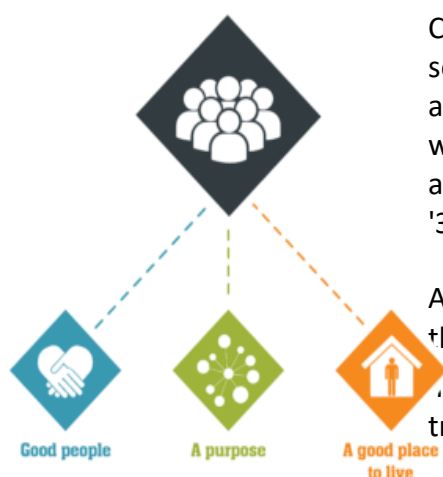


## Senior Debt Advisor

### Job Description and Personal Specification

<b>Job title:</b>	Senior Debt Advisor
<b>Place of work:</b>	Community Links, with a minimum of three days a week in the office.
<b>Hours of work:</b>	37 hours per week
<b>Salary/Grade:</b>	£35,875 / Practitioner
<b>Reports to:</b>	Housing Solicitor and Advice Programme Manager
<b>Level of screening:</b>	Enhanced DBS

### Who we are



Catch22 is a social business which design and delivers services that build resilience and aspiration in people and communities. We believe that people can thrive when they have a good place to live, good people around them, and a fulfilling purpose. We call these our '3Ps'.

All Catch22 services deliver at least one (and often all three) of these outcomes.

If you share our values and commitment to transforming people's lives, get in touch!

### Where you fit in

The Senior Debt Advisor is responsible for delivering an exceptional advice offer, including complex finance and debt casework. You will work alongside a wider advice team ensuring service objectives are met.

Newham is an incredibly diverse area and is in the highest 10% of Boroughs in the country for deprivation. We believe no one should face intimidating life limiting problems without good quality advice and support. Our advice service aims to give people the knowledge and confidence to solve complicated problems, so no one is left uninformed or uncertain. Our advice service is focuses on two main strands - Finance, Benefit and Debt advice, and Housing End to End legal service.

We provide a comprehensive, wrap-around service delivering **debt, benefits, housing** and legal advice thanks to a team of in-house and front-line advisers and volunteers. We run workshops, walk-in welfare sessions, and a by-appointment advice desk, ensuring our services are accessible and reach as many as possible.

## About Catch22's Communities Operational Hub

Community Links (part of the Communities Operational Hub) is a centre tackling health and social inequality in East London and beyond. We work alongside the community helping people of all ages reach their full potential. We take our local knowledge of what works to influence national decision making. We are proudly part of Catch22.

**Mission** - We work towards a world where your potential is not limited by your health or social situation

**Vision** - We believe everyone can thrive if they have 3 basic things: good people around them, a good place to live and a purpose in life. We call these our 3Ps.

**Values** - Our ethos is to be *driven by dreams and judged by delivery*.

## About the Advice Team

The Senior Debt Advisor will join a dedicated and skilled team made up of another Senior Debt Advisor, Senior Welfare Benefit Advisors, a Gateway Triage Officer, and a Housing Solicitor and Advice Programme Manager. All are relentlessly committed to Catch22's core mission and purpose. The Advice Service team helps over 3,000 people a year across Debt, Welfare Benefits, and Housing advice, both remotely and face-to-face. This work is delivered via our own in-house advisors, via partnerships, and via coordinating pro bono legal advisors. Our advice is governed by the Solicitors' Code of Conduct and we are FCA registered.

## Main Duties & Accountabilities

The Senior Debt Advisor role will support our Advice offer based out of the Community Links building in East London.

- Assisting clients with high-quality debt advice, including complex casework in accordance with Financial Conduct Authority (FCA) guidelines.
- Support client and service objectives via the signing-off of Debt Relief Order (DRO) applications.
- Assessing the wider situation of the client and appropriately referring to internal and external support.
- Delivering advice in the most appropriate way to clients: face-to-face (including at outreach locations), via phone, by email and online.
- Maintaining key stakeholder accounts and attending events, as directed by line manager.

