



POST OF MONEY ADVICE TEAM LEADER

HOLY TRINITY OLD HILL PCC



Outline of Terms

Part-time 14 hours per week (40 hours is full-time) with some flexibility to meet clients' needs, usually worked over three days each week with a "core time" to be agreed.

£8,649 per annum package (£7,280 salary and £1,369 pension contributions).

Holy Trinity Old Hill Parochial Church Council is a Real Living Wage employer.

The usual place of work is Holy Trinity Church.

Main Purpose of the Job

This is a new role to establish a Debt Advice Centre at Holy Trinity Church as a "satellite" of Stourbridge Life Centre Debt Advice (LCDA). The centre will be within our church's "Open Door" evangelistic and outreach ministry in the community. Once trained, the postholder will build up and lead a team of volunteer Advisers, Supporters and Befrienders from within the local church context who will deliver money / debt advice to clients on a relational basis. The compliance of regulated advice work will be managed by a "lead" Adviser from within the team / LCDA.

We are looking to recruit someone who has the people, pastoral and training skills and abilities to achieve this. The successful applicant does not necessarily need to have debt adviser experience but will be trained in debt advice work and then, in turn, will train others.

As set out more fully in the Person Specification, there is an Occupational Requirement for the postholder to be a Christian (but not necessarily a member of the Church of England) because leading and sustaining our debt advice team will involve the recruitment, training, and support of volunteers from within the church who will need and expect the Team Leader to provide them with prayerful pastoral encouragement and support in the outworking of their Christian discipleship.

Who this role will be serving

The beneficiaries of the debt advice centre will be residents of Old Hill and surrounding areas:

- clients receiving advice, help and friendship to encourage and empower them to manage their way out of debt and move towards financial stability.
- volunteers, including new ones, receiving training and developing skills and confidence.
- wider community (e.g. in terms of cohesion, mental health, crime etc).

As well as providing advice to individuals the Debt Advice Centre will offer workshops, such as "MoneyWise" on managing personal finances. The first workshop was held in September 2020.

made possible with funding from



Holy Trinity Church Old Hill Parochial Church Council

JOB DESCRIPTION

MONEY ADVICE TEAM LEADER

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Reports to:

- Lead Community Worker (with regard to working within the Church’s community work team and on matters of terms of employment.)
- LCDA’s Manager (with regard to co-ordination of professional supervision of the content and standard of debt advice work including training.)

Work related to the Debt Advice Centre at Holy Trinity Church comes within the Parochial Church Council’s (PCC) Safeguarding Policy and Procedures.

Responsible for:

- Volunteer Debt Advisers, Supporters and Befrienders

Liaises with:

- The “lead” volunteer Debt Adviser within the team who will be responsible (to the LCDA Manager) for the compliance management and record keeping of the regulated debt advice work of the team.

In more detail:

- Complete initial training / being mentored in:
 - Community Money Advice (CMA) accredited debt management advice (as, in addition to having an accredited Supporter role, the post holder will need to develop and maintain a good understanding of the Debt Advisers’ role.)
 - Safeguarding
- Undertake any other training when required by line managers
- Develop with Lead Community Worker and LCDA’s Manager, and then deliver, an 'intentional' volunteer strategy for a team of Debt Advisers, Supporters and Befrienders to sustain the money / debt advice service over the longer term that covers:
 - Encouraging regular prayerful support by church members
 - Enthusing and recruiting volunteers
 - Facilitating LDCA/CMA accredited training
 - Mentoring to develop skills and confidence
 - Ongoing support and development of volunteers including prayerful pastoral encouragement
 - Ensuring that Safeguarding policy and practice is implemented by the Debt Advice team.
- Co-ordinate the work of Debt Advisers and Supporters, operating within LCDA policy and procedure documentation who will:

- Meet and build a relationship with clients, as assigned by the LDCA Manager, to establish priority and non-priority debts
 - Put together a common financial statement for the client
 - Contact creditors on the client's behalf and, if possible, negotiate repayments
 - Make appropriate referrals to other agencies
 - Facilitate and supervise the Supporter's role
 - When appropriate, enable clients to have the opportunity to gain training / experience in e.g. volunteer roles in the local community
 - When appropriate in accordance with the "Faithworks Charter":
 - Pray with clients
 - Share their Christian faith with clients
 - Maintain contact with clients until case is closed and facilitate an ongoing relationship with the church in accordance with the client's wishes
 - Maintain confidentiality and thorough record keeping in all aspects of the work
 - Undertake some work with clients as a Supporter (as set out above).
 - Develop existing and new collaborative working in relation to money / debt advice provision with local community groups (including local churches) and service providers including Sandwell MBC, community policing, health and welfare professionals and 6 Towns Credit Union.
 - As part of the Holy Trinity Community Outreach team be:
 - ready to represent the Church and respond to invitations to share your Christian faith.
 - part of the team in praying for and discerning God's will for the community work and those touched by it
 - Play a full part as a team member of:
 - Holy Trinity staff team including attendance at the weekly staff prayer meeting and monthly staff meetings (currently Wednesday mornings), which include Bible study, prayer for personal needs and the church's work.
 - LCDA team meetings and briefings.
- to contribute to a team approach in both settings.
- Carry out the monitoring and reporting required by Sandwell Council for Voluntary Organisations (SCVO) / Esmée Fairburn Foundation with regard to their grant funding.
 - Be self-reliant in all aspects of administration needed to fulfil the role.
 - Ensure that information is kept securely in accordance with both LCDA and Holy Trinity PCC policies including that both data areas are kept separately from each other.
 - Be prayerful in carrying out all of the above.
 - Anything else needed to fulfil the Main Purpose of the Job.

PERSON SPECIFICATION

While an informed understanding of domestic money management and IT competence is foundational to the role, previous experience or training in debt advice is not required. Training and mentoring is an inherent part of our establishment of the Debt Advice Centre which means this role is open to someone being trained up "from scratch" by LCDA.

In creating this post our need is to recruit someone who has the people, pastoral and training skills and ability so that they can be trained in debt advice work, and then train others, rather than necessarily someone already having debt advice experience.

Leading and sustaining our debt advice team will involve the recruitment, training, and support of volunteers from within the church who will need and expect the Team Leader to provide them with prayerful pastoral encouragement and support in the outworking of their Christian discipleship. So, there is an Occupational Requirement for the post-holder to be a Christian in good standing with their own church. While there is not a requirement that the post-holder be a member of the Church of England the role needs to be carried out in the context of understanding, supporting and being part of our mission and ministry at Holy Trinity Church including upholding the Evangelical Alliance Statement of Faith (see “ethos statement” annexed below).

In this context, the Money Advice Team Leader will be a Christian person with very good people skills, including a friendly and approachable manner, who can show that they are able to:

- Be both a team leader and a team member with good team skills, including assimilation, planning, communication and fellowship
- Support volunteers with prayerful pastoral encouragement
- Share their Christian faith in a non-coercive and invitational basis
- Show an informed understanding of domestic money management in terms of e.g. their own personal finances
- Be competent with IT such as MS Word, Excel, email, video conferencing and smartphone.
- Be able to learn new skills
- Train, mentor and manage others
- Quickly assimilate and apply information
- Empathise with clients who are in difficult situations
- Demonstrate an ability to work with people who are / may be vulnerable
- Have enough flexibility about working hours so as to be able to respond to clients and /or volunteers who find themselves to be in an emergency
- Communicate well (so as to be able to be an advocate for their clients with creditors and other agencies)
- Be reliably accurate on the detail of record keeping with minimal supervision
- Be well organised and able to work well under pressure while maintaining high quality and standards in all aspects of their work
- Subject to accessibility, be able to travel to see clients at their own homes or other locations.

The integral nature of the role to the “Open Door” ministry and the need to encourage new volunteers will be significantly assisted by the post-holder engaging in a meaningful way with the worshipping life of the Holy Trinity “Church family”. If the post-holder is not a member of Holy Trinity, and while Sunday will not normally be a working day, the post-holder would occasionally, perhaps monthly, join in the fellowship of the main Sunday service.

