

Job Profile

Job title	Debt Advice Case Manager
Functional roles	To provide debt advice casework to our service users
Contract type	Permanent (6-months probationary period)
Report to	Branch Manager
Direct Reports	Volunteers
Location	Hounslow, London (will consider hybrid/remote working options)

Do you want to help lift some of the most vulnerable in our communities out of poverty? Do you want work with a small, compassionate, dynamic charity, and help change lives? If so, we would love to talk to you.

A note from our Chief Executive

Thank you so much for your interest in this role.

Crosslight was founded in 2009, and since that time we have grown from one location and one part-time employee, to a charity operating across 25+ locations, with 30+ employees and over a hundred and fifty incredible volunteers. Of course, much has changed over the years, but our mission remains the same – to walk alongside some of the most vulnerable and marginalised in our society and help them to get back on their feet.

The last few years have undoubtedly been challenging, and as we look ahead, it is clear that our vital services will be needed more than ever before as the people and communities we serve face unprecedented uncertainties. I am deeply grateful therefore to all our team who every day live out our vision – Restoring Dignity, Renewing Hope.

If you are committed to reducing poverty in our communities, excited by our vision and ethos, and keen to use your experience to support those most in need, I would love you to consider joining us – it could be the best decision you ever make!



Bruce Connell
Chief Executive



About Crosslight

Crosslight works to lift people out of poverty and help them build a better future. We long for our communities to flourish and for no one to be left behind, and our vision for our staff and volunteers is more than just a job, it is an opportunity to make a difference. We ask our team to be our ambassadors, to use their time, skills and passion to Restore Dignity and Renew Hope for those in need.

We are of our community and for our community – we are 'All Together', and we would love for you to join us.

What we do

With over 25 locations in London and the South, we work with some of the most marginalised and vulnerable people in society. Through our community-based, person-centred programmes we provide comprehensive debt & benefit advice; build financial resilience through money skills education and budget coaching; and mentor clients with open-ended holistic support to increase their mental wellbeing and social mobility.

1) Advise: We provide comprehensive debt and benefit advice, focusing on the unique circumstances of each individual. The end-to-end support we provide includes in-depth casework for the most vulnerable. We act as advocates for our clients, working at their pace and adapting to their individual needs and abilities.

2) Equip: We seek to create lasting change so that our clients can face the future with more confidence and become better equipped to meet their full potential. We do this through tailored one-to-one budget coaching and our money skills programme, including our new Cost of Living Toolkit programme. We run these both face-to-face and online (as either live workshops or simple video-led self-study).

3) Encourage: Our aim is to go beyond crisis advice and support clients throughout their journey. We achieve this by taking a genuinely holistic approach which includes mentoring, befriending, social-engagement and encouragement - empowering them to turn their lives around and realise their potential.

4) Resourcing Others: We also seek to build community and support those in need beyond our catchment areas by making our money skills resources and training available to other organisations and community groups through our online leader's hub. Likewise, our free, online Budget Builder (web and app) enables anyone to build their own household budget and use it to manage their money more effectively day-to-day.

Our unique approach

Crosslight works alongside clients for as long as it takes to improve their situations. We support some of the most vulnerable in our communities through our holistic, person-centred approach.

Personal not prescriptive – much advice is becoming more generic in its delivery, with a focus on information rather than individual advice. In contrast, our service is tailored to the individual, meeting them at their point of need and working at their pace. Our service is flexible and adapts to the needs of each individual.

Outcomes not volumes – many agencies are more focused on meeting volume targets. In contrast, we want to ensure all our clients get the support they need to move beyond a current crisis. We are therefore more interested in the progress of each individual rather than showing off our client volumes.

Time to give not timed-out – many advice providers are time-limited in the support they give. In contrast, we support some of the most vulnerable in our communities, many of whom struggle with very complex circumstances. We therefore aim to support our clients for as long as they need to remain engaged with us.

Big picture not just the big problem – most of our clients come to us at a point of crisis, often with a number of main issues that they need support with. But where we can, we always seek to go

further, to look at the big picture beyond the immediate crisis and support our clients as they deal with the underlying causes of their difficulties.

Why work for Crosslight?

We are a small yet fast-growing and dynamic charity offering support to some of the most vulnerable in our society. Those who join us, frequently point to the real difference that they can make to peoples' lives and the strong sense of camaraderie and team spirit amongst colleagues who share a similar passion.

"Working for Crosslight has been life changing for me. I love the people that I work with and the supportive environment that has been created – everyone really looks out for each other. Crosslight really cares about their clients and treats everyone as an individual. It is hugely rewarding." **Sarah, staff member**

"Joining Crosslight after several years in the corporate sector has been such a great decision. So often we are in the privileged position to witness real transformation. It's an exciting place to be and I'd encourage anyone with a passion for making a difference and helping some of the most vulnerable in society to join us!" **Tanya, staff member**

Our Benefits

At Crosslight we are passionate about ensuring that we support and reward our staff. As such we offer a range of benefits as follows:

