

## Application Pack Collection Agent

### Welcome

Thank you for expressing an interesting in our current vacancy.

We have an exciting opportunity in our Trading Company for a **Collection Agent** to join the team. You'll love speaking to customers and helping them achieve outcomes that deal with their situation and any vulnerability. Ideally you will come from a financial services or customer services background but whatever your background, you will have a passion for helping customers.

This document provides further information on Five Lamps Group, the role of a Collection Agent and the application process.

### About us

Since our organisation began over 30 years ago, Five Lamps Charity has continually focused on social responsibility.

The impact of our works spans supporting long-term unemployed people back into work; providing training, employment and qualifications to Not in Education Employment or Training (NEET) young people; supporting customers on their enterprise journey from enterprise coaching, mentoring, business planning and accessing finance for start-ups; providing evening and weekend youth club activities; delivering a Home Care service to support the elderly in our local community to stay in their homes; providing affordable personal loans to individuals and homeowners who are unable to access mainstream support.

In recognition of the increased complexity of the organisation and the need to provide greater transparency in financial performance between the lending and charitable activities, a trading company, Five Lamps Trading Ltd which trades as 'Conduit' and 'Conduit Scotland' was established in 2012. It is a wholly-owned subsidiary which gift aids relevant surpluses to the Charity.



**Five Lamps Charity**

**Five Lamps Trading**

## Governance

Five Lamps Charity has a Board of Trustees and Five Lamps Trading Limited has a Board of Directors, who provide leadership, strategic direction, challenge and entrepreneurship, driving the business forward, keeping it under prudent control and acting responsibly towards employees, stakeholders and society as a whole.

The Charity Board meets at least quarterly and comprise of 5 members and the Trading Boards meets monthly and is comprised of 7 members from a diverse range of professional backgrounds.

Charity	Trading
Patricia Chambers, Chair Vivienne Holmes, Vice Chair Trevor Watson Jamie Houlders	Lisa Pickard, Group Chief Executive Rod Jones Trevor Watson Lars Hagelmann

## Senior Management Team

- Group Chief Executive - Lisa Pickard
- Head of Business Development & Assurance – Nichola Storr
- Director of Conduit Operations – John Fettes

## Mission, Vision & Values

Our Mission: **To Transform Lives, Raise Aspirations and Remove Barriers to Social, Economic & Financial Inclusion**

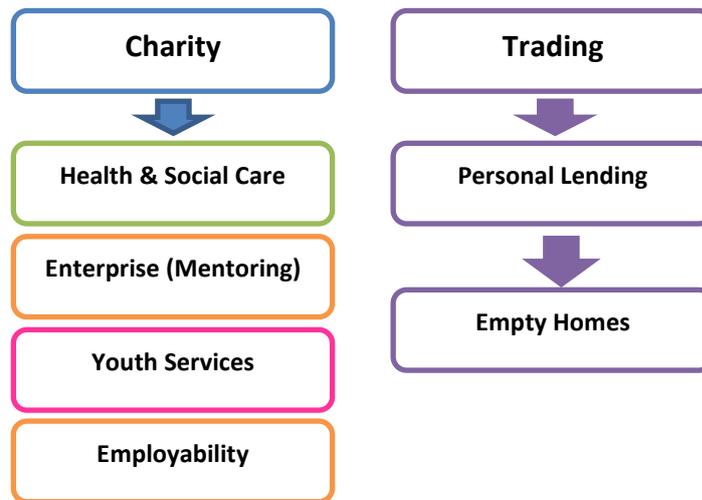
Our Vision: **Creating Possibilities: Improving Lives**

Our Values

- To **make people matter**, by releasing their potential and encouraging self-worth
- **Performance matters**, by achieving targets and meeting quality standards
- **Quality matters**, by assuring quality and achieving contemporary quality standards
- To **make communities matter**, by understanding neighbourhoods and their needs including everyone
- **Measuring impact matters** by collecting social, performance and environmental data across the full range of our business and producing an annual Social Impact Report

## Structure

In trying to address social, economic and financial exclusion, we have 6 business divisions within our Charity and Trading Company.



We are regulated by the following:



## Role Description

Reporting to the Financial Inclusion Manager (Collections) and to complement our dedicated team, we are recruiting new **Collections Agents**. Like all our roles, you will play a pivotal part in helping us build on our vision of creating a fair and inclusive financial world. With rising inflation and everyone facing financial pressures, our services, empathy and understanding are needed more than ever!

As a local employer, we want to recognise and support our local community not just via our charitable and financial inclusion work but also via employment opportunities like this one.

Our **Collections Agents**, love working with people and have an absolute desire and determination to do the right thing for our customers. You'll love finding solutions and helping both customers and colleagues alike. You'll be comfortable with and thrive on working to clear collection objectives which will include financial and social outcomes.

Your role will be to effectively and efficiently manage customers who are in arrears across the Five Lamps portfolio ensuring positive outcomes wherever possible for customer and company alike.

**This is a part time (potential job share) opportunity.**

## Skills & Experience Required

Factor	Essential	Desirable
<b>Qualifications</b>	Good standard of general education in particular English & Mathematics	
<b>Experience/Knowledge</b>	<p>Experience of working in a financial services/lending banking and or have experience of collections and arrears management.</p> <p>Experience of delivering customer outcomes via a high-volume, high value debt collection process</p> <p>Awareness of issues affecting individuals from disadvantaged areas</p> <p>Experience of dealing with vulnerable customers using best practice solutions</p> <p>Detailed working knowledge of local and national advice and support agencies</p> <p>Proven ability to liaise and work in partnership with other agencies</p> <p>Experience of creating affordable and manageable payment arrangements which benefit both customer and FLO.</p> <p>Experience of working to and achieving targets both financially and customer outcome based</p>	One year's experience in a high volume Personal Loan Collections environment
<b>Skills/Abilities</b>	<p>Excellent interpersonal skills – have the skill and ability to speak to customers and stakeholders alike in relation to individual and collective debt cases.</p> <p>Skilled negotiator with good listening skills</p> <p>Accuracy and attention to detail</p> <p>Awareness of data protection and customer confidentiality</p> <p>Able to analyse complex issues and</p>	

	<p>to think creatively and strategically</p> <p>Good practical approach to problem solving</p> <p>Excellent written and oral communication and presentation skills</p> <p>Knowledge/experience of Microsoft and other Windows packages and Client</p> <p>Management System (CMS) software systems</p> <p>Well- developed administrative skills and the ability to meet deadlines</p> <p>Ability to deal with high volume caseloads and organise and prioritise own workload</p> <p>Ability to work undirected and unsupervised</p>	
<p><b>Other (eg attitude, interests etc.)</b></p>	<p>Team Worker with flexible attitude to duties and hours of work</p> <p>Committed, enthusiastic, reliable</p> <p>Receptive to the use of new technology in an efficient office environment</p> <p>Genuine interest in working with the local community</p> <p>Willing to undertake further training relevant to the post</p> <p>Flexibility to operate within a constantly changing environment</p> <p>Strong focus on customer care Drive and determination to achieve excellence</p> <p>Polite and tenacious telephone manner</p> <p>Ability to keep calm under pressure showing empathy to our customers.</p>	

## How to apply

Please visit our recruitment page, [www.fivelamps.org.uk/about/vacancies/](http://www.fivelamps.org.uk/about/vacancies/) and complete the application form. Please then send this to [hr@fivelamps.org.uk](mailto:hr@fivelamps.org.uk)

For an informal discussion about this post, please contact Tim Dawes, Financial Inclusion Manager (Collections) on 0300 111 0556.



**At Conduit we want our Collections agents to be more than debt collectors. We want them to help customers back on the road to financial health and resilience.**

Do you want to make a real and positive impact to people's lives across Teesside and Nationally?

- ✚ Do you want to work with a respected, ambitious, multi award winning charity?
- ✚ Do you like solving problems with our customers?
- ✚ Do you excel in listening to understand and enjoy speaking to a range of customers from varied backgrounds?
- ✚ Do you want to work for a company where its not all about what £££'s you collect? But still like achieving objectives?
- ✚ Do you have a background in customer services, sales, or collections?
- ✚ Do you have a knowledge of CDFI's or digital lending?
- ✚ Do you want to join us in steaming the tide of customers who feel their only hope of a loan is via a High-Cost Short Term Credit provider?

**Yes?** then this could be your dream job.

**The Five Lamps Organisation** has weathered the Covid storm and is more committed than ever to tackling financial inequality and improving opportunities for social, financial, and economic inclusion.

To complement our dedicated team, we are recruiting new **Collections Agents**. Like all our roles, you will play a pivotal part in helping us build on our vision of creating a fair and inclusive financial world. With rising inflation, increasing cost of living and everyone facing financial pressures, our services, empathy, and understanding are needed more than ever! That's why we need people who want to support our customers throughout their journey with us and beyond!

Our **Collections Agents**, are organised, determined and flourish working in a high pace environment. They love working with people and have an absolute desire and determination to do the right thing for our customers whilst ensuring we are repaid.

You'll love finding solutions and helping both customers and colleagues alike. You'll be comfortable with and thrive on working to clear collection objectives which will include financial and social outcomes.

You will share our passion, commitment, and energy to make a real difference to people's lives. Critically you'll understand that a loan in arrears means a customer is struggling and we can make a difference to them in the way we treat them.

**Job type:** Permanent

**Benefits:**

- Free on-site parking
- Wellness programmes

**Experience:**

- Experience of working in a financial services/lending banking and or have experience of collections and arrears management.
- At least one year's experience in high volume Personal Loan Collections environment
- Experience of delivering customer outcomes via a high-volume, high value debt collection process
- Awareness of issues affecting individuals from disadvantaged areas
- Experience of dealing with vulnerable customers using best practice solutions
- Detailed working knowledge of local and national advice and support agencies
- Experience of creating affordable and manageable payment arrangements which benefit both customer and FLO.
- Experience of working to and achieving targets both financially and customer outcome based

**How to apply:** Applications should be made via [fivelamps.org.uk/about/vacancies](https://fivelamps.org.uk/about/vacancies)

**Closing date:** Applications must be received by **31<sup>st</sup> July**

**Interview dates:** Interviews will take place **5<sup>th</sup> August** at our Eldon Street office.

**The interview:** The interview will take the form of a competency-based interview.

**Please note that CVs on their own will not be accepted.**

Job Description

# Collections Agent

- Location:** Based at our Head office in Eldon Street, Thornaby, Stockton-on- Tees, TS17 7DJ – Hybrid working is potentially available.
- Hours:** 32 hours per week (**Job share available**) - Please note that evenings and weekend working may be required.
- Responsible to:** Financial Inclusion Manager (Collections)
- Salary Scale:** £22500-£24000 per annum
- Contract Period:** Permanent

## Duties & Responsibilities

### Job Purpose:

Your role is to effectively and efficiently manage customers who are in arrears across the Five Lamps portfolio ensuring positive outcomes wherever possible for customer and company alike.

### Main Responsibilities:

- To effectively manage a diverse customer caseload and ensure arrears cases are dealt with efficiently.
- To ensure the best possible outcome for the customer and Five Lamps, always with Treating Customers Fairly in mind.
- To achieve and where possible exceed individual and team performance targets.
- To support our customer base to effectively manage their loan thus improving financial resilience and health.
- To actively support our customers to avoid going into arrears using a variety of collection tools and to support customers who find themselves in arrears to arrive at a suitable outcome.
- To have a firm understanding of the Loan Management System and the solutions which can be offered to customers.
- To communicate with customers over a number of mediums including but not limited to telephone, email and webchat.
- To carry out administrative tasks related to the Collections process for example processing of cheque and bacs payment to accounts.
- To assist other departments as necessary which means fostering and playing a part in a 'one and done' culture whereby the customer can speak to one person and have their situation/issue resolved.
- To demonstrate a commitment to your own personal development
- To maintain knowledge of best practice in Collections space via training, own development and industry reviews.
- To be a positive role model and promote Five Lamps its services and to ensure that a professional image is portrayed at all times to customers and colleagues alike.

*Conduit is the trading name of Five Lamps Trading Limited, a wholly owned subsidiary of Five Lamps*

