



Apprenticeship
Training

CSA Learner 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 all the information you will need at the start of your apprenticeship. It also contains all the relevant contact information you may require throughout your apprenticeship including an introduction to the CSA apprenticeship team.



CSA (Services) Ltd is owned by The Credit Services Association (CSA) which 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 to welcome you to a CSA Apprenticeship. You have been selected by your employer to undertake what I hope will be both an enjoyable and challenging programme of learning with the aim of achieving the best possible outcome for your apprenticeship and future career.

You may be joining the apprenticeship as an established member of staff and the apprenticeship is about your development within the organisation and helping you to further your career. Or alternatively you may be a new member of staff to your employer and have joined the organisation with the specific aim of joining an apprenticeship. Either way our team will be putting every effort in to ensure that your entire experience is positive and of a consistently high standard.

The apprenticeship route is not an easy option. It is about much more than just achieving professional qualifications.

As an apprentice, you will have access to membership of a professional body to enhance your career opportunities and build your networks. Couple this with your growing experience professionalism will undoubtedly boost your career prospects.

You will experience the challenge of Independent Assessment at the end of your apprenticeships which will allow you to achieve the best pass, merit or distinction.

As in every working profession, there will be days when it won't be easy and working and studying will test and challenge you. Rest assured the CSA team are here every step of the way to help you reach your full potential. Your line manager, tutor/coach and your apprenticeship coordinator will put your achievement as their primary focus.

I very much hope you enjoy your apprenticeship training and look forward to meeting you over the coming months.

I am going to finish with a quote which I think neatly explains our approach to apprenticeship training and education.

"An education isn't how much you have committed to memory, or even how much you know. It's being able to differentiate between what you do know and what you don't. It's knowing where to go to find out what you need to know; and its knowing how to use the information you get."

-William Feather



A handwritten signature in black ink that reads "Fiona Macaskill".

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.

Alternatively you can get in contact with the following details:

Tel: 0191 217 0775

Email: 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.

Fiona Macaskill

Head of Learning and Development



Tel: 0191 217 3072

Email: 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.

Susan Bowen

Administrator



Tel: 0191 217 3075

Email: susan.bowen@csa-uk.com

Susan provides administrative support to the department and although she is more involved in our qualifications she supports the scheduling and planning of contract management and quality assurance of apprenticeships.

Zoe Dellow

Senior Learning and Development Consultant



Tel: 0191 217 0775

Email: zoe.dellow@csa-uk.com

Zoe 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.

Arran Hope

Apprenticeship Co-ordinator



Tel: 0191 217 2944

Email: 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.

John Graham

e-Learning Developer



Tel: 0191 217 3076

Email: john.graham@csa-uk.com

John is your first point of contact if you are having 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.

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.

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 you to specialise within your 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 will consist of an initial assessment and induction from our Apprenticeship Co-ordinator. Your apprenticeship training will take part in classroom based workshops by your tutor. Your tutor will set you tasks to complete and provide feedback on your work which will range from research to mini projects and written assignments.

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



Apprenticeship training

How the training is delivered

As part of your apprenticeship you will be take part in classroom based workshops. These workshops run every 2 to 3 months depending on the programme and are held at venues around the country.

These classes tend to have between 5 and 10 learners from different employers and are delivered by industry experts.

Throughout your apprenticeship you will be assigned an individual tutor to support you through 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 your learning, ensure you make good progress in your apprenticeship, and finally, achieve your goals.

Your tutor will set you tasks to complete and provide feedback on your work. These tasks will range from research, to mini projects, to written assignments and finally tests and presentations.

We will also complete regular progress reviews to reflect on your apprenticeship journey.

Off the job training

As part of your apprenticeship you will be expected to spend at least 20% of your working time on 'off the job training'. Off the job training is considered as any training outside of your regular work related to your apprenticeship. This includes the workshops you attend, your one to one sessions with your tutor and any studying you complete on your own. Remember it is your employer's responsibility to allow you time within your working hours to complete this training. At the CSA we offer a flexible approach to when you complete this training. With your 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.

You will complete a monthly learning log to record all of your training and study time.

Professional Qualification:

If you are doing a professional qualification as part of your apprenticeship the CSA will arrange registration to the professional organisation, including registering you for any exams which are part of the qualification, if necessary. Your training will then be tailored to fit this qualification and it will be effectively mapped against the standard. This way you will be fully aware of how it relates to your overall apprenticeship.

Functional Skills:

Before you arrive at the final part of your Apprenticeship Journey - your End Point Assessment - if your 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 under the new structure). Do not worry if you do not hold these qualifications, as part of your apprenticeship the CSA will provide the training, support and resources to achieve your Maths and English. This training will be in addition to the 20% off the job.



Responsibilities in apprenticeships

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

As the apprentice, you will;

- Take appropriate responsibility for your 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 your progress and achievement
- Promptly inform your employer and your apprenticeship coordinator if any matters or issues arise that could affect your progress
- Work collaboratively with your employer, the CSA, and any professional bodies if applicable to enable their own learning and development and progression. This includes the 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 your employer and the CSA with access to information regarding your conduct, progress, and attendance
- Cooperate with the internal and external quality assurance of the apprenticeship by the CSA and other external bodies.

As an employer they will;

- Provide you with an appropriate workplace induction (where applicable)
- Provide you with the on the job training (workplace shadowing, mentoring etc.)
- Release you from your normal workplace duties to enable you 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 you to complete Functional Skills training if required (in addition to the 20% off the job training)
- Work collaboratively with you, the CSA, and any subcontractors, including coordination of on and training and participation in and contribution to reviews of your progress and achievement
- Promptly inform the CSA if any matters or issues arise that could affect your learning, development, and progression
- Provide you with 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.

As the Main 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 you to achieve your apprenticeship
- Support you with recording off the job training
- Ensure your apprenticeship is managed and delivered in an efficient, supportive and organised manner
- Manage any subcontractors related to the delivery of the apprenticeship
- Provide you and your employer with information, advice and guidance both during and at the end of the apprenticeship.
- Work collaboratively with you and your employer, to ensure your learning development and progression
- Promptly inform your employer if any matters or issues arise or could arise that will or may affect your learning development and progression
- 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 employer 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.

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



Useful information

Policies

Please refer to the e-Learning Academy for 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 and Prevent Strategy

Once you have read the policies please sign the policies confirmation form and upload to the e-Learning Academy.

Contact information

Credit Services Association
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

Fiona Macaskill

Head of Learning and Development

Tel: 0191 217 3072

Email: fiona.macaskill@csa-uk.com

Arran Hope

Apprenticeship Co-ordinator

Tel: 0191 217 2944

Email: arran.hope@csa-uk.com

Zoe Dellow

Senior Learning & Development Consultant

Tel: 0191 217 2947

Email: zoe.dellow@csa-uk.com



Notes



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