



Apprenticeship  
Training

## **CSA Employer Handbook**

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# Introduction

The CSA is an approved Apprenticeship Training Provider specialising in the delivery of apprenticeship training in Credit and Collections and Compliance and Risk.

Our apprenticeship training is designed and delivered by a team of Financial Services, Risk and Compliance training and coaching professionals, who combine extensive industry knowledge and understanding with highly developed training, coaching and assessment expertise.

Our apprenticeship training is available across England for apprenticeship levy paying employers.

## This Handbook

This handbook provides you with an introduction to the CSA apprenticeship and the CSA apprenticeship team.

This handbook provides you with all the information you will find useful as an employer who has chosen CSA (services) Ltd as an apprenticeship training provider.

## About us

One of the core purposes of the Association is to improve the professionalism within the debt collection industry through the development of people and providing career paths which build capability and retains the best talent in the sector.

Joining Apprenticeship Trailblazers groups in Credit Control and Collections, and Compliance and Risk were entirely aligned to our overall strategy.

The next step was to apply to become an apprenticeship training provider through our wholly owned services company.

**CSA (Services) Ltd UK PRN 10063438**



The Credit Services Association (CSA) is the only national trade association in the UK for organisations active in the debt collection and purchase industry. The Association, which has a history dating back to 1906, has 300 member companies which represent 90% of the industry, and employ 15,000 people. At any one time its members hold up to £60bn for collection, returning nearly £3bn in collections to the UK economy per annum. As the voice of the collections industry, our vision is to build confidence in debt collection by making the entire process clear, easy to understand and less stressful for all those involved.

# Foreword from Fiona Macaskill

I am delighted that you have selected the CSA as an apprenticeship training delivery partner. The CSA are a unique organisation whose role in representing the Credit and Collections industry to stakeholders, government and regulators and in guiding and supporting member firms is our main driver for our involvement in training and apprenticeships.

We all appreciate that in selecting the CSA you expect your experience of apprenticeship training to meet the expectations of the learner, the line manager and the organisation. We aim to provide what I hope will be an enjoyable and challenging programme of learning and development leading to the best possible outcomes for your staff who will in turn add real value for your organisation as result of their participation in the CSA Apprenticeship.

You may be using the apprenticeship training for established staff as part of your talent development and succession plans. Alternatively, you may be recruiting new people using apprenticeships or as in many cases a combination of both. Either way our team will be putting every effort in to ensure that your experience is of a positive and consistently high standard that you will always be happy to recommend our apprenticeship training to others.

We will provide great tutors and trainers who are knowledgeable and talented with the ability to engage and motivate learners to meet their full potential and sustain their apprenticeship through to completion and achieve their maximum potential at the End Point Assessment.

We will keep you involved every step of the way with regular contract reviews and contact between the tutor and line manager to ensure mapping of content and continuous support for the learner and the business.

I hope that the apprenticeship training progresses well and I look forward to meeting and speaking to you over the coming months.

I hope that you find the rest of this handbook useful, but if there is anything at all that you need to know please email us at [apprenticeships@csa-uk.com](mailto:apprenticeships@csa-uk.com) and we will come back to you within one working day.

Alternatively please contact me on the following:

**Email:** [fiona.macaskill@csa-uk.com](mailto:fiona.macaskill@csa-uk.com)

**Tel:** 0191 217 3072



**Fiona Macaskill**

Head of Learning and Development



*If you feel you need any additional support in any of the areas discussed in this handbook our Apprenticeship Co-ordinator Arran Hope can help you. You will find all of the CSA Apprenticeship Teams details on the next page.*

*You can also get in contact with the following details:*

**Tel: 0191 217 0775**

**Email: [apprenticeships@csa-uk.com](mailto:apprenticeships@csa-uk.com)**



# The CSA apprenticeship team

## Employers

The CSA is a trade association and apprenticeships are just one of the many services we deliver both to our members and to other organisations. We have dedicated Learning and Development team who work together to provide all of our training, qualifications and apprenticeship programmes.

