Level 4 Diploma in Banking

October 2017 Version 1.1

City&
Guilds

Qualification at a glance

Subject area	Providing Financial Services
City & Guilds number	6774
Age group approved	18+
Entry requirements	None
Assessment	Portfolio of evidence
Fast track	N/A
Support materials	Centre handbook

Title and level	GLH	TQT	City & Guilds number	Accreditation number
Level 4 Diploma in Banking - Branch Management	365	530	6774-04	600/7992/7
Level 4 Diploma in Banking - Business and Commercial/Customer Relationship Management	365	530	6774-04	600/7992/7

Version and date	Change detail	Section
1.1 October 2017	Added TQT details	**Qualification at a glance& Structure**
	Deleted QCF	**Throughout**

Contents

1   Introduction

This document tells you what you need to do to deliver the qualification:

Area	Description
Who is the qualification for?	For candidates who work or want to work as branch, business and customer/commercial relationship managers within banks or building societies where their role will involve them providing solutions to people's financial needs.
What does the qualification cover?	It allows candidates to learn, develop and practise the skills required for employment and/or career progression in the Banking sector.
Is the qualification part of a framework or initiative?	It serves as the Competence qualification, in the Banking Higher Apprenticeship framework.
Who did we develop the qualification with?	The qualifications were developed in collaboration with the Financial Skill Partnership, the Sector Skills Council for the Financial Services Sector.
What opportunities for progression are there?	It allows learners to progress into employment or to the following qualifications: • ILM Level 4 or Level 5 Qualifications in Management • City & Guilds Professional Recognition Awards • Foundation degree or other Higher Education qualifications.

Structure

Level 4 Diploma in Banking - Branch management

Candidates must achieve 53 credits in total.

28 credits from 404, 410-412, 423.

A minimum of 10 credits from 414-421 (financial services branch management and commercial customer units)

A minimum of 15 credits from 300, 390-393, 415, 424-425, 427-429, 502-505 (leadership and management/working with colleagues/customer service units)

Candidates must achieve 33 credits from Level 4 units.

Level 4 Diploma in Banking - Branch Management

Unit accreditation number	City & Guilds unit number	Unit title	Credit value
Mandatory			
T/600/9601	404	Provide leadership and direction for own area of responsibility	5
R/504/5897	410	Managing your own performance, personal development and banking industry awareness	5
D/504/5952	411	Maximising business opportunities within a financial services environment	8
M/504/5955	412	Engaging with your team in progressing business development opportunities in a financial services environment	6
F/600/9682	423	Build, support and manage a team	4
Optional group 1			
Unit accreditation number	City & Guilds unit number	Unit title	Credit value
K/504/5968	414	Managing risk for financial services customers within your area of responsibility	10
T/504/5956	415	Leading and engaging your team in the monitoring and evaluation of business development within a financial services environment	6

A/504/5957	416	Building professional networks in a financial services environment	4
J/504/5993	417	Monitoring the quality of lending within your area of responsibility	7
R/504/5964	418	Providing complex financial services solutions for commercial customers	10
K/502/6501	419	Reviewing and responding to the client's changing financial needs and circumstances for financial advice and/or planning	4
T/504/5987	420	Researching and developing new commercial customers within a financial services environment	7
F/504/5989	421	Working with customers to assess and enhance the quality of service provided within a financial services environment	4

Optional group 2

Unit accreditation number	City & Guilds unit number	Unit title	Credit value
K/600/8493	300	Encourage new ideas and innovation amongst the work team	4
H/600/9674	390	Plan, allocate and monitor work in own area of responsibility	5
R/600/9685	391	Manage conflict in a team	3
Y/600/9686	392	Lead and manage meetings	4
T/600/9730	393	Manage knowledge in own area of responsibility	4
T/504/5956	415	Leading and engaging your team in the monitoring and evaluation of business development within a financial services environment	6
M/600/9659	424	Implement change in own area of responsibility	6
K/600/9661	425	Develop working relationships with colleagues and stakeholders	4
F/600/9679	427	Address performance problems affecting team members	3

D/600/9690	428	Support individuals to develop and take responsibility for their performance	4
A/600/9793	429	Manage the achievement of customer satisfaction	5
Y/600/9588	502	Develop and evaluate operational plans for own area of responsibility	6
T/600/9663	503	Recruit staff in own area of responsibility	4
A/600/9695	504	Manage a budget for own area or activity of work	7
T/600/9792	505	Develop a customer focused organisation	5

Level 4 Diploma in Banking – Business and Commercial/Customer Relationship Management

Candidates must achieve 55 credits in total.

30 credits from 410-411, 413-414

A minimum of 10 credits from 415-421 (financial services branch management and commercial customer units)

A minimum of 15 credits from 300, 390-393, 412, 415, 424-425, 427-429, 502-505 (leadership and management/working with colleagues/customer service units)

Candidates must achieve 33 credits from Level 4 units.

Level 4 Diploma in Banking - Business and Commercial/Customer Relationship Management

Mandatory			
Unit accreditation number	**City & Guilds unit number**	**Unit title**	**Credit value**
D/504/5952	411	Maximising business opportunities within a financial services environment	8
F/504/5958	413	Developing commercial relationships as a trusted adviser to financial services customers	7
K/504/5968	414	Managing risk for financial services customers within your area of responsibility	10
R/504/5897	410	Managing your own performance, personal development and banking industry awareness	5

Optional group 1

Unit accreditation number	City & Guilds unit number	Unit title	Credit value
T/504/5956	415	Leading and engaging your team in the monitoring and evaluation of business development within a financial services environment	6
A/504/5957	416	Building professional networks in a financial services environment	4
J/504/5993	417	Monitoring the quality of lending within your area of responsibility	7
R/504/5964	418	Providing complex financial services solutions for commercial customers	10
K/502/6501	419	Reviewing and responding to the client's changing financial needs and circumstances for financial advice and/or planning	4
T/504/5987	420	Researching and developing new commercial customers within a financial services environment	7
F/504/5989	421	Working with customers to assess and enhance the quality of service provided within a financial services environment	4

Optional group 2

Unit accreditation number	City & Guilds unit number	Unit title	Credit value
K/600/8493	300	Encourage new ideas and innovation amongst the work team	4
H/600/9674	390	Plan, allocate and monitor work in own area of responsibility	5
R/600/9685	391	Manage conflict in a team	3
Y/600/9686	392	Lead and manage meetings	4
T/600/9730	393	Manage knowledge in own area of responsibility	4

M/504/5955	412	Engaging with your team in progressing business development opportunities in a financial services environment	6
T/504/5956	415	Leading and engaging your team in the monitoring and evaluation of business development within a financial services environment	6
M/600/9659	424	Implement change in own area of responsibility	6
K/600/9661	425	Develop working relationships with colleagues and stakeholders	4
F/600/9679	427	Address performance problems affecting team members	3
D/600/9690	428	Support individuals to develop and take responsibility for their performance	4
A/600/9793	429	Manage the achievement of customer satisfaction	5
Y/600/9588	502	Develop and evaluate operational plans for own area of responsibility	6
T/600/9663	503	Recruit staff in own area of responsibility	4
A/600/9695	504	Manage a budget for own area or activity of work	7
T/600/9792	505	Develop a customer focused organisation	5

Total Qualification Time

Total Qualification Time (TQT) is the total amount of time, in hours, expected to be spent by a Learner to achieve a qualification. It includes both guided learning hours (which are listed separately) and hours spent in preparation, study and assessment.

Title and level	GLH	TQT
Level 4 Diploma in Banking - Branch Management	365	530
Level 4 Diploma in Banking - Business and Commercial/Customer Relationship Management	365	530

2 Centre requirements

Approval

If there is no fast track approval for this qualification, existing centres who wish to offer this qualification must use the **standard** Qualification Approval Process.

To offer this qualification, new centres will need to gain both centre and qualification approval. Please refer to the *Centre Manual - Supporting Customer Excellence* for further information.

Centre staff should familiarise themselves with the structure, content and assessment requirements of the qualification before designing a course programme.

Resource requirements

Centre staffing

Staff delivering this qualification must be able to demonstrate that they meet the following occupational expertise requirements. They should:
- be occupationally competent or technically knowledgeable in the areas for which they are delivering training This knowledge must be to the same level as the training being delivered
- have recent relevant experience in the specific area they will be assessing
- have credible experience of providing training.

Centre staff may undertake more than one role, eg tutor and assessor or internal verifier, but cannot internally verify their own assessments.

Assessors and internal verifiers

Centre staff should hold, or be working towards, the relevant TAQA () (or possess the equivalent A/V units for their role in delivering, assessing and verifying this qualification, or meet the relevant experience requirements outlined above.

Assessors and internal verifiers will have verifiable, relevant, current industry experience and knowledge of the occupational working area at or above the level being assessed. This experience and knowledge must be of sufficient depths to be effective and reliable when judging candidates' competence. This could be verified by:
- records of continuing professional development achievements
- Curriculum vitae and references
- possession of a relevant NVQ or equivalent

individual and or corporate membership of a relevant professional institute

As part of the process, it is suggested that centres should consider:

- what previous posts they have held and determine whether these are relevant in providing expertise in the area of Banking to undertake internal verification or assessment;
- the relevance and currency of qualifications held;
- the level at which these posts have been held;
- how familiar they are with the NOS for Branch, Business and Customer/Commercial Relationship Managers at the level of the qualification(s) they are seeking to internally verify or assess.

There may be occasions when there are limited opportunities for workplace assessment due to logistical difficulties and availability of an external assessor to carry out assessment in the day- to- day working environment. This is sometimes compounded by issues to do with both confidentiality and the security arrangements which are essential in many commercial situations. Alternative models are therefore available to enable centres to carry out the process of assessment and internal verification.

Employer Direct Model

The Employer Direct Model of in-house assessment has been developed to meet the needs of specific employers based on their knowledge of the qualifications and their history of internal assessor/internal verifier expertise.

Employers may have highly trained and experienced assessors, managers and trainers already in situ who meet or exceed the requirements of the A1 and V1 qualifications. The organisation must:

- liaise with City & Guilds to attain approval to offer this model prior to beginning the process
-
- prepare, validate and review the assessment/verification roles
- carry out 100% mapping of the employers training to the National Occupational Standards for the A and V units which the qualifications are based on
- agree the mapping process with City & Guilds
- demonstrate an equivalent level of rigour and robustness as the achievement of the unit qualification.

This employer model could if required be combined with the standard model; for example, assessors and internal verifiers under the employer equivalent training model could work alongside external verifiers under regulatory requirements and assessors can work with internal verifiers and external verifiers under the standard model.

Continuing professional development (CPD)

Centres must support their staff to ensure that they have current knowledge of the occupational area, that delivery, mentoring, training, assessment and verification is in line with best practice, and that it takes account of any national or legislative developments.

The Financial Skills Partnership expects centres to ensure that individuals involved in assessment and verification activities maintain currency of skill and understanding of the Banking sector in order to meet the requirements of their respective roles.

Candidate entry requirements

City & Guilds does not set entry requirements for this qualification. However, centres must ensure that candidates have the potential and opportunity to gain the qualification successfully.

It would be of benefit to learners if they either have experience within the banking sector or have undertaken the relevant pathway in:

- 6774-02 Level 2 Certificate in Providing Financial Services AND/OR
- 6774-03 Level 3 Certificate in Providing Financial Services OR
- Undertaken CPD using 6774-03 Award in Providing Financial Services

Age restrictions

City & Guilds cannot accept any registrations for candidates under 18 as this qualification is not approved for under 18s.

