



Changing lives every day

Senior Debt Adviser

(permanent and full time)

**Salary from £29,000,
depending on
experience**

Auriga Services Ltd

Emmanuel Court, 12-14 Mill Street

Sutton Coldfield, B72 1TJ

www.aurigaservices.co.uk

Registered in England. Company number 5093179

Background

Auriga Services Ltd is a dynamic, fast growing public benefit entity. With a track record spanning 23 years, we are mature enough to provide outstanding service through the application of extraordinary levels of skills and experience. We manage combined annual funds of over £15 million helping people alleviate their debt and realise income and benefits that make a real difference to the quality of their lives.

We achieve all this through the administration of charitable trust funds for water company customers, and income realisation for local authority residents and patients within the NHS. We help 1,000 people every day who are experiencing financial hardship.

We are a company of over 65 friendly staff based in Sutton Coldfield. We are seeking exceptional people with passion, enthusiasm and ability to join and make our mission a reality.

We enjoy flexible and home working, a generous holiday allowance, good pension and a great working environment.

Job purpose

Accountable to an Assist Team Manager, the Senior Debt Adviser will have direct line management responsibility for a team of at least three staff. The Senior Debt Adviser will support Debt Advice caseworkers and trainees within Auriga to deliver a Debt advice service. You will be responsible for managing all aspects of the service based on the Money and Pensions Service (MaPS) quality standard framework. You will need to achieve all the requirements within this standard to the expected levels of quality and within the appropriate timescales.

You will also work within the aims, principles and policies of Auriga's vision and the Advice Quality Standard (AQS) requirements.

You will manage your own debt advice caseload. This will mean working with, supporting, and representing people of all ages and abilities, many of whom will be experiencing circumstances that make them vulnerable. You will work with the elderly, ill, disabled and the young potentially in their homes, support groups, the NHS or schools.

In order to achieve this, we need a highly motivated and organised individual who is passionate about debt advice and has meticulous attention to detail. You will be experienced in providing specialist debt advice and be able to support and develop a team to achieve high standards of quality of advice and share best practice. As a national service, you will be confident in delivering support via telephone, email and post. Some outreach and home visits may be required.

The successful candidate will provide a debt advice service to clients offering support and advice in income maximisation, financial capability, energy comparison, debt and welfare benefit advice. As part of the welfare and debt advice team, you will be expected to support the team in all aspects of the offering to ensure a quality service to clients, whilst meeting the demands, targets and service level agreements of the organisation. The role will involve mentoring and supporting other advisers to help them reach their full potential.

The successful candidate will be required to attend roadshows delivering presentations and advice services to our partners, this may include travel and occasional overnight stays.

Responsibilities

Role responsibilities will include but are not limited to:

1. Advice work

Working with and supporting a wide range of people experiencing problem debt, many of whom would be classed as vulnerable. This will include helping individuals gain the skills needed to improve their financial situation and empowering them to become better money managers.

As we work closely with our clients your role will be far-reaching, challenging and rewarding. You will establish a relationship based on trust to ensure you provide the necessary support and assistance to people that are experiencing vulnerable circumstances.

- ★ Develop and manage interviews with clients using sensitive listening and questioning skills in order to allow clients to explain their problem(s);
- ★ Actively encourage engagement from clients referred through to the service from both internal and external sources;
- ★ Establishing and providing appropriate levels of debt advice and support including:
 - Income maximisation including welfare benefit identification and application
 - Providing guidance with budgeting, liability and banking issues
 - Providing unbiased and holistic advice and guidance on an individual's options for dealing with problem debt
 - Identification and assistance with applications to grants and trust funds
 - Liaising and negotiating with third parties, including statutory and non-statutory organisations as required
 - Acting for the client wherever necessary to facilitate debt relief options to include form filling, drafting or writing letters and telephoning
 - Supporting clients to plan, implement, and review action
 - Provide continuing support to clients where necessary, including assistance with disputes and complaints
 - Enabling clients to act on their own behalf and empower them to set their own priorities
- ★ Refer to relevant legislation and case law as required; and
- ★ Explore options and implications so that the client can make decisions.

2. Casework / Administration

Manage debt advice cases to include:

- ★ Maintaining detailed case records for the purpose of continuity of casework, information retrieval, statistical monitoring and quality assurance;

- ★ Open, maintain and record sufficient cases in order to meet the agreed requirements;
- ★ Use information and communication technology systems for statistical and case-recording, record keeping and document production; and
- ★ Develop and meet all reporting objectives in accordance with MAPS requirements.

3. Technical Supervision and Line Management Responsibilities

The role holder will have direct line management responsibility for a team of at least three Debt Advisers. This will include dealing with all aspects of people management including performance reviews, HR issues, training, coaching and mentoring.

Responsibilities will include providing technical supervision to support the Debt Advice caseworkers and trainees in their roles to ensure the service is accurate, effective and tailored to the individuals' circumstances.

Technical supervision to include:

- ★ monthly call listening during or after advice sessions;
- ★ undertaking monthly case reviews;
- ★ identifying advisers' soft skill and technical training needs;
- ★ providing constructive feedback to advisers and relevant roles;
- ★ providing real time support to advisers, which will include but is not limited to providing; guidance in complex matters; and
- ★ providing advisers with sources of information.

Your responsibilities will include ensuring the Debt Advice caseworkers and trainees are developed, supervised and supported. To comply with MaPS this will be evidenced in a project plan.