## CSA (Services) Ltd Board

Governance of CSA apprenticeship provision is employer led by a board of directors who represent employers in our sector and also are board members at our parent organisation The Credit Services Association.

### Fiona Macaskill

Head of Learning and Development



**Tel:** 0191 217 3072

**Email:** [fiona.macaskill@csa-uk.com](mailto:fiona.macaskill@csa-uk.com)

Fiona is responsible for the overall operation of the CSA's Learning and Development department and leads on contract management and the quality assurance of our apprenticeship provision.

### Ashleigh Johnson

Head of Internal Operations



**Tel:** 0191 217 3077

**Email:** [ashleigh.johnson@csa-uk.com](mailto:ashleigh.johnson@csa-uk.com)

Ashleigh is Head of HR for the Credit Services Association with responsibility across the association. In the context of apprenticeships she also is our designated Safeguarding lead and is responsible for our safeguarding policy and procedures.

### Arran Hope

Apprenticeship Co-ordinator



**Tel:** 0191 217 2944

**Email:** [arran.hope@csa-uk.com](mailto:arran.hope@csa-uk.com)

Arran is the first point of contact for our apprenticeship provision for learners, and employers. He is responsible for ensuring that every aspect of your apprenticeship training with the CSA runs smoothly including Employer on boarding (contract schedules, Digital Apprenticeship Service etc), professional qualifications and guidance information.

### Susan Bowen

Administrator



**Tel:** 0191 217 3075

**Email:** [susan.bowen@csa-uk.com](mailto:susan.bowen@csa-uk.com)

Susan provides administrative support to the department, supports the scheduling and planning of industry venues, materials and tutor support.

## Zoe Dellow

Senior Learning  
and Development  
Consultant



**Tel:** 0191 217 2947

**Email:** zoe.dellow@csa-uk.com

Zoe is our Senior Learning and Development Consultant and provides training and coaching to apprentices in Credit Control and Collections and Financial Services Compliance. She also leads on curriculum and content development and supports our team of tutors and coaches in the development and delivery of our programmes. Zoe is also responsible in managing overall progress of learners.

## John Graham

e-Learning  
Developer



**Tel:** 0191 217 3076

**Email:** john.graham@csa-uk.com

John is your first point of contact if you have any problems accessing the e-learning academy apprenticeship or resource area. He works closely with our tutors and coaches to develop materials and resources for the e-learning academy.

## Colleen Peel

Head of Marketing  
and Events



**Tel:** 0191 217 3070

**Email:** colleen.peel@csa-uk.com

Colleen is responsible for all the CSA's PR, Customer feedback surveys and marketing materials. Colleen works with our employers on PR and promotion of apprenticeships.

## Angela McClean

General Counsel



**Tel:** 0191 217 2943

**Email:** angelamcclean@csa-uk.com

Angela provides legal counsel to the CSA and is responsible for all of our apprenticeship contracts and arrangements. Any contract questions or queries will be dealt with by Angela.

## Coaches and tutors

Every apprentice will have designated coach who will provide them with ongoing support throughout their apprenticeship. This consists of at minimum a monthly remote coaching session. Tutors also develop materials, set and mark coursework, provide feedback, deliver workshops and webinars.

# What is an apprenticeship?

An apprenticeship is a job with training. This can be a new member of staff or an existing employee.

There is often a misconception that apprenticeships are only for young people. Apprenticeships are for everyone, from people making taking the first steps in their career to senior members of staff looking to broaden their skill set and develop in their career.

At the CSA all of our apprenticeships follow the new format known as 'Apprenticeship Standards'. These apprenticeships have a strong focus on teaching new skills rather than being assessed for tasks you can already do!

