

## Trainee Case Officer: Service Delivery

*CAP celebrates the value of diversity and our aim is for our workforce to be as inclusive as possible as well as representing the communities we serve. With this in mind, we welcome and encourage job applications from people of all backgrounds. We particularly welcome applications from candidates from black and ethnic minority backgrounds. We are committed to continue building an environment that embraces diversity and includes all.*

### Context:

CAP's mission is to end UK poverty by equipping churches to reach their communities. We exist to empower and serve churches through exceptional partnerships, delivering impactful debt advice and coaching services. Providing accessible, community-rooted support to those facing financial and social challenges across the UK. Our approach is centered on empowering individuals providing holistic support to achieve financial resilience through expert debt advice and tailored coaching products. This approach goes far beyond financial stability, creating lasting personal and relational transformation and contributing to a society where all can flourish. We are committed to fostering strong relationships with our church partners, ensuring a collaborative and effective service that continually improves to meet the evolving needs of local communities.

### Purpose:

The role of a Case Officer is pivotal in ensuring a debt client progresses through Service Delivery. They are responsible for overseeing a number of key tasks within the management of client cases, providing excellent customer service to clients, advisors and churches throughout.

This includes responding to incoming client, creditor, and debt coach communication; decisively interpreting and triaging significant amounts of information to ensure an accurate and smooth transition through Service Delivery.

### Reports to:

Regional Team Manager

### Passion:

Case Officers are passionate about providing a consistent and excellent level of customer service to our Clients, Debt Advisors, Creditors and Local CAP workers.

### Salary and Progression:

Trainee Case Officer starting salary of £24,570 with the opportunity to progress to a Case Officer role with a salary of £25,000 usually within 12 months.

## Location:

Bradford Head Office based initially during training but with optional hybrid working available after completion of initial training with the expectation of at least 40% of working week being in the office. You can of course work from the office entirely if preferred.

## Rewards and Wellbeing:

- CAP 6.5% employer pension contribution (increasing to 10% based on your personal contributions)
- 34 days annual holiday (including flexible bank holidays), increasing by a day per year up to 39 days
- 2 paid Mental Health days and up to 5 Family Emergency Care leave days per year
- Paid 'Revive' days to take time out with your team during the year
- Enhanced paid sickness, maternity, paternity and adoption leave
- Access to Employee Assistance Programme
- Hybrid working
- Flexitime from completion of training (start/finish earlier or later in the day, accrue extra time off & achieve that work/life balance!)
- Free annual eye tests
- Plus many more!

## Role:

### Accountabilities:

To complete a variety of tasks to underpin essential case progression whilst complying with CAP's Debt Help Policy and Procedures at all times. The following accountabilities are relevant to the case officer role:

- Complete the Case Officer training sessions
- Complete required sign off levels
- To download paperwork from our online document storage system and upload it to a client's file on CAP's internal system.
- To complete a detailed check of each case to ensure we have the correct information to prepare a budget, including ensuring debts are not missed and all paperwork is correct. This will involve a high level of deciphering and interpreting paperwork.
- To have a sound understanding of what constitutes towards the minimum requirements of a case being ready to be progressed.
- To liaise with Debt Coaches to ensure missing paperwork/ information is obtained prior to advice preparation by Debt Advisors.
- To input clients' details navigating multiple systems and a variety of paperwork, actioning as necessary.

- To accurately transfer between systems a clients' non-priority debts and creditor information onto a clients' CAP case cross referencing a credit report, paperwork and information.
- To keep up to date with the extensive and often varying information regarding non-priority debts acknowledging the level of risk that team members are accountable for when processing complex client data.
- To action paperwork sent in from Debt Coaches and clients as required from pre-budget to activation stage.
- Identify potential enforcement action against clients, taking urgent action to reduce the risk of detriment to the client.
- To triage and action when appropriate, client, Debt Coach and creditor queries as they arise through the various communication methods available; including phones, post, emails and SMSs, ensuring we meet agreed service levels.
- To complete a variety of workflow tasks to assist with essential case progression whilst complying with CAP's Debt Help Policy and Procedures at all times- these include Bankruptcy applications, DRO referrals, credit report checks and case closures
- To be responsible for inbound client withdrawal and call booking phone lines and respond to queries within the scope of the role
- To manage team calendars, booking in phone appointments for clients and sending reminders to clients to maximise successful appointments and protect advisor time
- To demonstrate patience and resilience whilst helping clients with multiple complex needs, ensuring that CAP continues to deliver the very best for the very least
- To carry out scanning of important documents onto HOPE (CAPs internal system)
- To support and collaborate with Debt Advisors within your delivery hub and across Service Delivery.
- Any other tasks relating to the current role as seen necessary by your line manager.
- To work proactively towards CPD goals set through both assigned and self led training sessions.

## Measurable outputs:

- Achieve sign off within 12 months of starting the role.
- Achieve a pass in the accredited Money Advice Service training process within the required time frame (DMPS only).
- Achieve the required outputs on rota'd duties.
- Frequency/severity of quality issues found in work through quality audits kept above agreed target and any feedback taken onboard and actioned.
- Complete all assigned role related training within appropriate timescales.

## Culture

- Clearly live out and embrace the cultural values of CAP.
- Clearly demonstrate a heart and passion for the charity.

- Sincere acceptance, understanding and practice of the Christian ethos and purpose of the charity.

### **Other responsibilities include:**

- Being willing to pray with staff and fully engaged with our Christ-centered culture.
- Encouraging friends, family and other contacts to support the charity through the Life Changer program, and other fundraising initiatives.
- Attendance at annual CAP staff conferences.
- Completing all compulsory CAP training within given timescales.
- This role falls within the scope of the FCA's conduct rules, and you will be provided with training as to how these apply to the role. It is your responsibility to ensure that you follow these conduct rules.

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. It may change from time to time to reflect changing circumstances.

## **Person:**

### **Education:**

- GCSE maths and English

### **Experience:**

#### **Essential**

- Experience of having to meet deadlines and targets
- Experience of working as part of a team
- Experience offering excellent customer service via email, letter and telephone
- Excellent administrative skills
- Strong computer literacy

### **Skills/abilities:**

- Meticulous attention to detail, confident in complex data entry processes.
- Excellent problem solving, analytical and evaluation skills
- A confident, adaptable learner
- Ability to consistently achieve expected outputs
- Driven to achieve every day
- Confident, friendly and professional communication style
- Confident numeracy skills
- Good written communication skills
- Excellent organisational skills
- Ability to work in a decisive and efficient manner
- Ability to work accurately and pay attention to detail

- Able to work well to prescribed processes and also take initiative where necessary
- Ability to work independently on set tasks
- Ability to work well as part of a team
- Confident computer user including bespoke systems, Google docs, Google sheets, Google calendar and the internet
- Ability to maintain own emotional wellbeing; taking initiative where necessary to access the appropriate support.

### **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 their own personal faith and in line with CAP's Statement of Faith.

All adults working in or on behalf of CAP have a responsibility to safeguard and promote the welfare of children and adults. This includes:

- A responsibility to ensure a safe environment in which CAP services can be delivered.
- Identifying children and adults where there may be safeguarding concerns.
- Following the CAP *Safeguarding policy* in addressing any concerns appropriately.

**Date: September 2025**