

# Provider Readiness Report

PRACTICAL INSIGHTS AND GUIDANCE

FOR DELIVERING APPRENTICESHIP STANDARDS



## Financial Services Customer Advisor

Leading Partner:



Strategic Partners:



## Provider Readiness Report –Financial Services Customer Adviser (level 2)

### Introduction:

Provider Readiness Reports are delivery guidance documents for an apprenticeship standard. They are created by training providers (including colleges, independent training providers, higher education institutions and others). The reports provide practical insights and guidance to help with planning for delivery and in negotiations with employers. They will help providers make decisions about the commitment of time and other resources required to train apprentices to meet the requirements of the new standards.

<b>Standard</b>	<a href="#">Link to standard</a>
<b>Assessment Plan (end-point)</b>	<a href="#">Link to assessment plan</a>
<b>Employers involved with development of standard for Financial Services Customer Adviser</b>	Barclays; Cambridge Building Society; HSBC; Leeds Building Society; Lloyds Banking Group; Nationwide Building Society; RBS; Santander; TSB Bank; Virgin Money; Skipton Building Society; Geoban; and Canada Life.
<b>SASE Overlap</b>	Providing Financial Services (England)
<b>Mandatory Qualification(s) on standard</b>	There are no mandatory qualifications
<b>Recommended Qualification(s) suggested by trailblazer group in assessment plan</b>	<p><b>Optional Qualifications</b></p> <p>The apprentice may complete an appropriate qualification/examination (as considered most relevant by the employer) from one of the following Professional Bodies:</p> <ul style="list-style-type: none"> <li>• <b>Institute of Financial Services (IFS)</b>-Certificate in Personal Finance; Award in Retail Banking Conduct of Business; Certificate in Financial Education; Award in Financial Education</li> <li>• <b>Chartered Banker Institute (CBI)</b>-Award in Business Banking</li> <li>• <b>Chartered Insurance Institute (CII)</b>-Award In Insurance, Legal and Regulatory ; Award For the Foundation Insurance Test; Award in Financial Administration</li> </ul> <p><b>Additional qualifications not listed above;</b> There is an option for employers to add additional qualifications to their apprenticeship scheme, however these may incur additional costs for the employer or training \provider.</p>
<b>Maximum Core Government Contribution (CGC) , subject to employer contribution (15/16 &amp; 16/17)</b>	<p>£3000 maximum CGC, subject to employer £1500 contribution.</p> <p>The price of on-programme training and end-point assessment is subject to employer/provider negotiation and may be higher or lower than combined values above; where higher the maximum CGC remains the same and the employer would to pay the difference in full.</p> <p>The employer may be eligible for incentive payments, which they can use as they wish.</p>

	See current funding rules for further guidance.
<b>Anticipated Volume</b>	Approximately 1700 - 1950 apprentices per year
<b>Level</b>	2
<b>English and Maths Requirements</b>	<p>For Level 2 apprenticeships, apprentices must achieve Level 1 English and maths and take the test for Level 2 prior to taking their end-point assessment.</p> <p>Apprentices must start English and maths at Level 2, unless the provider has conducted a formal, recognised assessment that demonstrates they need to study at Level 1 first in order to successfully achieve their Level 2.</p> <p>SFA provides a flat rate for English and maths up to Level 2 as part of an approved apprenticeship standard. Employers will not need to make an employer contribution.</p> <p>See current funding rules for further guidance.</p>
<b>End-point Assessment Methods</b>	<ul style="list-style-type: none"> <li>• A portfolio of evidence from the final months of the apprenticeship which contains a range of types of evidence demonstrating that the apprentice has met the requirements of the Standard</li> <li>• A professional discussion that focuses on the softer skills of the standard, exploring what has been produced in the portfolio, how it has been produced and how well they are performing in their role.</li> </ul>