Most of our apprenticeships also include a professional qualification recognised by your sector. This allows your apprentices to specialise within their apprenticeship and on finishing the apprenticeship you will have two qualifications to add to your CV, - your apprenticeship, and your chosen professional qualification.



## **The Apprenticeship Journey**

*The apprenticeship journey consists of an initial assessment and induction from our Senior Learning and Development Consultant. Apprenticeship training takes place in both classroom based workshops and online and remote tutor support. Tutors set tasks and assignments they mark, provide feedback on apprentices work which will range from research to mini projects and written assignments. Tutors also are responsible for leading quarterly reviews between line managers, and apprentices.*

*The Apprenticeship Journey is shown in the diagram to the right.*



# Apprenticeship training

## How the training is delivered

Workshops are usually delivered every two months at selected training venues. These classes tend to have between 5 and 10 learners from different employers and are delivered by industry experts.

Throughout their apprenticeship learners will be assigned an individual tutor to support them throughout the programme. They will complete monthly one to one coaching sessions which maybe a combination of face to face and remote meetings. Their role is to support learning, ensure and ensure your staff make good progress in your apprenticeship, and finally, achieve their goals.

## Off the job training

As part of your apprenticeship apprentices are expected to spend at least 20% of their working hours on 'off the job training'. Off the job training is considered as any training outside of your regular work related to their apprenticeship. This includes the workshops attend, your one to one coaching sessions , completion of tutor set work and any studying for professional qualifications . As an employer you are responsible for supporting the CSA and the apprentices to allow time within their working hours to complete this training. At the CSA we offer a flexible approach for undertaking this training. With employers input and our guidance we can look at the best methods and times to complete this training to fit your needs and the needs of your employer.

All apprentices will complete a monthly learning log to record all of their off the job training.

## Quarterly reviews

A key part of the successful delivery of apprenticeships is the involvement of the line managers. Tutors hold quarterly reviews with employers, this ensures that the training continues to be aligned with the organisation and that we are effectively tracking progress to the gateway.

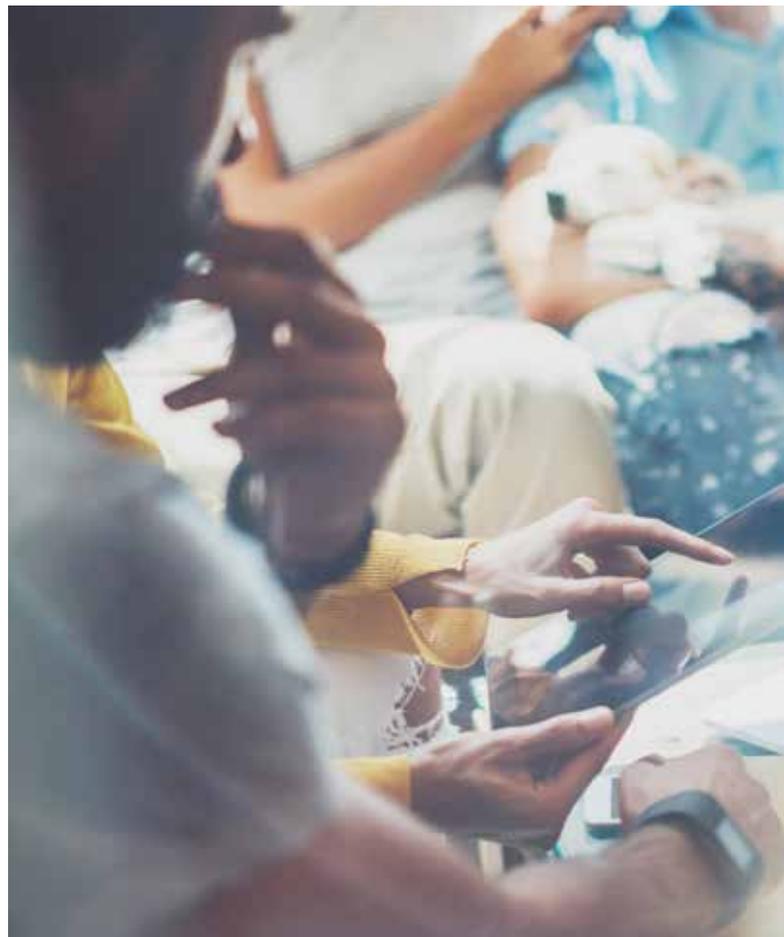
## Professional qualification:

