Post title:	**Debt Adviser – Poole**
Hours:	**15 hours per week (to include Monday, Wednesday and Thursday mornings)**
Contract:	**Permanent**
Salary:	**£14.00-£14.65 per hour (£26,900 - £28,200 pa equivalent pro rata), plus 6% pension contribution**
Other Benefits:	**Wellbeing days and access to employee assistance programme**
Line Manager:	**CMA Centre Manager**
Location:	**Poole Lifecentre & Foodbank**

What is this all about?

Faithworks (FW) Community Money Advice (CMA) supports people accessing our foodbanks 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 have received support from The National Lottery Community Fund to work in partnership with Bournemouth Foodbank to expand and strengthen our financial resilience work across Bournemouth, Christchurch and Poole. We share a vision that everyone accessing our foodbanks should be offered support with their finances, including Money Guidance, Income Maximisation and Debt Advice. We will implement this through the Money Matters programme as shown in the diagram in the appendix.

As part of this programme, we are looking for an additional Debt Adviser in Poole to join our existing CMA team. Previous debt advice experience is not essential. Full training will be provided, which the successful candidate will be expected to complete within agreed timescales.

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 FCA 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:

- Provide professional debt advice and budgeting support to referred clients.
- 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. Debt Advice

a. Respond quickly and accurately to referrals, contacting the client to understand their circumstances and support needs.

b. Assess clients' financial situations and needs and provide appropriate debt advice ensuring that all advice is delivered in accordance with FCA regulatory requirements and FW CMA policies and procedures.

c. Provide appropriate benefit support to clients, identifying when benefits advice is required and signpost or refer to the Bournemouth Foodbank income maximisation team or other agencies where required.

d. Provide budgeting support to clients to help them live within their means and reduce the risk of future debt, encouraging attendance on the Money Course.

e. Identify the wider needs of the individual including housing, employment, mental health, family support, and signpost or refer appropriately.

f. Ensure all casework complies with legal, regulatory, safeguarding, data protection and CMA requirements.

g. Communicate with a client's creditors with professional integrity ensuring that the client's needs are foremost.

h. Ensure that all information is accurate and documents are kept safe and secure being fully aware of GDPR.

i. Ensure that all client information is promptly entered into the CMA Catalyst software ensuring a clear audit trail.

j. Identify, record and pass on appropriate stories from clients (ensuring their consent is recorded first).

2. Other

a. Develop a strong relationship with the team at Poole Lifecentre & Foodbank and work with the Poole Debt Advice Team Lead to keep them updated with information and data from CMA in Poole.

b. Develop strong relationships with the Bournemouth income maximisation team working in Poole Lifecentre and Foodbank and the Money Guidance coordinator to support clients effectively.

c. Develop strong professional relationships with other agencies and organisations working within the area.

d. Ensure safeguarding concerns are recorded and reported without delay in line with FW policies.

e. Maintain up-to-date knowledge regarding changes in current legislation as it relates to CMA.

f. Attend relevant training in discussion with your line manager.

g. Support regular communications with the wider FW CMA team, attending and contributing to team meetings which are held monthly at the Faithworks office in Winton.

h. Ensure accurate monthly reporting of CMA activity in Poole.

i. Undertake any other activities appropriate to this role as required by the CMA centre manager.

Person specification:

We're looking for individuals who demonstrate strong values, excellent interpersonal skills and the ability to work effectively with clients, colleagues and partners, alongside the technical skills required for the role.

In particular we are looking for someone with the following skills and experience:

- 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: Be comfortable working with and communicating information (both financial and non financial);
- Managing Risk: Understand safeguarding and health and safety: not afraid to raise and escalate issues if activities are not safely run for all concerned;
- Managing self: Demonstrate commitment, initiative and effective prioritisation while maintaining healthy professional boundaries and personal wellbeing.

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 supporting individuals in a customer-facing, advisory, welfare, health, community or support setting.
- 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.
- Ability to travel to the Faithworks office in Winton for team meetings and training.

