

JOB DESCRIPTION

ENGAGE RENFREWSHIRE

(on behalf of Renfrewshire Affordable Credit Alliance, RACA)

JOB TITLE:	Affordable Credit Officer
RESPONSIBLE TO:	Community & Partnership Manager Engage
SALARY:	£27,594 (Grade H, pt52)
WORKING HOURS:	Monday-Friday 9am-5pm, 35hrs p/w 12 month fixed term contract
RESPONSIBLE FOR:	Supporting people in vulnerable situations across Renfrewshire to avoid using high cost credit and illegal money lending (IML)

MAIN PURPOSE OF JOB

The post holder will be responsible for coordinating a one year Affordable Credit project in Renfrewshire, by working with a network of partners, resulting in reduced use of high cost credit and illegal money lending (IML), and increased knowledge of local affordable credit options.

Renfrewshire Affordable Credit Alliance (RACA) members work together to champion fair and honest finance. We want to ensure that everyone, no matter their income level, has options for borrowing money that help reduce the risk of them turning to illegal money lenders or falling into problem debt.

The Affordable Credit Officer (AFO) will work with a Financial Inclusion Worker (FIW) and a digital marketing volunteer to carry out a varied role as described below. The role will include production of guidance, and presentations to statutory and third sector, as well as community members. The AFO will be the main contact for those wishing to engage with the project over the year, and will recruit and manage Community Champions with a view to these volunteers continuing beyond the duration of the funding.

Excellent communication skills are vital. While a degree of knowledge of affordable credit and/or money advice is desirable, experience of presenting/public speaking, partnership working and digital marketing, combined with adaptability and enthusiasm for assisting some of the most vulnerable people in Renfrewshire are crucial. The role suits a self-motivator who will work with the RACA network and beyond to promote affordable credit and sources of support, thus reducing and preventing financial harm in Renfrewshire.

Although we hope for a physical return to the office during the year long project, due to Covid-19, the post will initially be predominantly WFH, so the post holder will have

the skills to self-manage and work remotely. Due to the expected changing nature of the post, the ability to work flexibly is vital. If you are unsettled by change and like a job where each week looks the same, this is not the job for you.

You will work with a variety of stakeholders, statutory and non-statutory along with members of the public and community representatives.

MAIN DUTIES

- Seeking out suitable groups to present to on Affordable Credit/IML, especially ethnic minority groups and those with mental health issues, as well as those living in areas of multiple deprivation or clients who may be vulnerable and/or living in poverty, eg. Renfrewshire Carers Centre, STAR Project, Renfrewshire Foodbank
- Acting as point of contact for any organisations or members of the public who wish to engage with the project, including signposting/referring to relevant organisations who can provide the support/information/advice necessary.
- Working with partner organisations/community groups to recruit Community Champions.
- Working alongside Financial Inclusion Worker to develop a resource pack for Community Champions, and practitioners containing all relevant information.
- Coordinating referrals and signposting to advice agencies for income max/debt advice.
- Utilising sessions already taking place within other organisations as a forum for disseminating affordable credit information and working with third and public sector managers to secure support for these.
- Working with the IN-Ren Network Officer to produce specific suitable messaging for ethnic minority groups.
- Coordinating social media and other promotion along with the RACA digital marketing volunteer.
- Work with the RACA digital marketing volunteer to produce suitable animations with clear messaging.
- Research and keep up to date with online forms of IML, including Facebook/Reddit/emerging social media.
- Develop and carry out presentations on problem borrowing/online IML and alternatives along with the Financial Inclusion worker.
- Identify practitioners and cascade knowledge.
- Work with Trading Standards Scotland Avoid Loan Sharks campaign and gather knowledge from previous IML projects to use in publications / animations etc.
- Present on the dangers of online loans via digital, securing referrals from partners for financial education courses.
- Being a point of contact for practitioners and organisations looking for advice or affordable credit information, or to book clients onto community financial education courses.
- Liaising with partner organisations and developing new partner relationships

- Promoting Affordable Credit sources to advise providers, housing officers, DWP staff and other practitioners, including Scottish Welfare Fund staff.
- Liaising with Renfrewshire's Adult Protection Committee and attending Financial Harm sub-group and any other relevant fora.
- Evaluating, reporting and producing data.

GENERAL RESPONSIBILITIES

- Contributing to Community Planning Partnership structures as appropriate
- Contributing to the National Performance Framework
- Promoting a positive image of RACA, Engage Renfrewshire and the Community Planning Partnership

ADDITIONAL DUTIES

It is in the nature of the work of Engage Renfrewshire that tasks and responsibilities are often unpredictable and varied. All staff are expected to work in a flexible way when occasionally tasks arise which are not specifically covered by a job description. These additional tasks will normally be to cover unforeseen circumstances of changes in work and will normally be compatible with the jobholder's regular area of work. If the additional duties become a regular or frequent part of the jobholder's duties it may be included in their job description in consultation with the member of staff.

PERSONAL ATTRIBUTES (E = essential, D = desirable)

Self motivated and enthusiastic (E)

Excellent communication and presenting skills; oral and written (E)

Excellent relationship manager who works well with stakeholders and programme participants at all levels (E)

Good negotiation and persuasion skills, especially when addressing sensitive and/or difficult subjects (E)

Excellent digital and IT skills, including online and offline marketing (E)

EXPERIENCE (E = essential, D = desirable)

Experience of project development/coordination (E)

Experience of producing reports and using data to identify need (E)

Experience of collaborative working with a wide variety of partners and relationship management (E)

Experience of social media campaigns and digital marketing (E)

Knowledge of affordable credit (D)

Knowledge of money advice (D)