

Tackling financial
exclusion in a pandemic

TRUSTEE RECRUITMENT PACK



TURN2US
FIGHTING UK POVERTY

[TURN2US.ORG.UK](https://turn2us.org.uk)

WELCOME

We work alongside those who have experienced not having enough money to live on to help people cope with life-changing events. This can include job loss, illness or bereavement. We do this through providing cash grants directly and by giving people the tools they need to access benefits or other grant funds via our online and contact centre services.

The coronavirus pandemic has had a huge impact on the lives and incomes of millions of us in the UK. With many of us left struggling to keep our heads above water after losing our incomes, there has never been a more significant period of economic disruption in most of our life times.

As this crisis reminds us, any of our lives can be turned upside down – whether because of job loss, relationship breakdown or illness. The impact on the youngest and oldest – typically those on zero hour contracts or close to retirement age - has also been more severe than for those who are employed. While those of us who are single parents, disabled or from a Black, Asian, or other minority ethnic background, often face barriers to employment and income that others don't.

Turn2us was established in 1897; and our work has spanned three centuries and supported millions of people through dramatic life events and uncertainties. We recognise that the need for our services is greater now than ever before, but that we are also ideally placed to tackle these challenges.

We believe no one in the UK should live in poverty. We also believe that the current economy and social security system can be redesigned to give people the help they need; when they need it.

To do this, we need the right people on board to steer the charity and help navigate ways to finding lifelines for people struggling to stay afloat. People who are not afraid to speak up for what is right and fair, and to help change the systems and structures that aren't working as well as they should be.

To this end, we are recruiting three new board members to guide the work of the charity and to work collaboratively with our leadership team. We need applicants with the skills and expertise in any of following; governance, law, safeguarding or poverty. We are particularly interested in people with lived experience of financial exclusion and people who understand the challenges faced by Black and Asian people, those who identify as disabled or have faced the financial challenges of being a single parent.



People who are not afraid to speak up for what is right and fair, and to help change the systems and structures that aren't working as well as they should be."

This trustee recruitment exercise is a major investment in the strength and capacity of a board of trustees that has a wide range of deep expertise and experience. Our culture on the board and in the executive team is critical to our success. We strive for a sense of high competence, yet recognise that we always have more to learn and achieve. Given the complexity of poverty, we work with a wide range of partners and, crucially, with those for whom we exist so we can co-create solutions that work.

We must work and think hard together, using rigorous debate and collaborative working, to improve our impact for the people we're here to serve.

If our work and the role of our board sounds of interest to you; and you think you can play a role in helping drive our impact, then we very much want to hear from you.

This pack provides information about our work, structure and our plans for the future. You will also find specific details on the skill requirements for these roles and information on how to apply.

I look forward to hearing from people who share our deep commitment to support and empower people facing financial shocks in the UK.

Yours sincerely,



Sally O'Sullivan
Chair of the Board of Trustees

"WE BELIEVE NO ONE IN THE UK SHOULD LIVE IN POVERTY."

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POVERTY IN THE UK

There was already one in five people below the poverty line in the UK before the coronavirus pandemic hit. However, in light of the coronavirus, the number of people struggling to get by is likely to increase as unemployment continues to increase and the economic future of our country remains uncertain. We know that it is the most vulnerable among us who will be impacted the most, with women, single parents, people with disabilities, and black, Asian and other minoritised communities most disproportionately affected.

In the first 100 days following the March lockdown, we saw an unprecedented rise in a demand for our services – over 500% in some cases. One of the reoccurring issues people told us about was that they were struggling to cover the basics, such as putting food on the table, or paying their rent and bills. In a country that believes in fairness and justice, we believe that isn't right that people are left struggling to keep their heads above water.

Every year, the Joseph Rowntree Foundation (JRF) works out how much money you need to manage day-to-day in the UK. The latest figures show that single person needs £19,200 a year before tax and benefits; a single parent with one child needs £28,450, and a family of two parents and two children need £37,400.

In the financial year ending 2019, median household disposable income in the UK was £29,400.

Around 14.4 million people live in poverty in the UK: 8.5 million adults, 4.5 million children and 1.3 million pensioners (Social Metrics Commission - SMC).

