

# Head of Client Services

(FTE 1.0)

JOB DESCRIPTION

This job description describes the tasks that will be required of the job holder but does not form a part of the job holder's Employment Agreement. This Job Description is likely to change from time to time, to ensure that the role continues to best serve CAP's values, vision and impact model. Therefore, flexibility on the part of the job holder is required.

## Location of the Role

CAP Support office, Auckland, with occasional travel within New Zealand

## Hours of work

8.45am - 5pm

## Purpose of the Role

The purpose of the Head of Client Services is to provide strong, strategic leadership to the Client Services team, ensuring team members are growing in their financial competencies, engaged and delivering meaningful impact for clients. The role oversees all aspects of Client Services operations, driving service excellence and long-term sustainability. In partnership with the Services Director, the Head of Client Services plays a key role in leading any current and future service transformation initiatives. They will be a subject matter expert in the Building Financial Capability Sector, contributing to the growth of CAP's org-wide financial acumen.

## Key Relationships

Department: Services Department - Client Services Team

Reports to: Services Director

Direct Reports: Financial Mentor Manager  
Solution Support Manager  
Advocacy Manager  
Caseworker Supervisor

Key Internal Relationships: The wider Services Department  
Senior Leadership Team  
Head of Health Safety & Environment  
Head of Information Technology  
Fundraising & Communications Team  
People & Culture Team

Key External Relationships: Coaches  
Ministry of Social Development (MSD)  
Dispute Resolution schemes  
Peer organisations in the Building Financial Capability Sector  
FinCap  
Industry bodies

## Summary of Role Accountabilities

1. Provide strategic oversight, direction & leadership of CAP's Debt Help Service, ensuring impact and long-term sustainability
2. Ensure service excellence and effective management of Client Services' in delivering Debt Help
3. Lead the Client Services team to deliver CAP's VVI, while growing in Client Service Competencies
4. Develop and maintain key strategic partnerships to enable the effective delivery of Debt Help and strengthen CAP's position in the sector
5. Champion and actively participate in organisation-wide rhythms and initiatives

## Role Accountabilities on a day-to-day level

1. ***Provide strategic oversight, direction & leadership of CAP's Debt Help Service, ensuring impact and long-term sustainability***
  - Ensure the debt help service is aligned with key CAP's Impact Model, Transformational Pillars, Quality of Debt Solutions and Strategic priorities
  - Review, evaluate and recommend opportunities to enhance service excellence
  - Ensure Client Services Managers and team members maintain strong relationships with the Partner Services & Support Team and Coaches, enabling a streamlined, consistent client experience and effective outworking of the 'Team of Three' model across Client Services and frontline teams
  - Collaborate with managers and stakeholders to monitor client experience and client outcomes, evaluate and implement recommendations for improvement, ensuring a client-centric approach
  - Contribute, champion and empower the execution of the 3-year Services Strategic Plan
  - Contribute to, facilitate and champion the org's financial acumen and maturity. Create opportunities where appropriate
  - Ensure up to date knowledge of current and future changes to regulatory environment, ensuring team pro-active with incorporating changes
  - Where appropriate, lead projects and project-related roles to ensure the project's successful outcome. Contribute strategic and subject matter expertise to project scoping, planning, and implementation
  - Stay informed of the landscape, trends and risks impacting CAP, providing recommendations and presentations as needed
  - Contribute to and outwork the relevant reporting required for improvement and innovation projects, with Direct from the Services Director and Head of Service Development
  - Participate and contribute to CAP's senior leadership team

*Performance Indicators or Measurable Outputs could include:*

- Successful execution of CAP's Strategic Plan
- Provide oversight into all Client Services reporting
- Ensure uplifts across Client Services key metrics
- Recommendations surfaced and effectively implemented
- Strong relationships with key stakeholders

