



**Independent
Age**



Join us -
Independent Age
Trustees

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Introduction from our Chair and CEO

Thank you for your interest in being a Trustee of Independent Age.

Every day at Independent Age, we hear from people in later life who are struggling financially. While they are resourceful, careful and resilient, and employ many tactics to make their low income work for them, life is hard.

The older people we engage with – through our services, grant-giving, campaigning, research and volunteering – tell us about their increasingly unaffordable high rents, the anxiety they feel when they receive their utility bills, worries about how they will pay for healthy food and their uncertainties about how they will survive living on a low income.

We believe no one should face financial hardship in later life, and we are committed to improving the lives of older people struggling to make ends meet. Our strategic ambition is that, by 2027, we will have improved the lives of one million older people - and we have made a good start.

There has never been a greater need for Independent Age's work. More than two million older people are already in poverty, and millions more live their lives on the brink, with precarious finances. Our long history of working closely with older people in poverty means we can identify, reach, and improve the lives of the most vulnerable. We help them gain access to the financial benefits that are rightfully theirs and avoid the extra costs that people in poverty pay for essential products and services. For example, last year, callers who had a welfare benefits check through our helpline were found to be missing out on an average of £4,000 per year. This additional money can be life-changing, enabling them to afford to eat healthy food, heat their homes, enjoy time with friends and family and hopefully restore a



Joanna Elson CBE
and Rabbi Baroness
Neuberger DBE

decent quality of life.

We are looking for new Trustees who:

- Are concerned about the growing impact of poverty in later life on our society and energised by the opportunities for Independent Age to make a difference in the lives of older people most in need of support
- Can bring us skills we need on our Board (identified in a recent governance review) such as fundraising strategy and performance; service delivery and performance; grant making strategy and evaluation; impact measurement; or Investments (with experience of social / impact investing valuable)

We actively encourage people who are inspired by our mission and from a variety of backgrounds, experiences and skill sets to join us and help shape what we do.

Rabbi Baroness Neuberger DBE and Joanna Elson CBE

Our key activities

Independent Age is the only national charity focused on improving the lives of people facing financial hardship in later life.



Information and advice

We provide free, confidential advice over the telephone, by email and on webchat, and information resources for older people, their families and carers on issues affecting older people in financial hardship.



Grant-making

Across the UK, we work in partnership with local charities, funding them to support older people who might be struggling financially.

