



# Debt Compliance Officer Job pack

Thanks for your interest in working at Citizens Advice Bournemouth Christchurch & Poole. This job pack should give you everything you need to know to apply for this role and what it means to work at Citizens Advice.

In this pack you'll find:

- Our values
- 3 things you should know about us
- Overview of Citizens Advice and Citizens Advice BCP
- The role profile and personal specification
- Terms and conditions
- What we give our staff

## Want to chat about this role?

If you want to chat about the role further, you can contact Dan Stannard by emailing [dan.stannard@citizensadvicebcp.org.uk](mailto:dan.stannard@citizensadvicebcp.org.uk)

**Closing date for applications: 9am on 31<sup>st</sup> May 2023**

## Our values

**We're inventive.** We're not afraid of trying new things and learn by getting things wrong. We question every idea to make it better and we change when things aren't working.

**We're generous.** We work together, sharing knowledge and experience to solve problems. We tell it like it is and respect everyone.

**We're responsible.** We do what we say we'll do and keep our promises. We remember that we work for a charity and use our resources effectively.

## 3 things you should know about us

**1. We're local and we're national.** We have 6 national offices and offer direct support to people in around 300 independent local Citizens Advice services across England and Wales.

**2. We're here for everyone.** Our advice helps people solve problems and our advocacy helps fix problems in society. Whatever the problem, we won't turn people away.

**3. We're listened to - and we make a difference.** Our trusted brand and the quality of our research mean we make a real impact on behalf of the people who rely on us.

# How Citizens Advice Bournemouth Christchurch & Poole works

Every year thousands of people come to us for advice and help with solving their problems.

We're here for everyone and help with problems like managing debt or household bills, understanding rights at work or housing issues. We also provide specialist services in welfare, benefits and debt.

Our projects include Macmillan Cancer support, Pension Wise, EU Settlement Scheme, Hate Crime, multiple specialist Benefits and Debt services.

We're an important part of this community, with 4 offices across Bournemouth, Christchurch and Poole, where people need us.

Through our daily interaction with clients, we have a credible understanding of local needs. We use our data and insight to tailor our services, as well as help improve policies and practices locally.

Putting our clients' needs at the heart of decision-making means we also work in partnership, making it easier for clients to access relevant services.

We're also part of the Citizens Advice service. This means we share knowledge and best practice so that people can expect a quality service.

Together we work to fix the underlying causes of people's problems using evidence gathered from across our network. Because of this we save society money.

Last year we helped people with over 47,000 issues through face to face, telephone and webchat.

# Overview of Citizens Advice

The Citizens Advice service is made up of Citizens Advice - the national charity - and a network of around 280 local Citizens Advice members.

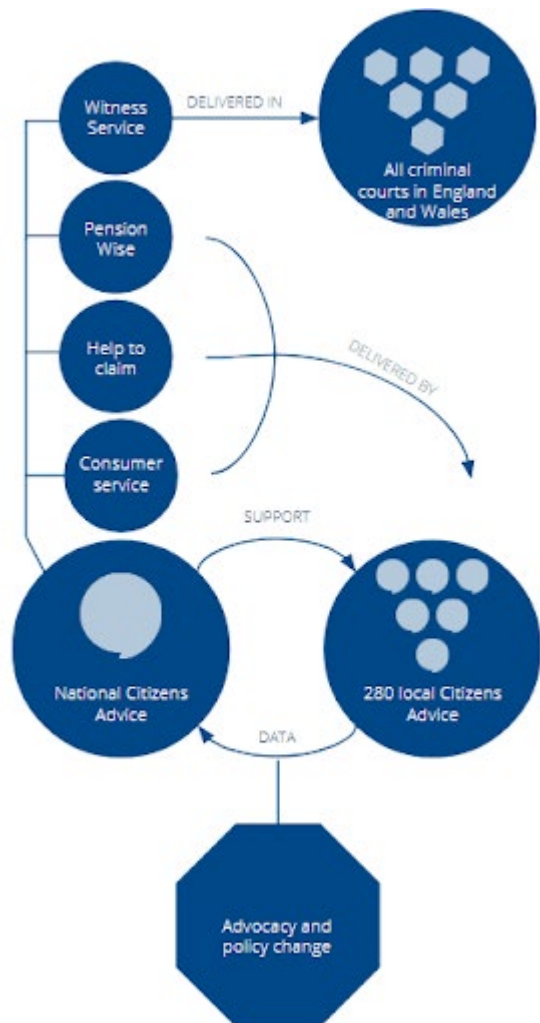
This role sits our network of independent charities, delivering services from

- over 600 local Citizens Advice outlets
- over 1,800 community centres, GPs' surgeries and prisons

They do this with:

- 6,500 local staff
- over 23,000 trained volunteers

Our reach means 99% of people in England and Wales can access a local Citizens Advice within a 30 minute drive of where they live.





## The role

The Debt Compliance Officer will be responsible for the day to day compliance provision of a high quality specialist debt advice and casework. They will ensure organisational requirements are being met in casework and advice and to safeguard the effective delivery of advice by specialist advisers, both face-to-face and via digital channels.



