

APDSI

TRAINING SERVICES

GUIDE TO CPD

Your information document about APDSI's
Continuing Professional Development Scheme

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APDSI FOCUS

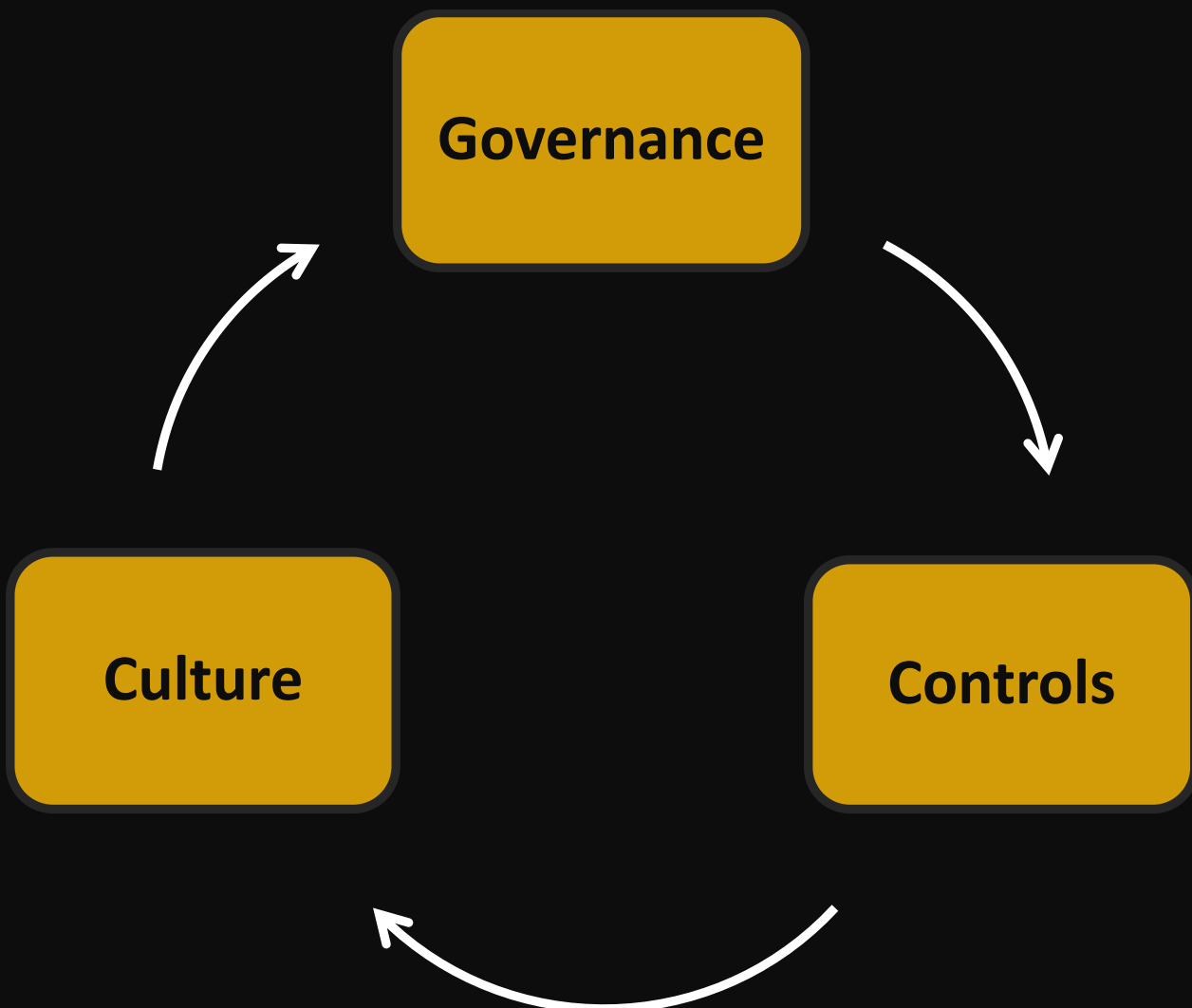
Training and Competence services focused on different role profiles:

- 1. Approved Persons**
- 2. Compliance Oversight & Compliance support roles**
- 3. Client facing staff/learners**



Cornerstones of good practice

- ❖ In assessing the culture, the FCA will not only talk to senior managers, but also, importantly, to middle and junior managers and frontline staff.
- ❖ This is to consider whether behaviours and actions 'on the shop floor' are consistent with the values expressed by senior management.



