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Introduction

If you are interested in taking on a new recruit or training your existing workforce, this Guide will help you understand the services and support that we can provide, the benefits you can gain and the role which you will play in the process. We will advise and guide you in designing and delivering learning which provides you with tangible business benefits and a competitive advantage.

About Coventry & Warwickshire Chamber Training

Coventry & Warwickshire Chamber Training is the trading name of Coventry & Warwickshire Chambers of Commerce Training Ltd. Established in 1983, the Company has a proven record and extensive experience of delivering high quality training and consultancy.

Quality of delivery and customer service are at the core of our business, evidenced by:

- ISO9001 Accreditation (since 1994)
- Investor in People Status (since 1996)
- Matrix Standard Accreditation (since 2004)
- Approved Apprenticeship Training Provider
- Approved Centre for City & Guilds and ILM

With well-equipped training centres in Coventry and Warwickshire, **Coventry & Warwickshire Chamber Training** is well positioned to provide local delivery across the area to both businesses and individuals.

Coventry & Warwickshire Chamber Training is one of the largest local deliverers of training with an extensive portfolio of services, including:

- Apprenticeships
- Traineeships
- Management Training
- Business to Business Seminars
- Information Technology
- Legislative including Health and Safety
- Higher Education (Foundation Degrees, Honours Degree, HNC)

Working in a dynamic economy with changing requirements to meet business and individual needs, **Coventry & Warwickshire Chamber Training** is continually changing and reviewing its services to keep at the forefront of the training industry.

At **Coventry & Warwickshire Chamber Training** we know that recruiting the right member of staff for your company and ensuring that they have the relevant skills and knowledge to do the job you require will be of paramount importance to you. We can provide you with a number of key benefits:

- cost effective recruitment for junior members of staff
- development of a well-trained, well-motivated workforce
- help achieve best value from the training
- increased productivity through better trained staff
- improved company performance
- demonstrate your commitment to staff development

What are Apprenticeships?

Apprenticeships are a route to fresh new talent, designed around the needs of employers and leading to nationally recognised qualifications which will not only benefit the individual but the business as well. Apprenticeships ensure that your workforce has the practical skills your organisation needs now and in the future. The mixture of on and off the job learning ensures that Apprentices learn valuable skills.

Apprenticeships can be used to train both new and existing employees. For existing employees, who are eligible, we will jointly design the delivery of learning around the needs of the business in order to develop the skills and knowledge of the individual.

Apprenticeships also offer a great way of attracting new, junior talent and we can help you to expand your team with young people who can grow with the business.

We offer Apprenticeships across a broad range of vocational sectors, including:

- Business Administration
- ICT
- Customer Service
- Management
- International Trade
- Retail
- Digital Marketing & Social Media
- Hairdressing
- Children's Care & Play Work
- Health & Social Care
- Warehousing
- Project Management
- Accountancy
- Hospitality & Catering

Training and Employment

As Apprenticeships are work-based, with training completed on the job as well as a mixture of off the job training which equates to 20% of the apprentice's time. Apprenticeships are at least 12 months in duration and in roles of at least 30 hours per week, although an apprenticeship can be undertaken by someone employed on less hours providing the duration of the apprenticeship is extended to account for the reduced hours.

Overall, Apprenticeships encompass:

- Competence based qualifications, typically an NVQ, Certificate or Diploma
- Functional Skills in English, Maths and ICT

NVQs, Certificates and Diplomas are the main part of the learning which takes place within the work place. There are five levels ranging from level one covering basic work activities up to level five for senior management. Each qualification is made up of a number of credits, which set out what an individual must be able to do in a given area and to what standard. Each aspect is assessed and credited and a qualification is awarded when all of the required credits have been achieved.

As part of an Apprenticeship individuals will also develop **Functional Skills**. Functional Skills cover maths, English and ICT. Learners may be exempt from some or all of the Functional Skills depending upon their GCSE grades. Functional Skills are delivered alongside the main qualifications but are separately certificated. They require the Apprentice to undertake on-line knowledge tests in maths, English and, in some instance, ICT. This is an essential part of the Apprenticeship and will require you, as an employer, to agree time when your Apprentice will attend for learning and testing at level 1 or level 2. The tests will take place outside of the workplace and will require preparation time away from work.

Each occupational area has a training framework, which defines the qualifications that a young person will work towards. A **Coventry & Warwickshire Chamber Training** adviser will discuss this with you. Apprenticeships are available at 3 levels:

- Level 2 (Intermediate)
- Level 3 (Advanced)
- Level 4/5 (Higher)

The choice between offering a level 2 or level 3 Apprenticeship depends upon the nature of the role an individual will be undertaking. Advanced Apprenticeships require long term job role development to level 3 in terms of responsibility and technical content including self-management. Level 2 learners will be operating with less autonomy. They may progress to an Advanced Apprenticeship in the future as their role within the company and their knowledge of the job expands. All parties sign an agreement offering commitment to honour the agreed training programme.

All Apprentices are employed by their respective companies, hold a contract of employment and are paid a salary in line with company pay rates. Whilst there is an Apprentice National Minimum Wage (see Appendix B), Apprentices can be paid the rate for the job, providing it is above the legal thresholds. Level 2 Apprenticeships usually last for 12-18 months; Advanced Apprenticeships for 18-24 months. During this time a **Coventry & Warwickshire Chamber Training** Advisor will work with you and your member of staff to ensure their progression and achievement of qualifications, including Functional Skills (maths and English).

How **Coventry & Warwickshire Chamber Training** will help you...

We will work with you to:

- advise you regarding the most appropriate learning pathway
- provide a recruitment service to scope a junior job role and source suitable applicants
- identify existing employees of any age who may benefit from training
- plan and design training programmes to meet your needs and those of the individual
- provide off-the-job training to support the learning which is taking place in the workplace
- monitor learner progress and provide help and support where necessary
- assess competence in the workplace
- provide on-going support and training to you and your staff in all aspects of the above

What will it cost me ?

Depending on which strand of apprenticeship is appropriate to your needs, we will agree with you the service delivery and associated fees. Apprentices cannot be asked to contribute financially to the direct cost of learning

In all instances, apprenticeships can only be delivered by government approved apprenticeship training providers. Depending on the level of your payroll (£3million per year or above), you may be contributing 0.5% of your payroll into the Apprenticeship Levy, the funds from which can be drawn upon to support the delivery of apprenticeships within your organisation. There are a different set of arrangements for employers who are non-levy payers, with additional incentives for smaller employers and those employing Apprentices aged 16 to 18.

The financial arrangements for employers engaging with apprenticeships is summarised below:

Apprenticeship Levy Payers

Employers contributing into the Apprenticeship Levy will have an on-line digital account, containing levy funds. These can be drawn down against apprenticeship delivery with an approved training provider, such as Coventry and Warwickshire Chamber Training.

Non Apprenticeship Levy Payers

An employer with a payroll under £3million per annum will receive 90% financial support from the government towards the cost of an apprenticeship. They are required to contribute 10% of the agreed apprenticeship fee.

Other Incentives

Any employer who starts a young person aged 16 to 18 on an apprenticeship is eligible to receive an incentive of £1000 to support the development of a junior member of staff (£500 payable 90 days from the agreed start date and £500 at 365 days).

Furthermore, smaller employers (with 49 or fewer staff) are not required to contribute towards the cost of apprenticeship training for 16 to 18 year olds.