## Supporting information and Glossary of Terms

Assessment Role	Notes
<b>Employer</b>	Supports the apprentice in the workplace, may provide training, coaching or mentoring. In financial services the employer will conduct on programme assessment using in- house performance management (PM) processes and will participate reviewing the portfolio of evidence. They will not have a role in final grading of the apprenticeship.
<b>Training Provider</b>	Employers wishing to access funding must appoint an SFA approved lead provider via the Register of Training Organisations (ROTO) <a href="https://www.gov.uk/government/publications/register-of-training-organisations">https://www.gov.uk/government/publications/register-of-training-organisations</a> Employers may choose to engage with one or more providers to deliver the on programme training. Providers wishing to deliver on-programme delivery must registered and be approved on the, Register of Apprenticeship Training Providers (RoATP). Also providers who wish to deliver to employers without a digital account, must register and be approved on the Invitation to Tender (ITT). Please follow the link for further information. <a href="https://www.gov.uk/government/collections/register-of-apprenticeship-training-providers">https://www.gov.uk/government/collections/register-of-apprenticeship-training-providers</a>
<b>End-point Assessment Organisation</b>	Employers must select an end-point assessment organisation from the SFA Register of Apprentice Assessment Organisations (RoAAO), approved to deliver this particular standard: <a href="https://www.gov.uk/government/publications/register-of-apprentice-assessment-organisations">https://www.gov.uk/government/publications/register-of-apprentice-assessment-organisations</a>

Term	General Definition within Trailblazers
<b>On-Programme</b>	This is the period from start until the end-point assessment gateway is met. Apprentices require a minimum period of 12 months on-programme training, with 20% off-the-job training prior to taking the end-point assessment to meet funding eligibility requirements. It will include training to develop the skills, knowledge and behaviours detailed on the standard and completion of any mandated qualifications. Preparation for the end-point assessment should be completed in this phase. This is the area of significant interest for apprenticeship training providers.
<b>Gateway</b>	Any requirements that must be completed/achieved as a pre-requisite to undertaking the end-point assessment are termed the gateway. For example English and maths minimum requirements. The gateway components are therefore the key outputs of the on-programme training period. All preparation for the end-point assessment is completed in this phase and progress is tracked using the employer's' in- house Performance Management (PM) process and the providers own recording mechanisms.
<b>Trainer</b>	The term 'trainer' is commonly used in relation to roles within the on-programme period. A trainer may be appointed by the employer or training providers to deliver some or all parts of the on-programme phase of training.

	<p>This includes delivering any mandated qualifications, preparation for the end-point assessment and all gateway components. The trainer has no status within the end-point assessment, unless specifically referenced and approved within the assessment plan (for example being a signatory to a portfolio or a panel interview).</p> <p>The Financial Services assessment plan outlines the responsibilities for the training provider including signing off the portfolio to go to the independent 3<sup>rd</sup> party assessor.</p>
<p><b>Independent Assessor</b></p>	<p>Individuals involved in administering and delivering the end-point assessment are commonly termed the assessor, end-point assessor or independent assessor and must be appointed by an approved end-point assessment organisation.</p> <p>The independent assessment organisation must be chosen from the register of apprentice assessment organisations. An independent assessor appointed by them carries out all aspects of the end-point assessment, including verification that all gateway components met, and that the portfolio evidence is of a satisfactory standard. They will then conduct the professional discussion and make the final grading decision.</p>