3   Delivering the qualification

Initial assessment and induction

An initial assessment of each candidate should be made before the start of their programme to identify:

- if the candidate has any specific training needs,
- support and guidance they may need when working towards their qualification.
- any units they have already completed, or credit they have accumulated which is relevant to the qualification.
- the appropriate type and level of qualification.

We recommend that centres provide an induction programme so the candidate fully understands the requirements of the qualification, their responsibilities as a candidate, and the responsibilities of the centre. This information can be recorded on a learning contract.

Support materials

The following resources are available for this qualification:

Description	How to access
Banking and Insurance updates	Included in Focus mailing

Recording documents

Candidates and centres may decide to use a paper-based or electronic method of recording evidence.

City & Guilds endorses several ePortfolio systems, including our own, **Learning Assistant**, an easy-to-use and secure online tool to support and evidence learners' progress towards achieving qualifications. Further details are available at: **www.cityandguilds.com/eportfolios**.

City & Guilds has developed a set of *Recording forms* including examples of completed forms, for new and existing centres to use as appropriate. *Recording forms* are available on the City & Guilds website.

Although new centres are expected to use these forms, centres may devise or customise alternative forms, which must be approved for use by the external verifier, before they are used by candidates and assessors at the centre. Amendable (MS Word) versions of the forms are available on the City & Guilds website.

4 Assessment

Assessment of the qualification

Candidates must demonstrate that they meet all learning outcomes and assessment criteria. They must also demonstrate that they meet the requirements of the relevant regulatory bodies operating within the sector, in particular, the Financial Services Authority, as they apply to qualifications comprising National Occupational Standards (NOS).

Evidence must be authentic, current, sufficient for purpose and valid – and should come from real work produced in the workplace. Real work is defined as the provision of a product or service which if not carried out by the candidate, would require someone else to do it. Workplace evidence should be used wherever possible. Where simulation is permitted this is identified in the relevant unit. Further guidance is available in Appendix 1. It will be the assessor's responsibility to agree the best method of assessing a candidate in relation to their individual circumstances.

Assessment strategy

Candidates will have a completed portfolio of evidence for each unit.

Acceptable types of evidence

A range of different types of evidence is desirable to demonstrate achievement of these qualifications. Evidence could include:

- Observation: this should form a substantial part of the evidence.

  Product evidence: as would be contained within a portfolio or signposted to its location within in the workplace.
- Professional discussion: an in-depth discussion recorded electronically or in writing. Assessors must be able to authenticate what candidates have discussed. This may be through confirmation from a third party or sight of the documentation discussed.
- Witness testimony: in writing or verbally to the assessor. This could include existing in-house records such as internal audit records, call monitoring, observation and file review checklists. The name of the witness and their relationship to the candidate should be clearly documented.
- Candidate questioning: using open questions to elicit detailed and articulate replies. Assessor records should include sufficient detail to justify assessment decisions.
- Recognition of Prior Learning (RPL): this should be acknowledged where appropriate. In all instances where recognition of prior learning is used as a form of evidence, assessors must ensure the learner's knowledge or competence remains current and that all assessment criteria have been met through valid assessment tools.

Assessors should discuss decisions to be made with candidates at an early stage as to the suitability of particular forms of evidence (e.g., candidate statements; photographic evidence; video recordings).

Recognition of prior learning (RPL)

Recognition of prior learning means using a person's previous experience or qualifications which have already been achieved to contribute to a new qualification.

RPL is allowed and is also sector specific.

5   Units

Availability of units

The following units can also be obtained from the centre resources section of the City & Guilds website.

They are also on The Register of Regulated Qualifications:
http://register.ofqual.gov.uk/Unit

Structure of units

These units each have the following:
- City & Guilds reference number
- unit accreditation number
- title
- level
- credit value
- unit aim
- relationship to NOS, other qualifications and frameworks
- endorsement by a sector or other appropriate body
- information on assessment
- learning outcomes which are comprised of a number of assessment criteria.

Unit 300   Encourage new ideas and innovation amongst the work team

UAN:	K/600/8493
Level:	Level 3
Credit value:	4
GLH:	18
Relationship to NOS:	This unit covers the related knowledge and performance requirements within the Management Standards Centre 2004 suite of National Occupational Standards.
Endorsement by a sector or regulatory body:	This unit is endorsed by Pro Skills Awards.
Aim:	To develop and assess competencies to encourage new ideas and innovation amongst a work team.

Learning outcome
The learner will:
1. be able to manage ideas of team members
Assessment criteria
The learner can:
1.1   motivate members of your team, including yourself, to identify ideas for new products and/or services and improvements
1.2   respond enthusiastically to ideas identified by members of your team and provide constructive feedback
1.3   encourage members of your team to share, discuss and work together in developing initial ideas
1.4   identify and pursue opportunities to work with other teams to generate and develop ideas
1.5   discuss and agree with members of your team those ideas which should be developed further, how they should be developed and the required resources
1.6   provide ongoing support, encouragement and resources to members of your team who are developing and testing ideas and help to remove any identified obstacles
1.7   encourage and develop the creativity of members of your team
1.8   encourage members of your team to take acceptable risks in pursuing innovation and to make and learn from mistakes.

Learning outcome
The learner will:
2. know how to manage ideas of team members
Assessment criteria
The learner can:
2.1 explain the key differences between creativity and innovation
2.2 describe how to make time available for identifying and developing ideas
2.3 describe how to motivate people to generate and develop ideas
2.4 explain how to provide constructive feedback on ideas to individuals
2.5 explain the importance of communication in innovation and how to encourage communication across your team
2.6 summarise the potential obstacles to creativity and whether/how they can be removed
2.7 explain the reasons for selecting initial ideas for further development
2.8 explain how initial ideas might be further developed and tested
2.9 explain how to recognise and manage risk in innovation

Learning outcome
The learner will:
3. be able to manage implementation of team members
Assessment criteria
The learner can:
3.1 agree the practical implementation of ideas, based on the identified benefits, risks and required resources, when you have the authority to do so
3.2 support members of your team in submitting formal proposals and plans for the practical implementation of ideas to other people for approval
3.3   oversee practical implementation of ideas by your team and monitor and report on progress
3.4 ensure that the originators and developers of any ideas which are successfully implemented receive recognition for their achievement

Learning outcome
The learner will:
4. know how to manage implementation of team members
Assessment criteria
The learner can:
4.1 describe how to develop formal proposals and plans for the practical implementation of an idea and how to support others in doing this describe how to develop creativity in yourself and others
4.3 state the resources required for creativity and innovation
4.4 explain how to learn from mistakes
4.5 explain how to recognise the achievements of the originators/developers of ideas which have been successfully implemented

City & Guilds Level 4 Diploma in Banking

Unit 390 Plan, allocate and monitor work in own area of responsibility

UAN:	H/600/9674
Level:	Level 3
Credit value:	5
GLH:	25
Relationship to NOS:	This unit is linked to MSC D6 Allocate and monitor the progress and quality of work in your area of responsibility
Endorsement by a sector or regulatory body:	This unit is endorsed by the Management Standards Centre (MSC, the Standards Setting Body for Management
Aim:	This unit helps learners to plan, allocate and monitor work in own area of responsibility, and make any necessary changes to original work plans.

Learning outcome
The learner will:
1. be able to produce a work plan for own area of responsibility
Assessment criteria
The learner can:
1.1   explain the context in which work is to be undertaken
1.2   identify the skills base and the resources available
1.3   examine priorities and success criteria needed for the team
1.4   produce a work plan for own area of responsibility

Learning outcome
The learner will:
2. be able to allocate and agree responsibilities with team members
Assessment criteria
The learner can:
2.1   identify team members' responsibilities for identified work activities
2.2   agree responsibilities and smart (specific, measurable, achievable, realistic and time-bound) objectives with team members

Learning outcome
The learner will:
3. be able to monitor the progress and quality of work in own area of responsibility and provide feedback

Assessment criteria
The learner can:
3.1 identify ways to monitor progress and quality of work
3.2 monitor and evaluate progress against agreed standards and provide feedback to team members

Learning outcome
The learner will:
4. be able to review and amend plans of work for own area of responsibility and communicate changes

Assessment criteria
The learner can:
4.1 review and amend work plan where changes are needed
4.2 communicate changes to team members

Unit 391   Manage conflict in a team

UAN:	R/600/9685
Level:	Level 3
Credit value:	3
GLH:	20
Relationship to NOS:	This unit is linked to CFAD10
Endorsement by a sector or regulatory body:	This unit is endorsed by Cfa, the Sector Skills Council for Business Skills and Administration.
Aim:	This unit will ensure that learners understand how to identify potential and actual conflicts within a team and take action to resolve them.

Learning outcome
The learner will:
1. be able to support team members' understanding of their role and position within a team
Assessment criteria
The learner can:
1.1   communicate to team members the standards of work and behaviour expected of them
1.2   explain how team members can work together and support each other

Learning outcome
The learner will:
2. be able to take measures to minimise conflict within a team
Assessment criteria
The learner can:
2.1   identify issues with organisational structures, systems or procedures that are likely to give rise to conflict
2.2   identify potential conflict between team members
2.3   explain action required to avoid potential conflict and agree strategies for conflict resolution

Learning outcome
The learner will:
3. be able to understand how to encourage team members to resolve their own conflicts
Assessment criteria
The learner can:
3.1 explain how team members can be encouraged to identify and resolve their own problems and conflicts
3.2 explain how respect can be developed and maintained between team members

Learning outcome
The learner will:
4. be able to understand legal and organisational requirements concerning conflict
Assessment criteria
The learner can:
4.1 explain legal and organisational requirements concerning conflict in own team
4.2 explain how to maintain complete, accurate and confidential records of conflicts and their outcomes

Unit 392 Lead and manage meetings

UAN:	Y/600/9686
Level:	Level 3
Credit value:	4
GLH:	20
Relationship to NOS:	This unit is linked to MSC D11 Lead meetings
Endorsement by a sector or regulatory body:	This unit is endorsed by the Management Standards Centre
Aim:	This unit will ensure that learners are able to prepare for, lead and follow up issues identified in meetings.

Learning outcome
The learner will:
1. be able to prepare to lead a meeting
Assessment criteria
The learner can:
1.1 perform activities needed to be carried out in preparation for leading a meeting
1.2 produce documentation in support of activities

Learning outcome
The learner will:
2. be able to manage meeting procedures
Assessment criteria
The learner can:
2.1 identify any formal procedures that apply in own organisation

Learning outcome
The learner will:
3. be able to chair a meeting
Assessment criteria
The learner can:
3.1 manage the agenda in co-operation with participants to ensure meeting objectives are met
3.2 produce minutes of the meeting and allocate action points after discussions

Learning outcome
The learner will:
4. be able to undertake post-meeting tasks
Assessment criteria
The learner can:
4.1   explain that the minutes of the meeting provide an accurate record of proceedings
4.2   communicate and follow up meeting outcomes to relevant individuals
4.3   evaluate whether the meeting's objectives were met and identify potential improvements

City & Guilds Level 4 Diploma in Banking

Unit 393 Manage knowledge in own area of responsibility

UAN:	T/600/9730
Level:	Level 3
Credit value:	4
GLH:	15
Endorsement by a sector or regulatory body:	This unit is endorsed by Improve SSC.
Aim:	This unit aims to develop learners' understand of how knowledge is gained, applied and shared in their own areas of responsibility. They will then develop their own knowledge, share it with colleagues and others and be able to monitor and evaluate knowledge for their own area of responsibility.

