

Job Description:

Head of Debt & Money Advice



Toynbee Hall
For a fairer future Since 1884

Job title	Head of Debt & Money Advice	Location	Toynbee Hall
Directorate and Team	Advice Managers	Length of contract	Permanent
Outreach Work Required	No	Safeguarding level	Enhanced
Reporting to	Director of Advice Services	Direct reports	Advice Managers
Working Hours	Full-time 35 hours per week	Working Pattern	Hybrid (on site 2-3 days per week minimum)

About Toynbee Hall

Based in the East End of London since 1884, Toynbee Hall is a charity working alongside people facing poverty, injustice, and inequality to build a fairer East London. We provide vital advice and support, working in partnership to tackle unfairness and ensure everyone has an equal chance to thrive.

We have recently launched a new strategic plan which reinforces that our purpose is to build a fairer future with an end to poverty, injustice and inequality.

We work towards this by:

- Addressing poverty and injustice through advice and support and influencing systemic change.
- Shifting power to people and communities affected by injustice and inequality.
- Collaborating to end poverty and build fairer systems and institutions. What we want to see in the world starts with our community and our organisation.

This means:

- Working together to build a thriving local community where people have the resources they need, feel their voices are heard and are optimistic about the future.
- Being a good employer, where people are treated fairly, feel engaged and empowered, and work together to achieve our shared vision.
- Acknowledging the role Toynbee Hall has historically played in civic society while recognising that our role now is to shift power, to be an effective partner, and to amplify voices that are less likely to be heard.

What we learn from our work in east London we use to inform and influence wider policy – working to influence change in structures, systems and policies.

Directorate background

The Advice Services directorate at Toynbee Hall is central to our commitment to address and alleviate poverty in London and beyond. Specialising in debt, welfare benefits, legal support, and generalist advice, our directorate has proven instrumental in significantly enhancing the financial wellbeing of those we serve. Last year alone, our efforts helped individuals and families to be over £23 million better off,



showcasing the direct impact of our work.

Our operational model combines direct service provision with a collaborative approach. We directly employ a number of advisors who deliver expert, impartial advice. Simultaneously, we lead a coalition of 20 partner charities—including local Citizens Advice Bureaus and law centres—where additional advisors are employed. This structure allows us to amplify our reach and effectiveness, ensuring that a comprehensive network of support is available to those in need.

By integrating direct support with strategic partnerships, the Advice Services directorate not only tackles immediate financial and legal challenges but also contributes to the broader goal of systemic change, enhancing economic security and community resilience across one of the most challenged demographics in the nation.

How we work

Our values are Inclusive, Courageous and Empowering and we expect everyone who works with us to work in a way that aligns with these values and to do their utmost to deliver our strategic objectives according to their role.

Job purpose

The Head of Debt & Money Advice will provide strategic and operational leadership across Toynbee Hall's financial advice services, including debt advice, welfare benefits advice, and financial wellbeing provision.

As one of the organisation's senior subject-matter experts in financial advice, the postholder will ensure consistent technical standards, high-quality delivery, and effective integration across a complex portfolio of services, including community-based provision, criminal justice settings, and health-related programmes.

The postholder will lead a team of Advice Managers, providing expert oversight of complex casework, supporting decision-making in high-risk or contested cases, and ensuring services meet all regulatory, contractual, and quality requirements.

Scope of role

The Head of Debt & Money Advice will oversee the delivery, performance, and development of all debt and money advice services delivered by Toynbee Hall, including debt advice, welfare benefits advice, and financial wellbeing services.

This includes services delivered across community settings, prisons, hospitals, and mental health pathways.

The postholder will act as Toynbee Hall's senior technical lead across financial advice, responsible for:

- Ensuring consistent technical standards across debt and welfare benefits advice
- Providing expert guidance on complex, high-risk, or escalated cases, including creditor challenges and complaints
- Supporting Advice Managers and Technical Supervisors in decision-making and case resolution



The role will also contribute to system-level delivery by:

- Working with the Head of Partnerships to support delivery across partner organisations
- Contributing to the design and operation of centralised triage and referral pathways
- Ensuring consistent service standards across internal and external delivery

The postholder will play a key role in funder engagement, performance management, and service development, ensuring that all services meet contractual requirements and are aligned with organisational strategy.

