

# Head of Technology Programmes

## Role description

April 2022

## Introduction

Thank you for considering this role at Fair4All Finance. As we continue our exciting growth plans in 2022 to deliver on our ambitious goals and refreshed strategy, we're looking for a delivery focused, enthusiastic and adaptable Head of Technology Programmes to join our Growth and Development team.

Our Growth and Development Team focusses on supporting organisations providing responsible credit to serve more customers in vulnerable circumstances and to grow sustainably. We work alongside our investment team to complement capital investments with support and initiatives in three areas: leadership and governance; operational excellence (including technology); and markets, products and customer insight.

The Head of Technology Programmes role has arisen as we grow our portfolio of technology related pilots and investments and need additional senior support to drive pace, learning and scale from our work in this important area and to free up our senior subject matter expert on technology to focus on technical delivery considerations and consulting support to our investees. Although we are a small team, our impact has been widely recognised – we have recently won the [Digital Leaders Impact award for Financial Inclusion](#).

You will be joining a talented and driven team overseen by a committed and impressive board. Our high calibre team is drawn from a range of backgrounds spanning CEO, Partner and Director roles within Financial Services institutions through to leaders in impact investing and social purpose organisations. The reach and influence of our team makes this an exciting place to work and enables us to engage important stakeholders at the highest levels.

We have put together this job pack to give you some insight about us and what it is like to work here, as well as some understanding about the roles we have on offer and the skills and experience we are looking for.

## About Fair4All Finance

**Fair4All Finance has been founded to increase the financial wellbeing of people in vulnerable circumstances by increasing access to fair, affordable and appropriate financial products and services.**

Fair4All Finance was established in 2019, in response to the government's commitment to allocate dormant assets money to financial inclusion initiatives.

**Our vision** is of a society where the long-term financial wellbeing of all people is supported by a fair and accessible financial sector.

**Our mission** is to increase the financial resilience of people in vulnerable circumstances by providing access to fair, affordable and appropriate financial products and services.

Our first focus area is improving access to affordable credit. Our aim is to build capacity in the affordable credit sector with a combination of financial support, capability development and ecosystem development programmes. We are committed to pursuing other innovations that meet the needs of people in vulnerable circumstances and will in the future be launching programmes on insurance and savings.

You can find further information on our latest activities and strategy in our most recent [newsletter](#).

## Our values

### Fair

We're impartial, open and rigorous in making sure our work has the right impact. We share a strong sense of fairness and we're determined to make the system work better for everyone.

### Inclusive

We value diversity and difference. We also recognise the financial system has a disproportionate impact on those excluded, so we'll work doubly hard to ensure their voices and insights are reflected in our team and inform our work.

### Bold

The problems we're tackling require bold solutions and we won't shy away from being radical. We're prepared to take considered risks in order to make a difference.

### Compassionate

We believe in treating everyone with dignity and respect, and we work with empathy to consider the needs of everyone we interact with. We take care in communicating the hard choices we'll inevitably have to make.

### Collaborative

We know we can't change the system on our own and we don't have all the answers. So we work in partnership with inspiring organisations as together we're stronger.

## Our Benefits

We know that thoughtful and progressive treatment of people in their work creates mutually positive benefits. To deliver on our ground-breaking work we need to have a team that can deliver outstanding work and our benefits strategy supports this goal.

We created a benefits package that enables a culture where people thrive and to:

- enable people to manage their time to maintain a healthy balance with a focus on outcomes rather than hours
- provide support for people to sustain their financial, physical, and mental health
- enable people at different life stages to support those they care for and give back to their communities

## Financial security

We believe that our financial benefits offering should enhance people’s financial wellbeing and resilience. We want to encourage a savings habit, provide income resilience to cover life shocks or life events such as family or caring responsibilities and retirement.

