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| **Job Title: Development Worker, Overcoming Shocking Debt** | |
| **Accountable to:** | **Transforming Communities Together Senior Development Worker** |
| **Conditions:** | |
| **Hours of work:** | Full-time (35 hours / week), flexible hours, home working negotiable |
| **Base:** | Small Street Centre, Walsall WS1 3PR |
| **Salary:** | £30,000 pro rata |
| **Contract:** | 9 months |
| **Mileage Allowance:** | Rate (1st 10,000 miles in tax year) 45p per mile |
| **Annual Leave:** | 25 days plus bank holidays pro rata |

**Background**

Transforming Communities Together (TCT) is a joint venture between the Church Urban Fund and the Diocese of Lichfield. We are part of the Together Network linking with 19 other independent joint ventures across England. We were established in 2014 to build capacity and resilience in communities to tackle poverty in and around Staffordshire, northern Shropshire and the Black Country. We deliver several initiatives including Near Neighbours, Dementia-Friendly Churches, Just Finance Black Country, Wolverhampton Poverty Truth Commission, as well as work on the themes of homelessness, asylum-seekers, human trafficking, and families’ champions. We currently employ three full-time and six part-time staff. The Chair of the Trustees is the Director of Transforming Communities for the Diocese of Lichfield.

**Overcoming Shocking Debt project**

This project aims to overcome barriers preventing income-deprived people living in the Black Country facing sustained financial exclusion from accessing affordable and early intervention alternatives to high-cost lending for the financial shocks associated with challenging and adverse life events. Focusing on such life events, the project aims to prevent unsustainable debt, maintain individual wellbeing, strengthen relationships and family life, and promote financial resilience and community inclusion. There are alternatives to high-cost lending and unsustainable debt. However people, who are both financially precarious and subject to the financial shocks associated with life events, may need to overcome the combination of time pressures, social isolation, emotional stress, physical demands, and cognitive overload which combine to deny them access to these alternatives. With lower profit margins, lost-cost lenders have limited budgets to commit to marketing into these specific situations. Some churches and community groups are already well-placed to help by undertaking a host of social action initiatives serving all members and sections of the community. Many host or are involved in foodbanks, debt-advice, job clubs and clothing exchanges. They may have existing links to credit unions and other low-cost community finance initiatives. Their premises can be used for a range of not-for-profit community activities. In a 2017 survey, 395 Anglican churches in our Diocese of Lichfield were involved in approximately 1,200 social action projects. These churches ran 497 projects, with 69 running three or more different social action projects. In addition to running projects themselves, churches hosted another 125 projects operated by another organisation; a further 166 projects were carried out in partnership with other organisations; an additional 410 projects were supported by churches in other ways.

This project is closely aligned with Just Finance Black Country, whose development officer will be a key colleague and whose networks and resources will be foundational for this new work. The Overcoming Shocking Debt Development Worker will, over nine months, select three/six communities of circumstances, groups of people who through common circumstances are facing excessive financial demands. Using our existing contacts, the development worker will engage with these people and with local community finance providers to make available appropriate support.

The project recognises the additional practical and emotional challenges faced by those experiencing adverse life events to access appropriate financial support when it is needed. A Community Artist will be engaged to work with those with lived experience to develop new ways to engage with the underlying issues and hence ensure that the support available can be accessed. The project will be evaluated so as to inform a more substantive longer-term initiative based on the insights gained through the work of the Community Artist and the Development Worker.

**Job Purpose**

The Development Worker is the key role for this development project. The post-holder will take the lead in engaging with people who are experiencing life events which contribute towards them being financially precarious; and help them to be able to access good financial advice and affordable credit for any associated financial shocks. They will work with the community artist to develop a model which effectively engages with these vulnerable communities of circumstances, this forming the basis for a substantive five-year project proposal.

**Principal Duties:**

* Select three to six ‘communities of circumstance’, which will be the focus for the developmental stage of the project. Work with partners to access these groups – e.g. clergy, health professionals, funeral directors and registrars may meet people following bereavement; jobcentre staff may meet people following redundancy; housing associations may meet people following relational breakdown; National Offender Management Service for those leaving prison; charities such as Baby Basics for new parents.
* Starting with existing contacts, engage with 60 people – identify 6 people to support with provision of direct financial benefit through helping them to access affordable credit and to engage in saving and budgeting.
* Work with Credit Unions and local community finance initiatives to secure cooperation and ascertain the resources, which they could provide to support the target group.
* Engage with other partners - churches and local community groups across the four boroughs which make up the Black Country region, Citizens Advice, housing associations, Credit Unions, social action charities, and debt advisors to increase the supply of fair and affordable finance and to empower those on low-income by building their financial capability.
* Develop a proposal for a longer-term project engaging with 100 rising to 200 people during each of its five years, of whom 20 rising to 50 would receive direct financial benefit, focused in the Black Country.
* Support a group of beneficiaries to become champions within their community of circumstance (as part of our People in the Lead strategy).
* Work closely with the commissioned Community Artist (who will use art as an ‘oblique’ approach to diplomatically handle the sensitive nature of personal debt). Introduce the Community Artist to people with lived experience of dealing with the financial shocks accompanying adverse life events.
* Manage and develop external communications, regarding the project including website and social media accounts.
* Organise and attend network events.
* Travel extensively around the Black Country engaging with partners and associate organisations and occasional travel nationally to engage with peer agencies delivering similar initiatives elsewhere.
* Ensure the collection and recording of appropriate monitoring and evaluation information for the whole project.
* Prepare project reports.

**Person Specification**

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|  | **Essential** | **Desirable** |
| Knowledge and Experience | * Devising and delivering programmes of training to a wide range of audiences. * Providing financial capability/money advice to a wide range of audiences. * Implementing monitoring and evaluation processes. * Communicating and networking with people from a wide range of backgrounds including those who are experiencing disadvantage * Working within a not for profit organisation or community organisation. | * Successfully managing projects from inception to completion. * Asset-based community development * Action Research |
| Skills | * Good communication skills, both verbal and written. * Creativity in finding and using resources to meet needs * Dealing with senior managers in statutory agencies, voluntary sector organisations, faith groups and businesses. * Computer literacy, including social media platforms. * Recording to a high standard and producing information in a clear and accessible way. * Working successfully with competing deadlines and prioritising workload to achieve maximum use of time and resources. * Financial literacy, with an ability to manage a project budget. * Ability to travel to, from and between community locations across the Black Country | * Advocacy |

For more background information, visit:

* [www.tctogether.org.uk](http://www.tctogether.org.uk)
* [www.justfinancefoundation.org.uk](https://url.emailprotection.link/?bYPAHdo4P9nSoKgonpQ7qWqWtBKTdBq0WK2LGdeYMrgMP4zMulZdrQxlmtTXQT3Omn2ibhwJBvdpgYMywM_JR51jPSfal3HLn5cQHGc9S54cwMq7qLELaISIAu9VgVo0U)

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| To apply: send your CV and a covering letter demonstrating how you meet the criteria laid out in the person specification no later than **9am on 23rd September 2019**, to: [james.henderson@tctogether.org.uk](mailto:james.henderson@tctogether.org.uk) | |
| **Closing date for applications:**  **9am on 23rd September 2019** | **Interview date:**  **Friday 4th October 2019 in Walsall** |