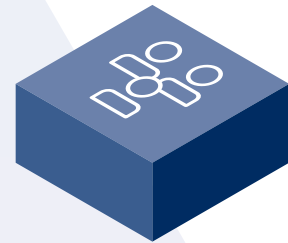




DSL

BUSINESS FINANCE LTD

DSL BOARD DIRECTOR INFORMATION PACK



APRIL 2024

About DSL

DSL Business Finance has been providing SMEs and social enterprises with access to affordable finance for over **30** years.

Our team of specialist advisers have worked with thousands of clients unable to access loans via traditional financial institutions to secure required funding. They have a range of loan products available up to **£100,000** and provide guidance and support to help new and existing businesses become investor-ready.



Our Impact: 2022 - 2023



Business supported:

252



Values of loans distributed:

£4,378,504



Jobs created:

130



Jobs maintained:

516.5



Number of loans paid out:

159

Role Description

The Board meets four times a year for half a day in addition to the AGM. Total commitment, including meeting preparation would be one day per month.

The Board provides strategic direction and oversight. Major policy decisions are made at Board level drawing on information provided by the Chief Officer and senior management team. The decisions of the Board are actioned through the Chief Officer and senior management team.

As Board members will be Directors of the organisation applicants must:

- be at least 16 years old
- not be an undischarged bankrupt
- not be a disqualified director

Further information about us can be found on our website www.dsl-businessfinance.co.uk

Desirable Board Experience and Skills

We welcome expressions of interest from individuals from a diverse background, which is representative of the clients we serve.

We're looking for people who have a wide range of professional skills and experience that can help take us forward, but who are all driven by that mission of creating a more inclusive economy in Scotland.

We're interested in hearing from candidates with and without experience on a Board.

Skills and experience that would be of particular interest are in the areas of:

- Legal
- Entrepreneurship
- Financial Services

For further information on desirable skills, knowledge and work experience please refer to the director job specification below.

The Board and Time Commitment

The Board comprises 5 members, with a maximum of 11. Board members are drawn from across various sectors and disciplines. [See our Board profiles.](#)

The full Board meets four times a year. Board meetings are held in February, May, August and November. The AGM is usually held as part of the August Board meeting. Meetings are in-person, held in Glasgow with an online option available.

In addition to these set meetings, DSL has a Board representative on both the Finance and Staffing, Health & Safety Group subgroups that meet quarterly throughout the year normally in Glasgow or online.

Furthermore, the Board has an annual strategy day in Glasgow, which takes place in March and a development day with staff, which takes place in September.

Board members are also welcome to the Group-wide bi-annual staff days to learn more about different parts of the group.

Duration of Appointment

There is currently no enforced maximum or minimum term for members to serve on the Board. However, we recommend Board members are elected for an initial period of three years with the opportunity to serve for a further maximum period of three years.

Remuneration

The post of Board member is a voluntary post for which expenses relating to attendance at meetings of Directors, general meetings, meetings of committees of Directors or otherwise in connection with carrying out their duties will be paid.

Information on How to Apply

We welcome and encourage applications from people of all backgrounds. We have made a positive commitment to appointing people from under-represented areas and guarantee to interview all candidates who meet the minimum essential criteria for the roles as set out above and in the job specification.

DSL is happy to discuss reasonable adjustments for disabled candidates.

Expressions of interest

To express your interest in any of our roles, please send a brief statement or video outlining the reasons for your interest and what you would bring to the Board along with your CV or link to your LinkedIn profile.

Informal enquiries about Board membership can be made to Martin Avila, CEO, email martin.avila@ceis.org.uk.

Expressions of interest should be emailed to Martin Avila, CEO, email martin.avila@ceis.org.uk no later than **9am on Monday 22nd April**.

