

Kaplan Financial Limited

Independent learning provider

Inspection dates

24–27 July 2018

Overall effectiveness		Requires improvement	
Effectiveness of leadership and management	Requires improvement	Adult learning programmes	Requires improvement
Quality of teaching, learning and assessment	Requires improvement	Apprenticeships	Requires improvement
Personal development, behaviour and welfare	Requires improvement		
Outcomes for learners	Requires improvement		
Overall effectiveness at previous inspection		Good	

Summary of key findings

This is a provider that requires improvement

- Managers do not have sufficient information about apprentices' progress so that they can act quickly when apprentices fall behind.
- Quality improvement processes are not sufficiently robust in identifying what aspects of the provision require improving.
- Managers do not act quickly enough to ensure that all apprentices receive good-quality training in every subcontractor.
- Governors do not always receive reliable information about the quality of the provision and outcomes for adult learners and apprentices to enable them to support and challenge senior staff.
- Talent coaches do not always set apprentices sufficiently challenging learning targets, and as a result, too many apprentices do not complete on time.
- Tutors and talent coaches do not sufficiently develop apprentices' skills in English.
- The proportion of adult learners who successfully completed their courses was low in 2016/17.
- Most adult learners and apprentices do not have a good understanding of British values and the risks of extremism because tutors and talent coaches are not skilful enough to make these topics relevant to them.

The provider has the following strengths

- The proportion of apprentices who gain their technical certificate is high.
- Accounting apprentices benefit from effective teaching and learning; highly competent tutors have an in-depth knowledge of financial services, which ensures that apprentices develop good technical knowledge.
- Adult learners quickly develop employment skills, self-confidence and positive attitudes, which motivates them and improves their life chances and job opportunities.
- Leaders know their employers well, particularly the large number of small- and medium-sized firms they work with in the financial services sector, and develop a curriculum that meets their needs and their employees' requirements.

Full report

Information about the provider

- Kaplan Financial Limited (Kaplan) is part of Kaplan Incorporated, an international educational and training provider and a subsidiary of Graham Holdings Company. Approximately one tenth of its training is government funded, of which around 90% is for apprenticeships from levels 2 to 7 in administration and law, accounting and finance. The inspection covered the apprenticeship provision up to level 5. Most of the adult provision is for learners who are unemployed and is offered in Liverpool and Manchester; around half of this provision is subcontracted. Kaplan has ceased offering traineeships provision and at the time of the inspection there were no trainees on courses.
- Kaplan offers its provision in 27 central locations for just over 2,000 employers. At the time of the inspection it had adult learners and apprentices in around 140 local authorities. The company employs around 100 full- and part-time staff, including tutors who deliver lessons in classrooms and talent coaches who support apprentices during their on-the-job training.

What does the provider need to do to improve further?

- Senior managers should improve their understanding of what aspects of the provision require improving and monitor adult learners' and apprentices' progress more closely so that they can intervene swiftly and tackle underperformance robustly.
- Governors should ensure that they receive sufficiently detailed and informative information to enable them to provide robust challenge and support leaders to improve areas of underperformance.
- Improve adult learners' and apprentices' experiences and outcomes by ensuring that tutors and talent coaches:
 - use information about adult learners' and apprentices' starting points to develop appropriate learning activities and deliver consistently high-quality training
 - set challenging targets and monitor adult learners and apprentices' progress effectively so that a greater proportion achieve within the planned time
 - develop apprentices' English skills
 - use relevant examples and discussions to help adult learners and apprentices gain an in-depth understanding of the risks of radicalisation and extremism and the potential impact on their lives at work and in their communities.
- Leaders should improve the management of underperforming subcontractors so that all apprentices receive high-quality training.