You will be responsible for maintaining an internal Quality and Performance Management Policy to document the supervisory activities and will include, but is not limited to:

- ★ frequency of activities e.g. call listening, transcript checking;
- ★ volume of these activities e.g. per adviser, per quarter / month, including details of any risk-based modelling applied;
- ★ how the supervisory activities are undertaken to ensure consistency e.g. using outcome focused call and webchat score cards where required;
- ★ ensuring notes and supporting activity have been undertaken in line with the client interaction;
- ★ requirement to provide feedback for any areas of development or detriment;
- ★ recording mechanism for scores;
- ★ scores moderation activities;
- ★ analysis of results at individual, team and organisation level;
- ★ supporting service quality improvements based on analysis; and
- ★ reporting templates.

4. Social Policy and Monitoring

Influence changes to legislation, policy or practice by assisting with social policy work. This includes identifying issues as they arise and submitting the relevant information and evidence.

5. Professional Development

- ★ Keep up to date with legislation, case law, policies and procedures and undertake appropriate training as and when required;
- ★ Attend relevant internal and external meetings as agreed with the Team Manager;
- ★ Read relevant publications;
- ★ Prepare for and attend monthly supervision sessions; and

- ★ Ability to identify own training needs and proactively work to completing annual CPD accreditation.

6. General

- ★ Ensure that all work conforms to the required systems and procedures;
- ★ To conduct monthly file reviews of the Auriga Assist team and provide feedback to team members;
- ★ Working alongside the senior welfare rights adviser, provide support to the Auriga Assist team on complex issues;
- ★ Uphold the aims and principals of Auriga Services and its equal opportunities policies;
- ★ Abide by health and safety guidelines and share responsibility for own safety and that of colleagues;
- ★ Carry out any other related tasks required to ensure the smooth running of the service provision;
- ★ Assist the Team Manager and other Auriga team members when required. This includes contributing to thinking about development of systems, services and staff;
- ★ To be responsible for sharing knowledge about specific areas with colleagues and others in a variety of formal and informal training situations;
- ★ To develop and motivate the Auriga Assist team through staff mentoring and guidance including feedback;
- ★ Comply with the requirements of GDPR; and
- ★ Carry out other duties commensurate with the post as required.

Key skills and attributes

- Proven ability in helping an individual reach their full potential;
- Excellent active listening;
- Being able to understand and encourage others to contribute and debate ideas;
- Can offer inspiration and solutions;
- Ability to see the bigger picture, fully aligned with strategic objectives;
- Focused on continuous improvement;
- Able to demonstrate an end to end approach to process innovation;
- Excellent and adaptable interpersonal skills both in formal and informal situations;
- Excellent written, verbal and presentation skills;
- Flexible, self-motivated, enthusiastic and resilient;
- Attention to detail; and
- Focused on outcomes without compromising on quality.

Person specification

Education:

Good standard of education, including Mathematics and English.

Essential qualifications:

- ★ two years' full time (2,200 hours) or equivalent part-time experience of delivering debt advice or have been through a recognised development programme; and
- ★ technical supervision qualification or willingness to attain qualification.

It is essential that applicants for his role have:

- ★ The ability to deal with all enquiries promptly and proactively, resolving the situation and exercising judgement;
- ★ Ensure efficiency and best practice is adhered to at all times and service level agreements are met;
- ★ Ability to monitor and maintain own quality standards;
- ★ Ability to monitor and maintain own performance targets and those of the team;
- ★ Knowledge of the legislation relating to debt advice;
- ★ Ability to research, analyse and interpret complex information;
- ★ Understood, and empathise with, the aims and principles of the service and its equal opportunities policies;
- ★ Understanding of the issues effecting society which contribute to the increase in personal debt problems;
- ★ Ability to work under pressure and to plan and prioritise as necessary;
- ★ A flexible approach and ability to work as part of a team;
- ★ Excellent written and spoken English and ability to communicate at all levels with particular emphasis on negotiating;
- ★ Proficient IT skills;
- ★ Ability to identify own training needs, a commitment to keeping knowledge up to date and the willingness to learn and develop new advice skills where necessary, adhere to the IMA CPD scheme;
- ★ To work as part of the team effectively meeting all objectives and targets;
- ★ To understand the importance of team work and be able to work both independently and as a valued team member;
- ★ Comply with the requirements of the Data Protection Act and co-operate in measures introduced to comply with this legislation; and
- ★ Be required to hold an enhanced disclosure barring certificate.

It is desirable that applicants for his role have:

- ★ Experience of the DRO process as an approved intermediary;
- ★ Experience of conducting quality and performance reviews and/or coaching activities;
- ★ IMA Debt advice Accreditation status (Certificate in Money Advice Practice); and
- ★ A good working knowledge of welfare benefits and charitable trust funds; and basic knowledge of services provided by the NHS and social care services.

Contract and Hours

This is a permanent full time contract, working 37½ hours per week with additional work as required.

How to apply

Please send a job relevant CV and a covering letter that explains why you would be a suitable candidate for this position and why you would like to work for Auriga Services. We're looking for those that take the extra effort to do some research about us, and demonstrate a desire to work in a company with our values.

We automatically reject an application that arrives without a covering letter.

Send your covering letter and CV by email to:

Adam Burgess – Aburgess@aurigaservices.co.uk

Closing Date: **Please send your CV and cover letter as soon as possible and we will be in touch**