

## Senior Financial Counsellor

### Job Description

This job description outlines the key accountabilities of, and output required from, the post holder. It is not a definitive list and the role may well change and evolve over time.

<b>Department:</b>	Service Design
<b>Location:</b>	CAP Head Office, Level 1 451 Hunter Street, Newcastle NSW
<b>Reports to:</b>	Senior Leader – Service Design
<b>Direct Reports:</b>	None
<b>Hours:</b>	37.5 hours per week (part-time applicants considered)
<b>Salary:</b>	Negotiable
<b>Other Benefits:</b>	5 weeks annual leave per annum Various paid Revive (staff development) days Flexitime Fringe Benefits

### Context

Christians Against Poverty (CAP) Australia is an expanding charity with a strong vision and passionate workforce. CAP is building a movement of Christians that are committed to tackling both material and relational poverty. Australia is currently trying to recover from one of the largest economic declines since the great depression, individuals and families are hurting significantly because of their financial situation. CAP is passionate about equipping churches with the tools to offer practical help and hope to those currently trapped in financial distress.

CAP exists to equip the church to effectively serve and include the poor, while confidently proclaiming Jesus. CAP provides the training, support, encouragement and management churches need to provide a life transforming service to clients.

### Purpose

CAP Australia is currently in an exciting pilot phase of a new service model. This social franchise model is designed to provide vital triage, referral, counselling, capability and wrap-around-support services to individuals or families in financial crisis or chronic financial difficulties. CAP proactively promotes holistic financial wellbeing to all Australians, regardless of their situation, providing all services free of charge.

This planned program will allow CAP to provide professional development and support to a national network of Financial Capability Workers (FCWs) based in churches across Australia.

The Service Design department is a small team managing the project of delivering this new service model. The Senior Financial Counsellor role will be an integral member of this team and critical in the successful development and implementation of this program and support system to FCWs.

## Qualifications

- Diploma of Financial counselling
- Minimum 2 years industry experience as a Financial counsellor
- Accredited member of FCAN (or working towards/willing to obtain)
  - FCAN recognised peer supervisor

## Required skills, knowledge, and experience

- Telephone assessment and counselling skills
- Delivering capability programs
- General counselling in the welfare sector
- Crisis/trauma triage and counselling
- Interpreting legislation and regulations pertaining to financial issues
- Advocacy and negotiation skills
- Developing church-based community betterment/development programs

## Desirable personal attributes

- Passion for 'train-the-trainer' model of equipping local church volunteers to provide wrap-around-support alongside financial capability services to disadvantaged community members
- Genuine desire to work and support disadvantaged people and a commitment to provide individualised services and support
- Strong interpersonal, verbal and written communication skills
- Time management, multi-tasking and follow-up skills
- Computer-systems competency
- Ability to work independently and as a member of a team
- Able to contribute to program development, implementation and evaluation
- Sensitivity to issues of confidentiality, gender, culture, disability, age and sexuality
- Entrepreneurial innovation, energy and motivation to embrace new challenges, retain enthusiasm and contribute new ideas
- Takes responsibility for learning and development to ensure adherence to relevant professional and legislative requirements
- High emotional intelligence, personal resilience and integrity

## Key Responsibilities

1. Phone-based provision of free and confidential assistance to individuals and families who are experiencing financial crisis or chronic financial difficulties
  - Client intake and crisis triage
  - Client assessment of financial situation
  - Comprehensive maintenance of appointments, confidential case notes and outcomes in line with reporting requirements
  - Provision of information relating to legal implications of debt, government assistance and options in moving forward
  - Advocate on behalf of clients, and negotiation of debt waiver or repayment, in a manner that encourages capacity building
  - Strengths-based approach to empowering clients to manage their own financial situations and deal with creditors through provision of information on their rights and responsibilities and assistance with budget planning
  - Connect clients to local CAP FCWs to provide wrap around support and capability services
  - Connect clients and FCWs to local community resources (including financial counsellors)

2. Support CAP's network of local FCWs providing wrap-around-support and capability services to clients
  - Assist with developing networks and partnerships with community support services, some of which may include:
    - Financial Counselling Australia, Financial Counsellors Association NSW (FCAN), ASIC/Treasury (Capability Strategy), Department of Social Services, Financial counselling providers, National Debt Helpline, Financial and consumer rights council, Crisis support, social welfare services, NFP debt-management services, financial institutions/creditors, financial inclusions services (eg. NILS) and other community organisations
  - Provide supervision ('helpdesk') for CAP's FCWs
3. Technical input into service-delivery model development
  - Assist in developing financial literacy programs
  - Assist in applying for grants and other funding opportunities
  - Assist in designing and implementing strategies that prevent future financial crisis.

### **Christian Commitment**

- The candidate must be able to give both verbal assent to and practical demonstration of CAP Australia's Theory of Change, Theology positions statement, statement of Faith and core values
- Must be able to participate in prayer and worship, whether individual, small group or corporately, as an expression of own personal faith

**Prepared by Rosie Kendall (CEO) – December 2020**