

ROOTED FINANCE

Rooted Finance is a pioneering specialist debt and financial inclusion Charity based in London.

We're committed to making money and debt advice accessible, for everyone. The people we work with come from all walks of life and so do we. We employ advisers from all backgrounds, not just because it's the right thing to do, but because we are the communities we serve.

We provide quality debt and money advice services to help clients manage their finances and debts, protect their essential services; and safeguard their income and priority needs. Our services have never been more needed in an uncertain financial environment.

Rooted Finance is expanding its team and is looking for a full-time Money Guidance Officer. This is an exciting opportunity to join a dynamic and supportive team at a pivotal moment in our growth.

We are looking for someone who enjoys providing a first-class client satisfaction and support service. You will work closely with our Advice team to ensure clients are accessing support through engagement activities and that they are able to progress their debt advice journey smoothly.

You will be the interface for advisers to ensure documentation and tasks are completed in a timely manner or the clients you are supporting.

The post-holder will need to be comfortable interacting with a variety of audiences – advisers, clients and partner organisations, and enjoy supporting people to progress through their advice journey.

You will have strong administrative, research and data skills, excellent communication and critical-thinking skills, and should be flexible and capable of working independently and as part of a team.

The post holder will be part of a small team and need to be a proven self-starter.

The team language is English, and Rooted Finance is an Equal Opportunities employer.

JOB DESCRIPTION

Job Title	Money Guidance Officer
Salary	£28,000
Hours	35 Hours per week
Benefits	25 days annual leave plus bank holidays Day of leave on your birthday Additional day of leave for each year of service up to 35 days 3% Pension contribution stakeholder pension £200 home-office equipment allowance Costco membership Employee Assistance Programme Hybrid and flexible working arrangements available and agreed according to business needs
Contract	Permanent/Fixed Term (subject to funding)
Location	Rooted Finance delivers primarily an in-person service, postholder will be required to attend outreach locations/RF office. Hybrid arrangement with remote working will be incorporated where possible based on business demands.

Purpose of the Job

Rooted Finance provides client focused and impact driven services. The ability to provide first class advisory and casework services that impact individuals, and the communities they live in, is fundamental to the way in which Rooted Finance provides transparent and evidence-based services.

RF is looking for a proven self-starter to support our advice services and preventative initiatives. You'll be passionate about working with people and committed to delivering a high-quality community engagement and support program. You'll be adept at delivering comprehensive support to individuals within diverse community settings.

You will be confident in working with community members to grow and develop projects to reach isolated individuals. Working flexibly across dates (including occasional weekend working), times and locations, responding to project and community needs as required.

The successful candidate will have excellent interpersonal skills and be able to work flexibly with clients. You will be meticulous in your work, especially when supporting clients and maintaining case records for continuity of ongoing support. You will be trained and expected to keep up to date with regards to legislation, case law and policy changes relating to debt and a working knowledge of welfare benefits as directed by Line Manager.

Training and development

Rooted Finance will provide internal and external training as appropriate. Continued professional development is fundamental to the values of Rooted Finance in building capacity amongst its team members.

Reporting

The post holder will report directly to the Advice Manager of Rooted Finance

Role Requirements

This role aims to address the additional barriers and needs faced by overindebted individual, ensuring they are supported in navigating these challenges and can focus on the debt advice process effectively. As a Money Engagement Officer you will work across our various community partners, delivering money mentoring support and income maximisation services to local communities with the aim of promoting financial resilience and wellbeing. You will also provide assist in collecting essential documents and information for advisers to progress their cases.

You will maintain accurate client and project records and contribute/support Manager(s) with effective project monitoring and reporting. You will capture learning to share with project stakeholders to help inform Rooted Finance's wider approach to financial inclusion services.

Key functions and impact of the role will include;

Outreach and Engagement: Actively engage overindebted individual through various outreach initiatives such as community events, workshops, and partnerships with local organisations to raise awareness about debt advice to encourage individuals to seek help early and facilitate this through practical 121 support.

Support and guidance: Provide ongoing support needs to keep people with money worries engaged in the debt advice journey. Often people struggling with money worries have additional barriers and needs, this role focuses on the 'support function' which will be available to help people navigate barriers so they can focus on the

specialist debt advice needed and offered through Rooted Finance and other support services.

Referral and Collaboration: foster a cohesive relationship to build partnerships and to collaborate with debt advice services, community organisations, and other stakeholders to facilitate referrals and ensure a seamless transition into debt advice services. Maintain strong partnerships with service providers to enhance accessibility and support for individuals in need.

Empowerment and Education: Equip our services users by providing 'digestible' financial education, coaching, and advocacy to help them make informed decisions, improve their financial literacy, and build long-term financial resilience.

Data Collection and Reporting: maintain accurate records of all outcomes, advocacy and support provided to all individuals, diligently record outcomes to track the effectiveness of the triage process and measure the impact of the engagement efforts on increasing access to debt advice and other services.

