

**Our mission:**

**“The Project prevents homelessness and improves lives through high quality advice and support that builds resilience. We specialise in supporting young people but our personalised, tailored approach is available to all.”**

The Project, previously known as South Birmingham Young Homeless Project, is a registered charity which has been supporting local people for over 25 years and we are as dedicated as ever to improving people’s lives. Our experience and proven track record means we can be confident that no matter the problem, we can help.

Our advisers are fully trained and qualified and the advice we give is totally confidential, always free and never judgmental. We help people find accommodation, fill in forms, provide access to PCs, printers and phones, make sure they are receiving the benefits they are entitled to, support people in appealing adverse benefit decisions, help them reduce their debt and regain control of their situations.

We also provide practical support to people in crisis. From bus tickets to emergency food parcels, from grant applications to replacement birth certificates, whatever a person’s age or situation we are here to help when things get tough.

Due to an increase in demand for The Projects services we are now looking to expand our team and recruit an experienced Money and Debt Adviser to support our Early Intervention Service. Working in partnership with local charities and community groups this adviser will provide early intervention support to clients who are at risk of homelessness or who are suffering the negative effects of poverty. They will provide high quality welfare benefits, debt and money advice and maximise client’s incomes, as well as providing training to local residents and groups to raise awareness and increase access to local advice services.

**How to apply:**

To apply for this post please complete the application form demonstrating you meet the skills and requirements set out in the Job Description and Person Specifications and return to The Project by 5pm on Tuesday 7th May 2019.

Applications can be returned by post to The Project, The Depot, Belton Grove, Longbridge, B45 9PE

Or via email to [info@theprojectbirmingham.org](mailto:info@theprojectbirmingham.org)

If you would like to discuss the position further or require the application form in a different format please contact us on 0121 453 0606



**Job Description**

Name of Project: The Project (South Birmingham Young Homeless Project)

Address of Project: The Depot Belton Grove, Longbridge, Birmingham B45 9PE – Covering locations across South Birmingham

Job Title: Money and Debt Advice Worker

Responsible to: Senior Adviser & Project Manager

Grade and starting salary: Scale NJC 15-22 – £22,911 - £26,317 (Old NJC 24-28)

Pension: The Project has a Group Stakeholder Pension Scheme, which employees can choose to join; offering up to 3% of salary matched funding.

Working hours: 36.5 hours p.w. Flexible according to Contract Terms.

Special conditions: Occasional out of hours work when required. Local travel

**Job Summery**

The Money / Debt Adviser will:

• Deliver a FCA regulated and quality assured debt advice service

• Provide initial debt assessments, discussing client’s financial situation and assisting with debt action plans.

• Support clients to apply for their credit reference files.

• Complete financial statements, looking at areas of income and expenditure.

• Advise on maximising income though different debt reduction options, provide tailored options

• Explain spending priorities and priority debts

• Request holds on non-priority debts and writing off debt where possible

• Discuss debt options including debt relief orders, repayments and bankruptcy

• Liaise with creditors to negotiate manageable repayments

• Support with making complaints and escalating complaints to the financial regulators

• Completing court forms, providing representation and advocacy

• Support clients to avoid eviction.

• Work towards / maintain their IMA qualification.

**Responsibilities**

To assess client's current financial situation though income and expenditure tools, applying for credit reference files and contact / negotiation with creditors.

To support clients to produce a financial future plan outlining the steps they need to take to improve their personal finances.

Support clients to work through their financial future plan by negotiating with creditors, applying for grants and funds, setting up reduced / affordable payment plans, applying for additional eligible benefits.

To work alongside The Project Housing and Welfare Benefits team to ensure clients receive all the support they require to improve their overall situations.

To write reports and applications for grants on behalf of people in need to relevant trusts and charities, and to take the appropriate action on hearing the results of such applications.

To maximise clients’ incomes by means of advice and assist with applications for welfare benefits, tax allowances etc. To negotiate with statutory agencies as necessary and deal with any reviews, hearings and tribunals as appropriate.

To develop training courses to raise clients financial awareness and evaluate the impact of this part of the service.

To provide outreach sessions at local colleges, food-banks, GP surgeries and other community location.

Undertake in depth case work with clients facing multiple debt. Provide on-going support to clients and keep the case load under review.

Liaise with other professional, statutory and voluntary agencies.

Provide clients with representation to Court level.

Contribute to policy development on money advice and related issues.

**Administration**

Record and collect statistics on client enquiries using The Project’s online case management system.

Submit and present reports to the Management Committee and funding bodies on statistics and areas of query to the money advice project.

Keep accurate, confidential case records to the AQS general help with case work standard.