Learning outcome
The learner will:
1. be able to understand existing knowledge management in own area of responsibility

Assessment criteria
The learner can:
1.1 describe how knowledge is gained and applied in own area of responsibility
1.2 explain how knowledge is shared in own area of responsibility
1.3 outline how intellectual property is protected in own area of responsibility

Learning outcome
The learner will:
2. be able to develop knowledge

Assessment criteria
The learner can:
2.1 identify established processes and procedures which can develop knowledge
2.2 explain how to support individuals to ensure knowledge development processes are followed

Learning outcome
The learner will:
3. be able to share knowledge
Assessment criteria
The learner can:
3.1 communicate established processes and procedures which share knowledge across own area of responsibility
3.2 explain how to support individuals to ensure knowledge-sharing processes are followed

Learning outcome
The learner will:
4. be able to monitor and evaluate knowledge management in own area of responsibility
Assessment criteria
The learner can:
4.1 assess the knowledge development process in own area of responsibility
4.2 implement any changes to improve knowledge management
4.3 monitor change and development in the knowledge development process

| Unit 404 | Provide leadership and direction for own area of responsibility |

UAN:	T/600/9601
Level:	Level 4
Credit value:	5
GLH:	30
Relationship to NOS:	This unit directly relates to the Management and Leadership NOS MSC B6.
Endorsement by a sector or regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit helps learners to provide leadership and direction for their area of responsibility.

Learning outcome
The learner will:
1. be able to lead in own area of responsibility
Assessment criteria
The learner can:
1.1   identify own strengths and ability to lead in a leadership role
1.2   evaluate strengths within own area of responsibility

Learning outcome
The learner will:
2. be able to provide direction and set objectives in own area of responsibility
Assessment criteria
The learner can:
2.1   outline direction for own area of responsibility
2.2   implement objectives with colleagues that align with those of the organisation

Learning outcome
The learner will:
3. be able to communicate the direction for own area of responsibility and collect feedback to inform improvement
Assessment criteria
The learner can:
3.1 communicate the agreed direction to individuals within own area of responsibility 3.2 collect feedback to inform improvement

Learning outcome
The learner will:
4. be able to assess own leadership performance
Assessment criteria
The learner can:
4.1 assess feedback on own leadership performance 4.2 evaluate own leadership performance

Unit 410   Managing your own performance, personal development and banking industry awareness

UAN:	R/504/5897
Level:	Level 4
Credit value:	5
GLH:	40
Relationship to NOS:	This unit is linked to FSPBCRM01
Endorsement by a sector or regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in contributing to their own performance development in line with agreed standards or indicators of performance. It includes evaluating their own performance and planning activities to maintain their competence. Continuing Professional Development (CPD) needs must be identified to ensure that up-to-date knowledge and skills are maintained in relation to the banking industry

Learning outcome
The learner will:
1. understand the UK banking industry relevant to their area of operations
Assessment criteria
The learner can:
1.1   explain the structure of the UK banking industry, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies
1.2   explain the principles and rules as set out in the banking industry regulatory framework
1.3   explain the regulatory advice framework in practice for the consumer
1.4   explain the regulatory bodies' use of principles and outcomes based regulation to promote ethical and fair outcomes

| 1.5 | explain the continuing professional development (CPD) requirements of the professional body relevant to their occupational role |
| 1.6 | explain methods for monitoring changes, trends and developments within the UK banking industry |

Learning outcome
The learner will:
2. understand how to evaluate their own performance
Assessment criteria
The learner can:
2.1 explain how to evaluate their own knowledge gaps and skills gaps
2.2 explain how to evaluate their own development needs
2.3 explain how to evaluate their own knowledge gaps and skills gaps
2.4 explain how to evaluate their own development needs
2.5 explain the requirements upon them relating to ethical conduct and the application of relevant codes, laws and regulations

Learning outcome
The learner will:
3. understand how to plan their own development
Assessment criteria
The learner can:
3.1 explain what an effective development plan should contain and the period of time that it should cover
3.2 explain how to establish and agree objectives which are specific, measurable, achievable, realistic and time-based
3.3 explain how to develop and implement development plans
3.4 explain the importance of taking into account their career and personal goals when planning their development
3.5 explain how to evidence and record CPD
3.6 describe from where up-to-date and appropriate information can be obtained to support CPD activities

Learning outcome
The learner will:
4. be able to evaluate their own performance
Assessment criteria
The learner can:
4.1 evaluate their personal standards of performance, identifying any problems or obstacles in developing and maintaining their competence
4.2 develop strategies for addressing any problems or obstacles, where relevant
4.3 seek feedback upon their performance from those in a position to evaluate it
4.4 evaluate any gaps between the requirements of their role and their current knowledge, understanding and skills

City & Guilds Level 4 Diploma in Banking

Learning outcome
The learner will:
5. be able to evaluate and address the impact of their organisation's developments in response to relevant trends and developments
Assessment criteria
The learner can:
5.1 evaluate the impact for their work role and procedures of their organisation's developments in response to trends and developments in relevant legislation, regulation and the industry 5.2 implement their organisation's procedural changes in accordance with organisational requirements, and within the limits of their authority

Learning outcome
The learner will:
6. be able to manage their own development activities
Assessment criteria
The learner can:
6.1 establish agreed performance and development objectives for their own performance 6.2 determine how their progress will be measured and recorded 6.3 identify the learning methods most suited to their needs 6.4 determine development activities designed to address their agreed development needs and which take into account appropriate learning methods 6.5 progress appropriate development or CPD activities 6.6 maintain an up-to-date knowledge of banking products and services relevant to their area of operations 6.7 maintain records that demonstrate and measure how their performance, knowledge and understanding have been enhanced by their development/CPD activities 6.8 review and update their development plan, taking into account their performance, any development activities and any relevant banking industry changes

Unit 411 Maximising business opportunities within a financial services environment

UAN:	D/504/5952
Level:	Level 4
Credit value:	8
GLH:	69
Relationship to NOS:	This unit is linked to FSPBCRM02
Endorsement by a sector or regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in developing and implementing a strategy(IES) and associated actions towards maximising business opportunities within their area of responsibility towards achieving agreed sales targets for financial products/services. It includes assessing and prioritising customer groups and clients based upon an analysis of their potential and also competitor activities. It also includes agreeing and implementing methods for monitoring the progress of the strategy(IES) and business development actions

Learning outcome
The learner will:
1. understand the UK banking sector relevant to their developing and implementing business opportunities
Assessment criteria
The learner can:
1.1 explain the structure of the banking sector, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies
1.2 explain the impact of financial services legislation, regulatory and their organisation's requirements and professional codes
1.3 explain their organisation's overall corporate strategy and business plan relevant to the selling of the financial products/services within their area of responsibility
1.4 explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome
The learner will:
2. understand the factors to be taken into account when developing business opportunities
Assessment criteria
The learner can:
2.1 explain the topics to be addressed within business development strategies
2.2 explain how to identify potential risks in relation to the achievement of sales targets
2.3 explain how to develop strategic business development objectives, actions, accountabilities and associated budgets
2.4 explain how to develop measures and methods for monitoring and evaluating performance against targets
2.5 explain their sales/business development targets for their operational area
2.6 explain trends in financial products/services as they impact upon their operational area
2.7 explain their organisation's actual and potential client base for its products/services within their area, and such clients' needs and expectations relating to the products/services
2.8 explain their organisation's actual and potential competitors within their area, and the key features of these competitors' business development initiatives impacting upon the selling of their organisation's products/services

Learning outcome
The learner will:
3. be able to identify and assess the potential business development opportunities in their area of responsibility
Assessment criteria
The learner can:
3.1 gather information regarding their target area and their organisation's existing customers relevant to assessing potential business opportunities in their target area
3.2 analyse the information to assess the potential for business from customer groups and clients
3.3 determine those customer groups and clients offering the greatest potential for their organisation's financial products and services
3.4 assess competitor activity for its impact upon their potential business development activities
3.5 prioritise customer groups and potential clients at which the products and services are to be targeted, taking into account their assessment of those with the greatest potential

Learning outcome
The learner will:
4. be able to develop and implement business development strategies towards maximising business opportunities within their area of responsibility
Assessment criteria
The learner can:
4.1 agree their sales targets for financial products and services
4.2 evaluate potential strategies and actions towards achieving the agreed sales targets, taking into account the ease of accessing clients, the resources required and existing available resources
4.3 develop the preferred strategy(IES) and actions towards realising the identified sales targets
4.4 identify and agree the resources necessary to undertake the strategy(IES) and actions
4.5 agree a process for monitoring and evaluating individual actions
4.6 implement the business development strategy(IES) and actions
4.7 make sure that all development activities conform to their organisation's procedures under the relevant codes, legal and regulatory requirements
4.8 monitor and evaluate progress in line with the process agreed
4.9 adjust the strategy(IES) and actions, where necessary, to take into account progress against key performance measures

City & Guilds Level 4 Diploma in Banking

Unit 412 Engaging with your team in progressing business development opportunities in a financial services environment

UAN:	M/504/5955
Level:	Level 4
Credit value:	6
GLH:	55
Relationship to NOS:	This unit is linked to FSPBCRM03
Endorsement by a sector or regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in making sure that their team is engaged with their business development strategy(IES) and actions through being involved in the development and progress of such strategy(IES). This includes involving team members in the planning process, encouraging participation and taking account of each team member's business circumstances when agreeing individual objectives. This also involves monitoring performance and recognising achievement in business development.

