

Job Profile

Job title	Ealing Team Leader
Functional roles	To provide debt advice to our service users To lead the Ealing volunteer team
Benefits (based on a 40 week)	 33 days holiday (inclusive of bank holidays) 3-6% pension contribution depending on service
Direct Reports	Volunteers
Location	Ealing Foodbank, Crosslight offices, Homeworking
Contract	3-5 days a week (flexible working options available)
Salary	£24-30,000 p.a. (FTE) depending on experience

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. Visit crosslightadvice.org/vacancies

Crosslight may be small, but we have big plans. We are opening a new branch in Ealing in partnership with Ealing Foodbank and are looking for someone to lead and develop the new team.

Ideally we are looking for someone with prior debt advice experience and who has experience of leading and supervising a team. However we will also consider employing someone without direct debt advice experience as a trainee adviser if you are able to demonstrate that you possess the skills, maturity and determination to become proficient in this role.

The job holder shall be employed by Crosslight but will also work closely with and be an integral part of the Ealing Foodbank team.

Role Summary

The primary purpose of this role is to act as a lead adviser providing debt advice and money education to those in need, as well as managing the day-to-day running of the Ealing Branch, in partnership with Ealing Foodbank. In time, the post holder will be expected to manage their own cases and lead appointment sessions. Previous experience of debt advice, including as a volunteer, would be advantageous.

Crosslight's Biblically inspired 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.

Our expectations

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

- Support and play your part in implementing Crosslight's vision
- Embody Crosslight's Christian ethos and champion its core values
- Adhere to Crosslight's Code of Conduct
- Be an enthusiastic advocate of Crosslight's clients

Role Responsibilities

Debt Adviser

The job holder will be responsible for providing top quality, comprehensive debt and budgeting advice to a portfolio of clients. Duties will include:

- Undertaking an initial triage/assessment of each client's needs and situation
- To complete all necessary paperwork with clients according to Crosslight's procedures
- Produce, or assist the client to produce, a detailed, accurate Financial Statement which reflects the client's current circumstances
- With the client present, speak with third parties as appropriate, either to fully understand the client's situation, or to assist them in implementing an agreed strategy
- Advise clients how to maximise their income, including by identifying and explaining additional benefits they may be entitled to claim
- Assist the client by explaining simple budgeting strategies to help them manage their money more effectively
- Advise 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
- Advise clients with other priority debt issues i.e. Council Tax, utilities, benefit overpayments, ensuring they fully understand their situation and the implications
- Advise clients as to their options for dealing with their debts, including helping them formulate and implement simple action plans
- Assist clients with other related problems where they are an integral part of their case
- Make referrals to other advisers or specialist agencies as appropriate
- Maintain detailed online case records
- Keep up to date with legislation, case law, policies and procedures relating to debt advice, and attend appropriate training

Case Manager

In time, the jobholder will support the provision of debt advice casework, including managing a portfolio of casework clients. The responsibilities include;

• Lead appointment sessions, providing support and advice to other advisers and volunteers

- Provide case management covering the full range of debt advice including acting on the client's behalf and directly intermediating and negotiating with creditors and other third parties:
 - liaise with third parties as appropriate
 - deal with rent arrears issues to safeguard client's home, negotiating with landlord, preparing and advising on court actions
 - deal with any other priority debt issues i.e. rent, Council Tax, utilities, benefits and agree way forward
 - implement the course of action agreed, making offers to creditors, negotiating payments etc.
 - o assist client to establish payment plan if appropriate
 - o supporting and accompanying clients to court if appropriate
 - supporting clients through benefit appeals including tribunals
 - o initiate and implement any insolvency proceedings
- Make referrals to other advisers or specialist agencies as appropriate
- Implement appropriate budgeting and money management education with clients utilising Money Course material

Management of Crosslight Ealing Branch

In partnership with Ealing Foodbank, to oversee the day-to-day running of Crosslight Ealing Branch, including:

- Supervising the local volunteer team
- Assist in the recruitment of new volunteers
- Jointly with Head Office, identify the training needs of the volunteer team, promoting, coordinating and encouraging appropriate training
- Ensure the branch team adhere to best practice and Crosslight's operating policies and procedures
- Oversee volunteer rota and room bookings / infrastructure for appointments, in liaison with the Advice Service team
- Oversee room set-up for appointment sessions
- Liaise with Ealing Foodbank and the churches that support them, their staff and congregation members to promote, inform, and represent Crosslight within the local community incl. speaking at church events and being the visible embodiment of the work of Crosslight within the foodbank and supporting churches
- Help implement appropriate budgeting and money management education across the branch utilising Money Course material
- With the Crosslight team, to maintain an effective and proactive relationship with local stakeholders and referral partners

Personal attributes

An exceptional self-starter

• We are looking for someone who is a genuine self-starter. We are not necessarily looking for the finished article or someone with years of in-depth experience (although that would be nice!), but someone who is willing to take the initiative, 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
- A strong command of the Microsoft office suite

Good organisational skills

- Demonstrable time management skills and the ability to multi-task
- Ability to prioritise tasks, to identify and work to deadlines, and to manage time effectively
- 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 and a willingness to 'muck-in' where needed even if not part of your job
- Relational with a positive 'can do' attitude
- A desire to be a part of a multi-faceted small team

Essential Skills, Knowledge and Experience

- We believe ability counts more than direct experience, but you will need to demonstrate how you have developed the transferable skills required for this role
- Experience of problem-solving, with excellent time management skills and the ability to multi-task and prioritise work
- You will also need to demonstrate a proficiency in IT and troubleshooting, along with a strong command of the Microsoft office suite and an enthusiasm for working with new software and ways of working
- You will need a strong ability to show empathy, compassion and patience

To find out more and to apply visit crosslightadvice.org/vacancies