

**LIMEHOUSE PROJECT**

**RAISING ASPIRATIONS I CHANGING LIVES**

**St Anne Unit 2, 789-791 Commercial Road**

**London. E14 7HG**

**Tel: 0207 531 4881**

**Money & Debt Advisor**

**Recruitment Pack**





December 2021

Dear Applicant,

Thank you for taking the time to consider the role of the **Money & Debt Advisor** position at Limehouse Project.

The Limehouse Project (**LHP**) is a thriving grassroots and award-winning organisation with a history of servicing the Limehouse area of Tower Hamlets and East London since 1984. We provide free confidential welfare and debt advice, accredited learning, capacity-building, employment support programmes, health and wellbeing activities and childcare provision.

We work independently and in partnership with the key third sector, business and statutory organisations to ensure each client is given the timely and active support they need to positively move forward in life.

We are looking to appoint an experienced Money & Debt Advisor who will provide high-quality debt and money advice to our clients. We are looking for someone who will commit to the aims and values of LHP and the provision of high-quality advice and support services for our clients to empower them towards financial independence.

**Enclosed are as follows:**

1. Job Description & Person Specification

2. Application Form

3. Guidance Notes on completing the Application Form

4. Limehouse Project Recruitment Monitoring Form

If you would like an informal chat about the role, contact Tahmina Rahman (Advice Services Manager) on **0207 538 0075** or by email at **t.rahman@limehouseproject.org.uk.**

Please send the completed application form along with a covering letter to Farida Yesmin (CEO) of the Limehouse Project at **recruitment@limehouseproject.org.uk.**

**Closing date:** Monday 10th January 2022 at 9:00 am

Thank you again for your interest in this role and we look forward to receiving your completed application.

Yours sincerely,

**Mrs Farida Yesmin  
CEO**

**Job Advert - Money & Debt Advisor**

Position: **Money & Debt Advisor**

Hours: **Full time**

Contract: **Fixed Term Contract till 31st March 2023**

Salary: **£29,000 per annum Including London Weighting**

**Who are we:** The Limehouse Project (LHP) is a thriving grassroots and award-winning organisation with a history of servicing the Limehouse area of Tower Hamlets and East London since 1984. We provide free welfare and debt advice, accredited learning, capacity-building, employment support programmes, health and wellbeing activities and childcare provision.

We work independently and in partnership with the key third sector, business and statutory organisations to ensure each client is given the timely and active support they need to positively move forward in life.

**Context:** We are looking to appoint an experienced Money & Debt Advisor with excellent skills to provide high-quality debt and money advice to our clients. We are looking for someone who will commit to the aims and values of LHP and the provision of high-quality advice and support services for our clients to empower them towards financial independence.

You will be joining our Advice Team consisting of a full-time money & debt caseworker and eight welfare benefit advisors who provide welfare benefits, housing, debt, immigration and energy advice and casework across a range of projects. In addition to specialist level advice and casework, Limehouse Project also provides money management and budgeting support service to clients who cannot manage their finances without support.

**Purpose Of the Role:** To provide a specialist level of advice and support on debt and also provide advice on welfare benefits issues to maximise the client's income. Provide practical assistance and support around money management; budgeting; saving; debt and understanding and accessing appropriate financial products. You will preferably have a qualification in money advice or be prepared to work towards obtaining this. You must have excellent communication and digital skills, be comfortable delivering telephone and face-to-face advice and be able to plan and organise your work.

You will be based at our main office and also be working from home on a flexible or regular basis. All staff are currently working on a flexible working arrangement and work partly from office and home due to the Covid-19 Pandemic.

Please send the completed application form along with a covering letter to Farida Yesmin (CEO) of the Limehouse Project at **recruitment@limehouseproject.org.uk.**

**Closing date:** Monday 10th January 2022 at 9:00 am

Thank you again for your interest in this role and we look forward to receiving your completed application.

**Job Description- Money & Debt Advisor**

**Job Title:** Money & Debt Advisor

**Accountable To:** The Director

**Responsible To:** Advice Services Manager/Casework Supervisor

**PURPOSE OF THE JOB**: To provide one-to-one specialist advice and support on debt to residents in the Tower Hamlets, which includes practical assistance and support around money management, budgeting, saving, debt and understanding of accessing appropriate financial products, also to provide advice on welfare benefits issues to maximise client's income.

### ROLE DESCRIPTION:

**Job title:** Money & Debt Advisor

**Hours:**  35 hours per week

**Salary:** £29,000 per annum (pro-rata on FTE)

**Reports to:**  Advice Services Manager/Casework Supervisor

**Location:** Limehouse Project, Unit2, 789 Commercial Road, London E14 and Other outreach venues across the borough

**Money & Debt Advisor - KEY DUTIES and RESPONSIBILITIES:**

1. To provide a specialist debt advice service that conforms to the Advice Quality Standard (AQS).
2. To support clients to resolve their debt, benefit and money management issues, and act and negotiate on clients’ behalf with third parties as appropriate.
3. To advise and assist with applications to increase income from other sources, including local authority discretionary housing payment schemes, utility companies and charitable trusts etc.
4. Provide advice and assistance through a range of channels; Face-To-Face, Telephone, Teams/Zoom, WhatsApp as well via email and letter.
5. To ensure that the service offered is tailored to the needs of clients and takes into account the particular needs of each individual, including issues around communication, understanding and vulnerability.
6. Through clear communication and consultation, ensure that clients remain involved in resolving their debt, benefit and money management issues and are kept informed on the progress of their case throughout our work with them.
7. To provide one-to-one support and deliver group workshops around; money management; income maximisation; budgeting; saving; debt and understanding and accessing appropriate financial products.
8. Comply with AQS case management and case recording procedures and processes, contributing to the delivery of high-quality advice, and the collection and reporting of statistical data as required to enable accurate evaluation of the impact of the service and reporting to funders.
9. Keep up to date with legislation, case law, and good practice in debt and welfare benefits advice including attending training courses and using online resources.
10. To remain alert to issues relating to capacity, client understanding and safeguarding issues when working with clients and promptly consult with the Advice Services Manager/Casework Supervisor regarding any areas of concern.
11. Adhere to the policies and procedures of Limehouse Project and take an active role in reviewing and improving the services offered.
12. To conduct cases at all stages from review to appeal procedures, to preparing evidence for submission and specialist support.
13. To be responsible for the delivery of an agreed annual advice work plan, meeting targets and milestones.
14. To liaise with other agencies as necessary in the interests of clients and the provision of effective service, and to develop and sustain good working relationships with those agencies.
15. To actively contribute to the delivery of various other advice projects, and actively refer clients to the LHP’s employment team for employment and careers support.
16. To take action and follow key date task diary on the LHP database system.
17. To contribute to the overall management of the advice service, working collaboratively with colleagues to ensure that the project delivery plan and annual work plan(s), are delivered to meet agreed targets within an agreed timescale.
18. Supported by the Services Manager and members of the team, you will collectively develop relationships with other organisations attending various borough-wide forums.

1. To contribute to the monitoring of the project and provide quarterly and annual monitoring data and evaluative reporting to the Project Manager for dissemination to the funders.
2. To strictly adhere to all LHP policies, in particular those on confidentiality, equal opportunity, case recording, file management policy etc. Strictly follow the AQS Quality System e.g. clients filing system, monitoring system, referral system etc, and keep them up-to-date.

**All members of staff are expected to:**

1. To support the Limehouse Project’s overall goals and vision.
2. Carry out day-to-day general administrative duties that are vital to the smooth running of advice work such as responding to letters, doing follow up work etc., and its online appointment sheets for LHP and external partners.
3. Provide regular reports to Limehouse Project Services Manager.
4. Carry out other duties, requested by the LHP managers and management committee from time to time.
5. Take care of your health and safety at work and that of other employees and co-operate with Limehouse Project in complying with statutory duties.
6. Take an active part in regular team meetings and be involved in the development of the LHP services.
7. Work with volunteers as applicable.
8. Participate in staff development and training programmes including formal supervision and appraisals.
9. Any other duties required, which may be deemed to fall within the scope of the post

**Person Specification – Money & Debt Advisor**

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| **Experience** | |
| In debt advice with a minimum of 1-year recent experience (full-time or equivalent). | **Essential** |
| Recent experience in giving welfare benefits advice | **Essential** |
| Experience in providing advice and/or casework over the telephone | **Desirable** |
| Experience in working with housing association tenants | **Desirable** |
| Communicating effectively with a range of individuals and organisations in person, by phone and by mail | **Essential** |
| **Qualifications** | |
| Be an approved Debt Relief Order Intermediary and hold the Institute of Money Advisers Certificate in Money Advice Practice, or equivalent, or have a willingness to work towards these qualifications, including some study in your own time. | **Desirable** |
| **Skills and Abilities** | |
| Ability to listen, analyse information and identify issues and explain complex information in a clear effective way | **Essential** |
| Excellent telephone and oral communication skills | **Essential** |
| Proficient and confident in the use of IT | **Essential** |
| Ability to record information using clear language | **Essential** |
| Work on a self-supervision basis, prioritise own work and meet deadlines | **Essential** |
| Contribute effectively to the team and to the efficient running of the office  An ability to use initiative, patience and perseverance to help resolve problems | **Essential** |
| An ability to maintain personal boundaries | **Essential** |
| An ability to remain calm under pressure and to set priorities to handle workload effectively | **Essential** |
| **Commitment** | |
| To work effectively with other voluntary and statutory agencies to address the needs of clients | **Essential** |
| To undertake training as appropriate to the role | **Essential** |
| To maintain the aims of the service specifically relating to confidentiality and Equal Opportunities | **Essential** |

**Limehouse Project** is an equal opportunities employer that values the importance of diversity and positively welcomes applications from all members of the community, including those with disabilities. Please note that successful applicants to this post will be subject to a Disclosure and Barring Service Check (DBS). Confirmation of appointment would be dependant on a satisfactory DBS check.

**Limehouse Project**

St Annes Unit 2

789 - 791 St Anne Street

Commercial Road  
London E14 7HG

Registered Charity: No. 295857 and Company Limited by Guarantee No. 1817676