



FOLD invites proposals from qualified consultants to:

- Assess FOLD's **debt capacity** under multiple scenarios (current and projected).
- Review and recommend improvements to FOLD's **treasury operations**, including cash management, banking arrangements, and investment practices.
- Evaluate current **reserves** (policy & levels) and propose a revised reserves policy.
- Deliver a consultant report and present findings to FOLD management and board.

1. Background

Fold Housing Association Ireland CLG (Fold) is a mid-sized registered Approved Housing Body (AHB) operating in the Leinster region. We employ 130 staff and provide homes to over 1,300 people.

Our mission is to provide quality homes and support to those who need them, while leading in the development of innovative housing solutions for older people. Fold is a not-for-profit company limited by guarantee, with approved status from the Department of Housing, Local Government and Heritage, and no shareholding.

Fold works in partnership with local authorities, the HSE, and developers across Leinster to deliver social housing and Housing with Care solutions. Governance and oversight are provided by our nine-member voluntary, unremunerated Board, with day-to-day operations managed by the Chief Executive and senior management team.

2. Objective

FOLD is seeking expert consultancy services to support its financial governance by reviewing its debt capacity, treasury management, and reserves policies, in line with best practice for AHBs operating under the **AHB Regulatory Authority (AHBRA)** framework.

3. Scope of Services & Deliverables

The selected consultant will provide the following services:

1. Project Kickoff & Data Collection

- Meet with FOLD staff to gather relevant documentation, including financial statements, cashflow projections, debt schedules, and current policies.

2. Debt Capacity Assessment

- Analyse current and projected debt levels.
- Prepare baseline and stress-testing scenarios for 3–5 years.
- Provide an Excel-based debt capacity model with assumptions and recommendations.

3. Treasury Management Review

- Assess cash forecasting, account structure, internal controls, and investment policies.
- Provide recommendations to improve treasury efficiency, reporting, and compliance.

4. Reserves Policy Review & Recommendation

- Propose a formal reserves policy with:
 - Purpose and governance triggers
 - Target levels and drawdown rules
 - Replenishment strategy
- Deliver both a **one-page executive summary** and **full policy document**.

5. Final Report & Presentation

- Submit a consolidated consultant report (PDF) with all supporting models (Excel).
- Deliver two presentations (virtual or in-person) to FOLD leadership and board.

6. Optional Implementation Support

- Provide additional consultancy on an hourly basis, if requested.

4. Minimum Qualifications

- Minimum 7 years' experience providing financial advisory services to AHBs or similar public-sector bodies.

- Demonstrable experience in debt capacity analysis, treasury advisory, and reserves policy formulation.
 - Submission of at least two relevant client references.
 - Team CVs including project lead and key staff members.
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5. Proposal Requirements

Proposals should include:

- A. Cover letter and firm overview
- B. Methodology & approach (max 6 pages)
- C. Work plan & timeline with milestones
- D. Team CVs & responsibilities
- E. Sample past projects (attach at least one sample report, redacted if necessary)
- F. Fee proposal (task-based and optional hourly rates), not exceeding **€30,000**
- G. Conflicts of interest disclosure
- H. Evidence of professional indemnity insurance (if required)

Submission Format: PDF for reports, Excel for models. Submit by email to **info@Fold.ie** by **26th January 2026, 5:00 PM**.

6. Evaluation Criteria

Criterion	Weight
Technical approach & methodology	30%
Relevant experience & team qualifications	15%
Sample work & references	15%
Price / fee structure	40%

7. Contract & Terms

- Professional services agreement will be executed upon award.
- Payments tied to milestones and deliverables.
- Work product ownership fully retained by FOLD.

- Confidentiality and data protection clauses apply.
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8. Timeline

Milestone	Date
RFP Issued	5th January 2026
Proposal Submission Deadline	26th January 2026
Project Start	2 nd March 2026
Final Report & Presentations	TBD, to align with project plan

9. Contact & Questions

Interested

If you wish to discuss the work and find out more about Fold prior to the development of your submission, please contact Anne Marie Gavin, Fold Finance and Corporate Services Director on

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Responses and any addenda will be posted on FOLD's website foldireland.ie