On and off the job training

Apprenticeships are work-based learning programmes. A Training Advisor will complete regular visits to the work place to assess competence, measure progress and agree future development plans.

You will need to appoint a **workplace supervisor** to oversee the day-to-day work of learner. The supervisor will also be expected to take an active involvement in working with **Coventry & Warwickshire Chamber Training** to develop an understanding of the training programme. This will involve participation in regular progress review meetings with the learner, the **Coventry & Warwickshire Chamber Training** Advisor and the work place supervisor. It is also advisable, where possible, to appoint a **Mentor** to offer further support. This person may be someone who is more experienced and senior to the learner.

In most instances, you will also need to agree a programme of off-the-job training. This may be in the form of day/part day release training or other agreed periods and is dependent upon the occupational area within which a person is training. You may also identify an area where the learner may benefit from additional training. **Coventry & Warwickshire Chamber Training** will make arrangements to access an appropriate course to gain the skills required to complete the qualification.

Information, advice & guidance

Coventry & Warwickshire Chamber Training provides a comprehensive information, advice and guidance service to determine company aims and objectives in relation to the training and development of your workforce.

As an employer you will need to consider how and where a person can contribute to your company. **Coventry & Warwickshire Chamber Training** will advise you as to the requirements of a learning programme and how this can benefit your business.

If you decide to use the recruitment service to take on a junior member of staff, **Coventry & Warwickshire Chamber Training** will provide the necessary information to enable you to decide the suitability of recruiting, employing and training a young person as an Apprentice as well as training your existing workforce.

The service will be:

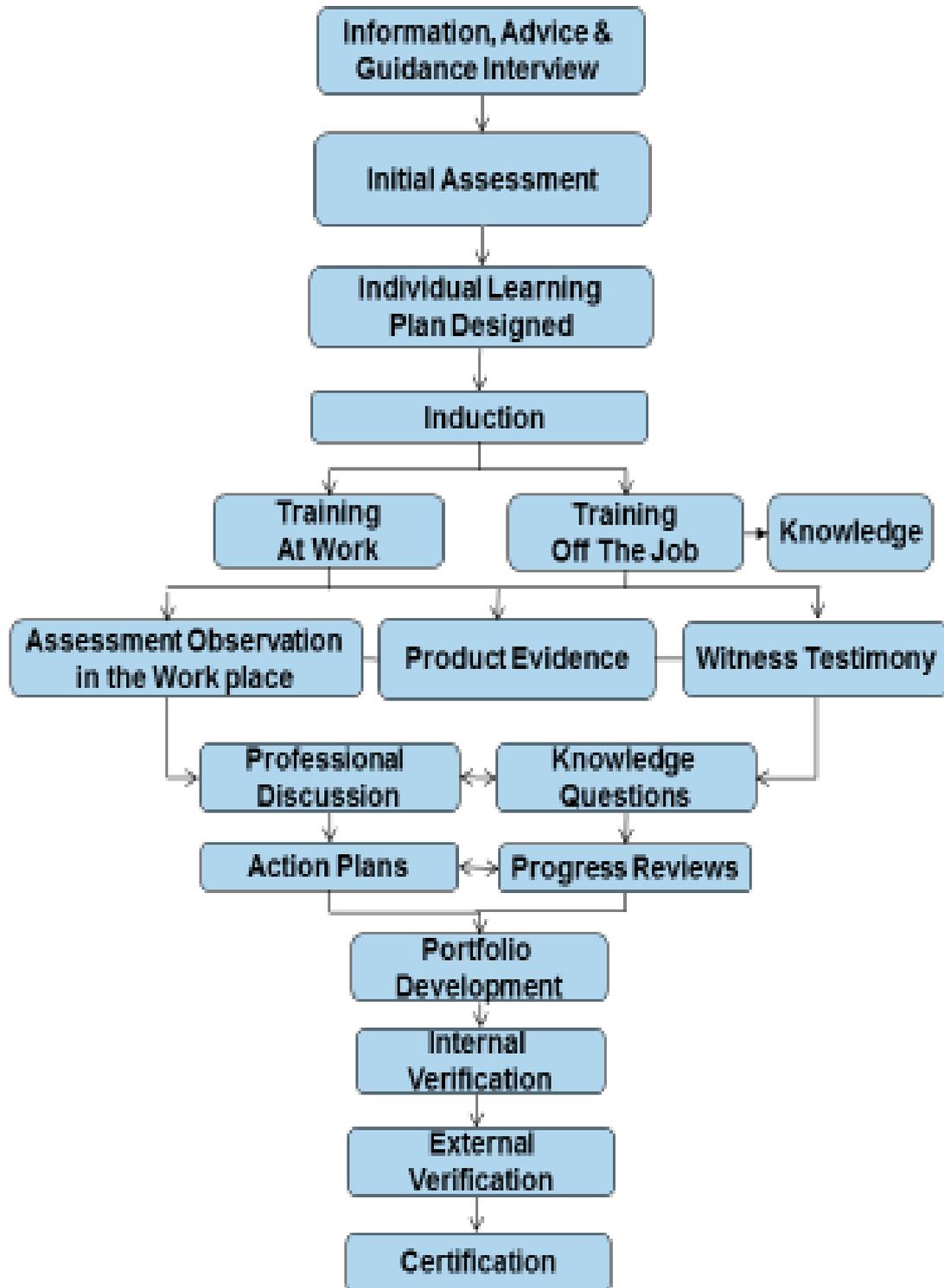
- relevant to your business, its needs and future ambitions
- open, honest and objective
- delivered by professional, competent and experienced staff
- responsive and employer focussed

Coventry & Warwickshire Chamber Training will provide information, advice and guidance concerning:

- development of role responsibilities and job specification
- recruitment and induction of a young person into an apprenticeship
- mentoring and work place support arrangements
- on the job training responsibilities
- performance reviews and progress meetings
- employment terms and conditions where appropriate

In addition to the above, we will provide individuals who are already in your employment and seeking to undertake learning with information, advice and guidance, which will ensure that they are fully informed of their commitment to learning and what is expected of them. We will also ensure that they are appropriately matched to the most suitable learning solution and aware of the full range of support mechanisms available to them.

The Learning Journey



Recruiting and Selecting an Apprentice

This aspect of the service relates to young people only. The recruitment and selection process aims to attract and select Apprentices who are best suited to the role and the training you can offer. Having discussed your particular needs we will match your requirements with the skills and experience of young people (aged 16 – 24) and shortlist those whom we feel would be most suited to the position you are offering. Alternatively you may wish to undertake your own recruitment activities. As the employer, the final decision regarding selection will be yours.

Chamber Training's role.....

- produce informative promotional material to attract suitable candidates
- link with careers service, schools and other external organisations to attract as many suitable candidates as possible, including those who may be currently under-represented in your workforce
- use effective and fair selection methods
- refer suitable candidates to you for interview
- advise you on selection methods and help with interviewing if required
- advertise your vacancies to attract applicants
- prepare an Apprenticeship Commitment Statement for the employer

Employer's role.....

- advise us on the types of positions you are seeking to fill and the characteristics which potential apprentices will require
- interview a number of applicants and keep us informed on the outcomes of these
- take action to consider applicants from under-represented groups
- give applicants accurate information about the work which they will be doing and the training which you will provide
- treat all candidates fairly and consistently during the selection process
- advise us of any existing employees whom you wish to train
- agree and sign an Apprenticeship Commitment Statement

Induction

Having got the right person you will want to ensure that they stay with you. One way of doing this is by providing a well-planned induction programme. Induction training will help a junior Apprentice settle quickly into your company by helping them understand the environment in which they are based and the job which they are doing. We will complement this by providing an induction to tell them about their training programme. You are required to nominate a supervisor to liaise with **Coventry & Warwickshire Chamber Training** concerning a young person. For other individuals who are already in employment with you, we will provide them with a full induction to their chosen programme of learning and ensure they are well prepared.

Chamber Training's role.....

- provide induction training on the contents of the chosen learning path
- explain about work-based training and the role of everyone
- advise you on workplace induction and initial training
- explain how qualifications are achieved
- explain rights and responsibilities
- check that individuals have understood the information which they have been given at induction
- provide Apprentices with written information to support what they have been given during induction, to which they can refer to in the future

Employer's role.....

- show junior Apprentices where everything in the workplace is
- introduce them to the people they will work with and their supervisor
- provide the Apprentice with a named workplace Supervisor
- identify where a work place Mentor would add further support to Apprentices
- train them in the health and safety of your workplace
- explain your company policies and procedures
- inform an Apprentice of their conditions of employment, issuing a contract of employment

Employer's role..... Points to consider in your work place induction

- Introduction to supervisor, mentor and other staff
- Tour of the premises- canteen, cloakroom facilities etc
- Hours of attendance, breaks, holidays and time keeping
- Standards of dress and conduct expected
- Health and Safety rules, procedures in the event of an accident/ fire.
- Engineering/workshops to ensure that guards are on machines, goggles and safety shoes worn
- Protective equipment provided in all occupational areas where required.
- An outline of the training to be provided
- End of workday procedures
- Disciplinary procedures
- Sickness and holiday notification procedures

Planning and designing individual training programmes

To help you to get the best from developing your workforce, we will jointly plan a training programme that meets both the learner's needs and your needs as an employer.

A personalised training plan will be developed which shows what training they will receive, both on- and off-the-job, to ensure that they achieve their qualification. The plan will also identify any additional support that they may require. We will obviously take into account their current knowledge, skills and experience when doing this. We will ensure that your staff are provided with whatever information they require to understand the chosen programme of learning and its contents.

Chamber Training's role.....

- work with you to identify the individual's immediate training and development needs
- assess the Apprentice's current skills, knowledge and qualifications
- identify any personal circumstances which may affect learning and training
- set out the training programme in a training plan for the learner and yourselves
- help you understand the training programme including the Functional Skill requirements

Employer's role.....

- to help identify the individual's immediate training and development needs
- help us plan the training programme for the Apprentice
- identify appropriate learning opportunities within the workplace which will help the learner to develop and progress
- understand the chosen training programme including how the composite qualifications will be achieved
- agree off the job training arrangements which equate to 20% of the Apprentice's time

Delivering training programmes

Having planned the training programme we will work together to deliver the training that is required to develop the individual's skills and help them achieve their qualifications. Much of the training will take place within the workplace itself. This will typically involve developing skills through observing others perform activities, practising themselves and learning from their supervisor. The more learning opportunities that you can provide therefore, the greater range of skills that the individual is likely to acquire which will be of benefit to your company. You may also wish to consider giving projects to undertake, or want them to attend formal training sessions in the workplace that will develop their skills and knowledge even further.

In terms of off-the-job training, we will discuss the requirements of the learning plan and recommend a programme of off-the-job development that meets both your needs and that of the individual. We will agree with you when and where this will take place.

Chamber Training's role.....

- provide help and advice on planning workplace training and learning activities
- be aware of the learning activities that are taking place within the workplace
- provide appropriate off-the-job training sessions to support the skills that the learner is developing in the workplace, in order that they can achieve their qualification
- keep you informed of what the learner has covered during off-the-job training activities

Employer's role.....

- to help individuals develop their knowledge and skills by providing a wide range of learning and training opportunities
- allow individuals to attend off-the-job training sessions at the agreed times
- help individuals put into practice what they have learnt during off-the-job training sessions
- give individuals' time in the workplace to compile their portfolios
- initiate a meeting with us if you have any concerns about any aspect of the training delivery

Reviewing progress

To check that all parties are getting the most out of the training programme it is important to monitor progress at regular intervals. This will ensure that any additional training or support needs that are identified are properly addressed. We will fully involve the workplace supervisor and agree with you what is the best time for these to take place, so as not to cause disruption to normal workplace activities.

Chamber Training's role.....

- organise a schedule of regular review meetings
- involve the individual and the workplace supervisor in the review
- find out and record the progress made by the individual
- identify additional training and support needs and amend the training plan accordingly
- agree and record actions and targets between this and the next review
- make sure the Apprentice and the workplace supervisor have a copy of the record of the review

Employer's role.....

- let us know how the Apprentice is progressing in the workplace
- advise us of any concerns which you may have regarding progress
- participate in progress review meetings
- advise on workplace training and assessment opportunities that may occur in the period to the next review

Assessing competence

To gain a qualification, an individual is required to collect evidence to demonstrate that they are competent in a range of different activities. Each learner is allocated a Training Advisor (Assessor) who will discuss and agree the best way of providing evidence to reach the national standard. This will involve sorting out material which occurs normally within the workplace or organising activities to demonstrate particular skills. The Training Advisor will observe the individual carrying out tasks within the workplace, to make sure that their work is consistent and that the standard of work required can be reached over and over again. They will also examine pieces of work or information which the individual has collected to demonstrate competence. The role of the workplace assessor is of key importance and our staff can fulfil this role for you. Alternatively you may already have your own Assessors whom you can use or we can provide the opportunity to train a member of your own staff as an Assessor. We use e-portfolio as an efficient and effective way of collecting and presenting evidence of competence. Apprentices and their workplace supervisor are able to access the system on-line at a time and place of their convenience.

Chamber Training's role.....

- help Apprentices and staff within your organisation understand the assessment process
- help Apprentices understand how to collect evidence and match it to the occupational standards
- formally assess competence
- give constructive feedback

Employer's role.....

- provide opportunities for the Apprentice to demonstrate their competence in specific tasks
- help individuals to collect evidence of the work they have done
- sign statements confirming competence in specific activities
- consider training your own staff as assessors

Functional Skills explained

Functional Skills are a range of essential skills that are a mandatory requirement in all Apprenticeships and are followed at levels 1 and 2.

Functional Skills are:

- Maths
- English
- ICT

The level of Functional Skills undertaken is dependent upon the requirements of each Apprenticeship and this varies occupation to occupation. We will provide you with information concerning your area of work.

Do all Apprentices undertake Functional Skills?

No, exemptions are possible depending upon the Apprentice's previous qualifications in Mathematics, English and ICT. In particular the achievement of GCSE's in each subject area at grade C or above. Certificates are required to validate this. **Coventry & Warwickshire Chamber Training** will complete a detailed initial assessment of each applicant to verify whether Functional Skills will feature in their individual plan of learning.

How are Functional Skills achieved?

Functional Skills are assessed by undertaking externally set on-line tests in Maths, English and, in some cases, ICT.

Why do I need to be involved?

One of the main reasons employers need to be involved is because the Apprentice may require time away from the workplace to develop their knowledge and understanding of Functional Skills. They will also need time away from the workplace to sit the tests.

What are the benefits to my company?

There is a wide range of benefits that can be achieved by effectively supporting your learner in gaining their Functional Skills. Some may include better written communication, more autonomous staff (better equipped to solve problems and learn for themselves), better communication in the workplace and with customers, applying practical calculations and using computers competently.

Supporting Apprentices in their work-based learning programme

Following the investment that you have made in either recruiting new staff or developing your existing workforce, you will want to ensure that they stay with you and complete their training programme. Occasionally some individuals, particularly those that come straight from school, will change their mind regarding their choice of career and their training programme, after they have joined a company. We will work closely with you to ensure that young people in particular are given proper support and that any potential problems are identified and addressed as early as possible.

Chamber Training's role.....

- keep in regular touch with the Apprentice and yourselves
- encourage and motivate Apprentices in their training programme
- show real interest in the skills which Apprentices are developing in the workplace
- help learners to understand the long-term benefits of training and qualifications
- identify any problems or concerns which learners may have at an early stage
- share any identified concerns with you and agree suitable solutions where junior Apprentices want to change their training programme or job

Employer's role.....

- help learners to understand the long-term benefits of training and qualifications
- provide opportunities for Apprentices to practice their skills
- give learners time at work to develop their portfolio
- encourage learners to attend and show real interest in their off-the-job training
- be aware of any problems or difficulties which may be facing Apprentices
- share your concerns with us
- help learners to find suitable alternatives if they decide that they are on the wrong training programme or doing the wrong job

e-portfolio - the paper less way

E-portfolio is a great way of enabling Apprentices to collect and present evidence of their competence in the workplace which means that weighty, paper-based folders are a thing of the past. With internet connection, they are able to access their e-portfolio at any time, work at their own speed, from any location.

Using the internet, Apprentices can build their portfolio online and submit evidence for assessment. Assessors review work and give feedback in a timely manner. Access to the portfolio is also available to the employer and we support workplace supervisors to play an active role in reviewing how well Apprentices are progressing through their qualifications.

Benefits

The e-portfolio system has many benefits. Apprentices can study when they want, where they want. There are no bulky paper-based portfolios to manage or store. The e-portfolio is based online, accessible via an internet browser. The system is intuitive to use with minimal training required. Apprentices can track their own progress at all times, having instant access to course materials and resources, easily upload evidence into the e-portfolio and communicate with their Training Advisor.

All evidence can be recorded in any digital format, from Word documents to video files. Uploading evidence is no more difficult than attaching a document to an email. Once uploaded, a piece of evidence can be cross-referenced into any section of the qualification, and then electronically submitted for assessment.

Accelerated Learning

Smart Assessor accelerates learning by bringing all key players in the learning process together, not bound by time or location. Training Advisors can assess coursework as it's completed, without the need to visit the workplace. This increases assessment turnaround time, and allows learners to work at a pace that suits them.

Ensuring equality of opportunity within the training process

We operate and promote a policy of equal opportunities throughout the whole of the work-based learning process. This is reflected in our recruitment practices where we welcome applications from all persons regardless of sex, marital status, race, disability, colour, age, sexual orientation, nationality or ethnic origin. We aim to treat Apprentices fairly and equally during their training programmes and ensure that they know what to do if they have a complaint. We trust that your commitment to ensuring equality of opportunity will be the same as ours.

Chamber Training's role.....

- promote equal opportunities throughout the work-based learning process
- have a written equal opportunities policy which staff, Apprentices and employers understand and are committed to
- advise you on equal opportunities issues and legislation
- explain to Apprentices how they should treat other people
- make sure that Apprentices know what to do if they feel they are being unfairly treated in the workplace
- act on any complaints received from Apprentices

Employer's role.....

- comply with equal opportunities legislation
- demonstrate your commitment to equality of opportunity in the workplace through a clearly publicised statement
- ensure equality of opportunity in selection and recruitment and training activities
- ensure that Apprentices are treated fairly and equally
- make sure that Apprentices are not bullied, harassed or made to feel unwelcome in the workplace
- explain to Apprentices what to do if they have a complaint about the way they are treated
- ensure young people (under 18) and vulnerable adults are safeguarded

Health and Safety

We have a positive commitment to promoting good health and safety practice in the workplace and know that this will be equally true of you. Apprentices placed with you are regarded as employees for the purposes of health and safety.

Chamber Training's role.....

- using competent staff, verify that you can provide a healthy, safe and supportive learning environment
- assist you on questions of health and safety requirements and application to individual trainees
- provide a safe and healthy working environment at all times during off-the-job training
- monitor health and safety practices on an ongoing basis
- provide health and safety training to raise awareness of risk
- check Apprentices' understanding of health and safety risk awareness
- investigate any accidents involving learners within the workplace and agree preventative action

Employer's role.....

- ensure the health, safety and welfare of Apprentices and bring your policy statement to their attention
- comply with health and safety legislation
- inform the Apprentice about who is responsible for health and safety matters within the company
- provide initial and ongoing health and safety training in the workplace for Apprentices
- provide necessary protective clothing
- report any accidents concerning Apprentices immediately to us
- assess the risks to which Apprentices are exposed at work and apply the general principles of prevention
- introduce and maintain appropriate measures to eliminate or control risks to the lowest reasonable practicable level
- ensure Apprentices are properly supervised by a competent person
- ensure that Apprentices are covered under public and employer's liability insurance

Safeguarding

Coventry & Warwickshire Chamber Training is committed to safeguarding and promoting the welfare of young people and vulnerable adults engaged with them. You, as an employer, also have a responsibility to the learners you employ. **Coventry & Warwickshire Chamber Training** also recognises that it has a duty to help employers, staff and learners recognise their responsibilities, through guidance, support and training. As the employer of a learner, it is important that you understand your responsibilities to the learner and what safeguarding means to you.

What is Safeguarding?

Safeguarding is defined by the Children's Act 1989 and means that agencies and organisations working with young or vulnerable adults take all reasonable measures to ensure that the risks of harm to the individual's welfare are minimised.

Who do we need to safeguard?

A child is classed as anyone who is under the age of 18. The broad definition of a vulnerable adult is 'a person who is 18 years of age or over, and who is or may be in need of community care services by reason of mental or other disability, age or illness and who is or may be unable to take care of him/herself, or unable to protect him/herself against significant harm or serious exploitation'. The main categories of people covered by this definition of vulnerable adult include people:

- who have a learning disability
- who have physical or sensory impairments
- who have a mental illness including dementia
- who are old and frail
- who are detained in custody or under a probation order
- who are considered vulnerable and who may experience abuse due to problems with alcohol or drugs (or be vulnerable due to other circumstances such as being an asylum seeker).

Any learner employed within your organisation and undergoing education with **Coventry & Warwickshire Chamber Training** who is under the age of 18 and any vulnerable adult aged 19 and over requires special safeguarding consideration.

Why is Safeguarding necessary in learning and skills?

Training providers, like **Coventry & Warwickshire Chamber Training's** have a duty to safeguard and protect individuals, as training is considered a regulated activity. This does not just mean within the workplace, but also means to be able to identify and act on problems outside of the learners work. It is the responsibility of you as an employer to ensure the team working alongside any learners is free from convictions and of sound character and mind and will not pose as any threat or danger to learners.

Regulated activity covers anyone working closely with children or vulnerable adults, either paid or unpaid, on a frequent, intensive or overnight basis. Frequent means once a week or more (except in health or personal care services where frequent means once a month or more); intensive means on four days or more in a single month. Regulated activity can include, but is not limited to, any of the following:

- teaching, training or instruction, care or supervision of children
- teaching, training or instruction for vulnerable adults
- providing advice or guidance wholly or mainly for children, which relates to their physical, emotional or educational wellbeing
- providing advice, guidance or assistance wholly or mainly for vulnerable adults

Roles and Responsibilities of Employers and Staff:

- to understand what is meant by safeguarding and promoting the welfare of learners (both young and vulnerable) and the different ways in which they can be harmed.
- be aware of the Statutory duty to safeguard and promote the welfare of the learners (in accordance with the Children Act 2004)
- be familiar with guidance and procedures within the organisation. For example, who to report suspected harm to etc, and appreciate own roles and responsibilities.

The types of harm could be:

- Physical
- Emotional or Psychological
- Neglect
- Sexual Abuse or Exploitation

Particular indications of harm could be:

- Showing wariness and distrust of adults
- Inconsistent explanation of injuries
- Low self esteem
- Difficulty reading aloud
- Aggressive or demanding behaviour
- Abusing alcohol or drugs
- Suicidal feelings or attempts at suicide
- Difficulty concentrating
- Being withdrawn
- Reluctant to go home

Factors contributing to harm could be:

- Isolation and lack of family support
- Stress or taking care of a family member whilst trying to attend **Coventry & Warwickshire Chamber Training**
- Drug and alcohol problems
- Low self-esteem and self confidence
- Poor childhood experiences
- Social environment
- Illness or disability

The presence of one or more of these factors does not by itself prove that a learner is being harmed or is at risk of harm but it can alert you to the possibility that they may be at risk. More serious effects will occur if no one takes action to stop the harm and protect the learner.

Procedures to be used when harm is suspected

- All members of the organisation working closely with young or vulnerable learners should be alert to the possibilities of harm
- It is the duty of staff to INFORM ONLY, NOT TO INVESTIGATE – this is the role of the Police or Social Services
- If an employer or any staff member within the organisation, in the course of their work have a learner safeguarding issue brought to their attention, this must be treated as a priority, all relevant information should be passed directly to the Designated Officer at **Coventry & Warwickshire Chamber Training**. The aim is to ensure that the learner is protected immediately
- All serious claims of harm should be reported to either local Police or Social Services who will log the report and make further investigations; the designated officer at **Coventry & Warwickshire Chamber Training** will report this on the learner's behalf if the employer and learner have not done so themselves.
- If advice only is required, contact your local Police or Social Services or the designated officer at **Coventry & Warwickshire Chamber Training** who will find the relevant information
- If in doubt contact the designated officer for advice
- Any concerns should be reported to the Designated Safeguarding Officer. Email williams.s@cw-chambertraining.co.uk or telephone 02476231122. We will respond sourcing advice from the appropriate organisation for the best course of action.
- Remember the main priority is to protect learners or vulnerable adults from harm
- It is a good idea for you as an employer to have some staff training on safe guarding; this can be done by contacting your local safeguarding officer within the local police

What is 'Prevent' ?

Prevent is part of the national counter-terrorism strategy and aims to stop people being drawn into or supporting terrorism. Terrorism can occur anywhere in the world with atrocities carried out in support of various ideologies. There is no single definition of terrorism but it commonly refers to criminal acts intended to provoke a state of terror in the general public.

The prevent programme is the one of the Government's responses to the terrorist threat in the UK and has three key elements:

First, the Government will respond to the ideological challenge of terrorism and the threat from those who promote it. In doing so, we must be clear: the ideology of extremism and terrorism is the problem; legitimate religious belief emphatically is not.

Second, the Government will prevent people from being drawn into terrorism and ensure that they are given appropriate advice and support. They will build on the successful multi-agency 'Channel' programme, which identifies and provides support for people at risk of radicalisation.

Third, the Government will work with sectors and institutions where there are risks of radicalisation. This includes education providers as well as addressing the challenge of radicalisation on the internet.

What does it mean for you ?

Extremism in itself is not illegal but we still encourage you to be aware of potential signs of it because it can act as a 'pathway' to terrorism. Prevent does not aim to criminalise people for holding extreme views; instead, it seeks to stop individuals from encouraging or even committing violent activity.

We all have a role to play in Prevent within our organisations and communities by helping people understand what the strategy aims to achieve. An appreciation of British Values is implicit within Prevent and Coventry and Warwickshire Chamber Training are required, by law, to promote understanding of this with our learning services.

What are British Values ?

- Democracy
- The Rule Of Law
- Individual Liberty
- Mutual Respect For And Tolerance Of Those With Different Faiths & Beliefs

Through our learning services an individual should develop:

- An understanding of how they can influence decision-making through the democratic process
- An understanding that the freedom to choose and hold other faiths and beliefs is protected in law
- An understanding of the importance of identifying and combating discrimination

Terms and Conditions

All learners following the work-based learning are employed and paid by your company. All **agreed** training costs will be paid for by the employer.

It is the responsibility of the company to comply with the following:

- **Tax and National Insurance** contributions when employee's salary goes above government threshold.
- **The Working Time Regulations** – see appendix A
- **The National Minimum Wage** – see appendix B
- All employers will pay wages or salary in accordance with company policy and all Apprentices should be paid the correct rate for the job.
- **The Health and Safety (Young Persons) Regulations** – see appendix C
- Issuance of a **contract of employment** in line with government legislation – see appendix D
- When necessary the instigation of disciplinary procedures in accordance with your own company policy.
- In the case of absenteeism because of sickness, Apprentices must contact their employer on the first day of sickness. On the first day back following sickness, Apprentices must complete a self-certification form. When absence exceeds 7 days, Apprentices must provide their employer with a doctor's certificate. When a period of illness is long-term an Apprentice will be suspended from their learning plan. They may be reinstated at a later date.

Hours of Attendance

Young people in training should work the same hours as other staff **provided** they do not exceed 40 hours per week including time at college if receiving off the job training.

Any Apprentice involved in Saturday and/or Sunday working must be given time off in lieu during the working week.

Maintaining standards

All work-based learning is subject to external inspection by the government's body for maintaining standards. Inspections look at the quality of training in all occupational areas where training is being provided, and at general aspects: teaching and learning, support, equal opportunities, management of training and quality assurance. Inspectors typically collect much of their evidence through discussions with learners, training providers and employers, and therefore your views and comments will form an important part of the process.

Chamber Training's role.....

- to produce an annual self-assessment report and action plan
- to prepare for inspection by the Government's Inspectorate
- work with Inspectors during inspection

Employer's role.....

- provide us with feedback on the quality of our training programmes
- to take part in discussions with Inspectors during inspections as required
- to allow Inspectors to take part in discussions with learner during the inspection process

Statement of Service

Coventry & Warwickshire Chamber Training is a wholly owned subsidiary of Coventry & Warwickshire Chambers of Commerce. Established in 1983 it has grown into one of the largest providers of Government sponsored and commercial training courses in the county. We have developed a reputation for delivering quality training to all of our customers and pride ourselves in our ability to develop our portfolio of services based on our client's requirements.

Services include ...

- ❖ Apprenticeships
- ❖ Traineeships (a pathway to an Apprenticeship)
- ❖ Business to Business Courses
- ❖ Young Chamber – Bridging the Gap Between Employers and Education

Commercial Training

- ❖ Bespoke training courses to meet specific requirements
- ❖ Business, Management and Personal Development
- ❖ Health and Safety
- ❖ Export Development
- ❖ Employment Law
- ❖ IT software (Word, Access, Excel and Powerpoint)
- ❖ E Commerce, Internet and Website

Employer Services

- ❖ Dedicated Recruitment Service
- ❖ Access to Government funding to support the costs of training
- ❖ Commercial Training Seminars
- ❖ Bespoke training solutions

Opening Hours

Our training centres and telephone lines are open from 9.00am - 5.00pm Monday to Friday. There is an answer machine service after 5.00pm and during the weekend. Please leave a message and we will contact you within two working days of your enquiry.

What Can You Expect From Us?

- ❖ A friendly, professional and impartial service
- ❖ A dedicated Account Manager who understands the business world
- ❖ A free Company Training Needs Analysis to identify how skills development will benefit your business
- ❖ A free recruitment service with access to a pool of young people seeking junior Apprenticeship positions
- ❖ A personalised plan of learning for all eligible staff
- ❖ Access to available Government funding to support your staff development needs
- ❖ Ongoing support from a dedicated Training Advisor

What We Expect From You

- ❖ Participate in initial training plan development for each member of staff
- ❖ Identify a dedicated point of contact for each learner
- ❖ Provide support and guidance to staff undertaking training
- ❖ Participate in regular progress review meetings
- ❖ Encourage learners to meet their agreed actions
- ❖ Work in partnership with **Coventry & Warwickshire Chamber Training** to meet agreed training aims
- ❖ Provide a safe and healthy work environment
- ❖ Ensure equality of opportunity

How You Can Help Us Improve Our Service Delivery

Coventry & Warwickshire Chamber Training is proud of the service we provide to our customers. We realise that sometimes we may get it wrong or you may not be happy with the service you receive. If you do have a genuine complaint please talk to a member of staff who will try and resolve the problem on your behalf or provide information about our grievance procedures.

Periodically we send you a Customer Service Questionnaire, which allows you to provide feedback anonymously about our products and services. We do take your comments very seriously and hope that you will help us by completing them thoroughly and returning them to us promptly.

Additional Information

Coventry & Warwickshire Chamber Training has a selection of brochures, which can provide additional information on the range of training programmes and seminars that are currently available. If you require details in large print, a second language or another format please let us know.

To obtain further information about **Coventry & Warwickshire Chamber Training**, our services and current eligibility requirements please contact us by:-

Personal Visit or in Writing to:

Commerce House
123 St Nicholas Street
Coventry
CV1 4FD
024 7623 1122

enquiries@cw-chambertraining.co.uk

www.cw-chambertraining.co.uk

Further Information

Thank you for taking time to read this brief Guide, which we hope that you have found informative. If you have any questions or would like any further information on any aspect please do not hesitate to contact us at the address shown below.

Don't forget, **Coventry & Warwickshire Chamber Training** offers a comprehensive range of training and development for staff of all ages and levels. Wherever possible we will secure you funding to assist with any costs. Some of the areas offered include:

- Information Technology from beginners to advanced
- Management Development
- Health and Safety, First Aid and other legislative requirements
- International Trade
- E-Commerce, trading on-line

Coventry & Warwickshire Chamber Training

Commerce House

St.Nicholas Street

Coventry

CV1 4FD

Tel: (024) 7623 1122

Fax: (024) 7623 7200

Website: www.cw-chambertraining.co.uk

Coventry & Warwickshire Chambers of Commerce Training Ltd

A wholly owned subsidiary of Coventry & Warwickshire
Chamber of Commerce

Training locations available throughout Coventry and Warwickshire

APPENDIX A

THE WORKING TIME REGULATIONS – WTR

The following information is a guide only to the main provisions of The Working Time Regulations. The regulations cover the following:

- Maximum working week of 48 hours for most employees. Workers can choose to work more if they want to.
- A right to an in-work rest break if the working day is longer than 6 hours.
- A right to a day off each week.
- A right to 5.6 weeks paid annual leave for all employees from the commencement of employment. This is accrued on the basis of one twelfth of the entitlement per month worked round to the nearest half day.

Maximum Working Week

Other than where someone is exempted from the regulations (such as workers involved in transport, sea fishing, armed forces etc) a workers average working time, which includes when an employee is receiving relevant training is limited to 48 hours for each 7 days over a 17 week period. The period used for the calculation excludes paid annual leave, sick leave and maternity leave.

Entitlement to Rest Breaks

The following provisions relating to rest breaks apply to workers that have attained the **age of 18**.

- An adult worker is entitled to a daily rest period of not less than 11 consecutive hours in each 24-hour period.
- An adult worker is entitled to a rest break of at least 20 minutes if his/her daily working time is more than 6 hours.

Young People Working Time Directive

Those Apprentices **aged 16 – 17 (inclusive)** have additional benefits as detailed below:

- Entitlement to a daily rest period of not less than 12 consecutive hours in each 24-hour period.
- 2 days off (ideally continuous) in every 7 worked.
- 30 minute break after each 4½ hours worked.

Statutory Paid Holidays

There is a minimum right to paid holiday, but as an employer you may offer more than this.

- Staff are entitled to a minimum of 5.6 weeks paid annual leave (28 days for someone working five days a week)
- Part-time workers are entitled to the same level of holiday pro rata (so 5.6 times your usual working week, eg 22.4 days for someone working four days a week)
- Holiday starts building up as soon as an individual starts work
- Bank and public holidays can be included in your minimum entitlement

Almost all workers are legally entitled to 5.6 weeks' paid holiday per year (known as statutory leave entitlement or annual leave). An employer can include bank holidays as part of statutory annual leave.

APPENDIX B

THE NATIONAL MINIMUM WAGE (NMW)

Almost everyone who works in the UK is legally entitled to be paid the National Minimum Wage or the National Living Wage. This is the case even if an employer asks a worker to sign an employment contract at a lower rate of pay. It isn't necessary to be in full-time employment, or to work at an employer's premises. For example, a person is entitled to receive the minimum wage if they are:

- employed by an agency
- a home worker
- a part-time worker
- a casual worker
- a pieceworker
- a worker on a short-term contract

However, they are not entitled to receive the minimum wage if they are:

- a worker under school leaving age
- genuinely self-employed
- an au pair
- in the armed services
- a voluntary worker

What is the Apprentice NMW rate?

There is an apprentice minimum wage of £3.50 per hour. The rate will apply to:

- apprentices under 19
- apprentices aged 19 and over, but in the first year of their apprenticeship

This is a minimum below which you should not be paid – it is neither a standard rate, nor the rate for all Apprenticeships. The change will apply to all new and existing apprentices aged under 19; and to those aged 19 or over in the first year of their Apprenticeship. The change does not affect those apprentices aged 19 or over who have already completed a year of their Apprenticeship – they will continue to be entitled to be paid at least at the full NMW rate appropriate to their age. In-kind benefits such as meals, tips and childcare vouchers will not count towards the apprentice NMW.

The new apprentice NMW applies to all apprentices aged under 19; and to those aged 19 and over in the first year of their Apprenticeship. If you reach age 19 and have completed the first year of your Apprenticeship your employer must pay you at least the full NMW until the age of 25 when the National Living Wage applies.

The rates from **1 April 2017** are:

- £7.05 an hour for workers aged 21 -24
- £7.50 an hour for workers 25+ (National Living Wage)
- £5.60 an hour for workers aged 18 – 20 years of age (not on an Apprenticeship)
- £4.05 an hour for workers aged 16 – 17 (not on an Apprenticeship)
- £3.50 - the apprentice rate, for apprentices under 19 or 19 or over and in the first year of their apprenticeship

National Minimum Wage rates change every April.

Where to get help

The national minimum wage helpline is 0845 6000 678 – lines are open Monday to Friday 9.00 am to 5.00 pm. Further information may be obtained from www.direct.gov.uk

APPENDIX C

THE HEALTH AND SAFETY YOUNG PERSONS REGULATIONS

Relevant legislation:

- The Health and Safety at Work Act 1974
- The Management of Health and Safety at Work Regulations 1999

Specific Risk Assessment – Young People

This must be specifically related to the young person and be undertaken before they are employed, or straight away if currently employed.

Consideration needs to be made to:

- The inexperience and immaturity of the potential employee and their lack of awareness of risk.
- Exposure to physical, biological and chemical agents.
- The nature and layout of the work area.
- Work equipment and the way it is used.
- The health and safety training to be provided.

Why is there a specific need to conduct a young person's risk assessment?

Young people are more at risk of injury due to their inexperience and immaturity. You may employ young people on a casual or temporary basis, or on work experience schemes. Whilst on work experience, students are legally regarded as employees.

What is the definition of a Young Person?

Young people are defined as those under 18 years old. Children are also referred to in the Regulations and these are defined as anyone under the age of 16 years old.

So as an employer, what do I have to do?

Assess risks to young people before they start work. Factors that should be considered within the assessment are physical strength, possible smaller size, any health issues and any physical and learning difficulties.

- The assessment should generally take into account their inexperience and lack of awareness;
- Following the assessment you should then provide information to parents or guardians of school age children about workplace risks and control issues before they start work;
- Decide whether to prohibit young people altogether from certain work activities, for example using dangerous equipment or hazardous substances;
- You should provide suitable induction training, and clear instructions on the tasks you have decided young people should not be involved in. Where necessary young people should be supervised by a competent person.

Do I need to do a new assessment every time a new young person starts?

No you don't need to repeat the risk assessment every time a young person starts work but you should always review the risk assessment if there are any changes to the work or personal factors unique to the individual e.g. medical conditions such as asthma

Reduction of Risk

A young person should not be expected to do any of the following:

- Work beyond their physical and psychological capabilities.
- Work involving exposure to harmful radiation.
- Work involving risks to health from noise, vibration or extremes of temperature.
- Work involving harmful exposure to any agents, which can chronically effect health. (COSHH identified control measures)
- Young people may have allergies to certain materials and foods. They may also have other medical conditions such as asthma which will affect areas in which they can safely work or materials with which they can safely work.

For further guidance and information refer to "Young People at Work – Guide for Employers" published by The Health and Safety Executive ISBN 0-7176-1285-

APPENDIX D

CONTRACT OF EMPLOYMENT

This covers all the terms and conditions of employment between the employee and the business and provides the basis of the relationship between the employer and the employee.

The legislation stipulates that employees have the right to have certain terms and conditions of employment in writing within 8 weeks of starting their job.

These are to include:

- The identities of the parties and the place of work
- The date employment began and when the continuous employment began.
- Their job title and the period of employment if not permanent.
- The remuneration and how and when it is payable.
- Any relevant collective agreements.
- The hours to be worked and holiday entitlement.
- Any terms relating to sickness, sick pay, notification of sickness and any pension arrangements.
- The relevant length of notice, any disciplinary rules and the name of someone to whom grievances and complaints about disciplinary arrangements can be taken.

APPENDIX E

HEALTH & SAFETY

If you need health and safety information try:

www.hsedirect.com

This has been set up by the Health and Safety Executive to provide advice to employers. There is also an Infoline on 08701 545500.

EQUALITY & DIVERSITY – EQUALITY ACT 2010

Over the last four decades, discrimination legislation has played an important role in helping to make Britain a more equal society. However, the legislation was complex and, despite the progress that has been made, inequality and discrimination persist and progress on some issues has been stubbornly slow.

[The Equality Act 2010](#) provides a new cross-cutting legislative framework to protect the rights of individuals and advance equality of opportunity for all; to update, simplify and strengthen the previous legislation; and to deliver a simple, modern and accessible framework of discrimination law which protects individuals from unfair treatment and promotes a fair and more equal society.

The provisions in the Equality Act will come into force at different times to allow time for people and organisations affected by the new laws to prepare for them. The Government is considering how the different provisions will be commenced so that the Act is implemented in an effective and proportionate way.

The Equality Act sets out the following:

- A basic framework of protection against direct and indirect discrimination, harassment and victimisation in services and public functions; premises; work; education; associations, and transport.
- Changing the definition of gender reassignment, by removing the requirement for medical supervision.
- Levelling up protection for people discriminated against because they are perceived to have, or are associated with someone who has, a protected characteristic, so providing new protection for people like carers.
- Clearer protection for breastfeeding mothers;
- Applying the European definition of indirect discrimination to all protected characteristics.
- Extending protection from indirect discrimination to disability.
- Introducing a new concept of “discrimination arising from disability”, to replace protection under previous legislation lost as a result of a legal judgment.
- Applying the detriment model to victimisation protection (aligning with the approach in employment law).
- Harmonising the thresholds for the duty to make reasonable adjustments for disabled people.
- Extending protection from 3rd party harassment to all protected characteristics.
- Making it more difficult for disabled people to be unfairly screened out when applying for jobs, by restricting the circumstances in which employers can ask job applicants questions about disability or health.
- Allowing hypothetical comparators for direct gender pay discrimination.
- Making pay secrecy clauses unenforceable.
- Extending protection in private clubs to sex, religion or belief, pregnancy and maternity, and gender reassignment.
- Introducing new powers for employment tribunals to make recommendations which benefit the wider workforce.
- Harmonising provisions allowing voluntary positive action.

Equality Act 2010: What Do You Need To Know?

The Equality Act brings together nine separate pieces of legislation into one single Act simplifying the law and strengthening it in important ways to help tackle discrimination and inequality.

These simple guides set out clearly what the new laws will mean for business, the public sector, the voluntary sector and the public, helping people understand their new responsibilities and rights when providing goods, facilities or services.

The Public

- [Equality Act 2010: What do I need to know? A summary guide to your rights](#)
- [Equality Act 2010: What do I need to know as a Carer?](#)
- [Equality Act 2010: What do I need to know? Disability quick start guide](#)

Employers

- [Acas guide on The Equality Act – what's new for employers?](#)

Voluntary and Community organisations

- [Equality Act 2010: What do I need to know? A summary guide for voluntary and community sector service providers](#)
- [Equality Act 2010: What do I need to know? A quick start guide for voluntary and community sector associations](#)

Businesses who provide goods and services

- [Equality Act 2010: What do I need to know? A summary guide for businesses who sell goods and services](#)
- [Equality Act 2010: What do I need to know? Quick-start guide for businesses who sell goods and services](#)

Public Sector

- [Equality Act 2010: What do I need to know? A summary guide for public sector organisations](#)

APPENDIX F

DISCLOSURE AND BARRING SERVICE (DBS)

The Disclosure and Barring Service (DBS) helps employers make safer recruitment decisions and prevent unsuitable people from working with vulnerable groups, including children. It replaces the Criminal Records Bureau (CRB) and Independent Safeguarding Authority (ISA).

A DBS check may be needed for:

- certain jobs or voluntary work - like working with children, or in healthcare
- applying to foster or adopt a child

Who can ask for a DBS check

Normally, employers aren't allowed to ask job applicants about spent convictions, but for jobs that need a DBS check this rule doesn't apply.

The DBS eligibility guidance lists most roles that are eligible for a check. However, the guidance isn't comprehensive, and you should contact the DBS if you're unsure.

Types of criminal records check

There are 3 types of check (standard, enhanced and enhanced with list checks). The employer running the check should provide the applicant with more information about the level of check required. Criminal record check applicants must be 16 or over.

An employer must not apply for a check unless the job or role is eligible for one. They must tell the applicant why they're being checked, and where they can get independent advice.

A DBS check has no official expiry date. Any information included will be accurate at the time the check was carried out. It is up to an employer to decide if they think a new check is needed.

In general, there are a couple of rules that you can follow:

- First, and most importantly, anyone who has unsupervised contact with children or vulnerable adults must have a check done.
- Second, trustees of organisations working with children or vulnerable adults should be checked.

APPENDIX G

24+ Advanced Learning Loans ... What employers need to know

The way advanced and higher level training (level 3 and above) for people aged 24 and over is funded has changed. For those aged 24 or over, courses at level 3 or level 4, excluding Advanced or Higher Apprenticeships, individuals will no longer attract Government funding. However, those wanting to take a course will have the option of applying for Government-backed loans to cover the cost. It is important that employers understand the implications for any advanced and higher level training their employees undertake.

Investing in staff training can have significant benefits for your organisation. Research has found that 90% of employers feel that training helped to increase their employees' skills and 88% said it helped to improve staff retention. It is not just the organisation that benefits from an investment in training, but the individuals involved as well. People who successfully complete a course at level 3 or above are more likely to find a job, with an employment rate of 81.4% compared to 59.6% for those with a qualification below level 2. As well as improved employment rates and wages, people who undertake training have reported improved communications and team working as well as increased confidence levels.

Funding Options

There are many reasons why investing in training is a good idea, and there are different options for how advanced and higher level training (level 3 and above) can be funded for employees aged 24 and over.

You may wish to pay for all or part of your employees' course costs. Some employers may choose to pay for training up front and have agreements in place with their employees about how this money will be repaid.

Alternatively, employers may choose to share the upfront costs of training with their employees. In this instance an employee would have the option of paying course fees using a 24+ Advanced Learning Loan. Individuals can use this Government-backed loan to cover the cost of their training. Repayments are linked to earnings, and individuals only need to repay the loan when they have finished their course and earn over £21,000 a year. They then repay 9% of what they earn over £21,000. Repayments can be made on a voluntary basis at any time, so an employer could choose to make loan repayments on behalf of their employees.

For employees who need to pay for their own course costs, it is up to the individual to decide if a 24+ Advanced Learning Loan is the right choice for them. Some may prefer to fund their course through a different route, for example using savings, a Professional and Career Development Loan or a loan from elsewhere. It is important that the employee understands the arrangements for how their training will be paid for. If an employee pays for training using a 24+ Advanced Learning Loan, then they are responsible for making the repayments. If you plan to support employees by agreeing to make full or partial repayments against their 24+ Advanced Learning Loan repayments, then this should be agreed upfront.

24+ Advanced Learning Loan – the facts

- Only individual students themselves can make a loan application for courses at level 3 and above.
- The loan is administered by Student Finance England, the same organisation that provides loans for higher education students.
- The loan is to cover the course fee charged by colleges and training organisations. Payments are made directly to the college or training organisation on the individuals' behalf.
- For Apprenticeships, the maximum loan amount that an individual can borrow will take into account the assumed contribution of 50% made by their employer. The minimum loan amount is £300.
- The loan is not means tested or subject to credit checks.
- To be eligible for a loan, the individual must be studying a course at a college or training organisation that has been approved by the Skills Funding Agency.
- An individual can access up to four loans, for different types of courses or courses at different levels.
- The individual does not have to repay their loan until they have finished their course and are earning over £21,000 a year. They then pay back 9% of the money they earn over £21,000.
- If they are earning over £21,000 a year, the learner will begin to repay their loan through the tax system from the April after they have completed their course. Voluntary repayments can be made at any time.
- If the individual never earns more than £21,000 a year, they won't have to pay the loan back. Any outstanding balance on a loan will be written off after 30 years, on the death of the person taking out the loan or if they become permanently unfit for work.
- Interest is applied to the loan at RPI +3% as soon as the first payment is made. After the individual has completed their course, interest will be charged at RPI only if they earn less than £21,000 a year, rising to RPI + 3% if they earn more than £41,000 a year.
- Before taking out any loan, individuals should consider all of their options. If they want advice on managing their finances, they can get impartial money advice from the Money Advice Service at moneyadvice.service.org.uk.

Repayment Thresholds

Annual income before tax	Monthly salary	Monthly repayment
Up to £21, 000	£1, 750	£0
£22, 000	£1, 833	£7
£25, 000	£2, 083	£30
£30, 000	£2, 500	£67
£35, 000	£2, 917	£105
£40, 000	£3, 333	£142

24+ Advanced Learning Loan – key questions answered

Will I be accused of age discrimination if employees aged over 24 have to take out a loan for a course that younger employees get funded by grants?

Responsibility for justifying the different funding arrangements for people aged under 24 and those aged 24 and over lies with the Government and not individual employers. The loan policy does not contravene the Equalities Act 2010, if it can be objectively justified by Government.

What are the tax consequences if I make loan repayments on behalf of an employee?

Employers can make loan repayments on behalf of their employees. Where this is the case, it will be treated in the same way as if the employer had made a repayment for any other type of loan on behalf of their employee and will therefore be subject to the tax and National Insurance contributions that apply to employment income.

What happens if I need to make an employee redundant part-way through their course?

The employee will be liable for all payments made to the college or training organisation up to the point of withdrawal from their course.

What happens if I employ a person who is already part-way through a course they're paying for using a 24+ Advanced Learning Loan?

If the employer is happy for the employee to continue on it, the employee's arrangements regarding the loan remain the same.

If the employee is unable to complete the course they are part way through, they will be liable for any payments made on their behalf. However, it is possible that they would be able to resume their learning at a later date and may be eligible to apply for a loan to complete the course. This would be a choice for the individual to make.

How should I advise employees who want to take a course that could be funded by a 24+ Advanced Learning Loan?

It is up to the individual employee to decide if taking out a 24+ Advanced Learning Loan is the right decision for them, depending on their circumstances. You should signpost employees to other sources of information and advice including the Money Advice Service (moneyadviceservice.org.uk) and National Careers Service (nationalcareersservice.direct.gov.uk).

DISCLAIMER – FOR INFORMATION OF USERS. The information contained in appendices A-G is intended to provide **general guidance only**. It is not a complete and authoritative statement of the law and no action should be taken without consulting the detailed legislation or seeking professional advice