

Debt Adviser - February 2024

Location: Ashfield (remote and flexible working would be considered)

Job pack

Job pack : Thank you for your interest in working at Citizens Advice Central Nottinghamshire . This job pack should give you everything you need to know to apply for this role and what it means to work within the Citizens Advice network.

In this pack you'll find:

- Our values
- 3 things you should know about Citizens Advice
- Information about the organisation and role
- Application process
- The role profile and person specification
- Guidance Notes

Want to chat about this role?

1

If you want to chat about the role further, you can contact Janis Abraham by emailing janis.abraham@ca-centralnotts.org.uk or calling 01623 784368

● Our values

We're inventive. We're not afraid of trying new things and learning by getting things wrong. We question every idea to make it better and we change when things aren't working.

We're generous. We work together, sharing knowledge and experience to solve problems. We tell it like it is and respect everyone.

We're responsible. We do what we say we'll do and keep our promises. We remember that we work for a charity and use our resources effectively.



3 things you should know about Citizens Advice

1. We're local and we're national. We have 6 national offices and offer direct support to people in over 290 independent local Citizens Advice services across England and Wales.

2. We're here for everyone. Our advice helps people solve problems and our advocacy helps fix problems in society. Whatever the problem, we won't turn people away.

3. We're listened to - and we make a difference. Our trusted brand and the quality of our research mean we make a real impact on behalf of the people who rely on us.

How Citizens Advice Central Nottinghamshire works

Citizens Advice Central Nottinghamshire is an independent registered charity serving our local area across Ashfield; Broxtowe and Newark & Sherwood. We provide advice services in person from our offices in Ollerton; Newark; Beeston; Eastwood; Ashfield and from various outreach locations across the Three Districts as well as over the phone, by web chat and email.

Every year thousands of people come to us for free, independent, confidential, and impartial advice and information. We're here for everyone and help with problems like managing debt or household bills, understanding rights at work, housing issues, claiming benefits, employment law and much more.

Our service makes a real contribution to the most deprived individuals and communities and we make a real difference to people's lives. We support local economies by maximising people's income and increasing the circulation of money in the local area by helping people claim benefits they are entitled to.

Through our daily interaction with clients, we have a credible understanding of local needs. We use our data and insight to tailor our services, as well as help improve policies and practices locally. We employ specialists in the fields of money advice, housing and welfare benefits who work in the local community supported by our volunteer advisors.

We work in partnership with local service providers in the voluntary and statutory sectors and provide outreach advice services within the community targeting our service towards people most likely to be socially excluded.

Our Trustee Boards are responsible for setting the strategy and budget for the organisation. The day to day responsibility for the running of the organisations is with the Chief Officer together with a management team.

This is an opportunity to join a successful, forward thinking local charity and be part of a professional team of both staff and volunteers.



How Citizens Advice works

The Citizens Advice service is made up of Citizens Advice - the national charity - and a network of around 300 local Citizens Advice members.

The national charity includes

- 800 national staff working of our 6 offices or as homeworkers, or as part of the Witness Service from courts across England and Wales
- 3000 Witness Service

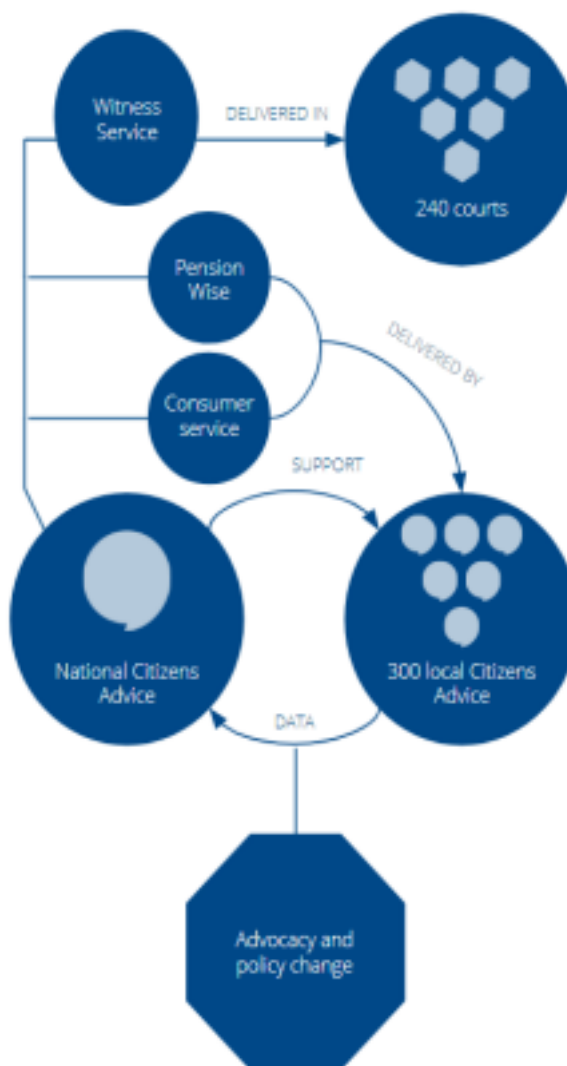
We are a network of members, independent charities, services from