Inspection judgements

Effectiveness of leadership and management

Requires improvement

- Senior leaders are in the process of completing a significant restructuring of the organisation, which is due for completion in late 2018. The restructure includes the implementation of a wide range of new systems and practices, for example new arrangements to allocate apprentices to talent coaches to monitor their progress more effectively. During this period of change, there have been some disruptions to the timing of apprentices' review visits and this impacted negatively on apprentices' achievements in 2016/17.
- Despite an extensive range of data about different aspects of the delivery of the provision, leaders and managers do not always have accurate enough information about apprentices' progress. For example, they do not reliably know how many apprentices have not received planned review visits by talent coaches.
- Quality improvement processes require improvement. Managers cannot always evaluate fully the impact of their improvement measures. For example, managers' actions to improve adult learners' and apprentices' understanding of the 'Prevent' duty, a weakness identified at the previous inspection, have not yet led to sufficient improvement. Managers have identified accurately the majority of strengths and areas for improvement in the self-assessment report, but they have an overly positive view of too many aspects of the quality of the teaching and training.
- Leaders have taken effective action and no longer work with several underperforming subcontractors. However, they have not taken swift enough action to rectify the weaknesses in training at GLP Training Limited, Bright Direction Training Limited, Constructive Futures Training Limited and Achieving Excellence Limited.
- Managers are taking appropriate action to ensure that talent coaches, the staff who carry out apprentices' reviews and monitor their progress, are working effectively. In 2016/17, managers recognised that the high turnover of talent coaches impacted negatively on apprentices' progress. They have recently recruited several new talent coaches, who have received extensive training for their role. The full impact of these actions has yet to be realised.
- Managers have ensured that tutors, who deliver classroom-based lessons, are very competent and use their knowledge of the financial services sector to improve apprentices' skills and knowledge.
- Senior leaders and managers have a strong record of working with employers in the financial services sector. They collaborate well with employers and awarding organisations to identify and offer provision that provides employers and apprentices with the skills that improve the effectiveness of their businesses. Staff respond well to employers' demands; for example, talent coaches reschedule visits to meet the employers' operational requirements. However, managers do not always challenge the small number of employers who change pre-planned progress review visits, and this adversely affects the progress of these apprentices.

- Senior leaders and managers have a strong ethos of fair treatment and respect for individuals. They have not yet been successful in ensuring that tutors, talent coaches and staff based at subcontractors prepare adult learners and apprentices well enough for life in modern Britain.

The governance of the provider

- Governors do not always receive sufficiently reliable information about adult learners' and apprentices' progress, achievements or the quality of teaching, learning and assessment. Consequently, they have not provided leaders and senior managers with sufficient challenge about shortcomings in the quality of the provision.
- Governors understand what employers, apprentices and adult learners require from Kaplan. They have the appropriate experience to support leaders to manage the current organisational changes effectively and monitor the impact on the quality of teaching, learning and assessment and outcomes.

Safeguarding

- The arrangements for safeguarding are effective.
- Senior managers have developed and implemented appropriate policies and procedures to manage any safeguarding risks to learners and apprentices. There are 14 staff across different regions who learners and apprentices can contact with concerns about safeguarding matters. The manager who coordinates and supports these staff has appropriate links with external agencies for advice and guidance on safeguarding and the 'Prevent' duty.
- All teaching and training staff, including those in subcontractors, have completed appropriate training on protecting learners and apprentices from the dangers of extremism and radicalisation. Managers have not ensured that talent coaches, tutors and the subcontractors' staff extend learners' and apprentices' awareness of these risks.

Quality of teaching, learning and assessment

Requires improvement

- In Kaplan and its subcontractors, the quality of teaching, learning and assessment requires improvement. Tutors and talent coaches do not always use adult learners' and apprentices' existing skills, knowledge and occupational experiences effectively when planning training. Too often, adult learners and apprentices are not given specific and challenging targets about their next steps so that they can make good progress.
- The quality of tutors' and talent coaches' feedback is not consistently good enough to be useful in helping adult learners and apprentices improve the standard of their work. Tutors' verbal feedback in classrooms is often encouraging and motivates apprentices to answer questions in practice tests. However, apprentices frequently mark their own work and therefore they do not gain a sufficient understanding of how to improve. Adult learners do not always know how well they have completed a task or what they need to do to improve their answers.
- Adult learners' and apprentices' skills and knowledge development are not reviewed regularly enough. As a result, adult learners and apprentices who fall behind are not

always given prompt support to get them back on track to achieve within the planned time.

- Tutors do not always use effective teaching approaches to ensure that the most-able adult learners are challenged sufficiently by tasks that help them to achieve their potential. For example, on too many occasions adult learners work on the same task sheets despite their differing levels of existing knowledge and experience. On a few courses, adult learners complete their workbooks as a group and tutors are not always aware of individuals who do not have a sufficient grasp of the topic.
- Most tutors and talent coaches do not extend adult learners' and apprentices' knowledge and understanding of fair treatment and how to value individual differences. They do not ensure adult learners and apprentices have a good understanding of British values.
- Apprenticeship tutors and talent coaches focus effectively on ensuring that accountancy apprentices are prepared well for their examinations and most achieve their technical certificates.
- Most adult learners and apprentices benefit from high-quality learning resources. Apprentices, particularly those in the larger accountancy firms, receive useful on-the-job training and in-house support that further develops their technical skills and knowledge. The details of employer-delivered training are not always communicated sufficiently to talent coaches so that they can reflect the apprentices' newly gained knowledge and skills' development in their progress reviews.
- Apprentices and adult learners receive good support from their tutors and talent coaches both in lessons and online when they are completing independent work.
- Tutors use their industry experience and expertise effectively to reinforce professional attitudes and behaviours. Apprentices and adult learners benefit from the expertise of their tutors to gain a good understanding of workplace expectations, including the development of 'emotional intelligence' skills to support their teams, and to gain employment or promotion. Tutors competently relate how theory informs practice and provide relevant examples to help adult learners and apprentices to understand the topic.

Personal development, behaviour and welfare

Requires improvement

- The pre-enrolment advice and guidance for adult learners and apprentices is not sufficiently clear. A minority of adult learners who receive advice from external agencies are subsequently enrolled on inappropriate courses. Too many apprentices are unclear about all the components and expectations of an apprenticeship. They do not fully recognise the importance of completing all aspects of their apprenticeship and place a disproportionate emphasis on achieving their technical certificates.
- Apprentices receive appropriate career support and advice from their employers, which helps them to progress in their job roles. During their course, adult learners receive effective careers and employment guidance to help them make well-informed decisions about their next steps in learning and job opportunities. Many adult learners successfully gain employment linked to their course.

- Adult learners' and apprentices' knowledge of the risks from extremism and radicalisation is not consistently good. All adult learners undertake short courses on these topics, but tutors do not ensure that they gain an in-depth understanding. Talent coaches' checking of apprentices' understanding of the potential threat from extremism and radicalisation requires improvement.
- Tutors and talent coaches do not focus sufficiently on extending apprentices' use of English beyond their starting points. Apprentices' English and mathematical skills are assessed at the start of their programmes. However, tutors and talent coaches do not use the information about the identified areas for improvement to develop apprentices' skills in these subjects further. Adult learners develop their English and mathematics skills well, often from a low level.
- Most adult learners and apprentices develop the confidence to reflect on their working practices and seek improvements. For example, apprentices say that they are more aware of how to write emails that do not unintentionally offend. Adult learners, many of whom are long-term unemployed, quickly develop self-belief and improve their chances of gaining a job.
- Adult learners' and apprentices' attendance and punctuality at their lessons are good. Staff quickly and effectively follow up with employers any absences to ensure regular attendance and punctuality. Apprentices and adult learners understand the importance of these key employability skills.
- Adult learners benefit from well-organised work placements. Collaboration with employers and other partners, such as referral agencies, ensures that the adult learning curriculum responds to local skills requirements in a range of relevant sectors.
- Apprentices' and adult learners' conduct is very good. They demonstrate appropriate behaviour in lessons and respect for each other and their tutors. Tutors quickly and effectively deal with poor behaviour so that any disruption to learning is minimised.

