

Trustee recruitment pack

We want to create a society free from problem debt.

Introduction from the Chair

StepChange is the UK's leading debt advice charity, helping thousands of people each year manage their debts, many of whom are at crisis point. We recognise problem debt has a profound impact on society. It causes damage to families, health, employment prospects, and the cost to society is over £8.3 billion each year.

At StepChange, as well helping those in debt get back on their feet, we exert significant influence through our policy and campaigning work to help prevent problem debt and overcome the difficulties it creates in our society.

The cost-of-living crisis has pushed more households from across society into financial difficulty, meaning a wider population now seeks our services and support. Our brilliant partners and stakeholders continue to support us with this vital work, and we are constantly adapting and evolving our services.

It is a particularly exciting time to join us as a trustee; in the Spring we'll be launching our new strategy that will continue to move us towards our vision of creating a society free from problem debt. Central to our strategy is our ambitious transformation agenda, which will increase our agility in a rapidly changing environment. This will help us to diversify our funding, advocate for meaningful change and ensure the people we serve remain at the core of everything we aim to achieve.

As a trustee, you are in a position to make a real difference to our important and fulfilling cause, and will join our dynamic, proficient and inclusive board, working closely with our committed colleagues. I hope you will consider applying and I look forward to the possibility of welcoming you to our team and working together to make a real difference to society.

Thank you for your interest in StepChange.

Lesley Titcomb
Chair of the Board of Trustees



What is a trustee?

Lead and govern the charity

There are thousands of charities in the UK, each with a unique mission and approach, yet all rely on their trustees' strategic leadership to make a positive impact to society. Our trustees set and monitor our strategy, making sure we stay true to our mission and are accountable to our stakeholders. They work closely with the charity's colleagues to make sure the charity is managed well, is financially sustainable, and keeps the values that support its work. With many households facing tough financial times, the leadership of our trustees is more important than ever.

As a trustee at StepChange, you will contribute to our long-term vision, ensuring we stay focused on helping people who are dealing with debt, making key decisions and raising awareness of our work.

Distinct learning opportunity

Becoming a trustee is an opportunity for personal and professional growth. It allows you to develop your leadership and strategic thinking skills, while being part of a team that is passionate about tackling one of the UK's most pressing social issues.

The role gives you the chance to support an important cause, expand your network, engage in new experiences and grow in your career. You will gain valuable experience in governance and will be supported by a fantastic team throughout your journey.



'Knowing that as a trustee I am contributing in some small way to achieving the organisation's mission is incredibly rewarding. As a trustee I have also had the opportunity to enhance my skills and capabilities, thanks to the wealth of knowledge and experience of my board member colleagues and the executive team, who I have the privilege to sit alongside. I highly recommend becoming a trustee to anyone who is looking to give something back whilst also gaining invaluable experience to support their own development at a senior level.'

– Liz Harding, Trustee

About the Board of Trustees

Our Board of Trustees governs StepChange and is ultimately accountable for everything the charity does, although most of the day-to-day activity is carried out by the charity's colleagues.

Led by Lesley Titcomb CBE, the charity currently has 10 trustees. As the legal directors of the organisation, our trustees act collectively, bringing together a wide range of individual skills and experience, to help further our charitable purposes.

The Board of Trustees is a dynamic and inclusive group, creating a space that welcomes diverse perspectives, with a real passion and commitment to driving the charity's mission. Short biographies for our trustees are available [here](#).


All new trustees receive a full induction to help familiarise themselves with StepChange and its purpose, its wider context, and to identify the role and responsibilities of a trustee. Ongoing training and development is provided to all trustees.

The Board of Trustees also has two committees that support its work; trustees are normally invited to join one of these.

- **Audit, Risk & Compliance Committee**
- **Nomination and Remuneration Committee**



About StepChange



'Our client's needs are at the heart of everything we do. We're working hard to make sure we continue improving our service to clients and partners, as well as lobbying for public policy changes needed to reduce the harm of problem debt.'

Vikki Brownridge,
Chief Executive

What we do and how we do it

StepChange is here to help people in the United Kingdom who are struggling with debt, and right now, there is a big need for this help. According to the Financial Conduct Authority, around 7.4 million people are finding it hard to pay their bills and debts. This is not just a problem for the individuals affected, but it also hurts families, communities, and costs the economy over £8 billion each year.

StepChange has been around for 32 years and is still the largest provider of debt advice in the country. Last year, more than 600,000 people came to us for help with money problems. This included things like creating a budget, getting help with benefits, and guiding over 180,000 people through our online and phone debt advice service.

As the country deals with the effects of a cost-of-living crisis, what we do has never been more important. How do we help? We offer free, flexible debt advice that is based on a full

understanding of the person's situation. Then, we give practical support for as long as it's needed to those who want to follow our recommendations.

We look at everything in a person's budget: how much money they make, what they spend, and who they owe money to. Then, we help them find the right solution for their debt. This could be something like a Debt Management Plan, which helps people pay back their debts, or other options like insolvency, home equity release, or bankruptcy. No matter what the solution is, we offer the widest range of options in the sector.

About StepChange

Our purpose

Our purpose is to provide holistic support for all people experiencing problem debt.

As the UK's leading debt charity, we are contacted by hundreds of thousands of people a year online and by phone, across all nations and regions.

We work in partnership with a broad network of organisations – from mental health charities to income support services to achieve that purpose. For those we can't help directly we offer triage and information to ensure they receive the support they need.

Our mission

To break debt's stigma and change lives for the better.

Debt often gets treated like a dirty word. And we want to clear up the stigma. Our aim is to shine a light on what debt really looks like and bring some clarity to the murkiness.

