

Chair of the Finance, Investment & Audit Committee (Treasurer)

Candidate Pack
June 2026

Welcome

Dear Candidate

Thank you for your interest in becoming the Chair of our Finance, Investment and Audit Committee and our Honorary Treasurer at Turn2us.

The latest Joseph Rowntree Foundation report on poverty in the UK paints a stark picture. More than one in five of us in the UK are living in poverty, with millions of households struggling to afford essentials, falling behind on bills or going without food. Financial insecurity affects people across every part of society and continues to present one of the most significant challenges facing our communities.

Yet there is also reason for optimism. At Turn2us, we believe poverty is not inevitable. Every year, we support millions of people to improve their financial security through practical help, direct support and long-term systems change. We combine immediate interventions with ambitious efforts to address the underlying causes of financial insecurity, working alongside people with lived experience to shape solutions that are effective, inclusive and sustainable.

It is a privilege to serve as Chair of an organisation with such a clear sense of purpose and such a talented team. Our colleagues bring deep expertise, compassion and determination to their work, and our values are evident from the moment you engage with us. We are ambitious about the difference we can make and thoughtful about how we achieve it.

Our Board plays a crucial role in supporting this work. We provide strategic oversight, constructive challenge and stewardship of the organisation's resources, helping to ensure that Turn2us remains financially resilient, impactful and accountable. As we begin to look beyond our current strategy and towards the next phase of our development, the Board's role in balancing long-term ambition with sound governance will be particularly important.

We are now seeking a new Trustee to join the Board and serve as Chair of our Finance, Investment and Audit Committee and be our Honorary Treasurer. This is a significant governance leadership role at an important moment in Turn2us's journey. While the external environment remains challenging, Turn2us is well placed to navigate it, with strong finances, a diversified asset base including property and investments, and the support of Elizabeth Finn Homes, our care home business, which contributes around one-third of the charity's income.

We are looking for someone who brings strong financial expertise and sound judgement, alongside the humility to acknowledge what they do not know, the curiosity to learn, and the collaborative approach that characterises our Board culture.

You will be a qualified accountant with significant experience of financial leadership, governance and risk oversight. Experience of the charity sector would be valuable, as would familiarity with areas such as investment management, property, social housing or care services. Most importantly, you will be someone who can provide thoughtful challenge, support strategic decision-making and help us steward the organisation's resources as we continue to pursue our mission.

Our trustees come from a broad range of professional and personal backgrounds. We are committed to building a Board that reflects the diversity of the communities we serve and particularly welcome applications from people with lived experience of financial insecurity, as well as those from communities disproportionately affected by it, including Black and Asian communities, Disabled people, LGBT people, women and other underrepresented groups.

This is an opportunity to contribute to an organisation that combines practical action with long-term ambition; to work alongside an engaged Board and an impressive executive team; and to help shape the future of an organisation committed to ensuring everyone has enough to live on.

Thank you for considering this opportunity. I look forward to learning more about the experience and perspective you could bring to Turn2us.



Arvinda Gohil
Chair, Turn2us

Financial security goes beyond survival

At Turn2us, we see every day how the right support at the right time can transform lives. It can mean having enough money to put food on the table and pay the bills, and the ability to thrive, not just survive. We all need financial security.

Financial security involves having enough money to comfortably cover your monthly expenses, save for your future and, most crucially, recover from financial shocks.

We want to see a society where everyone has the right to financial security. Our ambition to bring about this change forms the backbone of our strategy.

But it's not enough for Turn2us to demand change from a society and economic system at the root of so much financial insecurity for so many of us. We also need to model the change we and many other partners know is needed.

Our previous strategy, which focused on the financial shocks caused by life-changing events, enabled us to build strong foundations for our evolving ambition. We have since strengthened our safeguarding practice and sharpened our focus on equity, diversity, inclusion and belonging (EDIB).

We increased the reach and outcomes of our products and services by co-producing them with people with in-depth experience of the problems we were trying to address.