Timings

- Expression of interest deadline:
Monday 22nd April at 09:00
- Interview:
w/c 29th April
- Observe DSL Board meeting:
Wednesday 15th May: 09:30 – 12:30
- Formally appointed as a director:
w/c 20th May
- Attend Board Development Day:
14th June

Information about DSL

DSL has recently refreshed its mission, vision, values and the activities it will undertake to achieve these.

Vision

A Scotland where everyone, regardless of background will have access to finance and support, to start or grow a business that has a positive impact on the communities they serve.

Mission

Facilitate funding to SMEs to foster job creation and develop businesses cultivating an inclusive economy that benefits individuals and communities.

Values

- Professional
- Integrity
- Inclusive
- Collaborative

Activities

Provide access to affordable and inclusive finance for micro, small and medium and enterprises and entrepreneurs

Provide guidance and support to help new and existing businesses become investor-ready, facilitating their growth and impact in the economy/community.

Be the trusted partner and inclusive lender of choice in our chosen markets.

Ensure ongoing financial sustainability by successfully managing and growing our portfolio of contracts and loan products.

DSL is Fund Manager for the Smaller Loans part of The Investment Fund for Scotland and Regional Business Support Partner for Scotland for The Start up Loans Company, both part of The British Business Bank. DSL also manage and deliver other loan funds throughout Scotland.

To support this activity, we're seeking new Board members with new skills, knowledge and experience to support our team.

Team



DSL Chair
[Elizabeth Young](#)



Group CEO
[Martin Avila](#)



**DSL Chief
Operating Officer**
[Iain Burnside](#)

[View the full DSL team here](#)

DSL is Financial Conduct Authority (FCA) regulated, a CDFI, non-profit lender, a member of responsible finance and has acted as a trusted lending partner for Scottish Government capital programmes, as well as working on behalf of a number of Local Authorities.

Since 2000, DSL has:

- Lent **£42m** with most loan recipients having been declined by mainstream banks
- Supported over **2,000** SMEs
- Created or maintained over **9,000** jobs
- Provided **46%** of its loans to women led businesses

Part of CEIS Group

DSL is part of the CEIS Group, whose collective mission is to build a more inclusive economy to reduce inequality and make Scotland a better place to live and work. Our group of companies comprises CEIS, CEIS Ayrshire, DSL and partly owned, Social Value Lab.



CEIS

Within CEIS we have our Enterprise Support and Events Teams.

Our Enterprise Support Team provide specialist business advice to social enterprises and third sector organisations across Scotland from start up to growth stage. Our team of advisers have extensive knowledge of Social Enterprise, Third, Public and Private Sectors and a wealth of experience in supporting social enterprises and third sector organisations.

While our Marketing and Events team has been providing social enterprises, Third Sector and Public Sector organisations with event management services since 2007. Our team has experience in organising small-to-large scale events, nationally and internationally, in-person and digitally.



CEIS Ayrshire

CEIS Ayrshire has been providing employment, business services and training and skills expertise in Ayrshire, Dumfries & Galloway and beyond since 2007.

Our team of advisers and trainers work closely with individuals and businesses offering recruitment and training services. Recognised as a trusted and experience partner for local councils and government departments, they have specialist knowledge and experience in supporting those furthest from the job market.



Social Value Lab

Social Value Lab is an independent social purpose business, part owned by CEIS. Social Value Lab works across the UK and internationally, conducting research, gathering evidence, influencing policy, and creating new ventures. With a large field of social researchers, service designers, business consultants, & evaluators the team can help organisations to gain insights, transform services, make their case, and extend influence.

Group Impact: 2022 – 2023

Each year we measure our impact as a group to evaluate and demonstrate how we're working towards our collective mission of making Scotland a better place to live and work.