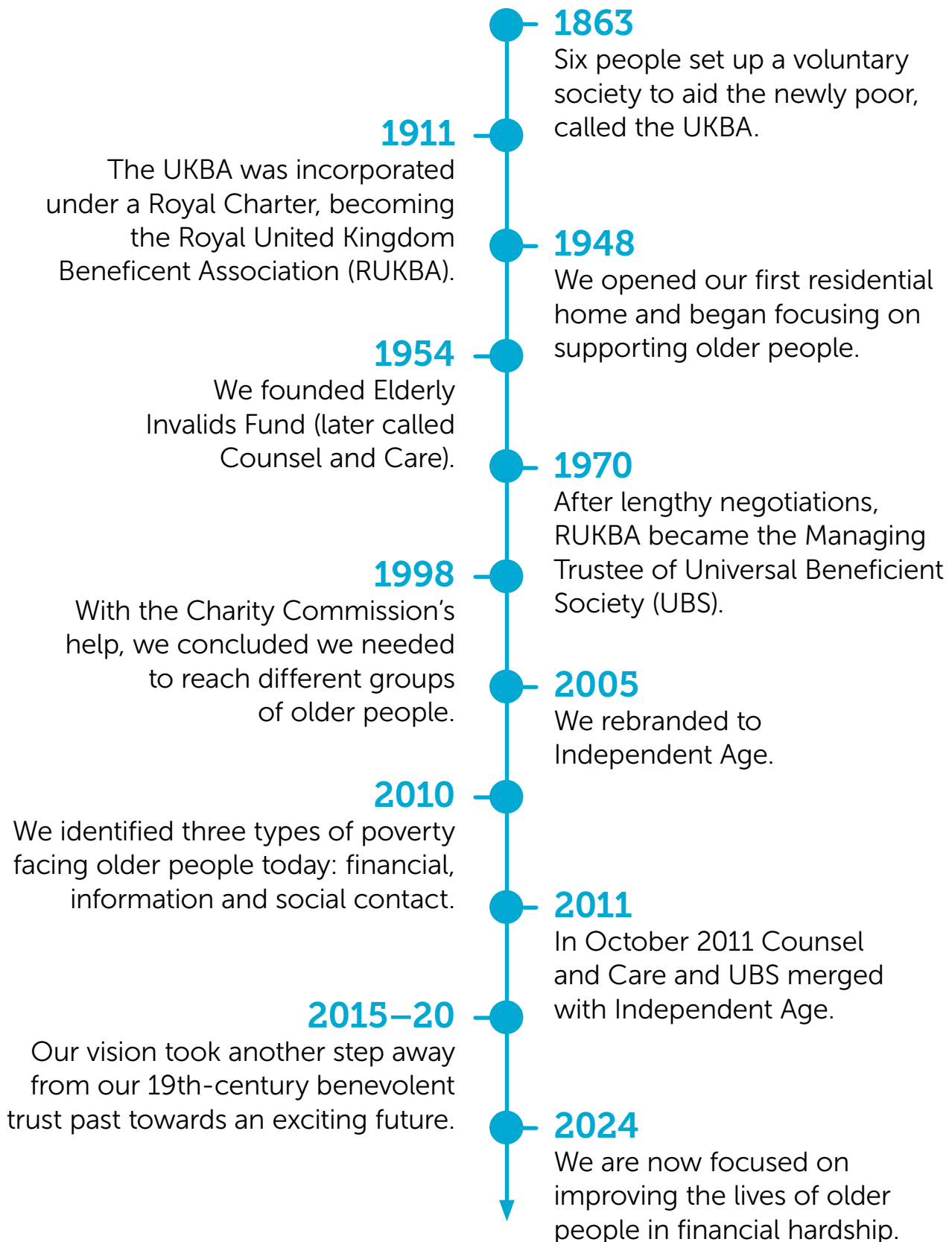


Policy, influencing and campaigning

We use the knowledge and insight gained from our frontline services to challenge poor care and campaign for a fair deal for older people – like a reasonable standard of living, fair access to information and an opportunity to contribute to their communities.

Our history

Although we have been known as Independent Age since 2005, we have a history stretching well beyond that to 1863, when the United Kingdom Beneficent Association (UKBA) was established.



Our strategy

We believe that no one should face financial hardship in later life. By 2027 we will have improved the lives of one million older people.

Independent Age's history and expertise are rooted in alleviating financial hardship in later life; supporting people facing financial hardship has been our priority since our foundation. In the past decade, we have developed our expertise on poverty in later life with numerous reports, comprehensive information and advice offers, and our campaigns and communications.

Living in financial hardship affects older people's health, intensifies loneliness and reduces their quality of life – so we can and must work to prevent and alleviate it. Poverty affects people of all ages, but it's those in later life who are often on the receiving end of broad ageist assumptions and stereotypes about their financial situation.

The individuals who make up this group are often invisible, overlooked and unheard – and the dream of a carefree, financially secure retirement is sadly anything but reality for many.

Our research and analysis identified certain groups of people aged 65 and over who are at greater risk of facing financial hardship, including:

single people



private renters



women



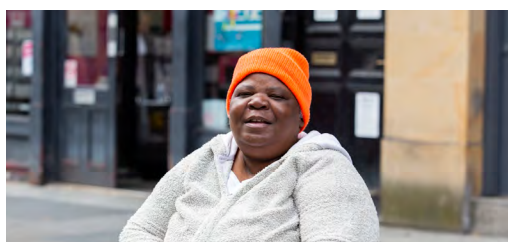
older carers



people from minoritised ethnic communities



people with long-term conditions or disabilities.



At Independent Age, we want to make sure the voices and experiences of those facing financial hardship in later life are amplified. We want their problems recognised and taken seriously by decision-makers. We want them to have the money they're entitled to, avoid high costs, and live in a warm, safe home with the support they need to live as they choose.

And we will work tirelessly to achieve this goal. Our impact across policy campaigning, information and advice, grant-making and partnerships improves lives by increasing the financial wellbeing of older people in financial hardship – enabling greater choice and independence in wider areas of life.

We will always be there for older people facing financial hardship who are looking for trustworthy, independent information and advice. Additionally, we will financially support local partner organisations working with older people, through grants and practical support.

More than three million older people are living with limited financial means and experiencing inequalities that affect their quality of life, ability to make choices and independence.

Our objective by 2027

We will have improved the lives of **one million** older people facing financial hardship.