People with disabilities are much more likely to be living in poverty: half (50%) of households facing poverty consist of families containing one or more people with a disability (SMC).

Contrary to assumptions, unemployment is not necessarily a driver of poverty. Increasingly, it's people in work who face poverty. Recent JRF research shows that 60% of people in poverty in Britain live in a household where someone is in work. However, renters are disproportionately affected by poverty: over 85% of people in poverty live in rented accommodation.

Around £20bn of benefits went unclaimed last year, reflecting the complexity of the system and barriers to claiming.

Each person not claiming just one benefit entitlement could be missing out on over £2,000. In 2017/18 Trussell Trust gave over one million emergency food packages, of which over 40% were given due to 'benefit delays' or 'benefit changes'.

At Turn2us, we are committed to working with others to change the poverty landscape in the UK. To do this, we co-produce our programme design, delivery and evaluation with people who have lived expertise of financial hardship. That, combined with our evaluation of our programmes and data insight will make the development of all of our work – from policy influencing, fundraising, communications and programming – fit for this purpose.

OUR WORK IN NUMBERS

TWO OUT OF THREE

helpline users identify as having a disability, compared to between 15-20% nationally

2.8M **39%**

in grants were given to **2,986** people in financial need

of our grants were made to women and children escaping domestic violence

TWO OUT OF THREE
Benefit Calculator users live in rented accommodation, compared to 20% nationally

ONE IN THREE
online users identify as having a disability



50%

of Benefit Calculator users are in work

77%

of Benefit Calculator users earn less than £10,000

HALF

had seen a significant decline in their finances in the last twelve months

ABOUT US

Our purpose: So everyone has the opportunity to build financial sustainability and thrive, Turn2us offers the information and support people need in the face of life changing events, and collaborates to tackle the causes and symptoms of poverty.

Turn2us is a national charity that provides practical information and support to people facing financial shocks. We work alongside those who have experienced not having enough money to live on to develop practical information and support that helps people cope with life-changing events such as job loss, illness or bereavement.



HOW WE HELP

- ▶ The Turn2us website (www.turn2us.org.uk) includes a Benefits Calculator to find out what welfare benefits and tax credits you could be entitled to, a Grants Search to find out if you might be eligible for support from over **1,500 charitable funds**, and a range of information and resources to help people struggling to get by.
- ▶ We also provide direct financial assistance through a range of specific funds that are managed directly by the charity. This includes the Elizabeth Finn Fund, which supports people from over **120 different professions**, and the Turn2us Response Fund which supports people when they have had a life-changing event in the last 12 months that has left them in financial hardship.
- ▶ **8.8m people** visited our website last year to find non-judgemental help and information, which equates to 13 people every minute; **2.5m people** completed a Benefit Calculation to understand their benefit entitlement; and over 1m people carried out a Grant Search.
- ▶ Last year, our helpline handled **101,000** direct enquiries. We also awarded over **£2.8 million** in grants to **2,986** people in financial need with **4,937** household members.
- ▶ We work closely alongside a range of organisations including Shelter, Macmillan and Gingerbread to get help to people when and where they need it most, and over **200** of our own volunteers committed more than **3,300** hours to helping people in their communities.
- ▶ We also work with partners to lead and drive campaigns, research and influence government and policymakers to drive lasting change in UK poverty. Examples of recent campaigns and reports can be seen on our [website](#).



£2.8 MILLION IN GRANTS TO 2,986 PEOPLE

OUR ORGANISATION AND HISTORY

We've had a long and varied history over the years, but our mission has always been the same to fight poverty in the UK and help people through tough times.

The Turn2us story began in May 1897, when our founder, Elizabeth Finn, set out to right wrongs of social injustices. Armed with nothing more than a desire to help and a handful of supportive friends, Elizabeth set out to make a difference to people who were struggling to heat their homes, or provide for their children. 123 years later, her legacy lives on as Turn2us continues to tackle the causes and symptoms of UK poverty.

We are a national charity helping people when times get tough. We provide financial support to help people get back on track.

