

**Australian College**  
of Commerce & Management

# **Achieving Competency Based Qualifications**

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# Agenda

- The educational requirements under CAPI
- Government Funding to pay for it
- How to select the right course
  
- Will CAPI go ?
- How to Use it as an Opportunity
- Get the right subjects to meet CAPI

# Education Framework

## AQF Qualification by Sector of Accreditation

Schools Sector Accreditation	Vocational Education and Training Sector Accreditation	Higher Education Sector Accreditation
<u>Senior Secondary Certificate of Education</u>	<u>Vocational Graduate Diploma</u> <u>Vocational Graduate Certificate</u> <u>Advanced Diploma</u> <u>Diploma</u> <u>Certificate IV</u> <u>Certificate III</u> <u>Certificate II</u> <u>Certificate I</u>	<u>Doctoral Degree</u> <u>Masters Degree</u> <u>Graduate Diploma</u> <u>Graduate Certificate</u> <u>Bachelor Degree</u> <u>Associate Degree, Advanced Diploma</u> <u>Diploma</u>

# CAPI Qualifications

- **Certificate III** in Financial Services  
(Mercantile Agents)
- **Certificate III** in Investigative  
Services

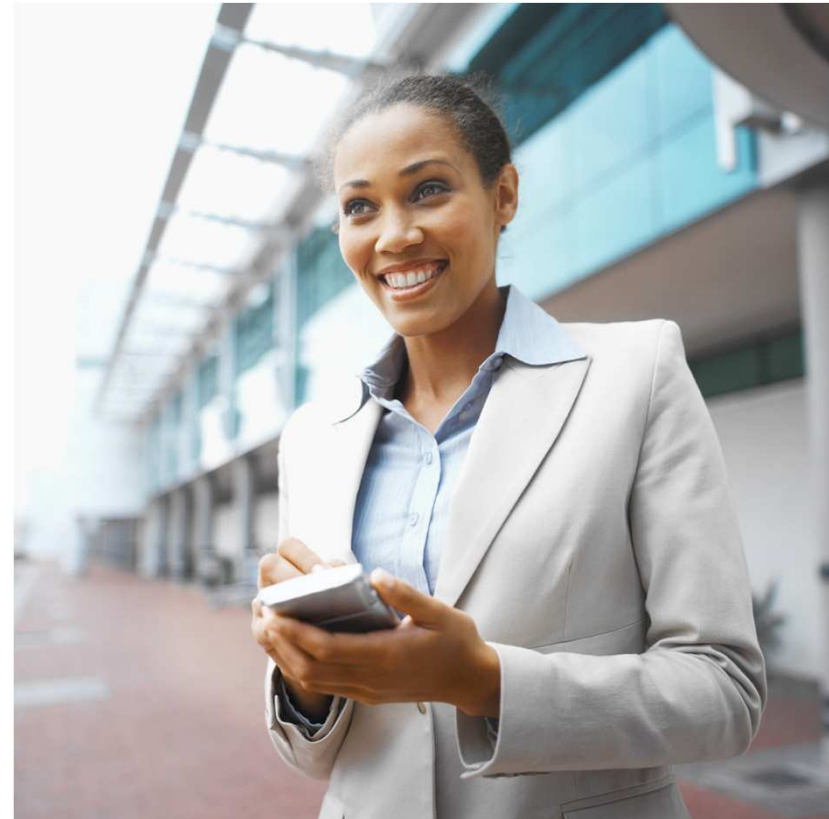
# Where Cert 3 fits in

## AQF Qualification by Sector of Accreditation

Schools Sector Accreditation	Vocational Education and Training Sector Accreditation	Higher Education Sector Accreditation
Senior Secondary Certificate of Education	Vocational Graduate Diploma	Doctoral Degree
	Vocational Graduate Certificate	Masters Degree
	Advanced Diploma	Graduate Diploma
	Diploma	Graduate Certificate
	Certificate IV	Bachelor Degree
	Certificate III	Associate Degree, Advanced Diploma
	Certificate II	Diploma
Certificate I		