Over the last three years we have listened to and worked alongside individuals and families who have steered us towards an emphasis on financial security – enabling people to thrive, not just survive.

The growing scale of suffering compels us to increase our focus on challenging an outdated, unfair economic system.

Whilst overhauling the current system will not be straightforward, there is a growing desire across civil society, the commercial sector, and parts of the state to work together to change the status quo so that more people can work together to overcome financial shocks and rebuild the strength and resilience of their communities.

We will join forces with a wide range of partners, facilitating (with others) a broad coalition for change.

As we progress through our strategy, we will take steps towards that goal of designing a fairer economy, working both with UK-wide decision-makers and the people and families at the centre of communities driving change.

At Turn2us, we're well-placed to broaden our reach, deepen our impact and help drive the necessary change.

Join us in building a better future for us all.

Case studies

You can read more about the people accessing our services here:

[Alicia ↗](#)

[Fergus ↗](#)

Background reading

[JRF UK Poverty 2023 ↗](#)

[SMC Measuring Poverty 2019 ↗](#)

Further information

[View our Annual Report & Accounts 2021/2022 ↗](#)

[View our Strategy and Purpose ↗](#)

About Turn2us



Our vision

Everyone in the UK has financial security so that they can thrive.



Our purpose

Our purpose is to offer support to those of us facing financial shocks and together we will challenge the systems and perceptions that cause financial insecurity.

We do not underestimate the scale of the challenge but we believe working together can achieve real change.



Our values

Financial security for all

It's not acceptable to us that we live in an unjust society where a financial shock becoming a financial crisis is more likely for those already facing barriers to thriving.

Everyone should have access to appropriate rights, resources and support. We actively tackle prejudice and barriers to access.

We face into the causes of financial inequality, challenging the status quo, ourselves and others in doing so.

We believe this is urgent. We will not stand by as another generation grows up without adequate money and the resources to thrive.

Listen, learn and improve

To be effective, we need to deeply understand people's experiences, the financial challenges they face, what's important to them and how best we, and others, can provide support through a financial crisis or shock.

We are on a constant cycle of listening, learning and looking to improve. This gives us confidence in our direction. Listening attentively to people's lived experiences. Learning from all we hear and all we experience. Looking to improve how we support, respond and progress.

We hold ourselves to account and want to be held to account by those we work with and serve. Each and every one of us has our own worth and value. And it is in the spirit of humility and equality that we hear, learn and improve the most.

Together we succeed

We are successful when we collaborate, co-create, partner and work together.

Financial hardship can happen to anyone and for many reasons. Everyone's needs and situation are unique. We make no assumptions, no judgements.

Financial exclusion can be complex and complicated so we must work together with those we serve as well as other partners.

Impatient

We can't rest until financial security is achieved for all. To create change so that people can thrive we need to be proactive, take initiative, create momentum and drive forward with energy, determination and conviction. This sense of urgency is at the heart of our culture and all we do.

How we work

Our three strategic priorities:

Offer high quality information and support. We will be led by people experiencing financial insecurity, the communities we work with and our partners, and our improvement focused evaluation, to develop integrated services people need.

Strengthen communities through place-based programmes. We will develop existing programmes and start new ones, designed by and rooted in communities across the UK. Led by local organisations and people with experience of financial hardship, we will address financial insecurity and economic injustice together.

Help build a fair economy through systems change. Building on our data, insight and learning, we will campaign to build an economy that includes everyone and that we can all contribute to. We will work in partnership to create new systems that build financial security for all.

Our three guiding principles:

Championing equity, diversity, inclusion and belonging (EDIB). We know black, Asian and minoritised ethnic communities, disabled people, women and those from LGBTQIA+ communities, are more likely to experience financial hardship. Being inclusive and creating belonging will be central to the way we run our own organisation, as well as the way in which we design and offer our services.

Upholding human rights. No one should have to choose between heating their home or feeding their children. Our grantmaking, for example, addresses these wrongs and upholds people's rights.

