

QUALITY ASSURANCE PROCEDURES

Intention

Huntingdon Area Money Advice (HAMA) is committed to providing high quality debt advice, specifically tailored to the needs of each client, fully compliant with FCA and CONC regulation. These standards are achieved, monitored and maintained through the following quality assurance procedure.

Establishing the standard

Policy and Procedure

- Every adviser is required to familiarise themselves with HAMA's policy and procedure (P&P) documentation. The Centre Manager will maintain a record of this. When policies and procedures are updated, advisers are required to sign to say that they have read the latest version.

Every adviser is instructed in CMA's CONC compliant debt advice process and provided with access to on-line training and resources. Copies of the HAMA Booklet, and blank copies of the Client Agreement and client authorisation are available for advisers to use.

Training

- Every adviser is required to undertake CMA's Generalist Debt Advice training and have a commitment to ongoing training throughout their time as an adviser.
- Induction: New advisers will sit in on client appointments with a more experienced adviser, who will take the lead. At an appropriate time as decided by the Centre Manager, the new adviser will lead appointments with a client with a more experienced adviser either sitting in or reviewing the case with the new adviser before and after the appointment.
- A log will be maintained of training undertaken by each adviser and the Centre Manager will help advisers identify additional training needs and will encourage advisers to develop their knowledge and skills by undergoing additional external training, such as CMA and Wiseradviser courses.
- The centre manager will organise regular adviser meetings to discuss procedural and educational items of relevance and will organise educational meetings as appropriate
- Advisers are encouraged to participate in the inter-centre Debt Advice Quality Assurance Scheme (DAQAS) as an educational tool.

Self Evaluation

- Each adviser will complete an annual self evaluation appraisal form which identifies additional areas of training and support required which they will discuss with the centre

manager at their annual appraisal. The results of these appraisals will be shared with the trustees if any significant concerns arise.

- The centre manager will be appraised annually by a trustee

Client Records

- CONC compliant advice steps are recorded in the Client's notes.
- Notes are kept of all meetings and other significant communications with a client, and of communications with creditors or other relevant bodies regarding the client. The notes include a list of any actions required.

Monitoring & Quality Assurance

- The Centre Manager or a trustee or appointed trained representative will undertake annual file reviews in accordance with the 'CMA Client File Review Procedure Centre Managers' documentation.
- The CMA Operations Support Manager will undertake annual file reviews in accordance with the 'CMA Client File Review Procedure OSM' documentation.
- Every adviser is expected to employ routes to support any case work question beyond their experience including seeking advice from the following:
 - The Centre Manager
 - More experienced adviser within HAMA or working at another local centre
 - Adviser with specialisation, e.g. DRO Approved Intermediary
 - CMA Adviceline
 - Shelter Specialist Debt Advice
- Complaints procedure allows for any shortfall in advice standard raised by a client to be addressed and acted upon as appropriate.
- The Centre Manager will meet with each adviser on a regular basis to discuss cases and any issues arising. The Centre Manager will review Adviser Case Notes prepared by each adviser for clarity, compliance with the agreed procedures and quality of advice provided. The frequency of such reviews will be determined by the Centre Manager taking into account the outcome of such reviews. Where appropriate the Centre Manager will work with the adviser to arrange additional training.

Appendix FCA & Advice Oversight - Casework Quality Assurance Process & Procedure

As a CMA affiliate centre, the expectation of a newly opened centre is that the team of advisers is overseen by the manager, or a senior adviser trained to Level 4 Caseworker standard.

Oversight of casework will be undertaken by a Level 4 adviser working at the centre.

After the Level 4 adviser has been trained to be able to undertake file reviews and their own casework files have been signed-off, they then become responsible for undertaking file reviews of their centre's Level 3 and other 4 advisers.

CMA provides an annual audit and file review service undertaken by the Operations team, as an additional check that standards are being maintained.

If a File Review of an adviser's casework is assessed as Red (unacceptable) then they are expected to undertake remedial action, their next case will be subject to review by the Centre Manager and if that case is also assessed as Red, the adviser concerned will have additional training and support through subsequent cases being directly overseen by the local Level 4 adviser or by the CMA Hub, as appropriate, until the adviser concerned has again achieved the necessary standard. If the adviser still does not obtain the necessary standards their status as an adviser will be reviewed by the centre manager in liaison with the Hub Manager when required and will be rescinded.

In addition to direct casework support, all CMA affiliate advisers have access to the CMA Adviceline service.

17th June 2025