



StKea
TRINITY CHURCH

CAP Debt Coach

This job description outlines the key responsibilities of, and output required from, the post holder. The job description is set by the Christians Against Poverty Charity.

Christians Against Poverty runs a network of debt counselling community outreach centres throughout the UK, each one in partnership with a local church. Each of these centres is run by a Centre Manager who is responsible for the work in that particular centre, and the Debt Coach will work alongside them to help deliver that service.

Main purpose of the post

The purpose of the Debt Coach is to help provide good quality debt advice to people taken on by the centre as CAP clients, and to do this in such a way as it positively reflects the Christian faith and the core values of the charity.

Accountabilities

- To positively promote the Christian faith in line with the objectives of the charity.
- To become trained and proficient in the services CAP offers so as to be part of a team offering a high quality debt counselling service.
- To visit clients in their own homes and to explain the CAP service in a way that encourages clients to agree to work with CAP. Mobility is essential (to enable home visits), and so having a car and a full license would be a requirement in most cases.
- To be part of a team that presents the debt advice to the client. This will involve a fact find of clients' current financial situation, communication of the prepared budget and financial plan to clients, and working with clients to encourage them to stick to the plan.
- To accompany clients to court in order to provide support as they secure affordable repayments and other legal agreements.
- They may be required to help the Centre Manager publicise the CAP service in such a way that it is made available to the widest possible section of society. This will involve developing links with relevant referral agencies.

Person Specification

Experience

Essential - Evidence of passion for the poor and evangelism, and outworking of this

Desirable - Experience of working with poor and needy people in vulnerable sections of society

Skills / Abilities

Comfortable working with numbers, and able to effectively work with and understand a household budget

The ability and desire to explain the Gospel in a clear, relevant and natural way

Ability to motivate and inspire people to sign up for our service

Excellent verbal and written communication skills

Ability to remain emotionally strong through stressful situations

Logical, articulate approach to work

Excellent time and task management

Good administration skills

Good IT skills – confident using Microsoft Word and the internet

Sincere acceptance and understanding of the Christian purpose of the charity

Christian commitment

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 take part in prayer and worship, whether individual, in a small group or corporately, as an expression of own personal faith and in line with CAP's Statement of Faith

At its core, CAP is:

Passionate and compassionate: We do what we do because we care deeply about seeing people released from debt, poverty and their causes

Excellent and generous: We go above and beyond for our clients

Courageous: Who wants to settle for the same old when we can push for bigger and better?

Fun and united: We're one big CAP family!

Christ-centred: We know none of this would be possible without Jesus

What support will I get?

- Role specific Christians Against Poverty debt coach training following recruitment, DBS and references.
- Regular supervisory meetings with your line manager.
- Confidential reviews with CAP central staff on a regular basis.
- Monthly, prayer and pastoral support from an appropriate Church member.
- Access to appropriate training as part of your continuing professional development.

Main Terms and Conditions Job Title:

CAP Debt Coach

Responsible to: Natalie Gavan, CAP Centre Manager

Reports to: CAP Truro Centre Manager/Vicar, St Kea Church

Post status: This is a funded post, currently guaranteed funding for 2 years, and we expect this post to continue after this time.

Location: Desk space will be provided if required either in River Street, Truro or at Kea Church Office, Kea, Truro, Cornwall TR3 6AE.

The post will require flexible working; working from home would be acceptable.

Hours of work: 8hours per week across two days.

Salary: £6349.20 gross annually (£12.21 per hour from April 2025, 10hrs per week)

Pension: An occupational pension is provided with this position and is currently provided with People's Pension.

Holidays: 56 hours per year plus bank holidays

Safeguarding: As this work involves vulnerable people, a DBS check will be required and the postholder will be required to undertake safeguarding training.

An occupational requirement exists for the post-holder to be a practicing Christian in accordance with the Equality Act 2010.

Employer: St Kea PCC