



Money Adviser

Job pack

Thank you for your interest in working at Citizens Advice Bromley. This job pack should give you everything you need to know to apply for this role and what it means to work at Citizens Advice.

In this pack you'll find:

- Our values
- 3 things you should know about us
- Overview of Citizens Advice and Citizens Advice Bromley
- The role profile and personal specification

Our values

We're inventive. We're not afraid of trying new things and learn 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 us

1. We're local and we're national. We have 6 national offices and offer direct support to people in around 300 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 Bromley works

Our main focus of activity is around the needs for advice and representation of people who live or work in Bromley, and our services are geared to reflect what they want from us. Feedback from our existing clients suggests that they value the professionalism of our service, the depth and expertise of the advice available and the accessibility of the service once initial contact has been made. Citizens Advice Bromley is working as partners with other organisations such as Bromley Third Sector Enterprise CIO (BTSE) which is a partnership with Age UK Bromley & Greenwich, Bromley & Lewisham & Greenwich Mind and Bromley Mencap as well being partners on the Debt Free Advice project, working alongside the foodbank in Bromley amongst others.

Generalist Services

In addition to the work on our Bromley Well project we offer a service which consists of information and advice by way of our initial assessment and advice service.

Citizens Advice Bromley:

- Provides an initial assessment and advice service. Subject areas include: consumer, money advice, welfare benefits, employment, housing, family and personal matters, taxes, immigration and nationality, health, education, and discrimination relating to any of these.
- We currently operate three outreach services in Orpington and Beckenham & Penge collectively which provide initial assessment and advice service. Subject areas include: consumer, debt, welfare benefits, employment, housing, family and personal matters, taxes, immigration and nationality, health, education, and discrimination relating to any of these. As well as providing additional advice our outreach services also work with the foodbanks services in Bromley.
- In addition we subcontract a Forms Completion Service to Age UK Bromley & Greenwich which provides assistance with form filling for those who are unable to attend the local office or outreaches due to ill health. Referrals to this service are taken from a number of organisations in Bromley.

Overview of Citizens Advice

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

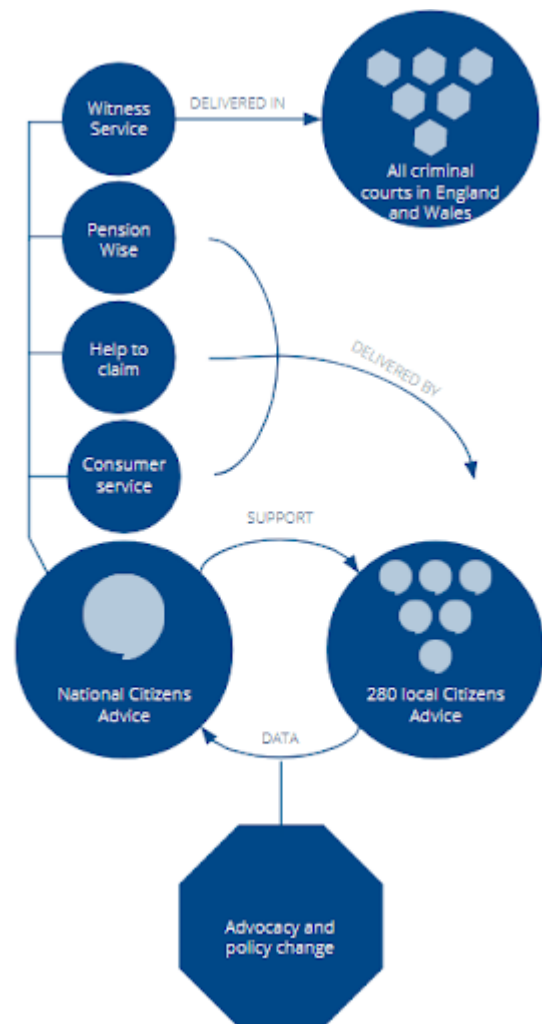
This role sits our network of independent charities, delivering services from

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

They do this with:

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

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





The role

Citizens Advice Bromley is looking for a Money Adviser to work with our dynamic team providing and supporting our community with money advice and debt issues both in our main office and at our outreaches across the Borough.