Desirable skills:

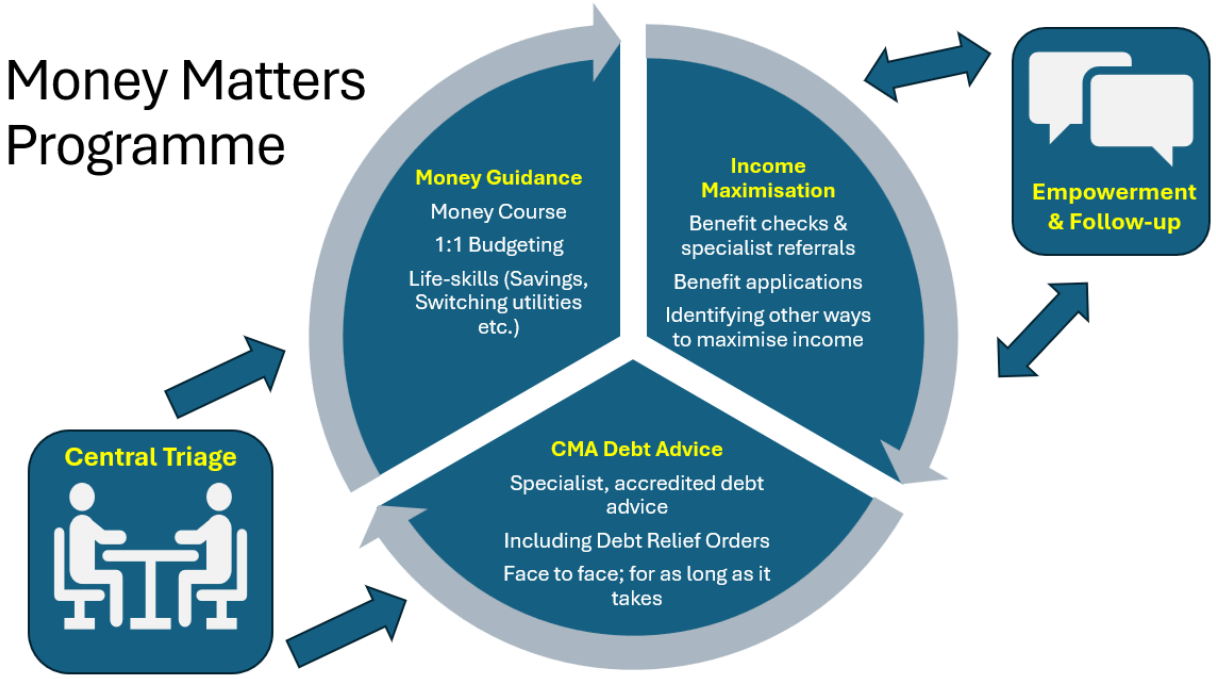
- Experience supporting people experiencing financial hardship, debt or poverty.
- Knowledge of FCA compliance and authorisation guidelines.
- Knowledge of the issues facing those on low incomes and benefits.
- Knowledge of the UK benefits system.
- Knowledge of local voluntary and community sector.

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 and we are committed to providing a workplace where everyone is treated with dignity, fairness and respect).
- Passionate about helping those in need in the community, particularly those experiencing crisis.
- Having an organised and methodical approach to problem solving.
- Friendly, approachable and able to build trust and rapport quickly with people from a wide range of backgrounds.
- 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.

Faithworks is committed to safeguarding and promoting the welfare of children, young people and vulnerable adults. All staff are expected to share this commitment. The successful candidate will be subject to a DBS check and satisfactory references.

Appendix


Money Matters Programme
Money Guidance
Money Course
1:1 Budgeting
Life-skills (Savings, Switching utilities etc.)
Income Maximisation
Benefit checks & specialist referrals
Benefit applications
Identifying other ways to maximise income
Empowerment & Follow-up
CMA Debt Advice
Specialist, accredited debt advice
Including Debt Relief Orders
Face to face; for as long as it takes
Central Triage