Outcomes for learners

Requires improvement

- The proportion of apprentices and adult learners who make the expected progress towards completing their qualifications requires improvement.
- Apprentices aged 16 to 18 achieve well. While the achievement rate of apprentices aged 19 and over has increased steadily in recent years, it remains too low. The proportion of apprentices who achieved their qualification within the planned time was not high enough in 2016/17. Apprentices on level 4 programmes do not achieve as well as those on level 2 and level 3 programmes.
- Overall, the achievement of apprentices studying at Kaplan's subcontracted providers improved considerably in 2016/17. However, apprentices' achievement rates at three subcontractors – GLP Training Limited, Bright Direction Training Limited and Constructive Futures Limited – was low.
- Adult learners studying engineering, construction and retail courses achieve well but too many on accounting and customer service courses do not successfully complete their course. Many adult learners successfully complete additional qualifications that help them secure employment. Adult learners studying in subcontractors achieve well, apart

from the small number of adult learners who attend courses at Achieving Excellence Limited.

- The proportion of trainees who were successful was low in 2016/17. Senior leaders have decided to stop offering traineeships and they have discontinued the contract with Pavillion Training Services Limited, the subcontractor that offered this provision.
- In 2016/17, the proportion of adult learners and trainees who were successful in gaining qualifications in English and mathematics was low.
- Most apprentices have clear and well-planned career routes. Many apprentices progress to higher-level courses and benefit from specific additional courses such as the use of spreadsheets to analyse bond markets.
- Many adult learners successfully progress into employment related to the course they have studied. Employers value the technical skills that their apprentices gain. Many apprentices gain promotion and increased responsibilities in their workplace.

Types of provision

Adult learning programmes

Requires improvement

- Around 800 unemployed adults study courses in construction, hospitality, retail and warehousing, business administration, customer service and functional skills. These adult learners can also gain qualifications in health and safety, food safety and the construction skills certification scheme. The courses are offered full time, with durations ranging from nine to 12 days.
- Tutors do not always use the information they have about adult learners' starting points and their individual needs when planning and providing suitable learning tasks. This means that adult learners' progress is not always at the level they can achieve.
- In several lessons, adult learners are given the same classroom tasks to complete, which are too demanding for those with lower ability and too easy for the most able. Tutors do not always give adult learners sufficiently detailed feedback so that they know what they have done well and what they need to improve.
- Induction sessions are not sufficiently engaging and informative. During induction, adult learners spend too much time completing administrative tasks. As a result, too many adult learners find these induction sessions tedious and leave the course.
- Tutors' assessment of adult learners' knowledge and understanding in lessons is not always good enough. Tutors are not adept in checking what adult learners find difficult and so they do not modify their teaching methods to ensure good-quality learning.
- Adult learners, many of whom have been unemployed for a long time, attend regularly and on time. They develop their English, mathematics and IT skills well. Adult learners enjoy their lessons and quickly develop their employment skills and self-confidence to attend interviews.
- Careers and employment guidance provided throughout courses helps most adult learners to make well-informed decisions about future courses and possible careers. Tutors use their industry experience and expertise effectively to reinforce professional

attitudes and behaviours, particularly in relation to customer services. On construction courses, adult learners undertake a range of activities to emphasise the importance of teamwork in the industry. Managers have developed and implemented provision that improves the chances of adult learners finding employment and an increasing proportion gain full- or part-time jobs.

- Good partnership working with employers and other partners such as job referral agencies improves significantly managers' knowledge of local skills shortages. Joint working with employers such as Signature Living and Liverpool into Work benefits adult learners by informing them about vacancies and specific job skill requirements. As a result, adult learners are motivated and develop the skills and behaviour that improve their life chances.
- Adult learners feel safe and are safe. Tutors ensure adult learners have a good understanding of health and safety in relevant industries. This includes the safe use of information technology; all adult learners complete training on keeping safe while using the internet.