## Role profile

### Main Tasks and Responsibilities

- To deliver day to day support to all debt and financial wellbeing advisers (excluding MaPS) . To assist volunteers as appropriate
- To directly provide technical support to advisers and ensure resources are available so that advisers can provide a quality service
- To ensure that all debt work conforms to quality standards as per Citizens Advice Membership Scheme and awareness of FCA requirements
- To carry out file reviews with all debt advisers to assess quality of advice appointments and to assess case checking protocol
- To undertake case checking/IFRs/QAA as part of the organisation's quality system
- To keep up to date with legislative changes and reviews

### Business Development and Strategy

- To be responsible for contributing to the organisation's business plans where necessary
- To help gather information and evidence to support the development the Debt related projects

### Quality

- To ensure compliance of the Performance Quality Framework areas is adhered to by all debt team members
- To attend quality and feedback meetings as and when required
- To complete monthly Independent File Reviews for each debt adviser
- Support the management team to ensure outcomes for the organisation are achieved as identified in our commissioned contracts

- Support members of Senior Management Team, as required, to assess all systems relating to the delivery of debt advice and help implement ways to maximise efficiency and consistency across the organisation

### **Staff Technical Supervision and Support**

- To undertake quality reviews with all debt advisers
- To work with staff on a 1:1 basis to look at, and improve performance around quality and KPIs
- Attend meetings across the organisation where necessary
- Create a positive working environment in line with organisational expectations so staff can do their best
- Encourage good teamwork and lines of communication of which this role will have a technical supervisory and quality oversight
- To operate an “open door” policy to assist advisers with individual queries
- To make use of “Expert Advice” when required

### **Research and Campaigns**

- To respond to R&C compliance and ensure staff within the debt framework adhere to this through quality checks
- To assist with social policy work as required by the organisation

### **Training**

- To deliver training to staff in areas surrounding technical and quality as and when required

### **Administration**

- To support Senior Management Team and team leaders to complete all reports required internally and externally
- To complete data capture to identify monthly trends across the organisation
- To be responsible for maintaining any information systems as deemed appropriate

### **Professional Development**

- To keep up to date with changes in FCA regulations, Advice, Guidance and Information at a local and national level and lead on ensuring the organisation responds to these changes by a technical lead in this area
- To be responsible for identifying own training needs and attend courses as agreed by the line manager
- Attend relevant internal and external meetings as agreed by the line manager

- Prepare for and attend supervisor meetings, supervision sessions and appraisals

#### **Other duties and responsibilities**

- To attend meetings with external stakeholders as and when required
- To deliver presentations and training internally and externally to the organisation as required
- To support the management team to implement action plans and remedial action to ensure all contracts are compliant and any issues are proactively addressed
- To comply with the policies, procedures and guidelines of the organisation
- To abide by health and safety guidelines and share responsibility for own safety and that of colleagues and clients, and to act with efficiency to resolve any issues
- Work cooperatively with colleagues and encourage good teamwork
- Be flexible and be prepared to travel around the Bournemouth, Christchurch and Poole borough as necessary
- Promote the aims, principles, policies, interests and wellbeing of the Service and to protect its integrity and reputation
- Anything else as may be required from time to time by the management team consistent with the job role.



## **Person specification**

1. The ability to commit to, and work within, the aims, principles and policies of the service.
2. Demonstrate an understanding of social trends and their implications for clients and service provision.
3. Knowledge of the advice and guidance sector demonstrating a strong knowledge in debt and financial capability, with an emphasis on regulatory requirements
4. To be able to demonstrate the ability to quality check generalist/specialist adviser and casework files.
5. Proven ability to deal with sensitive client issues and competing demands with judgement, tact and diplomacy.
6. Ability to monitor and maintain casework systems and procedures
7. Demonstrate ability to support and motivate staff
8. Ability to analyse and interpret advice information and produce and present clear reports, both verbally and in writing.

9. Demonstrate commitment to adhering to procedure, policies and systems to ensure good practice
10. Excellent administrative, planning and organisational skills and the ability to manage time effectively under own initiative to deliver an effective quality support service
11. Strong Interpersonal skills with the ability to deal with people at all level appropriately
12. Ability to train individuals and groups in technical and quality advice areas
13. Demonstrate an ongoing and proactive commitment to own learning and personal development to meet the needs of the role
14. Ability to use IT in the provision of advice and the preparation of reports and submissions
15. To be able to understand and be confident in making decisions within own remit and when a decision needs to be referred to management
16. To be confident in interpreting and applying FCA principles and CONC 8 to the reviewing of casework.
17. Ability to work flexibly from all locations covered by Citizens Advice BCP

In accordance with Citizens Advice national policy we may ask the successful candidate to be screened by the DBS. However, a criminal record will not necessarily be a bar to your being able to take up the job.



## Terms and conditions

**Salary:** Scale 23 – 25 - £23,916 to £25,479 (pro rata) depending on experience

**Hours:** Part Time – 22.5 hours per week

**Holidays:** 25 days + Bank Holidays – pro rata



## What we give our staff

We offer ongoing training and support, generous annual leave, access to online health/wellbeing resources, an Employee Assistance Programme and employers pension contribution.