Learning outcome
The learner will:
1. understand the UK banking sector relevant to progressing business development opportunities with their team
Assessment criteria
The learner can:
1.1 explain the structure of the banking sector, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies
1.2 explain the impact of financial services legislation, regulatory and their organisation's requirements and professional codes
1.3 explain their organisation's overall corporate strategy and business plan relevant to the selling of the financial products/services within their area of responsibility
1.4 explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome
The learner will:
2. understand the factors to take into account when progressing business development opportunities
Assessment criteria
The learner can:
2.1 explain how to create a business strategy and associated actions
2.2 explain the business development targets for their operational area
2.3 explain trends in financial products/services as they impact upon their operational area
2.4 explain their organisation's actual and potential competitors within their local area, and the key features of these competitors' business development initiatives impacting upon the selling of their organisation's products/services
2.5 explain sources of information which can assist in the monitoring and evaluation of business development actions
2.6 explain the needs and expectations of their colleagues, and any other relevant stakeholders, in relation to the business development strategy and actions

Learning outcome
The learner will:
3. understand the factors important to engaging a team in the process of developing business opportunities
Assessment criteria
The learner can:
3.1 explain the importance of engaging with members of their team in developing and progressing a business development strategy and associated actions
3.2 explain the importance of agreeing business development objectives and of allocating work on a fair basis, and how to do this effectively
3.3 explain the importance of indicating how the work of teams and individuals links to the objectives of their area of work and of their overall organisation
3.4 explain ways of encouraging individuals to share, discuss and to work together in developing ideas
3.5 explain a range of leadership styles and their application according to different situations and people
3.6 explain the importance of recognising achievement, and different methods for encouraging, motivating and supporting teams and individuals in undertaking business development activities and in realising objectives
3.7 explain how to assess the workload, and also the relevant strengths and development needs, of members of their team involved in business development

Learning outcome
The learner will:
4. be able to involve team members actively in the business planning process
Assessment criteria
The learner can:
4.1 communicate a clear direction and purpose for business development within their area of responsibility
4.2 make sure that members of their team understand how the direction and purpose links to the overall objectives of their organisation
4.3 involve team members in planning business development opportunities designed to fulfil team targets
4.4 encourage members of their team to share, discuss and work together in developing ideas
4.5 respond constructively to ideas identified by members of their team
4.6 apply the range of leadership styles appropriate
4.7 demonstrate respect for the views and actions of others

Learning outcome
The learner will:
5. be able to encourage and support team members in realising business development objectives
Assessment criteria
The learner can:
5.1 agree personal business development objectives with each team member which take into account each member's individual business circumstances
5.2 empower team members by agreeing clear and transparent benchmarks against which members can measure the achievements that they realise
5.3 encourage and support team members to achieve personal business development objectives
5.4 recognise achievement in business development by teams and individuals
5.5 encourage members of their team to develop members' own ways of working and to take his/her own decisions within agreed boundaries and levels of authority
5.6 encourage individuals to lead where the individual's own areas of strength and expertise are key
5.7 act within the limits of their own authority at all times in progressing business development opportunities

Unit 413 Developing commercial relationships as a trusted adviser to financial services customers

UAN:	F/504/5958
Level:	Level 4
Credit value:	7
GLH:	66
Relationship to NOS:	This unit is linked to FSPBCRM04
Endorsement by a sector or regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in developing and managing business relationships with customers, usually key commercial clients. It includes developing a 'partnership' with key individuals within the customer organisations such that the learner is considered to be a 'trusted adviser' to these organisations for financial services and products

Learning outcome
The learner will:
1. understand the UK banking sector relevant to their developing and managing business relationships with commercial customers
Assessment criteria
The learner can:
1.1 explain the structure of the banking sector, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies
1.2 explain the impact of financial services legislation, regulatory and their organisation's requirements and professional codes
1.3 explain their organisation's business objectives relevant to their area of activity, including their organisation's target market and customers
1.4 explain market development in the banking sector and those of their key commercial customers

1.5	explain trends in financial products/services as they impact upon their operational area
1.6	explain their organisation's requirements relating to ethical standards and health and safety
1.7	explain the limits of their authority and the actions to take where these are exceeded

Learning outcome
The learner will:
2. understand the roles and techniques relevant to developing and managing business relationships with commercial customers in a financial services environment
Assessment criteria
The learner can:
2.1 explain the principles, of and rationale for, relationship management and its importance in the financial services environment
2.2 explain the role of the relationship manager as a trusted adviser in anticipating, identifying and addressing customer needs profitably
2.3 explain how to analyse strengths, weaknesses, opportunities and threats in relation to assessing customers' needs and in assessing the impact for their own organisation when providing financial products/ services
2.4 explain how to undertake an analysis of the political, economic, social, demographic, regulatory and technological factors in the external environment
2.5 explain how to build future scenarios and assess their implications
2.6 explain the difference between decision makers and influencers, and their roles in the decision making process

Learning outcome
The learner will:
3. understand the factors relevant to developing business relationships with their customers
Assessment criteria
The learner can:
3.1 explain their organisation's products and services, including the features and benefits of these products/services, relevant to their area of responsibility
3.2 describe the business objectives of their key customers, relevant to their area of responsibility
3.3 explain business developments, issues and concerns of importance to their key commercial customers
3.4 explain different sources of information regarding their customers and relevant customers' competitors
3.5 explain their sales targets for their operational area
3.6 explain the needs and expectations of their customers
3.7 describe their customers' planning and decision making processes
3.8 explain the importance of listening effectively, of confirming understanding and of treating customers with respect

Learning outcome
The learner will:
4. be able to develop an understanding of their customers' requirements relevant to developing and managing business relationships
Assessment criteria
The learner can:
4.1 obtain relevant information regarding their customers, and their customers' products and services, and also regarding their customers' key competitors
4.2 use the information to support planning and decision making regarding how to develop customer relationships and their business
4.3 develop an understanding of their customers' businesses and their customers' business objectives
4.4 develop an understanding of the current and future strategic and operational business challenges faced by their customers

Learning outcome
The learner will:
5. be able to advise and work with their customers towards meeting customers' needs for financial products and services
Assessment criteria
The learner can:
5.1 work in partnership with their customers to develop and implement actions towards addressing their customers' business needs for financial products and services
5.2 take agreed actions according to an agreed schedule
5.3 inform their customers promptly if there is any delay in progressing agreed actions, and the reasons for this
5.4 monitor key factors and trends impacting upon their customers' business, including relevant political, economic, social, demographic, regulatory and technological developments
5.5 provide information, financial products and services which help to develop the business of their customers effectively
5.6 treat customers with respect
5.7 listen actively and respond constructively to their customers' business issues and circumstances, and avoid being judgemental
5.8 honour commitments made to their customers
5.9 address any concerns from their customers promptly and correctly, in line with their organisation's business objectives and requirements
5.10 maintain accurate and up to date records of points discussed, outcomes agreed and actions taken
5.11 comply with all relevant legal and regulatory requirements, their organisation's policies and professional codes, including ethical and health and safety standards

| **Unit 414** | **Managing risk for financial services customers within your area of responsibility** |

UAN:	**K/504/5968**
Level:	Level 4
Credit value:	10
GLH:	86
Relationship to NOS:	This unit is linked to FSPBCRM08
Endorsement by a sector or regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in managing the risk for customers of financial services within their area of responsibility. It includes maintaining a responsible approach in all lending, and monitoring both the business performance of commercial customers and also trends in their assessed risk. It also involves addressing situations where there is a cause for concern regarding the level of risk posed by a particular customer

Learning outcome
The learner will:
1. understand the UK banking sector relevant to managing the risk for customers of financial services within their area of responsibility
Assessment criteria
The learner can:
1.1 explain the structure of the banking sector, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies
1.2 explain the impact of financial services sector legislation, regulatory and their organisation's requirements, and professional codes
1.3 explain the importance of responsible lending and the factors to take into account to make sure that lending can be justified as being responsible
1.4 explain their organisation's risk appetite for operational and reputational risk
1.5 explain their organisation's requirements relating to ethical standards and health and safety
1.6 explain the limits of their authority and the actions to take where these are exceeded

Learning outcome
The learner will:
2. understand the types of risk and the procedures for determining and addressing such risks
Assessment criteria
The learner can:
2.1 explain the types of risk within financial services and the principles of effective risk management
2.2 explain the factors to consider when monitoring the business performance of commercial customers and its impact for the level of risk to their organisation
2.3 explain how to interpret financial accounts and the value of such accounts in assessing risk and the extent to which a business is achieving its corporate goals
2.4 explain types of variances in customers' financial arrangements with their banks, including exceeding the limits agreed, deviations from terms and conditions, an improving or deteriorating position in such accounts, and the indicators of these variances
2.5 explain the principle causes of variances to loan facilities, including the customers' own activities and external factors such as the customers' market/business environment
2.6 explain their organisation's techniques and procedures for monitoring and managing risk with customers
2.7 explain their organisation's procedures for investigating problems with accounts and the actions to take where problems are indicated
2.8 explain their organisation's support available to customers in financial difficulties and how to arrange this
2.9 identify colleagues, and any other stakeholders, to whom problems with accounts, or indicators of such problems, are to be referred, and the procedures for doing this
2.10 explain their organisation's products and services relevant to their area of responsibility

Learning outcome
The learner will:
3. be able to monitor and assess for risk the business performance of their commercial customers
Assessment criteria
The learner can:
3.1 monitor the business performance of their commercial customers
3.2 evaluate the impact of business performance for the level of different types of relevant risk to their organisation
3.3 assess the nature and level of risk, in line with their organisation's criteria and requirements
3.4 use their assessments actively in making decisions regarding customers' financial arrangements with their organisation
3.5 make sure that their discussions with customers and any subsequent arrangements relating to lending are responsible and in accordance with their organisation's requirements

Learning outcome
The learner will:
4. be able to review and evaluate risk associated with existing financial arrangements with their customers
Assessment criteria
The learner can:
4.1 undertake reviews of customers' financial arrangements at appropriate intervals to confirm that the arrangements remain affordable and suited to their customers' needs
4.2 review and identify any trends and patterns in their customers' risk as assessed by organisational reports
4.3 determine the reasons for any patterns identified
4.4 determine correctly the causes for their customers' actions which are responsible for creating the trends and patterns identified in the customers' risk levels
4.5 monitor customers' financial arrangements and relevant repayments
4.6 identify promptly any variances in arrangements and repayments which require actions to be undertaken, in line with their organisation's requirements
4.7 identify customers in financial difficulty or where the customer's risk level is assessed as inappropriately high, determining the cause(s)

Learning outcome
The learner will:
5. be able to provide support to customers in managing risk
Assessment criteria
The learner can:
5.1 instigate the appropriate steps to address any variances in customer arrangements and relevant repayments requiring action
5.2 provide appropriate and responsible support to customers in financial difficulty to agree an action plan towards managing customers' financial problem(s), in line with their organisation's requirements
5.3 provide the necessary information to all relevant parties promptly in line with their organisation's requirements
5.4 refer all matters that are beyond their level of authority promptly to the relevant person, setting out clearly the circumstances and the reason for the referral
5.5 maintain complete and accurate records in line with their organisation's requirements
5.6 maintain confidentiality and security of information in line with their organisation's procedures and requirements
5.7 act within their levels of authority, complying with legal requirements, industry regulations, including ethical standards and health and safety, organisational policies and professional codes

Unit 415   Leading and engaging your team in the monitoring and evaluation of business development within a financial services environment

UAN:	**T/504/5956**
Level:	Level 4
Credit value:	6
GLH:	53
Relationship to NOS:	This unit is linked to FSPBCRM05
Endorsement by a sector or regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in the monitoring and evaluating of business development against agreed measures. It includes working with their team in identifying any variations against targeted performance and associated business development activities, ensuring that these are consistent with overall business development objectives.
	It also involves supporting others involved in the business development where appropriate, and recognising and promoting sales success. When supporting 'others', these can include, for example, those in their immediate team and/or other colleagues or any third parties involved in business development on their behalf

Learning outcome
The learner will:
1. understand the impact of financial services legislation and their organisation's requirements upon business development in their area of operations, including its monitoring and evaluation
Assessment criteria
The learner can:
1.1 explain the impact of financial services sector legislation, regulatory and their organisation's requirements and professional codes
1.2 describe those selling and related activities that are regulated within the financial services sector and the impact for business development within their area of responsibility
1.3 explain key performance indicators used by their organisation and the application of such indicators when measuring the performance of business development activities
1.4 explain the importance of fulfilling their organisation's ethical and regulatory requirements in all business development activities
1.5 explain their organisation's requirements relating to ethical standards and health and safety
1.6 explain the limits of their authority and responsibilities and the actions to take where these are exceeded

Learning outcome
The learner will:
2. understand the factors to take into account when monitoring and evaluating business development
Assessment criteria
The learner can:
2.1 explain their sales objectives and targets, and how these fit within their organisation's overall sales strategy
2.2 explain the importance of monitoring and evaluating the impact of business development activities upon an organisation's financial performance
2.3 explain measures of financial performance available when monitoring business development activities and performance against agreed objectives and targets
2.4 explain their organisation's financial products and services, related key marketing and selling activities, and procedures appropriate to monitoring and evaluating sales performance of these products/services in their area of operations
2.5 explain the resources available for business development activities within their area of operations
2.6 explain reporting lines within their organisation relevant to reporting upon business development

Learning outcome
The learner will:
3. understand the factors important to engaging with their team when monitoring and evaluating business development
Assessment criteria
The learner can:
3.1 explain the importance of engaging with relevant colleagues in developing indicators and measures of performance
3.2 explain methods of engaging with teams and individuals
3.3 explain the importance of promoting the success of business development activities and plans both within their team and also to other relevant stakeholders within their organisation

Learning outcome
The learner will:
4. be able to lead and engage their team in monitoring and evaluating business development activities against agreed measures
Assessment criteria
The learner can:
4.1 make sure that individual responsibilities are understood by those involved in progressing business development activities, and that individuals support the strategy(IES) and actions
4.2 agree measures against which the success of the business development strategy(IES) and actions can be assessed
4.3 make sure that the measures are specific, realistic and measurable
4.4 hold regular discussions to review team and individual progress against agreed measures
4.5 monitor and evaluate the performance of teams and individuals regularly against the measures agreed

Learning outcome
The learner will:
5. be able to lead and engage their team in responding constructively to the outcomes of their evaluations of business development activities
Assessment criteria
The learner can:
5.1 recognise the achievements by teams and individuals, including the successful completion of significant business development activities and the achievement of targets
5.2 identify any variations from the agreed targets and measures, and the reasons for these
5.3 adjust the strategy(IES) and business development activities where relevant, to address any variations in a way that is consistent with their organisation's relevant objectives and business plan
5.4 support colleagues, where relevant, in identifying and addressing any obstacles to achieving the agreed targets
5.5 identify any areas of underperformance against agreed targets and measures
5.6 discuss and agree the causes of any areas of underperformance with those involved, establishing the actions necessary to address these causes
5.7 make sure that business development activities fulfil their organisation's ethical and financial regulatory requirements
5.8 record how the strategy(IES) has been put into practice, evaluated and adjusted where relevant, in a way that will inform future planning
5.9 demonstrate the contribution made to financial performance derived from key business development activities
5.10 assess the reasons for identified good practice and successful activities, as well as any areas for improvement
5.11 communicate the successful practice and activities to relevant stakeholders

Unit 416 Building professional networks in a financial services environment

UAN:	A/504/5957
Level:	Level 4
Credit value:	4
GLH:	34
Relationship to NOS:	This unit is linked to FSPBCRM06
Endorsement by a sector or regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in developing professional networks to support both their current and future work within a financial services environment.

It includes planning, managing and evaluating their networking activities.

The range of contacts may include those within their own organisation, those within other organisations with whom they make contact via such as business membership organisations, associations and institutes, or via such as professional advisers |

Learning outcome
The learner will:
1. understand the impact of financial services legislation, regulation and their organisation's requirements upon their networking activities
Assessment criteria
The learner can:
1.1 explain the impact of financial services legislation, regulation and their organisation's requirements and professional codes
1.2 explain their organisation's objectives and requirements relevant to building professional networks
1.3 explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome
The learner will:
2. understand the principles and benefits of networking
Assessment criteria
The learner can:
2.1 explain the principles of effective networking and how to apply these in their working environment
2.2 explain the importance of maintaining networking relationships and methods for doing this
2.3 explain the benefits for individuals and organisations of networking, including the benefits to others of networking with them
2.4 explain how to apply effective communication techniques in developing professional networks
2.5 explain the importance of developing and maintaining respect and trust in business relationships
2.6 explain how to apply the principles of confidentiality when exchanging information with business contacts
2.7 explain how to recognise and respect appropriate boundaries within networking relationships
2.8 explain the benefits of introducing people and organisations to their existing contacts, if they are unable to help them with particular needs

Learning outcome
The learner will:
3. understand the networking opportunities of relevance to their area of operations and aspects of relevance when networking
Assessment criteria
The learner can:
3.1 explain different networking opportunities of relevance to their business needs
3.2 explain their own business capabilities and experience of relevance to networking
3.3 identify the people and organisations within their current professional network of relevance to their role
3.4 explain their organisation's financial products and services, including the features and benefits of these products/services, within their area of operations

Learning outcome
The learner will:
4. be able to manage and evaluate their networking activities
Assessment criteria
The learner can:
4.1 evaluate potential networking opportunities likely to be relevant in building their professional profile, and which are in line with their organisation's objectives
4.2 determine what they plan to achieve and the action appropriate to realising the potential from each networking opportunity
4.3 identify potential business opportunities whilst networking
4.4 maintain accurate records of all relevant information obtained whilst networking, including the names and contact details of contacts
4.5 confirm with contacts the arrangements for any actions agreed, including how further contact will be made
4.6 evaluate those networking activities which are the most productive, using this to inform future networking

Learning outcome
The learner will:
5. be able to develop a network of contacts
Assessment criteria
The learner can:
5.1 invest time in building a network of business contacts which are appropriate to meeting their business needs
5.2 make sure that key contacts have an accurate awareness of their business role, capabilities and experience, and are aware of the benefits to them of networking with the learner
5.3 make sure that relevant colleagues are aware of their intention to build their professional network, and understand the nature of the contacts being sought
5.4 encourage relevant colleagues to make appropriate contacts aware of their business role, capabilities and experience, and to seek opportunities for introducing them to such contacts
5.5 conduct their self in a manner that promotes a positive image of themselves and their organisation
5.6 adapt their behaviour to take into account other people's culture, methods of communication and methods of working
5.7 keep promises and honour commitments made to colleagues and contacts
5.8 introduce people and organisations with common interests to each other
5.9 act within their level of authority and their organisation's and regulatory requirements at all times

Unit 417 Monitoring the quality of lending within your area of responsibility

UAN:	J/504/5993
Level:	Level 4
Credit value:	7
GLH:	58
Relationship to NOS:	This unit is linked to FSPBCRM11
Endorsement by a sector or regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in monitoring the quality of lending, including applications made and loans arranged, within their area of operations, ensuring that lending is in line with their organisation's and regulatory requirements. It includes reviewing lending to ensure that it is within mandated authorities, that relevant criteria are met and that lending is within overall lending objectives

Learning outcome
The learner will:
1. understand the impact of financial services legislation, regulation and their organisation's requirements upon the quality of lending within their area of operations
Assessment criteria
The learner can:
1.1 explain the impact of financial services sector legislation, regulatory and their organisation's requirements and professional codes upon the quality of lending within their area of operations
1.2 explain the importance of organisations and individuals fulfilling regulatory requirements and the impact of failure to comply
1.3 explain their organisation's requirements and associated procedures for fulfilling regulatory requirements regarding lending within their area of responsibility
1.4 explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome
The learner will:
2. understand the factors to be taken into account when monitoring the quality of lending within their area of responsibility
Assessment criteria
The learner can:
2.1 explain their organisation's lending criteria that need to be satisfied for loans to be approved
2.2 explain how to assess the level of risk for both the client and for their organisation across the different types of loan within their area of responsibility
2.3 explain the factors to assess when checking for the possibility of fraud or money laundering
2.4 explain their organisation's guidelines regarding the need for insurance cover for the different types of loans within their area of responsibility
2.5 describe the documentation that is required to support the different types of loan within their area of responsibility
2.6 explain their organisation's procedures for monitoring loan applications to completion
2.7 explain their organisation's local lending objectives and how these link to its overall lending objectives
2.8 explain the actions to take where local lending is at variance with agreed local objectives
2.9 explain their level of authority and responsibility in monitoring the quality of lending within their area of operations, and the actions to take should these be exceeded

Learning outcome
The learner will:
3. be able to monitor and evaluate the quality of lending within their area of responsibility
Assessment criteria
The learner can:
3.1 evaluate the level of risk associated with loans against their organisation's criteria and guidelines
3.2 assess whether loans meet their organisation's quality criteria and regulatory requirements
3.3 determine whether all necessary insurance cover has been arranged and that it fulfils their organisation's guidelines and the needs of the borrower
3.4 identify any special insurance risks and address these in line with their organisation's guidelines
3.5 make sure that all documentation is prepared correctly, and that it is accurate and complete
3.6 make sure that all lending applications, and loans arranged, satisfy mandated authorities and their organisation's lending criteria
3.7 address correctly any aspects of lending applications and loans that they assess as being outside their organisation's and regulatory requirements
3.8 make sure that loan advances are monitored routinely to completion, in line with their organisation's requirements
3.9 monitor and maintain lending within underwriting criteria and in line with local and their organisation's overall lending objectives

Unit 418 Providing complex financial services solutions for commercial customers

UAN:	R/504/5964
Level:	Level 4
Credit value:	10
GLH:	91
Relationship to NOS:	This unit is linked to FSPBCRM07
Endorsement by a sector or regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in providing complex financial services solutions for commercial customers. This includes determining the customers' needs, and developing and presenting financial solutions identified as suitable.
	It is recognised that the development of the possible solutions may involve the input of colleagues, such as paraplanners, financial planners and relevant further specialists
	Solutions are complex where they are not routine and cannot be dealt with mechanistically, for example when they are technically demanding or have substantial financial implications

Learning outcome
The learner will:
1. understand the UK banking sector, determining customer needs and then presenting and advising upon financial services solutions for commercial customers
Assessment criteria
The learner can:
1.1 explain the impact of relevant legal, regulatory and their organisation's requirements
1.2 explain the structure of the banking sector, and the roles and responsibilities of the various parties within it, including those of the regulatory bodies

| 1.3 | explain market developments in the banking sector and those impacting upon their commercial customers |
| 1.4 | explain their organisation's requirements relating to ethical standards and health and safety |

Learning outcome
The learner will:
2. understand their organisation's objectives and procedures relevant to providing financial solutions for commercial customers
Assessment criteria
The learner can:
2.1 explain their organisation's business objectives, relevant to their area of responsibility, including the impact for their organisation's target market and customers
2.2 explain their organisation's financial products and services, and associated features and benefits, relevant to their area of responsibility
2.3 explain their organisation's ethos and practice
2.4 explain how to assess the suitability of possible financial solutions against the financial needs and objectives of commercial customers
2.5 describe the roles and responsibilities of relevant colleagues involved in developing financial services solutions for commercial customers, and the procedures for consulting with such colleagues
2.6 explain their organisation's requirements regarding the information that must be provided to their customers
2.7 explain their organisation's procedures for recording, storing and securing information

Learning outcome
The learner will:
3. understand the factors to take into account when providing financial solutions
Assessment criteria
The learner can:
3.1 explain the importance of obtaining all information necessary towards identifying customers' financial needs, including the nature of the information required and effective ways of accessing this
3.2 explain ways of validating the financial information provided by customers
3.3 explain ways of determining commercial customers' existing financial arrangements
3.4 explain the factors to consider when assessing a commercial customers' financial circumstances
3.5 explain the typical financial needs faced by commercial customers, and how to prepare a prioritised assessment of such needs
3.6 explain the factors to consider when assessing the risk associated with possible financial solutions, both to the customer and to their organisation, and the impact for any recommendations
3.7 explain methods of presenting complex recommendations in ways that are understood by commercial customers, and of verifying a customer's understanding

| 3.8 | explain different types of financial crime, their indicators and the actions to take where they suspect financial crime |
| 3.9 | explain the factors to consider when identifying the need for future reviews with their customers |

Learning outcome
The learner will:
4. be able to evaluate commercial customers' financial needs
Assessment criteria
The learner can:
4.1 obtain all information necessary to identify the actual financial needs and objectives of their customer, addressing any gaps correctly
4.2 evaluate all relevant information necessary to determine their customer's actual financial needs
4.3 agree with their customer a prioritised assessment of the customer's financial needs

Learning outcome
The learner will:
5. be able to prepare and justify appropriate proposals which offer complex financial services solutions
Assessment criteria
The learner can:
5.1 prepare and evaluate financial proposals that address their customer's complex financial needs
5.2 assess any aspects of the proposals that might be discussed with their customer towards optimising the solution
5.3 evaluate the proposals to make sure that these are suitable and affordable for the customer
5.4 assess the impact of the proposals upon their customer's existing financial arrangements, where relevant
5.5 assess the risks of the possible solutions to both their customer and their organisation, including the risks to their customer's short and longer term sustainability
5.6 justify proposed solutions on the basis of their assessment of their customer's financial needs and objectives, financial circumstances and risk profile

Learning outcome
The learner will:
6. be able to present and explain financial recommendations which address identified complex financial needs
Assessment criteria
The learner can:
6.1 present their recommendations in a manner which promotes understanding by their customer
6.2 explain clearly and fairly how the recommendations will impact upon their customer's financial needs and objectives, including the features, benefits, costs and risks associated with the proposed solutions
6.3 explain to their customer any options that were explored and discounted
6.4 explain clearly to their customer any conditions and implications applying to the recommendations, as well as disclosure requirements and their customer's rights

Learning outcome
The learner will:
7. be able to obtain and progress a decision from customers
Assessment criteria
The learner can:
7.1 obtain a decision from their customer in response to their recommendations, recording the outcome
7.2 explain clearly to the customer the next steps in the process, agreeing timescales
7.3 agree a review schedule, where such a review is necessary
7.4 recommend an alternative course of action where they assess that their organisation is unable to address the customer's financial needs
7.5 make sure that their actions and decisions are in accordance with their organisation's ethos and practice, as well as legal and regulatory requirements
7.6 explain the limits of their authority and the actions to take where these are exceeded
7.7 refer all matters that are beyond their level of authority promptly to the relevant person, setting out the reason for the referral
7.8 maintain accurate and complete records

Unit 419   Reviewing and responding to the client's changing financial needs and circumstances for financial advice and/or planning

UAN:	**K/502/6501**
Level:	Level 4
Credit value:	4
GLH:	35
Endorsement by a sector or regulatory body:	This unit is endorsed by the Financial Services Skills Partnership (FSP).
Aim:	This unit is designed for learners providing financial advice and/or planning to clients. This is appropriate where a review schedule has been agreed with the client or other changes (including external or legislative changes) justify the need for a review of the client's financial circumstances.

Learning outcome
The learner will:
1. be able to evaluate the performance and continuing suitability of previous recommendations to the client's current financial situation for financial advice and/or planning
Assessment criteria
The learner can:
1.1 undertake periodic reviews of the client's financial holdings in line with the client agreement and accurately determine their performance
1.2 evaluate with the client whether previous recommendations continue to be suitable to their current financial situation
1.3 explain the review schedule as agreed with the client
1.4 explain the typical factors that can justify the need for a review with the client
1.5 explain how to review and measure the suitability of the client's existing holdings

Learning outcome
The learner will:
2. be able to explain to client's their rights and obligations are when their financial circumstances have changed
Assessment criteria
The learner can:
2.1 explain the client's rights and any obligations as a result of a change to their financial circumstances
2.2 explain the options available to the client as a result of a change to their financial circumstances
2.3 explain the typical factors that can cause change in the client's financial circumstances

Learning outcome
The learner will:
3. be able to take appropriate action in the event of policy cancellations or complaints
Assessment criteria
The learner can:
3.1 investigate policy cancellations
3.2 take action where justified that is appropriate and within organisational and regulatory procedures
3.3 provide information where appropriate in response to a complaint received from the client, and within organisational and regulatory procedures
3.4 explain organisational and regulatory procedures for dealing with policy cancellations and complaints

Learning outcome
The learner will:
4. know how to refer a client to a more suitably qualified person who is more able to fulfil the client's needs
Assessment criteria
The learner can:
4.1 identify a suitably qualified person, more able to fulfil the client's needs, where this is appropriate
4.2 explain alternative sources of advice and guidance for the client
4.3 explain how to make an appropriate referral when justified
4.4 refer the client to a person more able to fulfil the client's needs when this is justified

Learning outcome
The learner will:
5. be able to follow organisational procedures and industry regulations for financial advice
Assessment criteria
The learner can:
5.1 explain organisational client acquisition, contact and appointment booking procedures
5.2 explain organisational requirements relating to recording and storing information
5.3 explain organisational requirements relating to the application of ethics, codes, laws and regulations
5.4 explain the regulatory framework as it affects financial advice
5.5 make sure organisational procedures are followed when preparing for, and undertaking contact with, prospective clients

Learning outcome
The learner will:
6. be able to deal with suspicions of financial crime
Assessment criteria
The learner can:
6.1 identify different types of financial crime and business procedures for reporting suspicions
6.2 report suspicions of financial crime when relevant
6.3 explain how different types of financial crime could be identified

Learning outcome
The learner will:
7. be able to work within the limits of personal levels of authority
Assessment criteria
The learner can:
7.1 refer the client to a suitably qualified person who is more able to fulfil the client's needs when relevant
7.2 outline the limits of personal levels of authority within the job role

Unit 420   Researching and developing new commercial customers within a financial services environment

UAN:	T/504/5987
Level:	Level 4
Credit value:	7
GLH:	66
Relationship to NOS:	This unit is linked to FSPBCRM09
Endorsement by a sector or regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in researching potential new commercial customers to identify those with which they would wish to do business, as well as developing an action plan towards developing a business relationship with such customers.
	This unit makes reference to 'their organisation' and 'organisational'. For the purposes of this unit an 'organisation' can mean a self-contained entity, such as a private sector company, or a significant operating unit with a relative degree of autonomy within a larger organisation, such as the branch of a bank

Learning outcome
The learner will:
1. understand the financial services sector relevant to researching and developing new commercial customers within their area of operations
Assessment criteria
The learner can:
1.1   explain the impact of relevant financial services sector legislation, regulatory and their organisation's requirements
1.2   explain current and emerging trends and developments affecting the demand for financial products and services, both nationally and locally
1.3   explain their organisation's requirements relating to ethical standards and health and safety

Learning outcome
The learner will:
2. understand their organisation's objectives and procedures relevant to developing new commercial customers within their area of operations
Assessment criteria
The learner can:
2.1 explain their organisation's business objectives
2.2 explain their organisation's ability to respond to market opportunities
2.3 describe the needs and expectations of colleagues and any other relevant stakeholders
2.4 explain the importance of making relevant people aware of their plans to develop new commercial customers

Learning outcome
The learner will:
3. understand the factors to take into account when developing new commercial customers within their area of operations
Assessment criteria
The learner can:
3.1 explain their organisation's actual and potential customer base for those financial products and services within their area of operations, including the customers' needs and expectations relating to these products/services
3.2 describe the key features of the strategies of their organisation's actual and potential competitors
3.3 explain their organisation's products and services, including the features and benefits of these products and services
3.4 explain the characteristics of potential commercial customers of relevance to establishing them as targets to be developed
3.5 explain how to use different sources of information regarding potential customers, the relevant operating environment, economy and relevant technologies
3.6 explain methods for addressing typical barriers or problems that can be encountered when seeking to develop business with potential commercial customers
3.7 explain measures and methods for monitoring and evaluating the outcomes of action plans for developing potential customers
3.8 explain the importance of identifying ways in which future action planning can be improved in developing new commercial customers

Learning outcome
The learner will:
4. be able to evaluate and prioritise those potential customers to be targeted
Assessment criteria
The learner can:
4.1 develop prioritised objectives for developing new commercial customers, which are in line with their organisation's overall business objectives
4.2 determine the characteristics of existing customers to determine those which might be used in identifying potential customers at which resources might best be targeted
4.3 obtain information regarding potential commercial customers, the customers' operating environment and circumstances, the economy and technologies, of relevance to planning those customers to be targeted
4.4 use the information actively to support planning and decision making regarding those customers to be targeted
4.5 assess the relevant characteristics of potential customers against those of existing customers, where appropriate, to evaluate relevant opportunities for developing future business
4.6 prioritise those potential customers to be targeted

Learning outcome
The learner will:
5. be able to develop and implement strategies and actions in developing new commercial customers
Assessment criteria
The learner can:
5.1 develop justified strategies and action plans for developing contact and business with potential customers, making sure that these are in line with their organisation's business objectives
5.2 prioritise key performance measures and methods for monitoring and evaluating their strategies and action plans
5.3 make sure that relevant stakeholders know of their strategies and plans
5.4 implement the action plans
5.5 use the agreed methods to monitor the implementation and outcomes of the actions against the identified measures
5.6 address promptly any barriers, or problems, associated with developing targeted customers
5.7 evaluate the success of the actions towards developing new commercial customers
5.8 identify effective practice and areas for improvement, using this to inform future planning
5.9 explain the limits of their authority and the actions to take where these are exceeded
5.10 act within the limits of their authority and in accordance with their organisation's and regulatory requirements, including ethical standards and health and safety

Unit 421   Working with customers to assess and enhance the quality of service provided within a financial services environment

UAN:	**F/504/5989**
Level:	Level 4
Credit value:	4
GLH:	34
Relationship to NOS:	This unit is linked to FSPBCRM10
Endorsement by a sector or regulatory body:	This unit is endorsed by Financial Skills Partnership which is the Sector Skills Council and the standards setting body for the financial services sector
Aim:	This unit is suitable for learners whose work involves them in working with customers and their colleagues to make or recommend enhancements to the quality of service provided to their financial services customers

Learning outcome
The learner will:
1. understand the impact of financial services legislation, regulation and their organisation's requirements upon working with customers towards enhancing customer service
Assessment criteria
The learner can:
1.1   explain the impact of financial services legislation, regulatory and their organisation's requirements
1.2   explain their organisation's customer service objectives and requirements relating to their area of operations
1.3   explain their organisation's requirements relating to ethical standards and health and safety
1.4   explain their organisation's complaints policy and procedures
1.5   explain the limits of their authority and the actions to take where these are exceeded

Learning outcome
The learner will:
2. understand the role and importance of customer service within the financial services environment

Assessment criteria
The learner can:
2.1 explain good practices in customer service across the financial services sector, relevant to their area of operations
2.2 explain the importance of achieving customer satisfaction in a competitive environment and where high levels of service are expected
2.3 explain the importance of clear and measurable standards of customer service, which take into account customers' expectations and their organisation's resources and procedures
2.4 explain the importance of making sure that relevant colleagues understand the standards of service that they are expected to deliver, and the extent of their colleagues' authority in responding to customers' requests and problems within their area of responsibility
2.5 explain the importance of making or recommending changes to processes, systems and/or standards towards enhancing customer service
2.6 describe sources of advice, guidance and support regarding customer service within their organisation