Suggested themes	Considerations / Implications for delivery	Resources
<p><b>On programme components:</b> <i>to develop the skills, knowledge and behaviours detailed on the standard and to prepare apprentices for end-point assessment</i></p>	<p>Apprentices require a minimum period of 12 months on-programme training, with 20% off-the-job training prior to taking the end-point assessment to meet funding eligibility requirements. It will include training to develop the skills, knowledge and behaviours detailed on the standard and completion of any optional qualifications, including English and maths where required. Preparation for the end-point assessment (EPA) should be completed in this phase.</p> <p>This is the significant area of interest for apprenticeship training providers. On-programme assessment will include the qualification (if one is completed) and any employer specific knowledge tests that are required as an alternative to this.</p>	<p>The Standard The Assessment Plan SFA funding guidance: Apprenticeship standards quality statement Embedded functional skills materials Future Apprenticeship Toolkit</p>
<p><b>Delivery models/ Infrastructure:</b> <i>the drive towards effective competence-based and situational training</i></p>	<p>The professional qualifications are optional for Financial Services Customer Advisor (they are mandatory for Senior Financial Services Customer Service Advisor at Level 3).</p> <p>Training providers will therefore need to work with the employer to establish their requirements including how much of the training the employer wants to deliver themselves, but they should also be in a position to make recommendations, based on the circumstances of the learner. For example, recommending a professional qualification for the Customer Advisor apprentice would provide a foundation which allows progression to the Senior Customer Service Advisor standard.</p> <p>Schemes of work need to be developed which take into account the delivery of the teaching and learning relating to development of skills and knowledge (whether or not accredited separately by the professional qualification) and any required support for English and maths. On programme delivery from the training provider will take the form of a member of staff acting in a support/coach/mentor/trainer role with regular interaction with the apprentice and employer (frequency can be agreed with the employer i.e. monthly, 6 weekly etc.).</p> <p>Training providers may plan to deliver supporting training i.e. workshops, online delivery/training etc. to support the development of competence and teaching and learning for any professional qualification. Training providers will need to work closely with the employer to secure agreements on pathway/stages (such as induction) and ensure this complements rather than duplicates in house delivery of training for the role. Expectations should be set out in the initial contract and recorded on the ILP.</p> <p>The standards reflect that the expected interaction will include a review of monthly 1-1 sessions taking place between the employer and the apprentice. Additional support from the line manager along with an update in terms of training completed in the workplace</p>	<p>The Standard Assessment Plan The Employer Brief (under development) to accompany the plan will provide description of high level learning outcomes to support employers and providers to prepare apprentices for assessment The specifications for the mandatory qualifications can be obtained from the professional bodies ( CIB/IFS/CII) Additional guidance on end assessment requirements should be available from professional bodies (not ready at time of writing)</p>

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	<p>will also be required. Training providers may wish to have access to the PM records that are being maintained as evidence of the progress monitoring by the employers and these may also form part of the portfolio of evidence. Behaviours are assessed in context and will form part of the end-point assessment in the professional discussion. The trainer will need to ensure the apprentice has had opportunities that include a focus on the core behaviours and that these can be evidenced.</p> <p>Although quality assurance will be the responsibility of the independent assessment organisation in terms of the end-point assessment, training providers should still be quality assuring delivery and ensuring internal standards are maintained. Quality assurance of delivery is likely to focus on: quality of teaching and learning; that the training provider's delivery plan and standards are being maintained and there is adherence to Ofsted/Common Inspection Framework requirements.</p> <p>Indications suggest that there will be no formal registration of training providers by the professional bodies. It will be the responsibility of the employer to ensure suitability of the chosen training provider and the end-point assessment process. The IFS and CBI are providing the AO function in the early stages of delivery.</p>	
<p><b>Resources:</b> <i>materials/ resources/ equipment</i></p>	<p>A group of Training providers have engaged with the trailblazer group to assist with developing assessment materials with professional bodies. These are now available and can be requested to view via the Trailblazer group and professional bodies CBI and IFS. These resources include a sample portfolio, mapping of technical qualifications against the knowledge standards and detail of EPA discussion and grading.</p> <p>The assessment plan indicates that electronic recording is preferred, which may fit with the providers existing e-portfolio arrangements/systems. This needs to be agreed with the independent assessment organisation.</p>	
<p><b>Staffing:</b> <i>Staff qualifications and skills needed</i></p>	<p>There is no mandatory qualification requirement in this standard, so the occupational competency requirement for the relevant awarding organisation will apply dependent on which qualification is chosen by the employer, if any.</p> <p>The training provider will still need their delivery staff to mentor/support/coach the learner to help them prepare for their end-point assessment, therefore an understanding of assessment will still be crucial and training providers may still require staff to have recognised levels of assessment skill and potentially teaching, training or coaching skills. Delivery staff will need vocational experience in the industry and the requirements for this along with maintenance of CPD will still be a requirement. This will ensure staff have</p>	

