

# Inverness, Badenoch and Strathspey Citizens Advice Bureau



## **Post Available**

<b>Job Title:</b>	<b>Money Advice Worker</b>
<b>Location:</b>	Union Street
<b>Hours/Days per week:</b>	Up to 35 hrs per week
<b>Salary:</b>	£25,720 (Grade 5, point 20) to £27,712 (Grade 6, point 22b) (dependent on knowledge, skills & experience)*
<b>Closing Date:</b>	12pm on <b>30<sup>th</sup> April 2025 (extended)</b>
<b>Interviews:</b>	TBC

\* If the successful candidate is appointed and does not have the relevant Matrix & CAB training they will be appointed at the lower salary rate. A salary review will be conducted after 12 months and will be subject to completion of Matrix & CAB training and satisfactory performance.

## **About Us**

Inverness Badenoch and Strathspey Citizens Advice Bureau is an independent charity which provides holistic advice, information and support to members of the public. Our services are free, impartial, non-judgemental, confidential and independent.

## **JOB DESCRIPTION**

To provide clients with holistic advice covering debt, income maximisation, energy. This will include preparation of financial statements, explanation of debt options and assistance to access these options. The role will require the ability to interact with clients over the telephone, face to face and using digital channels to provide advice.

Ongoing training will be provided however you should be someone who can demonstrate experience of working with clients who are experiencing multiple and complex issues and who can provide advice sensitively and with confidence to clients.

In addition to managing a caseload you may also be required to work on a duty rota for dealing with initial money advice contacts and for covering outreach services as required, as well as providing 2<sup>nd</sup>-tier support to other advisers within the Bureau.

You should have an understanding of the effects of financial difficulties and financial hardship on our clients. You should be an excellent team player with a desire to progress with training to meet the standards required.

## **Key Responsibilities**

- Work as part of a team and be involved in providing information and advice on all money/debt related matters including complex case work, income maximisation, energy advice, advising on benefits and negotiation with creditors including energy suppliers.

- Analyse complex debt problems and provide options to clients.
- Maintain detailed case records for the purpose of continuity of casework, information retrieval, statistical monitoring and report preparation.
- Meet the competencies required of an authorised person for the purposes of issuing certificates of sequestration (Homeowner and Debtor Protection (Scotland) Act 2010).

### **PERSON SPECIFICATION**

- Evidenced ability to keep abreast of regulatory and legislative changes.
- High level of communication skills with particular emphasis on negotiating skills.
- Numerate to the level required in the tasks.
- Ability to prioritise own work, meet deadlines and manage caseload.

#### **Essential:**

- An understanding of and commitment to aims, principles and policies of the CAB service.
- Understanding of the welfare benefits system including income maximisation.
- Good standard of IT skills.
- Good communication skills including the ability to work with challenging people.
- Work co-operatively with Bureau staff to publicise the work of the Bureau, raise awareness of money management and undertake preventative work by supporting or undertaking relevant community initiatives.

#### **Desirable:**

- Experience of debt relief and debt management options and their application.
- Experience of working as a money adviser.
- Experience of advising clients using legislation and codes of practice.
- Understanding of housing and energy advice issues.
- Promotional and presentation skills and the ability to represent the organisation at events and meetings and to the wider public.

#### **Additional Requirements:**

- Willingness to undertake training and take responsibility for own professional development.
- Some flexibility in working hours may be required to meet operational needs.

#### **Other Requirements**

Please note that this post is subject to the completion of a criminal records declaration and a satisfactory Basic Disclosure or PVG check.

#### **How to apply**

For further information or to download an application form, please use the link on the advertising website.

**All applications should be returned to us at: [hr@invernesscab.org](mailto:hr@invernesscab.org)**

#### **For further information, please contact:**

Business Support Supervisor  
Inverness Badenoch & Strathspey CAB  
29-31 Union Street  
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