We've been around for over 30 years, through the ups and downs, financial crashes and a worldwide pandemic, and will continue to be, because debt happens. **So, let's deal with it.**

Our vision

Our vision is to create a society free from problem debt.

Problem debt is not just an issue for individuals but goes much further – it damages families and communities. By helping those in debt get back on their feet, and by campaigning for policies that aim to prevent problem debt, we'll help overcome the difficulties that debt creates for our society in the 21st century.

Our impact



6.5 million
visits to our website



277,621
clients guided



183,403
new clients completed
full debt advice



179,756
clients on managed plans*



50,869
Breathing Space
applications processed



42,503
clients who started a
debt solution



17,456
clients who became free
from problem debt



22%
average UK brand
awareness score



+54
Net Promoter Score**



£11.9 million
in donations from our
partner organisations



88,798
clients referred into debt
advice through our partner
referral tools



36
new funding partnerships

*as of 31 Dec 2023

**Average client Net Promoter Score (NPS) from May 2023 to December 2023. Our client NPS was launched in May 2023.

Trustee role and responsibilities

We are looking for up to three trustees to join our team. Trustees' statutory responsibilities are set out in the Charity Commission's publication: [the essential trustee and include:](#)

- Serving as a member of the Board, which is responsible for directing the charity, ensuring that it delivers its charitable purposes and is well-run and solvent;
- Setting the strategy and monitoring performance to ensure the charity makes a positive impact to society;
- Ensuring the charity is accountable and able to demonstrate its compliance with the law and other regulatory requirements; this includes setting overall policy, financial plans and budgets, and effectively managing risk.
- Shaping and monitoring the charity's culture and values to best deliver its vision;
- Being an ambassador for the charity, supporting and promoting its work, whilst safeguarding its name and reputation;
- Participating in board meetings and board committees, working in partnership with trustees and the executive team to shape the charity's development and ensure the Board reaches sound decisions. This involves considering board papers, participating in discussions, focusing on key issues, and providing advice and guidance.



About you

To join our Board, you don't need to have been a trustee before, but you will need to:

- Have a wholehearted commitment to the vision and values of the charity, together with an understanding of, and empathy for, the experiences of people struggling with the everyday problem of debt.
- Think strategically and creatively.
- Make sound independent decisions.
- Listen to and welcome alternative opinions, experiences, and have a continuous learning mindset.
- Work effectively as part of a team.
- Have sufficient time and commitment to fulfil the role.

Whilst we welcome applicants with a range of skills and experiences, we are particularly keen to hear from people with skills in the following areas:

- Public affairs
- Social media marketing
- Fintech
- Information technology and digital
- Accountancy
- Risk

We believe that diverse views are crucial to shaping our work, helping us to make a bigger social impact, and are committed to fostering a collaborative and inclusive environment, where you can be your authentic self and offer unique perspectives to aid our cause. We particularly welcome applications from people under 45 years of age and those from ethnic minority groups as both of these groups are currently underrepresented on our Board. However, applications from people from all backgrounds are welcomed and will be considered on an equal basis.



Time commitment

The time commitment for our trustees is a minimum of 12–15 days per year, although this may increase where trustees opt to undertake additional roles. The role includes participating in five Board meetings per year and recognises that most trustees also join one of our committees which meet three to four times per year. Meetings are usually held during working hours at our London office, although from time-to-time some trustees do attend remotely.

There is also a two-day strategy meeting held in Leeds in July, which provides a brilliant opportunity for trustees to consider the strategy more closely with the executive team and meet some key stakeholders.

New trustees are normally appointed for an initial three-year term, which can be extended by a further two, three-year terms, to a maximum of nine years. As is common in the charity sector, these roles are unpaid, however full expenses are paid in accordance with our expenses policy.



How to apply

If you are interested in finding out more about the role and whether it's right for you, we would love to hear from you and answer any questions you may have. Please contact James Johnson our Recruitment Manager via email with any questions recruitment@stepchange.org

To apply, please submit a CV and covering letter via our website: [StepChange Careers](#)

Your CV should include any educational and professional qualifications, setting out relevant positions, responsibilities and achievements.

We appreciate covering letters of no more than two pages that specifically describe your motivation for becoming a trustee at StepChange, any skills or experience relevant for the role, and what you feel you can bring that will help the charity achieve its vision of a society free from problem debt.

The closing date for applications is 17th February 2025. We anticipate that longlisting interviews will take place online w/c 3rd March 2025, with final panel interviews at our London office, during early April 2025. The panel's recommendation will be subject to formal Board approval, references and eligibility checks. It is anticipated that the newly appointed trustees will take up their posts in Spring 2025.

StepChange celebrates diversity, welcoming fresh perspectives as a strength and is committed to providing an inclusive and equitable recruitment process. If you have a disability and require any reasonable adjustments, or have any particular access needs, we are happy to discuss these with you.

Email: recruitment@stepchange.org



FAQ's

Are there any reasons why I can't become a charity trustee?

The [Charity Commission](#) sets out why someone might be disqualified from serving as a trustee of a charity.

Are trustees paid for their time?

Charity trustees are usually volunteers and therefore are not normally paid for their time. However, the charity will pay for reasonable and agreed expenses in line with our policy; this includes travel, subsistence and reasonable costs of childcare or care for other dependents, to help you carry out your role effectively.

Can I serve as a trustee for multiple charities?

Yes, it is possible to serve as a trustee for more than one charity, but it is important to manage any potential conflicts of interest and ensure you can commit the time to each organisation.

Can I withdraw from the trustee role at any time?

Yes, trustees can resign from their role at any time by notifying the Board of Trustees. However, we encourage trustees to give sufficient notice to support a smooth transition and succession planning.



Find out more and apply:



recruitment@stepchange.org



jobs.stepchange.org