Learning outcome
The learner will:
3. understand the factors impacting upon customers' perceptions of their organisation's customer service, relevant to their area of operations

Assessment criteria
The learner can:
3.1 explain the importance of making sure that customers' requests and any problems are referred promptly to the relevant person(s), and of seeking advice from specialists or other managers where necessary
3.2 explain the feedback mechanisms within their organisation appropriate for relaying information regarding customer service and for making recommendations towards enhancing customer service
3.3 explain their organisation's products and services, including the features and benefits of the products/services
3.4 explain the relative strengths and weaknesses of their organisation's products and services
3.5 explain those organisations against which their organisation is often compared by their customers
3.6 explain how the related activities and services of their principal competitors may affect their customers' perceptions of customer service

Learning outcome
The learner will:
4. understand ways of monitoring customer's perceptions regarding customer service

Assessment criteria
The learner can:
4.1 explain effective ways of identifying customer perceptions regarding the customer service provided by their organisation, and of measuring customer satisfaction
4.2 explain the importance of encouraging colleagues and customers to provide feedback upon their perceptions of the levels of customer service provided
4.3 explain the risks that can be associated with seeking feedback upon customers' perceptions regarding customer service and how to address these
4.4 explain how to monitor the standards of customer service delivered, customers' requests and problems, and feedback from colleagues and customers

Learning outcome
The learner will:
5. be able to evaluate the actual and perceived levels of customer service provided within their area of operations

Assessment criteria
The learner can:
5.1 encourage customers and relevant colleagues to provide feedback upon their perceptions regarding the customer service provided by their organisation
5.2 identify those aspects of customer service and associated standards that are perceived to be of particular importance to their customers
5.3 manage their customers' expectations regarding the levels of customer service to make sure that these are realistic
5.4 make sure that relevant colleagues understand the expectation of customers, and understand how their colleagues' own roles and responsibilities relate to meeting customers' expectations in providing appropriate standards of customer service
5.5 evaluate their provision of customer service, and that of those working with them, against the associated standards determined by their organisation
5.6 evaluate customers' requests and problems relating to customer service, together with any problems and feedback from colleagues and customers
5.7 assess the information available to identify the causes of any problems and trends relating to customer service

Learning outcome
The learner will:
6. be able to identify and justify potential enhancements to the customer service provided within a financial services environment
Assessment criteria
The learner can:
6.1 evaluate opportunities for enhancing customer service
6.2 propose potential enhancements to customer service activity which are sustainable and in line with their organisation's policies and procedures as well as legal and regulatory requirements
6.3 justify their proposals in terms of the benefits to customers and their organisation
6.4 make recommendations to the relevant person(s) towards enhancing the level of customer satisfaction
6.5 implement agreed enhancements to customer service within their area of responsibility

Unit 423 Build, support and manage a team

UAN:	**F/600/9682**
Level:	Level 4
Credit value:	4
GLH:	25
Relationship to NOS:	This unit is linked to MSC D9
Endorsement by a sector or regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit is about building a team and managing it through its various stages of growth. Learners will be able to support team development, effectively communicate roles and responsibilities within a team, manage team performance and understand how to disband a team.

Learning outcome
The learner will:
1. understand the purpose and required attributes of a team and select those that match the team's requirements

Assessment criteria
The learner can:
1.1 explain the role of a team in the achievement of a specific project or activity
1.2 identify the attributes needed within the team to achieve its objectives
1.3 analyse the skills and knowledge of potential and current team members against the identified needs
1.4 identify individuals whose attributes most closely match the identified requirements

Learning outcome
The learner will:
2. be able to induct team members and communicate their roles and responsibilities

Assessment criteria
The learner can:
2.1 communicate project aims and objectives to team members
2.2 explain how to introduce team members to each other and discuss each member's role and responsibilities

Learning outcome
The learner will:
3. understand how to support team development
Assessment criteria
The learner can:
3.1 identify the stages of team development
3.2 explain how to resolve conflict between team members
3.3 describe methods of encouraging team members to share knowledge and skills to achieve project objectives
3.4 explain how to encourage open communication, trust and respect between team members

Learning outcome
The learner will:
4. be able to manage team performance and understand how to disband a team
Assessment criteria
The learner can:
4.1 monitor and review the performance of a team against its purpose
4.2 communicate project developments and to team members and support any change in roles or responsibilities
4.3 communicate team and individual successes to the all team members

Learning outcome
The learner will:
5. understand how to disband team
Assessment criteria
The learner can:
5.1 explain how to prepare team members for project conclusion
5.2 describe how team is disbanded

Unit 424   Implement change in own area of responsibility

UAN:	**M/600/9659**
Level:	Level 4
Credit value:	6
GLH:	25
Relationship to NOS:	This unit is linked to NOS unit MSC C6 Implement change.
Endorsement by a sector or regulatory body:	This unit is endorsed by People 1st the Sector Skills Council for Hospitality.
Aim:	This unit helps learners to implement and evaluate a plan for change in their area of responsibility.

Learning outcome
The learner will:
1. understand how to implement change in own area of responsibility
Assessment criteria
The learner can:
1.1 explain the main models and methods for managing change

Learning outcome
The learner will:
2. be able to involve and support others through the change process
Assessment criteria
The learner can:
2.1 communicate the benefits of and reasons for change and how they relate to business objectives
2.2 implement and agree a plan to support change

Learning outcome
The learner will:
3. be able to implement and monitor a plan for change in own area of responsibility
Assessment criteria
The learner can:
3.1 apply smart (specific, measurable, achievable, realistic and time-bound) objectives with individuals and teams to plan for change
3.2 assess opportunities and barriers to change
3.3 review action plans and activities according to identified opportunities and barriers to change

Unit 425 Develop working relationships with colleagues and stakeholders

UAN:	K/600/9661
Level:	Level 4
Credit value:	4
GLH:	20
Relationship to NOS:	This unit is linked to MSC D2 Develop productive working relationships with colleagues and stakeholders .
Endorsement by a sector or regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit will help learners to develop effective working relationships with colleagues and stakeholders.

Learning outcome
The learner will:
1. know how to identify stakeholders and their relevance to an organisation
Assessment criteria
The learner can:
1.1 identify an organisation's stakeholders
1.2 evaluate the roles, responsibilities, interests and concerns of stakeholders
1.3 assess the importance of identified stakeholders

Learning outcome
The learner will:
2. understand how to establish working relationships with colleagues and stakeholders
Assessment criteria
The learner can:
2.1 clarify how to agree a common sense of purpose with colleagues and stakeholders
2.2 summarise how to create an environment of trust and mutual respect with colleagues and stakeholders

Learning outcome
The learner will:
3. be able to create an environment of trust and mutual respect with colleagues and stakeholders
Assessment criteria
The learner can:
3.1 review and revise the needs and motivations of colleagues and stakeholders
3.2 demonstrate interaction with colleagues and stakeholders that allows respect for the views and actions of others

Unit 427 Address performance problems affecting team members

UAN:	**F/600/9679**
Level:	Level 4
Credit value:	3
GLH:	20
Relationship to NOS:	This unit is linked to NOS MSC D8
Endorsement by a sector or regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit allows learners to help members of their team address problems affecting their performance. These may be work-related problems or problems arising from personal circumstances.

Learning outcome
The learner will:
1. understand legal requirements, industry regulations, organisational policies and professional codes concerning performance
Assessment criteria
The learner can:
1.1 identify legal requirements, industry regulations, organisational policies and professional codes concerning performance
1.2 explain limits of own authority relating to performance problems

Learning outcome
The learner will:
2. be able to identify performance problems of team members
Assessment criteria
The learner can:
2.1 assess team member's performance against performance criteria
2.2 evaluate causes of identified performance problems

Learning outcome
The learner will:
3. be able to discuss performance problems with team members
Assessment criteria
The learner can:
3.1 identify performance problems to the attention of the team member concerned
3.2 explain an organisation's policies for managing performance problems to the team member concerned
3.3 develop a confidential record of discussions with team members about problems affecting their performance

Learning outcome
The learner will:
4. be able to set a course of action to deal with identified problems with team members
Assessment criteria
The learner can:
4.1 explain and discuss alternative courses of action with the team member concerned
4.2 identify the course of action with the team member concerned
4.3 review and revise confidential records of discussions with team members about problems affecting their performance

Unit 428 Support individuals to develop and take responsibility for their performance

UAN:	D/600/9690
Level:	Level 4
Credit value:	4
GLH:	20
Relationship to NOS:	This unit is linked to NOS MSC D13
Endorsement by a sector or regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit allows learners to support individuals to develop and maintain their performance at work.

Learning outcome
The learner will:
1. be able to agree their performance development needs with an individual
Assessment criteria
The learner can:
1.1 explain the standards of performance required for current or future role with an individual
1.2 identify and agree the performance development needs for the individual

Learning outcome
The learner will:
2. be able to understand how to help an individual create a development plan
Assessment criteria
The learner can:
2.1 identify options available to support an individual in meeting desired standards of performance
2.2 explain specific actions needed to achieve objectives
2.3 explain the process for an individual to create a development plan

Learning outcome
The learner will:
3. be able to support an individual in implementing their development plan
Assessment criteria
The learner can:
3.1 describe the opportunities provided for an individual to improve performance
3.2 explain the outcome to an individual for improved performance

Learning outcome
The learner will:
4. be able to evaluate an individual's progress against a development plan and provide feedback for continual performance improvement
Assessment criteria
The learner can:
4.1 monitor and evaluate an individual's progress against their development plan
4.2 implement feedback to make development plan revisions
4.3 explain how to encourage individuals to take responsibility for continuing their performance development

Unit 429   Manage the achievement of customer satisfaction

UAN:	A/600/9793
Level:	Level 4
Credit value:	5
GLH:	25
Relationship to NOS:	This unit is linked to MSC F11
Endorsement by a sector or regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit helps learners to understand the importance of monitoring customer service satisfaction levels to manage the achievement of customer satisfaction.

Learning outcome
The learner will:
1. be able to understand customer service standards required in own organisation
Assessment criteria
The learner can:
1.1   explain customer service standards within own organisation
1.2   describe customer service best practice in own sector using research techniques

Learning outcome
The learner will:
2. be able to implement sustainable processes for customer satisfaction
Assessment criteria
The learner can:
2.1   define sustainable processes taking into account environmental issues
2.2   identify sustainable processes to support customer service standards
2.3   produce a plan for implementation
2.4   state customer service standards with relevant key stakeholders
2.5   ensure resources are provided to deliver agreed standards of customer service

Learning outcome
The learner will:
3. be able to manage and support colleagues in delivering customer service standards
Assessment criteria
The learner can:
3.1 communicate customer service roles and responsibilities with employees in own organisation

Learning outcome
The learner will:
4. be able to manage and develop culture in own organisation to support customer service standards
Assessment criteria
The learner can:
4.1 evaluate the culture in own organisation
4.2 identify techniques for improving motivation amongst employees
4.3 describe motivational strategies for improving customer service standards

Learning outcome
The learner will:
5. be able to monitor customer service levels for continuous improvement
Assessment criteria
The learner can:
5.1 describe methods of measuring customer satisfaction
5.2 develop processes for monitoring customer satisfaction, including customer feedback mechanisms
5.3 review employee performance to ensure customer service standards and organisational values are met
5.4 analyse and monitor customer service

Unit 502　Develop and evaluate operational plans for own area of responsibility

UAN:	Y/600/9588
Level:	Level 5
Credit value:	6
GLH:	25
Relationship to NOS:	This unit is linked to MSC B1 Develop and implement operational plans for your area of responsibility.
Endorsement by a sector or regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit helps learners to develop, implement, monitor and review operational plans for own area of responsibility.