OUR STRATEGIC AIMS ARE:

1. Deliver high-quality, practical programmes that include information and financial support so that people can build their own financial sustainability and thrive.
2. Deliver even better impact for people facing financial hardship through the co-production of our work with experts who have lived experience, in collaboration with other organisations and through a dedication to insight, evaluation, learning and improvement.
3. Build the profile of Turn2us and its work to reach people facing life-changing events and experiencing poverty, and secure support for the work.
4. Develop our influence on policy, practice and public opinion, tackling the prejudice towards people experiencing poverty and insisting on their fundamental rights to access social security.
5. Invest in our culture, systems, knowledge and skills.
6. Maximise our assets and secure income ethically to achieve impact.



THE NEED FOR OUR SERVICES

The surge in demand for Turn2us services has been unprecedented since the start of the public health measures in the UK to deal with the coronavirus pandemic.

THE DEMAND FOR OUR SERVICES

Since 1 March 2020:

- ▶ Over 3.4 million people have started benefit calculations, with over 1.2 million completing them
- ▶ More than 5.1 million people have visited our website for support – a 33% increase on last year
- ▶ We have awarded more than £2 million in direct cash grants
- ▶ Over 351,000 people have completed Grant Searches
- ▶ More than 42,000 people have reached out to our helpline

1897

Elizabeth Finn founds the Distressed Gentlefolks' Aid Association at the age of 72.

1904

The charity receives its first legacy from founding Chairman, Colonel William Knolly, of £450, which is £40,000 today.

1948

Shortly after the Second World War, there's a shortage of care homes for older people. The charity buys a home in Surrey as well as two other care homes the next year.

1965

The charity opens its first care home in the North of England, Hampden House, which was also the first purpose built care home in Harrogate.

1999

Times are changing. Following talks with supporters, the charity changes its name from the Distressed Gentlefolks' Aid Association to the Elizabeth Finn Trust in honour of our founder.

2007

The number of people coming to us for help is increasing so we create a new service called Turn2us. The service sets up a website and helpline to help people in financial hardship to access welfare benefits, charitable grants and other financial help and trains volunteers, advisers and caseworkers to help those who need further support.

2008

Elizabeth Finn Care wins the 2008 Third Sector Award for Innovation in Grant Making.

2009

Turn2us is formally reintegrated with its parent charity, Elizabeth Finn Care. The Charity reaches a major landmark as it has given away a total of £130,000,000 in direct grants since its foundation.

2010

Elizabeth Finn Care wins a competitive bid from the City of Edinburgh Council to consolidate 35 poverty-related funds into The Edinburgh Trust, a charitable fund for the people of Edinburgh.

2011

The Turn2us service grows in size with over five million people in financial difficulty using the service - this includes over 100,000 calls to the helpline since its foundation.

2012

The Turn2us online service receives the accolade of a Nominet Internet Award for being one of the best online charity initiatives in the UK.

2012

The work of Elizabeth Finn Care continues to grow with over 350 volunteers providing face-to-face support to those seeking our help.

2013

Turn2us launches a new Benefits Calculator to take into account the greatest ever overhaul of the benefits system.

2015

We integrate all of our activities under the name Turn2us. This is to help us make the biggest impact we can for people experiencing tough times. We continue to give direct grants to people and their families under the name Elizabeth Finn Fund and The Edinburgh Trust.

2017

Turn2us launches the Response Fund to help to help people who have had a life-changing event in the last 12 months that has left them struggling financially.

2020

The charity launches its new purpose and three year strategy. This coincides with the coronavirus outbreak and subsequent lockdown, which we respond to by raising over £2.4 million and awarding a record £1.3 million in crisis grants within just three months.



RYAN'S STORY

Just before Christmas 2019, Ryan started a contract consultative chef role for a restaurant in his area. He predominantly works contract roles like this to help open and improve restaurants through his considerable experience as a chef.

Due to the pandemic, even weeks before the lockdown was announced his hours were decreased at the restaurant due to lack of business. Eventually he had to stop working altogether when the lockdown came into effect.

He was immediately left without income and unsure how he would get by, support his nine year-old daughter or keep up payments to his ex-partner with whom his child lives with. As he has been self-employed for a short period of time, he wasn't eligible for the Government's self-employment grant scheme.