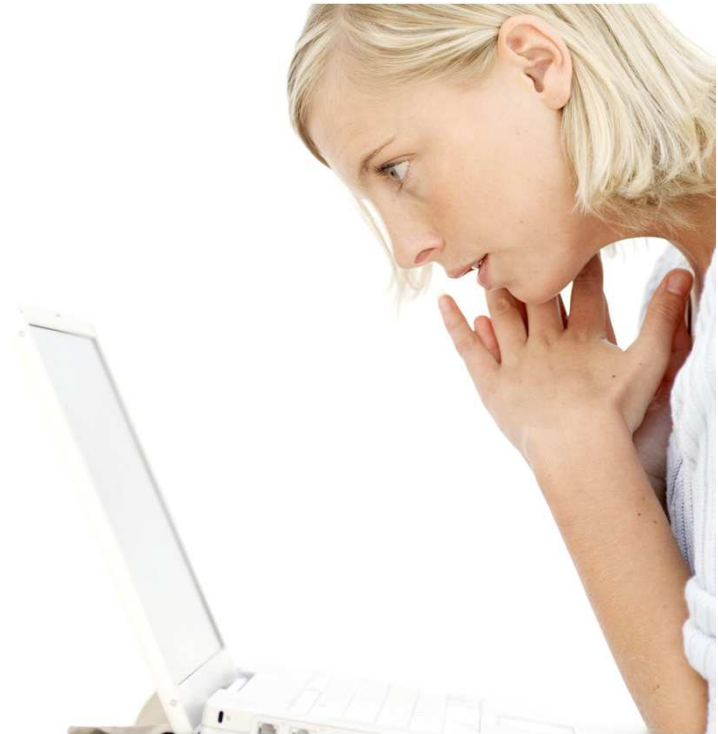
# Skill Shortage

- The need to develop the Australian workforce
- There IS funding currently available



# Sources of Funding

- EXISTING employees
- NEW staff
- Business OWNERS



# Existing Staff

- \$4 000 in incentives available
- “Existing Worker” traineeship
- Eligibility determined by Apprenticeship Centre
- Pay for the course; keep the rest



# Existing Staff Example

What You Receive	What It Costs
	\$ 384 Enrolment Fee
\$1500 at “registration”	\$1116 Course 1 <sup>st</sup> pmt
\$2500 at completion *	\$1250 at 12 months
TTL: \$4 000	\$ 2750
So you are left with	\$1250

\*Assumes completion within 12 months of start

# New Staff

- \$4 000 in incentives available
- Eligibility determined by Apprenticeship Centre
- Government pays for the course
- You pay Enrolment Fee: \$384
- You keep the \$4 000



# Business Owners

- Usually have to pay for course
- Dept Education purchases partial courses from some RTOs
- “Strategic Skills Program”
- Reduce the cost to you

# Funding Summary

- Existing eligible staff: can be fully paid for
- New eligible staff: fully paid for +\$4 000
- Business Owners: up to 50% funded



# Selecting a Funded Course

Ask the RTO if they are on the Dept of Education “Approved Provider List”

Ask if they are approved for ALL programs:

- New Employee Traineeships
- Existing Worker Traineeships
- Strategic Skills Funding for business owners

# Delivery Options

- Full RPL\*
- Mix RPL and Course work
- Course work
  - Attend fixed training days – do homework
  - Complete at work by correspondence
  - On-line

\* You cannot get Funding for full RPL courses

# Choosing an RTO

- Access to Funded programs
  - [www.det.nsw.edu.au/trainingmarket.htm](http://www.det.nsw.edu.au/trainingmarket.htm)
- Have qualification
- Payment structure – how much upfront?
- Your needs
- Delivery options
- Ongoing Support
- Reputation

# **About the Qualifications**

**Certificate III in Financial Services  
(Mercantile Agents)**

**Certificate III in Investigative Services**

**Trust “unit” – Master Licenses**

# Certificate III in Financial Services (Mercantile Agents)

CAPI has set the content based on license activities:

- Debt Collection
- Process Serving
- Repossession



Flexibility to cover ALL licensed activities ?

# Mercantile Agent Course

- Workplace rules and procedures
- About the wider finance sector
- Generic and useful skills eg time management, report writing ...
- Huge expectation about knowledge of laws that impact collections activities

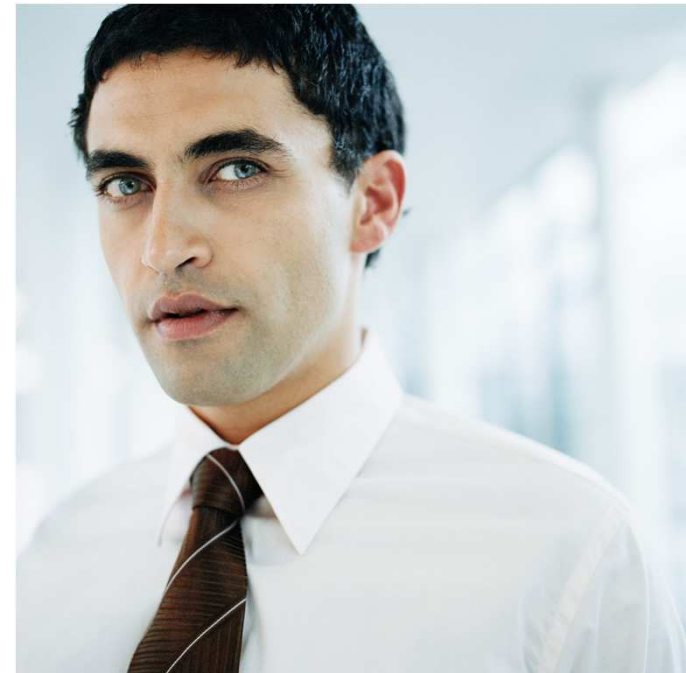
# Some of the Legislation ....