If apprentices are taking a professional qualification as part of their apprenticeship the CSA will arrange registration to the professional organisation, including registering them for any exams which are part of the qualification. Your training will then be tailored to fit this qualification and it will be mapped against the standard where that is possible. This way we expect apprentices to be fully aware of how it relates to your overall apprenticeship.

## Functional skills:

Before apprentices complete their apprenticeship if their apprenticeship is a Level 3 or above you will need to hold a level 2 in Maths and English (GCSE Grade A-C or 4-9 under the new structure). If your apprenticeship is a Level 2 you will need to hold a level 1 in Maths and English (GCSE Grade D-E or 2-3) and as a minimum have sat the Level 2 Functional Skills exams. This training will be in addition to the 20% off the job.

Our chose subcontractor for delivery of functional skills and other additional support is Tutorum Training Ltd [www.tutorum.co.uk](http://www.tutorum.co.uk).



# Responsibilities in apprenticeships

A successful apprenticeship journey will rely heavily on a successful partnership between you, your apprentice and the CSA. Each party has a set of responsibilities to ensure that everything runs smoothly.

## As the employer, you will;

- Provide an appropriate workplace induction (where applicable)
- Provide on the job training (workplace shadowing, mentoring etc.)
- Release apprentices from normal workplace duties to enable them to undertake off the job training (the release shall be a minimum of 20% of the normal working hours across the duration of the apprenticeship)
- Release apprentices to complete Functional Skills training if required (in addition to the 20% off the job training)
- Work collaboratively with, the CSA, and any subcontractors, including coordination of on and training and participation in and contribution to reviews of progress and achievement
- Promptly inform the CSA if any matters or issues arise that could affect learning, development, and progression of an apprentice.
- Provide a safe working environment in accordance with health and safety legislation.
- Cooperate with the CSA in the promotion of safeguarding, prevent duties and British values.

## Employer responsibilities before the apprenticeship(s) start;

- Ensure all learners application forms are submitted including professional qualifications choice if applicable
- Confirm the End Point Assessment to be used to be used
- Review the Employer/Provider framework agreement and have the contract signed
- Set up the CSA on their Digital Apprenticeship Service account (DAS)
- Provide the CSA with all necessary contacts
- Provide relevant policies as per contract

## As an apprentice, they will;

- Take appropriate responsibility for their own learning, development and progression
- Diligently undertake the on and off the job training required to achieve all elements





- Record off the job training to evidence the minimum 20% requirement
- Participate and contribute to reviews of their progress and achievement
- Promptly inform employers and the apprenticeship coordinator if any matters or issues arise that could affect their progress
- Work collaboratively with their employer, the CSA, and any professional bodies if applicable to enable their own learning and development and progression. This includes the timely submission of coursework for formative assessment where required
- Behave in a safe and responsible manner in accordance with the requirements of health and safety legislation
- Comply with the policies and procedures of your employer, the CSA and any professional bodies or subcontractors if applicable
- Provide their employer and the CSA with access to information regarding their conduct, by attending classes, coaching sessions and progress reviews
- Cooperate with the internal and external quality assurance of the apprenticeship by the CSA and other external bodies.