Enhanced Pension Scheme	<ul style="list-style-type: none"> • A competitive contributory pension scheme. After 12 months, all employees are eligible to join an enhanced scheme which will match any contributions you choose to make, plus add a further 1% on top - up to a maximum employer contribution of 6%.
Holiday Allowance	<ul style="list-style-type: none"> • 27 days holiday (pro rata) for all employees plus Bank Holidays
Family Friendly policies	<ul style="list-style-type: none"> • Enhanced Maternity, Paternity and Adoption leave policies
Flexible working	<ul style="list-style-type: none"> • Options for hybrid working and compressed working hours (based on role requirements)
Learning and Development	<ul style="list-style-type: none"> • A comprehensive induction programme provided to all new team members • Extensive continuous development opportunities including access to our 'Crosslight Learning Academy' offering training and coaching sessions to all staff • Leadership Development Programme • Team Investment events (including team-building days) • Funding for external training accreditations (based on role requirements)
Wellbeing	<ul style="list-style-type: none"> • Wellbeing survey administered to staff annually • Access to full programme of internal mental health and wellbeing training via our 'Crosslight Learning Academy' • Access to Mental Health First Aid team

Role Summary

The primary purpose of this role is to provide debt advice and money education on a case management basis and to support the provision of advice by volunteers. The post holder will be expected to manage their own cases and lead appointment sessions.

Crosslight's mission is to 'Restore Dignity and Renew Hope' to those in our communities brought down by poverty and debt. The job holder will play their part in bringing this vision to reality, supporting clients through what at times can be emotionally difficult situations, to get back on their feet and realise their full potential.

The role combines both technical and pastoral elements. The role will involve building a client case, untangling sometimes complex situations, liaising with creditors, providing guidance for volunteers, and discerning and communicating the appropriate choices and strategies for the client. But you will also need to lead client appointments and support clients through what at times can be emotionally difficult situations.

We are looking for someone with prior debt advice experience who ideally has experience of leading and supervising volunteers.

Role Values

We expect all our staff team, at all times, to;

- Support and play your part in implementing Crosslight's vision and be an advocate for Crosslight's clients
- Respect Crosslight's Christian ethos and embody its core values, adhering always to Crosslight's Code of Conduct
- Embrace a continuous learning culture, always looking for opportunities to develop further in your role, and in particular to be pro-active in staying up to date with technical knowledge needed for your role
- Put our clients first, working always in their best interests, demonstrating love and respect to all who seek our help

Role Responsibilities

The jobholder will support the provision of debt advice casework, including managing a portfolio of casework clients. This may involve acting on the client's behalf and directly intermediating and negotiating with creditors and other third parties. Your responsibilities may include;

- Leading appointment sessions, providing support and advice to other advisers and volunteers
- Undertaking an initial triage/assessment of each client's needs and situation
- Producing, or assisting the client to produce, a detailed, accurate Financial Statement which reflects the client's current circumstances
- Speaking with third parties if appropriate, either to fully understand the client's situation, or to assist them in implementing an agreed strategy
- Advising clients how to maximise their income, including by identifying and explaining additional benefits they may be entitled to claim

- Assisting the client by explaining simple budgeting strategies to help them manage their money more effectively, utilising Money Course material and involving the financial capability team whenever appropriate
- Advising clients with rent arrears how to safeguard their home, speaking with their landlord if appropriate and/or advising clients what action they need to undertake and advising on any court action
- Advising clients with other priority debt issues i.e. Council Tax, utilities, benefit overpayments, ensuring they fully understand their situation and the implications, and agree way forward
- Advising clients as to their options for dealing with their debts, including helping them formulate and implement simple action plans
- Assisting clients to establish a payment plan if appropriate
- Supporting and accompanying clients to court if appropriate
- Supporting clients with benefit applications, reconsiderations and tribunal appeals
- Advising and assisting clients with insolvency options including DROs and Bankruptcy
- Making referrals to other advisers or specialist agencies as appropriate
- Maintaining detailed online case records
- Keeping up to date with legislation, case law, policies and procedures relating to debt advice, and attend appropriate training
- Providing ongoing support, advice, mentoring and encouragement to clients as they seek to address the underlying cause of their current difficulties. We look at all times to walk alongside our clients for as long as they are willing to engage with us, providing a listening ear, encouragement and support in a holistic way

Personal attributes

An exceptional self-starter

- We are looking for someone who is a genuine self-starter and able to work on their own initiative
- Someone who has the humility to understand when they don't know something, but who will search-out information and skills that they may not yet possess, and lead by example

An enthusiasm to learn

- We are looking for someone willing to embrace a new challenge, and to throw themselves into learning new skills and knowledge
- An enquiring mind, someone who is always looking for solutions to problems

Good communication skills

- An ability to respond to multiple enquires across several mediums in a style that is appropriate to the user
- Effective writing skills and an ability to distil sometimes complex information into easy-to-understand format
- An ability to communicate with empathy and in a calm manner, especially in emotionally charged situations

Good organisational skills

- Demonstrable time management skills and the ability to multi-task
- Interest in and attention to detail, being able to work through complex issues methodically

Flexible team player

- Proven ability to work in a cooperative and flexible manner within a team ethos. A willingness to adapt to changing situations and provide support wherever it's needed
- Relational with a positive 'can do' attitude

Essential Skills, Knowledge and Experience

You will have:

- Previous experience in providing regulated debt advice on a case management basis
- Being a DRO intermediary would be an advantage
- Demonstrable experience of providing person-focused support to clients who may be vulnerable
- Excellent inter-personal skills and an ability to show empathy, compassion and patience
- Sound IT skills with a strong command of the Microsoft Office suite

Other

This role may be subject to a DBS check and a credit check.

To apply visit crosslightadvice.org/vacancies