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	<p>up to date knowledge and experience in the sector and ensure credibility with employers.</p> <p>Staff will need to understand the apprenticeship standards and the difference between this and the current framework. They will need to ensure they are assessing at the correct level and there is a strong emphasis on work place competence within the standards. Staff will need to ensure they are fully immersed in the employer's systems, processes and appraisal systems.</p> <p>For the standards there is no automatic requirement that delivery staff within training providers should be qualified assessors, as the final assessment is completed by the independent assessment organisation.</p> <p>As there will be a stronger focus on learning delivery/prep for assessment, training providers may also specify education/training qualifications, including functional skills at Level 2 or English and maths at GCSE grade C and above. Employers will also be interested in the experience of providers and tutors to provide support with technical qualifications selected.</p>	
<p><b>Costing:</b> <i>costs associated with the resources</i></p>	<p>There has been discussion of an estimated figure from professional bodies of 20% of co-funding is needed to be ring-fenced for assessment. The independent assessment organisations as they come on stream on the RoAAO are expected to set their own fees. As four different bodies offer the optional qualifications, it will be a matter for interested training providers to decide with whom to register. It is not currently clear what reciprocal arrangements may be accepted for registration, however it has been indicated that the professional bodies will not be looking to register training providers individually.</p>	<p>SFA funding guidance</p>
<p><b>Marketing / Communication:</b> <i>promoting the offer to Employers/ Apprentices</i></p>	<p>The NAS Brand Centre gives stakeholders the facility to create dual-branded marketing materials such as posters, banners and postcards which can be downloaded free of charge and printed in-house or ordered online and printed on demand.</p>	<p>BIS/NAS materials NAS Brand Centre registration</p>
<p><b>End-point Assessment:</b></p>	<p>The professional bodies (IFS and CBI) have decided to act as the AO in the early stages of delivery of these standards, however there is indication that additional AOs will come on board as volumes increase.</p> <p>The 3<sup>rd</sup> party independent assessors employed by the approved independent assessment organisation will need to be trained and become confident in applying grading judgments.</p>	<p>Assessment Plan RoAAO</p>



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	<p>The employer, who should take guidance from the lead provider decides when the apprentice is ready to undertake the end-point assessment and has completed the gateway components. The training provider is responsible for judging competence and supporting the learner in building their portfolio.</p> <p>Training providers will need to think about how the assessment decision will be recorded, what evidence will be presented and how evidence is recorded. The assessment plan indicates that electronic recording is preferred. Further guidance is in development on mechanisms for recording.</p>	
<p><b>Managing Relationships with Employer and Apprentices:</b></p> <p><i>Employer/ Provider/ Apprentice Contracts</i></p>	<p>Lead providers will need to have a close working relationship with the employer to ensure that delivery meets their requirements – considerations may be:</p> <ul style="list-style-type: none"> <li>▪ Preference for professional qualification</li> <li>▪ Streamlining/matching in house induction and training to the standards</li> </ul> <p>This should be captured in the apprentice agreement - a learning agreement that a learner, employer and training provider all sign up to and clearly states the responsibilities of each party.</p> <p>The standard does not state the requirements for English and maths, but this is implicit with all Level 2 standards unless specific alternative requirements are set out. The minimum requirement for the standard is Level 1, but to enter the end-point assessment the apprentice needs to have at least studied for and sat the Level 2 tests. The majority of financial service organisations set minimum entry requirements for English and maths when recruiting, usually GCSE grade C or above. This would potentially mean that the majority of learners have already completed the English and maths requirements within the standard.</p> <p>Initial assessment, diagnostic and support/learning would still therefore be required for these learners. Current staff that change role and require significant training in the employer’s organisation, could be signed up to this standard and may not have Level 2 English and maths. If this has to be delivered, the lead provider will need to ensure that appropriate training is offered and that arrangements exist with the relevant awarding organisations as these will be separate centres.</p> <p>This standard has a linked standard for progression – the Senior Financial Services Customer Service Advisor at Level 3</p>	<p>SFA funding guidance</p>

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<p><b>Sub-Contracting relationships:</b></p> <p><i>Lead provider role and potential for collaboration on apprenticeship delivery</i></p>	<p>The lead provider will contract with the employer and independent assessment organisation when identified. The employers in the assessment plan have expressed a view that the preferred organisations to become assessment bodies (registered under the RoAAO), would be the professional bodies who have been involved in the development of the standard. It may be that other awarding bodies with experience of work-based assessment or training providers will seek to register to deliver this. However, they will have to meet the industry expertise criteria set out in the assessment plan.</p> <p>Training providers will want to make sure that the final portfolio and discussion assessments completed by the learner will be to the standard required by the assessment organisation.</p>	<p>SFA funding guidance</p>