Benefit	Details
<b>Pension</b>	A competitive contributory pension, with employer contribution matching 2:1 (up to 12% employer contribution, up to the tax limit)
<b>Insurance policies</b>	Life assurance, critical illness, and income protection to give you reassurance for any unforeseen ill health problems and to look after your family’s financial future
<b>Loan</b>	Payroll savings and interest free cost spreading loans to smooth any lump payments and give financial reassurance
<b>Family leave</b>	Enhanced and equalised maternity, shared parental and adoption leave and enhanced paternity leave

## Health and wellbeing

We want to ensure that our team can easily access everyday healthcare for mental and physical health and at a low personal cost. We encourage and support our people to proactively manage their health. Our health cash plan also covers your dependents and an option to add other members.

Benefit	Details
<b>Health care cash plan</b>	Reimbursement for everyday health costs such as eye care, dental and physiotherapy in addition to a range of alternative treatments such as acupuncture and access to X-Rays and consultations
<b>Fitness and exercise</b>	Access to discounted gym membership, health assessments and NHS approved app to support mental and physical health
<b>Health and legal advice</b>	24-hour confidential telephone help line for financial, health or legal advice

<b>GP and prescriptions</b>	24-hour access to a GP with a prescription service
<b>Counselling</b>	8 face to face counselling sessions

## Holidays

Taking appropriate time off to recuperate and balance is a key part of our health and wellbeing strategy. Everyone is entitled to the same amount of enhanced company holiday regardless of their role or length of service.

<b>Benefit</b>	<b>Details</b>
<b>Holiday allowance</b>	27 days holiday plus bank holidays (pro rata)
<b>Additional holiday</b>	Buy up to 10 days additional holiday (pro rata)

## Agile working

We recognise the importance of having a great balance between home and work responsibilities, so we do everything we can to support flexible working. Flexible working arrangements are something that we discuss collaboratively before any arrangements are agreed by your manager.

<b>Benefit</b>	<b>Detail</b>
<b>Flexible arrangement</b>	<ul style="list-style-type: none"> <li>• Flexible or hybrid remote/home and office working</li> <li>• Compressed or part time hours including 4-day week and 9-day fortnight</li> <li>• Informal flexible arrangement around core hours of 10.00am – 4.00pm</li> </ul>
<b>Moments that matter</b>	<ul style="list-style-type: none"> <li>• Time off to care for dependants</li> <li>• IVF and family planning</li> </ul>

## Reflection, learning and development

We are invested in your learning and development, and we expect you to be too. Our approach reflects what we know to be most effective, and we've adopted a 70:20:10 approach. 10% of our learning will be formal learning, 20% through coaching and independent learning and 70% through application in our roles.

We also set aside 2 days a month as a team, to create space for reading and reflection.

# Head of Technology Programmes

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**Location** Flexible, the role-holder will be expected to join at least monthly sessions in our London office, and at client meetings nationwide; with flexibility on working from home at other times

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**Accountable to** Director of Growth and Development Programmes

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**People management responsibilities** The role will people manage the Digital Innovations Lead and will be responsible for resource capacity management for all technology resources in the team. This includes the prioritisation of work which the Technology Strategy and Innovations Lead undertakes, as well as any external resources appointed from time to time

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**Terms** full-time  
Salary: £65K - £70K  
All applicants must have an existing Right to Work in the UK

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## Role purpose

At Fair4All Finance we are supporting the development of organisations serving consumers in vulnerable circumstances through financial investments, development of tools and frameworks, and provision of advisory services to individual organisations. We recognise that technology is central to our achieving our mission and our organisational objectives are delivered through programmes.

This is an exciting role for a talented programme lead and technology enthusiast who wants to help transform the way financial services serves people in vulnerable circumstances in the UK.

Digital engagement with consumers, automated decisioning and efficient straight through processing in the back office is an aspiration for many organisations. We want to make it a reality for all those serving people in vulnerable circumstances.