## **2. *Ensure the service excellence and effective management of Client Services' delivery of Debt Help***

- Regularly review and audit the Debt Help Service to ensure it is delivered with excellence. Identify opportunities for improvement, & risks identified, ensure managers are holding their teams accountable, processes are clearly understood and documented, staff have the tools they need to fulfil their roles effectively
- Providing coaching and expertise to Client Services Managers and Services Managers around supporting best practice and wise decision-making regarding complex client situations
- Provide high-level support in resolving complex client issues, offering guidance and intervention in escalated situations to ensure effective resolution. Lead conversations where appropriate
- In collaboration with the Services Director, ensure all client and creditor complaints are reported and investigated, with required improvements effectively actioned.
- Ensure all client interactions and Client Services processes are in line with CAP's Privacy Policy and any privacy errors/concerns are reported. In collaboration with the Privacy Officer ensure all privacy errors/concerns are investigated, with required improvements effectively actioned
- Develop the annual budget and manage it effectively throughout the year, ensuring alignment with strategic priorities and responsible stewardship of resources

*Performance Indicators or Measurable Outputs could include:*

- Deliverables achieved as determined by annual plans
- Conflict and client issues resolved in a timely manner
- All complaints investigated and recommendations actioned
- All spend is within budget

## **3. *Lead the Client Services team to deliver CAP's VVI, while growing in Client Service Competencies***

- Manage team culture and contribution so that there is a culture of improvement, innovation, and collaboration, strengthening CAP's overall Vision, values, impact model, EVP, and services direction.
- Champion the Health, Safety and Wellbeing of the team, ensuring identification and reporting of any HSE risks. Collaborate closely with the Head of Health, Safety and Environment, to develop, maintain and embed policies, practices and training within the team.
- Role model and lead direct reports through CAP's performance program, conducting regular performance reviews, facilitating meaningful check-in and development conversations, and adjusting job descriptions as needed
- In conjunction with People & Culture effectively manage all people related responsibilities, including recruitment, addressing performance or conduct concerns, ensuring policy adherence, managing leave and flexible work arrangements.
- Role model and cultivate wisdom and discernment within the Client Services team, equipping them to navigate ambiguity with confidence, and demonstrate personal and professional indifference in client situation
- Foster a culture of performance, ensuring service excellence and accountability
- Motivate, support, and empower direct reports to achieve team objectives by setting clear goals, reviewing results, and holding regular meetings to facilitate progress

- Champion change management processes within Client Services, fostering a culture that embraces and effectively embeds change
- Equip the team with the tools, training and support needed to develop in the Client Service competencies
- Foster a culture of celebration and recognition, acknowledging staff contribution and utilising organization-wide tools, such as Whakatinana
- Provide oversight of staff training and uphold a standard of excellence in casework, working alongside the Client Services Managers
- Ensure appropriate oversight of relevant technical systems of CAP's services delivery. Ensure the team is trained and competent utilising CAP's technical systems, including; Tūmanako and other systems
- Commit to ongoing personal development, including participating in any future changes regarding the professionalisation of the sector
- Manage all required reporting-including dashboards, KPIs, progress indicators, budgets and all relevant commentary ensuring that reports are appropriate for the audience and support the identification and execution of appropriate actions.

*Performance Indicators or Measurable Outputs could include:*

- The Client Services team is clear and agreed on their purpose of delivering Debt Help
- Staffing needs of the team in relation to workload are anticipated and planned
- Team are clear on services strategic plan and key metrics to be achieved
- Team performing against Client Services Competency framework
- Engagement surveys and other forms of staff feedback and evaluation shows the health of team culture, engagement and performance and/or improvement in these areas

**4. Develop and maintain key strategic partnerships to enable the effective delivery of Debt Help and strengthen CAP's position in the sector**

- In conjunction with the Services Director, develop CAP's strategy for effective partnership across the sector, including ways to maximize existing and developing new partnerships for the purpose of increasing effectiveness of CAP's service and client experience.
- Build and develop key contacts, ensuring strong partnerships with external stakeholders, such as the BFC Manager at MSD, FinCAP (and particularly related to accreditation and regulation), key industry bodies, such as NZBA and FSF
- Speak, present and contribute to events that strengthen CAP's position in the sector
- Ensure Client Services teams build and maintain relationships with clients' creditors to enable smooth negotiation over client debt