Key working relationships

- Managing Director of Advice Services – line management and strategic alignment
- Deputy Director of Advice Services – collaboration on directorate planning and reporting
- Head of Quality and Compliance – ensuring regulatory compliance, audit readiness, and learning
- Advice Managers (Community-Based, MoJ, and MHCBS) – direct line management and service delivery oversight
- Technical Supervisors – ensuring consistent quality and casework supervision
- Customer Care Manager and Quality & Complaints Manager – coordinating client onboarding, feedback, and complaints
- External funders and partners including MaPS, FCA, and the Ministry of Justice – maintaining strong relationships and compliance
- Internal support teams (Finance, HR, IT) – ensuring smooth operational delivery

Key Responsibilities

- Provide strategic and operational leadership across Toynbee Hall's integrated financial advice services, ensuring alignment between debt advice, welfare benefits advice, and financial wellbeing provision
- Lead and support Advice Managers, fostering collaboration, accountability, and professional development across multiple delivery areas
- Ensure all services meet FCA regulatory requirements and funder standards, maintaining high levels of technical quality and consistency across programmes
- Act as the senior escalation point for complex casework, creditor challenges, complaints, and high-risk decisions
- Ensure effective integration of services within centralised triage and customer access models, supporting consistent case allocation and client journeys
- Lead on relationships with key funders, regulators, and system partners, including MaPS, Ministry of Justice, HMPPS, Insolvency Service, Macmillan, NHS Trusts, and delivery partners such as We Are Group
- Oversee contract delivery, performance reporting, and service development discussions with funders and partners
- Work collaboratively with the Head of Partnerships to ensure consistency of delivery, standards, and performance across partner organisations



- Lead service planning, resource allocation, and budget management across financial advice functions
- Work with the Head of Impact & Data to analyse service performance data and implement continuous improvement actions based on insight and learning
- Work with the Research & Policy team to contribute to policy development, service design, and innovation across financial advice services
- Represent Toynbee Hall in regional and national forums, working groups, and partnerships
- Ensure compliance with safeguarding, data protection, and equality legislation

Person Specification

The successful candidate will demonstrate:

Essential Criteria

1. Professional Experience and Expertise

- Significant experience (minimum 5 years) delivering and overseeing complex debt advice casework
- Strong working knowledge of welfare benefits advice and its integration with debt advice and financial wellbeing support
- Substantial experience in a senior leadership role within an advice service, managing multi-site or multi-programme delivery
- Proven experience leading and developing teams, including line management of managers and/or technical specialists
- Demonstrated experience managing complex or high-risk casework, including creditor challenges, complaints, and escalated decision-making
- Strong understanding of FCA regulatory requirements, MaPS quality frameworks, and relevant legislation
- Experience of working within specialist delivery environments, such as criminal justice, health, or mental health settings

2. Stakeholder and Partnership Management

- Proven experience of leading relationships with, and reporting to, funders, regulators, and external stakeholders
- Experience working with organisations such as MaPS, Ministry of Justice, HMPPS, Insolvency Service, NHS partners, or equivalent
- Experience operating within partnership or multi-agency delivery models, including working across organisational boundaries
- Ability to represent services confidently in external forums, partnerships, and strategic discussions



3. Strategic and Operational Skills

- Strong experience in service planning, performance management, and resource allocation within complex services
- Experience managing budgets, contracts, and delivery against funding requirements
- Ability to analyse performance data and drive continuous improvement
- Experience contributing to service design, innovation, or system-level change
- Strong understanding of customer access models, including triage and referral pathways

4. Technical Knowledge and Accreditation

- Level 4 accreditation in debt advice (e.g. CertMAP) or equivalent
- Up-to-date and in-depth knowledge of debt advice legislation, regulation, and best practice
- Strong working knowledge of welfare benefits advice at a specialist level, including experience of complex casework and the application of relevant legislation and guidance (e.g. CPAG Welfare Benefits Handbook)
- Understanding of the interaction between debt, welfare benefits, and income maximisation in supporting clients with complex financial needs

5. Communication and Leadership

- Excellent leadership and interpersonal skills, with the ability to influence and engage at all levels
- Strong written and verbal communication skills, including report writing and presenting to senior stakeholders
- Ability to manage competing priorities and make sound decisions in complex or high-pressure situations

6. Personal Attributes

- High level of professionalism, integrity, and accountability
- Collaborative and inclusive leadership style
- Resilient and adaptable, with the ability to lead through change
- Strong commitment to equality, diversity, and inclusion

7. Commitment

- Strong alignment with Toynbee Hall's mission, strategy, and values
- Commitment to safeguarding, professional development, and continuous learning

Desirable Criteria

- Experience working within or alongside the Money and Pensions Service (MaPS) framework
- Experience of working within criminal justice, health, or mental health service environments
- Experience contributing to policy development or influencing systemic change