The Head of Technology Programmes role will be instrumental in enabling us to deliver our work, taking a holistic portfolio management role across the evolving technology projects, masterfully tackling ambiguity and defining and refining the scope of specific programmes of work – progressing them to the next stage in their gestation, from where you will either see them through to the conclusion of their lifecycle (e.g. publication and roll out of a new toolkit by Fair4All Finance) or hand them over to another member of the team for the next step of their journey while you but continue to be intimately involved.

This role will oversee the portfolio of work delivered by Technology Strategy and Innovations Lead and Digital Innovations Lead and will be instrumental in planning, scoping and delivering the portfolio and in ensuring the success of our portfolio.

The role will people manage the Digital Innovations Lead and will be responsible for resource capacity management for all technology resources in the team including the prioritisation of work which the Technology Strategy and Innovations Lead undertakes as well as any external resources appointed from time to time.

The technology team is currently leading on a portfolio of programmes, including:

- Making the Price Comparison Website ecosystem accessible and commercially viable for community finance providers (improving access and awareness for people vulnerable circumstances)
- Launching a £5m investment round for suppliers of loan management systems to the community finance sector, that is currently underserved by technology suppliers
- Performing an IT resilience review of a technology based lender as a pre-requisite to an investment from Fair4All Finance
- Supporting the investment team through technical due diligence of candidate investees
- Supporting the team to rapidly make funding contributions to enable affordable lenders to continue operating and strengthen their technology arrangements during the pandemic

- Developing and delivering technology tools for the community finance sector to help them to engage with digital

Previously we have delivered a range of other projects including:

- Preparing analyses of the state of technology in the affordable finance sector
- Cyber Security webinars for Boards and Leadership teams in conjunction with National Cyber Security Centre
- Publishing a Financial Inclusion Data Sharing review
- Investments in multiple lenders with technology transformation programmes planned and into a rapidly growing social fintech

In this role you will need roll up your sleeves and understand the technical and business content, and the impact of the projects you are leading, without needing to be a specialist in any one area of content. You will have developed programme management skills and disciplines, and have experience of working in a technology or digital environment.

Our ideal candidate will be organised, flexible, good-humoured, creative and resourceful and be keen to contribute to the evolution of our structures and processes. You'll collaborate purposefully with others on shared goals. You'll be self-directed and able to anticipate future needs or activities, sometimes acting ahead or reacting to circumstances without waiting for direction.

## Your responsibilities

**In this role your focus will likely be split across some key areas of work:**

- This is a senior role taking a portfolio view of all technology programmes, making the case for specific interventions, identifying and managing interdependencies and managing resources to deliver them as well as directly delivering specific programmes yourself
- You will deputise for the Technology Insights and Innovations Lead, taking on the role of technology spokesperson for Fair4All Finance in their absence and you will manage the Digital Innovations Lead and other resources with a technical remit
- You will manage the whole lifecycle of the projects including concept, procurement, budget management, risk management and keep our systems and processes up to date and support our Leadership team in preparing annual plans across our portfolio and detailed budgeting cycles
- You will ensure we are appropriately resourced to deliver our portfolio of programmes including where appropriate the procurement of a panel of providers we can call on to augment our subject matter expertise in a range of technology related disciplines
- You will engage directly with the CEO and CTOs of affordable lenders, Price Comparison Websites, Credit Reference Agencies to influence or co-create solutions and then will work

alongside technical resources to implement

- You will develop and implement structured pilots on novel, innovative and sector changing topics bringing together lenders, regulators and other participants in the ecosystem and will need to be commercially savvy to drive results through the projects you deliver
- You will engage with innovators and suppliers of digital solutions to the sector in order to stay up to date with the fast-evolving market and spot where our intervention could amplify the impact to people in vulnerable circumstances
- You will be encouraged to think freely and creatively to identify opportunities where Fair4All Finance could make a positive impact towards our achieving our mission
- You will be responsible for end to end delivery of programmes which have technology or digital solutions at their core, although the delivery of the technology itself will invariably be coded, tested and deployed by a third party