- Recruiting, onboarding and supervising staff and volunteers as appropriate within the advice team, whilst working supportively with other members of the Advice Team, both paid and voluntary.
- Working in partnership with advice and non-advice colleagues alike, across different strategic hubs within the Catch22 group under the provision of providing an exceptional advice service offer.
- Liaising with other teams at Community Links such as the front of house (reception) to ensure that clients are adequately triaged and records and data is collected to support our work.
- Liaising with funders and commissioners regarding the provision of debt advice to clients, supported by line-manager.
- Delivering training, for example, to clients with the aim of improving their understanding of basic debt advice.
- Providing cover for other advisers when required.
- Meeting individual service level targets as set out by the Programme manager, in line with funder and commissioner requirements.
- Keeping accurate, auditable records of interactions with clients. Completing all necessary paperwork and uploading required monitoring information onto IT system (Advice Pro).
- Reflecting on your work and sharing learning on the needs of beneficiaries with your line manager, and our, partnerships and Business Development teams, to improve our service, lobby for wider change and secure funding.
- Carry out any other tasks that may be within the scope of the role to ensure the effective delivery and development of the service.
- Attend all necessary training and development activity, including keeping up-to-date with legislative changes, as required to maintain competence.

## Organisational Relationships

This role will report directly to the Housing Solicitor and Advice Programme Manager and sit within the advice service at Community Links. You will work alongside a team of six including Senior Debt Advisors, Senior Welfare Benefit Advisors, and a Gateway Triage Officer. In addition, you will work closely with Practitioners and Caseworkers across our justice strategic hub, ensuring objectives and obligations under our Finance, Benefit and Debt (FBD) programme are met. Programmatic aims and objectives may change as the service looks towards growth and associated opportunities.

<b>Job Title: Person Specification</b>			
<b>COMPETENCY</b>	<b>ESSENTIAL</b>	<b>DESIRABLE</b>	<b>ASSESSMENT</b>
<b>QUALIFICATIONS</b>	<ul style="list-style-type: none"> <li>Educated to degree level or relevant advice/advocacy qualification.</li> <li>Qualified Debt Relief Order (DRO) Intermediary, or a commitment to working towards this within the first six months in role.</li> </ul>		CV/ Application/Interview
<b>KNOWLEDGE</b>	<ul style="list-style-type: none"> <li>Understanding of the voluntary sector and, in particular, knowledge of the strategic and policy environment in which the advice sector operates.</li> <li>Knowledge of keeping effective and confidential case records.</li> <li>An understanding of some of the challenges faced by people in East London. This may be drawn from: local needs; policy needs; mental health; welfare benefits; housing; education; training; employment issues; other issues affecting vulnerable people.</li> </ul>	<ul style="list-style-type: none"> <li>Working knowledge of advice software such as AdvicePro or other CRMs.</li> <li>Understanding of the operation of local and national government, other public bodies, and the administration of public and legal services, including an understanding of commissioning.</li> </ul>	CV/ Application/Interview
<b>EXPERIENCE</b>	<ul style="list-style-type: none"> <li>Demonstrable experience of debt casework, both intermediary and complex advice and/or advocacy within debt advice.</li> <li>Volunteer management (recruiting, onboarding and day-to-day management).</li> <li>Experience of working with diverse groups – including people with multiple vulnerabilities.</li> </ul>	<ul style="list-style-type: none"> <li>Experience of financial management and budgetary control, and ability to manage a budget.</li> </ul>	CV/ Application/Interview

<b>SKILLS &amp; ABILITIES</b>	<ul style="list-style-type: none"> <li>• Evidence of effective communication skills, written and spoken, appropriate for a wide range of audiences and formal report writing skills.</li> <li>• Strong IT skills. Ability to learn and use organisational software.</li> <li>• Strong commitment to maximising opportunities within and for the Catch22 Group.</li> </ul>	<ul style="list-style-type: none"> <li>• Demonstrated ability to build positive, professional relationships with a range of external individuals and organisations.</li> </ul>	CV/ Application/Interview
	<ul style="list-style-type: none"> <li>• Proven ability to work collaboratively within a team and with a degree of independence.</li> <li>• Able to show initiative and constructively approach challenges.</li> <li>• To be able to adopt a flexible approach to all aspects of work.</li> <li>• Ability to meet deadlines, work proactively and self-administer.</li> <li>• Promote the principles of equality, diversity, and inclusion appropriate to this role and to Community Links.</li> <li>• Problem solving and a “can do” attitude.</li> </ul>		
<b>OTHER</b>	<ul style="list-style-type: none"> <li>• Share Community Links and Catch22 values.</li> <li>• Awareness of and commitment to Equality &amp; Diversity.</li> <li>• Willing to travel and work flexibly.</li> <li>• Desire to develop and undertake training as required.</li> </ul>		CV/ Application/Interview