

christians
against
poverty



Job Profile: Debt Adviser

always hope.



Job Profile

Debt Adviser

Christians Against Poverty is a dynamic and growing charity with a clear vision, award-winning culture and passionate workforce. CAP's vision is to see every UK church passionately serving and including the poorest whilst confidently proclaiming Jesus. We exist to equip the local Church to serve the poor and reach the lost in their community. Our highly effective collection of services enables us to break into the crippling spiral of poverty, isolation and stress evident across the UK. In its place, we deliver hope, peace and freedom through our compassionate and excellent service.

Working with CAP is exciting! Through partnering with the local Church, we offer debt advice through CAP Debt Help, support for those with life controlling habits through Fresh Start, advice and assistance in finding employment through Job Clubs, and valuable tools for living through Life Skills. Through these services and in partnership with the Church, we see over 1,000 people a year come to know Jesus and find belonging in the church family.

CAP's work in the UK is delivered through more than 300 head office staff members in Bradford who service the frontline teams and volunteers that make up a vibrant network of over 600 church-based centres.

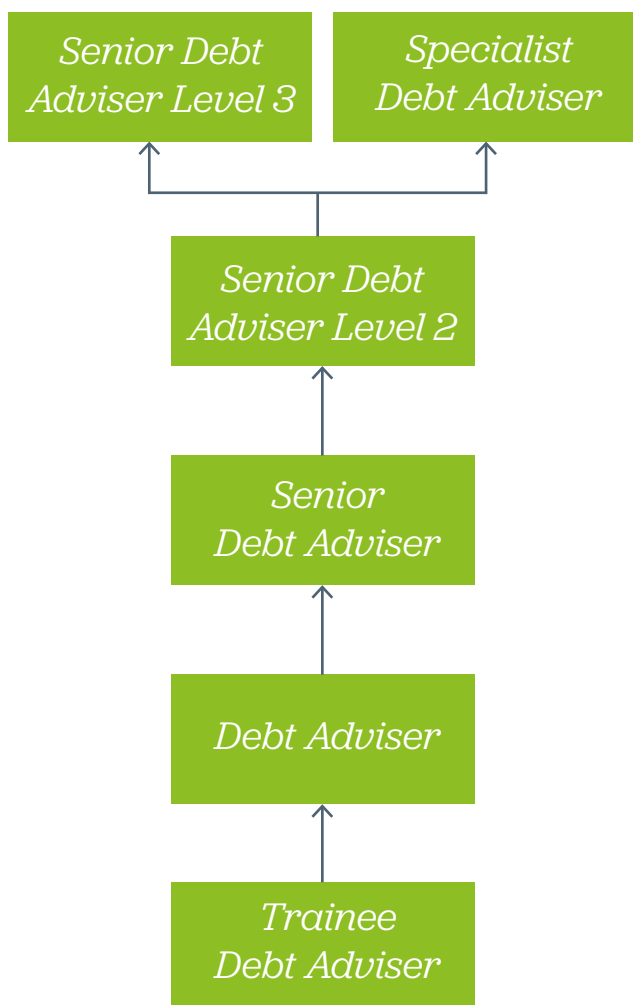
CAP UK, as the founding national franchise, also supports and equips our expanding services in Australia, New Zealand, Canada and America.

We strongly seek to integrate our core values into who we are and how we work. To join CAP is to commit to growing with us into being more Christ-centred, generous, passionate, united, compassionate, fun, excellent and courageous.

The role of a Debt Adviser is at the very centre of our flagship debt service, offering excellent customer service, advice and support to our valued clients, and helping them practically move towards a life free from problem debt. Our Debt Advisers are crucial in the smooth running of our service and together with the wider department, we seek to create an environment where staff can thrive and, see the impact of their work in the lives of those we passionately serve.

Career development within Debt Operations

We want our staff to develop and thrive at CAP. Our Debt Operations department offers a variety of roles and opportunities and we seek to encourage staff in their personal development and career progression. All operational staff begin as Trainee Debt Advisers, building their knowledge and understanding of debt advice, and have the option to progress towards senior and specialist debt advice roles. We value the individual contribution each person brings to the department and the crucial role they play in the success and achievements of our debt service.



Role

Accountabilities:

- Complete the Debt Adviser classroom training course
- Complete Stage 1 sign-off for budget amendments
- Create a client budget from information gathered by CAP centre staff, reviewing documentation, identifying further queries and applying guidance to expenditure
- Advise clients on their best options to deal with their financial difficulties, including formulating a strategy to become debt free, as well as broader advice relevant to their financial situation
- Identify potential enforcement action against clients, negotiating with creditors to establish sustainable plans for repaying debts (or holding further enforcement action)
- Complete phone training and achieve sign-off for call handling
- Deal with client and creditor queries as they arise through the various communication methods available, including phone, post, email and SMS
- Amend and update client budgets with changes to their circumstances and identify when a change of circumstance impacts a client's route option
- Pass Stage 2 sign-off for advice creation
- Demonstrate patience and resilience whilst helping clients with multiple complex needs, ensuring that CAP continues to deliver the very best for those with the very least
- Proactively manage client cases towards a debt free conclusion, completing workflow tasks as required and complying with CAP's Debt Help policy and procedures at all times
- Liaise with and work alongside other Debt Operations departments
- Communicate with CAP Debt Coaches regarding the status of their clients' cases

Measurable outputs:

- Achieve a Pass in the required exams to complete the Debt Adviser training course
- Achieve Stage 1 sign-off within nine months of completing the Debt Adviser training course
- Achieve Stage 2 sign-off within twelve months of completing the Debt Adviser training course

Other responsibilities include:

- Being willing to pray with clients over the phone
- Being happy to share Christian gospel with callers and lead clients in prayer of salvation if appropriate
- Encouraging friends, family and other contacts to support the charity through the Life Changer programme and other fundraising initiatives

The above job profile is a guide to the work you may be required to undertake but does not form part of your contract of employment and may change from time to time to reflect changing circumstances.

Person

Education:

- A-level education or equivalent

Experience:

Essential

- Experience of having to work using your own initiative
- Experience of working as part of a team
- General office and administrative skills
- Computer literate

Desirable

- Financial or debt advice experience
- Experience of insolvency procedures and/or legal training
- Experience of phone-based customer service
- Experience of working with vulnerable people

Christian commitment

- The candidate must be able to give both verbal assent to and practical demonstration of Christians Against Poverty's Statement of Faith and core values
- Must be able to actively participate in prayer and worship, whether individual, small group or corporately, as an expression of own personal faith and in line with CAP's Statement of Faith

Skills/abilities:

- Excellent problem solving, analytical and evaluation skills
- A confident, quick learner with a capacity for large workloads
- Driven to achieve every day
- Able to organise tasks and workload effectively
- Able to remain calm and professional in pressured situations
- Confident working with numbers/finances
- Able to hold a good balance between detail and the 'big picture'
- Excellent administration skills
- Confident and friendly communication style
- Good written communication skills
- Able to work in a decisive and efficient manner
- Naturally strong at taking initiative
- Contributes to team goals
- Very high emotional resilience and ability to remain upbeat in difficult circumstances
- Able to maintain own emotional wellbeing
- Confident with computer use, including Word, Excel and the internet