

## Job Description:

# CMA HUB DEBT ADVISER

### Terms & Conditions

Home working

Pro-rata £22,000 pa (£10.58 ph)

8, 16 or 24 hours per week flexitime, by agreement

Optional contribution to pension scheme

5 weeks annual holiday

Pro-rata Bank Holidays

Perkbox employee benefits

Reasonable expenses reimbursed monthly in arrears

All CMA appointments are subject to satisfactory references and a three month probation period

### Context

CMA operates two debt advice models, both managed by community based CMA affiliate centres. The Full Advice model entails local advisers providing a full, in-house, debt advice service.

The Connect model requires local Money Mentors to manage information gathering and face to face client support, but the debt advice work is referred to a CMA Hub Debt Adviser: the role we are looking to appoint. The 'Connect' service will be available to a centre that only has Money Mentors (titled a CMA Connect centre), and also Full Debt Advice centres referring some of their clients to CMA Hub Advisers.

In addition the CMA Hub will be taking client referrals from external agencies, and in these cases the Hub Adviser will be required to undertake more direct client contact, supported by a casework administrator.

### The Role

In essence you will provide informed, unconditional advice for clients, fully compliant with Financial Conduct Authority (FCA) 'CONC' regulation and best practice.

Further detail:

- You will manage the casework employing CMA's bespoke, cloud-based, software 'Catalyst'.
- Working remotely, you will employ telephone, email, web-comms (e.g. Zoom), post (letters etc.), as appropriate, to liaise with clients and Money Mentors.
- You will employ the same communication routes to liaise with Creditors, Local Authorities, Bailiffs, etc.
- The role reports to CMA's Hub Manager
- Hub Advisers will have access to CMA's Adviceline (for advisers) for 'second line' casework advice, as required.
- Hub Advisers' casework will be subject to file review audits to ensure full CONC compliance.

## **The Candidate**

### REQUIREMENTS

- You will be of Christian faith: all CMA staff appointments are subject to this criteria under GOR exemption.
- Have an informed understanding of the personal debt landscape in the UK.
- You will have a minimum of two years current experience as a practicing debt adviser.
- You will have been trained and achieved, as a minimum, CMA's MAS accredited 'generalist' training certificate, or equivalent.
- Working from home, you will have access to a viable and reliable internet connection.
- Familiarity with Microsoft Office and/or Mac equivalents, email and general internet usage

### DESIRABLE

- Experience of working in the CMA affiliate network employing Catalyst.
- Demonstrable experience of working remotely, alone, on your own initiative.
- Specific experience employing online communication tools such as Zoom.

Full training will be provided during the probation/induction period.