

# **The Five Lamps Organisation**

## **Charity Trustees**

### **Recruitment Information**

**June 2023**

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“Charity trustees play a very important role in making sure that the charity is run in the interests of the people it is there to support. They strategically oversee the management and administration of the organisation”.

## **FIVE LAMPS ORGANISATION: CHARITY TRUSTEES**

We are looking for at least four new Trustees to join our committed Board of Trustees who ensured Five Lamps survived a global pandemic and is positively responding to the ongoing cost of living crisis and pressures on the economy.

Five Lamps is a one of the largest charities working across Stockton-on-Tees and Teesside and we are a small charity delivering financial inclusion across the UK. We punch above our weight. Our drive to support financial, social, and economic inclusion creates new opportunities as well as risks. We never rest on our laurels; we always think ahead and consider how we evolve to respond to current and emerging needs, demands and pressures. This is why we have been in existence for almost 40 years and are determined to remain in existence for the next 40 years or however long our charitable services and products are needed.

The charity and third sector are under enormous pressure. Five Lamps is no different. We want to strengthen our Board of Trustees to ensure we sustain these pressures and at the same time evolve and grow.

Being a Trustee is a challenging yet rewarding role. You will need to have an emotional or values-based connection with what we do yet have a commercial, business-like approach to ensure we are well governed and led.

The Trustee role is a voluntary role. You will be paid for any out-of-pocket expenses, and you will get satisfaction from working with an energetic, fast paced yet very people focused organisation.

We are looking for Trustees who live locally and out of the area; Trustees with a wide range of experience in at least one of the identified areas of specific expertise of interest that include Charity operations or governance, Finance, Legal, Health and Social Care, Personal lending and affordable credit, young people and families and social enterprise.

Our new Trustees will help us deliver our vision to better represent the customers we serve and the products and services we provide. As well as skills and experience, we want to ensure we have a diverse range of Trustees from all age ranges and backgrounds. We particularly want to attract working age Trustees as well as those from BAME and LGBT communities.

**Do you want to create opportunities and change lives?**


**Do you have time to volunteer to a well-established and successful charity?**


**Have you got experience or expertise in one or more of the following areas?**

**YES**

**Then we would love to hear from you.**

Expertise or Interest	Detailed information and requirements
Charity	<ul style="list-style-type: none"> <li>• We are a charity based in Thornaby, Stockton on Tees and for almost 40 years we have been passionate about supporting local people and communities across Teesside specifically around poverty, inclusion, families, health and wellbeing and employment. We adapt and respond to meet the needs of the area and never has our services and support been needed more than now.</li> <li>• Our plans include ensuring we are back on the map in Teesside and reminding stakeholders that we are a charity and do need support from the local community and businesses. We have made a cracking start to our fundraising strategy and need to increase the energy and outcomes we achieve.</li> <li>• Making people matter is one of our straplines; we plan to re-energise our evaluation and reporting of social impact and the difference we make.</li> </ul> <p>✓ We want Trustees who share this passion and want to ensure that Five Lamps remains viable, successful, and able to provide support and services across Teesside.</p>
Governance & Legal	<ul style="list-style-type: none"> <li>• Whilst this is a voluntary position, being a Trustee is an important role in ensuring the charity is clear about what we want to achieve and measures our progress against this.</li> <li>• We have plans to review the company structure of Five Lamps to streamline what we do, ensure the right services are delivered through the best vehicle and to protect individual service areas within the wider business.</li> </ul> <p>✓ Previous Board or Governance experience will help you transition into a Trustee role.</p> <p>✓ We need Trustees that have experience in or understand the regulatory framework within which we operate (CQC (Care Quality Commission) and FCA (Financial Conduct Authority) and / or have experience or knowledge of the charity commissions expectations for a successful Board of Trustees.</p>
Finance, Accountancy, and audit.	<ul style="list-style-type: none"> <li>• The widely publicised cost of living crisis, fragility of the economy and high inflation and interest rates not only impact on our customers but also our colleagues and the organisation. As a charity we need to ensure we optimise the use of our cash and assets whilst at the same time ensuring we deliver value for money and importantly remain as a viable going concern.</li> </ul>

	<ul style="list-style-type: none"> <li>• We have withstood the impact of a global pandemic and ongoing economic pressures. Our net assets have reduced to c £ ¼ million. We need to strengthen our balance sheet and be equipped to manage future risk and be best placed to react to unforeseeable risks.</li> <li>• Over the next 15 months we are reviewing our capital investment and will be exiting and / or renegotiating some or all our remaining social investment loan. Trustee expertise in finance and legal will help provide a strategic challenge, accountability, and enhanced confidence in Five Lamps as an investment.</li> </ul> <p><a href="#">Click here to read our 21/22 Financial Statements and Trustees report.</a></p> <p>✓ We need Trustees with experience working in finance and / or audit and accountancy. Ideally, we would like someone with a financial qualification to join our Board, who has potential to become our next Chair of Finance and Audit Committee.</p>
<p><b>Health &amp; Social Care</b></p>	 <ul style="list-style-type: none"> <li>• We are an award-winning home care provider; winning the NE Care Awards category for home care team of the year and receiving a highly commended in the recently held National Care Awards.</li> <li>• We currently provide c3500 hours of adult social care each week to support older people or people needing additional support to live independently within their home.</li> <li>• We recognise the impact an aging population is having on the NHS and adult social care funds, and we play and want to play a part in ensuring the best possible deal across Teesside.</li> <li>• We are passionate campaigners about the need to review and invest in adult social care and particularly vocal around the recognition and importance of social care staff and the need for them to be paid more than the national living wage.</li> <li>• We want to grow our homecare service to provide more hours across Stockton-on-Tees as well as expand in Middlesbrough. We want to consider and bid for new contracts in other areas where these enable us to deliver a quality service to service users and which strengthen the Five Lamps charity.</li> <li>• We aim to deliver 5000 care hours per week to achieve the operating surplus needed to contribute to charity overheads and release funds to enable us to invest in charitable activities around health and specifically isolation and loneliness.</li> </ul>

	<ul style="list-style-type: none"> <li>• As part of this we want to grow our private home care service as we recognise the growing need and inequality for those on the margins of but not eligible for local authority funding support. We want to provide an alternative local based service that doesn't cost the earth and is attractive to local people knowing that they get excellent care provided by local people and that any profits are for charitable activities only.</li> <li>• We have two CQC live judgements: Good overall for our domiciliary home care in the community and Requires Improvement for our Parkside Court extra care scheme. All recommended actions have been completed.</li> <li>• As well as domiciliary home care we also provide a Home from Hospital service in partnership with the North Tees and Hartlepool Trust supporting people to leave hospital who don't have the level of support they need; to minimise re-admissions and to release pressure on the adult social care system.</li> </ul> <p>✓ Trustees with indirect or direct experience of health and social care who have a passion for improving the quality and value for money of the adult social care sector, for both local authority and private funded service users.</p>
<p>Young People and Families</p>	 <ul style="list-style-type: none"> <li>• We are proud of our standout Youthy: located in Thornaby, this is a purpose-built centre including a climbing wall and facilities to support local young people. We run youth clubs and youth activities 4 nights a week including support for vulnerable, disadvantaged or excluding youths and for young people and young adults with physical and learning difficulties and disabilities.</li> <li>• Our Youthy celebrates its 21<sup>st</sup> birthday in 2023 and we have exciting plans not just to celebrate this but for the future. Our vision for the Youthy is for it to be a community hub, a vibrant place in the heart of the community which has young people and children at its heart. We now run a successful pop up at the venue providing a safe space to meet and mingle and at the same time to buy pre-loved clothes and toys, books etc.</li> <li>• We are passionate about tackling child poverty and specifically holiday hunger. We run successful school holiday activities and breakfast clubs all focused on healthy living, inclusion, engagement, learning and most of all fun.</li> </ul> <p>✓ All our Trustees should share our passion for this as part of the Five Lamps charity but someone with first-hand experience of young people, whether that is working with them, being a parent, grandparent or carer or being a young adult who knows the importance of facilities and support.</p>