This post is subject to a satisfactory outcome of a Disclosure and Barring Service (DBS) enhanced check with regard to work with vulnerable adults.

FURTHER INFORMATION

Holy Trinity Church Old Hill is establishing a Debt Advice Centre within our long-established weekdays “Open Door” drop-in and community engagement Christian outreach work. Within Open Door we seek to serve the needs of the whole person, leading to personal transformation which allows them to be independent. The Debt Advice Centre is being funded for two years by Sandwell Council for Voluntary Organisations’ / Esmée Fairbairn Foundation EPIC (Enabling People In Communities) Grant Programme - COVID-19 Response. The EPIC grant programme is about engaging and supporting communities to do more for themselves.

The Debt Advice Centre will provide practical help, free of charge, to those with financial concerns by debt and money management advice, advocacy services, training, and befriending with pastoral care. This will be run by our new part-time Money Advice Team Leader working with trained volunteers in Adviser and Support Worker roles.

Life Centre Debt Advice

The centre at Holy Trinity will be run as a “satellite” of Life Centre Debt Advice (LCDA), a Stourbridge based Christian charity (part of Life Centre Stourbridge Registered Charity 1156191) which is authorised and regulated by the Financial Conduct Authority and runs in association with Community Money Advice. LCDA will provide training, mentoring and professional supervision of the Team Leader Debt Adviser and volunteers. www.lifecentredebtadvice.org.uk

LCDA’s charitable objects are:

1. To relieve poverty by providing ethical debt and money management advice, free of charge.
2. To promote social inclusion for the public benefit by preventing people from becoming socially excluded, relieving the needs of those people who are socially excluded (for the purpose of this clause 'socially excluded' means being excluded from society, or parts of society, as a result financial hardship) and assisting them to integrate into society in particular but not exclusively by;
 - (I) Providing advocacy services for people who are unable to advocate for themselves because of fear or lack of knowledge or lack of confidence
 - (II) Providing training and guidance to develop people's financial capability
 - (III) Helping those who have been isolated from, or who are out of touch with, society to re-adjust and re-integrate by befriending them and re-building their confidence in their local community.
3. The advancement of the Christian faith by evangelistic mission that is carried out on an entirely non-coercive and invitational basis, and in accordance with the Faithworks Charter.

The “Faithworks Charter” includes providing an inclusive service to our community by:

- Serving and respecting all people regardless of their gender [or gender identity], marital status, race, ethnic origin, religion, age, sexual orientation or physical and mental capability.
- Acknowledging the freedom of people of all faiths or none both to hold and to express their beliefs and convictions respectfully and freely, within the limits of the UK law.
- Never imposing our Christian faith or belief on others.
- Developing partnerships with other churches, voluntary groups, statutory agencies and local government wherever appropriate in order to create an effective, integrated service for our clients avoiding unnecessary duplication of resources.

- Providing and publicising regular consultation and reporting forums to client groups and the wider community regarding the effective development and delivery of our work and our responsiveness to their actual needs.

“Open Door” at Holy Trinity

The Money Advice Team Leader will work under the oversight of our Lead Community Worker, within our Community Outreach Team which is responsible for “Open Door” and includes another part-time employed Community Worker as well as volunteers.

“Open Door” has been established for 20 years as a place of welcome, community support and evangelistic outreach which during 2019 saw an average of 18 people a day calling in to meet up, or join in prayer, or share in Christian spiritual sustenance, or seek help which included referrals to other agencies. Run by trained community workers and volunteers it provides time for one to one discussions across practical, emotional and spiritual matters.

We are continuing to develop “Open Door” as a place to introduce people to Jesus, to reduce social isolation and to access advice, including the Debt Advice Centre, and signposting to relevant agencies / partners. At the start of the first covid-19 lockdown we established our information hub and emergency foodbank (as part of Black Country Foodbank) and are committed to providing this additional foodbank capacity as long as needed.

