



Information Pack

Money Adviser

37 hours per week

Closing date: 9am, 2 September 2021

Interview dates: 9 September 2021 (via video conference)

Registered Charity Number: 1094369
Registered Office: 26 Spring Gardens, Buxton, SK17 6DE
Company limited by guarantee number: 4429840

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Welcome

Thank you for your interest in applying for this post at the Citizens Advice Derbyshire Districts. We have put together some information below which we hope will help you understand the organisation and the role.

About the Citizens Advice Service

The Citizens Advice service provides free, independent, confidential and impartial advice to everyone on their rights and responsibilities. It values diversity, promotes equality and challenges discrimination.

Aims and Principles of the Citizens Advice Service:

- To provide the advice people need for the problems they face.
- To improve the policies and practices that affect people's lives.

Citizens Advice operates as a network of individual local organisations. The service began in 1939 on the day war was declared. Its aim was to provide information on evacuation, homelessness and missing relations. Over the last 80 years it has developed and grown in both scope and scale. It now delivers advice services from over 3,300 community locations in England and Wales. Last year it helped 2.7 million, saving government and public services £485 million.

Each individual Citizens Advice organisation operates as an independent local charity. It is not a part of Government and is not directly funded by taxes.

The Citizens Advice service works to:

- Inform people about the law and how it affects them and about their rights and responsibilities
- Advise people on the options available to them and on the potential consequences of different courses of action
- Support people as they consider and decide what to do, listening to their concerns and helping them to move forward
- Assist people in pursuing their chosen course of action by self-help, assisted information, negotiation, representation and/or referral to other sources of help
- Influence those responsible for policies and services by bringing to their notice the problems people experience and recommending changes

About Citizens Advice Derbyshire Districts

Citizens Advice Derbyshire Districts is one of the largest Citizens Advice organisations in England. Serving residents in Amber Valley, Derbyshire Dales, Erewash and High Peak, we cover approximately 1,000sq miles and a population of 400,000.

Our aim is to provide a consistent, easily reached and quality service to everyone, regardless of where they live or how they access our help. We help clients from 7 district offices, over 80 outreach locations and operate a weekday telephone advice service. We employ 68 staff and our annual turnover is over £2million. Volunteers are at the heart of our organisation and without them we couldn't provide the depth and range of service we do. The 11 individuals on our Board of Trustees are volunteers, and at present a further 120 volunteers give their time freely across our telephone and generalist advice provision. We're delighted that a number of our current volunteers are former clients who want to share their experiences and help people within their own communities.

We are committed to providing a professional and modern service for the people of Derbyshire, whether they come to us as clients, volunteers or staff members.

We will:

- Be authentic, honest and accountable in all our dealings.
- Put the people in our local communities first.
- Recognise that our staff and volunteers are our greatest asset, and treat them fairly, with dignity and respect.
- Always act in a trusted and professional manner.

How We Help

Help on the high street...

We provide face-to-face help and advice every weekday through our network of **main offices** across the Derbyshire Districts area.

They are located in Belper and Heanor for Amber Valley, Ilkeston in Erewash, Matlock for Derbyshire Dales, and Buxton, New Mills and Glossop in High Peak. All our offices provide both appointment and drop-in sessions enabling clients to access advice at times to suit their lives.

Help on the phone...

Our **Adviceline** covers the whole of the Derbyshire Districts area. It operates Monday to Friday, 9.00am to 4.00pm. In 2019/20 more than 13,000 people across the Derbyshire Districts area called our telephone Adviceline.

This service enables clients to make contact with us quickly regardless of location. A short assessment will then establish how best to help the client via signposting or referral, on the spot information or an appointment with an adviser.

Help in the heart of the community...

Our **outreach service** is one of the largest in the country, serving 84 locations. Our advisers run sessions in most GP surgeries and community buildings across the area. The project is focused on tackling the root cause of problems before they develop into health and crisis issues.

Specialist Support

Money Advice and Financial Capability

We have a team of specialists available to help some of our most vulnerable clients. The service is provided at our main offices and a number of outreach locations across the Derbyshire Districts area. Last year we managed £7million of client debt. This included helping to reschedule arrears or having debts written off. We also help people to manage their finances and maximise their incomes.

