Job Title: Financial Case Officer

Salary: £30,108 rising to £33,453 increasing incrementally on your work anniversary

Hours: 37 hours per week

Reports to: Team Manager

Location: Cardiff with hybrid working options (subject to successful completion of probation)

About The Friendly Trust

The Friendly Trust is a Wales-based registered charity providing specialist information, advice, and financial administration for disabled people and other vulnerable adults, and for families planning for the future of someone who may lack capacity. Our work is centred on the individual. We aim to protect people's rights, promote independence and ensure that financial arrangements support people to live the lives they choose.

Purpose of the Role

Financial Case Officers play a key role in delivering The Friendly Trust's services.

The postholder will manage an allocated caseload, providing practical support, advice and financial administration to Service Users and their families.

The role combines person-centred casework with welfare benefits, financial management, advocacy and multi-agency working. Financial Case Officers develop professional relationships with Service Users and use their knowledge, judgement and problem-solving skills to ensure that people's financial affairs are managed appropriately while promoting choice, independence and individual rights.

Where a person may lack capacity to make a particular financial decision, the Financial Case Officer will ensure that their work reflects the principles and requirements of the Mental Capacity Act 2005 and any other relevant legal authority under which The Friendly Trust is acting.

Key Responsibilities

Service User Support and Casework

The Financial Case Officer will:

- Manage an allocated caseload of Service Users, taking responsibility for progressing work and responding appropriately to changing circumstances.

- Build and maintain positive, professional relationships with Service Users, recognising their individual wishes, communication needs, abilities and circumstances.
- Provide clear and accessible information, advice and practical support to Service Users, carers and family members on matters including welfare benefits, financial management, trusts and related issues.
- Support Service Users to understand and participate in decisions about their finances wherever possible.
- Promote choice, independence and control while ensuring that appropriate safeguards are maintained.
- Meet with and visit Service Users and their families as required, including home visits and meetings with other professionals.
- Identify concerns affecting a Service User's financial or wider wellbeing and take appropriate action, including raising safeguarding concerns where necessary.

Welfare Benefits

The Financial Case Officer will:

- Support Service Users to identify and access welfare benefits to which they may be entitled.
- Assist with benefit claims, reviews and related correspondence.
- Liaise with the Department for Work and Pensions, local authorities and other relevant organisations.
- Identify apparent errors, underpayments or adverse benefit decisions and take appropriate action to resolve or challenge them.
- Maintain and develop an appropriate working knowledge of the welfare benefits system relevant to the Friendly Trust's Service Users.

Financial Administration and Appointeeship

The Financial Case Officer will:

- Manage Service Users' day-to-day financial affairs where The Friendly Trust has been authorised to do so.
- Act on behalf of The Friendly Trust in carrying out its responsibilities as a DWP Corporate Appointee where applicable.
- Ensure that benefits and other income received on behalf of Service Users are used appropriately and in their interests.
- Work with Service Users to create, implement and regularly review individual money plans and budgets.
- Monitor income, expenditure, account balances and financial commitments.
- Arrange payments and other financial transactions in accordance with organisational procedures and the authority under which The Friendly Trust is acting.
- Identify and respond appropriately to changes in a Service User's financial circumstances.
- Take reasonable steps to protect Service Users from financial abuse, exploitation and avoidable financial loss.
- Ensure that financial decisions are properly authorised, recorded and capable of being accounted for.

Mental Capacity and Decision-Making

The Financial Case Officer will:

- Apply the principles of the Mental Capacity Act 2005 in relevant aspects of their work.
- Recognise that capacity is decision-specific and should not be assumed solely because of a person's disability, diagnosis or circumstances.
- Support Service Users to make their own decisions wherever they are able to do so.
- Where a person lacks capacity for a particular financial decision, ensure that actions are taken in accordance with the appropriate legal authority and best-interests requirements.
- Maintain clear records of significant decisions and the reasons for them.
- Seek guidance from managers where a decision raises significant legal, financial, safeguarding or ethical concerns.

