

## Training Debt Advisor

### Context

Teams of Debt Advisors at our head office in Bradford carry out the debt counselling work of CAP. These teams cover three main functions; Firstly, the setup of our client's cases, working alongside our partner churches all over the UK to deliver a home visit service. Subsequently two long term teams, working with clients who are either, repaying their debts through a debt management plan, or clients who need to pursue an Insolvency option.

### Purpose

The role of our Debt Advisors is to work in three teams mentioned above, Setup, Debt Management and Insolvency, to jointly manage a portfolio of clients, ensuring they receive advice on how best to deal with their debts and ongoing support to complete their journey to become debt free. All underpinned by a compassionate and highly professional customer service.

### Passion

Our Debt Advice teams are passionate about seeing each individual client set free from the pressure and trauma of problem debt. We believe that our service offers an excellent solution for some of the most vulnerable people in our society.

### Personality

We are extremely organised and efficient, effective communicators, find fun amidst the detail, great with numbers and have a strong drive to progress our work efficiently and professionally.

## Role:

### Accountabilities:

- Complete the Debt Advisor 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
- To advise clients on their best options to deal with their financial difficulties. This includes 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
- To deal with client and creditor queries as they arise through the various communication methods available; including phones, post, emails and SMSs
- Amend and update client budgets with changes to their circumstances and identify when a change of circumstance impacts a clients route option
- Pass Stage 2 sign off for advice creation

## Job Profile: Debt Operations

- 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 proactively manage clients' cases toward a debt free conclusion, completing workflow tasks as required and complying with CAP's Debt Help Policy and Procedures at all times
- To liaise with and work alongside other Debt Operations departments
- To communicate with the CAP debt coaches regarding the status of their client's cases

### Measurable Outputs:

- Achieve a Pass in the required exams to complete the Debt Advisor training course
- Achieve Stage 1 sign off within 6 months of starting the role
- Achieve Stage 2 sign off within 12 months of starting the role

### 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 clients over the telephone
- Being willing to pray with staff and be fully engaged with our Christ centered culture.
- To encourage friends, family and other contacts to support the charity through the Life Changer program, and other fundraising initiatives.
- Attendance at annual CAP staff conferences .
- Complete all compulsory CAP training within given timescales.

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

## Job Profile: Debt Operations

- Experience of working as part of a team
- General office and administrative
- Computer literate

### Desirable:

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

### 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
- Ability to work in a decisive and efficient manner
- Naturally-strong initiative taker
- Contributor to team goals
- Very high emotional resilience. Able to remain upbeat in difficult circumstances.
- Able to maintain own emotional wellbeing
- Confident computer user including Word, Excel and the internet

### 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. Identify children and adults where there may be safeguarding concerns and to follow the CAP Safeguarding Policy in addressing any concerns appropriately.

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