Pension Wise

Following pension reforms in April 2015, people now have greater freedom to access their pension pots when they reach the age of 50. Citizens Advice Derbyshire Districts was chosen to deliver Pension Wise across Derbyshire and most of Nottinghamshire. The project is an impartial Government service to help people understand their options and empower them to make the right choices.

Giving Our Communities a Voice

As well as providing advice and support to help people resolve their money, legal and other problems, we are working hard to change the lives of our clients by informing and influencing policy makers. We use evidence of our clients' experiences to campaign for improvements in laws and services that affect everyone, whether they use our organisation or not. We are involved in economic development and regeneration, reducing poverty and debt, and increasing spending in our local neighbourhoods. We help bring our communities together by increasing social inclusion and improving health.

We are currently developing an evidence data bank of need across Derbyshire and undertaking research into access to services. This work will enhance our service provision and ensure our future campaigns reflect the needs of our communities.

We had success when we joined the national **Fair Play for Prepay** campaign, to help some of our most vulnerable clients get a better deal on their energy bills. All 6 main energy suppliers were successfully persuaded to put their share of a £6 million pay-out of unallocated prepayment meter payments into their individual hardship and trust funds to help their most vulnerable energy customers.

Equal Opportunities Statement

The Citizens Advice service is committed to providing a supportive and inclusive culture for all those who need our services, our volunteers, our staff, our partner organisations and other stakeholders. We recognise the positive value of diversity, promote equality and fairness, and challenge discrimination.

We welcome our legal duties not to discriminate as a service provider and an employer. We aim to go beyond the narrow scope of legislative compliance and follow best practice, making equality, fairness and diversity a fundamental part of all our activities.

We recognise and will seek to address the many reasons why people or groups may be discriminated against or excluded, for example poverty, rural isolation, race, ethnicity, disability, mental health, sexual orientation, age, religion, nationality and gender.

1. Members of the community can expect their local Citizens Advice to:

- be publicly identified as a champion of equality and diversity;
- seek partnerships with other organisations that share those values;
- understand and seek to serve the needs of its community, particularly those within it most likely to experience exclusion, disadvantage and discrimination.

2. People who need to use the Citizens Advice service can expect to:

- be able to access the service in ways that suit them¹;
- be given help that is relevant to their problem and situation;
- be treated fairly, with dignity and respect, and without discrimination;
- have their needs listened to, and met whenever possible.

If clients believe they have been subject to discrimination in accessing or receiving services from the Citizens Advice service, we would urge them to use the CAB complaints procedure. This has a number of stages, including consideration by the chief executive of Citizens Advice and, following that, an external adjudicator. As well as dealing with the issue raised, we will seek to learn from the complaint and take action to improve our services to prevent the problem happening for other clients.

People who use the service have a responsibility to treat others with dignity and respect and without discrimination. Those who do not may be denied access to our services.

3. Staff can expect to:

- be treated fairly, with dignity and respect, and without discrimination, in an environment where inappropriate behaviour is not acceptable;
- be given opportunities to enable them to develop their potential;
- be able to ask questions and develop their knowledge of equality and diversity issues in an open and constructive learning environment;
- be in a healthy and safe environment free from hazards;
- be able to balance personal, home life and work commitments (e.g. through family- and carer-friendly policies).

¹ Taking into account available resources

If staff believe they have been subject to discrimination in employment, there are a range of steps they can take depending on the nature of the problem. These include trying to resolve the matter with the person concerned in the first instance, raising it with the line manager or HR, or using the grievance or whistle-blowing procedures.

Staff of the service also have a responsibility to treat others with dignity and respect. If staff are found to have acted in a discriminatory manner we will take action appropriate to the nature of the problem, including where necessary the disciplinary procedure.

4. Volunteers

Volunteers contribute significantly to the diversity of the service. They can expect to be treated fairly, with dignity and respect, and without discrimination. They are likewise expected to treat others fairly, with dignity and respect, and without discrimination. Due to the restrictions imposed by employment law, volunteers are not entitled to the same rights and protections as employees.

5. Other aspects of good practice

- **Race and disability equality schemes**

The Race Relations (Amendment) Act 2000 and Disability Discrimination Act (2005) lays a positive duty to promote race and disability equality on all public bodies. Each body is required to identify its priorities for race and disability equality and take steps to deliver tangible improvements. This is normally set out in an equality scheme. It is likely that new legislation will place a similar duty on public bodies in respect of gender.

