

Chief Finance and Operating Officer Appointment Brief

June 2025

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Introduction

Thank you for considering taking the next step in your career here at Fair4All Finance. With ongoing investment, our ambitious growth plans and refreshed strategy continue into 2025 and beyond.

We're a not-for-profit organisation working to boost financial inclusion. We're here to make sure that everyone has access to the right financial products and services, whenever they need them.

We were set up in 2019 through the Department of Culture, Media and Sport (DCMS). Our core funding comes from [The Dormant Assets Scheme](#) which makes it possible for money from forgotten bank accounts and other financial products to be used for good causes.

There are at least 20m people in the UK in vulnerable financial circumstances who are poorly served or unfairly excluded from mainstream financial services. We work to boost their financial inclusion and make sure the financial services sector provides people with what they need to manage their money, build their resilience and lead richer lives.

In this job pack you will find some helpful insights about us, our purpose, what it is like to work here, the benefits you can expect to receive, and an understanding about the person we are looking to bring into Fair4All Finance for this position.

Job purpose

The Chief Finance & Operating Officer (CFOO) is an Executive Director position responsible for ensuring the financial stability, finance strategy, and day-to-day operations of Fair4All Finance. Accountable to the CEO, this crucial role contributes significantly to delivering Fair4All Finance's wider strategy and impact. It is primarily an internal-facing, multi-disciplinary role, leading the operational excellence of the Finance and Operations teams (including legal) while maintaining oversight of the People team, which is led by the Director of People.

This position has arisen as Fair4All Finance embarks on a new phase of growth, recognising the increasing scale and scope of the organisation's work. The CFOO will play a vital role in providing the necessary support to the leadership team, allowing the CEO to focus on broader organisational priorities. The ideal CFOO will be an experienced leader with exceptional financial credentials, a strategic mindset, and a proven track record of delivering cross-team initiatives.

Your responsibilities

Area	Specific responsibilities
Leadership and delivery of strategic priorities	<ul style="list-style-type: none"> The CFOO is integral to delivering our strategic priorities and ensuring the organisation remains resilient, with enabling functions that support business objectives. Collaborating closely with the CEO, the CFOO will be a key member of the Leadership team, actively contributing to the formulation and execution of our strategy across various programmes of work. This role will engage significantly with the Fair4All Board, especially the Finance, Audit, and Risk Committee, and will also support the Director of People in various capacities. The CFOO will stand in for the CEO during periods of annual leave and will represent Fair4All Finance in funder and governance meetings as needed. The position includes direct oversight of a team of 11 people and additional resources dedicated to IT transformation.

Financial planning
and management

- In this role, the CFOO will lead and be accountable for the Finance function, driving the transformation of the team to meet the organisation's increased budget, complexity, and investment needs.
- Key responsibilities include preparing the annual budget and forecasts for Board approval, reporting regularly on the company's financial performance to the Finance and Audit Committees, and ensuring that both internal and external audits run smoothly.
- The CFOO will maintain oversight of Fair4All Finance's funding from various sources, ensuring compliance with financial reporting requirements.
- Close collaboration with the Director of Investments and the Director of Innovation and Development is essential to secure commercially astute outcomes in investment agreements and funding guarantees.
- The CFOO will also serve as the organisation's resident expert on accounting standards and will oversee treasury management to optimise liquidity.

Operations

- The CFOO will lead and manage the Operations team, which includes procurement, legal, and operational resources.
 - Responsibilities encompass ensuring statutory compliance with all applicable laws and regulations, including data protection and procurement standards.
 - The CFOO will strengthen and embed a robust risk management framework across the organisation, ensuring proactive identification, assessment, and mitigation of financial, operational, and strategic risks. Develop and implement risk management tools that support informed decision-making at all levels.
 - Enhance internal controls and compliance functions to safeguard financial integrity and operational resilience. Ensure rigorous financial controls, governance policies, and risk mitigation strategies are in place, while optimising the use of internal and external legal resources
 - Additionally, the CFOO will ensure the Operations Team creates a safe and compliant working environment, manages high-quality facilities, and supports efficient operational processes.
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People	<ul style="list-style-type: none"> • As a joint accountability partner for the People function, the CF00 will work alongside the People Director to ensure the team delivers a first-class people service throughout the employment cycle. • This includes talent strategy, acquisition, onboarding, performance management, and learning and development. • The CF00 will support the People Director in establishing comprehensive people policies that reflect Fair4All Finance's values and ensure accurate employment and payroll records.
Comms & stakeholder management	<ul style="list-style-type: none"> • The CF00 will closely support the CEO and Chief of Staff in engaging with the Oversight Trust, ensuring regular reporting to stakeholders and co-funders. • This role involves managing key external stakeholder relationships and representing the organisation at senior-level events and meetings, acting as a spokesperson for the CEO when appropriate.

