



Job Description

Job Title: Financial Capability Officer (P/T)

Report to: Head of Operations and Resources

Contract: 3-year fixed term contract (possible 1 year extension subject to funding)

Salary: £30K (pro rata £18k) with 4% pension

Hours: Part-Time, 21 hours (3 days a week)

Closing Date: 6th May 2026 at 5pm

Office Base: Glasgow (Hybrid working)

Scope: Scotland wide: ability to travel required

Main Objectives of the job

As part of a team, your role will be to help embed financial capability within ethnic minority (EM) communities across Scotland. Through building capability, you will help individuals develop skills, knowledge, and confidence to make informed financial choices and improve long term financial resilience, helping reduce the risk of financial crisis.

The postholder will deliver a blended model of support, working directly with individuals and communities both online and face to face. You will also play a key role in building relationships across the money and welfare advice sector to ensure clients are connected to the right support and ensuring support is culturally informed, accessible, and responsive to lived experience.

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You will market and raise the profile of this programme to ethnic minority communities and mainstream organisations through visits to places of worship, community projects, advice bureaus, credit unions etc (virtually or face to face).

- Provide tailored financial capability support through advice surgeries and outreach, supporting clients to build confidence, develop sustainable money management skills and improve financial resilience
- Design and deliver financial capability workshops to EM communities in Scotland using a blended approach (face to face and online)
- Co-develop and deliver community financial capability workshops across the Central Belt.
- Raise awareness and influence strategy around money issues EM communities face by attending and contributing to the money advice ecosystem
- Support clients experiencing debt by offering guidance, advocacy support and signposting to specialist advice services
- Provide trauma informed responses and support to individuals in crisis
- Building strong networks with organisations across the money advice and support sector both regulated and non-regulated
- Support clients (one to one) experiencing debt issues by offering informed guidance, signposting to appropriate debt advice services, and advocating for clients by supporting and attending appointments where appropriate
- Develop, maintain and update financial capability training and resources
- Source external training that would be beneficial to clients within parameters of the project
- Establish networks and links with external money advice givers, both regulated and non- regulated
- Ensure client files are up to date, documenting their money journey and outcomes
- Network and liaise with the ethnic minority third sector to identify money advice access barriers and identify appropriate strategies to increase awareness and participation
- Attend monthly programme meetings with the Head of Operations and produce regular reports for the HOR on the progress and outcomes of the Financial Inclusion Programme.
- Attend networks, forums and events to promote the programme

- Work closely with the CEMVO Scotland team generating leads, networks and promoting the work of CEMVO Scotland
- Work flexibility evening and weekends where required
- To observe and comply with CEMVO Scotland's policies, procedures, systems and standards and to contribute to their implementation and development.
- To undertake such other duties, including drafting and completing funding applications as may be necessary to further the work of CEMVO Scotland.

Person Specification

Essential

- At least 2 years' experience of providing support to EM communities in an advice-giving setting
- Strong knowledge of money guidance, including budgeting and personal finance, with an understanding of the barriers faced by adults, particularly EM communities, at risk of financial exclusion.
- Strong understanding of race equality, including issues affecting the ethnic minority voluntary sector and its communities, particularly relating to money related issues
- Ability to provide guidance and support to mainstream organisations on addressing race equality issues faced by EM. communities when accessing money advice
- Ability to build rapport and trust with organisations, communities and individuals
- Ability to coordinate people and processes and excellent work planning skills
- Ability to conduct training needs assessments and develop training materials to fulfil this need, particularly relating to race equality
- Ability to work with mainstream advice agencies and sustain a good working relationship
- Ability to work confidently and empathetically with clients in distressing or crisis situations, using a calm, trauma-informed approach to provide appropriate support and reassurance.

- Excellent communication, interpersonal and presentation skills
- Ability to work to tight deadlines, often within conflicting priorities
- Ability to manage projects successfully, ensuring successful outputs and outcomes
- Good monitoring, evaluation and report writing skills

Desirable

- A recognised qualification in money advice and networks with the money advice sector in Scotland
- Full clean UK Driving License

To apply please send an up-to-date CV and supporting statement highlighting your skills and experience relating to the person specification and job description for the post.

Please email your CV and supporting statement to: info@cemvoscotland.org.uk

For a job description and person specification for this post, please email: info@cemvoscotland.org.uk

Application Deadline: **Wednesday 6th May 2026.**

Interview Date: Shortlisted applicants will be interviewed on **Wednesday 13th May 26**