We will ensure older people facing financial hardship...

have sufficient **income** and receive the financial support they're entitled to

are protected from unfair or avoidable **costs**

have the connections and support they need in their **communities**

live in safe, secure and suitable **housing** with the care and support they need

How we'll do it

Work directly with older people facing financial hardship to improve their lives

Use evidence and our **expert knowledge** to campaign to **change policies** and practices

Support organisations financially through **grants** and **practical support**

Work with others to explore **innovative** ways of providing **support** and improving the lives of older people facing financial hardship

Who we work with and for

Charities, community organisations, partners, businesses and grant recipients

Donors, volunteers and supporters

Families, friends, neighbours, and health and social care professionals

Policy and decision makers, media

People beyond state retirement age facing financial hardship, on a low income or in areas of multiple deprivations

Our Governance and Leadership Structure

Like all charities, we are run by a Board of Trustees which sets our overall direction. Our Trustees are initially co-opted, and then are formally elected at our AGM by a group of around 50 Charter Members. Our Chair, Julia Neuberger will be stepping down at our AGM in September, and Richard Anderson, who joined the Board in 2020, will be taking over as the charity's Chair. Richard currently chairs our Engagement Committee and Bowel Cancer UK.

Day-to-day management of Independent Age is the responsibility of the CEO and her small Senior Leadership Team, supported by around 110 staff.

Following recruitment, we expect to have a Trustee Board with around twelve members. The Board usually meets formally four times a year with an additional away day, focused on strategy and deepening our knowledge of our work and each other. As well as being Board members, Trustees generally serve on at least one of our Board committees, which provide detailed oversight of our fundraising, finance, risk, governance, services, and policy work. The expected time commitment for each Trustee is one day per month on average. The Board and its committees meet in working hours and the remaining Board meeting dates for 2024 are as follows:

- 11 September (with AGM)
- 14 October (away day)
- 5 December

We have five Board committees and subcommittees:

- Finance, audit and risk
- Engagement
- Governance
- Impact and delivery
- Investment

Committees usually meet four times a year.

You can find details of our Board and view our Trustees' profiles here independentage.org/about/people.

Our Senior Leadership Team

Joanna Elson CBE was appointed as CEO in September 2023. She leads our Senior Leadership Team which works closely with the Board to ensure we deliver our mission efficiently and effectively. The other members of the Senior Leadership Team are:

- **John Palmer**, Director of Influencing and Engagement
- **Clare Wadd**, Director of Finance and Governance
- **Stuart Rogers**, Chief Operating Officer
- Recruitment in progress - Director of Services and Grants

“ *Our work is increasingly focused on those older people who are in a precarious financial situation and, as a result, experience worsening inequalities, poor health outcomes and increasing social isolation. Delivering our objectives in conjunction with the cost-of-living crisis has required enormous dedication, energy and resilience from our staff and volunteer team.*



This year I was particularly impressed by our policy and influencing activities. I am also pleased that, as we develop as a charity, we are developing our approach towards equity, diversity and inclusion.

Karen Byrne (trustee)

Our values

Our values and how we embed them in all we do are essential to successfully delivering our strategy, and to the charity we want to continue to build and develop.

We are:



Purpose-driven

The experience, needs and views of older people inform everything we do.



Compassionate

We listen, care and take action.



Expert

Our work is evidence based and solution focused.



Collaborative

We work in partnership to maximise our impact.



Accountable

We work with integrity and transparency.



Inclusive

We value diversity and always treat everyone fairly with dignity and respect.

Equity, diversity and inclusion

We celebrate equity, diversity and inclusion (EDI) at Independent Age and champion the differences that make each of us unique.

We all have the right to be treated fairly and equitably, regardless of our age, race, colour, ethnic or national heritage, sex, gender identity, sexual orientation, religion/non-religion or belief, marital/civil partnership status, disability or health, neurological differences, pregnancy or maternity/paternity status, parental or caring responsibilities, upbringing or any other status.

We want everyone who uses our services and those who work for and with Independent Age to feel safe, protected, welcome and included.

Our current EDI priorities

- We will undertake targeted activity to ensure we understand, increase our engagement with, and provide direct and indirect support to older people from minoritised communities and seldom heard groups.
- Through our work with older people facing financial hardship, we will gather evidence and campaign to change policies and practices that affect older people from minoritised communities and seldom heard groups.
- We will undertake continuous internal (including staff, trustees, volunteers) and external (including older people who use our services, grantees, campaigners) gathering of data and information to identify where more action is required.
- We will ensure our recruitment practices for staff and volunteers promote EDI so that we can recruit diverse talent.
- We will build an inclusive culture across our organisation.

Our finances

Independent Age is privileged to have strong reserves, which totalled £164 million as of 31 December 2022. The majority of our reserves are held as investments, and we also hold a small number of investment properties.

In 2022 our total expenditure was £13.4 million, of which £11.2 million was on charitable activities and the balance on the cost of raising funds.

We also continue to make regular grant payments directly to older people, although we no longer accept new applications for direct support.

Our annual report and accounts for 2023 are currently being audited.

At the end of 2023 the Board approved our new fundraising strategy, which aims to increase and diversify our income to reduce the need to hold investments. This includes building awareness of Independent Age to help us grow individual giving and legacy income, increasing our events income and building a high-net-worth fundraising programme, while continuing to invest in generating increased income from corporate partnerships and trusts and foundations.

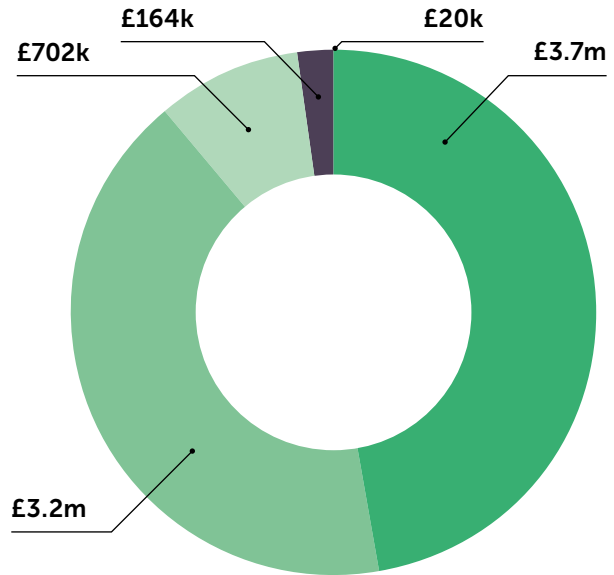
Our year in numbers

Our overall income

In 2022 we generated £7.8 million to help support older people in greatest need, their families and carers. This included individual donations, income from trusts and corporate supporters, investment income and a number of very generous gifts from supporters who remembered us in their Wills.

Income by type

■ Investments 47% / £3.7m	■ Other trading activities 2% / £164k
■ Donations 41% / £3.2m	■ Other income <1% / £20k
■ Legacies 9% / £702k	

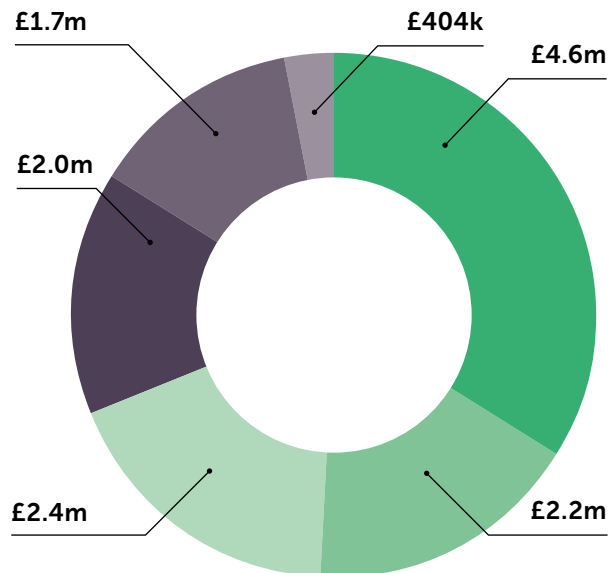


Our overall spending

In 2022 we spent £13.4 million to transform the lives of older people in the UK. This included £11.2 million in charitable expenditure, and an investment of £1.7 million in activities to generate long-term voluntary income as we seek to sustainably grow our vital work.

Expenditure by activity

■ National services 34% / £4.6m	■ Grant-making 15% / £2.0m
■ Community services 17% / £2.2m	■ Raising voluntary income 13% / £1.7m
■ Policy and influencing 18% / £2.4m	■ Investment and property management 3% / £404k



The role

Key responsibilities

Collective responsibilities as a Board of Trustees

- To agree the vision, mission and strategic plan for the Charity.
- To promote and develop the Charity in order for it to grow and maintain its public benefit.
- To agree the measures for objectively monitoring the progress of the Charity towards its strategic goals.
- To ensure that the operational plan and budget reflect the agreed strategic direction and are appropriate.
- To monitor the achievements of the Charity against the key measures from the operational plan and budget.
- To agree and monitor the implementation and review of the Charity's policies and ensure that they will assist in the achievement of the strategic and operational plans.
- To ensure that the Charity's values are upheld in the delivery of its objectives.
- To ensure that the Charity has satisfactory financial control systems and procedures, and to review the level of risk annually.
- To safeguard the Charity's reputation and assets.

