



**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.

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.

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.

Our research has identified certain groups of people aged 65 and over who are at greater risk of financial hardship, including single people, women, people from racially minoritised groups, private renters, carers and people with long-term conditions or disabilities. Many people from these minoritised and seldom heard groups experience multiple and compounding inequalities.

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.



Richard Anderson and
Joanna Elson CBE

We are seeking to appoint a number of new Trustees to our Board. Previous trustee experience is not necessary (apart from one role which will need to chair the Governance Committee) as you would be joining a strong, experienced Board and we can provide mentoring and support. We are interested in hearing from people who are concerned about the growing impact of poverty in later life on our society, and can bring us any of the following skills:

- fundraising
- working with people with lived experience of a charity's cause
- charity governance (for role which will chair the Governance Committee)
- customer service / journey expertise (we operate an outsourced helpline and provide information and advice)
- responsible investment (including impact investing).

If you have the passion to support our cause and strengths in any of these areas, we would love to hear from you.

We know that certain groups of people are at greater risk of financial hardship in later life, including people from racially minoritised groups, private renters, carers and people who are disabled or have long-term conditions and we particularly encourage applications from people from these groups. We'd also like to encourage applications from candidates outside the south east of England and from Scotland.

Richard Anderson,
Chair

Joanna Elson CBE,
CEO

Our key activities

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



Advice and support

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.