Virtual Training and Competence

Include the following core professional services:

1. APDSI CPD Academy as a core learning management system (LMS)
2. Access to training & compliance support human resources
3. A range of training content that can be certified
4. Training of policies to ensure adoption and testing of staff understanding
5. Key training modules for Approved Persons and Compliance Oversight functions- **delivered face-to-face and on-line**
6. Training plans and key modules based on roles & responsibilities- administered by your 'oversight' functions
7. CPD programme with APDSI certificates. To include webinars for periodic content updates
8. MI built-in and the ability for external 'views' for auditors

LMS Core Content

1. Key policies aligned to FCA regime and DATA Protection requirements
2. Application support tools for FCA authorisation process & periodic reporting
3. On-line training courses for different roles & responsibilities, for example:
 - ❖ Approved Persons training
 - ❖ TCF in practice for management responsible for systems & controls
 - ❖ Risk assessment for compliance oversight function
 - ❖ Data protection for telephone debt advisers
 - ❖ Complaint handling for client facing staff
 - ❖ Dealing with vulnerability in the workplace
4. Courses can be broken down into modules with supporting documentation
5. Repository of training records & certificates, including qualifying CPD (hours)
6. Repository of training content and supporting documentation to allow course development and updates (e.g. for new legislation, emerging best practices)

Training Content Examples

Executive

- **Approved Persons**
- FCA application process
 - Firm
 - Individuals
- Risk Management Framework/Conduct Risk
- Corporate governance, culture, business strategy & effective controls

Controlled Functions

- Compliance oversight for DMCs
- **TCF in practice** [conduct risk framework]
- Protecting client money [CASS 11]
- Risk assessment by controlled function
- Financial promotions & remuneration
- Data protection – incidents & data breaches
- Assessing the suitability of regulated advice
- Complaint handling
- Introducers and Appointed Representatives

Staff

- The regulatory framework you operate in
- Data Protection – how the principles apply
- Complaint handling & the role of FOS
- **Dealing with vulnerable clients**
- Regulated debt advice on the phone
- Introduction to insolvency services by legal jurisdiction
- TCF in practice
- The consumer credit sourcebook [CONC 8]
- Debt Management Plan Protocol (DMPP)
- The APDSI code of conduct
- Debt adviser's guide to interpreting and communicating a client's credit report
- Case reviews
- Dealing with priority creditors
- Dealing with legal cases & the courts

What qualifies as CPD 2014

Activity	Description	Hours
Training	Participating in, writing or delivery of formal training;	
	❖ Full day	4.5
	❖ Half day	2
	❖ Less than half day	1
	❖ Distance learning or E-learning module	2
	Participating in, writing or delivery of informal training	2
Meetings/Discussion forums		
	Conference, per day	4.5
	On-line forums	1
	Attendance of specialist meetings or committees such as Money Advice Groups, MALG etc	2
	Webinars	1
Qualifications		
	IMA Accreditation Qualification, examination and study (if passed)	First year requirement up to end of April
	Professional qualifications; Degree, Certificate, Diploma (examination must be taken to claim time for study and exam)	Actual time spend in study and examination may be claimed
	Work towards the achievement of an NVQ in related area	Actual time spent building portfolio of evidence and/or attending lectures, workshops etc may be claimed
Research/Reading/Writing	Reading may only total one eighth of your total hours i.e. 2 of 16 hours	
	Journals and industry publications	1
	Research or social policy activity including production of written document	2
	Writing articles for journals or industry publications	2

Application Process

- ❖ Developed by APDSI
- ❖ Delivered by Kevin Still
- ❖ Course delivered to several executive teams
 - **Working with DEMSA and its members**
- ❖ To be certified and offered with CPD depending on sponsor (i.e. APDSI or DEMSA)
- ❖ Will evolve with FCA regime transition

Objectives

- ❖ Better understanding of the Application Process
- ❖ Better understanding of the preparatory work involved
- ❖ Assess the 'gap' and plans to address missing documents
- ❖ Assess potential training needs across firm
- ❖ Assess the impact on you as an Approved Person
- ❖ Answer your questions

Approved Persons

- ❖ Developed by APDSI
- ❖ Delivered by Kevin Still and/or Compliancy Services
- ❖ Course delivered to several executive teams
 - Working with DEMSA and its members
- ❖ To be certified and offered with CPD depending on sponsor (i.e. APDSI or DEMSA)
- ❖ Will evolve with FCA regime transition
- ❖ Designed to develop action plans and risk assessment programme.

What the Training contains:

Executive overview

- ❖ What to expect from the FCA
- ❖ Proportionality
- ❖ The authorisation process
- ❖ Threshold conditions – what are they?
- ❖ 11 Principles
- ❖ Regulatory requirements
- ❖ Impact on corporate governance & culture

Approved Persons

- ❖ Is your firm large or small?
- ❖ Your firm's responsibility matrix
- ❖ Controlled functions & significant influence functions
- ❖ The timetable for firms with high risk permissions

Summary and Questions & Answers



Consumer Credit Sourcebook

CONC Part 1- Training Objectives-

Conduct Standards- Debt advice & Debt adjustment

- ❖ Fess & Incentives
- ❖ Supervision of lead generators and introducers
- ❖ Financial Promotions
- ❖ Signposting to sources of free debt counselling
- ❖ Dealing with lenders of customers- as a referral channel
- ❖ Vulnerable customers
- ❖ Complaint handling

CONC Part 2- Training Objectives

Conduct Standards- Debt Management services

- ❖ Pre-contractual information and advice requirements
- ❖ Contractual stage
- ❖ Financial statements and debt repayment offers
- ❖ Operating debt management plans (DMPs)
- ❖ Lender obligations

Dealing with Vulnerability

- ❖ Developed by APDSI with Affiliate members
- ❖ Delivered by Anthony Sharp Associates
- ❖ Course delivered to over 12 firms
 - APDSI, DEMSA, DRF, IPA, ACCA members

- ❖ Most recent (04/03/2014) was recorded and being turned into e-learning
- ❖ Will be updated to reflect FCA regime
- ❖ To be certified and offered with CPD
- ❖ CPD is retrospective once certified

What the training contains:

Exploring Vulnerability

- ❖ Don't forget your main purpose
- ❖ Defining vulnerability
- ❖ The legal position
- ❖ The need for evidence

So what are we going to do about it?

- ❖ Ensuring good Practice
- ❖ Listening not lists
- ❖ The case for a specialist approach
- ❖ Problem solving- born or acquired
- ❖ Explicit content issues



Treating Customers Fairly

Course Overview

- ❖ Explain what is meant by 'principles-based regulation'
- ❖ Review the 6 required consumer outcomes
- ❖ Developing a TCF objectives statement
- ❖ Review the methods your firm could use in order to assess its practices against TCF principles
- ❖ TCF action planning in your own firm
- ❖ Answer your questions

Course Objectives

Distinguish between examples of good and poor practice in relation to:

- ❖ The culture of the business
- ❖ The availability and use of management information within the firm
- ❖ Product design, including the role of all parties within the product lifecycle
- ❖ **Financial Promotions** and disclosure of information at different points in the product lifecycle, notably at point-of-sale and customer reviews
- ❖ The quality and method of delivery of sales and regulated advice provided to customers (e.g. Face-to-face, over the phone, on-line)
- ❖ Handling client feedback and complaints

Bailiff Reform Training

Preparing for the Tribunals, Courts & Enforcement Act 2007

John Kruse in association with APDSI

Available from June 2014

What the face-to-face course contains:

1. Introduction

- Background to reform process;
- 2007 Act & new enforcement regime

2. Training & certification-

- New qualifications for bailiffs;
- Revised certification process

3. The new levy process-

- Types of debt (categories of liability & commercial rent arrears recovery);
- Issues of warrants & notice to debtors (binding effect);
- Rights of entry-time, place & manner;
- Taking control of goods & exempt goods;
- Removal & sale-valuation, best price at auction & dealing with proceeds;
- Errors & offences

4. The new fee scale-

- Format of new scale;
- Fee levels

5. Impact & next stages-

- Implications for bailiffs;
- Implications for creditors
- Implications for debtors; and,
- What happens next?



Bailiff Reform Training

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Information about John:

John has worked as an adviser, trainer and consultant for the last 30 years. He has had a specialised interest in enforcement law for the last 26 years and founded the *Bailiff Studies Centre* in September 2010. In this capacity John edits *Bailiff Studies Bulletin* and produces a variety of *Practice Notes* and research documents aimed at the enforcement profession.

John is the author of a large number of books on enforcement law, including *Sources of bailiff law*, *Law of seizure of goods*, *Powers of distress* and a two volume history of the subject, *Bailiffs' law*. He has also written texts on court procedures and the rights of users of common land as well as numerous articles in the professional and academic press.

John has acted a consultant on enforcement law to Lord Chancellor's Department/ Ministry of Justice and the Council of Europe and has served on several committees and working groups involved with the reform of English bailiff law. He has also provided consultancy services and assistance to several enforcement agencies and trade bodies, to local authorities and to large property management companies.

How to book APDSI Training

For more information about APDSI online training or any of the Face-to-face training courses email either:

Victoria.still@outlook.com or **Kevin.still@apdsi.org.uk**

You can also give us a call on: **01462 658306**

APDSI also offer consultancy services and can produce personalised training depending on the needs of your company, feel free to get in contact if there is something specific you require.



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