Individual responsibilities

- To support the objects and mission of Independent Age, championing it, using your skills and knowledge to further that mission and seeking expert advice where appropriate.
- To develop and maintain sound and up-to-date knowledge of Independent Age and its environment. This will include an understanding of how Independent Age operates, the social, political and economic environment in which it operates, the nature and extent of its work and the difficulties faced by older people in financial hardship which lie at the heart of Independent Age's mission.
- To work considerately and respectfully with everyone at Independent Age, championing equity, diversity and inclusion, respecting different roles and boundaries, and avoiding giving offence.
- To provide appropriate professional support to the Senior Leadership Team in your area(s) of experience or skills, and ensure that, if challenging them, it is specific, respectful and constructive.
- To be thoughtful about the reputation of Independent Age and to take care not to do anything that could bring the Charity into disrepute.
- To prepare fully for meetings, actively engage in discussion and debate, contributing in a considered and constructive way, respect the views of others and participate in collective decision making, accepting a majority decision of the Board.

Person specification

- Have an understanding of, commitment to, and enthusiasm for the Charity's work.
- Possess broad expertise and ideally some experience in the voluntary sector and hold particular demonstrable strategic expertise in one of the following areas:
 - Fundraising strategy and performance
 - Service delivery and performance
 - Grant-making strategy and evaluation
 - Impact measurement
 - Investments (with experience of social / impact investing valuable)
- Have some knowledge, and potentially some experience, of how charities are managed and governed to deliver strategic goals and plans.
- Be a strategic thinker, experienced in making balanced and informed decisions.
- Able to demonstrate an active commitment to equity, diversity and inclusion.
- Be inquisitive and able to translate your life experiences into thoughtful and supportive challenge of the Senior Leadership Team.
- Have a willingness to devote the necessary time to be an effective Trustee.
- Have no significant potential conflicts of interest.

Terms of appointment

Time commitment

There are normally four Trustee Board meetings a year, plus an annual away day.

Trustees will normally serve on at least one Board committee, and committees meet at least four times a year. Some additional time will be required for reading and digesting papers and attending events. The average time commitment is around one day per month.

Expenses

Trustee roles are not remunerated, however travel and any other necessary expenses will be paid in line with our Trustee Expenses policy.

Term of appointment

Trustees are co-opted by the Board in the first instance before their appointment is formally approved at the Annual General Meeting by the Charity's Charter Members. As a Trustee you will become a member of the Royal United Kingdom Beneficent Association (operating as Independent Age) for the period of your office.

Location

Our offices are in Avonmore Road in London W14, with the District Line at West Kensington, Overground at Olympia and Piccadilly Line at Barons Court within walking distance. Committee meetings are normally held in person at our offices. Board meetings are generally held either at our offices or at the offices of funders or other charities in central London.

DBS check requirements

A basic DBS check is required for Trustee roles in line with our Safeguarding policy.

How to apply

Thank you for expressing an interest in this opportunity. To apply for this role, please send the following to trusteerecruitment@independentage.org:

- An up-to-date CV
- A supporting statement (no more than 2 pages) that outlines what attracted you to Independent Age's mission ([detailed here](#)) and how your skills and experience relate to the role of Trustee.
- A completed diversity monitoring form (optional).

Closing date

26 April 2024

In the first instance we are looking for Trustees to be co-opted to the Board in late summer, with formal approval at the AGM on 11 September 2024. However, a later start date can be considered following AGM approval - please indicate in your application if this would be of interest to you.

Interview Process

Stage 1

Interviews with a panel of Trustees: **w/c 24 June** and to be held at our office, 18 Avonmore Road.

Stage 2

Informal meeting with Chair of the Board: **w/c 1 July** and to be held virtually.

If you would like to speak to us about this role, or to speak to one of our current Trustees to understand more about their experience of being a Trustee at Independent Age, please contact Jodie Brooks jodie.brooks@independentage.org

Independent Age is committed to providing reasonable adjustments and we will always endeavour to be as accommodating as possible. Please let us know if you would like to discuss any specific requirements.




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Registered charity number 210729
(England and Wales) SC047184 (Scotland)

IA-CP-030