Working for a fair journey to net zero economy. We will explore ways to support a transition to net zero in 2050 that protects people's employment and shares the benefits of a healthier, greener economy.

Our three organisational foundations:

Our culture. We will model the change we want to see across the UK. Our work will be rooted in partnership, respect, humility and mutual support.

Our finances. We will make the best possible use of our assets and investments and ensure they are on a thoroughly ethical footing. We will improve the returns from our care home business, Elizabeth Finn Homes.

Our brand. How we present ourselves and how we are experienced by everyone we meet is crucial for the delivery of this strategy. Our name – Turn2us – is both an invitation to people who need support, and a challenge to those in power, to listen to those voices of experience.

What we do

Turn2us is a national charity offering practical help to people facing financial insecurity. In 2025:



Over **2.1 million people** completed a Turn2us benefits calculation.



1.2 million of Turn2us Benefits Calculator users found new benefits to apply for.



Turn2us made grants worth over a total of **£2.5 million** for almost **1,732 people** in financial need across the UK.



Over **830,000 searches** were completed using the Turn2us Grants Search tool.



Our Turn2us PIP Helper tool has attracted over **513,000 page views**.



Syeda, Turn2us service user.

The cost of financial insecurity



The most recent poverty data reveals a deepening crisis. The Joseph Rowntree Foundation's UK Poverty 2026 report reveals that **21% of the UK population (13.8 million people) lived in poverty in 2023/24**. Critically, poverty has deepened: **48% of those in poverty (6.8 million) now experience 'very deep poverty'** (below 40% of median income after housing costs), the highest rate on record. **Child poverty has risen for three consecutive years to 4.5 million**. Destitution more than doubled between 2017 and 2022, affecting 3.8 million people, while **food insecurity increased by 60% between 2021/22 and 2023/24**.
[See JRF UK Poverty 2026: The Essential Guide](#). ↗



UK inflation has continued to soar in recent years, now standing at **3.4% in December 2025**, up from 3.2% in November 2025. Over the period May 2021 to May 2024, **UK consumer prices increased by 20.8% in total**. [See ONS Consumer Price Inflation December 2025](#). ↗



Financial insecurity affects specific groups disproportionately. Research shows those most affected by rising costs are women (81% compared with 73% of men); people with disabilities (82% compared with 75% of non-disabled people); and those with children under five (90% compared with 76% of non-parents). Nationally, **7.0 million UK adults (13%) are behind on at least one household bill**, according to *National Debtline & Money Advice Trust research from March 2025*, with 1.4 million behind on energy, council tax and water bills. [See Money Advice Trust Press Release \(March 2025\)](#). ↗



Fuel poverty remains a critical issue in the UK. According to the *Annual Fuel Poverty Statistics Report 2025*, **2.7 million households in England (11%) were in fuel poverty in 2024**, with projections indicating this will have risen to 2.78 million (11.2%) in 2025. The Department for Energy Security and Net Zero reported that **8.99 million households (36.3%) spent more than 10% of their income on energy in 2024**, up from 8.73 million in 2023. [See the Annual Fuel Poverty Statistics Report 2025](#).



Household debt continues to rise significantly. By March 2025, **average household debt reached £66,892** with **credit card debt totalling £73.2 billion (£2,579 per household)**. Citizens Advice reports over half of specialist debt clients now spend more than they earn, with **average debts of £10,000 per household** (up 24% since 2019). Household bill debts averaged £2,875 per client in 2024, up from £2,194 in 2022. [See Citizens Advice National Red Index 2025](#). ↗



Ethnic inequalities in poverty remain stark. Recent JRF data shows **around half of people in Pakistani (51%) and Bangladeshi (53%) households are in poverty** after housing costs. **Black and minority ethnic people are 2.5 times more likely to be in poverty than white people, with the poverty rate for Black people at 39% in 2023/24**, compared to 18% for white people. In fuel poverty, **15% of Black households were affected in 2024** – the highest rate of all ethnic groups. [See JRF UK Poverty 2026](#), [Runnymede Trust's Falling Faster report](#), [Health Foundation analysis](#), and [GOV.UK Ethnicity Facts and Figures](#).