Role profile

Advice and Casework

1. Ability to effectively diagnose a client' money advice needs
2. Act for the client where necessary by calculating, negotiating, drafting or writing letters, telephoning and using other appropriate channels
3. Assist and advise on the preparing financial statement, providing template letters and other such means to help the client to progress their case
4. Assist and advice clients on negotiating with creditors, third parties or exercising formal appeal rights as appropriate
5. Research and explore options and implications so that the client can make an informed decision
6. Ensure income maximisation and minimum expenditure through the take up of appropriate benefits.
7. Prepare and present cases to the appropriate statutory bodies, tribunals and courts as appropriate.
8. 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. Provide advice and assistance to other staff across the whole range of debt issues.
9. Ensure that all casework conforms to Citizens Advice Bromley's Office Manual and the Advice Quality Standard and/or the Specialist Quality Mark as appropriate.
10. Maintain case records for the purpose of continuity of casework, information retrieval, and statistical monitoring and report preparation.
11. Ensure that all work conforms to Citizens Advice Bromley/Debt Free Advice systems and procedures and is in line with the requirements of the Financial Conduct Authority.

Planning and Organising

12. The post holder is required to manage their own workload and time effectively and efficiently to ensure that the objectives of the role and services to clients are delivered on time and agreed targets are met.

Research and campaigns

13. Assist with research and campaigns work by providing information about clients' circumstances.
14. Provide statistical information on the number of clients and nature of cases and provide regular reports to management.
15. Monitor service provision to ensure that it reaches the widest possible client group.
16. Alert other staff to local and national issues.

Professional development

17. Keep up to date with legislation, case law, policies and procedures relating to debt and undertake appropriate training.
18. Read relevant publications.
19. Attend relevant internal and external meetings as agreed with the line manager.
20. Prepare for and attend supervision sessions/team meetings/management team meetings as appropriate.
21. Assist with Service initiatives for the improvement of services.

Administration

22. Review and make recommendations for improvements to services.
23. Maintain local information systems.
24. Use IT for statistical recording, record keeping and document production.
25. Keep up to date with policies and procedures relevant to bureau work and undertake appropriate training.
26. Attend internal and external meetings as agreed with the manager.
27. Maintain close liaison with relevant external agencies.
28. Maintain a library of reference material and case law.

Public relations

29. Liaise with statutory and non-statutory organisations and represent the Service on outside bodies as appropriate.

Other duties and responsibilities

30. Carry out any other tasks that may be within the scope of the post to ensure the effective delivery and development of the service.
31. Demonstrate commitment to the aims and policies of the CAB service.
32. Abide by health and safety guidelines and share responsibility for own safety and that of colleagues.



Person specification

Essential

1. At least two year's, or equivalent, competencies in debt advice.
2. Willingness to increase knowledge and experience of Debt advice to casework level
3. An ordered approach to casework and an ability to follow set procedures concerning casework and file management to achieve the expected standard required of the role
4. Effective oral communication skills with particular emphasis on negotiating and representing.
5. Effective writing skills with particular emphasis on negotiating, representing and preparing reviews, reports and correspondence.
6. Ordered approach to casework and an ability and willingness to follow and develop agreed procedures.
7. Understand the issues involved in interviewing clients.
8. Numerate to the level required in the tasks.
9. Ability to prioritise own work, meet deadlines and manage caseload.
10. Ability to use IT in the provision of advice and the preparation of reports and submissions.
11. Ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.
12. Ability and willingness to work as part of a team.
13. Ability to monitor and maintain own standards.
14. Demonstrate understanding of social trends and their implications for clients and service provision.
15. Understanding of and commitment to the aims and principles of the CAB service and its equality and diversity policies.

Desirable

16. Experience of debt relief orders or willingness to develop this area
17. Experience of Financial Capability work debt intervention, or willingness to develop this area