- over 600 local Citizens Advice outlets
- over 1,800 community GPs' surgeries and

They do this with:

- 6,500 local staff
- over 23,000 trained

Our reach means 99% of England and Wales can access Citizens Advice within a 30 minute drive of where they live.



charity
local

in one

of the
over 240
and

volunteers

all
delivering

Advice

centres,
prisons

volunteers

people in
a local
minute drive



The Role

Job Title:	Debt Adviser
Reporting to:	Operations Manager
Salary:	£21,575 - £25,000 pro-rata (Starting salary depending on experience) plus Employer pension contribution
Hours:	27 hrs per week (Remote and/or Flexible hours considered)
Location:	Ashfield & District
Contract:	Fixed term contract to 30th September 2024 (Initially a fixed term contract until 30th September 2024 - renewable subject to funding)
Role purpose:	Assist in the provision of an effective and efficient specialist debt and money advice service within the aims, policies and principles of the Citizen Advice service. To take responsibility for the delivery of individual and team targets and outcomes. To achieve the best appropriate outcomes for the people faced with debt issues. This post will cover the whole of the Ashfield District.
Context of role:	You will be a member of Citizens Advice Central Nottinghamshire Money Advice team. As such you will be required to work from any Citizens Advice outlet and outreach venue and report to your line manager who will usually be the Operation Manager

Key accountabilities	Key elements/Tasks
Casework :	<ul style="list-style-type: none"> ● Provide casework covering the full range of Debt. ● Work to given targets in line with the criteria set by the funder. ● Act for the client where necessary by calculating repayments, negotiating, drafting or writing letters and telephoning. ● Compiling financial statements by gathering evidence and following the industry standard guidelines for the standard financial statement. ● Negotiate with third parties as appropriate. ● Ensure income maximisation through the take up of appropriate Welfare benefits. ● Prepare and present cases to the appropriate statutory bodies, tribunals and courts as appropriate. ● Assist clients with other related problems where they are an integral part of their case and refer to other advisers or specialist agencies as appropriate. Make home/outreach visits as necessary. ● Provide advice and assistance to other staff and volunteers across the whole range of debt issues. ● Ensure that all casework conforms to the Citizens Advice Central Nottinghamshire Office Manual; Advice Quality Standard; Financial Conduct Authority (FCA) & Money and Pensions Service (MAPS) ● Maintain case records for the purpose of continuity of casework, information retrieval, and statistical monitoring and report preparation. ● Ensure that all work conforms to Citizens Advice Central Nottinghamshire systems and procedures.
Research and Campaigns.	<ul style="list-style-type: none"> ● Assist with research and campaigning work by providing information about clients' circumstances. ● Provide statistical information e.g. on the number of clients and nature of cases, and provide regular reports to the management team. ● Monitor service provision to ensure that it reaches the widest possible client group. ● Alert other staff to local and national issues
Professional development.	<ul style="list-style-type: none"> ● Keep up to date with legislation, case law, policies and procedures relating to Debt