Record Keeping and Compliance

The Financial Case Officer will:

- Maintain accurate, clear, up-to-date and timely case records.
- Use The Friendly Trust's case management and financial recording systems, including CasparGov, to record actions, decisions, financial information and outcomes.
- Ensure that records meet organisational, legal, regulatory and UK GDPR requirements.
- Handle personal and financial information securely and maintain appropriate confidentiality.
- Work in accordance with relevant legislation, guidance, policies and procedures, including the Mental Capacity Act 2005, safeguarding requirements and, where applicable, Court of Protection guidance.

Communication and Partnership Working

The Financial Case Officer will:

- Communicate clearly, sensitively and professionally with Service Users, families, carers and professionals.
- Adapt communication to reflect an individual's needs and level of understanding.
- Prepare professional correspondence, including letters, emails, case records and reports.
- Liaise effectively with organisations including the DWP, local authorities, health and social care professionals, housing providers, banks and other financial organisations.
- Attend meetings concerning Service Users where appropriate and contribute relevant financial information and professional observations.
- Advocate appropriately for Service Users where financial, benefit or related matters require resolution.

Team Working

The Financial Case Officer will:

- Work collaboratively with other Financial Case Officers, administrative staff, managers and other colleagues.
- Participate in the office duty rota, responding to telephone and face-to-face enquiries during designated duty sessions.
- Provide reasonable cover for colleagues during periods of absence.
- Share relevant knowledge and contribute positively to team discussions and problem-solving.

- Participate in regular supervision, team meetings and organisational activities.

Organisational Contribution and Development

The Financial Case Officer will:

- Represent The Friendly Trust professionally when dealing with Service Users, families, external organisations and members of the public.
- Participate in training and continuing professional development relevant to the role.
- Maintain and develop knowledge relevant to their work, including welfare benefits, mental capacity, safeguarding and financial administration.
- Contribute to the development and improvement of organisational policies, procedures and services.
- Support The Friendly Trust's commitment to equality, diversity, inclusion, safeguarding and environmental sustainability.
- Undertake other duties reasonably required by the Team Manager which are consistent with the nature and level of responsibility of the role.

Hybrid working

Following successful completion of probation, Financial Case Officers are able to work on a flexible hybrid basis, subject to the requirements of the service.

Financial Case Officers are normally required to attend the Cardiff office for **1 x two-hour duty sessions each week**.

Outside these duty sessions, staff have considerable flexibility regarding where they work, subject to Service User visits, meetings, training, team requirements and other operational needs.

Person Specification

The Friendly Trust recognises that this is a specialist role and that candidates may bring relevant skills and experience from a variety of backgrounds.

We do not expect every successful applicant to have detailed experience of every aspect of the role before joining us. Training, supervision and opportunities to develop specialist knowledge will be provided.

Candidates should therefore consider how their transferable experience, knowledge, skills and values relate to the criteria below.

Essential

Experience

- Relevant experience of working with or supporting people in social care, welfare benefits, advocacy, housing, financial inclusion, community services or another related setting.
- Experience of working with disabled people, vulnerable adults, carers or people requiring additional support.
- Experience of managing competing tasks, responsibilities or a caseload/workload with an appropriate degree of independence.
- Experience of maintaining accurate records and handling confidential information.

Skills and abilities

- Excellent interpersonal skills and the ability to establish positive professional relationships with people from a wide range of backgrounds.
- Ability to communicate clearly and sensitively, both verbally and in writing.
- Ability to explain potentially complex information in an accessible way.
- Strong organisational and time-management skills.
- Ability to prioritise work and respond appropriately when circumstances change.
- Confidence working with figures and financial information, including budgets, income and expenditure.
- Good problem-solving skills and the ability to exercise sound judgement.
- Ability to work independently while recognising when advice, guidance or management involvement is required.
- Ability to work collaboratively as part of a team and with external professionals.
- Competent IT skills, including the ability to use Microsoft Office and learn case management and financial recording systems.
- Level 2 qualification, or equivalent competence, in literacy and numeracy.

