

Service Delivery: Trainee Debt advisor

Whether you have worked in Debt advice before or are looking for a new opportunity we can help you develop your skills and knowledge to join our Service Delivery team. If you are confident with numbers, can deliver excellent customer service and are compassionate, but emotionally resilient then this is the perfect role for you.

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.

Salary and Progression

Trainee Debt Advisor starting salary of £25,810 with the opportunity to progress to a Debt Advisor role with a salary of £27,960 usually within 12 months. Further progression is available to a Senior Debt Advisor with a salary of £29,926, usually after 2 years (based on meeting necessary performance and development criteria).

After this there are manager and specialist roles that may become available to apply to for further career progression.

Location

Bradford Office based initially during training but with hybrid working split between home and our office available after completion of initial training. You can of course work from the office entirely if preferred.

As a Trainee Debt Advisor you will complete a comprehensive programme of classroom training, exams and on the job sign off to equip you to be able to bring expert advice and support our clients in their journey to becoming debt free.

Once you step into one team, you will be working in a fast paced, but rewarding environment. As a debt advisor you will be creating bespoke advice, crafted to help each client gain greater control over their finances. Whether it is negotiating with creditors, or reassuring a distressed caller, as a debt advisor you'll be demonstrating the highest standard of service, demonstrating both expertise in knowledge but also genuine care for those we are working with.

What a Debt Advisor does:

- Build budgets to support clients in managing their finances
- Create tailored advice plans to give suitable options to become debt free

- Negotiate with creditors to create a sustainable payment plan and stop further debt collection
- Resolve client queries over phone, email and sms
- Working with partner churches in running their local debt centres

See full accountabilities below

What skills you need:

- Excellent communication, both verbal and written
- Able to quickly analyse complex situations to find the best solution
- Confident computer user, able to quickly gather and accurately record information
- A confident, quick learner with a capacity for large workloads
- High emotional resilience. Able maintain wellbeing whilst dealing with sensitive and highly emotive client circumstances
- Strong numerical skills

Rewards & 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!

Accountabilities:

- Complete the Debt Advisor classroom training course
- Create a client budget from information gathered by local CAP 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
- Pass Stage 2 sign off for advice creation
- 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 1 sign off for budget amendments
- 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 Service Delivery teams
- 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 staff and fully engaged with our Christ-centered culture.
- Encouraging friends, family and other contacts to support the charity through the Life Changer programme and other fundraising initiatives.
- Attending 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.

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: January 2026