

Fixed Term Contract			
Salary:	£31,398 - £32,666 per annum, depending on experience.	Place of Work:	Hybrid working, with a combination of Exeter City Council offices (minimum two days per week), home working, and travel across Exeter City to deliver home visits, outreach and community-based appointments as required.
Hours of Work:	37.5 Hours per week (Full-Time)		
Start Date:	ASAP		
End Date:	31 st March 2029		
Reporting to:	Head of Advice Services		

What We're Looking For:

We're looking for an experienced money advice professional who is passionate about making a real difference to people's lives. You will have a minimum of two years' experience delivering money and debt advice, with the ability to support, motivate and develop others. Whether you're an experienced Team Leader or ready to take the next step in your career, you'll be committed to delivering high-quality, person-centred services and achieving the best outcomes for clients. This role is about more than managing performance. It's about leading by example, supporting people experiencing financial hardship, poor mental or physical health, trauma, disability, homelessness or digital exclusion, and helping your team deliver flexible, relationship-based support. We're looking for someone who is compassionate, resilient, organised and solution-focused, with excellent communication skills and a collaborative leadership style, committed to continuous improvement and helping people build long-term financial resilience.

About Navigate CIO:

Navigate is an independent registered charity providing free, confidential money and debt advice, welfare benefits advice and financial education across Devon and Somerset. We specialise in supporting people who are often unable to access mainstream advice services because of complex needs or challenging life circumstances. Our relationship-based, person-centred approach enables us to reach some of the most vulnerable people in our communities, helping them overcome financial hardship, improve their wellbeing and build long-term resilience. Our advisers work flexibly through home visits, community venues, telephone and digital support, adapting our service to meet individual needs rather than expecting people to fit traditional advice models.

About the Exeter Crisis & Resilience Partnership

This role forms part of the Exeter Crisis & Resilience Fund partnership, delivered by Navigate, Churches Housing Action Team (CHAT) and Encompass Southwest - the collaboration is known as WisErmoney. Together, we provide a seamless service that supports residents from immediate financial crisis through to long-term resilience. Our partnership combines specialist money and debt advice, welfare benefits advice, housing support, homelessness prevention, trauma-informed practice and financial education to provide holistic support for people experiencing financial hardship. Rather than asking people to navigate multiple services, we work together to ensure they receive the right support at the right time, through a coordinated 'No Wrong Door' approach.

Working at Navigate

At Navigate, we know that our people are our greatest strength. We invest in training, supervision, wellbeing and professional development, creating an environment where people feel supported to do their best work. We encourage innovation, embrace new technology where it improves services, and are always looking for better ways to support both our clients and our team. Working with Navigate and with the WisErmoney Partnership, is genuinely rewarding. You'll become part of a friendly, supportive team that believes everyone deserves the opportunity to recover from financial hardship and build a more secure future. Every day you'll see the difference your work makes to individuals, families and communities across Exeter.

Job Purpose:

The Crisis & Resilience Fund Team Leader will lead the delivery of the Exeter Crisis & Resilience Service, providing operational leadership to a multidisciplinary team delivering high-quality, person-centred support to residents experiencing financial hardship, crisis and multiple disadvantage.

The postholder will line manage Navigate's Client Liaison Officers and the Money Advice Caseworkers employed by partners Churches Housing Action Team (CHAT) and Encompass Southwest to ensure a seamless, coordinated service that supports individuals from immediate financial crisis through to long-term resilience. As Navigate's operational lead for the contract, the Team Leader will foster strong partnership working, maintain effective communication across organisations and ensure clients experience a consistent 'No Wrong Door' approach.

Alongside leadership responsibilities, the postholder will manage a small caseload of complex clients, delivering FCA-regulated debt advice, welfare benefits advice, advocacy and holistic financial resilience support. They will provide guidance and oversight for complex casework, ensuring clients receive timely, flexible interventions tailored to their individual circumstances.

The Team Leader will champion WisErmoney's relationship-based, trauma-informed approach, recognising that financial hardship rarely exists in isolation. By supporting staff to build trusted relationships with clients, remove barriers to engagement and address the wider issues affecting financial wellbeing, the role will help residents achieve sustainable financial stability, independence and resilience.

The postholder will also be responsible for ensuring the service meets all contractual, regulatory and quality requirements, monitoring performance, driving continuous improvement and embedding innovative ways of working that enhance client outcomes while maintaining the personalised support that is central to the service model.

Key Responsibilities

Leadership and Service Management

- Lead WisErmoney's delivery of the Exeter Crisis & Resilience Fund service, ensuring a high-quality, person-centred service that reflects the partnership's shared values and objectives.
- Line manage and support Client Liaison Officers (2) and Money Advice Caseworkers (2), providing regular supervision, reflective practice, coaching and annual appraisals.
- Promote a positive, supportive team culture that prioritises staff wellbeing, continuous learning and high-quality client outcomes.
- Provide guidance and support on complex casework, safeguarding concerns and risk management.
- Lead by example, demonstrating relationship-based, trauma-informed approach to supporting people experiencing financial hardship.

Specialist Casework

- Manage a small caseload of clients with complex financial circumstances requiring specialist intervention.
- Deliver FCA-regulated debt advice, welfare benefits advice, budgeting support, income maximisation and advocacy.
- Develop personalised support plans that address both immediate financial crisis and longer-term resilience.
- Negotiate with creditors, landlords, utility providers and statutory agencies to achieve the best possible outcomes for clients.
- Support clients to access appropriate debt solutions, including Debt Relief Orders and bankruptcy where appropriate.

Quality Assurance and Compliance

- Ensure all advice delivered by Wis£rmoney meets FCA requirements, Advice Quality Standard expectations and organisational policies.
- Carry out regular case reviews, file audits and quality assurance checks to maintain consistently high standards.
- Ensure accurate and timely recording of casework using AdvicePro and associated digital systems.
- Promote excellent information governance, GDPR compliance and safeguarding practice throughout the service.
- Support preparation for contract monitoring, audits and quality inspections.

Partnership Working

- Act as Navigate's operational lead within the Exeter Crisis & Resilience Fund partnership.
- Work collaboratively with Churches Housing Action Team, Encompass Southwest, Exeter City Council and other partner organisations to deliver a coordinated 'No Wrong Door' service.
- Build strong relationships with local agencies to improve referral pathways and client outcomes.
- Represent Wis£rmoney at partnership meetings, operational groups and multi-agency forums.
- Support collaborative problem-solving and contribute to the ongoing development of the partnership.

Service Delivery and Performance

- Ensure timely allocation of referrals according to client need, complexity and risk.
- Maintain oversight of client journeys, ensuring seamless transitions from crisis intervention to longer-term resilience support.
- Monitor performance against contractual targets, quality standards and key performance indicators.
- Contribute to contract monitoring reports and evaluation, ensuring outcomes and impact are accurately recorded.
- Identify emerging trends, unmet need and opportunities to improve service delivery.

Outreach, Innovation and Continuous Improvement

- Promote innovative approaches that improve accessibility, efficiency and client outcomes while maintaining personalised support.
- Support the implementation of new systems, digital technologies and service improvements across the partnership.
- Encourage reflective practice and continuous improvement, identifying opportunities to strengthen processes and remove barriers for clients.
- Keep up to date with changes in legislation, regulation and best practice relating to money advice, welfare benefits and financial inclusion.

Safeguarding and Risk Management

- Ensure safeguarding policies and procedures are fully implemented across the service.
- Provide advice and escalation support for safeguarding concerns and high-risk cases.
- Promote safe working practices for staff delivering home visits, outreach and community-based support.
- Foster a culture where safeguarding, professional curiosity and client wellbeing underpin every aspect of service delivery.

Person Specification

Experience

Essential

- Minimum of two years' experience delivering money and/or debt advice to individuals experiencing financial hardship.
- Experience of managing a complex caseload and achieving service targets and performance outcomes.
- Experience of working with people experiencing complex needs, vulnerability or crisis, including poor mental health, disability, homelessness, trauma or digital exclusion.
- Experience of building positive relationships with partner organisations and working collaboratively to achieve the best outcomes for clients.

Desirable

- Experience of leading or line managing a team.
- Experience of working within a Crisis & Resilience, homelessness or financial inclusion service.
- Experience of contract monitoring, quality assurance or service development.

Knowledge & Skills

Essential

- Good working knowledge of money advice, debt advice and welfare benefits, including relevant legislation and regulatory requirements.
- Understanding of FCA requirements, safeguarding, GDPR and confidentiality within a client-facing environment.
- Excellent communication and interpersonal skills, with the ability to build trusted relationships with clients, colleagues and partner organisations.
- Ability to review casework, provide constructive feedback and maintain high standards of quality and compliance.
- Strong organisational and time management skills, with the ability to prioritise competing demands.
- Confident using digital systems and case management software to record, monitor and report on service delivery.

Desirable

- Experience using AdvicePro or similar case management systems.
- Knowledge of Advice Quality Standard or other recognised quality frameworks.

Qualifications

Desirable

- Certificate in Money Advice Practice (or equivalent), or willingness to work towards.
- Approved DRO Intermediary status.
- Leadership or management qualification.
- Safeguarding or Mental Health First Aid training.

Personal Attributes

- Passionate about improving the lives of people experiencing financial hardship.
- Supportive leader who motivates others and leads by example.
- Committed to person-centred, trauma-informed practice.
- Compassionate, resilient and able to make sound decisions under pressure.
- Professional, adaptable and committed to continuous improvement.
- Demonstrates integrity and promotes equality, diversity and inclusion.

Other Requirements

- Full UK driving licence and access to a vehicle for business use.
- Ability to travel throughout Exeter City to support staff, partners and clients.
- Willingness to work flexibly, including home visits, outreach and occasional evening meetings where required.