Learning outcome
The learner will:
1. be able to align objectives of own area of responsibility with those of own organisation
Assessment criteria
The learner can:
1.1　identify operational objectives within own area of responsibility
1.2　analyse objectives of own area of responsibility in relation to those of own organisation.

Learning outcome
The learner will:
2. be able to implement operational plans in own area of responsibility
Assessment criteria
The learner can:
2.1　assess risks associated with operational plans and include contingency arrangements
2.2　identify support from relevant stakeholders
2.3　implement operational plan within own area of responsibility

Learning outcome
The learner will:
3. be able to monitor and evaluate operational plans in own area of responsibility
Assessment criteria
The learner can:
3.1 monitor procedures within the operational plan 3.2 evaluate operational plans and implement any necessary actions

Unit 503 Recruit staff in own area of responsibility

UAN:	**T/600/9663**
Level:	Level 5
Credit value:	4
GLH:	25
Relationship to NOS:	This unit directly relates to the Management and Leadership NOS MSC D3
Endorsement by a sector or regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit helps learners to contribute to the recruitment, selection and induction of staff and evaluate the processes used.

Learning outcome
The learner will:
1. be able to review human resource requirements to meet business objectives in own area of responsibility.
Assessment criteria
The learner can:
1.1 examine the human resources required to meet objectives in own area of responsibility
1.2 identify gaps between current and required human resources to meet objectives
1.3 assess the options for human resource requirements to meet objectives.

Learning outcome
The learner will:
2. understand the importance of ensuring that recruitment and selection processes meet legal, regulatory, ethical and social requirements
Assessment criteria
The learner can:
2.1 explain how to ensure recruitment and selection processes are fair
2.2 explain how to ensure that legal requirements, industry regulations, organisational policies and professional codes are met
2.3 explain when to seek specialist expertise throughout the recruitment process.

Learning outcome
The learner will:
3. be able to participate in the recruitment and selection process.
Assessment criteria
The learner can:
3.1   consult with relevant others to produce or update job descriptions
3.2   agree with colleagues the stages in the recruitment and selection process for identified vacancies
3.3   identify the methods and criteria that will be used in the recruitment and selection process.

Learning outcome
The learner will:
4. be able to evaluate the recruitment and selection process and identify improvements for the future
Assessment criteria
The learner can:
4.1   assess and select candidates using agreed methods and criteria
4.2   evaluate the recruitment and selection methods and criteria used in own area of responsibility
4.3   identify ways of improving future recruitment and selection.

Unit 504   Manage a budget for own area or activity of

UAN:	A/600/9695
Level:	Level 5
Credit value:	7
GLH:	30
Relationship to NOS:	This unit is linked to MSC E1 Manage a budget.
Endorsement by a sector or regulatory body:	This unit has been developed by the Management Standards Centre.
Aim:	This unit helps learners to prepare a budget, address variance and monitor a budget for own area of activity or work.

Learning outcome
The learner will:
1.   be able to prepare a budget for own area of responsibility
Assessment criteria
The learner can:
1.1   evaluate information on resource requirements for own area of activity or work
1.2   produce a draft budget
1.3   communicate the final budget with relevant stakeholders

Learning outcome
The learner will:
2.   be able to manage a budget
Assessment criteria
The learner can:
2.1   analyse variances between planned and actual expenditure
2.2   provide information on performance to relevant stakeholders
2.3   explain how to take corrective action within the limits of own authority, in response to budget variances and developments
2.4   explain proposed revisions to budget and obtain agreement where actions are beyond the scope of own authority

Learning outcome
The learner will:
3. be able to review budget management performance
Assessment criteria
The learner can:
3.1 review performance against budget
3.2 assess improvements for future budget planning and management
3.3 monitor budget performance and implement changes within the limits of own authority or obtain agreement

Unit 505 Develop a customer focused organisation

UAN:	T/600/9792
Level:	Level 5
Credit value:	5
GLH:	25
Relationship to NOS:	This unit is linked to MSC F10.
Endorsement by a sector or regulatory body:	This unit was developed by the MSC (Management Standards Centre).
Aim:	This unit will ensure that learners are able to develop and maintain a vision for customer service.

Learning outcome
The learner will:
1. be able to develop and communicate a vision for customer-based values in own organisation
Assessment criteria
The learner can:
1.1 examine own organisation's vision in meeting customer needs
1.2 analyse how employees communicate with customers in own organisation
1.3 identify areas for improvement using tools and techniques
1.4 produce a mission statement that sets out customer-based values and beliefs
1.5 communicate shared vision on customer focus in own organisation

Learning outcome
The learner will:
2. be able to develop success criteria and maintain a customer focus across an organisation
Assessment criteria
The learner can:
2.1 develop a set of new or revised customer service standards
2.2 determine success criteria in meeting revised customer service standards
2.3 develop schemes across own organisation that promote a commitment to customer service

Learning outcome
The learner will: 3. be able to monitor customer focus and identify areas for improvement across own organisation
Assessment criteria
The learner can: 3.1 evaluate revised standards against success criteria 3.2 analyse customer service levels using benchmarking tools and techniques 3.3 make recommendations for improving customer focus in own organisation

Appendix 1 Relationships to other qualifications

Links to other qualifications

Mapping is provided as guidance and suggests areas of commonality between the qualifications. It does not imply that candidates completing units in one qualification have automatically covered all of the content of another.

Centres are responsible for checking the different requirements of all 9qualifications they are delivering and ensuring that candidates meet requirements of all units/qualifications.

This qualification has connections to:
- 6774-02 Award in Providing Financial Services
- 6774-02 Level 2 Certificate in Providing Financial Services
- 6774-03 Award in Providing Financial Services
- 6774-03 Level 3 Certificate in Providing Financial Services

Literacy, language, numeracy and ICT skills development

This qualification can develop skills that can be used in the following qualifications:
- Functional Skills (England) – see **www.cityandguilds.com/functionalskills**
- Essential Skills (Northern Ireland) – see **www.cityandguilds.com/essentialskillsni**
- Essential Skills Wales – see **www.cityandguilds.com/esw**

Appendix 2 Sources of general information

The following documents contain essential information for centres delivering City & Guilds qualifications. They should be referred to in conjunction with this handbook. To download the documents and to find other useful documents, go to the **Centres and Training Providers homepage** on **www.cityandguilds.com**.

Centre Manual - Supporting Customer Excellence contains detailed information about the processes which must be followed and requirements which must be met for a centre to achieve 'approved centre' status, or to offer a particular qualification, as well as updates and good practice exemplars for City & Guilds assessment and policy issues. Specifically, the document includes sections on:

- The centre and qualification approval process
- Assessment, internal quality assurance and examination roles at the centre
- Registration and certification of candidates
- Non-compliance
- Complaints and appeals
- Equal opportunities
- Data protection
- Management systems
- Maintaining records
- Assessment
- Internal quality assurance
- External quality assurance.

Our Quality Assurance Requirements encompasses all of the relevant requirements of key regulatory documents such as:

- SQA Awarding Body Criteria (2007)
- NVQ Code of Practice (2006)

and sets out the criteria that centres should adhere to pre and post centre and qualification approval.

Access to Assessment & Qualifications provides full details of the arrangements that may be made to facilitate access to assessments and qualifications for candidates who are eligible for adjustments in assessment.

The **centre homepage** section of the City & Guilds website also contains useful information such on such things as:

- **Walled Garden**: how to register and certificate candidates on line
- **Events**: dates and information on the latest Centre events
- **Online assessment**: how to register for GOLA/e-volve assessments.

Centre Guide – Delivering International Qualifications contains detailed information about the processes which must be followed and requirements which must be met for a centre to achieve 'approved centre' status, or to offer a particular qualification. Specifically, the document includes sections on:

- The centre and qualification approval process and forms
- Assessment, verification and examination roles at the centre
- Registration and certification of candidates
- Non-compliance
- Complaints and appeals
- Equal opportunities
- Data protection
- Frequently asked questions.

Useful contacts

UK learners **General qualification information**	**T: +44 (0)844 543 0033** **E: learnersupport@cityandguilds.com**
International learners General qualification information	T: +44 (0)844 543 0033 F: +44 (0)20 7294 2413 E: **intcg@cityandguilds.com**
Centres Exam entries, Certificates, Registrations/enrolment, Invoices, Missing or late exam materials, Nominal roll reports, Results	T: +44 (0)844 543 0000 F: +44 (0)20 7294 2413 E: **centresupport@cityandguilds.com**
Single subject qualifications Exam entries, Results, Certification, Missing or late exam materials, Incorrect exam papers, Forms request (BB, results entry), Exam date and time change	T: +44 (0)844 543 0000 F: +44 (0)20 7294 2413 F: +44 (0)20 7294 2404 (BB forms) E: **singlesubjects@cityandguilds.com**
International awards Results, Entries, Enrolments, Invoices, Missing or late exam materials, Nominal roll reports	T: +44 (0)844 543 0000 F: +44 (0)20 7294 2413 E: **intops@cityandguilds.com**
Walled Garden Re-issue of password or username, Technical problems, Entries, Results, e-assessment, Navigation, User/menu option, Problems	T: +44 (0)844 543 0000 F: +44 (0)20 7294 2413 E: **walledgarden@cityandguilds.com**
Employer Employer solutions, Mapping, Accreditation, Development Skills, Consultancy	T: +44 (0)121 503 8993 E: **business@cityandguilds.com**
Publications Logbooks, Centre documents, Forms, Free literature	T: +44 (0)844 543 0000 F: +44 (0)20 7294 2413

Every effort has been made to ensure that the information contained in this publication is true and correct at the time of going to press. However, City & Guilds' products and services are subject to continuous development and improvement and the right is reserved to change products and services from time to time. City & Guilds cannot accept liability for loss or damage arising from the use of information in this publication.

If you have a complaint, or any suggestions for improvement about any of the services that we provide, email: feedbackandcomplaints@cityandguilds.com

About City & Guilds
As the UK's leading vocational education organisation, City & Guilds is leading the talent revolution by inspiring people to unlock their potential and develop their skills. We offer over 500 qualifications across 28 industries through 8500 centres worldwide and award around two million certificates every year. City & Guilds is recognised and respected by employers across the world as a sign of quality and exceptional training.

City & Guilds Group
The City & Guilds Group operates from three major hubs: London (servicing Europe, the Caribbean and Americas), Johannesburg (servicing Africa), and Singapore (servicing Asia, Australia and New Zealand). The Group also includes the Institute of Leadership & Management (management and leadership qualifications), City & Guilds Land Based Services (land-based qualifications), the Centre for Skills Development (CSD works to improve the policy and practice of vocational education and training worldwide) and Learning Assistant (an online e-portfolio).

Published by City & Guilds, a registered charity established to promote education and training

City & Guilds
1 Giltspur Street
London EC1A 9DD
T +44 (0)844 543 0000
F +44 (0)20 7294 2413
www.cityandguilds.com