

Financial Wellbeing Officer Job Pack



Dear Applicant

Re: Financial Wellbeing Officer Carmarthenshire

Thank you for your interest in this position.

This booklet gives information on Age Cymru Dyfed and our aims and objectives together with details of the role and the essential skills we feel are needed to fulfil it effectively.

There is no formal closing date. Applications will be reviewed as received until the position/s is/are filled. If you are interested, please therefore apply as soon as possible.

If you feel the role is for you, please complete the accompanying application forms and return to Recruitment@agecymrudfyfed.org.uk.

If you are selected for an interview, we will be in touch to discuss the interview process and arrange a convenient time.

Regards

Caroline Davies

Head of Business Services/Deputy CEO

Who we are – Age Cymru Dyfed

Age Cymru Ceredigion and Age Cymru Sir Gâr merged to form Age Cymru Dyfed in April 2020, supporting older residents across Pembrokeshire, Carmarthenshire and Ceredigion, the Dyfed region. The organisation is dedicated to helping individuals aged 50+ maintain independence for as long as possible and make the most of later life through a range of support and services.

The Dyfed region is popular with tourists and boasts beautiful coastlines and scenery, with almost 50% of its residents aged 50+. The rural nature of the region can make it difficult for older people to access services and stay connected to communities. Age Cymru Dyfed is aiming to achieve four operational and two organisational strategic objectives over the next three years:



Age Cymru Dyfed are proud to have achieved many accreditations that recognise the quality and standard of the work we deliver. ACD are committed to providing the highest quality support and services to individuals aged 50+, their family and carers.



Who we are.

Age Cymru Dyfed operates across Pembrokeshire, Carmarthenshire, and Ceredigion, supporting individuals over 50 to maintain independence and make the most of later life. We do this through a range of services including:

- Information advice and assistance
- Digital support
- Home help
- Advocacy
- Dementia support,
- Veteran support
- Befriending events and activities.



Our Information, Advice and Assistance Service supports every facet of later life, from how to access community care, to free benefits checks such as Carer's or Attendance Allowance and Pension Credit.

Our project Befriending Life Links helps reduce loneliness and isolation through friendship, social connections, and support getting out and about.

Digital Inclusion upskills the over fifties with online shopping, banking, and video calls skills, while our Advocacy Services help individuals express their views to ensure their rights are upheld.

There is also Dementia Advice, award-winning Byw Adref home help, and Veteran's support - all helping to enhance later life in Dyfed.

Carmarthenshire Financial Wellbeing Service

- The service is a partnership between Carers Crossroads West Wales and Age Cymru Dyfed
- The key part of the service is to provide a high-quality information and advice service, with case work (level 4), and support people who are struggling with their financial well-being. This is especially in relation to unregulated debt.
- Age Cymru Dyfed will deliver financial wellbeing support in relation to the debt section of the service but will also assist with providing welfare benefit resources when appropriate.
- Act for the client where necessary by calculating entitlement, negotiating, drafting, and writing letters.
- Maintaining up-to-date files and records of interviews in line with the I&A Quality Programme benchmarks and the Advice Quality Standard.
- To ensure that the policies of Age Cymru Dyfed, particularly the Equality and Diversity, Health and Safety and Confidentiality policies and other client care practices, are correctly adhered to.
- To work with other members of the team to improve the effectiveness of Age Cymru Dyfed and provide relief cover for other staff when required.
- To contribute to Age Cymru Dyfed's social policy work.



Age Cymru Dyfed has a team of trained Information & Advice officers throughout the three Counties. This role will provide both short-term and long-term support for people living within Carmarthenshire.

The service provision will be adaptable and could either be face-to-face in the home/office, and/or telephone to meet the needs of the individual. Occasional flexibility may be needed for appointment times to suit the client's needs

Age Cymru Dyfed Carmarthenshire Financial Wellbeing Service

Key responsibilities of the role:

- Provide advice covering a range of topics including (*but not exclusively*), Unregulated Debt, Budgeting Finances, Welfare Benefits, Housing and local services.
- Develop a working knowledge of the information resources and office systems, which support the advice service, using them effectively and contributing to their continuous improvement.
- Keep up to date on relevant changes in the law, policies, and procedures, both locally and nationally, as they apply to and affect older people and their carers.
- To provide and maintain statistical information and case records in line with data protection regulations.
- To signpost to the appropriate debt support service for regulated debt issues.
- To deliver financial wellbeing workshops concentrating on managing money, online banking and budgeting.
- To negotiate on behalf of clients, ensuring that the client's best interests are represented.
- Contribute to the maintenance of local information systems.
- To work as part of a team with other advice staff and volunteers.
- To liaise with outside agencies including Social Services and Department for Works and Pensions on behalf of clients, and for the purpose of establishing close working links.
- To make home / outreach visits as necessary
- To assist with the training and supervision of the advice volunteers.
- Promote the service to local partners and priority clients.

Skills, Qualities and Experience

Skills, Qualities, and Experience	Essential (E) or Desirable (D)
The ability to listen and communicate effectively and establish a good rapport with people.	E
A knowledge and understanding of the complex and difficult issues faced by vulnerable people living in West Wales	E
An understanding of the issues suffered by clients with budgeting issues and poor financial health	E
An ordered approach to the delivery of information and advice and casework and a willingness to work within agreed procedures.	E
An awareness of primary legislation in Wales seeking to address these issues.	E
A broad understanding of health and social care issues for older people and those who care or support them	E
Experience of adhering to policies and procedures, including those linked to consent, GDPR, adult safeguarding, etc.	E
The ability to work objectively, in a person-centered way, effectively liaising with others including but not limited to clients, their carers, local authorities and landlords, health and social care professionals, other providers of service, etc	E
The ability to work with a high degree of autonomy; to manage time effectively and prioritise referrals that target those in greatest need.	E
Experience of and commitment to collaborative working and co-production. The ability to make home visits as necessary.	E
Knowledge of the welfare benefits framework and the ability to undertake benefits checks and provide advice to level 4 of the advice framework.	E
Spoken and written Welsh to a minimum of level 3.	D
Previous experience of working with older people.	D

Additional requirements

- Satisfactory DBS check and personal references
- Current full UK driving license and full use of a car for work purposes with the appropriate business insurance cover in place.

Age Cymru Dyfed - Additional Benefits



31 days annual leave inclusive of bank holidays at commencement of employment rising annually with 1 additional long service day for the first 5 years of employment.



Employer contribution to Government Nest Pension Scheme



Employment Assistance Programme - a confidential employee benefit designed to help you deal with personal and professional problems that could be affecting your home life or work life, health, and general well-being. Our EAP service provides a complete support network that offers expert advice and compassionate guidance 24/7. It offers a range of employee benefits including:

Free 24-hour confidential helpline to assist with Health and Wellbeing, including support with:

- ✓ Stress and Anxiety
- ✓ Counselling
- ✓ Family Issues
- ✓ Bereavement
- ✓ Financial Wellbeing
- ✓ Childcare Support
- ✓ Relationship Advice
- ✓ Legal Information
- ✓ Medical Information
- ✓ Tenancy and Housing Concerns
- ✓ Alcohol and Drug Issues
- ✓ Consumer Issues



24-hour access to Virtual GP Service for employees and their family



Access to a range of discounts via the “Blue Light Card” Scheme



Eyecare Voucher Scheme