Values and approach

- A commitment to treating Service Users with dignity and respect.
- An understanding of the importance of promoting choice, independence and individual rights.
- An empathetic and non-judgemental approach.
- Ability to maintain appropriate professional boundaries.
- Commitment to equality, diversity and inclusion.
- Understanding of the importance of confidentiality, safeguarding and accurate record keeping.

Other requirements

- Full driving licence and access to a car for work purposes.
- Ability and willingness to undertake Service User visits and attend meetings as required.
- Ability to attend the Cardiff office as required, including participation in the office duty rota.

Desirable

The following would be advantageous but are not required in every successful candidate:

- Knowledge or practical experience of the welfare benefits system.
- Knowledge of the Mental Capacity Act 2005 and its practical application.
- Experience of financial administration, budgeting or managing money on behalf of another person.
- Experience of DWP appointeeship.
- Experience of advocacy or rights-based work.
- Knowledge or experience of Court of Protection Deputyship, Lasting Powers of Attorney or other arrangements for managing another person's financial affairs.

- Experience of working with people with learning disabilities, mental health needs, cognitive impairment or communication difficulties.
- Experience of working with families and carers.
- Experience of multi-agency working across health, social care, housing, benefits or other public services.
- Experience of safeguarding adults.
- Knowledge of CasparGov or comparable case management/financial administration software.
- A relevant qualification in social work, health, social care, welfare rights, advocacy, finance or another related discipline.

What We Offer

- A supportive, values-driven working environment.
- Annual leave entitlement of 29 days plus bank holidays
- 6% employer contribution, with a minimum 2% employee contribution
- Opportunities for training and professional development.
- Flexible and hybrid working options (subject to service needs and probation).
- Employee wellbeing support.

Application Process

The Friendly Trust is committed to fair, transparent, and safer recruitment practices. Our recruitment and selection process will be carried out in line with our Recruitment Policy and relevant employment and safeguarding legislation**.**

How to apply

- Applicants are asked to submit a CV and a supporting statement to recruitment@friendlytrust.org.uk explaining how they meet the Person Specification for the role by the 9am on the 12th October 2026
- Applicants should provide a full employment history, including any gaps in employment.

Shortlisting

- Shortlisting will be carried out by a recruitment panel using the essential and desirable criteria set out in the Person Specification.
- Shortlisting decisions will be made objectively and without regard to protected characteristics, in line with equality and diversity legislation.

Interviews and assessment

- Shortlisted candidates will be invited to interview by email.
- Interviews will take place the week commencing 19th October 2026
- Interviews will be conducted by a panel of at least two people, which may include senior staff and/or Trustees.
- The selection process may include additional assessment methods, such as a practical exercise or short presentation, relevant to the role.
- Notes will be taken by panel members to support fair and consistent decision-making.

Appointment and pre-employment checks

- All offers of employment are subject to the receipt of satisfactory references. Two references will be requested, one of which should be from a current or most recent employer.
- You will need to demonstrate that you have a right to work in the UK.
- The successful candidate will be subject to an Enhanced Disclosure and Barring Service (DBS) check, due to the nature of the role and contact with vulnerable adults.
- Having a criminal record will not automatically prevent appointment. Any disclosures will be considered fairly, confidentially, and proportionately, in line with the Rehabilitation of Offenders Act 1974 and the DBS Code of Practice.

Equality, safeguarding and safer recruitment

- The Friendly Trust is committed to equality of opportunity and actively welcomes applications from people of all backgrounds.
- Appropriate safeguarding considerations will be applied throughout the recruitment process, reflecting our responsibility to protect vulnerable people.
- Information provided as part of the recruitment process will be handled in accordance with UK GDPR and confidentiality requirements.

Equal Opportunities Monitoring

- Applicants will be invited to complete an Equal Opportunities Monitoring Form. This information is collected for monitoring purposes only, is entirely voluntary, and is not shared with the shortlisting or interview panel.
- Monitoring data is used to help the organisation review and improve the fairness and inclusivity of its recruitment practices, in line with equality legislation.

Contact Information

To apply, or for any questions regarding the position, please contact recruitment@friendlytrust.org.uk