## Person specification

### Essential experience and capabilities

To be successful you will need:

- Passion for our mission to increase the financial resilience of people in vulnerable circumstances
- Programme Management experience on complex multi-faceted technology-enabled programmes including agile approaches
- Experience of working in technology teams (it would be desirable if this experience had been in a hands-on technical role at some point in your career (eg programming, design, architecting but we note this is not a technical role so past experience is fine here)
- Curiosity and passion for the role that technology plays in financial services
- Aptitude for convening and collaborating in multi-disciplinary teams to get the most out of the talent around you and co-opt it where needed
- Commercial acumen, ideally in the context of ensuring programmes deliver the desired results including financial return as well as understanding how to structure commercial arrangements to also secure social impact
- Understanding of the different operational programme delivery models and where these are most appropriate (outsourced/contract managed; in-sourced)
- To be excited by the opportunity to work in a challenging area; be effective at balancing competing demands calmly
- To be a self-starter, intellectually curious and creative individual

- Strong oral and written communication skills
- Stakeholder management experience in complex stakeholder environment
- Able to quickly get up to speed on a new systems
- Knowledge of the importance of data security and safeguarding

## Desirable experience and capabilities

It would be great if you also have:

- Experience of working with financial services technology and digital innovations
- Experience managing technology professionals
- Technical accreditations or qualifications in MSP, PMP, Agile or equivalent will be looked on favourably but are not essential
- We are not looking for specialists with a specific technical skillset, but any technical specialism would be helpful
- Experience of working with the social or impact investment, or community finance sectors

## Personal characteristics

You will:

- Have strong influencing skills – capable of taking others with you and persuading external stakeholders to engage on your programme and adopt its outputs
- Have excellent communication skills and be able to articulate technical messages in a language that can be easily understood by people unfamiliar with technology terminology
- Be organised, flexible, good-humoured, creative and resourceful.
- Be a brilliant team player – taking the initiative to support colleagues and suggest solutions
- Be great at building relationships at all levels
- Enjoy innovative and experimental ways of team working, and enjoy working in a small team
- Collaborate purposefully with others on shared goals
- Be self-directed and able to anticipate future needs or activities, sometimes acting ahead or reacting to circumstances without waiting for direction
- Show commitment to principles of diversity, equity and inclusion and their practical application and integration in the work environment

## Terms of employment

All applicants must have an existing Right to Work in the UK.

**Fair4All Finance is committed to being a diverse organisation that is truly representative of the people and communities we serve.** We are an equal opportunities employer with an inclusive environment where different experiences, expertise and perspectives are valued, where everyone is encouraged to grow and develop and all team members can contribute to their fullest potential.

Applications are welcome from people of any age, sex, gender identity, disability, marriage or civil partnership, pregnancy and maternity, religion or belief, race, sexual orientation, transgender status or social economic background. We are determined to ensure that all team members and applicants receive fair and equitable treatment or are not disadvantaged by any inappropriate conditions or requirements being placed on them.

When we are recruiting, we actively seek to reach a diverse pool of candidates. We are happy to consider any reasonable adjustments that potential team member may need to be successful. We recognise the importance of a good balance between work and home life, so we do everything we reasonably can to accommodate flexible working.

## Applications

- Please apply through **BeApplied** by 11 May at 10am.
- Interviews will be held on a rolling basis and we may close the role earlier if we appoint a successful candidate.
- If you want to have an informal conversation about the role, please contact Jonathan Turner, Technology Strategy and Innovations Lead on [jonathan@fair4allfinance.org.uk](mailto:jonathan@fair4allfinance.org.uk)

After the job advert closes, your answers will go through a sift process: randomising and anonymising answers to take out individual information that could add biases into hiring decisions. This enables application reviewers to review each answer objectively. People scoring the applications will not have seen your CV at this stage of the process so please try your best to answer questions with specific examples and without simply rephrasing your CV, which they will review later in the recruitment process.