Ryan has had to apply for Universal Credit instead – which won't completely cover his outgoings. Whilst he was still waiting for his first payment he saw a news broadcast which mentioned the Turn2us Coronavirus Grant, and decided to apply.

He was awarded a £500 Coronavirus Grant, which allowed him to manage for several more weeks. He's feeling much more positive about his short-term prospects but remains concerned about his job in the long term.

“I FOUND MYSELF IN AN IMPOSSIBLE SITUATION, UNABLE TO AFFORD THE BASICS. TURN2US GAVE ME A LIFELINE WITH THEIR CORONAVIRUS GRANT – HELPING ME TO GET BY IN THIS CRISIS.”

GOVERNANCE

The charity was founded by Elizabeth Finn in 1897 as The Distressed Gentlefolk's Aid Association, and incorporated on 19 January 1953 as a charitable company limited by guarantee. It is governed by its Articles of Association which were last amended on 23 July 2019. Turn2us became the trading name of Elizabeth Finn Care on 18 May 2015.

The charity's Board of Trustees currently has ten trustees, one of whom will retire next year. We are recruiting three so we will have 12 trustees. Each trustee will also be a member of the charitable company.

New Trustees are appointed by the existing members of the Board. When filling vacancies, the Board takes into account the skills, knowledge and experience needed to maintain the Board's ability to direct effectively the full range of the charity's activities.

All new Trustees receive an induction to help them fully understand the nature of Turn2us and its purpose, and to explain the roles and responsibilities of a new Trustee. Training and development resources are also available to support new Trustees, and develop the skills of existing Trustees.

The charity formally reviews its full governance framework every three years; the last triennial review took place during 2018/19.

The Board of Trustees is supported by the following subcommittees: Audit, Risk & Governance, Finance & Investment, Edinburgh Trust and Nominations & Remuneration. Trustees will be invited to join one or two subcommittees that are best suited to their experience, knowledge and skill sets.

Management and Trustee profiles



TRUSTEE TIME COMMITMENT:

Board and Committee meetings are held in London, Hammersmith.

Trustees are appointed for an initial four year term with the opportunity to extend for a further four year period.

The time commitment includes attending four Board meetings a year plus an away day and relevant committee meetings, averaging out at approximately one day a month.

Our trustees are unremunerated however, travel expenses, directly incurred in the role as Trustee on official business, can be reimbursed.

BOARD MEETING DATES

In 2020/21:

15
DECEMBER
2020

02
MARCH
2021

Provisional Dates for the remainder of 2021:

15 June 2021
21 September 2021
14 December 2021

THE RESPONSIBILITIES OF A TRUSTEE

The Trustees, acting together, govern the charity, safeguarding its assets and applying them as efficiently and effectively as possible to further the charity's objects as set out in its governing document.

SPECIFIC RESPONSIBILITIES

- Ensure that the organisation complies with its governing document.
- Ensure that all the charity's activities are within its objects and within the law and relevant regulations.
- Safeguard the charity's ethos, its good name and the values of the organisation.
- Work with our Chief Executive and leadership team to develop and agree strategic goals and objectives, and to assess whether the management's strategy to achieve them is reasonable in relation to the risks involved, the resources required and the benefits to be achieved.
- Monitor the charity's progress towards the achievement of its strategic goals and objectives and monitor the impact of its activities on its beneficiaries.
- Define the parameters on which the budget will be based, agree the budget and monitor financial performance.
- Ensure that management has implemented an effective risk identification and management process.
- Ensure that management has implemented effective internal control systems and management information systems.
- As and when necessary appoint a Chief Executive, support them, agree their performance goals, monitor their performance against the specified goals, and agree their remuneration package.
- Establish and, as necessary, review a clear framework of delegation to committees and the Chief Executive, monitor compliance with that framework and hold Committees and the Chief Executive accountable for the authority that has been delegated to them.
- Be accountable to stakeholders for the way in which they have discharged their responsibilities as Trustees.
- Represent the Board's position when speaking publicly.
- Review the Board's own performance periodically and build an effective team spirit across Trustees and management.

REQUIREMENTS

In order to carry out your duties as a Trustee you will be required to:

Act in the best interests of the present and future beneficiaries setting aside any other interests you may have.

Attend the Trustee Board meetings and sub-committee meetings.