- Contract law
- Consumer Credit Code
- CAPI Act and Regulations
- Limitations Act
- Sale of Goods
- Bankruptcy
- CentreLink Code
- ASIC / ACCC Debt Collections Guidelines



# Mercantile Agent Course

- Debt Collection
- Skip Tracing
- Process Serving
- Initiate Legal Recovery
- Repossessions



- ALL debt collectors also do Process Serving and Initiate Legal Recovery

# CAPI wont go away

Same pattern of legislation across finance

eg

Uniform Credit Code

Financial Services Reform for banks

ONCE IT IS IN ....

NEVER BEEN REPEALED ....

# Make the Most of It .....

- Existing staff learn new legislation & areas not currently involved in
- Owners understand CAPI Act & Regs
- Check you know ASIC Debt Collection Guideline expectations

# Make the Most of It ....

- One stop resource on the legislation
- Learn about Credit Code
- Training “system” for new staff
- Excellent audit documents to show your thorough training system



# Investigative Services Course

- Only NEW employee funding
  - But not if “armed security officer” license
- Check CAPI required content
- Check includes:
  - Locate Subjects (Merc Subject)
  - Store and protect information

# Trust Course

- Master licenses
- 1 “unit” from Diploma in Financial Services
- Can’t be done in C3 qualification
- Bookkeeping skills
- Compliance skills and knowledge



# Trust Module

- establishing, managing and administering trust and/or controlled money accounts
- compliance and internal audit of trust account requirements
- Australian Accounting Standards and codes of practice

# Trust Course

- Limited RTOs deliver
- Search for RTOs deliver Diploma & phone and ask if delivering this unit
- Consider now as will difficult to obtain
- May only be offered to existing clients
- Package cost with other courses

# So you want RPL

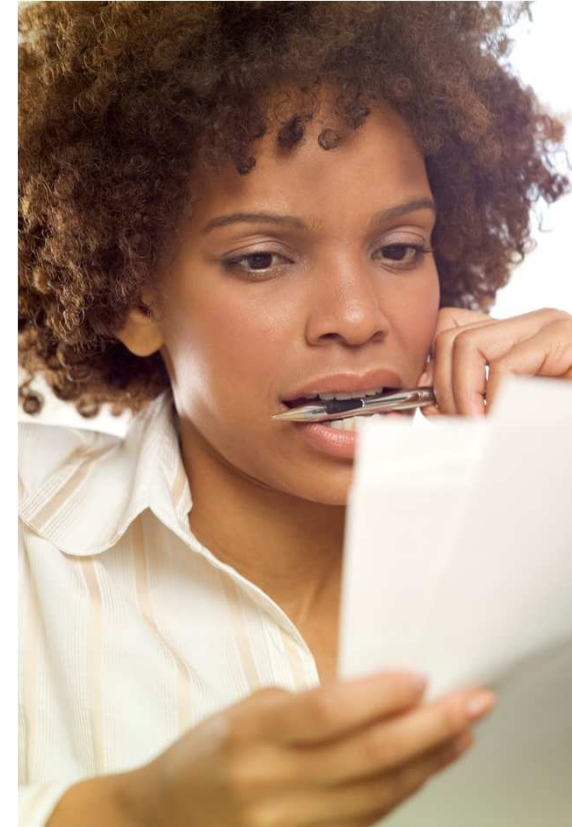
## STRICT RULES APPLY TO RTOs:

- Sufficient proof
  - All parts of the “unit”
  - Number of “proof documents”
  - Range of type of proof items
- Current (recent evidence)

# So you want RPL

- Valid proof
  - Addresses all parts of the “unit”
  - Shows “skills” and “knowledge”
- Authentic
  - ie that persons “evidence”

Also remember cant be fully funded



# Summary

- The educational requirements under CAPI
- Government Funding to pay for it
- Select the right course
  
- Use CAPI as an Opportunity
- Get the right subjects to meet CAPI
- Be aware of RPL requirements

# Too Much Information ..

All info and PowerPoint available at:

[www.austcollege.com.au](http://www.austcollege.com.au)

Select Courses tab

Select Mercantile

Includes references to legislation ...

# Conference Offers

- Discount of \$250 on each full Certificate III in Mercantile Agents program
- Enrolment in Mercantile Agents = 1 FREE enrolment in TRUST module per company
- Act before end of June
- Quote Offer Code: IMA