	<ul style="list-style-type: none"> ● undertake appropriate training and ensure the appropriate level of CPD (Continuing Professional Development) points are achieved each period. ● Read relevant publications. ● Attend relevant internal and external meetings as agreed with the line manager. ● Prepare for and attend supervision sessions/team meetings/management team meetings as appropriate. ● Assist with Service initiatives for the improvement of services.
<p>Administration, IT & Public relations.</p>	<ul style="list-style-type: none"> ● Record and maintain client records and case information in line with data protection legislation, Citizens Advice policy and procedures and our quality standard mark ● Assist with the maintenance of Office information systems. ● Use IT for statistical recording, record keeping and document production and provide regular reports of the work undertaken or needed. ● Organise and maintain electronic diary systems ● Produce clear and concise reports, applications and letters as required ● Keep up to date with policies and procedures relevant to the service and undertake appropriate training ● Adhere to Data Protection policies ● Digital Awareness ● Maintain close liaison with relevant external agencies. ● Assist with the delivery of Citizens Advice Central Nottinghamshire Publicity strategy. ● Assist with the development of initiatives to promote good money management skills and avoidance of debt. ● Liaise with statutory and non-statutory organisations and represent the Service on outside bodies as appropriate.
<p>Other duties and responsibilities.</p>	<ul style="list-style-type: none"> ● Carry out any other tasks that may be within the scope of the post to ensure the effective delivery and development of the whole service. ● Demonstrate commitment to the aims and principles of the Citizens Advice service. ● Abide by safety, health and environment guidelines and share responsibility for your own safety and that of colleagues.



Person Specification

	Criteria	Essential	Desirable
1	A minimum of 6 months recent experience of client focused money advice casework (in a paid or voluntary capacity)		
2	Experience, knowledge or understanding of Universal Credit and Welfare Benefits or a willingness to undergo training in this area.		
3	Experience, knowledge or understanding of budgeting, financial capability and income maximisation work		
4	An up to date knowledge of legislation and court procedures relevant to giving debt advice		
5	The ability to communicate effectively and sensitively with clients and other parties, excellent negotiation skills are required.		
6	Good writing skills with the ability to draft letters and reports.		
7	Experience of working and liaising with external agencies.		
8	Numerate to the level required in the tasks. e.g. preparation of financial statements (in line with the Standard Financial Statement guidelines)		
9	Ordered approach to casework and an ability and willingness to follow and develop agreed procedures		
10	Ability to analyse and interpret complex information.		
11	Experience or willingness to develop skills in relation to prioritising own work, meeting deadlines and managing a caseload.		
12	Flexible approach and willingness to work as part of a team with both paid Staff & volunteers.		

13	The ability to effectively use IT software in the provision of advice and maintenance of case records, and the preparation of statistical reports and submissions.		
14	An understanding and commitment to work within the Aims and Principles of the CAB service and its Equal Opportunities policies.		
15	Be willing to travel and have access to own transport		
16	Proven track record in achieving targets within a challenging debt environment and work within the set targets as defined by the Money and Pensions Service and/or other relevant funders.		
17	Completed the Money and Pensions Service (MAPS) accredited debt training programme for advice work, specialist/caseworkers and court representation or willing to complete within an agreed timeframe.		
18	Qualified as a Citizens Advice Generalist Adviser.		
19	Knowledge of advice quality standards (AQS) and Financial Conduct Authority (FCA) standards.		

Terms and conditions

Contract – The role is initially fixed to 30th September 2024 (extendable subject to funding)

Salary – £21,575 - £25,000 per annum (depending on experience) Salary is paid monthly by bank transfer on the 21st of the month

Pension - On appointment the post holder will be automatically enrolled into the workplace pension scheme. (currently NEST)

Location - The role will be based at our Ashfield Office alongside home working/outreach locations etc.

Hours of work - 27 Hours (Flexible hours considered)

Probation - There is a period of 6 months for all new entrants. Subject to satisfactory performance the post holder will have their contract status confirmed at the end of their probationary period.

Annual leave - 34 days per year including Bank Holidays

Any offer of employment is subject to

- satisfactory demonstration of the right to work in the UK
- receipt of two satisfactory references
- Basic Disclosure & Barring check

What we give our staff

When you join our team you will be given an induction to the organisation and your new role. This will include some mandatory training modules, reading policies and getting to know the people you will be working with. All roles will be provided with a training plan to follow and further training and development opportunities. You will have a named line manager who will support you through supervision, team meetings and annual reviews.

Equity and Diversity

Citizens Advice Central Nottinghamshire values diversity, promotes equity and challenges discrimination.

We encourage and welcome applications from suitably skilled people of all backgrounds and are a Disability Confident committed employer.

