

## Job Description:

# CMA HUB DEBT ADVISER

### Terms & Conditions

24 hours (3 days) per week flexi-time  
Based at home (remote)  
Pro-rata £24,500 pa  
Optional contributory 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 six 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 whilst 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.

In addition, the CMA Hub takes client referrals from external agencies, currently from a large London based housing. With these cases the Hub Adviser will be required to undertake direct client contact, supported by a casework administrator.

CMA also maintains a chatbot facility from the central website and referrals are taken directly from clients, some of which are passed to local centres and others are handled by the Hub team.

CMA Hub supports new centres and advisers with new cases to ensure they attain an acceptable standard before signing off for independent advising.

This role will be a dynamic challenging role that will involve being willing to getting involved with a number of different workstreams and to take responsibility within them. This role involves both

direct work with clients remotely and working with our Connect Centres giving advice for them to work with their clients.

## **The Role**

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

Further detail:

- You will take a caseload of direct client casework which will involve both debt and benefits advice and will be from contract work and CMA's Chatbot.
- You will take clients from our Connect Centres where you will be delivering advice to Money Mentors who will be working directly with clients.
- You will build up to be carrying an overall caseload of 40-50 clients across the varied projects with 4-7 new clients per week (*Connect clients don't require the same level of work enabling a larger number of new clients to be taken*)
- 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 advisers
- 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: this appointment is 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, having seen a minimum of 50 clients with a range of debt solutions
- You will have been trained and achieved CMA's accredited Level 4 training or equivalent
- If 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
- Confidence and demonstrable experience in managing a large caseload and rapid turnover of clients
- Emotional resilience for dealing with clients remotely

## DESIRABLE

- It would be a particular advantage to be a Debt Relief Order Approved Intermediary
- 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
- Experience of working in a fast-paced environment
- Benefits advice knowledge and experience

Full training will be provided during the probation/induction period for the specifics of the role

## CMA's purpose, intent, and values

CMA considers how and why we work as important as our skill sets. It is important for all employees to feel happy and aligned with the values of the organisation; for their own sake and for CMA as a whole. The following statements detail and underpin what we do, how we do it, and why; endorsed by all CMA staff and trustees.

Question	Answer
Primary statement	CMA is God's charity. We are its servants and stewards
Why do we exist?	To help set people free from debt and give them hope for the future
How do we behave?	As servants. With integrity, compassion, humility, and professionalism
What do we do?	We provide set-up and ongoing services to enable churches and other organisations to run effective debt advice services, and help clients direct from the CMA Hub
How will we succeed?	By seeking God's will in all we do. By continually improving and developing customer driven services. By sticking to our values. By continuing to differentiate ourselves: people focused advice, no time constraints. By keeping the CMA team structure efficient. By all staff buying-in to our aims and values