Apprenticeships

Requires improvement

- Kaplan offers apprenticeships in the professional services sector, which includes accountancy, management and insurance. Currently, it provides training to 3,950 apprentices. The vast majority are at levels 3 and 4, around a tenth are at level 2 and 36 apprentices working towards level 5 apprenticeships. More than two thirds of apprentices are studying apprenticeship standards, with the remainder studying frameworks.
- Tutors do not sufficiently use the results of assessments completed at the start of the programme to plan productive learning tasks that build on apprentices' prior attainment and occupational experiences. For the most able apprentices, tutors do not set challenging enough work that makes them think more and gain a deeper understanding.
- Talent coaches do not always set their apprentices sufficiently challenging targets across all aspects of their apprenticeship programme to enable them to complete the programme in the planned time. Talent coaches focus too much on the monitoring of the completion of technical qualifications and the passing of examinations. Apprentices are given clear milestones that enable them, their employer and Kaplan staff to monitor their progress in developing their skills in preparation for the gateway and end-point assessment.
- Not all talent coaches have the technical vocational skills to support apprentices effectively in preparation for their end-point assessment. Consequently, apprentices do not always receive prompt responses to, for example, specific accountancy questions.
- Tutors and talent coaches do not promote and support apprentices to improve their use of English further. For example, level 3 apprentices are not being challenged to develop the skills to prepare management reports at the standard expected within their business environment.
- Tutors who provide training to develop apprentices' technical skills are highly competent

and have extensive experience in the financial services sector that employers value. Tutors are adept at ensuring their apprentices can relate theory to practice and they make good use of relevant examples to demonstrate how theory informs financial decisions.

- Apprentices regularly attend their off-the-job training and are motivated to pass their accountancy qualifications. Through high-quality online learning resources and classroom lessons, apprentices acquire important knowledge that is pertinent to their job role. Apprentices develop in confidence and, as a result, improve their communication and professional interaction with clients.
- Most apprentices receive useful on-the-job training from their employers. However, talent coaches do not always amend apprentices' targets and training to reflect the skills and knowledge they have acquired in the workplace. As a result, apprentices are not making the fast progress they are capable of achieving.
- Leaders and managers ensure that the principles and requirements of apprenticeships are met. They ensure that apprentices receive a sufficiently broad curriculum to meet the needs of the apprentice and that of the employer.
- Leaders and managers work closely with a wide range of small, medium and large employers to ensure that the curriculum is developed to meet their and apprentices' specific requirements. Most apprenticeship standards include technical and professional qualifications pertinent to their relevant sectors and that employers and apprentices value greatly.

Provider details

Unique reference number	54838
Type of provider	Independent learning provider
Age range of learners	16+
Approximate number of all learners over the previous full contract year	7,483
CEO	Peter Houillon
Telephone number	0161 233 2343
Website	http://financial.kaplan.co.uk

Provider information at the time of the inspection

Main course or learning programme level	Level 1 or below		Level 2		Level 3		Level 4 or above	
	16–18	19+	16–18	19+	16–18	19+	16–18	19+
Total number of learners (excluding apprenticeships)	-	8	-	46	-	383	0	363
Number of apprentices by apprenticeship level and age	Intermediate		Advanced		Higher			
	16–18	19+	16–18	19+	16–18	19+		
	102	128	467	1544	321	1388		
Number of traineeships	16–19		19+		Total			
	-		-		-			
Number of learners aged 14 to 16	-							
Number of learners for which the provider receives high-needs funding	-							
At the time of inspection, the provider contracts with the following main subcontractors:	Achieving Excellence Limited Bright Direction Training Limited B2W Complete Training Limited CILEX Law School Limited Pavilion Training Services Limited University College of Estate Management (UCEM) GLP Training Limited Constructive Futures Training Limited Focussing First on People Limited							

Information about this inspection

The inspection team was assisted by the head of apprenticeship delivery, as nominee. Inspectors took account of the provider's most recent self-assessment report and development plans, and the previous inspection report. Inspectors used group and individual interviews, telephone calls and online questionnaires to gather the views of learners and employers; these views are reflected within the report. They observed learning sessions, assessments and progress reviews. The inspection took into account all relevant provision at the provider.

Inspection team

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