The provision of a Debt Advice Centre locally in Old Hill will add to local resilience and the community’s self-esteem with the intention of reducing clients’ dependency on the foodbank and give opportunities to be valued through volunteering, e.g. in the foodbank, gaining work experience in a way that addresses individual need in a holistic way. Helping those who have been isolated from, or who are out of touch with, society to re-adjust and re-integrate by befriending them and re-building their confidence in their local community.

In this holistic context, it is integral to LDCA’s debt advice work to share the Christian faith by evangelistic mission that is carried out on an entirely non-coercive and invitational basis, and in accordance with the “Faithworks Charter”.

“Open Door” is part of the vibrancy and vitality of our multi-generational church life. In 2019 on an average Sunday our public worship involved 122 adults and 23 children / young people. During 2019 we had 77 volunteers in a wide range of roles. Midweek in 2019, 47 children and teenagers regularly participated in church run mid-week groups. We have good links with local schools. Three primary schools were visited each fortnight by our “Open the Book” teams. More information about our church life is on our website at www.holytrinity.org.uk and YouTube Channel at www.holytrinity.tv. Our message and values are annexed below.

The Money Advice Team Leader will have the support of being a member of the Vicar’s staff team which includes the other employees (Parish Administrator, Lead Community Worker, Community Worker, Youth Worker) and the three Readers (volunteer ministers licensed by the Bishop).

Development of our Debt Advice Centre

The appointment of our Money Advice Team Leader will complete the “Design & Test” stage in the following timeline:

| | | | |
|---------------|------------------------|---|---|
| Design & Test | as LCDA “clinic” | <ul style="list-style-type: none"> Establish & build relationship with LCDA Training of initial volunteer Supporters Confirm client focus in our Old Hill context Recruit the Old Hill Team Leader | <ul style="list-style-type: none"> Seek initial funding |
| Year One | | <ul style="list-style-type: none"> Continue with an LCDA Adviser while training and mentoring: <ul style="list-style-type: none"> the Old Hill Team Leader volunteer team of advisers, supporters and befrienders Grow the team “sign off” on local team competence | <ul style="list-style-type: none"> Develop local funding base Review and take steps towards securing long term resilience for clients’ needs and service finances |
| Year Two | as LCDA “satellite” | <ul style="list-style-type: none"> Old Hill Team established Ongoing service and team development | <ul style="list-style-type: none"> (as necessary) seek ongoing or growth funding |
| Year Three + | | <ul style="list-style-type: none"> Service continues and develops | |

The way in which the service is sustained in Year 3 and beyond will depend on developments during the first two years. At present we do not have funding for an employed Lead Debt Adviser beyond the end of the SCVO / Esmée Fairbairn Foundation EPIC Grant which will fund the post for two years.

In planning for Year 3 and/or beyond there will be a need to consider:

- whether the viability of the Debt Advice Centre at Holy Trinity Church need be dependent on there being an employed team leader and, if so, how that role could be financed.
- with LCDA and Holy Trinity Parochial Church Council whether the Debt Advice Centre at Holy Trinity Church should remain a “satellite” of LCDA or develop into a “free standing” centre.
- or whether sustainability would, bearing in mind the extent of regulated debt advice we find we can resource by our Old Hill team, need consideration of the CMA “hub” model of working.

(Note: In the CMA hub model the regulated advice would be provided remotely for the Old Hill team to pass on to clients. While that model could have advantages in terms of additional resources to meet demand it is also recognised that there are relational benefits to clients in the actual advice being provided by an adviser they have met. So, the hub model is seen as something of a fallback position.)

In addition to “Open Door” we host community groups including Toddlers, Youth, Mental Health, PCSO liaison, Slimmer’s World and Brownies. From this position within the community we will not just provide debt management, but a holistic approach to the individual’s needs. We anticipate continuing to develop our community networks, e.g. with local schools and community policing, in terms of referrals between us including into our debt advice service.