Our timeline

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.

Our timeline

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 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.

2022

125th Anniversary of Turn2us.

2023

Launch of the new Turn2us 2023-28 strategy 'Tackling Financial Insecurity Together'.

Matthew's story

“We try and cut back where we can over the school holidays because we aren't able to afford to go anywhere. Sometimes it feels like we are failing our children because we can't afford to take them on days out when on paper we have 'good jobs'.”

Matthew,
Turn2us service user



Matthew, Turn2us service user.

We are a single income household, my wife is training to be a nurse and I am a recently qualified teacher, we have two children. Our rent has increased, gas and electric has gone through the roof, fuel costs for us to travel to work keep going up.

I never thought we'd be in this position but I got in touch with a Turn2us adviser who gave me the confidence to apply for more universal credit and showed me how to use the benefits calculator – and they also offered an understanding ear.

I think more people should speak up about their experience, so many people must feel alone just like we did. This is why I have been helping Turn2us with media interviews and telling our story in different ways, for example telling our family story as a graphic in The Big Issue.

Finding different platforms to speak about being in work and still struggling helps get the message across that anyone can struggle, it's not our fault, but there is help out there.

Role Profile

Noemi, Turn2us service user.



Role Overview

Our trustees play a vital and rewarding role in shaping the future of Turn2us. They offer strategic guidance, sound governance and thoughtful stewardship to help us deliver our purpose with impact. By sharing their skills, knowledge, insight and a wide range of lived or learned experiences, our Trustees ensure we remain true to our charitable purpose, meet our legal and financial responsibilities, and continue to respond to the evolving needs of the people for whom Turn2us exists.

In addition to general Trustee responsibilities, we are seeking to appoint a Trustee who will serve as Treasurer. The Treasurer will play a key role in supporting the Board to maintain strong financial oversight, sustainability and resilience. Working closely with the Chair, fellow Trustees and the executive team, the Treasurer will provide strategic financial leadership, help ensure robust stewardship of the charity's resources, and support the Board in meeting its financial governance responsibilities in a challenging and evolving funding environment for UK charities.

This is a voluntary role but out of pocket expenses in line with our expense policy will be reimbursed.

Core Responsibilities

All Trustees will:

- Contribute to the strategic oversight, governance and development of Turn2us
- Act in the best interests of the charity, ensuring its financial sustainability and legal compliance
- Support and constructively challenge the executive team to deliver impact in line with our vision, purpose and values.
- Uphold the highest standards of integrity, accountability and safeguarding
- Champion equity, diversity, inclusion and belonging (EDIB) within the organisation and beyond
- Prepare for and attend quarterly Board meetings and relevant subcommittees
- Contribute actively to Board and committee discussions, providing thoughtful insight, scrutiny and challenge
- Represent Turn2us externally and act as an ambassador for our work

In their capacity as Treasurer, the postholder will:

- Provide strategic oversight of the charity's financial position, sustainability and long-term financial planning
- Support the Board in discharging its duties in respect of financial governance, ensuring appropriate scrutiny of budgets, forecasts, reserves and financial performance
- Strategic oversight of the charity's financial assets, including a subsidiary care home business, property assets, and managed investment portfolios
- Chair the Financial, Investment and Audit Committee to ensure effective financial oversight and assurance
- Provide informed challenge and support to the executive on financial strategy, income diversification and resource allocation, particularly in the context of tackling poverty and financial insecurity
- Ensure the Board receives clear, accurate and timely financial information to support effective decision-making
- Oversee, with fellow trustees, the integrity of financial controls, risk management frameworks and audit processes
- Be a point of contact for trustees on financial matters, helping to build confidence and financial understanding across the Board
- Support the organisation in maintaining financial resilience in a complex external environment, including cost pressures and changing funding landscapes
- Uphold the highest standards of financial stewardship, ensuring that resources are used effectively to maximise impact for people facing poverty

Our Commitment to Inclusion

We recognise that different forms of experience, professional, lived or community-based are equally valuable. We are committed to creating an environment where all trustees can contribute fully and where diverse perspectives are actively valued and respected.