Duties & Responsibilities

The main duties will include

1. Work closely with RF advice team in identifying client' needs to work together to implement a holistic approach to supporting individuals.
2. Manage a joint caseload with debt advisers to ensure successful engagement in the debt advice journey, monitor progress and maintain diligent records across all systems
3. Working closely with advisers to support their more vulnerable clients
4. Delivering both 121 and group sessions to build individuals' financial knowledge and resilience.
5. Increasing the visibility and awareness of the advice services through external events and roadshows
6. Develop and maintain good working relationships with clients to facilitate engagement in debt advice journey by explaining and outlining what debt advice offers, support to engage in attending debt advice appointment, follow up with obtaining required documents, make effective referrals for additional services and provide on-going support.
7. Draw up a personalised plan supporting clients to access and engage with the extensive range of support available in the community. Actively connect clients with a wide variety of services through signposting for additional help around health, wellbeing, housing, welfare, immigration, social support and financial advice.

8. Identify aftercare support to help individuals increase their ability around ongoing financial capability and literacy skills and to reduce further and future financial exclusions
9. Working with, and recruiting clients to, our Lived Experience Steering Committee
10. Provide one to one/group sessions to encourage and increase engagement in the debt advice service
11. Develop marketing and creative initiatives to promote and engage with service users to increase uptake in debt advice service and increase full journey completion.
12. Ensure all project monitoring requirements are adhered to and all learning (including risks and opportunities) is captured and recorded in a timely manner.
13. Perform consistent impact measurements on project components, including undertaking financial wellbeing checks before, during and after, beneficiary engagement with RF service in a non-intrusive manner
14. Actively participate in team meetings and work with colleagues and beneficiaries to further develop the project
15. Maintain effective communication between colleagues, stakeholders and beneficiaries at all times.
16. Undertake recommended and self-identified ongoing training and development to ensure gaps in knowledge/skills are acquired to meet requirement of the role and quality assurance processes in timely manner as directed by Supervisor/LM.
17. Work to an agreed work-plan, meeting targets on time and all required KPI
18. Work collaboratively to share good practice in performance and quality improvement with fellow advisers/wider team.
19. Ensure that all services comply with equal opportunities and other relevant policies and quality standards and good practice as outlined in organisational policies.
20. Ensure all work is fully compliant with Rooted Finance policies and procedures and Quality Standard
21. Ensure data protections regulations are adhered to and office procedures followed
22. Abide by all Health & Safety at Work Act procedures
23. Adhere to policy and procedures around safeguarding vulnerable adults at risk
24. Demonstrable understanding and application of the provisions of GDPR
25. Behave in a professional manner at all times
26. Act as an ambassador for Rooted Finance, reflecting the objectives and values, and to always work in the best interests of the charity.

Other

1. Undertake additional tasks as defined by Advice Manager of RF and senior management team.

PERSON SPECIFICATIONS

Qualification

Desirable	Educated to a degree standard or equivalent.
Essential	Relevant professional qualification (i.e. CMA Connect Money Mentor training)/ or equivalent gained through experience
Essential	Evidence of continued professional development

Skills

Desirable	Excellent understanding of the principles and current best practice in debt, financial capability and financial inclusion;
Essential	Knowledge and understanding of the welfare benefit system and experience of advising customers on benefits
Essential	Understanding and commitments to the aims, principles, values and quality standards of Rooted Finance services
Essential	Awareness of, and ability to, understand and empathise with clients from a diverse range of backgrounds and disadvantaged groups living in the community, in particular barriers faced by over-indebted and financially excluded communities.
Essential	Ability to use sensitive listening and questioning skills to get to the root of the issues and empower clients
Essential	Ability to remain non-judgmental and apply active listening
Essential	Ability to provide outstanding customer service
Essential	Good communications skills – including written and personal presentation skills.
Essential	Ability to give and receive feedback objectively and sensitively, and work as part of a team and be open to learning from others
Essential	Ability to manage own time and meet deadlines

- Essential High standard of numeracy and computer skills, specifically IT skills with a strong command of the Microsoft Office suite with an ability to understand and analyse complex financial and other numerical information
- Essential Knowledge and experience of using case management systems to maintain accurate records
- Essential Working in a small team and autonomously, experience of working in client facing role.
- Essential A commitment to continuous professional development, including a willingness to develop knowledge and skills in advice topics

Experience

- Essential Experience of working directly in a community setting such as adult health and social care, learning support or information and advice settings
- Essential Experience of gathering, providing and disseminating complex and sensitive information
- Essential Experience of liaising with partner agencies;
- Essential Excellent communication, negotiation and organisational skills;
- Essential Independently deliver 121 and group sessions, including reporting and gathering feedback and evaluate impact data
- Desirable Experience of supporting and guiding junior team members (volunteer/trainee team members)
- Essential Ability to work under pressure on a number of competing tasks and meet deadlines.
- Essential Strong verbal and written communications skills with experience in cross-cultural settings, ability to handle sensitive information with discretion and adherence to GDPR.

Essential Commitment to working flexibly across all RF services, including evenings and weekends (TOIL applied)

OTHER:

This role will be subject to an enhanced DBS check

Rooted Finance is registered with the Information Commissioner's Office and will process your personal data in accordance with the General Data Protection Regulation and Data Protection Act 2018. Please refer to our online Privacy Policy for more information on how your personal data will be processed and stored.

This job description and personal specification does not form part of any contract.

