



Job Profile

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 debt help 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 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.

Salary and progression

A Trainee Debt Advisor's starting salary is £22,252, with the opportunity to progress to a Debt Advisor role with a salary of £25,395 (usually within 12 months). Further progression is available to a Senior Debt Advisor with a salary of £27,578, 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

This role is initially based at our Bradford head office during training. Hybrid working (split between home and head office) is 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 on their journeys to becoming debt free.

Once you step into a 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, expertise in knowledge and genuine care for those you are working with.

What a Debt Advisor does:

- Build budgets to support clients in managing their finances
- Create tailored advice plans to share suitable advice to becoming 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'll 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 to maintain wellbeing whilst dealing with sensitive and highly emotive client circumstances
- Strong numerical skills

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
- Two paid Mental Health days and up to five Emergency 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 and achieve that work/life balance!)
- Free annual eye tests
- Plus many more!



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 any safeguarding concerns, and follow the CAP Safeguarding Policy in addressing any concerns appropriately.

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
- 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 SMS
- 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
- To demonstrate patience and resilience whilst helping clients with multiple complex needs, ensuring that CAP continues to deliver an excellent service for every client
- 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 clients' cases

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.

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 be fully engaged with our Christ-centred culture
- Being willing to pray with clients over the phone
- Being happy to share the Christian gospel with callers and lead clients in the prayer of salvation if appropriate
- 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 therefore change from time to time to reflect changing circumstances.