Citizens Advice service consists of independent charities, not public bodies. It is not bound by any duties placed on public bodies. Because of its values and its role in persuading public bodies to fulfil their duties, the Citizens Advice service has committed to working within the spirit of any duties to promote equality placed on public bodies and will therefore produce and monitor a race and disability equality scheme as part of this equality and diversity strategy.

Employee Information

At Citizens Advice Derbyshire Districts we believe that success depends on having the right people in the right jobs.

The recruitment protocol on the Citizens Advice Management Information System is followed, to ensure all aspects are carried out consistently and fairly.

Once an appointment is made, new employees are required to give details to ensure that salary, benefits and employee records are complete and accurate. It is also important to understand that posts are be subject to proof of the right to work in the UK, probationary periods and satisfactory references.

All employees receive regular support and supervision from their line manager, with a minimum of 2 formal review meetings a year plus an annual appraisal. Posts subject to a probationary period will receive a formal review meeting towards the end of the period which will either confirm the role or extend the period.

Support and supervision focuses on:

- Performance against objectives
- Training and development
- Health, safety and welfare
- Leave, attendance and time keeping

It is essential that we deliver funder expectations; withdrawal of funding has serious consequences and therefore it is important that employees adopt a team approach to their work, focusing on achieving the local office's objectives.

Citizens Advice Derbyshire Districts offers a basic leave entitlement of 27 days of which 4 days must be allocated to the Christmas/New Year shut down (pro-rated for part time employees). Employees are allowed 8 paid statutory holidays in addition. For employees working part time annual leave is calculated according to the days/hours worked in proportion to normal working hours.

The leave period runs from 1 January to 31 December, employees starting part way through the year will have a pro rata calculation.

Normal working hours are between 9am and 5pm and provision is made for employees to take adequate breaks.

Salaries are paid on or around the 25th of each calendar month by BACS transfer. A PIN is provided to access monthly payslips via the epayslip website. If claimed, Individual expenses will appear on the epayslip but are not treated as part of the salary.

All employees, after 3 months, will be automatically enrolled onto the People's Pension fund. The local office is open to the general public and as a venue for meetings with visitors and partners from external organisations and funders. It is important that employees adopt a smart casual but professional approach to what is worn at work.

Expectations of staff

All staff are expected to:

- Adhere to our policies in relation to the use of ICT and information assurance
- Raise Social Policy issues and take action for individuals and spot trends
- Maintain statistics and accurate records both on Casebook and any specific requirements for a project or funder
- Provide a good quality experience for clients
- Provide reports to line managers at the end of every quarter by project without prompt
- Be responsible for own administration, record keeping, diaries and filing
- Be a resource for the organisation – for volunteer advisers to use your expertise and skills
- Provide support to supervisors and other colleagues
- Provide cover when requested
- Provide good quality case studies
- Record client feedback both positive and constructive and take appropriate action
- Be proactive
- Be responsible for own training and development
- Promote Citizens Advice Derbyshire Districts and its services externally to ensure good relationships and positive outward facing image

Citizens Advice Derbyshire Districts | Money Adviser

Reports to: Projects and Services Manager

Purpose of the job: To provide a money advice service to clients and to act as a money advice resource for other Citizens Advice staff.

Casework

- Provide casework covering the full range of money advice.
- Act for the client where necessary by calculating, negotiating, drafting or writing letters and telephoning.
- Negotiate with third parties as appropriate.
- Ensure income maximisation through the take up of appropriate [specialism] benefits.
- Prepare and present cases to the appropriate statutory bodies, tribunals and courts as appropriate.
- 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.
- Make home/outreach visits as necessary.
- Provide advice and assistance to other staff across the whole range of [specialism] issues.
- Ensure that all casework conforms to the organisation's Office Manual, the Citizens Advice Quality standard and the Debt Advice Peer Assessment.
- Maintain case records for the purpose of continuity of casework, information retrieval, statistical monitoring and report preparation.
- Ensure that all work conforms to the bureau's systems and procedures.

Social policy

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

Professional development

- Keep up to date with legislation, case law, policies and procedures relating to money advice and undertake appropriate training.
- Read relevant publications.
- Attend relevant internal and external meetings as agreed with the line manager.
- Prepare for and attend supervision sessions/team meetings/management team meetings as appropriate.
- Assist with Service initiatives for the improvement of services.
- Achieve 16 CPD points per year.

