

## Group Compliance Officer/Lead

*At CAP, we celebrate diversity and strive to build an inclusive workforce that reflects the diverse communities we serve. We warmly welcome applications from individuals of all backgrounds. We particularly encourage applications from Global Majority/UK Minority Ethnic candidates, as these groups are currently underrepresented within our wider workforce. We are committed to creating an environment where every individual can thrive and feel they belong.*

*Everything we do is rooted in our values. First and foremost, we are **Christ-centred**. The work that we do is guided by faith and the belief that everyone deserves to be treated with dignity and God's love.*

*We are **bold** in fearlessly putting that faith into action to help others and challenge injustice, while also seeking to be **compassionate** in the way that we want to understand others and offer them meaningful care. We are **collaborative** in our approach, making time to learn from others and work together to take on UK poverty. And finally, we prioritise being **joyful** in the face of challenges, because our faith gives us confidence that change is truly possible.*

### Context

Christians Against Poverty (CAP) and Community Money Advice (CMA) are long established, well respected and influential charities, operating in a complex landscape where the needs of the extremely vulnerable are growing. Our commitment to unwavering integrity is a witness to our Christ-centred mission, and as we serve those who others can't or won't, our adherence to government regulation and industry best practice is not just a legal obligation, it is a fundamental act of stewardship and protection for our clients and the thousands of partner churches who carry our brand(s).

### Purpose

Reporting to the Head of Compliance this role is a strategic partner in ensuring the integration of CAP and CMA into the CAP Group is successful. You will ensure that the CAP Group remains "within risk appetite" by transforming compliance into a strategic strength and helping CAP and CMA adopt industry best practice and maintain strong regulatory approval of our services.

Your focus will be three-fold:

- **Resilience:** You will safeguard our future by leading a specialist regulatory and compliance project, evaluating the current compliance of the CMA debt advice models against FCA requirements. From this you will create an action plan to ensure we remain within risk appetite and lead any change initiatives required to fulfil this.

- **Agile & Lean:** You will work to reduce the regulatory burden on our 300+ staff and 1300+ mission field workers, ensuring our processes are clear, lean by design and supportive of our relational, face-to-face models.
- **Quality as Mission:** Ensuring that quality marks and industry good practice are seen not as ends in themselves, but as the "safety net" that allows our 1,000 partner churches to provide "transformative, face-to-face support" with total peace of mind.

## Passion

Is passionate about our services standing out in the industry as being of the highest quality.

## Personality

Enjoys research and learning and then sharing this with others. Loves to take complex ideas and formulate practical solutions. Loves detail but can see the big picture and loves to have fun whilst doing it. Appreciates consistency but loves new ideas and solutions. Is comfortable with anything from data to legal information and enjoys producing reports and briefing papers. Has excellent administrative skills and works confidently with senior management.

**Reporting To:** Head of Compliance

**Direct Reports:** None

## Role:

## Accountabilities

- To lead and manage a project that strengthens our group debt advice compliance;
  - Deep dive research to identify current compliance with FCA rules and guidance (predominantly focussed on the CMA model)
  - Create a GAP analysis to highlight any differences that exist, with recommended actions to resolve these
  - Ensure all are within our accepted risk appetite
  - Advise the compliance team, exec and board appropriately
- To formulate and oversee any agreed actions resulting from the report;
- To stay up to date with any new regulation, policies & procedures, and relevant legislation within the industry;
- Working collaboratively with other stakeholders within the organisation to formulate or adapt our policies & procedures for debt counselling to ensure we maintain good outcomes for clients and remain compliant;
- Work with the Senior Compliance Manager to ensure we have a comprehensive and effective compliance monitoring program across all our debt advice services;
- To help ensure the organisations understand and meet all best practice requirements in order to maintain MaPS/AQS accreditation and FCA Authorisation;

- Any other projects from time to time that may be appropriate;

## Measurable Outputs

- Providing timely and accurate advice to CMA on any gaps in their compliance framework and working with them to resolve these, ensuring industry standards are met and FCA authorisation and MaPS Quality Framework accreditation are maintained.
- Quarterly compliance project updates produced for the board;
- Projects finished according to agreed time;

## Culture

Working at CAP is more than a job; it's a commitment to a community and movement. We believe that a healthy culture is the fuel for our mission. This means we prioritise 'spiritual rhythms' in our week—including dedicated time for morning prayer, worship, and team huddles. We are a 'joy-filled' office, which means we celebrate every win, from a client becoming debt-free to a colleague's personal milestone. We expect our team to be 'all in'—not just in their tasks, but in contributing to a supportive, laughter-filled, and prayerful environment.

CAP is a mission-driven, fast-paced, and deeply relational environment. You will find a culture that prioritises:

- **Spiritual Rhythms:** We start our days with prayer and worship, staying connected to our 'Why.'
- **Celebration:** We are 'Debt-Free' obsessed. We ring bells, share stories, and celebrate transformation.
- **Collaborative Bravery:** We tackle big problems (like UK poverty) by working across teams and daring to try new things.
- **Inclusive Belonging:** We want you to bring your whole self to work, knowing you are valued for who God made you to be.

## Other Responsibilities

- Being willing to pray with each other and fully engaged with our Christ-centred culture.
- Encouraging friends, family and other contacts to support the charity through the Life Changer programme and other fundraising initiatives.
- Attending annual CAP staff conferences and team revive days.
- 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 and may change from time to time to reflect changing circumstances.

## Person

### Education:

#### Essential

- A good level of general education including GCSE or O'level Maths and English.

#### Desirable

- Degree level education or equivalent experience.

### Experience:

#### Essential

- Experience of debt advice, and a good understanding of FCA regulation within that sector; (min 2 years)
- Experience of CAP/CMA debt advice procedures (or within a similar organisation); (min 2 years)
- Experience of project management; (min 2 years)
- Experience of report-writing and/or drafting professional documents; (min 2 years)
- Experience of working as part of a team; (min 2 years)
- Experience of having to work using your own initiative; (min 2 years)
- Experience of having to meet deadlines or targets; (min 2 years)
- Experienced user of Microsoft Word and Excel and Google docs/sheets; (min 2 years)

#### Desirable

- Expertise in the detail of FCA regulations relating to debt advice (e.g. CONC 8, SYSC, PRIN, DISP), and maintaining compliance monitoring procedures / regulatory business plan.

### Skills/Abilities

- Positive mindset;
- Able to hold a good balance between detail and the 'big picture';
- Understanding of relevant government regulation and being able to clearly advise on these issues;
- Mature approach to senior level teamwork, with a positive attitude towards collaborative working;

- A passion for excellence in all areas of work;
- Excellent written and verbal communication skills;
- Ability to project manage and meet deadlines;
- Excellent problem solving, analytical and evaluation skills;
- Confident decision maker;
- Ability to work using own initiative;
- Ability to work well under pressure;
- Excellent organisational and administrative skills;
- Friendly and approachable;

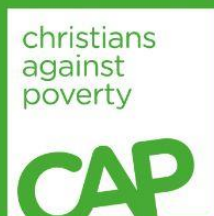
## Christian Commitment

- The candidate must be able to give both verbal assent to and practical demonstration of Christians Against Poverty's Statement of Faith
- Must be able to actively participate in prayer and worship, whether individual, small group or corporately, as an expression of one's 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.

May 2026



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