#### **As the training provider, the CSA will;**

- Deliver the agreed off the job training as detailed in the delivery plan and undertake/ or arrange the assessments required for apprentices to achieve your apprenticeship
- Support apprentices with recording off the job training
- Ensure our apprenticeships are managed and delivered in an efficient, supportive and organised manner
- Manage any subcontractors related to the delivery of the apprenticeship
- Provide you and your apprentices with information, advice and guidance both during and at the end of the apprenticeship.
- Work collaboratively with you to ensure apprentices progress well
- Promptly inform you if any matters or issues arise or could arise that will or may affect the apprentices progress
- Quality assure the delivery of the off the job training and assessment [excluding end-point assessment] and quality of the management of the apprenticeship
- Promptly investigate issues raised by you and/or the apprentice in relation to the delivery of the apprenticeship
- Promote safeguarding, prevent duties and British values throughout the apprenticeship.

# If things go wrong

The following provides details of the CSA Complaints and Compliments Policy. Please follow this if you wish to raise a complaint.

## Policy

The aim of the policy is to provide clear guidance on how to make a complaint or offer a formal compliment to the CSA and what will happen in the event of these being received.

The complaints and appeals procedure enables us to acknowledge, respond, monitor, evaluate and make changes as required to any aspect of our provision that are brought to our attention.

Our commitment is to provide high quality services. However, we recognise things may go wrong and we appreciate hearing from you, so that we can respond accordingly.

We regard complaints and compliments as an important and valuable source of information. The following section will detail what to do if you wish to make a complaint and what you should expect from the CSA. We welcome your comments and will respond promptly to ensure you obtain a satisfactory outcome. Compliments are also appreciated and will be acknowledged.

## Complaints

### First Stage

Make an informal approach to the person that is making you feel dissatisfied. Discuss the issue with them and request that they attempt to resolve it. If you find that difficult, or you have already tried this method and the issue has not been resolved to your satisfaction, please refer to the second stage of our process. You can get in touch directly with any member of the CSA Learning and Development team by emailing [apprenticeships@csa-uk.com](mailto:apprenticeships@csa-uk.com).

### Second Stage

If you are not satisfied with the steps taken to resolve the problem and you wish to make a formal complaint we will ensure it is fairly and fully investigated. Complete and sign one of our complaint forms or send us a letter, email or fax providing full details and we will respond accordingly.



Complaint and compliment forms are available from your tutor or by contacting the CSA at the following address:

**Credit Services Association Limited**

c/o Head of Internal Operations  
2 Esh Plaza  
Sir Bobby Robson Way  
Great Park  
Newcastle upon Tyne  
NE13 9BA

**Tel:** 0191 217 3072

**Fax:** 0191 236 2709

**Email:** apprenticeships@csa-uk.com

If contacting us by email please enter "Complaint" in the subject heading.

On receipt of your completed form you will be contacted by the relevant person who will investigate and contact you via a written response within 10 working days. This response will set out whether the complaint has been accepted, partly accepted, rejected or if further investigation is required.

**Third Stage**

If you remain unsatisfied with the response to your complaint you should write again to the CSA Chief Executive Officer (CEO). The complaint will be acknowledged within 5 working days and the CEO will review the complaint and respond within 15 working days.

At this stage every effort will be made to find a resolution and reason for delay will be communicated to you. A written response will be sent to you upon completion of the investigation or within ten working days - whichever is the shortest period of time.

**Fourth stage**

In some cases it may be appropriate to refer a complaint to the President of the Association. At this stage you will receive an acknowledgement within 10 working days and then further details of timescales depending on the decision of the President. The President will then designate a CSA board member to carry out a full investigation and prepare a report. Findings will be shared with you throughout as the complainant. If the CSA board members have good reason they may decide to vary the procedure. If so the complainant will be informed.