[View our 2022-2023 Group accounts](#)



931 Scottish businesses and social enterprises supported

2021/2022 - 1,253



5,392 individuals received skills and training development

2021/2022 - 5,630



633 people supported into employment

2021/2022 - 891



£4.3m loaned to Scottish businesses

2021/2022 - £5.1m



95% customer satisfaction with CEIS services

2021/2022 - 98%



51% expenditure with Third Sector suppliers

2021/2022 - 74%



517 jobs maintained in Scottish business

2021/2022 - 1,059



411 attendees at CEIS events

2021/2022 - 379



16 Social enterprises supported to internationalise

2021/2022 - 25

DSL Director Job Description

Remuneration	The post of Board member is a voluntary post for which expenses relating to attendance at meetings of Directors, general meetings, meetings of committees of Directors or otherwise in connection with carrying out their duties will be paid.
Time Commitment	The full Board meets four times a year. Board meetings are held in February, May, August and November. The AGM is usually held as part of the August Board meeting.
Reporting to	DSL Chair

Skills, Experience and Knowledge

Additional areas of skill, experience and knowledge that would be of interest, although not essential are:

Work experience in:	Skills:	Operational functions:
Financial sector	Knowledge of the SME / finance sector	Organisational governance
SME/ start-up sector	Entrepreneurship	Project or Programme Management
Fintech	Economic development	Financial Management
Responsible finance	Equalities	Human Resources
Small business networks	Data Protection	Data Management
Local and national government with relevant policy remit	Business lending	IT
Enterprise Agencies		

Purpose

The role of a director is to:

- Provide strategic guidance and oversight to ensure DSL effectively fulfils its mission of promoting financial inclusion and community development
- Ensure DSL operates in a legally compliant, ethical, and financially sustainable manner
- Contribute to the overall governance and decision-making of DSL

Specific responsibilities of a Director include:

Governance:

- Ensure DSL adheres to its mission, values, and legal obligations
- Establish and review policies and procedures for effective governance
- Participate in board meetings and decision-making processes
- Evaluate the performance of the board and individual directors

Executive Oversight:

- Hire, support, and evaluate the performance of DSL's chief officer
- Provide guidance and support to the executive team as needed

Financial Oversight:

- Review and approve annual budgets and financial statements
- Ensure proper financial controls and risk management practices are in place
- Monitor the DSL's financial performance and sustainability

Risk Management:

- Identify and assess potential risks to the DSL's operations and reputation
- Ensure appropriate risk management strategies and internal controls are implemented

Compliance:

- Ensure DSL complies with all relevant laws, regulations, and ethical standards
- Monitor DSL's adherence to its own policies and procedures

Strategic Planning:

- Participate in developing, reviewing, and approving DSL's strategic plan
- Monitor the implementation of the strategic plan and assess its effectiveness

Fundraising and Resource Development:

- Assist in identifying and securing funding sources to support DSL's mission
- Leverage personal networks and relationships to promote DSL and its work

Stakeholder Engagement:

- Represent DSL positively to external stakeholders, including the local community, funders, and partners
- Ensure DSL is responsive to the needs and concerns of its stakeholders

Board Development:

- Participate in recruiting and orienting new directors
- Contribute to ongoing board development and training initiatives

Subgroup Work:

- Serve on board subgroups as needed
- Actively participate in committee meetings and decision-making processes

DSL Director Person Specification

In addition to the knowledge, skills and experience outlined above, we're seeking the following:

Personal Qualities

- Strong commitment to the mission and values of DSL and community development
- High level of integrity, transparency, and accountability
- Ability to think independently and challenge constructively
- Collaborative and inclusive approach to decision-making
- Willingness to devote time and energy to the role

Advancing the organisation externally

- Willing to use connections to advance DSL
- Possessing connection and influence with key people

Behaviours

- Actively participate in board meetings and decision-making processes
- Maintain confidentiality and handle sensitive information appropriately
- Provide support and constructive feedback to DSL's executive team
- Engage with stakeholders and represent DSL positively in the community
- Continuously improve knowledge and skills relevant to the director role
- Declare any potential conflicts of interest and adhere to DSL's policies



DSL BUSINESS FINANCE LTD

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