

fair4all finance

Non-Executive Director

May 2025

Saxton Bampfylde

The logo for Saxton Bampfylde features a dark green, elegant script font. A thin, dark green curved line underlines the text, starting from the left and ending under the 'e'.

Introduction

Working to make the financial system fairer for everyone

The current financial services system is broken. Millions of people are excluded, unable to access the products and services they need to manage their finances, build their resilience and lead richer lives.

We're here to change this by working with the industry to serve more people, increase the availability of affordable credit and develop new products and services.

About Fair4All Finance

Fair4All Finance is a not for profit organisation founded in 2019 and its mission is to increase the financial resilience and wellbeing of people in vulnerable circumstances by increasing the availability of fair and accessible financial products and services and our work is aimed at the retailers of those products and services together with those responsible for policy and regulation to influence changes to the system.

Our funding comes from [The Dormant Assets Scheme](#). The scheme makes it possible for money in dormant bank and building society accounts and beyond to be used to support specific causes including personal financial inclusion and capability.

There are at least 20.3m people in the UK in financially vulnerable 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 key priorities are:

Increase the availability of affordable credit provision so that 10x more affordable credit is available to people in financially vulnerable circumstances and can be delivered sustainably at the scale required to meet customer needs

Partner with mainstream banks and financial services to increase access to provision of products and services so that people in financially vulnerable circumstances are served by mainstream financial services, either directly or through funding other providers

Develop the market to consistently provide products that meet the needs of customers so that people in vulnerable circumstances have their needs met through the right and systems are in place to support ongoing product development for these customers

Role purpose

Are you passionate about making the financial services in the UK fairer and more accessible to all? Have you had personal experiences with financial challenges? If so, we invite you to become a vital part of our team as a Non-Executive Director for Fair4All Finance. We are looking to appoint 2 or 3 new members to join our Board and are particularly interested in the following areas of experience:

- Ability to influence (through networks) particularly in the banking sector, insurance and fin tech.
- Lending and underwriting experience (both for lending and insurance), particularly in the sub-prime area of the market.
- Senior commercial lawyer given how much novel structuring and regulatory change we hope to influence.
- Government influence, insight and experience
- Consumer duty experience
- Experience of societal systems change

Main responsibilities

Working as a team the Board are responsible for

Area	Specific responsibilities
Culture – to set and promote the culture of the organisation	<ul style="list-style-type: none"> • Ensuring that the values of Fair4All Finance are reflected throughout the organisation. • Ensuring ongoing performance against the outcomes of alleviating poverty and promoting financial inclusion; • Acting with integrity and in accordance with Fair4All Finance's values
Strategy – to work with the executive team to develop and approve the strategy	<ul style="list-style-type: none"> • Ensuring that Fair4All Finance has a clear vision, mission and strategic plan • Ensuring that the business, operational and other plans support the vision, mission and strategic priorities • Ensuring that the CEO's annual and longer term objectives and targets support the achievement of this vision, mission and strategic objectives

Area	Specific responsibilities
Governance - to oversee the assets and performance of the organisation and ensure it meets its legal and regulatory responsibilities	<ul style="list-style-type: none"> • Ensuring that there are effective mechanisms to review and respond to the external environment in which Fair4All Finance operates as well as identify and listen to the views of current and future stakeholders and to reflect these in the ongoing development of strategic plans and priorities as appropriate • Agreeing the method for measuring objectively the progress of Fair4All Finance in relation to its vision, mission, and strategic objectives and to receive regular updates on performance; • Appointment and performance management of the CEO including receiving regular reports on progress towards strategic priorities; • Ensuring that Fair4All Finance complies with all legal, regulatory and statutory requirements; • Ensuring that Fair4All Finance complies with its governing instruments and levels of delegated authority; • Ensuring that Fair4All Finance has appropriate control systems, policies and procedures in place over all monies, property and other assets. • Ensuring that major risks to which Fair4All Finance is exposed are identified, regularly reviewed and systems established to mitigate or minimise the risks. • Ensuring that monies and property are applied for the purposes set out in the governing documents and for no other purpose. • Act reasonably, prudently and collectively in all matters relating to Fair4All Finance and to always act in the best interest of Fair4All Finance and its strategic objectives
Relationships- build relationships with the executive team that promote honesty, transparency and accountability	<ul style="list-style-type: none"> • Supporting the Board, CEO and senior staff by offering expertise and experience in relevant areas, including participation in sub-committees as appropriate; • Participating in developing the knowledge, capability and skills of the Board to enable it to discharge its responsibilities;
Ambassadors	<ul style="list-style-type: none"> • Representing Fair4All Finance at meetings and events and with interactions with stakeholders, as appropriate

How does this role contribute to our strategic priorities?

Strategic Priority	Role involvement
Increase the availability of affordable credit to sustainably meet customer needs	Provide insight and experience to help the Board and executive team understand the practical support the providers of affordable credit need to address
Partner with banks and financial services providers to increase access to products and services	Support the Board in understanding the challenges which need to be addressed for customers in financially vulnerable circumstances
Develop and cultivate the market to support ongoing proposition development and delivery to meet customer needs at scale.	Provide practical insight and experience to support the ongoing development of the products and services needed in this challenging market to support financial inclusion
Enabling activities	Support the development of the strategic enablers needed for Fair4All Finance to deliver its mission
Foundations	As part of the Board, ensure that the foundations are in place to enable Fair4All Finance to deliver against its strategic plan

Person Specification

Non-Executive Directors are expected to have the skills and experience necessary to help Fair4All Finance deliver the transformational change needed to increase the availability of fair and accessible financial products and services to people in vulnerable financial circumstances. As a Board member you will be able to demonstrate:

- Integrity,
- A commitment to the mission and purpose of Fair4All Finance
- An ability to engage constructively in strategic discussions
- Diplomacy and sound judgement
- Inclusiveness,
- Great communication and listening skills
- Ability to work collaboratively as part of a team whilst contributing an independent perspective and providing both challenge and support

You do not need to have previous Board experience.

All applicants must have an existing Right to Work in the UK.

Fair4All Finance is committed to being a diverse organisation that is truly representative of the people and communities we serve. We are an equal opportunities employer with an inclusive environment where different experiences, expertise and perspectives are valued, where everyone is encouraged to grow and develop and all team members can contribute to their fullest potential.

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. We are determined to ensure that all team members and applicants receive fair and equitable treatment or are not disadvantaged by any inappropriate conditions or requirements being placed on them.

When we are recruiting, we actively seek to reach a diverse pool of candidates. We are happy to consider any reasonable adjustments that a potential board member may need to be successful.

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

Time Commitment and Remuneration

It is anticipated that the time commitment for a Non-Executive Director will be in the region of one day a month. Remuneration will be £7,000 per annum.

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 FBUQA. 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 4th July 2025.

Next steps: Longlisted candidates will be interviewed by Saxton Bampfylde between 14th July and 1st August. Interviews with Fair4All Finance will take place during the week of 11th August.

Dates may be subject to change.

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.

The logo for Saxton Bampfylde, featuring the name "Saxton Bampfylde" in a green, serif font. A green wavy line underlines the text, starting from the left and ending under the 'e' in Bampfylde.