

Inspection of Metro Bank PLC

Inspection dates: 12 to 14 July 2022

Overall effectiveness

Good

The quality of education

Good

Behaviour and attitudes

Outstanding

Personal development

Outstanding

Leadership and management

Good

Apprenticeships

Good

Overall effectiveness at previous inspection Not previously inspected

Information about this provider

Metro Bank PLC became an employer provider in 2017 and received funding from the Education and Skills Funding Agency through the apprenticeship levy to deliver apprenticeships directly. At the time of the inspection, there were seven apprentices on the level 2 financial services customer adviser standard and 11 apprentices on the level 3 senior financial customer adviser standard. Apprentices are based in banks across the country or at the call centres in Slough, Ilford and Bristol.

Metro Bank PLC does not work with any subcontractors.

What is it like to be a learner with this provider?

Apprentices have extremely positive attitudes to their learning and work. They demonstrate exceptional professional behaviours, such as in integrity and teamwork, when in their workplace. Apprentices show high levels of respect to each other and their colleagues. They lead by example and fully embrace the highly inclusive culture that permeates through the bank. Many apprentices receive recognition awards for their performance and behaviour at work.

The majority of apprentices frequently participate in activities outside of their programme. For example, they take part in fundraising events, such as fun runs. They arrange business forums and networking events. Apprentices grow in confidence and improve their organisational skills. They frequently access a large range of online learning resources. As a result, they extend their knowledge in topics such as in equality and inclusion, preventing terrorist financing, and understanding vulnerable customers.

Apprentices receive very good support. They appreciate that support comes from all departments within the bank. They access workplace 'buddies and mentors' as well as attending well-being 'huddles' to discuss any concerns they have. This helps apprentices overcome difficulties and build their resilience. Apprentices who have additional learning needs have effective one-to-one support in their tutorials.

Teachers make sure that apprentices have a thorough understanding of the topics they teach in relation to their work environment. For example, apprentices learn specifically how the rule of law comes into play in their job role, particularly in discussions and their work about fraud and money laundering.

What does the provider do well and what does it need to do better?

Leaders have a strong commitment to the apprenticeship programme, which is an integral part of the organisation's people strategy. Leaders have a clear vision to widen participation through the programme. They have put in place a highly appropriate and challenging curriculum for their apprentices.

The curriculum extends extensively beyond the apprenticeship. Apprentices enjoy a rich range of activities put in place to develop their personal skills and interests. They access excellent resources and opportunities that help them embrace the community ethos of the bank. For example, apprentices volunteer in their local community in order to support charities. They talk to students in local schools about managing money and finances.

Leaders ensure that the curriculum content supports apprentices to develop substantial new knowledge and skills over time. The intense initial training helps apprentices learn the key information they need to start their roles in their workplace. For example, apprentices learn quickly about the bank's systems and

processes. In the subsequent workshops, apprentices gain essential skills, such as how to assess customers' affordability. They gain knowledge about more complex tasks. For example, apprentices learn how to open business accounts. They gain the confidence to deal with complex customer enquiries over the telephone.

The apprentice specialists who support apprentices and trainers have expert knowledge in banking. They use this effectively in sessions to give apprentices clear explanations. They check apprentices' understanding frequently. They ensure apprentices have the opportunity to revisit topics. Apprentices benefit from good support in their one-to-one tutorials. This helps them to reflect and consolidate their learning.

Apprentice specialists give apprentices detailed and clear feedback on their work. This includes feedback on the useful reflective diaries that apprentices complete. For example, apprentices receive feedback that helps them identify how to write about their empathy for customers. Apprentices respond positively to the feedback and re-submit work with clearer examples. Apprentices also improve their written English skills.

Apprentices' line managers value the apprenticeship programme. They understand their roles and responsibilities. They communicate frequently with the apprenticeship team. They understand well the progress that their apprentices make. Line managers recognise the impact apprentices have in their workplace. They give apprentices lots of opportunities to apply their learning.

Recruitment staff check that apprentices are suitable to join the programme. The majority of apprentices start with no knowledge of the banking sector. They work in appropriate job roles. However, the assessment of apprentices' prior skills and behaviours does not take place until after apprentices complete the initial training. As a result, trainers do not know about apprentices' particular individual learning needs early enough. They do not adjust the content or style of training to take account of this.

The majority of apprentices achieve their apprenticeship. A small proportion of apprentices achieve a distinction in their final assessments. Most who have completed the programme remain with the bank. Apprentices are very well prepared for their next steps. A large proportion of apprentices gain promotion, including into leadership roles. However, the proportion of apprentices who pass their English and mathematics qualifications on the first attempt is low.

Leaders use a range of useful reports and meetings to track the progress that apprentices make. They keep a close eye on apprentices' attendance, which is very high. However, leaders have not implemented their quality assurance activities rigorously enough. As a result, they do not fully understand if apprentices receive a consistently positive experience throughout their programme.

Safeguarding

The arrangements for safeguarding are effective.

Leaders have a strong focus on the safeguarding and well-being of apprentices. They have put in place a substantial package of support and resources for apprentices. This includes a comprehensive workshop where staff give apprentices information about a range of topics. For example, apprentices learn about the particular risks posed to them when working in a bank, and how to keep themselves safe from these risks.

Apprentices understand how to keep themselves safe when working online and also when dealing with abusive customers. They have a good understanding of how they may be targeted or influenced by those with extremist views. Apprentices feel safe and know who to report concerns to. They work in secure environments. They understand the importance of vigilance in their personal security and in their job role.

Leaders have put in place all the appropriate policies and procedures. The designated safeguarding lead is very knowledgeable and understands the requirements to safeguard apprentices.

What does the provider need to do to improve?

- Leaders should assess apprentices' prior skills and behaviours before apprentices attend the intense initial training. Trainers should use this information to take into account apprentices' individual needs and adapt their training where appropriate.
- Leaders should implement their plans to increase the frequency and range of quality assurance activities so that they understand how impactful their implementation of the curriculum is throughout all aspects of the apprentices' training.
- Leaders should ensure that apprentices who need to complete English and mathematics qualifications get the support they need to pass these on the first attempt.

Provider details

Unique reference number	2510884
Address	1 Southampton Row LONDON WC1B 5HA
Contact number	0781 267 0482
Website	www.metrobankonline.co.uk
Principal/CEO	Dan Frumkin
Provider type	Employer provider
Date of previous inspection	Not previously inspected
Main subcontractors	n/a

Information about this inspection

The inspection team was assisted by the apprenticeship manager, as nominee. Inspectors took account of the provider's most recent self-assessment report and development plans, and the previous inspection report. The inspection was carried out using the [further education and skills inspection handbook](#) and took into account all relevant provision at the provider. Inspectors collected a wide range of evidence to inform judgements, including visiting learning sessions, scrutinising learners' work, seeking the views of learners, staff and other stakeholders, and examining the provider's documentation and records.

Inspection team

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Ofsted Inspector

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