Job Description

Financial Resilience Support Worker

Organisation	The Balsam Centre
Job Title	Financial Resilience Support Worker
Hours	25.5 Hours Some flexibility is required, including evenings and weekends depending on need.
Base	The Balsam Centre in Wincanton with regular travel around neighbouring villages. Meetings across Somerset may be required.
Reports to	Project Manager
Salary	£26,000-£28,000 pro rata depending on experience Fixed Term Contract
Employee Benefits	Generous annual leave entitlement Bonus Birthday Day off Discounted gym membership Free parking in public car park

Project introduction

The Somerset Crisis and Resilience Alliance is a partnership bringing together local Voluntary, Community, Faith, and Social Enterprise (VCFSE) organisations to provide joined-up support for people in financial crisis or those who are at risk of financial crisis. The Programme is funded through a grant (the Fund) to Somerset Council from the Department for Work and Pensions.

The Alliance exists to:

- Respond quickly and effectively when someone is in financial crisis.
- Help people recover from a financial crisis and build their personal financial resilience by providing targeted one-one support.
- Co-ordinate a network of community-based assistance provided by Anchor Organisations and Community Connectors.

These activities help members of the local community to remain financially resilient and contribute to preventing people from reaching a financial crisis.

The Balsam Centre's commitment to the partnership is to deliver support services in and around area of South East Somerset.

Project Aims

The project aims to make the following impact within the community to support financial resilience.

- **Reduce material deprivation**- This strand of work demonstrates activities preventing crisis and hardship by addressing the inability to afford essentials (heating, adequate clothing, basic household goods and food) – material deprivation.

- **Reduce need for emergency food parcels**- Insufficient food is a crisis need that negatively affects health and wellbeing if not addressed. Early identification and intervention reduce the likelihood that households will reach the point where emergency food parcels are needed.

- **Increased access to advice services**- Access to person-centred, high quality and accurate free advice is a proven lever for income gains, reducing money problems and indebtedness and improved health and social wellbeing. Advice leads to an improved understanding of rights/entitlements for individuals and provides individuals with an intention to act on the advice so that the issues they face can be progressed and resolved.

- **Income maximisation**- Support individuals to increase their household income through a combination of raising income and reducing expenditure. This could include helping individuals identify and claim financial support they are entitled to, identifying savings and building skills to help improve employment prospects and in-work progression.

- **Increase savings**- Encouraging individuals to save, builds a buffer that prevent small financial shocks from triggering a crisis when an unexpected bill or income dip hits.

- **Reduction in debt-** Rent, council tax and utilities arrears are the debts most likely to tip households into crisis, trigger legal action and increase ill health and homelessness risks. By supporting residents to stabilise or reduce these debts, we strengthen household resilience and reduce the likelihood of future crisis intervention.

Role responsibilities

As a Financial Resilience Support Worker, your role will be to:

- Support individuals and families experiencing sudden financial shocks, including loss of income, unexpected costs, illness, or housing difficulties.
- Receive referrals, check eligibility, and manage your diary to meet clients in the most suitable setting (this could be at our bases, public venues or online)
- Build trusted relationships with people through strengths-based, trauma informed and person-centred practice, for up to 9 hours per client.
- Undertake a holistic assessment to identify issues contributing to financial hardship, including poverty, housing instability, debt, welfare issues, health inequalities, and caring responsibilities.
- Support people to access welfare benefits, grants, housing support, debt advice, and wider community resources, using the Frontline referral platform where needed.
- Assist people to access crisis payments and other emergency financial support where eligible.

- Provide accurate information, guidance, and practical support.
- Monitor progress and adapt support plans as circumstances change.
- Develop and run group activities to support financial resilience in the community
- Promote the service effectively.
- Undertake other reasonable duties consistent with the nature of the role.

Partnership Working

- Build and maintain effective relationships with partner organisations, statutory agencies and community groups.
- Plan and deliver engagement activities that raise awareness of available support and encourage referrals through established and new groups.
- Promote access to support among marginalised and harder-to-reach groups of people.
- Maintain knowledge of local organisations, groups and networks available across the areas of Wincanton, Bruton, Castle Cary and Surrounding villages.

Case Management, monitoring and reporting

- Maintain accurate case management records on our CRM and in line with funder requirements.
- Notice and share stories, learning and impact from your work.
- Participate in supervision, training, and ongoing professional development.
- Effectively manage workload and competing priorities.
- Contribute to service evaluation.

Safeguarding and Professional Practice

- Work in accordance with safeguarding, confidentiality, GDPR and organisational policies.
- Safeguard the wellbeing of vulnerable adults and children.
- Maintain confidentiality and manage sensitive information appropriately.
- Participate in supervision, training, and reflective practice.
- Uphold organisational values and commitment to equality, dignity, and inclusion.

Person specification

Values and approach

- Commitment to person-centred, inclusive practice.
- Belief in the potential of people and communities.
- Warm, approachable, and non-judgemental manner.
- Commitment to promoting wellbeing, resilience, and independence.

Essential Qualifications & Experience

- Experience supporting vulnerable individuals and families, ideally within community, voluntary or health settings.
- Experience providing information, guidance, advice, or signposting.
- Understanding of local communities and available support services, or the ability to develop this knowledge quickly.
- Experience working in a person-centred support role.

Skills and Abilities

- Excellent communication, listening and relationship-building skills.
- Ability to build trust and work effectively with people facing difficult circumstances.
- Good organisational and time-management skills.
- Ability to manage a varied and demanding caseload.
- Strong problem-solving skills and ability to identify creative solutions.
- Good IT skills and ability to maintain accurate electronic records.
- Have a full UK driving licence and use of a vehicle.
- Ability to work independently and as part of a multi- agency team
- Skills to create, plan, run and evaluate group provision

Personal Qualities

- Empathetic, patient, and non-judgemental.
- Reliable, professional, and adaptable.
- Self-motivated, proactive and committed to continuous learning.
- Passionate about supporting people and strengthening communities.