

**cma**

Freedom from debt  
Hope for the future

JOB OPPORTUNITY

# CMA Hub Debt Adviser



**Community Money Advice**

[www.communitymoneyadvice.com](http://www.communitymoneyadvice.com)

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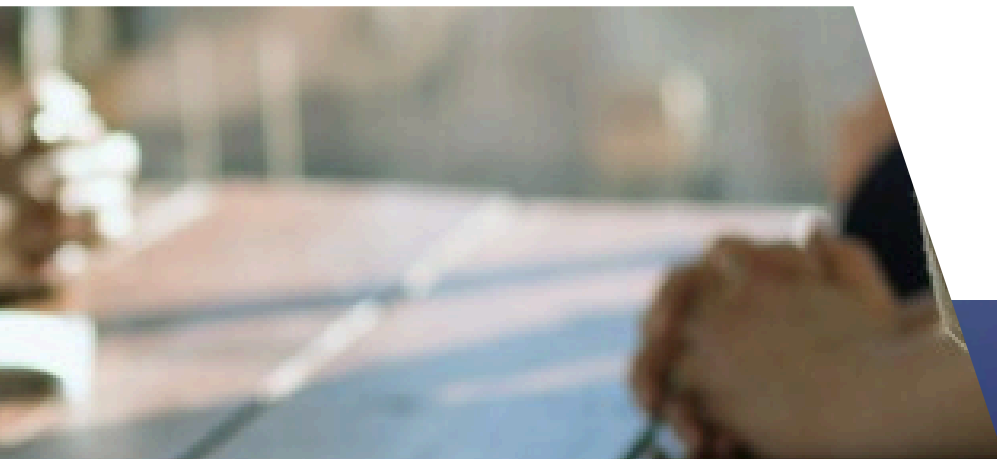
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# About Us

**Community Money Advice (CMA) is a Christ-centred charity dedicated to helping anyone facing the burden of debt, without prejudice.**

We act as both an enabler and a service provider, empowering local churches and community groups to establish debt advice centre that are run for the community, by the community.

CMA supports its network through a broad range of services, which necessitates a number of roles both centre-facing and internal. The strength of CMA's staff team is underpinned by every member of the team being compassionately committed to helping people in debt. As a team, we expect high professional standards, but we also believe we are people over and above being employees. Therefore, compassion and mutual support are the foundations of our relationships with our team and the affiliate centre we serve.

We partner with people of Christian faith, other faiths and no faith, believing in the equality of all; however, as our faith is intrinsic to our work, we maintain a Genuine Occupational Requirement (GOR) for our staff team to be of the Christian faith.



# CMA Values Statement

Being able to buy-into and feel aligned with an organisation's culture is as important as the skills required to undertake the role being applied for. The following is CMA's Workbook outlining our values and working practice, which are embraced by the CMA staff team. If invited to interview for this role, the first interview question will concern why and how you believe you will fit with, and can embrace, the statements in this Workbook.

## **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.

# Terms & Conditions

<b>Contract</b>	Permanent
<b>Salary</b>	£26,666 FTE per annum, pro-rata paid monthly in arrears
<b>Working hours</b>	14 hours per week (0.35 FTE) flexible working hours
<b>Annual Leave</b>	25 days pro-rata paid Annual Leave
<b>Bank Holidays</b>	Pro-rata Bank Holidays (4 of 8 paid)
<b>Pension Scheme</b>	Optional contributory pension scheme
<b>IT / Phone</b>	Monthly IT and Phone allowance Company MacBook
<b>Expenses</b>	Travel Expenses (including mileage for own car: 45ppm @ February 2026) and agreed reasonable subsistence and other work expenses, paid monthly in arrears
<b>Working Location</b>	Remote (home based)
<b>Additional Benefits</b>	PerkBox employee benefits scheme Employee Assistance Programme (Health Assured)
<b>Appointment</b>	Subject to references, Right to Work check, DBS check and successful completion of a six-month probationary period



# Job Description Context

CMA operates two debt advice models, both managed by community based, CMA affiliate centres. The Debt Advice Centre model entails local advisers providing a full, in-house, regulated debt advice service. The Connect model involves local Money Mentors to manage information gathering and face to face client support; the debt advice work is referred to CMA's regulated Debt Advice Hub.

The role of a Hub Debt Adviser is to provide the regulated debt advice based on the referrals from our Connect Centres. In addition, the CMA Hub takes client referrals from external agencies. With these cases the Hub Debt Adviser will be required to undertake direct client contact, supported by a casework administrator.

CMA Hub also provides remote induction and coaching for new Debt Advisers for some of CMA's Debt Advice Centres and supports Connect Centres making the transition to Debt Advice Centres.

The role will be working within a team of CMA Hub Debt Advisers who work remotely, the team have weekly meetings and is supported by the Hub Manager. CMA uses bespoke case management software called Catalyst, which has an interface with our Connect Centres. Hub Debt Advisers will have access to CMA's Adviceline (for advisers) for 'second line' casework advice, as required.

## Safeguarding:

All adults working in or on behalf of CMA have a responsibility to safeguard and promote the welfare of children and adults. This includes:

- A responsibility to ensure a safe environment in which CMA services can be delivered.
- Identifying children and adults where there may be safeguarding concerns.
- Following the CMA Safeguarding policy in addressing any concerns appropriately.

## Job Description

# The Role

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

### Key Tasks:

- You will take client case referrals from our Connect Centres where you will be delivering advice, and liaise with the Money Mentor who will be working directly with the client.
- You will build up to an overall caseload of 30-35 Connect Centre clients, with 2-3 new clients per week. Money Mentors provide comprehensive referrals enabling the Hub to support a greater number of clients per adviser, than typical adviser to client casework.
- You will manage the casework on CMA's bespoke, cloud-based, case management software 'Catalyst'.
- Working remotely, you will employ telephone, email, web-comms (e.g. Zoom), post (letters etc) communications, as appropriate, to liaise with Money Mentors.
- Hub Debt Advisers' casework will be subject to file review audits to ensure full CONC compliance
- The role reports to CMA's Hub Manager

# Personal Specification

## Requirements

- The candidate must be able to verbally assent and practically demonstrate CMA's Christian values. 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 successfully completed training to a Debt Advice Caseworker level on an accredited programme such as CMA's Casework/Specialist training
- You will be an Approved Intermediary
- Confidence and demonstrable experience in managing a large caseload and rapid turnover of clients
- If working from home, you will have access to a reliable internet connection
- Familiarity with Microsoft Office and Google Suite, email and general internet usage
- Emotional resilience for dealing with clients remotely

## Desirable

- Experience of working in the CMA affiliate network, using Catalyst
- Demonstrable experience of working remotely, alone, on your own initiative
- Specific experience of 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.

# Application Process

## HOW TO APPLY

*Informal enquiries can be made to: [claire@communitymoneyadvice.com](mailto:claire@communitymoneyadvice.com)*

To apply for this role, please submit a letter outlining your interest and relevant experience and a current C.V. to [\*\*personnel@communitymoneyadvice.com\*\*](mailto:personnel@communitymoneyadvice.com)

**The closing date for applications is Friday 6<sup>th</sup> March 2026 at 5:00pm**

The role is expected to commence from 1<sup>st</sup> April 2026



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