Person specification

Essential experience and capabilities include

- Qualified accountant with significant experience in senior finance roles, including demonstrable experience in a commercially focused finance function and exposure as a CFO/COO role or comparable position.
- Proven strategic planning and problem-solving skills, with experience in conducting commercial negotiations.
- Demonstrable competency in managing transformational change programmes that enhance finance and operations functions through effective technology and automation.
- Strong understanding of internal business functions, including HR, risk management, and procurement.
- Proven experience in audit, risk management, and financial compliance, with a track record of implementing robust risk frameworks, internal controls, and governance structures that safeguard financial and operational integrity.
- Experience engaging with Boards and Audit & Risk Committees, providing clear, data-driven insights to support governance, financial sustainability, and regulatory compliance.
- Ability to optimise internal controls and compliance frameworks, ensuring alignment with best practices and regulatory requirements while balancing operational efficiency.
- Excellent team leadership abilities, particularly in coaching and managing at a senior level.
- Strong project management skills, with the capability to oversee multiple projects simultaneously.
- Excellent communication, interpersonal, and influencing skills, with the ability to work under pressure and prioritise tasks effectively.
- Ability to analyse and synthesise large amounts of data to draw conclusive insights.

Desirable experience and capabilities include

- Experience in impact investing, the public sector, or the not-for-profit/charity sector, ideally with grant-making experience.
- Familiarity with public sector contracts, procurement regulations, and compliance considerations.
- Background in financial inclusion, systems change or think tank delivery.

Personal characteristics

- A strong passion for our mission to enhance the financial resilience of vulnerable individuals and communities.
- Comfortable navigating complexity and uncertainty, with a proactive approach to problem-solving.
- Innovative and creative thinker, seeking continuous learning and development while supporting the growth of others.
- A collaborative team player who takes the initiative to support colleagues and contribute to a positive team environment.

Terms of employment

This is a full-time, permanent role.

A competitive salary will be offered, commensurate with the skills and experience of the successful candidate.

Location - London, Aldgate/remote working, with regular time each week in the London office

Fair4All Finance is dedicated to fostering a diverse, inclusive, and equitable workplace that reflects the communities we serve.

As an equal opportunities' employer, we value diverse experiences and perspectives, ensuring all team members can grow and contribute fully. Applications are welcome from people of any age, sex, gender identity, disability, marriage or civil partnership, pregnancy and maternity, religion or belief, race, sexual orientation, transgender status or social economic background.

Fair4All Finance is committed to providing fair treatment, accommodating reasonable adjustments, and promoting flexible working arrangements to support work-life balance.

All applicants must have the right to work in the UK.

Our Benefits

We know that thoughtful and progressive treatment of people in their work creates mutually positive benefits. To deliver our ground-breaking work we need to have a team that can deliver outstanding work and our benefits strategy supports this goal.

We created a benefits package that enables a culture where people thrive and to

- enable people to manage their time to maintain a healthy balance with a focus on outcomes rather than hours
- provide support for people to sustain their financial, physical, and mental health
- enable people at different life stages to support those they care for and give back to their communities

Financial security

We believe that our financial benefits offering should enhance people's financial wellbeing and resilience. We want to encourage a savings habit, provide income resilience to cover life shocks or life events such as family or caring responsibilities and retirement.

Benefit	Details
Pension	A competitive contributory pension, with employer contribution matching 2:1
Insurance policies	Life assurance, critical illness, and income protection to give you reassurance for any unforeseen ill health problems and to look after your family's financial future
Loan	Payroll savings and interest free cost spreading loans to smooth any lump payments and give financial reassurance (implementation in progress)
Family leave	Enhanced and equalised maternity, shared parental and adoption leave and enhanced paternity leave

Health and wellbeing

We want to ensure that our team can easily access everyday healthcare for mental and physical health and at a low personal cost. We encourage and support our people to proactively manage their health. Our health cash plan also covers your dependents and an option to add other members.

Benefit	Details
Health cash plan	<ul style="list-style-type: none"> Reimbursement for everyday health costs such as eye care, dental, access to X-rays and physiotherapy, in addition to a range of alternative treatments such as acupuncture, and specialist consultations
Health & Wellbeing Resource Hub (including an Employee Assistance Programme)	<ul style="list-style-type: none"> Access to discounted gym membership, health assessments and NHS approved app to support mental and physical health 24-hour confidential helpline for financial, health or legal advice 24-hour access to a GP with a prescription service Rewards scheme offering discounts on brands

Holidays

Taking appropriate time off to recuperate and balance is a key part of our health and wellbeing strategy. Everyone is entitled to the same amount of enhanced company holiday regardless of their role or length of service.

Benefit	Details
Holiday allowance	27 days holiday plus bank holidays (pro rata)
Additional holiday	Buy up to 10 days additional holiday (pro rata)
Selling holiday	Sell up to 5 days holiday (pro rata)

Agile working

We recognise the importance of having a great balance between home and work responsibilities, so we do everything we can to support flexible working. Flexible working arrangements are something that we discuss collaboratively before any arrangements are agreed by your manager.

Benefit	Detail
Flexible arrangements	<p>Flexible working options available include, but not limited to:</p> <ul style="list-style-type: none"> • Flexible, hybrid remote and office working • Compressed or part time hours such as 9-day fortnight • Informal flexible arrangement around core hours of 10.00am – 4.00pm
Moments that matter	<ul style="list-style-type: none"> • Time off to care for dependants • Time off for IVF and family planning

Reflection, learning and development

We are invested in your learning and development, and we expect you to be too. Our approach reflects what we know to be most effective, and we've adopted a 70:20:10 approach. 10% of our learning will be formal learning, 20% through coaching and independent learning and 70% through application in our roles. We also set aside 2 days a month as a team, to create space for reset and reflection, where we intentionally plan 'sit back' time for thought, planning and to take time away from screens where possible.

About Fair4All Finance

Fair4All Finance is a not-for-profit organisation founded in 2019. We exist to improve the financial wellbeing of people in vulnerable circumstances by increasing access to fair, affordable and appropriate financial products and services.

Our funding comes from [The Dormant Assets Scheme](#). The scheme makes it possible for money in dormant bank and building society accounts to be used to help good causes. More information on how we use The Dormant Assets Scheme can be found [here](#).

There are at least **20m** people in the UK in vulnerable financial circumstances, who are poorly served or unfairly excluded from mainstream financial services. That's nearly a third of all adults in the UK.

Our vision is of a society where the long-term financial wellbeing of all people is supported by a fair and accessible financial sector.

Our three strategic priorities are:

- **Expand the provision on affordable credit** so that the availability of affordable credit increases x10 and provision can be delivered sustainably at the scale required to meet customer needs
- **Partner with mainstream banks and financial services organisations to increase provision of services** so that mainstream financial services serve customers in vulnerable circumstances, either directly or through funding other providers
- **Develop new products and services to address market gaps** so that the right products exist to meet the different needs of people in vulnerable circumstances and systems are in place to support ongoing product development for these customers

There are millions of people unable to access the mainstream products and services that meet their financial needs and have to choose between going without essentials or turning to high-cost credit or illegal money lenders. Without safety nets like credit, insurance or savings, everyday life events or financial shocks can tip people into increasingly vulnerable circumstances.

You can find more information on us and our work at www.fair4allfinance.org.uk

Our values

Fair

We're impartial, open and rigorous in making sure our work has the right impact. We share a strong sense of fairness and we're determined to make the system work better for everyone.

Inclusive

We value diversity and difference. We also recognise the financial system has a disproportionate impact on those excluded, so we'll work doubly hard to ensure their voices and insights are reflected in our team and inform our work.

Bold

The problems we're tackling require bold solutions and we won't shy away from being radical. We're prepared to take considered risks in order to make a difference.

Compassionate

We believe in treating everyone with dignity and respect, and we work with empathy to consider the needs of everyone we interact with. We take care in communicating the hard choices we'll inevitably have to make.

Collaborative

We know we can't change the system on our own and we don't have all the answers. So we work in partnership with inspiring organisations as together we're stronger.

How to Apply

Saxton Bampfylde Ltd is acting as an employment agency advisor to Fair4All Finance on this appointment.

Candidates should apply for this role through our website at www.saxbam.com/appointments using code **FBUPA**. Click on the 'apply' button and follow the instructions to upload a CV and cover letter and complete the online equal opportunities monitoring* form.

*The equal opportunities monitoring form will not be shared with anyone involved in assessing your application.

The closing date for applications is 9am on Friday 27th June 2025.

Next steps: Longlisted candidates will be interviewed by Saxton Bampfylde between 3rd and 15th July. Interviews with Fair4All Finance will take place during the weeks of 28th July and 4th August.

Dates may be subject to change.

Our Commitment as a Disability Confident Committed member

Fair4All Finance is proud to be a Disability Confident Committed member of the Disability Confident scheme. This means we're committed to being inclusive in everything we do – from how we recruit, to how we support our team at work.

As part of this commitment:

- We will offer an initial interview to disabled applicants who meet the essential criteria for the role
- We offer reasonable adjustments throughout the recruitment process and in the workplace
- We actively create an environment where everyone can thrive and contribute fully to our mission

We follow the Equality Act 2010 definition of disability: a physical or mental impairment that has a substantial and long-term adverse effect on a person's ability to carry out normal day-to-day activities.

During your application, you'll have the opportunity to tell us if this applies to you. If you'd like any support with your application or have questions about reasonable adjustments, please email Belinda.beck@saxbam.com.

GDPR personal data notice

According to GDPR guidelines, we are only able to process your Sensitive Personal Data (racial or ethnic origin, political opinions, religious or philosophical beliefs, trade union membership, genetic data, biometric data, health, sex life, or sexual orientation) with your express consent. You will be asked to complete a consent form when you apply and please do not include any Sensitive Personal Data within your CV (although this can be included in your covering letter if you wish to do so), remembering also not to include contact details for referees without their prior agreement.