As part of our standard recruitment practice, people with lived experience of financial exclusion are included on every interview panel to ensure that the panel is representative of the people who use our services.

Equity, Diversity, Inclusion and Belonging (EDIB) is a guiding principle in our Tackling Financial Insecurity Together 2023-2028 strategy. As part of this, we ensure everyone who works with Turn2us, whether that be as an employee or volunteer and board member, is kept safe and from harm.

Support and Development

The Turn2us Board operates through a culture of openness, support and continuous learning. We are committed to supporting trustees to succeed in their roles. This includes:

- A comprehensive induction programme and 'buddy' system for new trustees.
- Ongoing development opportunities, including in EDIB, governance and safeguarding.
- Access to relevant information, briefings and organisational insight.

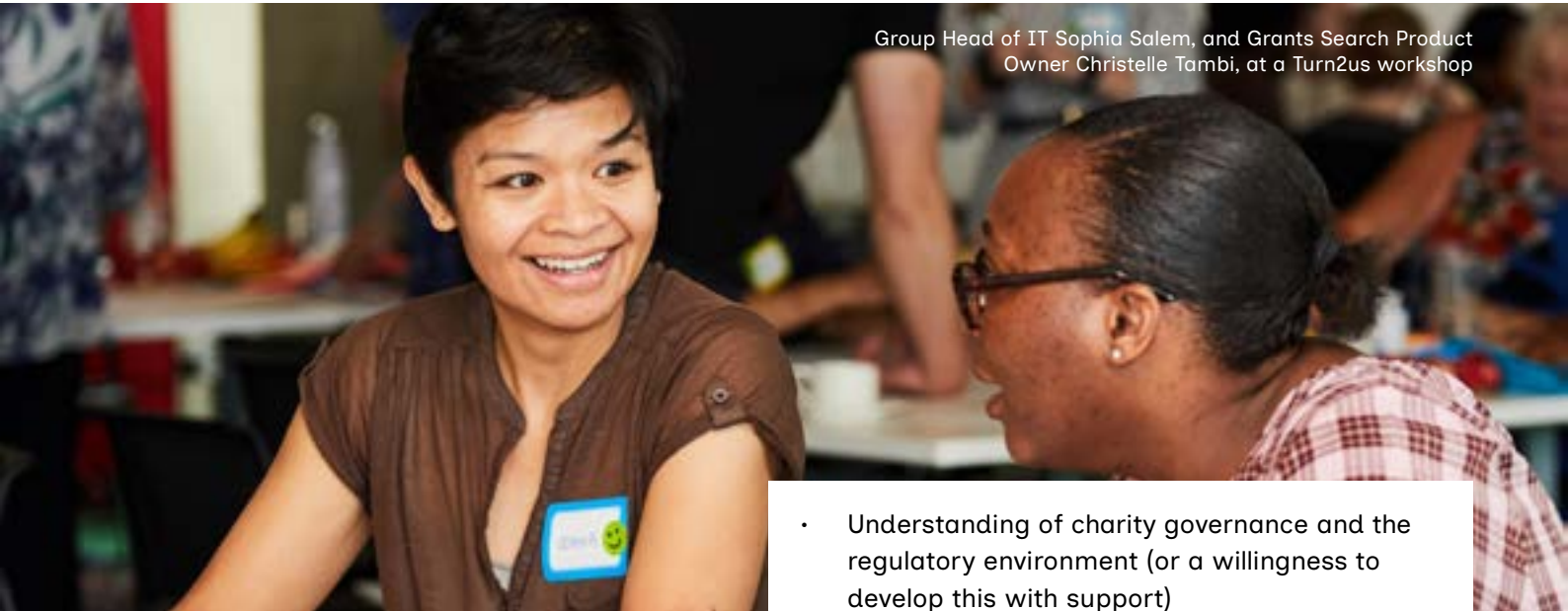
Time Commitment

The Chair of the Finance, Investment & Audit Committee is expected to commit ten days per year on average, including preparation for and attendance at quarterly board meetings, subcommittees and occasional strategy sessions.

