



## Job Description and Person Specification Trustee

### About Navigate CIO

**Navigates Vision:** To eliminate social isolation and financial hardship.

**Navigates Mission:** To equip individuals and communities with the knowledge, skills and capabilities to overcome social isolation and financial hardship through high-quality, accessible advice and education services.

Navigate is a Charitable Incorporated Organisation (CIO), registered on the 13<sup>th</sup> February 2019 Charity number 1182020. The work of Navigate was founded in 2011 as a natural development of the work of Wessex Resolutions CIC (now Lendology CIC).

Navigate is authorised and regulated by the Financial Conduct Authority (837950) for debt-related regulated activities. A member of AdviceUK and a number of our specialist advisers are members of the Institute of Money Advisers.

Navigates' work benefits those individuals and families facing financial hardship and exclusion by reason of youth, age, ill health, disability, financial hardship or another disadvantage in Somerset and Devon.

### Navigates Objectives:

- 1) Equip individuals and communities with the knowledge, skills and capabilities to prevent financial hardship.
- 2) Educate individuals and communities in financial literacy and capability, building skills, knowledge and confidence to manage money effectively.
- 3) Empower individuals and communities to tackle social isolation through community development activities.
- 4) Provide innovative, high-quality, accessible, responsive services which build and share learning to inform practice, encourage greater sector investment and to facilitate effective integrated working.

Our work is split into 3 areas;

- 1) Prevention
- 2) Education
- 3) Community Development

All of our work is designed to provide a social benefit by tackling issues of social and financial exclusion within the communities we serve. Our products and services are based on strong partnerships with a variety of organisations from the public, private and charitable sectors. Navigate has a formal partnership with Encompass Southwest known as "Wis£rmoney". The partnership was formed in 2011-12 and currently delivers a number of Financial Inclusion services across Devon and operates under a formal partnership agreement.

## Why Volunteer for Navigate?

**Navigate is a new and exciting Charity**, we specialise in providing comprehensive money and debt advice and education services to build financial resilience for vulnerable groups. Our work is life changing for those that access support.

Our immediate assistance, within a client's home is **recognised as one of the most unique and innovative methods of eradicating poverty**. AdviceUK stated;

*“Navigate services are unique in providing debt advice, welfare benefits advice and income maximisation with in-depth casework support, delivered through home visits across Devon and Somerset. AdviceUK is not aware of any other comparable debt advice service in England or Wales that delivers a home visiting service in rural areas”.*

Your skills, experience and expertise can help Navigate grow into a sustainable charity that makes a real difference to people's lives and help us work towards our vision to **eliminate social isolation and financial hardship**.

## Purpose

The Trustee role is voluntary with meetings taking place a minimum of once a quarter. Trustees are responsible for:

- controlling Navigates management and administration
- ensuring that Navigates income and property are used only for the purposes set out in the governing document and for no other purpose
- acting reasonably and prudently in all matters relating to the charity
- acting in the best interests of the charity.

## Skills Audit

Navigate Board of trustees have undertaken a skills audit and identified areas of expertise that would support Navigates growth, development and management. The trustees seek to recruit a minimum of two new trustees to join the board with experience, knowledge and skills in the following areas:

- PR/Marketing/Communications
- Fundraising
- Education
- Mental Health / Health & Well-being

## Main Duties

- 1) Comply with Navigates governing document and law. The successful Trustee and your co-trustees must:
  - Make sure that the charity complies with its governing document
  - Comply with charity law requirements and other laws that apply to Navigate
  - As a Trustee, you should take responsible steps to find out about legal requirements for example, by reading relevant guidance or taking appropriate advice when you need to.
- 2) Act in Navigates best interests, you must:
  - Do what you and your co-trustees (and no one else) decide will enable the Charity to carry out its purposes
  - With co-trustees make balanced and adequately informed decisions, thinking about the short term and charities future
  - avoid putting yourself in a position where your duty to Navigate conflicts with your personal interests or loyalty to any other person or body
  - not receive any benefit from Navigate unless it is properly authorised and is clearly in the charity's interests; this also includes anyone who is financially connected to you.

- 3) Manage Navigates resources responsibly - the successful trustee(s) must act responsibly, reasonably and honestly (duty prudence). The trustees must:
  - make sure Navigates assets are only used to support or carry out its purposes
  - avoid exposing the assets, beneficiaries or reputation to undue risk
  - not over-commit the charity
  - take special care when investing or borrowing
  - comply with any restrictions on spending funds
- 4) Act with reasonable care and skill
  - must use reasonable care and skill, making use of your skills and experience and taking appropriate advice when necessary
  - should give enough time, thought and energy to your role, for example by preparing for, attending and actively participating in all trustees' meetings (once a quarter).
- 5) Ensure that Navigate is accountable by complying with statutory accounting and reporting requirements. You should also:
  - be able to demonstrate that your charity is complying with the law, well run and effective
  - ensure appropriate accountability to members, if your charity has a membership separate from the trustees
  - ensure accountability within the charity, particularly where you delegate responsibility for particular tasks or decisions to staff or volunteers

## Person Specification

### Essential -

- The successful candidate(s) will meet the Charities Commission eligibility criteria, specifically:
  - You must be at least 16 years old to be a trustee of a charitable company or a charitable incorporated organisation (CIO),
  - You must not act as a trustee if you are disqualified under the Charities Act, unless your disqualification has been waived by the Commission.
  - Fit and proper persons - Finance Act 2010 requires all of the charity's managers (including trustees) to be 'fit and proper persons'.
  - Disclosure and Barring Service (DBS) checks - an enhanced DBS check: this will include a check against the relevant barred list.
- A client focused approach to service delivery
- Excellent communication skills
- Ability to think creatively
- Competent IT skills
- Knowledge, skills or experience in one or more of the following areas:
  - PR/Marketing/Communications
  - Fundraising
  - Education
  - Mental Health / Health & Well-being

### Desirable - The successful candidate(s) may evidence;

- Knowledge/experience of the free advice/charity sector
- Knowledge/experience of Social Policy Issues
- A sound understanding of money and debt advice processes, procedures and ethics.