

<b>Post title:</b>	<b>Lead Debt Adviser – Christchurch</b>
<b>Hours:</b>	<b>18 hours per week (Tuesday – Friday to include Foodbank+ opening times)</b>
<b>Contract:</b>	<b>Permanent</b>
<b>Salary:</b>	<b>£25,000 - £26,000 PA (pro rata), plus 6% pension contribution</b>
<b>Line Manager:</b>	<b>CMA Centre Manager</b>
<b>Location:</b>	<b>Christchurch Foodbank+</b>

### **What is this all about?**

The Faithworks (FW) Community Money Advice (CMA) project at Christchurch Foodbank+ provides support to those who are experiencing debt problems and financial difficulties. We are part of the national CMA network and are authorised and regulated by the Financial Conduct Authority (FCA).

We are looking for a someone to provide debt advice and oversee a team of CMA volunteers in Christchurch. You **do not need** to be a Debt Adviser to apply for this role as full training will be provided.

The team is based in Christchurch Foodbank+ which opens to the public on Tuesdays 10am-12noon, Thursdays 11am-1pm and Fridays 2pm-4pm. In addition, it is open for CMA advice by appointment on Wednesday mornings. The hours for this post will be used flexibly Tuesday to Friday to include these opening times.

Whilst the post is open to people of faith and none, as a Christian-based initiative, we believe that the project needs to demonstrate the qualities of generosity, integrity and grace towards those who seek help and support. We will do this to the highest standards of professionalism, ensuring full compliance with the necessary regulations (including those of the Financial Conduct Authority and CMA).

### **What is the Job purpose?**

Our goal is simple: we want to see people free from debt, so that they can “live life to the full”. Therefore, the jobholder will:

- Help to recruit, oversee, coach and mentor Christchurch-based CMA volunteers to help individuals get out and stay out of debt.
- Provide professional debt advice and budgeting support to referred clients alongside the FW CMA core team.
- Develop understanding of the wider needs of the individual they are supporting, signposting and referring them to other support as needed.

### **Duties and responsibilities**

#### **1. Overseeing, Coaching and Mentoring**

- a. Work with the FW CMA core team to ensure new and existing CMA volunteers in Christchurch are well supported and clear on their roles and working in a way that's compliant with the Financial Conduct Authority.
- b. Oversee referrals of new clients and allocate according to team capacity.
- c. Manage client waiting lists.
- d. Ensure volunteers are appropriately trained, undertake continual professional development and have the necessary tech and resources they need.
- e. Ensure volunteers operate in accordance with FW CMA policy.
- f. Lead quarterly team meetings for Christchurch CMA volunteers.

## **2. Debt Advice**

- a. Respond quickly, and accurately to referrals, contacting the person to understand their situation.
- b. Assess clients' financial situations and needs and provide appropriate debt advice ensuring that it is within the FCA Compliance guidelines and the Policies and Procedures of FW CMA.
- c. Provide appropriate benefit support to clients, identifying when benefits advice is required and signpost or refer to Citizens Advice or other agencies where required.
- d. Communicate with a client's creditors with professional integrity ensuring that the client's needs are foremost.
- e. Ensure that all documents relating to client visits, information and related agencies are kept accurate, safe and secure being fully aware of GDPR.
- f. Identify, record and pass on appropriate stories from clients (ensuring their consent is recorded first).
- g. Ensure that all client visits and information is promptly entered into the CMA Catalyst software ensuring a clear audit trail.

## **3. Other**

- a. Develop a strong relationship with the team at Christchurch Foodbank+ and keep them updated with information and data from CMA in Christchurch.
- b. Develop strong professional relationships with other agencies and organisations working within the area.
- c. Maintain up-to-date knowledge regarding changes in current legislation as it relates to CMA.
- d. Attend relevant training in discussion with your line manager.
- e. Support regular communications with the wider FW CMA team, attending and contributing to team meetings.
- f. Ensure accurate monthly reporting of CMA activity in Christchurch.
- g. Undertake any other activities appropriate to this role as required by the CMA centre manager

### **Person specification:**

We're looking for "character" and "chemistry", as well as competence. So, we're looking for a range of key skills & experience

- Leading a Team: You must be brilliantly organised, able to get things done on time, keep activities safe and organised, and do it all with minimum of fuss and acting with integrity at all times;
- Managing Volunteers: Great with volunteers – able to see the difference with managing staff; able to inspire, coach and encourage;
- Emotionally Intelligent: Whilst being professional at all times, bring out the best in those we engage with (clients, church leaders, partners, staff and volunteers);
- Managing Partnerships: able to build strong and effective partnerships, being able to listen to and resolve issues with tact and positivity;
- Managing information: Is comfortable working with and communicating information (both financial and non financial);
- Managing Risk: understands safeguarding and H&S: not afraid to raise and escalate issues if activities are not safely run for all concerned;
- Managing self – will go the extra mile where needed and is able to juggle multiple tasks at once, but also understands about creating healthy boundaries and so as not to burn out.

### *Essential experience and skills*

- Completed or willingness to complete Level 1 & 2 Generalist Community Money Advice Debt Advice training with the goal of completing Level 3 within the allocated time scale, or equivalent.
- Experience of working in a customer facing role.
- Experience of working with vulnerable people, especially those experiencing financial difficulties.
- Experience of working effectively in a one-to-one interview situation.
- Experience of working successfully with volunteers or helping to organise unpaid groups of people to achieve a common task.
- Experience of working within professional boundaries, both financial and safeguarding.
- Evidence of excellent organisational skills with ability to learn and adapt to systems, and evidence of great time management.
- Evidence of excellent communication skills.
- Ability to actively listen, empathise and act accordingly without judgement or prejudice.
- Ability to use a computer, in particular MS Office programs.

### *Desirable skills:*

- Knowledge of FCA Compliance and Authorisation guidelines.
- Knowledge of the issues facing those on low incomes and benefits.
- Knowledge of the UK Benefits System.

- Knowledge of local voluntary and community sector.

*Key personal characteristics required:*

- Committed to working under the basic tenets and Christian values of Faithworks (note we do not require the post holder to be Christian).
- Passionate about helping those in need in the community.
- Having an organised and methodical approach to problem solving.
- Outgoing personality, a friendly yet efficient style and can establish a rapid rapport with people.
- Resilience, determination, perseverance and enthusiasm.
- Able to model a high standard of integrity to volunteers, referrers and clients.
- A self-starter; takes initiative; but adaptable to changing situations with a willingness to learn new skills as systems and needs develop.
- Flexible and always thinking about ways to improve the service.

Please note that as this role will include working with vulnerable adults, anyone applying for a role which involves a regulated activity and certain controlled activity will require a criminal records check from the Disclosure & Barring Service.