

Job advert: St Marks Church Debt Adviser (Part time)
St Mark's Church, Debt Centre Hawthorne House Lache

St Mark's Debt Advice Centre

St Mark's debt Advice Centre was established in 2020 as part of the ministry of St Mark's Parish in Lache and Saltney. During this time, we have assisted families and individuals in Cheshire to find relief from debt issues. In addition, the centre helps with the provision of advice to individuals dealing with benefit claims.

An individual is sought to take forward this work to continue the provision of debt advice to the local community.

Job Description & Person Specification

Job Title:	Part-Time Debt Adviser
Organisation:	St Mark's Debt Advice Centre
Location:	Based at Hawthorn House, Hawthorn Road, Lache, Chester, CH4 8HX, with home visits required.
Salary:	£15.00 per hour, including during required training
Hours:	20 hours per week. Wednesday is the core working day for the team meeting; hours on all other days are flexible and will be agreed with the Centre Manager to meet service needs.
Reports To:	Centre Manager
Employment terms:	This is a funded three-year position, with the opportunity to extend subject to further funding. The role includes 30 days' annual leave, pro rata for a 20-hour working week, and membership of the Church of England Pension Fund. The probation period, application deadline and intended start date will be confirmed in the recruitment pack before publication.

About Us

St Mark's Debt Advice Centre is a Christian ministry operating from the heart of the Lache community at Hawthorn House in Chester. It is a neighbourhood where many families face significant financial pressure, our mission is captured by our strapline: "Freedom from Debt, Hope for the Future."

We provide free, unconditional and confidential debt counselling and budgeting support across Cheshire. We are a registered member of the national Community Money Advice (CMA) network and deliver regulated debt advice under the organisation's applicable Financial Conduct Authority permissions and CMA quality framework.

Purpose of the Role

The Debt Adviser will provide professional, regulated casework alongside compassionate, holistic support to Lache residents experiencing financial hardship. Working out of Hawthorn House, a major focus of this role will be supporting families and individuals who have experienced financial stress. We operate on a face to face basis, providing support until a solution is implemented.

We welcome applications from experienced advisers and from candidates who can demonstrate the aptitude and commitment to qualify. The successful candidate will receive paid, structured training towards CMA accreditation. Until the relevant competence, accreditation and authority are confirmed, regulated casework will be completed under appropriate supervision. Using CMA's Catalyst platform, the postholder will support clients from initial assessment through to an appropriate debt solution, combining professional boundaries, regulatory compliance and compassionate support.

Key Responsibilities

Casework and Catalyst Administration

- Provide supportive face-to-face appointments and drop-in assessments for clients visiting Hawthorn House.
- Complete initial assessment, budgeting, evidence gathering and case recording under supervision until the required competence and accreditation are confirmed.
- Use the Catalyst platform to record client histories, evidence, and relevant credit information securely and accurately.
- Prepare accurate income and expenditure information and Standard Financial Statements to support advice on suitable debt options.
- Assess potential DRO eligibility against current statutory criteria and escalate complex or uncertain cases for review.
- Prepare and submit DRO applications.
- Assess and, where authorised, initiate a statutory Breathing Space when it is appropriate for the client, following current guidance and organisational procedures.
- Maintain complete, timely and audit-ready digital case records in line with applicable FCA requirements, CMA standards, and organisational policies.

Training and Professional Development

- Commit to a structured on-the-job learning pathway, completing all required CMA training modules promptly.
- Actively work towards formal CMA Accreditation.

Community Integration

- Actively collaborate with local support hubs and referral partners across Lache and the wider Chester area.
- Identify complex client vulnerabilities (e.g., housing, mental health) and signpost to local agencies where appropriate.

Christian Ethos and Inclusive Service

- Work respectfully within the Centre's Christian ethos and uphold its values of compassion, dignity, integrity, and service.
- Provide impartial, non-judgemental support to every client, regardless of faith or background, without making participation in religious activity a condition of service.

Person Specification

Essential Criteria

- Experience in a customer-facing, community, advice or care-focused role, with the ability to support people experiencing vulnerability or financial pressure.
- Demonstrable ability and commitment to complete technical training and achieve CMA accreditation.
- Strong attention to detail, digital literacy, and numeracy, including the ability to prepare accurate budgets and financial statements.
- Clear, empathetic, and non-judgemental communication, with the judgement to maintain confidentiality and professional boundaries.
- Ability to identify and implement effective client solutions.
- Strong organisation and time management, including the ability to balance live casework with required study and training within a 20-hour week.

- Willingness and ability to undertake home visits in the local area as required, in accordance with lone-work and safeguarding procedures.
- Current and Valid driving license

Desirable Criteria

- Experience in debt advice, welfare rights, benefits, housing support, or another closely related field.
- Existing CMA accreditation, Approved Intermediary status, or experience using a regulated case-management platform.
- Knowledge of UK benefits, budgeting, and formal and informal debt solutions.

Additional Requirements

- Any DBS check will be undertaken at the level legally appropriate to the duties of the role, following an eligibility assessment before recruitment.
- Complete all required safeguarding, data protection, confidentiality and health and safety training.
- Comply with organisational policies, professional standards and all supervision, audit, and continuing development requirements.