*Performance Indicators or Measurable Outputs could include:*

- The growth & health of external relationships and opportunities
- Improved outcomes and client experience resulting from external relationships
- Strengthening of CAP's reputation in the sector

## **5. Champion and actively participate in organisation-wide rhythms and initiatives**

Pertaining to Organisational Identity & Culture:

- Participate in daily and weekly karakia
- Engage in CAP's Haerenga and outwork CAP's Haerenga Competencies

Pertaining to Donor Relations:

- Regularly invite personal contacts to contribute to CAP's 'Life Changer' regular giving program
- Participate in fundraising activities, including an annual thankyou calling evening
- Attend a minimum of one Fundraising Dinner per year (including weekends)
- Help out with 3-4 CAP Church talks per year around Aotearoa, either by supporting or doing the talk

*Performance Indicators or Measurable Outputs could include:*

- Consistently participates in all of the above listed activities

## **Authorities**

- Allocation & authority to spend Client Services annual budget
- Leave approval for direct reports within entitlements
- Allocation of work to direct reports
- All HR management of direct reports
- One of the approvers of Client Smile Fund & Client Aid applications

## **Requirements of the Role**

### **Personal attributes & values**

- A strong personal alignment with the foundational Christian philosophy, organisational identity, culture, and values of CAP
- Ability to work with many different faith expressions, where-ever they are on the spectrum of conservative to charismatic
- Ability to work and lead comfortably and well in an NFP organisation that seeks to honour Te Tiriti o Waitangi in the way work is done
- Ability to work comfortably and well in an environment which demonstrates the Christian gospel with stakeholders, shares about Jesus Christ as appropriate, and prays
- Ability to balance empathy, compassion, professionalism and best practice, and to lead others to do the same
- Ability to confidently work with vulnerable people
- Ability to safely and sensitively engage with people from different cultures & backgrounds
- Ability to calmly and confidently manage complex challenges with discernment and maturity
- Ability to work under time pressure, and a willingness to work evenings and weekends when required
- Ability to foster a growth mindset and promote a culture of continuous learning
- Ability to carry out work in a variety of locations
- Ability to work well in an environment that is undergoing purposeful and significant change and to be able to champion change and transformation

### **Skills, knowledge & experience**

- 3+ years proven experience in a similar role (essential)
- Proven ability to lead and build a team, including leading leaders, to increased purpose and work delivery, and through change initiatives
- Exceptional relationship-building and interpersonal skills, with a proven ability to positively influence team culture and performance, and to collaborate effectively across teams and the wider organisation
- Proven experience within the Building Financial Capability sector, including standards and practices
- Familiarity with financial institutions, systems and practices in Aotearoa
- Strong experience balancing both strategic and operational priorities and requirements
- A strong growth, developmental and learning mindset, and mode of practice
- Able to identify improvement opportunities in existing processes and initiate projects or improvements to those processes
- Strong time management with a capacity for large workloads
- Strong skills in working collaboratively, drawing on the insights, wisdom, and skills of colleagues to create a shared service delivery plan
- Excellent communication skills, both written and verbal, in both formal and informal settings
- Strong negotiation and influencing skills
- Proven ability to handle sensitive information with discretion and maintain strict confidentiality
- Excellent strategic and decision-making abilities, with a proven track record of developing and outworking a strategic initiative
- Understanding of the power of technology for innovation and a desire to leverage this for the organisation
- Experience managing budgets, allocating resources wisely
- Experience in child protection and safeguarding (desirable)

### **Qualifications**

- Tertiary level qualification or industry qualification in relevant area (essential)
- Qualified Financial Mentor and Financial Supervisor (desirable)

**Job description prepared by:** Sam Garaway, CEO

**Last Updated:** April 2026

## Statement of Acceptance

The Employee will perform the duties set out in this Job Description. These duties may be modified and updated by the Employer from time-to-time following consultation with the Employee. The Employee also agrees to perform all other reasonable duties and comply with reasonable instructions issued by the Employer.

*I confirm that I have read and understand this Job Description, and agree to abide by the duties, tasks, and accountabilities within it.*

Signature:

Date:

Name: