



# Fair Money Advice

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Fair Money Advice is a London-based specialist debt and money advice Charity. Fair Money Advice (FMA) provides quality debt and money advice services to help clients manage their finances and debts; protect their essential services; and safeguard their income and priority needs.

Currently, specialist FMA services include emergency debt support for over-indebted individuals; preventative advice to protect individuals from getting into debt; and smart money workshops to improve financial management skills.

Fair Money Advice is expanding its team and is looking for a full time **Senior Adviser/ Supervisor**. This is an exciting opportunity to join a dynamic team at a pivotal moment in our organisation's growth.

You will be someone who enjoys providing first class advice and supervision support to a busy client facing team. This is an important and **senior role**, for someone looking to expand and build skills, experience and knowledge about the money and debt advice sector further in a more senior capacity. The post holder will be part of a small team and need to be a proven self-starter.

The team language is English, and Fair Money Advice is an Equal Opportunities employer.

**Closing date for applications is 6 May 2022**

## How to apply?

**Application is by CV and covering letter only**, telling us why you want to work for Fair Money Advice and how your experience and skills fit the job description.

If you would like to discuss any aspects of the role, please contact Jahanara Khanom on 0203 475 8811 or email [info@fairmoneyadvice.co.uk](mailto:info@fairmoneyadvice.co.uk).



# JOB DESCRIPTION

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Job Title	Senior Adviser /Supervisor
Salary	<b>£35,000</b>
Annual Leave	25 days paid holiday and contribution to a stakeholder pension of 3%
Hours of work	37.5
Contract	12 months fixed term – extension subject to funding
Location	Fair Money Advice delivers services at various offices across east and south east London and the post holder will be required to work across all branches as needed.

## **Purpose of the Job**

Fair Money Advice provides client focused and impact driven services. The ability to provide first class advisory and casework services that impact individuals, and the communities they live in, is fundamental to the way in which Fair Money Advice provides transparent and evidence-based services.

## **Training and development**

Fair Money Advice will provide internal and external training as appropriate. Continued professional development is fundamental to the values of Fair Money Advice in building capacity amongst its team members.

## **Main Duties and Responsibilities**

Personal debt and its consequences have an enormous effect on individuals and families alike. Fair Money Advice works with partners to provide budgeting advice and support to try and alleviate these difficulties, working with service users to prepare detailed financial statements and explore ways of maximising income and reducing outgoings. Advisers from FMA negotiate with creditors directly on behalf of clients; set up manageable and sustainable repayment arrangements and provide full casework services.

The role of the Senior Adviser/Supervisor is a core and important post in FMA. The post holder will lead on ensuring the quality standards and accuracy of the advice FMA provides is of the highest standard and in accordance with FCA and other regulatory requirements. The Senior Adviser/ Supervisor



is primarily responsible for overseeing the casework of all advisers of FMA including The Senior Adviser/Supervisor will also work closely with the Services Manager to meet funding and contractual targets, maintain quality standards, maintain training and development targets for advisers.

The post holder will also act as deputy to the Services Manager in their absence.

### **Reporting**

The post holder will report directly to the Services Manager of Fair Money Advice

### **Coordination of Fair Money Advice Services**

1. Providing a first-class specialist debt advice service with casework to clients. Face to Face and remotely, managing a small caseload and ensuring that more junior advisers can escalate complex cases to your attention
2. Systems and Quality Control Management - ensuring that procedures and policies are maintained across all casework and advice services. Providing advisers with regular direction and training to ensure that services adhere to agreed standards. Revising and improving systems to ensure efficiency and adherence to Data Protection.
3. Supervision of Advisers - coordinating case allocation, carrying out regular file reviews and casework meetings to ensure that advisers have the necessary support to carry out their work. Monitoring caseloads and coordinating training for advisers.
4. Setting and Maintaining targets – ensuring that targets are met, cases meet minimum financial inclusion indicators, quarterly reports are completed and sent in line with requirements
5. Data Management- ensuring that systems and data control are in line with regulatory and funding requirements. Responsibility for ensuring that all FMA policies are maintained, including AQS and FCA standards are adhered to
6. Publicity /promoting FMA– raise the profile of FMA locally, regionally, and nationally
7. Deputising for the SM - liaising with individuals, companies, charitable trusts, businesses, local authorities, and government agencies in the absence of the SM.

