about participants, Board or staff should take place in a private office. Open discussion in general spaces or in open online meetings is prohibited. Files containing personal information should be marked “Private & Confidential” and should not be left open and unattended in the office and should be put away securely overnight. Online files should be shared in a private area of Sharepoint, password protected.

Participants, Board and staff should be assured that the information they have given us is confidential, and that it will not be divulged to any person outside of MAS, even with family members, unless their situation falls under the criteria specified in point 6. MAS will rigorously pursue and investigate any allegations of a Board volunteer, employee or visitor breaking our confidentiality policy, and the most severe penalties will be considered in such cases.

Employees should ensure that all identifying details (including complaints for whom confidentiality has been breached) are to be kept in a locked filing cabinet, or password protected if stored electronically.

6. CIRCUMSTANCES WHERE CONFIDENTIALITY CAN BE BREACHED

- Life-threatening danger
- Examples of situations which may be life-threatening are:
 - The individual is now or will be physically so damaged that medical treatment is necessary to prevent death. This can include situations of extreme neglect (where their life is in danger).
 - There are indicators of a real danger of death if an individual returns to an abusive situation.
 - There is evidence that the contact with MAS has been interrupted by another intending to kill the individual, or harm them to an extent that their life may be in danger.
 - The individual appears to have already attempted suicide or be at the point of an attempt.
 - The individual or another person is threatening to kill another individual/s or harm a third person to the extent that their life may be in danger. This includes the threat or act of terrorism.
- In breaking confidentiality in this instance (i.e., life-threatening danger) it will usually only be relevant to contact the emergency services

At all times, the individual is fully and honestly informed if any such action is considered. Identifying details must be obtained in an honest and open way.

7. INFORMATION THAT IS CONSIDERED HELPFUL TO EMERGENCY SERVICES

When breaking confidentiality, the following information is most helpful to emergency services:

- Contact number of MAS, the name of the worker / employee making the call, and the number of the employee in case of any follow-up.
- Any information that might help identify where the person is. This includes: the address (including postcode if possible); a described location (e.g., outside a named shop / in a train station); their telephone number (landline, mobile or phone box). General descriptions of location are less useful, but MAS may still break confidentiality if the information is deemed to be useful enough to pass on.
- A description of the individual, their full name, and what they are wearing so they could be located in a public place.

8. PROCEDURE FOR BREAKING CONFIDENTIALITY

- If a worker is concerned that a Board volunteer, participant or fellow staff member may fall under one of the circumstances where confidentiality may be broken they should consult with the CEO or COO.
- The worker would contact emergency services if the decision has been made to break confidentiality. As much information as is available should be forwarded to emergency services, including the number to contact MAS should the operator wish to get back to us.
- If confidentiality is broken, a Confidentiality Breach form should be completed, and signed by the employee and CEO. An electronic copy of the form should be password protected and kept securely on the network. The signed copy should be kept in a locked cabinet. Any identifying information on the user should be destroyed 28 days after it being passed on to emergency services, unless this is likely to hinder an ongoing investigation.
- All incidences where the employee was contacted about a breach of confidentiality (whether it was broken or not) will be reviewed by the COO to ensure they conform to this policy.

9. MAS ORGANISATIONAL INFORMATION

- All internal information for example strategic developments, project development, staff information (recruitment, changes, human resource information), finance etc. should not be discussed out with the organisation without the prior permission of the Chief Executive. This applies to ex members of staff/ Board of Directors members, who on signing this policy are agreeing to keep organisational information confidential. D
- Divulging confidential organisational information to other organisations or individuals without authorisation will be considered under MAS's disciplinary procedure and may be considered as gross misconduct. Board of Directors members divulging confidential information without the permission of the Chair will be dismissed from the Board of Directors.

- Any malicious information passed to any individual by any employee, volunteer or Board of Directors member of MAS with the intention of bringing MAS into disrepute will be considered a serious disciplinary breach and appropriate action will be taken which may include legal recourse.

General Data Protection Regulation (GDPR) Declaration

A copy of this declaration must be signed by all staff, volunteers and directors working for MAS. They will be provided with a signed copy for their records and the original will be kept on their personnel file. In signing the Declaration, an individual is agreeing to the 7 key principles of GDPR which MAS must comply with. They are:

- Lawful, fair and transparent use of personal data
- Using personal data for the purpose for which it was collected
- Ensuring the personal data is adequate and relevant
- Ensuring the personal data is accurate
- Ensuring the personal data is only retained for as long as it is needed
- Ensuring the personal data is kept safe and secure
- Ensuring compliance and accountability

The responsibility for the compliance of the principles above is the responsibility of everyone. Any failure to adhere to the principles may lead to disciplinary action.

Please read the Data Protection & GDPR Policy, and Confidentiality Policy to ensure that you fully understand the requirements of MAS and our need to hold and process information of our staff, members, volunteers, partners, and directors, and any implications for improper use, disclosure or access.

Declaration

By signing below, you agree that you fully understand that MAS has a legal obligation to protect the information we hold and use in the business. The Data Protection and GDPR Policy details MAS's obligations to registering and agreeing to the terms as defined by the Information Commissioners Office. You also understand that any breach may lead to the termination of your contract of employment or Board position, if applicable.

CONFIDENTIALITY POLICY AND DATA PROTECTION AGREEMENT

Agreement

I have read and understood all sections of the above Policy and agree to abide by it.

Signed:

Name:

Position:

Date:

Original signed agreements will be held by the organisation and a duplicate copy will be issued to the employee/volunteer/ Board Member.

I have read and understood MAS Induction pack.

Board member _____