

## Debt and Financial Wellbeing Specialist

### Context

CAP has a growing and influential Scottish debt help service. This brings definitive obligations with regards to government regulation and a requirement for good practice. The Policy & Compliance team contains quality assurance and compliance officers, trainers, researchers, project and compliance managers, and data protection officers, and increasingly supports other areas of the charity.

The CAP Scotland team is dedicated to providing our Scottish debt advice service, tailored specifically to the needs of people in Scotland. This team is responsible for managing and developing CAP's network of centres and the staff that run those centres. It is committed to empowering the local church and therefore invests in the support required for a church to run a CAP service well.

### Purpose

The role of the Debt and Financial Wellbeing Specialist will be two fold. First to provide support, training and specialist knowledge for debt advisors delivering Scottish-specific solutions and to Debt Centres teams in local Churches who provide in person support to those in debt and on low incomes. The role will work to ensure we deliver high quality debt advice and holistic, person centred support to our clients through further developing Debt Operations policy and keeping abreast of government regulations and industry good practice. The role will also work closely with our network of debt centres to explore and develop new initiatives that will help and benefit our clients across Scotland.

### Passion

We are passionate about knowledge and innovation, using this to deliver high quality advice and service to all our clients. We are determined to ensure all our debt advice staff and church based teams are adequately equipped to deliver a great service and the support we provide our clients is always improving. We are driven to enable and empower our partner churches to be the answer to some of the biggest problems society faces.

### Personality

Enjoys learning and sharing this with others. Intelligent, decisive, self-motivated and a good communicator who loves finding solutions to difficult challenges. Likes exploring the needs of staff and clients, developing policy and bringing positive change. Enjoys making their work fun. We do all our work in a highly relational way; striving to always work with excellence and compassion.

## Role:

### Accountabilities:

- Provide regular, relevant, high quality training material for debt advice staff and debt coaches in Scotland and when relevant, deliver such training.
- To help develop our policy & procedure for our debt help service in Scotland and to ensure that this is continually updated in a timely manner and staff are aware of current practices.
- To work closely with colleagues across teams at CAP, in particular Policy and Compliance, Scotland Debt Operations, Scotland Team and External Affairs and share information and learning in a timely and effective manner
- Answer queries relating to debt advice policy or procedures
- To help respond to relevant industry and Scottish Government consultations either by way of contribution or leading the consultation when appropriate
- To stay up to date with developments, case law, policies & procedures, best practice, and legislation within the debt and other linked industries (e.g. energy) and disseminate the information to those who need to be aware of it in accessible and timely ways
- To help ensure the organisation understands and meets all best practice requirements in order to gain and keep AQS/MaPS accreditation and FCA Authorisation and any relevant qualifications in Scotland.
- To understand the needs of our clients in Scotland on low incomes and lead research and change initiatives to improve our service, add value for our clients, and to improve their circumstances in addition to debt help.
- To work closely with our Area Managers and network of debt centres across Scotland to develop even more holistic support to our clients (e.g. signposting, referrals, additional national and local support schemes)
- To attend meetings as required with organisations such as AiB, Money Advice Scotland or the Scottish Government.

### Strategic Lead Accountabilities

- **Strategy development.** Uses their expertise to develop strategy for their whole department or a number of departments, usually in collaboration with a Director or Head.
- **Strategy enablement.** Uses their expertise to implement organisation-wide strategies that deliver on our strategic aims (e.g. project management, data protection, recruitment).
- **Influence.** Demonstrates people management or leadership skill in a matrixed organisation.
- **Organisational awareness.** Understands the wider organisation and how their work connects with other things happening around CAP.
- **Self-leadership.** Able to work with individual accountability and autonomy over deadlines, as is the case with most strategic lead work.

### Measurable Outputs:

- Stakeholder engagement strategy completed within agreed timescale
- Policy and Procedures kept up to date and monthly updates sent around to advisors and other staff as necessary
- Debt and related industry changes communicated to staff on a monthly basis
- All Scottish Debt Help Policy and Procedures reviewed within agreed timescales
- 95% of policy queries dealt with within SLA
- Project benefits delivered within agreed costs and timescales
- 85% of debt coaches report they have the required level of specialist knowledge to carry out their role
- Minimum of 4 new initiatives or improvements per year to directly increase financial well being for clients

### 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:

- Standard grade / Nat 5 / GCSE Maths and English

## Job Profile: Finance, Risk & Compliance and Scotland

- Scottish Highers / A-level or equivalent
- Approved Money Advisor certification (desirable, but not essential)

### Experience:

#### Essential

- Detailed technical knowledge and understanding of statutory debt advice in Scotland
- Experience of working with in an advice giving organisation
- Clear understanding of social security and anti-poverty policy both at UK and Scottish Government level
- Written communication or report writing skills experience
- Experience of preparing training materials and briefing documents for use by a range of audiences
- Experience delivering change
- Experience of working well in a team environment
- Experience of having to work using your own initiative
- Experience of working to meet deadlines or targets
- Experience of working with a variety of stakeholders and developing and delivering stakeholder engagement plans
- Evidence of passion for the addressing the causes and consequences of poverty
- Confident computer user, including Google Suite products

#### Desirable

- Experience of delivering and arranging training sessions
- Previous experience signing off and supervising advice work
- Project management experience
- Service or user experience expertise

### Skills/Abilities:

- Excellent administration and organisational skills
- A passionate and upbeat person
- Approachable
- Ability to work using own initiative
- Naturally decisive and proactive
- Ability to self manage and self motivate
- A strong desire to learn
- Ability to research and find information
- Ability to supervise and review debt advice and provide constructive feedback
- Ability to consult with staff to identify areas for potential training needs
- Ability to collaborate across teams and departments
- Ability to implement legislation and best practice in line with CAP's culture

## Job Profile: Finance, Risk & Compliance and Scotland

- Excellent communication at all levels
- Ability to communicate technical information in a clear and accessible ways
- Able to hold a good balance between detail and the 'big picture'
- Confident computer user including Google docs, sheets, and mail
- A love for detail and excellence
- Creative flare and ability to generate new ideas

### 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.

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.

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