Devote the necessary time and effort to developing a good understanding of Turn2us and its activities, reading papers and undertaking other preparatory work.

SPECIFIC REQUIREMENTS

Turn2us seeks to appoint three new Board members with any of the following skills or experience:

- **Law**
- **Governance**
- **Safeguarding**
- **Poverty**

Turn2us operates throughout the UK and is committed to equity, diversity and inclusion. We are actively seeking people who are Black, Asian, mixed heritage or who identify as disabled to apply to bring their lived expertise to their work as a trustee.

TRUSTEES WILL BE ABLE TO:

- ▶ Identify with, and be motivated by, the values and objectives of Turn2us.
- ▶ Champion the work of Turn2us and the need for its support/services to external audiences.
- ▶ Think innovatively, critically, independently and strategically, with the ability and a proven track record of translating strategy into operational plans.
- ▶ Demonstrate a healthy understanding of risk, and its benefits and have entrepreneurial instincts.
- ▶ Contribute effectively within a talented Board.
- ▶ Work collaboratively with fellow Trustees and management.
- ▶ Have a willingness to speak their mind and be constructive.
- ▶ Demonstrate a consultative, strategic and supportive style.
- ▶ Demonstrate Nolan's seven principles of public life, namely: selflessness, integrity, objectivity, accountability, openness, honesty and leadership.



A MESSAGE FROM A TURN2US CONTRIBUTOR

As a person who historically had a fairly stable career in finance, it was a significant life changing moment when the new role I was due to start fell through at the beginning of the covid19 pandemic.

Going from earning regularly and at a fairly good pay grade to earning nothing and having to claim for Universal Credit was a difficult thing to do. As it was much lower than I was used to earning, I had to cut a lot of costs and also took advantage of a three month mortgage holiday to ensure that we had a roof over our heads while I looked for work.

It was during this time that I also reached out to Turn2us. I actually heard about Turn2us through a utilities company that I was speaking to previously, I got in contact and the process outlined on the website was clear and concise and easy to use and understand. I used their Benefit Calculator and received an estimate of the amount I was entitled to. I then made the application for Universal Credit and successfully got it.

Following my interaction with the charity, I agreed to help them co-design various aspects of their work. This includes working with others on the development of an improved and more informed policy and communications strategy that incorporates the views of people like myself with lived experience. This utilised my recent experience of experiencing financial challenges as a result of loss of income during the lockdown and pandemic. Other work includes working with a colleague on the impact of the charity and the production of a video that discussed some client survey data on mental health, in particular anxiety and wellness levels.

Involvement of people with a lived experience makes sure they can plan effective future services for beneficiaries; inline with their actual needs. This is because the services will be based on actual experiences that people have had and are therefore more relevant. The appointment of trustees who also have lived experience is a further demonstration of this and means that co-design runs through the charity at every level.

Nahum Pembu Muwowo

HOW TO APPLY

To apply, please forward a CV together with a supporting statement.

Please let us know if you will require any special provision as a result of any disability should you be called for interview.

To apply, please forward a CV together with a supporting statement and where you saw the advertisement to Turn2us@inclusiveboards.co.uk

COMMITMENT TO DIVERSITY & INCLUSION

We welcome applications from anyone regardless of their age, experience, disability, ethnicity, heritage, sexuality, gender and socio-economic background. We particularly encourage applications from disabled candidates, and black, Asian, and minority ethnic candidates, as these groups are under-represented within our organisation.

Turn2us is deeply committed to inclusive working practices, so during the application process we commit to:

- Paying for childcare whilst you're at Turn2us interviews where these take place in person.
- Paying for your travel costs to the office and back for interviews.
- Making any reasonable adjustments - for example ensuring we have BSL interpreters organised in advance if you'd like them.
- Providing this document in a Word document format readily available to download.
- Offering a guaranteed first stage interview with Turn2us for disabled candidates who meet the minimum requirements for the role.



RECRUITMENT TIMETABLE

Deadline for applications:

Friday 16 October 2020

First Interviews:

w/c 19 October 2020

Second Interviews:

w/c 26 October 2020

Further information

[View our Annual Report and Accounts 2018/19](#)

[View our organisational structure](#)