Keep up to date with relevant legislation, policies and practices.

Build up resources / information for Debt / Money advice work.

**Liaison and publicity:**

Represent the Centre and maintain links with other agencies, community or umbrella groups on money advice issues as directed by the project manager.

Ensure that local statutory and voluntary agencies have relevant publicity and information about the service on offer to enable them to make appropriate referrals.

**Training**

To undertake such training as may from time to time be necessary to carry out the tasks required.

**General Duties**

Attend staff meetings

Adhere to The Project’s equal opportunities policy and implement any practice guidelines in the course of duties.

To work as part of a team and contribute to the effective delivery of the services provided by the centre.

To carry out other duties relating to The Project as and when required

**Person Specifications:**

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| --- | --- |
| Essential | Desirable |
| **Experience & Knowledge**   * A minimum of 2 years’ experience of specialist money / debt advice. * Experience of providing money / debt casework and a good understanding of the processes involved . * Effective oral and written skills, ability to negotiate, represent and report on the behalf of clients with third parties. * Good numeracy skills with the ability to carry out better off calculations and prepare individual budget sheets on behalf of clients. * A high level of knowledge on complex money / debt issues and entitlements, sufficient to prevent poverty and homelessness. * Experience of working within busy client focused environments. * Practical experience of liaising and negotiating with the DWP / HMRC / Local Authorities and creditors. * Enhanced understanding of Confidentiality Procedures and Data Protection. | * Knowledge of Birmingham’s Homelessness / Housing sector landscape/systems/policy * Experience of working within a Quality Assured Advice Charity. |
| **Qualifications**   * Educated to degree level or equivalent experience and skills | * A current Debt / Money advice qualification * A member of the Institute of Money Advisers * Certificate in Advice and Guidance level 3 or above. |
| **General**   * Excellent active listening skills * Ability to listen non-judgmentally and respond impartially and sensitively with a range of clients and third-party organisations * Ability to work unaccompanied and as part of an integrated advice team * Ability to prioritise tasks, effectively manage a caseload whilst working to set deadlines. * Ability to maintain accurate computerised records using client centred databases, produce accurate written and verbal reports. |  |
| **Other**   * Willingness to work flexibly * Commitment to continuous professional development in a range of skills * Confident in own ability and in situations of meeting clients and other professionals * Creative and innovative, able to identify service improvements and new ways of working * Ability to travel throughout South Birmingham and beyond when required * Ability to work within and adhere to organisational policies and procedures * A good ambassador for the service and the organisation | * Full Driving Licence |

**Please Read These Notes Carefully Before Completing Your Application Form**

**General points**

* **You must complete all sections of the application form**. This is important as the decision to either progress your application to the next stage of the recruitment and selection process or not will be based on this information. Do not enclose a CV.
* If you have a disability and need any help in completing the form, or require the information in a different format please contact us.

**Qualifications and training**

* Please refer to the person specification for the post to identify whether a specific qualification is required and ensure you provide this information.
* As well as telling us about the exams that you have passed, you should also include information about any relevant courses that you have completed.
* Include all qualifications and training which may have been undertaken on a part-time as well as full-time basis.

**Employment experience**

* The form asks you to give details, to the nearest month and year, of previous jobs held, and account for any gaps in your employment record.
* Alternatively, some people will have developed relevant skills through part-time or voluntary work. If you include any voluntary work, list the name and address of the group(s) involved and give details of the amount of time you have volunteered each month.

**Relevant experience**

* This section gives you the opportunity to demonstrate why you are suitable for the post. Before completing it, refer to the job description and person specification for the job.
* The job description outlines the main duties of the post and the person specification contains a description of the skills, experience, qualifications and competencies necessary to carry out these tasks.
* Here it is essential to relate your experience to the information given in both these documents by giving specific examples. For example, telling us what you did in your job rather than what the team did and how you demonstrated a particular skill, rather than simply saying that you have it. Please ensure you address all of the points identified on the person specification which will allow you to demonstrate your suitability for the position you have applied for.
* You may wish to draw on relevant skills developed outside of work, whether home-based or social/community activities as well as previous/present employment, study and training. These might include running a club or voluntary group, bringing up children etc.
* Do not write more than **2 sides of A4** as anything above this will not be considered.

**References**

* As a charity, safeguarding and protecting vulnerable children and adults is an integral part of our work. We are rigorous in our reference checks for this reason.
* Please ensure you give references that cover at least the last two years of employment including one from your current line manager.
* If you are unemployed, include your last employer and line manager at your date of leaving, and if you have worked in a voluntary or unpaid capacity e.g., as a member of a Parent Teachers Association, you could include the chair of the committee among your references.
* All references will be obtained prior to any conditional offer being confirmed.