### **New Product Development at Fair Money Advice**

1. Product Development – Work closely with the Services Manager to develop and promote new services such as the Financial Capability workshops and telephone advice to ensure regular attendance and profile. Assist in identifying new areas for new services such as training, generic financial advice, and other opportunities for FMA
2. Debt Advice Supervision - supervision of trainee debt advisers and advisers, checking quality of advice, regular reviews of targets and service, ensuring induction and training materials



3. are relevant and updated to reflect changes in delivery models and policies.
4. Networking - promoting the FMA image across all local and relevant networks and through FF products.
5. Investigation & Research – working closely with the SM in researching and compiling reports about new and existing demand for debt advice and debt prevention services. Research and reports will be used to strengthen the FMA business case for expansion as well as strengthening business and service delivery planning

### **Management of Fair Money Advice**

1. The post holder will be a senior member of the team at Fair Money Advice. S/he and may be required to occasionally represent Fair Money Advice during seminars and conferences at local, regional, national, and European levels.

### **Job Purpose**

2. To provide and ensure advice to our clients is accurate, effective, and tailored to individuals' circumstances
3. To provide excellent /supervision to debt advisors, trainee debt advisors, support staff

### **Tasks & Responsibilities:**

Ensuring advice provided to our clients is accurate, effective and tailored to individuals' circumstances

This includes:

1. Maintaining a small caseload of specialist and complex cases for the organisation
2. Conducting debt-advice interview observations
3. Undertaking set number of debt advice file reviews per adviser
4. Identifying advisers' soft skill and technical training needs and ensuring these are undertaken in timely manner
5. Providing constructive feedback and support to advisers
6. Providing real-time support to advisers, which will include but is not limited to, providing guidance in complex matters and provide advisers with sources of information

Maintain/update FMA processes, procedures and cases, ensuring that they are ready for internal and external audits/reviews in line with quality standards and all grant agreement. This includes:

1. Ensuring they are kept up to date with the requirements for external assessments



2. Supporting/guiding advisers/respective partners with the preparation and review of files and documentation ahead of an external assessment
3. Supporting advisers with the implementation of any remedial actions following an external review and support advisors to identify suitable training to improve areas highlighted
4. Working collaboratively to share good practice in performance and quality improvement and to progress key priority areas of work
5. Escalating risks promptly and appropriately, and contributing to wider monitoring and reporting requirements

Provide excellent supervision to FMA team of advisers at all levels, including support staff, ensuring the following:

1. Ensuring they are aware of both their individual and team KPIs and supporting them to achieve them
2. Ensuring they have good awareness and understanding of quality and service delivery requirements
3. Identifying and providing training opportunities
4. Support Quality Assurance Managers with external audits
5. Attendance of monthly standardisation days
6. Providing reports on productivity and other performance indicators to FMA leadership

Contribute to team

1. Work to an agreed work-plan, meeting targets and milestones
2. Prioritise and manage your own workload
3. Be an active member of the team, identifying opportunities for your own development
4. Compliance with FMA policies and procedures, including health and safety
5. Ensure that all services comply with equal opportunities and other relevant policies and quality standards and good practice

Other

1. Undertake additional tasks as defined by MD of FMA and senior management team

## **PERSON SPECIFICATIONS**

### **Qualification**

Desirable	Educated to degree standard or equivalent
Desirable	Hold a valid Certificate in Money Advice Practice (CertMAP) from the Institute of Money Advisors in partnership with Staffordshire University
Essential	Hold a valid Money Advice Service Level 3 accredited qualification in debt advice

### **Skills**

Essential	Good understanding of the barriers faced by over-indebted and financially excluded communities
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- Essential Good communications skills – including written and personal presentation skills
- Essential High standard of numeracy and computer skills, specifically with Microsoft Office Suite (Word, Excel, Access, PowerPoint, Outlook, MS Project) with an ability to understand and analyse complex financial and other numerical information
- Essential Knowledge and experience of case management procedures – especially supervisory skills in case management
  
- Essential Working in a small team and autonomously, experience of managing client facing teams

### **Experience**

- Essential A minimum of three years' full time or equivalent part-time experience of delivering debt advice
- Essential Significant awareness of the monitoring planned activities, conducting a mid-term and final evaluation
  
- Essential Ability to work under pressure on a number of competing tasks and meet deadlines
- Essential Proven ability to work creatively to support change management using a solution-based approach that resolves issues and accomplishes goals
  
- Essential Understanding of and commitment to FMA values and equal opportunities policies
- Essential Understanding how to work successfully in a complex political environment and on sensitive issues
  
- Essential Experience of the monitoring, managing and evaluation of projects and performance
- Essential Strong verbal and written communications skills with experience in cross-cultural settings
  
- Essential Experience of delivering workshops, facilitating group sessions
  
- Essential Commitment to working flexibly across all FMA services, including evenings and weekends
  
- Desirable Experience of supervising a team of advisers and a full caseload agency