The local and national context for developing our debt advice work includes:

- Our church building is set in the context of one of the 10% most multiply deprived neighbourhoods in England (ref Sandwell 035B LSOA, 2019 data). It is ranked 2,826 out of 32,844 neighbourhoods (1 is most deprived) on the index of multiple deprivation. The most deprived domain within that analysis is that of Income Deprivation of Older People (i.e. aged 60 and over) ranked at 760 out of 32,844. (The general level of income deprivation is also within the 10% most deprived neighbourhoods ranked 1,996 out of 32,844.)
- Prior to the covid-19 pandemic, the Money and Pensions Service’s UK Strategy for Financial Wellbeing 2020 - 2030 has (as one of its five financial wellbeing outcomes) “Better Debt Advice”. They assess that only “32% have accessed the advice they need = 1.7 million adults” and have the “National Goal of 2 million more people accessing debt advice in 2030” with the outcome that “People will access and receive high quality debt advice when they need it, because of stronger and earlier engagement, and because funding, supply and services more closely match need.”

The Parochial Church Council of Holy Trinity Old Hill is a registered charity no. 1130291
Holy Trinity Church, Halesowen Road, Old Hill, Cradley Heath, B64 6JA

May 2021

ANNEX

Ethos statement

The PCC of Holy Trinity Old Hill is part of the Church of England. Legally, Church of England churches are governed by Canon Law. Canon A5 states: "The doctrine of the Church of England is grounded in the Holy Scriptures, and in such teachings of the ancient Fathers and Councils of the Church as are agreeable to the said Scriptures. In particular such doctrine is to be found in the Thirty-nine Articles of Religion, the Book of Common Prayer, and the Ordinal."

The PCC of Holy Trinity Old Hill is a member of the Evangelical Alliance and such subscribes to the **Evangelical Alliance Statement of Faith**. We believe in...

1. The one true God who lives eternally in three persons—the Father, the Son and the Holy Spirit.
2. The love, grace and sovereignty of God in creating, sustaining, ruling, redeeming and judging the world.
3. The divine inspiration and supreme authority of the Old and New Testament Scriptures, which are the written Word of God—fully trustworthy for faith and conduct.
4. The dignity of all people, made male and female in God's image to love, be holy and care for creation, yet corrupted by sin, which incurs divine wrath and judgement.
5. The incarnation of God's eternal Son, the Lord Jesus Christ—born of the virgin Mary; truly divine and truly human, yet without sin.
6. The atoning sacrifice of Christ on the cross: dying in our place, paying the price of sin and defeating evil, so reconciling us with God.
7. The bodily resurrection of Christ, the first fruits of our resurrection; his ascension to the Father, and his reign and mediation as the only Saviour of the world.
8. The justification of sinners solely by the grace of God through faith in Christ.
9. The ministry of God the Holy Spirit, who leads us to repentance, unites us with Christ through new birth, empowers our discipleship and enables our witness.
10. The Church, the body of Christ both local and universal, the priesthood of all believers—given life by the Spirit and endowed with the Spirit's gifts to worship God and proclaim the gospel, promoting justice and love.
11. The personal and visible return of Jesus Christ to fulfil the purposes of God, who will raise all people to judgement, bring eternal life to the redeemed and eternal condemnation to the lost, and establish a new heaven and new earth.

Our message

Jesus

The Son of God in human flesh proves God exists, showing the world what the Father is like.



Loves

God loves us so much his Son became one of us, gladly gave his life for us and offers us a new heart.

Frees

He frees us from all that separates us from him so that we can enjoy the life he made us for.



People

He gives us his Spirit to make us his precious family for ever.

Jesus loves us and frees us from our sins to be his people for ever

Our values



God

Father, Son and Holy Spirit



Love

For God and all that he loves



Bible

The word of God

Reaching out

To the least, the last and the lost

Prayer

Free access to the throne of grace



Communities

We're the family of God, involved in Old Hill, work places & neighbourhoods

Growth

Becoming the people God rescued us to be

The world

Global God, global church, global concern

"To him who loves us and has freed us from our sins by his blood, and has made us to be a kingdom and priests to serve his God and Father – to him be glory and power for ever and ever!"

Revelation 1:5-6