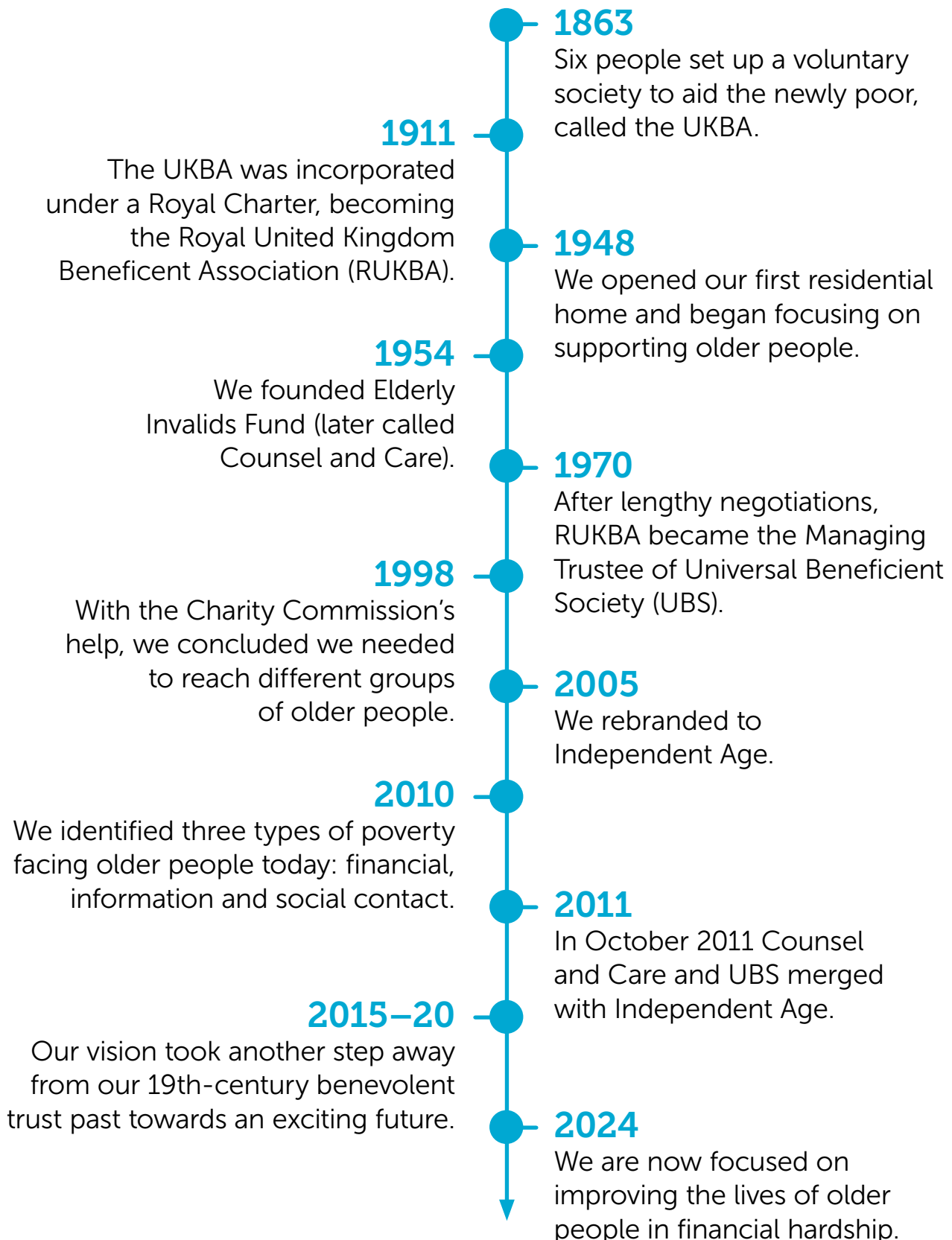


Policy, influencing and campaigning

We use the knowledge and insight gained from our frontline services to improve the systems that let down older people in financial hardship. We campaign to increase their income, reduce their costs and make their homes safe, secure and affordable.

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.

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 racially minoritised groups



people who are disabled or have long-term conditions



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.

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 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

Our Governance

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.

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

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, investments, governance, impact 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 Board meeting dates for 2025 are as follows:

- 12 March
- 4 June
- 9 July (away day)
- 25 September (with AGM)
- 3 December

We have five Board committees and subcommittees:

- Finance, audit and risk
- Engagement
- Governance
- Delivery and impact
- Investments

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:

- **Clare Wadd**, Director of Finance and Governance
- **John Palmer (until February 2025)**, Director of Engagement
- **Morgan Vine**, Director of Policy and Influencing
- **Sofia Haque (from February 2025)**, Director of Engagement
- **Stuart Rogers**, Chief Operating Officer
- Vacant - 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 strengthening our focus on equity, diversity and inclusion.

Karen Byrne (Vice Chair)

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 EDI Goals

- We will increase the voice and opportunities for representation of older people from our priority groups (women, single people, private renters, carers, people from racially minoritised groups and people who are disabled or have long term conditions) through our policy, influencing and external communications work.
- We will ensure our services are accessible to all and undertake targeted activity to ensure we are reaching older people in our priority groups.
- We will be an inclusive organisation where all colleagues, volunteers and trustees feel they belong
- We will identify ways of engaging people from all communities in our brand, fundraising and partnership activities
- We will undertake regular gathering of data and information to inform our work on equity, diversity and inclusion, monitor our progress, and identify where positive action is required

Our finances

Independent Age is privileged to have strong reserves, which totalled £167 million as at 31 December 2023. The majority of our reserves are held as investments, which currently generate around two thirds of our income.

In 2023 our total expenditure was £12.6 million, of which £10.9 million was spent on charitable activities and the balance on the cost of raising funds.

In 2024 we expanded our grants programme, committing £5m in grants to smaller, mainly local-based charities, and this has increased our total annual expenditure to around £16 million. The board has just approved an expenditure budget in the region of £15 million for 2025.

Our total income in 2023 was £7.6 million, of which £5.3 million was investment income. At the end of 2023 the Board approved our fundraising strategy, which aims to increase and diversify our income to reduce our need to hold investments to generate our income. 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; at the same time we will continue to invest in generating increased income from corporate partnerships and trusts and foundations.

Our 2023 Annual Reports and Accounts are available here independentage.org/annual-report-2023.

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
 - working with people with lived experience of a charity's cause
 - charity governance (for role which will chair the Governance Committee)
 - customer service / journey expertise (we operate an outsourced helpline and provide information and advice)
 - responsible investment (including impact investing)
- Able to make 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 paid. However, in line with our expenses policy, we pay travel, accommodation, and the cost of care provision for children and dependents whilst attending meetings. We also pay reasonable costs associated with attending interviews.

Term of appointment

Trustees normally serve for an initial three years from the date of our Annual General Meeting (AGM). We're aiming to co-opt newly recruited Trustees to the Board in time for our June Board meeting before their appointment is formalised at the AGM.

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 close by. Committee meetings are either held in person or online. Board meetings are generally held either at our offices or at the offices of funders or other charities in central London. Adjustments can be made for trustees who are unable to attend in person.

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 what skills and experience you would bring.

Closing date

26 January 2025

Interview Process

Stage 1

Interviews with a panel of Trustees: **Wednesday 25 March** and to be held at our office, 18 Avonmore Road.

Candidates will have the opportunity to meet the CEO before the interview.

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 Clare Wadd

GovernanceandRisk@independentage.org.

If you require any specific arrangements or adjustments to enable you to fully participate in the application or recruitment process, please let us know.



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