Advisory Committee: Role Specification

An AI system learning how humans see potential in one another, and the resources people need to fulfil it

Merit in action: advisory scores, evidence and a five-year income trajectory for each applicant. A human makes every final decision.

We are assembling a small committee for one of the most interesting problems in AI: teaching a system to learn how humans recognise potential in one another and, in time, rethinking how the world allocates resources so people can live their purpose. Merit is already live, supporting RefuAid's interest-free lending to refugees rebuilding their lives in the UK. It learns from the way experienced caseworkers recognise potential in people the old scoring systems read as blanks, and every prediction is advisory: a human makes every final decision. Lending is where Merit is learning, not where it ends: from the people the current system reads worst, it is learning the real indicators of potential and what it takes for a person to live a fulfilled life. We're looking for the best minds we can find, in the UK and globally, in AI, ethics, psychology, economics, finance, law and fundraising. Merit AI is a mission-locked non-profit: an asset lock and Guardian Share make it legally impossible for it to be captured or sold. There is no equity story, no future acquisition, no shareholder value to maximise. But we are building something that, if successful, will stretch opportunity and access to the places where there is an abundance of potential and simply a lack of resource allocation to meet it. If that speaks to you, we want to hear from you.

The skills we need across the committee

- **Behavioural & financial psychologist** — Merit is learning something deeply human: how one person recognises potential in another, and what people need to pursue a life of purpose. You bring depth in behavioural science and the psychology of money, motivation and flourishing, and you challenge us when the system's reading of a person diverges from how people actually work. Your job is to keep the model honest about human nature as it grows beyond lending.
- **AI / machine learning** — Production-scale model building; real depth in interpretability, human feedback and fairness. You are drawn to the genuinely novel problem at Merit's core, teaching a system to learn from human acts of recognition without replacing them, and you can see the road from today's advisory lending model to a general system for understanding human potential. You get into the weeds, not just the slides.
- **AI ethics** — Big-picture thinking grounded in practice. A system that learns to see potential in people will one day influence how resources reach them; the ethical stakes grow with the ambition. You've turned principles into working governance for deployed AI, you judge whether Merit's safeguards genuinely protect people rather than satisfy checklists, and you hold the non-negotiables as the mission scales.
- **Finance & consumer credit** — FCA and CONC fluency, responsible lending, or senior experience in purpose-driven or community finance. Merit's humane pattern only survives if it is defensible under supervision, and you keep it that way. Because you know the current system's rules from the inside, you're also the person who can say precisely where they fail people, and what a better allocation model must get right.
- **Legal** — Merit's promises are structural: the asset lock, the Guardian Share, no applicant data leaving Merit's process, a human in every decision. You bring the legal depth in governance, UK GDPR and the protection of vulnerable populations to pressure-test those commitments, keep them binding as Merit grows, and vouch for them publicly to funders, regulators and the people Merit serves.
- **Fundraising & social investment** — You bring the money in. You know the tech-philanthropy and social-investment world and the funders backing technology that reimagines systems rather than optimises them, and your name makes them lean in. Merit's asset lock and Guardian Share mean funders can give knowing it can never be captured or sold; you turn that permanence into commitments.

- **Economist** — The current financial system reads whole populations as blanks. You bring rigour on how capital, credit and opportunity actually get allocated, and the evidence for what happens when allocation follows recognised potential instead of collateral and history. You help Merit prove its case today (starting with the independent outcome evaluation) and think seriously about the allocation models of tomorrow.
- **Futurist** — Merit's long-term question is yours: how will the world allocate resources such as capital, land, time and opportunity so people can live their purpose, beyond the assumptions of the current financial system? You spend your life imagining that world and working backwards from it. You keep the committee's sights on what Merit is really for, not just what it does this quarter.
- **Forced displacement expert** — Merit begins with people the current financial system reads worst: those rebuilding after displacement. You have lived or worked at the sharpest end of that experience. You are the ground truth for whether Merit's recognition reads as recognition, and the guarantee that as the system's ambition grows, it stays true to the people it was built for.

No one person covers all of this. We are assembling a committee whose combined range does, and we would rather hold a seat open than fill it with the wrong person.

What the committee does

This is an oversight and advisory committee for both horizons: the live lending system serving refugees today, and the longer arc it serves: rethinking how resources reach human potential. Merit's team does the work; the committee brings judgement, challenge and connections. Members will:

- **Advise on the model** — Offer guidance on Merit's technical direction: the in-house intelligence layer, the learning loop, new data sources, and the central research problem of learning from human acts of recognition without replacing them. Review major technical decisions and say so when something is wrong, including when a decision serves the current system at the expense of the long-term one.
- **Oversee the protections** — Hold Merit to its non-negotiables as it grows: no external AI provider, no applicant data leaving Merit's process, advisory-only predictions, a human in every decision, deterministic compliance grounded in cited regulatory sources.
- **Advise on hiring** — Give input on the shape of Merit's technical team and on key hiring decisions, and lend credibility that helps attract exceptional, mission-aligned people.
- **Support fundraising** — Make introductions where your networks allow, and lend your name and judgement to funding applications and to the planned independent audit and outcome evaluation.

What we select for, in every seat

The best people in the world at what they do, who would rather reimagine a system than optimise one. We don't select on titles or institutions; we select on the quality of your thinking, the seriousness of your track record in your own field, and genuine excitement that human recognition of potential can be learned and honoured. Some of the strongest candidates for this committee won't have “AI” anywhere on their CV. Wherever you are in the world, if you read Merit's problem and can't stop thinking about it, you're who this is for.

The commitment

- **Time** — Quarterly meetings (90 minutes, remote-first; the committee is designed to work across time zones), plus occasional input on design reviews, hiring decisions and funder introductions; roughly one to two days per quarter.
- **Term** — Initial 12 months, renewable.
- **Basis** — No equity and no remuneration, in keeping with Merit AI's asset lock; reasonable out-of-pocket expenses reimbursed as expressly permitted by the Articles.
- **First tasks** — Review the governance framework and the Articles, agree terms of reference and the escalation route to the board, advise on the first key technical hire, and help scope the independent audit.

How to express interest

Send a short note, not a CV, on who you are and which part of Merit's problem excites you, to anna@refuaid.org. We read every note, and we care far more about how you think than where you've been.