**Additional information for Apprenticeships and Education and Skills Funding Agency learners and Employers**

If you are an apprentice or an employer and you wish to complain about the services you receive from the CSA Apprenticeship Academy you are asked to follow this process. If you are not satisfied with our response and wish to go straight to the Education and Skills Funding Agency please follow this link;

<https://www.gov.uk/complainfurthereducationapprenticeship>



**Additional information for Learners undertaking a CSA Diploma as part of their apprenticeship**

If you wish to make a complaint associated with the delivery or assessment of a regulated qualification, you can complain to either the awarding organisations involved or the qualification regulator. If you find yourself in this position please contact Fiona Macaskill, CSA Head of Learning and Development (Fiona.Macaskill@csa-uk.com) who will provide you with all contact information required.

# Safeguarding welfare and prevent

**Credit Services Association** is committed to the safeguarding and welfare of all of learners.

In order to support learners we have a dedicated safeguarding team of trained professionals who can offer advice and guidance.

If learners have any concern over their own safety and welfare, or the safety and welfare of another learner, it must be discussed with their personal tutor, or with a member of the safeguarding team.

**Welfare** is ensuring we have the correct provision in place to look after our learners well being.

**Safeguarding** signifies that measures are in place to protect your wellbeing and human rights against:

- Neglect
- Physical abuse
- Emotional abuse
- Sexual abuse and exploitation
- Bullying including cyberbullying
- Drug and alcohol abuse
- Female genital mutilation (FGM)
- Forced marriage
- Relationship abuse
- Sexting
- Trafficking

**Prevent** is an action, or a set of actions designed to stop something before it occurs.

Prevent is about safeguarding people from the threat of terrorism. Terrorism covers all forms of extremism both violent and non-violent and is defined in the national prevent strategy as any vocal or active opposition to fundamental British values and covers international and domestic terrorist threats, including the activities of far right.

Staff at CSA have regular safeguarding training and must be alert to the possibility of a learner risk to any safeguarding issues. If staff recognise a concern, or are told about a concern by a third party or if a learner makes a disclosure to them, they have the duty and the responsibility to make their concerns known to one of the designated safeguarding team.

Staff at CSA have regular safeguarding training and must be alert to the possibility of a learner risk to any safeguarding issues. If staff recognise a concern, or are told about a concern by a third party or if a learner makes a disclosure to them, they have the duty and the responsibility to make their concerns known to one of the designated Safeguarding Team.

You can contact our designated safeguarding officer Ashleigh Johnson at any time on our safeguarding email:

[safeguarding@csa-uk.com](mailto:safeguarding@csa-uk.com)



# Useful information

## Policies

Please follow links to view the following policies

- Assessment and Feedback
- Complaints and Compliments
- Data and Information Security
- Dignity at Work
- Equality and Diversity
- Internal Verification Sampling
- Learner Health and Safety
- Malpractice Maladministration and Plagiarism
- Quality Assurance
- Reasonable Adjustments
- Safeguarding

## Contact information

CSA (Services) Ltd  
2 Esh Plaza  
Sir Bobby Robson Way  
Great Park  
Newcastle upon Tyne  
NE13 9BA

**Tel:** 0191 217 0775

**Fax:** 0191 236 2709

**Email:** [apprenticeships@csa-uk.com](mailto:apprenticeships@csa-uk.com)

### **Fiona Macaskill**

#### **Head of Learning and Development**

**Tel:** 0191 217 3072

**Email:** [fiona.macaskill@csa-uk.com](mailto:fiona.macaskill@csa-uk.com)

### **Arran Hope**

#### **Apprenticeship Co-ordinator**

**Tel:** 0191 217 2944

**Email:** [arran.hope@csa-uk.com](mailto:arran.hope@csa-uk.com)

### **Zoe Dellow**

#### **Senior Learning & Development Consultant**

**Tel:** 0191 217 2947

**Email:** [zoe.dellow@csa-uk.com](mailto:zoe.dellow@csa-uk.com)

### **Peter Wallwork**

#### **CEO**

**Email:** [peter.wallwork@csa-uk.com](mailto:peter.wallwork@csa-uk.com)



## Credit Services Association

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 @CreditServicesA

