

### Job Profile

| Job title        | West Kent Branch Manager                                          |  |
|------------------|-------------------------------------------------------------------|--|
|                  | Branch Manager - day-to-day management of the Crosslight          |  |
| Functional roles | Branch in West Kent                                               |  |
|                  | Debt Advice Case Manager – managing a portfolio of client cases   |  |
| Contract type    | Permanent (6-months probationary period)                          |  |
| Report to        | Crosslight CEO                                                    |  |
|                  | WKDA Trustees                                                     |  |
| Direct Reports   | Local branch staff team, Branch volunteers                        |  |
|                  | Based in Tonbridge with travel to West Kent sites, and occasional |  |
| Location         | travel to London                                                  |  |

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 Money Course hub. Likewise, our free, online Budget Builder 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  | 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        | 27 days holiday (pro rata) for all employees plus Bank<br>Holidays                                                                                                                                                                                                                                                                                                                                                                                      |
| Family Friendly policies | Enhanced Maternity, Paternity and Adoption leave policies                                                                                                                                                                                                                                                                                                                                                                                               |
| Flexible working         | Options for hybrid working and compressed working hours<br>(based on role requirements)                                                                                                                                                                                                                                                                                                                                                                 |
| Learning and Development | <ul> <li>A comprehensive induction programme provided to all new team members</li> <li>Extensive continuous development opportunities including access to our 'Crosslight Learning Academy' offering training and coaching sessions to all staff</li> <li>Leadership Development Programme</li> <li>Team Investment events (including team-building days)</li> <li>Funding for external training accreditations (based on role requirements)</li> </ul> |
| Wellbeing                | <ul> <li>Wellbeing survey administered to staff annually</li> <li>Access to full programme of internal mental health and wellbeing training via our 'Crosslight Learning Academy'</li> <li>Access to Mental Health First Aid team</li> <li>Access to Health Cash Plan (including access to virtual GP service 24/7, exclusive discounts and wellbeing support).</li> </ul>                                                                              |

# **Role Summary**

- The purpose of the role is to lead the Crosslight Branch, staff and volunteers in West Kent (with locations in across Tonbridge, Sevenoaks and Tunbridge Wells), and provide debt advice, case management, and money education to Crosslight's service users.
- 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 Ideal candidate has prior debt advice experience combined with experience of leading
  and supervising staff and volunteers. We understand that these are unique skills and therefore
  if you have leadership experience gained in other social welfare settings, there may be an
  opportunity to train as a debt advisor if you can demonstrate that you possess the skills,
  maturity and determination to become proficient in this element.
- The role holder shall be employed by Crosslight's partner West Kent Debt Advice (WKDA) with day to day line management provided through WKDA's partner charity Crosslight.

### 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

## Role Responsibilities

#### **Branch Manager**

• In partnership with the Chief Executive and management team, oversee the running of Crosslight West Kent. Your responsibilities include:

#### **Team Management**

- Acting as Line Manager for the branch staff team and volunteers
- Supporting the recruitment and development of branch staff and volunteers
- Identifying and planning the ongoing training and development needs of the team
- Liaising between the branch team, Crosslight leadership and WKDA Trustees
- Leading for the branch on safeguarding our clients, staff and volunteers

#### **Managing Service Provision**

- Working with Crosslight CEO and WKDA Trustees to develop and implement the strategic direction of the branch
- Managing service capacity within the branch and overseeing client appointment sessions and team schedules
- Implementing appropriate budgeting and money management education across the branch in partnership with Crosslight Financial Capability Lead
- Ensuring the provision of technical support for the team and keeping abreast of policy developments that affect our services

#### **External Relations**

- Promoting the work of Crosslight to clients, referrers, the local community and funders
- Liaison with local partners including churches and foodbanks, to promote, inform, and represent Crosslight within their communities
- Liaison with landlords (churches) of premises used by Crosslight

#### **Supporting Trustees**

- Overseeing day-to-day charity book-keeping, assisting the trustees with management and year end accounts
- Assisting the trustees with fundraising and funder communications
- Assisting the trustees with staff payroll
- Attending trustee meetings as required
- In partnership with the Crosslight Central Services team, providing appropriate management information reporting as required by the Trustees
- Ensuring adequate insurance cover for our activities

#### **Debt Advice Case Manager**

- The role holder will also provide debt advice casework directly to clients, including managing a portfolio of cases. The responsibilities include;
- Lead appointment sessions, incl. providing support and advice to other advisers
- Provide debt advice to directly to clients covering the full range of debt advice including acting case management (acting on behalf of clients) where appropriate:
  - o assist client to produce a detailed, accurate Financial Statement which reflects the client's current circumstances
  - o advise clients how to maximise their income, including by identifying and explaining additional benefits they may be entitled to claim
  - help clients deal with rent arrears issues to safeguard their home, negotiating with landlord, preparing and advising on court actions
  - advise on other priority debt issues i.e. rent, Council Tax, utilities, benefits and agree way forward
  - help client implement the course of action agreed, including making offers to creditors, negotiating payments etc.
  - o supporting and accompanying clients to court if appropriate
  - o supporting clients through benefit appeals including tribunals
  - o initiate and implement any insolvency proceedings (DRO, bankruptcy etc)
- Make referrals to other advisers or specialist agencies as appropriate
- Implement appropriate budgeting and money management education with clients
- Keep up to date with legislation, case law, policies and procedures relating to debt advice and attend appropriate training
- Provide ongoing support, advice, mentoring and encouragement to clients in a holistic way as they seek to address the underlying cause of their current difficulties

### Personal attributes

#### An exceptional self-starter

- 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-tounderstand format
- An ability to communicate calmly and with empathy 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

- We are looking for someone with the capability to lead and manage a team of staff and volunteers. Ideally this experience will have been gained in a social welfare setting, supporting clients in vulnerable situations
- Debt advice experience is desirable, but training can be provided for the right candidate
- 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
- Empathy, compassion and patience

### Other

- This role is subject to a DBS check. The role is available from 3 to 5 days / week. It is recognised that if 3 days / week, significantly less time would be available to fulfil the role as Case Manager.
- The role will require working at least one evening per fortnight (included in your regular hours). Although some remote or home working will be possible, it is expected that at least 3 days / week will be spent working at locations where we have offices or where we provide services to our clients.

To apply visit crosslightadvice.org/vacancies