You can read more about our Leadership Team and other trustees [here](#).

Person Specification

Group Head of IT Sophia Salem, and Grants Search Product Owner Christelle Tambi, at a Turn2us workshop



Knowledge and Experience

Personal Qualities

- A strong and demonstrable commitment to the vision, purpose and values of Turn2us
- A collaborative, inclusive and strategic mindset
- Sound judgement, integrity and emotional intelligence
- Openness, curiosity and a willingness to learn
- Sufficient time and commitment to fulfil the responsibilities of the role

Experience and Skills

We are seeking an individual who brings a mix of skills, leadership experience and perspectives. This includes:

- A track record of leadership, influence or specialist expertise relevant to Turn2us's work, including in areas such as accountancy, audit, investment, financial strategy and risk
- Senior-level experience with oversight of financial governance, sustainability and risk within a complex organisation or comparable setting
- Ability to contribute effectively at board level, bringing clarity, curiosity and constructive challenge
- Ability to contribute to and chair the Financial, Investment and Audit Committee's activity, including providing assurance and appropriate scrutiny

- Understanding of charity governance and the regulatory environment (or a willingness to develop this with support)
- Appreciation of the distinct roles of trustees and executives within a governance context
- A demonstrable commitment to inclusive governance, aligned with Turn2us values and a strong commitment to equity, diversity, inclusion and belonging (EDIB)

For the Treasurer role, we are particularly seeking:

- A qualified accountant with strong strategic finance experience, gained at a senior level (executive or non-executive), with the ability to interpret and interrogate financial information in a complex organisation
- Experience of overseeing financial governance, including budgeting, financial planning, audit and risk management
- The ability to provide constructive challenge and strategic insight on financial sustainability and financial models
- Confidence in supporting Board-level decision-making on financial matters, even where there is uncertainty or financial pressure
- The ability to communicate financial information clearly and accessibly to non-financial colleagues
- A collaborative approach, with the ability to work closely with the executive team while maintaining appropriate independence and oversight

How to apply

Tall Roots is acting as an employment agency partner to Turn2us. Applications should be made online at <https://www.tallroots.co.uk/turn2us-chair-fiac> and include:

- a CV.
- a Cover letter (no more than two pages), explaining your motivation for applying for the role, along with how you meet the Person Specification.

The closing date for applications is **Friday 3rd July 2026**.

Preliminary interviews with Tall Roots will be held virtually during **w/c 13th July 2025**. Preliminary interview questions will be shared with candidates in advance.

Final interviews are expected to be held in-person at Turn2us' offices in **early August 2026**.

If you have any questions relating to the role or the process, or would like any adjustments made to accommodate your needs, please contact Mark Crowley at Tall Roots by email at mark.crowley@tallroots.co.uk.

“Serving as a Trustee of Turn2us and Chair of the Finance, Investment and Audit Committee has been one of the most rewarding roles of my career. It has allowed me to contribute to an organisation making a real difference to people facing financial insecurity, while working alongside a diverse and fun Board and executive team. If you are passionate about fighting poverty, and are curious and willing to learn, then this will be a great role for you.”



Philippe Lintern,
outgoing Chair of the Finance, Investment and Audit Committee at Turn2us



Registered office: Hythe House, 200 Shepherds Bush Road, London W6 7NL. VAT number 872571796. Turn2us is the operating name of Elizabeth Finn Care, a registered charity (207812 / SC040987) and a company limited by guarantee (515297) registered in England and Wales. Copyright © 2021 Turn2us.

www.turn2us.org.uk