<p><b>Personal Lending</b></p>	<ul style="list-style-type: none"> <li>• Five Lamps is proud of our track record of providing affordable personal loans to individuals and families who are excluded from mainstream banking and cannot get credit when needed. We are passionate about disrupting the high-cost credit market and rising number of illegal money lenders and loan sharks. We see first-hand the damage these do to people’s financial health and increasingly their mental health.</li> <li>• We provide short term loans to support people who need it most. More than 30,000 loans have been disbursed over the years with 65% of our customers living in social or rented accommodation, 74% to households with children.</li> <li>• In work poverty and financial exclusion is worsening. 71% of our loans in the last 12 months were provided to people in work.</li> <li>• All our customers have a stressed or non-existent credit file.</li> <li>• We are not a loan provider; we are about financial inclusion and supporting people to improve their financial health by taking a loan through us and being supported to maintain the loan.</li> <li>• Our vision is to support people out of financial exclusion into lower cost credit, credit unions and eventually mainstream banking.</li> <li>• We have advanced decision engine technology and have recently developed an App to improve the customer journey, to remain visible and competitive to high-cost lenders and to better engage with customers.</li> <li>• Arrears and bad debts are a concern to us as a responsible lender we have no hidden fees and with a focus on financial inclusion we support people through financial difficulties once they have a loan with us. But some people don’t pay. Despite robust processes to check affordability; some peoples circumstances change, and they cannot pay. Our loans are not profit making; we need to generate sufficient interest to cover our overheads and repay our social investment loan interest. External costs are increasing, and this is putting pressure on the viability of our lending business. We know our loans add social value; our priority over the next 12-24 months is to ensure our personal loans not only add financial value to the customer but create a financial return for Five Lamps and does not place the charity’s assets at risk.</li> <li>• As well as providing personal loans, we regularly partner with other agencies and are currently disbursing hardship grants using Nat West funds to support customers we cannot provide a loan to, and we are about to receive additional funding to support business development activities.</li> <li>• More than 16 million people are now in some form of financial hardship; the importance and need of a CDFI (community development finance institution) is greater than ever.</li> </ul> <p style="text-align: center;"><a href="#"><u>Click here to read one of our Conduit customer case studies.</u></a></p> <ul style="list-style-type: none"> <li>✓ We need Trustees that have experience in or an understanding of the personal lending or banking sector, who understand the nuance of lending, the controls and risks we face to deliver affordable products. We are at a crossroads with our lending and need Trustees that can objectively consider the options, benefits, risks and support us to evolve and grow ensuring our products and services ae fit for purpose now and in the future.</li> </ul>
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**People, Culture & HR**

- We employ almost 140 colleagues with about 55% of these being in our home care team.
- We are committed to paying the National Living Wage and as a charity we have restricted ability to pay more. Our workforce is susceptible to the pull of the private sector who can offer better terms and conditions than us.
- We want to be able to reward and recognise our colleagues in other ways than just the amount they are paid. We want to be a great place to work and a caring yet professional employer. We believe that to deliver our vision and values and the services and products for our customers, our strapline of ‘Making People Matter’ starts in the workplace.
- We have a high turnover within our care assistants’ team. Whilst this is lower than the sector average, it is still higher than we want it to be. We are reviewing other non-salary issues we can offer our care assistants (and other colleagues) that are attractive and complementary to the employment contract but are also affordable or scalable within the organisation’s turnover.
- We are committed to raising our profile and have embarked on a more proactive, outward facing communications strategy. We are determined to ensure our social media and online presence is up there with the best; attracts new customers and colleagues, creates a sense of pride, promotes what we do and creates new opportunities and uses our voice to campaign and raise awareness about issues close to our hearts, aligned to our objectives and that impact on our customers and communities.



- ✓ Trustees with experience of leadership, management and / or HR would bring a people perspective. Similar if you have experience in Communications, Media, PR, or information technology, you will add value to our Board.



<p><b>Personal Skills &amp; Attributes</b></p>	<ul style="list-style-type: none"> <li>✓ Strategic focus with an ability to take a helicopter view, to join the dots and make connections, to spot risks and opportunities and to focus on the future. Trustees do not get involved in the day to day running of the charity, this is delegated to the Executive Management Team.</li> <li>✓ Customer and Community focus: passionate about improving outcomes for individuals, families, households, and colleagues.</li> <li>✓ Ability to read, digest, extract and summarise key issues from management and financial information provided to Board.</li> <li>✓ Strong communication skills, specifically ability to contribute to effective Board meetings by listening, observing, constructively challenging and contributing.</li> <li>✓ Experience of leading or chairing meetings could be an advantage.</li> <li>✓ Ability to represent and be an ambassador for Five Lamps and Conduit at external meetings and events.</li> <li>✓ Analytical and able to spot trends and patterns.</li> <li>✓ All Trustees should have a basic level of understanding of finance.</li> <li>✓ Experience of and / or a commitment to undertaking a champion role, supporting the Exec team on specific projects, regulatory remits, or good practice for the Board. For example, we would be looking to allocate a Consumer Credit Duty champion on the Board ensuring our financial products meet the criteria; similarly, a CQC champion.</li> <li>✓ Commitment to authentic equality and diversity, promoting fairness and an understanding of the diverse communities we work with.</li> <li>✓ Ability to prepare for and contribute whole heartedly to Board meetings, raising queries in advance to facilitate an effective outcome focused meeting.</li> </ul>
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## Time Commitments

- As a Trustee you will be expected to attend between 6-8 meetings per year: usually lasting no more than 2 hours. The current schedule is below however this is subject to change especially if we need to flex to meet the availability of new Trustees.
- These are currently held virtually via Teams but there will be some in person attendance required at either our Head Office – Eldon Street, Thornaby or at our Youthy- Thornaby Rd, Thornaby.
- You will receive a Board pack about 5 days before the meeting and you need to be able to read and raise any queries beforehand and / or bring them to the meeting.
- At least two strategy meetings are held each year; these provide the Trustees and Management Team dedicated time to discuss the future direction of Five Lamps and to agree our strategies priorities and focus. These sessions are also used as Board Development opportunities as well as networking and getting to know more about the charity and meet other people and colleague.
- The main Board of Trustees meets 6 times per year. Some Trustees may be asked to also be a member of either the Finance and Audit Committee or the Affordable Lending Committee.
- Trustees will initially be appointed for a term of 3 years, but these are reviewed annually depending on the business priorities. We do not currently stipulate a maximum term. This is under review.
- Induction, training, and ongoing development will be provided. Trustees are encouraged to take up opportunities where training is made available but do have to attend mandatory training specifically around equality and diversity, and governance. We are striving to access more remote on online learning to Trustees can access this at a time that suits them. As an employer we offer flexible working; we need to adopt the same approach for our Board of Trustees.

## Interested?

We are always looking for new Trustees to join our board to ensure we have succession plans and an ability to co-opt or bring specific skills into the Board for specific projects or challenges.

However, we want to attract and appoint at least 4 new Trustees to join our Boards from June 2023. This will ensure we can provide an efficient and comprehensive induction and welcome to the business plus as a new cohort you can support each other in your new role as Trustees.

If you are interested, please send an up-to-date CV with a short covering letter setting out which areas of expertise or experience you can bring and tell us why you want to be a Five Lamps Organisation and charity Trustee.

Closing date for the June cohort is Friday 30th June 2023. Depending on the calibre of applicants, applications may be accepted until Monday 4th September 2023. Please send your CV and covering letter to [HR@fivelamps.org.uk](mailto:HR@fivelamps.org.uk).

We hope you find this information both inspiring and informative. If, however you have any questions or queries before deciding to apply, please email [lisapickard@fivelamps.org.uk](mailto:lisapickard@fivelamps.org.uk) and we will get back to you.

We thank you for taking time to read this far and we look forward to hearing from you.



**Pat Chambers**  
**(Group) Chair of Trustees.**



**Lisa Pickard**  
**Group Chief Executive**