Administration

- Review and make recommendations for improvements to bureau services.
- Use IT for statistical recording, record keeping and document production.
- Keep up to date with policies and procedures relevant to bureau work and undertake appropriate training.
- Attend internal and external meetings as agreed with the manager.
- Maintain close liaison with relevant external agencies.

Public relations

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

Other duties and responsibilities

- Carry out any other tasks that may be within the scope of the post to ensure the effective delivery and development of the service.
- Demonstrate commitment to the aims and policies of the Citizens Advice service.
- To support and monitor the wellbeing of staff within the organisation and to contribute to maintaining a healthy balanced workforce.
- Abide by health and safety guidelines and share responsibility for own safety and that of colleagues.

Person specification

- Knowledge and experience of money advice and welfare benefits.
- Effective oral communication skills with particular emphasis on negotiating and representing.
- Effective writing skills with particular emphasis on negotiating, representing and preparing reviews, reports and correspondence.
- Ordered approach to casework and an ability and willingness to follow and develop agreed procedures.
- Understand the issues involved in interviewing clients.
- Numerate to the level required in the tasks.
- Ability to prioritise own work, meet deadlines and manage caseload.
- Ability to use IT in the provision of advice and the preparation of reports and submissions.
- Ability to give and receive feedback objectively and sensitively and a willingness to challenge constructively.
- Ability and willingness to work as part of a team.
- Ability to monitor and maintain own standards.
- Demonstrate understanding of social trends and their implications for clients and service provision.
- Understanding of and commitment to the aims and principles of the Citizens Advice service and its equality and diversity policies.

Guidance notes for applicants

Application form

The form should be completed in black ink, black ballpoint pen or typed. Return the form by post or email (as a Word document). If you return the form by email there is no requirement to send a hard copy in the post. CVs will not be accepted as a substitute for the application form, unless specifically stated in the advert.

Disability

Please let us know if you require any adjustments to be made to the application process or would like to provide any information you wish us to take into account when we are considering your application. If you are selected for interview, we will ask you to let us know if you have any access needs or may require reasonable adjustments to the interview or assessment (if applicable) at that stage. Please be assured that we will be supportive in discussing reasonable adjustments with you at any stage of the recruitment and selection process.

Entitlement to work in the UK

A job offer will be subject to confirmation that you are permitted to work in the UK in accordance with the provisions of the Asylum and Immigration Act 1996. You will be asked to provide evidence of your entitlement to work in the UK if you are successful and an offer of employment is made.

Please note that we do not hold a sponsor licence and therefore cannot issue certificates of sponsorship under the points-based system.

Information, experience, knowledge, skills and abilities

The person specification lists the minimum requirements for this post. When shortlisting for interview the selection panel will only consider the information contained in your application form and will assess this against the person specification.

The selection panel cannot make assumptions about the nature of the work you have done or your experience from a list of job titles. It is therefore important that you use the space provided to demonstrate how you meet the requirements. Paid and voluntary work are not the only experiences worth quoting. Other life experiences and skills may be just as valid.

If you are shortlisted for interview, the selection panel will ask you questions based on the person specification which will cover the areas in more detail.

References

All job offers are subject to the receipt of two satisfactory references. One should be from your current or most recent employer or line manager or your course tutor if you have just left full-time education. The other should be someone who knows you in a work related, voluntary or academic capacity. Both referees should be able to comment on your suitability for the role. References will only be taken up for successful candidates following interview.

Criminal convictions

Due to this post having access to vulnerable adults, the successful candidate will be required to undertake a Disclosure and Barring Service check. The possession of a criminal record will not necessarily prevent an applicant from obtaining this post, as all cases are judged individually according to the nature of the role and the background and circumstances of your offence. Please get in touch to see our policy on criminal background checks.

Anyone who applies to work within Citizens Advice Derbyshire Districts will be asked to disclose details of unspent convictions during the recruitment process. Having a criminal record will not necessarily bar you from working for us – much will depend on the type of job you have applied for and the background and circumstances of your offence. However, we are not able to employ anyone with a conviction for a sexual offence against a child or vulnerable adult, regardless of when the offence took place. All other convictions will be considered on an individual basis.