Monitoring recruitment and selection procedures is one way of helping us to ensure that there is no unfair discrimination in the way that we recruit people and we are operating a fair and equitable procedure. To do this we need to know about the diversity profile of people who apply for posts at Citizens Advice Central Nottinghamshire . We ask for this information in order to monitor recruitment profiles to identify under-represented groups, identify trends over time,

improve recruitment and retention processes, inform the service-wide EDI strategy and report to funders.

This information is given in confidence for monitoring purposes only and is not seen by anyone responsible for making recruitment decisions. We do not ask for your name on the form so only anonymous data is collected and shared for the purposes outlined above.

We will keep this information securely and destroy it after 12 months.

However, if you would prefer not to answer any of the questions we ask, please Select prefer not to say for that question on the Diversity monitoring form.

[Diversity Monitoring Form Debt Adviser Feb 2024](#)

How to apply, the application process and guidance notes

Application Form

Please complete your application and return it by email (as a Word document if possible) to jackie.insley@ca-centralnotts.org.uk no later than the closing date.

CVs will not be accepted as a substitute for the application form.

The closing date for completed applications is - [**10am Tuesday 19th March 2024**](#)

You will be notified if you have been shortlisted for interview by the [**19th March 2024**](#)

Interviews will be held on [**: To be confirmed**](#)

Disability

Please let us know if you require any adjustments to be made to the application process or would like to provide any information you wish us to take into account when we are considering your application. If you are selected for an interview, we will ask you to let us know if you have any access needs or may require reasonable adjustments to the interview or assessment (if applicable) at that stage. Please be assured that we will be supportive in discussing reasonable adjustments with you at any stage of the recruitment and selection process.

Entitlement to work in the UK

A job offer will be subject to confirmation that you are permitted to work in the UK in accordance with the provisions of the Asylum and Immigration Act 1996. You will be asked to provide evidence of your entitlement to work in the UK if you are successful and an offer of employment is made.

Please note that Citizens Advice Central Nottinghamshire does not hold a sponsor licence and, therefore, cannot issue certificates of sponsorship under the points-based system.

The application form plays a key part in our recruitment and selection process. We use the information you provide about your skills, experience, career and education history to decide whether or not to invite you for an interview. It is important that you complete the application form as fully and accurately as possible, ensuring that you give specific examples which demonstrate how you meet the essential and desirable criteria for the role for which you are applying.

Information, experience, knowledge, skills and abilities

This is a key section of the application process which allows you to provide evidence of your experience, knowledge, skills and abilities that are relevant to the role as described in the role profile. Selection is based on an assessment of the evidence you provide against the requirements of the role as set out in the person specification. It is important that you tailor your response to clearly demonstrate how you meet each requirement. No assumptions will be made about your achievements and abilities.

Please provide one example for each requirement. You should choose examples of past experience that clearly demonstrate what we are looking for, and be precise about what you did, how you did it and the outcome or result of your actions. Please try to limit your response to each criterion to a maximum of 200 words.

A useful guide might be S.T.A.R:

Specific – give a specific example

Task – briefly describe the task/objective/problem

Action – tell us what you did

Results – describe what results were achieved

Please provide recent work examples wherever possible. However, do remember that relevant examples from other aspects of your life, for example: voluntary or unpaid work, school or college work, family or home responsibilities, can also be given.

Shortlisting outcomes

Shortlisted applicants will be invited for an interview. Some positions may require additional assessments (practical task/test or assessment). If this is the case, further details will be provided if you are shortlisted.

References

All job offers are subject to the receipt of two satisfactory references: One should be from your current or most recent employer or line manager (if you are employed through an agency), or your course tutor if you have just left full time education. The other should be someone who knows you in a work related, voluntary or academic capacity. Both referees should be able to comment on your suitability for the role. References will only be taken up for successful candidates following the interview.

Criminal convictions

Anyone who applies to work within Citizens Advice Central Nottinghamshire will be asked to disclose details of unspent convictions during the recruitment process.

Having a criminal record will not necessarily bar you from working for Citizens Advice Central Nottinghamshire– much will depend on the type of job you have applied for and the background and circumstances of your offence. However, we are not able to employ anyone with a conviction for a sexual offence against a child or vulnerable adult, regardless of when the offence took place. All other convictions will be considered on an individual basis. We have an Ex-offenders policy that provides more details if required.

Criminal Records Bureau Disclosures are only requested where proportionate and relevant to the post concerned. If a DBS check is required for a role this information can be found in the role profile.