Part-Time Debt Adviser

St Mark's Debt Advice Centre | Lache, Chester | £15.00 per hour | 20 hours per week | Three-year funded post

Would you like to use your empathy, attention to detail and problem-solving skills to help people find freedom from debt and hope for the future? St Mark's Debt Advice Centre is seeking a part-time Debt Adviser to provide free, confidential and non-judgemental support to individuals and families experiencing financial pressure across Cheshire.

Based at Hawthorn House in Lache, you will meet clients face to face, help them understand their financial position and support them towards an appropriate debt solution. Home visits will also be required. We welcome both experienced advisers and applicants with transferable skills who are committed to completing paid, structured training towards Community Money Advice accreditation.

What you'll do

- Provide supportive face-to-face appointments, drop-in assessments and local home visits.
- Gather evidence, prepare accurate budgets and financial statements, and maintain secure, audit-ready case records.
- Use the Catalyst case-management platform and complete regulated casework under appropriate supervision until authorised.
- Help clients explore suitable debt options, including potential Debt Relief Orders and Breathing Space where appropriate.
- Recognise wider vulnerabilities and connect clients with relevant local services.
- Work respectfully within the Centre's Christian ethos while providing an inclusive service to people of every faith and background.

What you'll bring

- Experience in a customer-facing, community, advice or care-focused role.
- Empathetic, clear and non-judgemental communication, with sound professional boundaries.
- Strong organisation, digital literacy, numeracy and attention to detail.
- The ability to handle confidential information responsibly and support people experiencing vulnerability.
- Commitment to completing technical training and achieving CMA accreditation.
- Willingness and ability to undertake local home visits in line with safeguarding and lone-working procedures.

Experience in debt advice, welfare rights, benefits, housing support or a related field would be helpful, but it is not essential. Existing CMA accreditation, Approved Intermediary status or experience of regulated case-management systems would also be welcomed.

What we offer

- £15.00 per hour, including required training.
- 20 hours per week, with Wednesday as the core team day and flexibility on other days by agreement.
- A funded three-year position, with the possibility of extension subject to funding.
- 30 days' annual leave, pro rata.
- Membership of a Pension Fund.
- Paid, structured development towards CMA accreditation.

How to apply

For the recruitment pack and application form please email debtadvicecentre@stmarkssaltney.org.uk or call Debt Centre on 07473 952835.

Please submit your completed application by Friday 6th November to debtadvicecentre@stmarkssaltney.org.uk or post to Hawthorn House, Hawthorn Road, Lache, Chester, CH4 8HX.

Interviews are expected to take place mid- November, with an intended start date of 1 December.

St Mark's Debt Advice Centre is committed to fair and inclusive recruitment. We welcome applications from people of all backgrounds and will consider reasonable adjustments throughout the recruitment process. Any DBS check will be undertaken only at the level legally appropriate to the role following an eligibility assessment.

If you have further questions before applying to the role, please contact St Marks Debt Centre on and we can arrange an informal chat, via email debtadvicecentre@stmarkssaltney.org.uk
Or 07473 952835

APPLICATION FORM

Application for the post of Part Time Debt Adviser at St Mark's Church, Debt Centre Hawthorne House Lache Chester

Please complete and post this form to: Revd Richard de-Beger– Richard.debtadvice@stmarkssaltney.org.uk

Completed application forms must be returned by: Friday 6 th November 2026

Please type or write clearly using black pen, in order that this form can be photocopied

Where did you hear about this vacancy? _____

NAME: _____

ADDRESS: _____

PHONE NUMBER (daytime): _____

PHONE NUMBER (evening): _____

Please provide the names, organisations, job titles, addresses and phone numbers of three referees. At least one should be your current or most recent employer.

Please indicate the capacity in which you know referees.

1	2	3

1 May we approach this referee for a reference now? **YES/NO**

2 May we approach this referee for a reference now? **YES/NO**

3 May we approach this referee for reference now? **YES/NO**

Beginning with your current or most recent employer and working backwards in chronological order, please give details of your career to date.

Dates		Name and address of employer	Job title and summary of duties	Reason for leaving
From	To			

Dates		Place of study	Qualifications attained
From	To		

<u>Membership of Professional Bodies (if applicable)</u>
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Do you possess a car, and a full driving licence? YES/NO

Please give your reasons for applying for this post. You should outline your interest in the post and describe your relevant skills and experience. You should also use this space to tell us anything not covered elsewhere, which you feel is relevant. Please check the job description and person specification before completing this section. You may use up to two sides of A4 but should not feel obliged to fill the space.

Please continue overleaf

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Rehabilitation of Offenders Act

Under the provisions of the Rehabilitation of Offenders Act, you do not have to disclose information on certain convictions after a set period of time, as they become 'spent'. [However, this post is **exempt** from the above Act, therefore, **ALL** convictions and any cautions or bind-overs must be declared and cannot be regarded as 'spent'.]

Have you ever been convicted of a criminal offence? Yes / No

Do you have any criminal charges or summonses pending against you? Yes / No

Having a criminal record will not necessarily bar you from working with us.

Disabled Applicants

If invited to interview, are there any special arrangements that you would like to be made for you?

I confirm that the information contained on this application form is, to the best of my knowledge, correct and accurate. I agree to the information being processed in accordance with the General Data Protection Regulations.

Signed:

Dated: