



Job Description and Person Specification BGET Debt and Energy Adviser

Fixed Term Contract to 31/03/2027			
Salary:	£26,228 to £29,007 per annum, pro rata (depending on experience)	Place of Work:	Home Based - able to travel across the county of Somerset.
Hours of Work:	22.5 Hours per week/part-time	Reporting to:	Money Advice Team Leader

Join Navigate CIO and Make a Real Impact!

Are you passionate about making a difference in people's lives? Do you have strong communication and problem-solving skills? Whether you're experienced in money advice or looking for a career change, we provide full training and development opportunities to help you succeed in this role.

At Navigate CIO, we are a registered charity dedicated to providing free, impartial, and confidential money and debt advice across Devon and Somerset. Our work supports individuals and families facing financial hardship, helping them build financial resilience and regain control of their lives.

This is more than just a job—it's an opportunity to transform lives and strengthen communities.

This role is funded by the British Gas Energy Trust (BGET), allowing us to provide specialist energy and money advice to those who need it most.

Why Join Us?

- **Full training provided** - no prior experience in debt advice needed.
- **A rewarding role** - support vulnerable individuals to improve their financial wellbeing.
- **Career development opportunities** - ongoing training and professional growth.
- **Flexible working environment** - work across various locations, including home visits and remote support.
- **Supportive team culture** - be part of a dedicated and passionate team that values collaboration.

About the Role

We are looking for a compassionate Debt & Energy Adviser to provide money, debt, and benefits advice to individuals who are often in crisis and face multiple barriers to accessing the support they need. The role primarily involves face-to-face home visits, supported by telephone, video, email, and digital advice. You will be at the forefront of delivering essential money and debt advice to clients with high-level needs, helping them navigate their financial challenges.

Key Responsibilities:

- Assess and review client needs to ensure appropriate support.
- Identify and address barriers preventing clients from accessing money advice.
- Provide comprehensive, caseworker-level advice on money management, debt solutions, and financial capability.
- Develop individual action plans tailored to client needs, ensuring dignity and respect.
- Maintain accurate case records and documentation.

Main Duties:

- Deliver high-quality money advice services in partnership with key stakeholders.
- Offer tailored support, including:
 - Identifying debt emergencies
 - Maximising income through benefits advice and uptake
 - Completing financial statements and exploring debt solutions
 - Negotiating with creditors on behalf of clients
 - Providing fuel poverty and energy efficiency guidance
 - Supporting clients with grant applications and form-filling
 - Referral and signposting to other services
 - Advocate on behalf of clients and provide ongoing casework support.
- Develop and maintain strong working relationships with partner organisations.
- Stay informed about local and national policy changes affecting financial wellbeing.
- Share best practices and support peer learning within the team.

General Duties:

- Maintain detailed case records using AdvicePro.
- Ensure accurate project and client records are kept.
- Stay up to date with relevant IT applications and complete training as required.
- Support client engagement in Navigate the Money Maze courses (financial education).
- Prepare quarterly anonymised case studies to showcase impact.
- Undertake ongoing professional development, working towards becoming a specialist adviser.
- Carry out additional duties as required.

What We're Looking For:

We are looking for individuals with the **right skills and attributes**, even if you don't have direct experience in money and debt advice. If you are passionate about helping others and eager to learn, we encourage you to apply!

Essential Skills & Attributes:

- Strong people skills - ability to build rapport and communicate effectively.
- Ability to support vulnerable individuals with multiple and complex needs.
- Empathy and a non-judgmental approach.
- Understanding of confidentiality, GDPR, and safeguarding policies.
- Ability to prioritise tasks and manage workloads effectively.
- IT proficiency (Word, Excel, email, case management systems).
- Ability to work independently and as part of a team.
- Willing and able to travel across Somerset for client appointments.
- A full DBS check will be required.

Desirable Skills & Experience:

- Experience in advice, advocacy, or support work (paid or voluntary).
- Knowledge of welfare benefits, housing, and debt advice.
- Experience in sectors such as mental health, addiction, housing, or social prescribing.
- Willingness to train as a DRO (Debt Relief Order) Intermediary.

Ready to Make a Difference?

If you're looking for a career where you can grow professionally while transforming lives, this is the perfect opportunity for you. Apply today and start your journey towards empowering individuals and communities through financial resilience!