

<b>Job title:</b>	Debt and Welfare Benefit Advisor
<b>Salary:</b>	£28,216 per annum
<b>Hours:</b>	35 hours per week (flexible – including some evening and weekend work)
<b>Pension:</b>	Group Personal Pension with employer's contribution
<b>Annual leave:</b>	25 days per annum (pro rata) with an additional day after 3 years' service
<b>Tenure:</b>	Initial contract to 31 August 2026, extension subject to funding
<b>Based at:</b>	Birmingham Settlement – Money Advice Centre, Unit 2, First Floor, Alma House, Newtown Shopping Centre, Birmingham, B19 2AB with outreach work in other areas
<b>Responsible to:</b>	Money Advice Services Manager
<b>Responsible for:</b>	No direct line management; but contributes to overall people development
<b>Role Purpose:</b>	To develop and deliver high quality services that supports the financial inclusion, literacy and wellbeing of individuals and their communities.

<b>Allowances:</b>	This post qualifies for casual car user allowance
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## **Birmingham Settlement**

Since 1899 Birmingham Settlement has been tackling social inequality and disadvantage; supporting people to live happier, more fulfilled lives. Our five organisational objectives are:

- 1) To improve financial resilience – people and communities
- 2) To build individual and community wellbeing
- 3) To develop people – skills, confidence, voice
- 4) To build environmental awareness and action
- 5) To build and maintain a sustainable organisation

We do this by maximising our assets to provide services and activities that support people to overcome the barriers they face and to take positive action on the issues that impact on their lives. Whether it be financial hardship, social isolation, unemployment, or other issues, we provide independent advice and support, wellbeing activities, and training and development opportunities that enable people to gain new skills, build confidence and establish social and community networks that create opportunity and improve lives.

The requirements listed below are broad definitions of the role. Birmingham Settlement reserves the right to amend and/or change these as and when it sees fit in line with changing needs. The post holder is expected, and agrees, as part of their role to be flexible to this end.

### **Key accountabilities/job purpose:**

#### **1. Corporate Requirements:**

- a) To positively represent and demonstrate a commitment to the aims, objectives, and values of Birmingham Settlement at all times.
- b) To work cooperatively with colleagues offering support, advice, and contributing to the development, induction and training of staff and volunteers.
- c) To work at all times in accordance with, and to assist the development and implementation of policies and procedures for service delivery and Birmingham Settlement as a whole including:
  - a. Equal Opportunities and Diversity
  - b. Safeguarding
  - c. Health and Safety
  - d. Confidentiality
- d) To be approachable and willing to go the extra mile to ensure the best possible outcome for service users; ensuring Birmingham Settlement is the provider of choice; recognising the value of and delivering excellent customer care.
- e) To ensure all service users have the opportunity to feedback, shape, and develop services; to identify their own aspirations and goals, and to direct their own outcomes.
- f) To develop and contribute to integrated working through communication and coordination of service delivery across Birmingham Settlement and its partners.

- g) To contribute to the sustainability of Birmingham Settlement via fundraising and income generation activities.
- h) To be self-administering, and to accurately record and work towards the achievement of agreed organisational, departmental, and individual KPIs and targets.
- i) To undertake training to meet new and developing needs.
- j) To carry out any other duties commensurate with the post as required by Birmingham Settlement.

**2. Core Duties:**

- a) To work with the Money Advice Team to deliver services addressing debt and welfare benefits, financial literacy and wellbeing.
- b) To ensure that services are geared to meet the needs of individuals across the city and beyond, and that steps are taken to ensure those needs are understood.
- c) To deliver high quality debt and welfare benefit advice to individuals and groups.
- d) To carry and manage own caseload, opening/closing cases appropriately.
- e) To ensure exploration of income maximisation through benefit entitlement checks and appropriate signposting/referral for specialist welfare benefit advice and support.
- f) Responsible for alerting the Money Advice Services Manager of any areas of shortfall/concern, areas of emerging need within target communities and to suggest and develop strategies for overcoming identified concerns/need.
- g) Responsible for developing and maintaining a high level of specialist knowledge in debt and for maintaining an awareness of trends and developments relating to money advice generally.
- h) To ensure that Money Advice Services meet FCA and other, required, Quality Standards.
- i) To deliver a money advice service through outreaches as and when required.

**3. Value for Money:**

A key driver for Birmingham Settlement’s sustainability must be the consideration of all aspects of value for money. All employees must contribute to this concept through:

- Effective role fulfilment.
- Effective joint working and integration.
- Continual evaluation of personal performance, service user feedback, benchmarking, KPIs
- Promotion of energy saving and cost reduction e.g., recycling, reusing, reducing; responsibility and commitment to energy saving utilities, lighting, PCs, printing.
- Promoting, encouraging, and supporting volunteers.
- Maximising accessibility for volunteers across all service areas.

**Person specification**

Criteria	Essential	Desirable
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<b>Experience</b>		
a) Significant recent experience as a debt caseworker with direct involvement in advising clients on a broad range of debt issues and income maximisation including drawing up financial statements, advising on debt options and negotiating with creditors	X	
b) Experience of delivering welfare benefit advice and carrying out casework on behalf of clients	X	
c) Experience of working in a target driven environment	X	
d) Experience of using a case management system to record client details and case notes		X
e) Experience of delivering debt and basic welfare benefit advice over the telephone, via email, skype, and/or other applications		X
f) Experience of advising on court procedures and assisting with the preparation of court papers	X	
g) Experience of funding applications and/or income generation activity		X
h) Experience of welfare benefit tribunal representation		X
<b>Skills and specialist knowledge</b>		
a) IMA or equivalent qualification to meet funder / FCA requirements	X	
b) Excellent numeric ability	X	
c) Ability to use proficiently the SFS (Standard Financial Statement)	X	
d) Good knowledge of the Welfare Benefit system and an understanding of the implications of Welfare Reform/ Universal Credit and its impact	X	
e) Ability to manage own caseload, opening/closing cases appropriately	X	
<b>Communication/Interpersonal skills</b>		
a) Excellent negotiating skills with the confidence and ability to influence and persuade across service areas to advocate on behalf of the service user as required	X	
b) Excellent written and verbal communication skills	X	
c) An understanding of the need for, and ability to use tact and diplomacy	X	
d) A willingness to be pro-active and work flexibly and creatively with colleagues and stakeholders as an individual and as part of a team	X	
e) An ability to establish good working relationships with colleagues and stakeholders including service users and a wide range of agencies	X	
<b>Equality and Diversity</b>		
a) An awareness and understanding of, and commitment to the principles of good practice in relation to equality and diversity	X	
<b>IT and Technology</b>		
a) A good knowledge of computer applications and a willingness to use IT and other office technology (in line with development) to more effectively carry out the duties of the post	X	
b) Experience of using social media including an understanding of how it can journey track individual progress and outcomes		X
<b>Personal Qualities</b>		
a) Approachable	X	
b) Non-judgemental and empathetic	X	
c) Willingness to go the 'extra mile' for clients and colleagues	X	

<b>Other</b>		
a) Full, clean UK driving licence with access to a car		X
b) Experience and understanding of the issues of working within the third sector		X