**Criminal Record**

* With some exceptions having a criminal record will not necessarily bar an individual from working with us. However most posts at The Project involve considerable contact with vulnerable service users so this will depend on the nature of the position sought and the circumstances and background of the offence. If you have a criminal record, which we believe is relevant to the post we will discuss this with you after the selection process is complete and after receiving either a standard or enhanced disclosure from the Disclosure and Barring Service but prior to making a conditional offer of employment if you are the successful candidate.
* For all posts that are not exempt from the Rehabilitation of Offenders legislation, e.g. jobs that do not involve working with children, only ‘unspent’ convictions will be considered. The successful candidate will be asked to consent to a Standard Disclosure via the Disclosure and Barring Service.
* For posts that are exempt from the Rehabilitation of Offenders legislation, any convictions, cautions, reprimands or final warnings that are not "protected" as defined by the Rehabilitation of Offenders Act 1974 (Exceptions) Order 1975 (as amended in 2013) by SI 2013 1198’ will be considered. The amendments to the Exceptions Order 1975 (2013) provide that certain spent convictions and cautions are “protected” (also known as filtered) and are not subject to disclosure to employers, and cannot be taken into account. Further guidance and criteria on the filtering of these “protected” cautions and convictions (where applicable) is available on the Disclosure and Barring Service website. [https://www.gov.uk/government/organisations/ disclosure-and-barring-service](https://www.gov.uk/government/organisations/%20disclosure-and-barring-service). Successful candidates will be asked to consent to an Enhanced Disclosure via the Disclosure and Barring Service.

**Disqualification from working with children or vulnerable adults**

If you are disqualified from working with children or vulnerable adults we are unable to consider you for jobs at The Project as they involve working with these groups and it is a criminal offence to apply.

Disqualification can occur through a number of routes:

* being on a disqualification list, Disclosure and Barring (formerly ISA) Children’s or Vulnerable Adults Barred List, or PVG Children’s List
* being subject to a Disqualification Order
* under Disqualification from Caring for Children and Day Care Child-minding Disqualification legislation

**Returning the application form**

* Please keep a copy of the form. The interview will include questions about information given.
* Please return your completed application form by the closing date, preferably by email to [info@theprojectbirmingham.org](mailto:info@theprojectbirmingham.org) If you do not have access to email then post your application to: The Project, The Depot, Belton Grove, Longbridge, Birmingham B45 9PE.
* Please return your completed Equality Monitoring Form by post only to the address above. Do not put your name on it
* Applications received after the closing date will not be considered.
* Please return your application form in word format. Unfortunately we cannot accept scanned copies.
* Remember we are only able to measure your suitability from the information you provide.

**JOB APPLICATION FORM:**

Money and Debt Advice Worker

|  |  |
| --- | --- |
| Name: |  |
| Address: |  |
| Contact number/s: |  |
| Email: |  |

**Education / Qualifications:**

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| --- | --- | --- | --- | --- | --- |
| Dates from / to | Full/part-time | School/College/University | Exams taken or to be taken | Year obtained | Grade |
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**Other Training Courses / Qualifications.**

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| Year | Organising Body | Course Title | Duration |
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**Employment: List Most Recent First & Include Time for Caring and Other Gaps.**

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| --- | --- | --- | --- |
| Dates from / to | Employer / Organisation Name | Address | Job Title/ Other |
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**References:**

Tick box if you do not wish us to contact your referees at this stage

Please note: One reference should be from your current or last employer if not working at the moment.

**First Referee**

|  |  |
| --- | --- |
| Name |  |
| Relationship to you: |  |
| Address: |  |
| Telephone: |  |
| Email |  |

**Second Referee**

|  |  |
| --- | --- |
| Name |  |
| Relationship to you: |  |
| Address: |  |
| Telephone: |  |
| Email |  |

**Other information/experience in support of your application.**

No more than two sides of A4 will be accepted and minimum font size 11. (Do not send a C.V.)

Please include:

1. Details of the duties and responsibilities involved in your present/last job (if any).
2. Your reasons for this application
3. Details of experience gained in any previous paid employment as well as any relevant voluntary/community based activities and leisure interests that demonstrate your ability to meet the criteria in the Person Specification.

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**Confirmation of details:**

I confirm that the details in this application are correct and complete. The Project will accept an electronic signature or typed in name to confirm that the details in this application are correct and complete.

Signed………………………………………………………………………Date…………………………..

Please return by email to: [info@theprojectbirmingham.org](mailto:info@theprojectbirmingham.org)

If you do not have access to email please return by post to:

The Project, The Depot, Belton Grove, Longbridge, Birmingham B45 9PE