

Job Description:

CMA HUB DEBT ADVISER

Terms & Conditions

16 hours (2 day equivalent) per week flexitime
Home based
Pro-rata £22,000 pa (£10.58 ph)
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 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 association and there is expectation that this type of central debt advice will increase. In these cases the Hub Adviser will be required to undertake direct client contact, supported by a casework administrator.

CMA is shortly anticipating launching a Chatbot facility from the website which will see further referrals coming into the Hub

The successful applicant will be seeing clients from across all three strands of the Hub

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
- You will manage a significant caseload between the three strands of the project working with both clients and Money Mentors
- 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

There is an expectation that the successful candidate will manage 4-6 new clients per week across the projects (more detail on how this looks can be provided on request)

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 Advice Level 3 training certificate, 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 in managing a large caseload and rapid turnover of clients

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.
- Experience of working in a fast paced environment.

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