



## **Arrangements for:**

**National Progression Award (NPA) in  
Enterprise and Employability at  
SCQF level 4**

**Group Award Code: G976 44**

**and**

**National Progression Award (NPA) in  
Enterprise and Employability at  
SCQF level 5**

**Group Award Code: G9AH 45**

**Validation date: 9 March 2009**

**Date of original publication: March 2009**

**Version: 02 (June 2009)**

## **Acknowledgement**

SQA acknowledges the valuable contribution that Scotland's colleges have made to the development of National Qualification Group Awards.



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# 1 Introduction

In 2005 two new qualifications were developed to meet demand in vocational education and training. Both qualifications were designed to provide practical opportunities for developing skills that are valid and relevant to the world of work. These were Scottish Progression Awards (SPAs) entitled Enterprise and Employability at SCQF level 4 and 5. Both awards were designed to provide a combination of Units providing a coherent and comprehensive package in this important area. At the time, SQA had already identified the need for courses that can be delivered within a flexible curriculum to enrich learners experience of work-based/related education and therefore improving their employment prospects post-certification. Since the creation of these flexible packages, a full review of Scottish Progression Awards in Enterprise and Employability took place between June and August 2007. SPAs were due to be replaced by National Progression Awards (NPAs) as per SQA's revised Design Principles for NQ Group Awards.

SQA commissioned a review of the existing SPAs in Enterprise and Employability in 2007. This study invited training providers, employers, schools, Further Education and Higher Education establishments to comment on these qualifications and their content. The process also included analysis of policy documents, relevant research evidence, and current award structures. The research concluded that low uptake of the existing awards was attributable to a number of factors including the size and lack of options within them. However, the market research demonstrated that real demand exists for the development of NPAs in Enterprise and Employability at the level of SCQF 4 and 5 (Intermediate 1 and 2).

The conclusions of this research therefore provided the basis for the decision to develop revised SQA qualifications in the form of National Progression Awards at SCQF level 4 and 5 (Intermediate 1 and 2).

It is envisaged that this award can be utilised in a variety of settings by a number of providers. However, the main target markets are likely to be young people at school and those undertaking Get Ready for Work or Training for Work courses within further education establishments. The qualifications could also be relevant for those looking to enhance their skills portfolio and those looking to move their career in a new direction which may involve moving into self employment. The NPAs provide candidates with a stepping stone into employment through the nature of the Units involved but they also create pathways onto further study with Further Education centres.

The structure of the new NPAs in Enterprise and Employability make them attractive to schools, colleges and training providers due to the flexibility of the options available. The combination of work-based and work-related learning makes these qualifications relevant and desirable to candidates as they are potentially able to learn on the job and then relate their classroom learning to their chosen vocational area.

The fundamental rationale for the new qualifications, however, is that they can contribute to developing a change in mindset, to the ways in which people, especially young people, see themselves in the world in which they live. Firstly, they can raise the self-belief of many young people by showing them that they have, or can develop, the skills, knowledge and attitudes required for success in employment. Secondly, they can promote the belief that self-employment is a genuine option at some stage in one's life and that it can be pursued by people of all levels of ability.

## **2 Links to Scottish Government Economic Strategy**

The Scottish Government's Economic Strategy document outlines its Purpose to bring more economic success to Scotland through sustainable economic development. There are a set of five Strategic Objectives which are listed below with the aim of making Scotland:

- ◆ Wealthier and fairer
- ◆ Smarter
- ◆ Healthier
- ◆ Safer and stronger
- ◆ Greener

Our people are our greatest economic asset. A skilled and educated workforce is essential to building our comparative advantage and to the delivery of sustainable economic growth. Investment by all individuals and by the state in early years, school, further and higher education has a proven impact on the employability and productivity of individuals and, in turn, business growth. Learning and skill development work is also key to developing a more adaptable economy.

### **A new sense of purpose**

The new NPAs in Enterprise and Employability contribute directly to the Government's strategic approach in relation to the realisation of its Purpose of increasing sustainable economic growth. The benefits from delivering the Purpose will be shared by all Scotland's people, helping to:

- ◆ Generate greater and more widely shared employment
- ◆ Create more highly skilled and better paid jobs
- ◆ Provide better quality goods and services and additional choices and opportunities for Scotland's people
- ◆ Stimulate higher government revenues, supporting better quality public services
- ◆ Foster a self-sustaining and ambitious climate of entrepreneurial advance
- ◆ Encourage economic activity and investment across Scotland, thereby sharing the benefits of growth
- ◆ Bring a culture of confidence and personal empowerment to Scotland, thereby sharing the benefits of growth
- ◆ Secure a high quality environment today and a sustainable legacy for the future

## **Growth targets**

- ◆ *To match the GDP growth rate of the small independent EU countries by 2017*
- ◆ *To raise Scotland's GDP growth rate to the UK level by 2011*

*by increasing the level of labour productivity and competitiveness  
and increasing the participation rate and so the number of people actually working  
and increasing Scotland's population and the supply of potential workers*

*Skill Levels* – Scotland's people are our greatest asset and this is borne out by Scotland's relatively strong performance in international benchmarking exercises on skills and qualification levels. Many indicators show that Scotland's labour quality is within the top tier of advanced countries. However, we can do even better. In particular, we must address the considerable proportion of the Scottish population aged 25–64 which has not reached at least an upper secondary education (31%). Scotland also faces the challenge of providing more choices and more chances for young people. In 2003, Scotland had the third highest proportion of young people outside education, employment and training among OECD economies.

*Enterprise* — Scotland's enterprise performance can also be improved. In 2005, the rate of VAT registrations in Scotland was well below the UK average. The Global Entrepreneurship Monitor's (GEM) Total Early-Stage Entrepreneurial Activity (TEA) Index allows for the international comparison of entrepreneurial activity. In 2006, TEA in Scotland was 4.2% of the working age population. This is below the rates found in the Arc of Prosperity countries. Norway and Iceland had particularly high rates at 9.1% and 11.3%, respectively.

## **Strategic objectives**

Delivery of the Purpose requires the development of a country that engenders individual and collective success. This is encapsulated in the five Strategic Objectives listed above. The NPAs in Enterprise and Employability is relevant to all, contributing directly to three of these and indirectly to the other two.

NPAs in Enterprise and Employability contribute directly to:

*Wealthier & Fairer* — Enable businesses and people to increase their wealth and more people to share fairly in that wealth

*Smarter* — Expand opportunities for Scots to succeed from nurture through to life long learning ensuring higher and more widely shared achievements

*Safer & Stronger* — Help local communities to flourish, becoming stronger, safer places to live, offering improved opportunities and a better way of life.

NPAs in Enterprise and Employability contribute indirectly to:

**Healthier** — Help people to sustain and improve their health, especially in disadvantaged communities, ensuring better, local and faster access to health care.

**Greener** — Improve Scotland's natural and built environment and the sustainable use and enjoyment of it

### **Strategic Priorities**

In order to deliver increasing sustainable economic growth, the Strategy identifies five Strategic Priorities that are internationally recognised to be critical to economic growth. These awards are contribute directly to two of them:

#### ***Learning, Skills and well-being***

- ◆ A focus on school education enabling all our young people to succeed and gain the skills they will require as individuals and to contribute to the wider economy
- ◆ A supply of education and skills which is responsive to, and aligned with, actions to boost demand
- ◆ The creation of the conditions for talented people to live, work and remain in Scotland

#### ***Equity***

- ◆ To provide the opportunities — and incentives — for all to contribute to Scotland's sustainable economic growth
- ◆ To accord greater priority to achieving more balanced growth across Scotland, to give all across Scotland the chance to succeed

The importance of learning and skills as a fundamental driver of growth is firmly established as a critical element in the creation of a knowledge-based economy that is responsive and adaptable to rapid global change and the establishment of a wealthier Scotland. A smarter Scotland needs young people who are ready to contribute effectively in the community and the world of work and go on to develop their skills through lifelong learning. Further, it needs improved skill levels across the entire population and a better match of supply and demand.

In addition, this is an integral part of securing the objective of a stronger and safer Scotland and also a fairer Scotland, in which individuals are empowered through improved and different approaches to learning and experience to find worthwhile employment and to contribute positively. In so doing, the costs of weaker and less safe communities will be reduced as the social and economic costs of fragile communities and chaotic family life are reduced. In a safer Scotland, education and development services for troubled and troublesome young people will help them become productive members of society, participating in the mainstream economy.

Equally, there is little doubt that learning, skills and well-being play a key role in securing the objective of a healthier Scotland, both in building up the understanding and knowledge necessary for individuals and communities to develop healthier lifestyles and a better quality of life, and in benefiting from advances in medical care and science. Equally, health and well-being are critical to people's ability to engage effectively in education and training and to increase their participation in the labour market.

### **3 Rationale**

#### **3.1 Nature and purpose of the awards**

The flexible nature of the awards allows for centres to create an exciting dual-purpose award with a focus on Enterprise and Employability. Enterprise is a term used in education and industry but it is a term, which has various definitions, and it is important that it is explained clearly for the purposes of these awards.

Determined to Succeed, the Scottish Government strategy to develop Enterprise in Education defines the concept as follows:

- ◆ Having persistence — that means sticking at things and not giving up easily
- ◆ Being flexible — willing to do things in a different way and not being set in a routine
- ◆ Being creative and innovative — able to come up with new and unusual ideas
- ◆ Having drive and determination – knowing what you want and having the will to work hard and go for it
- ◆ Awareness of opportunities — being able to spot opportunities and make the most of them
- ◆ Enthusiasm
- ◆ Competitiveness — wanting to do better than and beat your rivals
- ◆ Showing initiative — doing things off your own back without having to be told
- ◆ Positive thinking — being able to see the positive side of any situation
- ◆ 'Can do' attitude — believing in yourself and your ability to achieve

These new awards are aimed at equipping all candidates with the positive mindset to achieve their personal goals and ambitions. All of the above points will be developed by candidates as they work through the course regardless of the optional Units chosen to study. Successful candidates with an enterprising attitude are well placed to progress onto meaningful, positive Outcomes upon successful completion of these awards. These life skills are essential for those entering the workforce regardless of age and stage. Those returning to work after time away will require these skills and attributes as much as a 16 year old school leaver.

#### **NPA Enterprise and Employability SCQF level 4 (Intermediate 1)**

Mainstream education provision does not necessarily meet the needs of all young people. There are many reasons why some young people may not attain positive achievements from school. However, they often share a general feeling of alienation from the system and see it as irrelevant to themselves and their needs. Many, too have a history of under-achievement which intensifies this lack of engagement.

These young people may be in a variety of situations. They may still be of school age but no longer in mainstream school environments. They may be young adults who have left school with no, or few, formal qualifications and have, after a gap, returned to some form of educational environment perhaps through a specific programme at a college. Some may be on rehabilitation programmes such as those for young offenders.

### **NPA Enterprise and Employability SCQF level 5 (Intermediate 2)**

Building a 'can-do will-do' attitude throughout the country means recognising that different people have different starting points. The NPA Enterprise and Employability at SCQF level 5 (Intermediate 2) takes account of this.

For example, a considerable number of people each year, for example, resume their education at colleges in Scotland. Some may have been out of school for some time while others may have left only a year or two previously. In some cases, young people may move directly from school into an environment which, for them, seem more congenial.

The common thread among most of these individuals is a desire to find a new start and perhaps, make up for what they have seen as lost time. Many have little recent experience in the labour market but may have had some formal recognition of achievement at school. They are, however, willing to enter a mainstream educational environment and often have a strong commitment to succeed.

### **Overview**

The purpose of these awards is to provide qualifications which enable candidates to identify, develop and demonstrate enterprise and employability skills. Their overriding aim is to enrich the workforce of Scotland through equipping individuals with relevant and transferable skills which can be used in self employment or any employment setting. The flexible nature of the award is aligned with the design principles of *Building the Curriculum 3* as part of *A Curriculum for Excellence*. It nests easily within the strategic aims of *Determined to Succeed*, the Scottish Government's *Strategy for Enterprise in Education*. The framework is particularly relevant for those requiring *More Choices, More Chances* and meets the needs of those in the *16+ Learning Choices Group*.

### 3.2 Need for the qualification — strategic alignment

Scotland requires its inhabitants to adopt a more ‘can do’ attitude in everything that they do. Such an ethos is not solely about equipping individuals to be successful entrepreneurs but should be an approach that can be applied within any employment context. Employers require employees who have an enterprising attitude to their work, as it is this attitude, that can make them market leaders and trendsetters in their field. The most successful organisations have employees with this mindset and it is an attitude and life-skill that is in high demand. *Determined to Succeed* is a national strategy to foster this attitude in all young people in Scotland and has a key theme of supporting the development of skills for life and skills for work. These new awards clearly fit within this context and are contemporary and relevant for candidates to become ready for the world of work.

Additionally, as Scotland looks to compete on the world stage, there are a number of other strategic policies aimed at supporting the nation achieve its aims. The NPAs in Enterprise and Employability at SCQF level 4 and SCQF level 5 are aligned with the following strategies which underpin the aims in their development.

*More Choices, More Chances* is a strategy to address the number of young people not gaining positive destinations post school. The new NPAs in Enterprise and Employability provide a pathway to positive destinations whether it is Further Education, employment or self-employment and equip candidates with work-related skills.

*Skills for Scotland: A Lifelong Learning Strategy* outlines the importance of ensuring everyone in Scotland is equipped with the skills, knowledge and expertise for success, and these qualifications provide candidates with the opportunity to enhance these aspects.

Additionally, the new NPAs are aligned with *A Curriculum for Excellence* and Employability aspects of *Skills for Work* courses and easily meet the four capacities namely: *Successful Learners, Confident Individuals, Effective Contributors and Responsible Citizens*.

*Building the Curriculum 3: A Framework for Learning and Teaching*, sets out the framework for the new curriculum for young people aged between 3 and 18. Key features of this document relate to the development of skills for life and skills for work. Again, it is clear from research that these new qualifications would be welcome additions to any schools curriculum and provide tangible benefits for candidates and Scotland’s economy as a whole.

### 3.3 Target client groups

Many schools already offer vocational courses to pupils in S3, 4, 5 and 6. These courses are often delivered in partnership with colleges, employers and training providers. Where they are offered the vocational courses tend to replace existing Standard Grades and Intermediate awards in the curriculum.

The anticipated target audience for these awards are as follows:

- ◆ S3 and S4 candidates who will undertake the qualification as part of the school's vocational programme. For such candidates, this award provides a good basis for progression into further vocational courses, employment, further education or training.
- ◆ Pre-vocational candidates at school, looking to leave at the end of S4 or winter of S5. The award could be delivered as part of a *More Choices, More Chances* educational package for disaffected candidates.
- ◆ S5/6 candidates who are looking to improve their employability and entrepreneurial skills. The award would compliment candidates working within a Young Enterprise Company.
- ◆ Individuals looking to re-enter the job market and are looking to broaden their skills and competencies. This award coupled with a work-based learning experience would be invaluable in providing a stepping-stone to employment.
- ◆ Trainees of national programmes which prepare them to enter the workforce such as *Get Ready for Work* and *Training for Work* programmes.
- ◆ Existing employees of organisations looking to develop their skills as part of ongoing CPD programmes.
- ◆ Further Education establishments may also consider using some or all of the Units within full or part-time college programmes.

### 3.4 Progression routes

Candidates who undertake an NPA in Enterprise and Employability could expect:

- ◆ Increased employment opportunities, following on from improved work-related skills and qualities, especially following a successful work placement
- ◆ An understanding of the key aspects of starting a business and some of the fundamental knowledge and skills that underpin them
- ◆ Progression from SCQF level 4 award to the level 5 award
- ◆ Progression to an SCQF 5 or 6 Personal Development award
- ◆ Further vocational courses such as Skills for Work
- ◆ Progression onto Business related awards at SCQF level 5 and 6
- ◆ Increased career progression prospects if already in employment

## **4 Aims of the award**

Given the nature of these awards which are suitable for a diverse target market, both share common aims. These are as follows:

### **4.1 Principal aims**

- 1 Enhance candidates' awareness of their own skills and personal qualities.
- 2 Enhance candidates' abilities to plan and review.
- 3 Enhance candidates' ability to self reflect and review personal performance.
- 4 Introduce candidates to the concept of Enterprise and Employability and develop skills in these areas.
- 5 Develop Core Skills in problem solving.
- 6 Introduce the concept of self employment.

### **4.2 Additional aims**

In addition, candidates who complete the award at SCQF level 5 can expect to achieve the following aims:

- 1 Further develop evaluation skills through the use of recognised techniques.
- 2 Enhance candidate's ability to work independently.

### **4.3 Other aims**

There are further aims which can be achieved depending on the choice of options within each award. These are as follows:

- 1 Enhance candidate's skills and ability to work with others.
- 2 Enhance candidate's customer service skills.
- 3 Develop candidates' understanding of marketing a product or service.
- 4 Enhance candidates' ability to create a business plan.
- 5 Improve candidates' knowledge of personal and business finances.

### **4.4 General aims**

More generally, candidates who successfully complete either of these awards can expect:

- 1 Improved opportunities for progression into employment.
- 2 An awareness of self employment options.
- 3 Improved opportunities for progression to Further Education or training programmes.

## 5 Recommended access to the award

Access to this award is at the discretion of the centre, however provision of the NPAs in Enterprise and Employability should encourage a range of entrants regardless of age, gender, background and race. These awards should provide a range of options for a range of career paths. The flexible nature of the award should enable them to be delivered in ways in line with the candidate's needs. These awards should foster a positive attitude towards further study and lifelong learning.

Access to the awards would be at the discretion of the centre but the following points should be considered when selecting candidates for the awards:

It would be beneficial if candidates had one of the following:

- ◆ A letter of endorsement from a referee
- ◆ A positive entrance interview
- ◆ Relevant previous experience
- ◆ A willingness to learn

## 6 Structure of the awards

### NPA Enterprise and Employability SCQF level 4 — G976 44

24 points at SCQF level 4 (Intermediate 1)

4 credits are required to achieve the award

<b>Mandatory Unit (1.0 credit)</b>	<b>Code</b>	<b>Credit value</b>	<b>SCQF level</b>	<b>SCQF points</b>
Personal Development: Self and Work	F37X 10	1	4	6
<b>Optional Units</b>				
<b>Group A (1.0 or 2.0 credits)</b>	<b>Code</b>	<b>Credit value</b>	<b>SCQF level</b>	
Working for Yourself	F57E 10	1	4	6
Enterprise Activity	D36N 10	1	4	6
<b>Group B (1.0 or 2.0 credits)</b>				
Preparing to Work	F57F 10	1	4	6
Work Experience	D36H 10	1	4	6
Working with Others	F3GE 10	1	4	6
Skills for Customer Care	F38W 10	1	4	6
Financial Skills for a Small Business: An Introduction	F5G5 10	1	4	6
Personal Development: Self Awareness	F2FV 10	1	4	6
Customer Service Skills for the Entrepreneur	F5G6 10	0.5	4	3
Establishing a Business Identity	F5GA 10	0.25	4	1.5
Business and E-Commerce: An Introduction	F5G7 10	0.25	4	1.5
Business and Marketing: An Introduction	F5G9 10	0.25	4	1.5
Business and Finance: An Introduction	F5G8 10	0.25	4	1.5

Four credits must be successfully completed to achieve the Group Award. Candidates must complete the mandatory Unit, F37X 10 *Personal Development: Self and Work*, then from Group A of the optional section, at least 1 credit from F57E 10 *Working for Yourself* and D36N 10 *Enterprise Activity*, although both can be selected. This leaves 1 or 2 credits to be selected from Group B depending on the choice of Units in Group A. The remaining credit from Group B can consist of single credit Units or a combination of the half and quarter credit Units within that section.

## NPA Enterprise and Employability SCQF level 5 — G9AH 45

24 points at SCQF level 5 (Intermediate 2)

4 credits are required to achieve the award

Mandatory Unit (1.0 credit)	Code	Credit value	SCQF level	SCQF points
Personal Development: Self and Work	F37X 11	1	5	6
<b>Optional Units</b>				
Group A (1.0 or 2.0 credits)	Code	Credit value	SCQF level	
Working for Yourself	F57E 11	1	5	6
Enterprise Activity	D36N 11	1	5	6
Group B (1.0 or 2.0 credits)				
Preparing to Work	F57F 11	1	5	6
Work Experience	D36H 11	1	5	6
Working with Others	F3GE 11	1	5	6
Financial Skills for a Small Business: An Introduction	F5G5 10	1	4	6
Personal Development: Self Awareness	F2FV 11	1	5	6
Customer Service Skills for the Entrepreneur	F5GB11	1	5	3
Establishing Your Business Identity	F5GA 10	0.25	4	1.5
Business and E-Commerce: An Introduction	F5G7 10	0.25	4	1.5
Business and Marketing: An Introduction	F5G9 10	0.25	4	1.5
Business and Finance: An Introduction	F5G8 10	0.25	4	1.5

Four credits must be successfully completed to achieve the Group Award. Candidates must complete the mandatory Unit, F37X 11: *Personal Development: Self and Work*, then from Group A of the optional section, at least 1 credit from F57E 11: *Working for Yourself* and D36N 11: *Enterprise Activity*, although both can be selected. This leaves one or two credits to be selected from Group B depending on the choice of Units in Group A. The remaining credit from Group B can consist of single credit Units or completion of the four quarter credit Units within that section.

The structure of both awards is flexible to allow different learners to take different approaches depending on their situation. The choices open to the learner could include:

- ◆ Completing a whole Group Award
- ◆ Taking one or more Units on a stand-alone basis
- ◆ Working towards some Units but not necessarily aiming towards certification
- ◆ Completing some Units as a precursor to other awards such as an SVQ

## 7 Core Skills mapping

### NPA in Enterprise and Employability SCQF level 4 — G976 44

#### Certificated Core Skills

Core Skill	Components	NPA Unit	Level
Communication	<ul style="list-style-type: none"> <li>◆ Oral Communication</li> <li>◆ Written Communication</li> </ul>		
Working with Others	<ul style="list-style-type: none"> <li>◆ Working Co-operatively with Others</li> <li>◆ Reviewing Co-operative Contribution</li> </ul>	<ul style="list-style-type: none"> <li>◆ Enterprise Activity</li> <li>◆ Work Experience</li> <li>◆ Working with Others</li> </ul>	SCQF 4 SCQF 4 SCQF 4
Problem Solving	<ul style="list-style-type: none"> <li>◆ Critical Thinking</li> <li>◆ Planning and Organisation</li> <li>◆ Reviewing and Evaluating</li> </ul>	<ul style="list-style-type: none"> <li>◆ Personal Development: Self and Work</li> <li>◆ Enterprise Activity</li> <li>◆ Work Experience</li> </ul>	SCQF 4  SCQF 4 SCQF 4
Numeracy	<ul style="list-style-type: none"> <li>◆ Using Graphical Information</li> <li>◆ Using Number</li> </ul>		
Information Technology	<ul style="list-style-type: none"> <li>◆ Accessing Information</li> <li>◆ Providing/Creating Information</li> </ul>		

The mandatory Unit of the award is F37X 10: *Personal Development: Self and Work* which gives automatic certification of the Core Skill *Problem Solving* at SCQF level 4. Therefore candidates successfully achieving the NPA Group Award will be certificated for at least one Core Skill at SCQF level 4. Opportunities exist to achieve full certification of the Core Skill *Working with Others* at SCQF level 4, depending on optional choices.

It is clear that all Core Skills could be covered as the qualification is delivered, but this would be dependent on the methodologies used and the choice of options in delivering the award.

## Signposted Core Skills — NPA Enterprise and Employability SCQF level 4

Core Skill	Components	NPA Unit	Level
Communication	Oral Communication Written Communication	<ul style="list-style-type: none"> <li>◆ Preparing to Work</li> <li>◆ Working for Yourself</li> <li>◆ Skills for Customer Care</li> <li>◆ Establishing Your Business Identity</li> <li>◆ Your Business and Finance</li> <li>◆ Your Business and E-Commerce</li> <li>◆ Financial Skills for a Small Business: An Introduction</li> <li>◆ Customer Service Skills for the Entrepreneur</li> </ul>	SCQF 4 SCQF 4 SCQF 4 SCQF 4 SCQF 4 SCQF 4 SCQF 4 SCQF 4
Working with Others	Working Co-operatively With Others Reviewing Co-operative Contribution	<ul style="list-style-type: none"> <li>◆ Personal Development: Self Awareness</li> <li>◆ Establishing Your Business Identity</li> <li>◆ Customer Service for the Entrepreneur</li> </ul>	SCQF 4 SCQF 4 SCQF 4
Problem Solving	Critical Thinking Planning and Organisation Reviewing and Evaluating	<ul style="list-style-type: none"> <li>◆ Preparing to Work</li> <li>◆ Working for Yourself</li> <li>◆ Personal Development: Self Awareness</li> <li>◆ Skills for Customer Care</li> <li>◆ Establishing Your Business Identity</li> <li>◆ Customer Service Skills for the Entrepreneur</li> </ul>	SCQF 4 SCQF 4 SCQF 4 SCQF 4 SCQF 4 SCQF 4
Numeracy	Using Graphical Information Using Number	<ul style="list-style-type: none"> <li>◆ Your Business and Finance</li> <li>◆ Financial Skills for a Small Business: An Introduction</li> </ul>	SCQF 4 SCQF 4
Information Technology	Accessing Information Providing/Creating Information	<ul style="list-style-type: none"> <li>◆ Establishing Your Business Identity</li> <li>◆ Your Business and Finance</li> <li>◆ Your Business and E-commerce</li> </ul>	SCQF 4 SCQF 4 SCQF 4

## NPA in Enterprise and Employability SCQF level 5 — G9AH 45

### Certificated Core Skills

Core Skill	Components	NPA Unit	Level
Communication	<ul style="list-style-type: none"> <li>◆ Oral Communication</li> <li>◆ Written Communication</li> </ul>		
Working with Others	<ul style="list-style-type: none"> <li>◆ Working Co-operatively with Others</li> <li>◆ Reviewing Co-operative Contribution</li> </ul>	<ul style="list-style-type: none"> <li>◆ Enterprise Activity</li> <li>◆ Work Experience</li> <li>◆ Working with Others</li> </ul>	SCQF 4 SCQF 4 SCQF 4
Problem Solving	<ul style="list-style-type: none"> <li>◆ Critical Thinking</li> <li>◆ Planning and Organisation</li> <li>◆ Reviewing and Evaluating</li> </ul>	<ul style="list-style-type: none"> <li>◆ Personal Development:Self and Work</li> <li>◆ Enterprise Activity</li> <li>◆ Work Experience</li> </ul>	SCQF 4  SCQF 4 SCQF 4
Numeracy	<ul style="list-style-type: none"> <li>◆ Using Graphical Information</li> <li>◆ Using Number</li> </ul>		
Information Technology	<ul style="list-style-type: none"> <li>◆ Accessing Information</li> <li>◆ Providing/Creating Information</li> </ul>		

The mandatory Unit of the award is F37X 11: *Personal Development: Self and Work* which gives automatic certification of the Core Skill *Problem Solving* at SCQF level 5. Therefore candidates successfully achieving the NPA Group Award will be certificated for at least one Core Skill at SCQF level 5. Opportunities exist to achieve full certification of the Core Skill *Working with Others* at SCQF level 5, depending on optional choices.

It is clear that all Core Skills could be covered as the qualification is delivered, but this would be dependent on the methodologies used and the choice of options in delivering the award.

## Signposted Core Skills — NPA Enterprise and Employability SCQF level 5

Core Skill	Components	NPA Unit	Level
Communication	Oral Communication Written Communication	<ul style="list-style-type: none"> <li>◆ Preparing to Work</li> <li>◆ Working for Yourself</li> <li>◆ Establishing Your Business Identity</li> <li>◆ Your Business and Finance</li> <li>◆ Your Business and E-Commerce</li> <li>◆ Financial Skills for a Small Business: An Introduction</li> <li>◆ Customer Service Skills for the Entrepreneur</li> </ul>	<p>SCQF 5 SCQF 5</p> <p>SCQF 4</p> <p>SCQF 4</p> <p>SCQF 4</p> <p>SCQF 4</p> <p>SCQF 4</p> <p>SCQF 5</p>
Working with Others	Working Co-operatively With Others Reviewing Co-operative Contribution	<ul style="list-style-type: none"> <li>◆ Personal Development: Self Awareness</li> <li>◆ Establishing Your Business Identity</li> <li>◆ Customer Service for the Entrepreneur</li> </ul>	<p>SCQF 5</p> <p>SCQF 4</p> <p>SCQF 5</p>
Problem Solving	Critical Thinking Planning and Organisation Reviewing and Evaluating	<ul style="list-style-type: none"> <li>◆ Preparing to Work</li> <li>◆ Working for Yourself</li> <li>◆ Personal Development: Self Awareness</li> <li>◆ Establishing Your Business Identity</li> <li>◆ Customer Service Skills for the Entrepreneur</li> </ul>	<p>SCQF 5 SCQF 5</p> <p>SCQF 5</p> <p>SCQF 4</p> <p>SCQF 5</p>
Numeracy	Using Graphical Information Using Number	<ul style="list-style-type: none"> <li>◆ Your Business and Finance</li> <li>◆ Financial Skills for a Small Business: An Introduction</li> </ul>	<p>SCQF 4</p> <p>SCQF 4</p>
Information Technology	Accessing Information Providing/Creating Information	<ul style="list-style-type: none"> <li>◆ Establishing Your Business Identity</li> <li>◆ Your Business and Finance</li> <li>◆ Your Business and E-commerce</li> </ul>	<p>SCQF 4</p> <p>SCQF 4</p> <p>SCQF 4</p>

## 8 Approaches to delivery and assessment

### 8.1 Delivery

All Units may be delivered as part of the Group Award or as freestanding Units. The flexible nature of the awards provides centres with a variety of options in how to deliver them effectively to candidates.

The following are suggestions of types of methods used by centres:

- ◆ Case studies
- ◆ Group work
- ◆ Guest speakers
- ◆ Investigation
- ◆ Internet resources
- ◆ Lectures
- ◆ Projects
- ◆ Role play
- ◆ Site visits
- ◆ Tutorials
- ◆ Work-based learning

These methods are indicative and are neither mandatory nor exhaustive.

The following may be appropriate forms of evidence:

- ◆ Assessor observation checklist
- ◆ Candidate folio
- ◆ Candidate folio incorporating event plan details
- ◆ Q&A sheet
- ◆ Q&A completed online
- ◆ Reflective account
- ◆ Risk assessment
- ◆ Self-evaluation review

### 8.2 Partnership working in delivery and assessment

It would be best practice for centres to establish links with partner organisations to add value to the delivery of these awards. For example, there is scope for visiting speakers from industry to be invited into the centre to speak to candidates about their work experience. It would be wise to invite Business Gateway representatives to speak to the group as their knowledge of *Working for Yourself* would be an invaluable asset. Staff from Careers Scotland or Job Centre Plus could also be invited to talk about the current job market and how to be successful in gaining employment. If the Enterprise Activity is chosen then a mentor from a business would be most advantageous for any budding entrepreneur. Furthermore, in relation to the Work Experience placement, partnership working is essential if candidates are to gain a placement in the world of work. Such relationships are invaluable to any course such as this and once established, should be maintained through good communication between the centre and the partner.

### 8.3 Modes of delivery

Due to the flexible design of the Enterprise and Employability Awards, there are a great many variations in approaches to delivery. The award can easily be tailored to meet individual centres needs. Indeed, the award can be totally slanted towards either Enterprise or Employability depending on the candidates undertaking the award. Most effective delivery would see selected Units being delivered as a cohesive, integrated package as opposed to a Unit-by-Unit approach. There is scope to create a project-based course with candidates achieving all the required Units as they complete their project.

Two possible approaches to delivery can be seen below:

#### Delivery Model 1 — Enterprise focus

Option 1	G976 44	G9AH 45
◆ Personal Development: Self and Work	F37X 10	F37X 11
◆ Enterprise Activity	D36N 10	D36N 11
◆ Working for Yourself	F57E 10	F57E 11
◆ Financial Skills for a Small Business: An Introduction	F5G5 10	F5G5 10

*Personal Development: Self and Work* can be given an enterprise focus depending on the choice of the vocational project the candidate decides to undertake. For example, a candidate opts to set up and run an organisation which organises events, then the planning and undertaking of this project would link with the Performance Criteria within the Enterprise Activity Unit. An enterprise focus to this Unit would allow for integrated assessment with the Enterprise Activity as this Unit contains very similar elements.

*Working for Yourself* and *Financial Skills for a Small Business: An Introduction* can be combined into one teaching block. As the candidates learn about the components of business plans and consider sources of finance to establish their business idea, the Financial Skills Unit can be delivered simultaneously thus allowing for a streamlined approach to assessment.

Option 2	G976 44	G9AH 45
◆ Personal Development: Self and Work	F37X 10	F37X 11
◆ Enterprise Activity	D36N 10	D36N 11
◆ Working for Yourself	F57E 10	F57E 11
◆ Business and E-Commerce: An Introduction	F567 10	F5G7 10
◆ Business and Finance: An Introduction	F568 10	F5G8 10
◆ Business and Marketing: An Introduction	F569 10	F5G9 10
◆ Establishing a Business Identity	F5GA 10	F5GA 10

*Personal Development: Self and Work* and *Enterprise Activity* can be combined as described in Option 1 above. *Working for Yourself* and the four 0.25 Units can be integrated into one as all the 0.25 Units relate to the components of a business plan and all must be considered in any new business idea.

## Delivery pattern 2 — Employability focus

Option 1	G976 44	G9AH 45
◆ Personal Development: Self and Work	F37X 10	F37X 11
◆ Working for Yourself	F57E 10	F57E 11
◆ Work Experience	D36H 10	D36H 11
◆ Working with Others	F3GE 10	F3GE 11

If centres are looking for a greater focus on Employability then this model would be desirable. If candidates select a work placement as their vocational project for the *Personal Development: Self and Work* Unit then four Units can be delivered as one single piece of work and assessed in the same way. Work Experience requires candidates to participate in a work placement which has similar criteria to the *Personal Development: Self and Work* award. *Work Experience* provides all the components of the Core Skill *Working with Others*. *Working for Yourself* can be completed in advance of the placement where candidates can be asked to investigate self-employment as a career option with activities. Candidates could prepare a business plan relating to their chosen placement as though it was their own business. The business plan could then be

Option 2	G976 44	G9AH 45
◆ Personal Development: Self and Work	F37X 10	F37X 11
◆ Enterprise Activity	D36N 10	D36N 11
◆ Work Experience	D36H 10	D36H 11
◆ Working with Others	F3GE 10	F3GE 11

If a candidate is to undertake a retail based placement then most this can easily be completed as part of the preparatory work for the placement with performance being assessed before and after the placement. Enterprise Activity could be achieved through candidates establishing a retail related business and using the experience gained from their work placement to run a successful enterprise. Enterprise is a quality all people in the workforce require, not just those involved in running their own firm. This selection of Units provides candidates with the opportunity to develop a broad range of skills to be successful in any chosen area or type of employment or self-employment.

## **Timetabling**

When adding any new award to a curriculum it is important to consider where the award should be delivered both in terms of age groups and within with faculty area. Again, with the option of having levels of the award at both SCQF levels 4 and 5 and with many Unit options, there is a great deal of flexibility here.

Possible options for schools would see this award being delivered to S5 candidates who have chosen to come back to school or are ineligible to leave until the winter. This award would be part of a package to support them onto a positive destination after school.

Similarly, this award can be delivered to those in S4 as part of an alternative educational package. Candidates may already be undertaking work experience and vocational training and this award provides important learning and provides a pathway to successful transition after school.

The award could be offered over 2 years from S3 into S4 (or S2-S3 within some centres) building up to a work placement in S4.

From a school-college partnership perspective, this award could be offered to schools as part of a range of options for candidates undertaking vocational training at a local further education establishment.

Finally, it would be appropriate for training providers and colleges to offer this award as a *Get Ready for Work* package which would support individuals progress into work or further education.

## **8.4 Assessment**

For all Units it is recommended that, wherever possible, all Outcomes are covered by one integrated instrument of assessment. Alternatively, each Outcome can be assessed separately or in any combination of the Outcomes. Where candidates are undertaking the full Group Award a holistic approach to assessment is recommended, where assessment is integrated across Units where possible.

The required skills and qualities which are being developed through these Awards are assessed through a range of practical activities. Candidates should maintain a folio for each Unit which demonstrates evidence of preparation, planning and participation in a range of activities. Important elements of knowledge and understanding can be assessed through a series of short answer questions. As part of the assessment process, candidates will review their own progress and development in employability skills throughout each award. A possible assessment strategy is outlined below:

A possible delivery model identifying integrated assessment opportunities appropriate for the specific choice of four Units is outlined below. For the purposes of the table, the Units are referred to as A, B, C, and D as indicated.

<i>Personal Development: Self and Work</i>	= A
<i>Enterprise Activity</i>	= B
<i>Work Experience</i>	= C
<i>Skills for Customer Care</i>	= D

<b>EMPLOYABILITY SKILL/APTITUDE</b>	<b>EVIDENCE</b>
Ability to follow instructions	A, C
Appropriate appearance	A, C, D
Awareness of health and safety at work	A, C
Awareness of the importance of good timekeeping and attendance	A, C
Customer care skills	A, C, D
Efficient use of time and resources	A, B, C
Flexibility and adaptability	A, B, C
Interview skills	A, C
Listening and talking skills	A, B, C, D
Planning and organisational skills	A, B, C
Positive attitude to workplace and learning	A, C
Problem solving	A, B, C, D
Seek feedback from others	A, C
Self-respect and showing respect and consideration of others	A, B, C, D
Self-review and evaluation	A, B, C, D
Understanding roles and responsibilities in the workplace	A, C
Working co-operatively with others	A, B, C

## 9 Glossary of terms

**SCQF:** This stands for the Scottish Credit and Qualification Framework, which is a new way of speaking about qualifications and how they inter-relate. We use SCQF terminology throughout this guide to refer to credits and levels. For further information on the SCQF visit the SCQF website at [www.sqf.org.uk](http://www.sqf.org.uk)

**SCQF credit points:** One SCQF credit point equates to 10 hours of learning. NQ Units at SCQF levels 2–6 are worth 6 SCQF credit points, NQ Units at level 7 are worth 8 SCQF points.

**SCQF levels:** The SCQF covers 12 levels of learning. National Qualification Group Awards are available at SCQF levels 2-6 and will normally be made up of National Units which are available from SCQF levels 2–7.

**Dedicated Unit to cover Core Skills:** This is a non-subject Unit that is written to cover one or more particular Core Skills.

**Embedded Core Skills:** This is where the development of a Core Skill is incorporated into the Unit and where the Unit assessment also covers the requirements of Core Skill assessment at a particular level.

**Signposted Core Skills:** This refers to the opportunities to develop a particular Core Skill at a specified level that lie outwith automatic certification.

**Qualification Design Team:** The QDT works in conjunction with a Qualification Manager/Development Manager to steer the development of the National Certificate/National Progression Award from its inception/revision through to validation. The group is made up of key stakeholders representing the interests of centres, employers, universities and other relevant organisations.

**Consortium-devised National Certificates/National Progression Awards** are those developments or revisions undertaken by a group of centres in partnership with SQA.

## 10 Links to National Occupational Standards

Small Firms Enterprise Development Initiative (SFEDI) sets the standards for small business learning and support. They are an organisation that recognise and promote good practice in enterprise development and support.

Through their national delivery network they accredit and endorse all those providing learning and support to enterprise owners, entrepreneurs and their staff.

They currently have a standard entitled Understanding Enterprise. There are significant aspects of this standard covered within the *Working for Yourself* and the *Enterprise Activity Units*.

**NPA ENTERPRISE AND EMPLOYABILITY SCQF LEVEL 4 —  
UNDERSTANDING ENTERPRISE STANDARD**

<b>Understanding Enterprise Standard</b>	<b>NPA Unit</b>	<b>Outcome covering element</b>
Choosing your business enterprise	<ul style="list-style-type: none"> <li>◆ Personal Development: Self and Work</li> <li>◆ Personal Development: Self Awareness</li> <li>◆ Preparing to Work</li> <li>◆ Working for Yourself</li> <li>◆ Work Experience</li> <li>◆ Establishing your Business Identity</li> <li>◆ Enterprise Activity</li> </ul>	<p>1</p> <p>1</p> <p>1</p> <p>2</p> <p>1</p> <p>1, 2 and 3</p> <p>1</p>
Identifying and managing opportunities and risks	<ul style="list-style-type: none"> <li>◆ Establishing Your Business Identity</li> <li>◆ Working for Yourself</li> <li>◆ Enterprise Activity</li> </ul>	<p>1</p> <p>2</p> <p>1</p>
Knowing the market and satisfying customers	<ul style="list-style-type: none"> <li>◆ Your Business and Marketing</li> <li>◆ Skills for Customer Care</li> <li>◆ Customer Service Skills for the Entrepreneur</li> </ul>	<p>1, 2 and 3</p> <p>1, 2, 3 and 4</p> <p>all Outcomes</p>
Making successful deals	<ul style="list-style-type: none"> <li>◆ Working for Yourself</li> </ul>	<p>2</p>
Winning help and support	<ul style="list-style-type: none"> <li>◆ Working for Yourself</li> </ul>	<p>2</p>
Planning for success	<ul style="list-style-type: none"> <li>◆ Establishing Your Business Identity</li> <li>◆ Working for Yourself</li> </ul>	<p>1, 2 and 3</p> <p>2</p>
Managing money matters	<ul style="list-style-type: none"> <li>◆ Financial Skills for a Small Business: An Introduction</li> <li>◆ Your Business and Finance</li> <li>◆ Working for Yourself</li> </ul>	<p>all Outcomes</p> <p>1 and 2</p> <p>3</p>

**NPA ENTERPRISE AND EMPLOYABILITY SCQF LEVEL 5 —  
UNDERSTANDING ENTERPRISE STANDARD**

<b>Understanding Enterprise Standard</b>	<b>NPA Unit</b>	<b>Outcome covering element</b>
Choosing your business enterprise	<ul style="list-style-type: none"> <li>◆ Personal Development Self and Work</li> <li>◆ Personal Development: Self Awareness</li> <li>◆ Preparing to Work</li> <li>◆ Working for Yourself</li> <li>◆ Work Experience</li> <li>◆ Establishing Your Business Identity</li> <li>◆ Enterprise Activity</li> </ul>	<p>1</p> <p>1</p> <p>1</p> <p>2</p> <p>1</p> <p>1, 2 and 3</p> <p>1</p>
Identifying and managing opportunities and risks	<ul style="list-style-type: none"> <li>◆ Establishing Your Business Identity</li> <li>◆ Working for Yourself</li> <li>◆ Enterprise Activity</li> </ul>	<p>1</p> <p>2</p> <p>1</p>
Knowing the market and satisfying customers	<ul style="list-style-type: none"> <li>◆ Your Business and Marketing</li> <li>◆ Skills for Customer Care</li> <li>◆ Customer Services for the Entrepreneur</li> </ul>	<p>1, 2 and 3</p> <p>1, 2, 3 and 4</p> <p>all Outcomes</p>
Making successful deals	<ul style="list-style-type: none"> <li>◆ Working for Yourself</li> </ul>	<p>2</p>
Winning help and support	<ul style="list-style-type: none"> <li>◆ Working for Yourself</li> </ul>	<p>2</p>
Planning for success	<ul style="list-style-type: none"> <li>◆ Establishing Your Business Identity</li> <li>◆ Working for Yourself</li> </ul>	<p>1, 2 and 3</p> <p>2</p>
Managing money matters	<ul style="list-style-type: none"> <li>◆ Financial Skills for a Small Business: An Introduction</li> <li>◆ Your Business and Finance</li> <li>◆ Working for Yourself</li> </ul>	<p>All Outcomes</p> <p>1 and 2</p> <p>3</p>

## 11 Links to determined to succeed

*Determined to Succeed (DTS)* remains a strategy to develop enterprise and employability skills of all young people, preparing them better for work and life in a globalised society through embedding enterprise in education across the curriculum in Scotland. Through enterprise in education young people will become successful learners, confident individuals, responsible citizens and effective contributors.

In the context of DTS, entrepreneurial learning involves 'learning by doing'. It sets out the benefits to children and young people of participating and experiencing real business and work related learning entrepreneurial enterprise activities. DTS also focusses on the benefits of work-based vocational learning and the benefits it provides for young people. Hands-on experiential learning supports their classroom learning by gaining practical skills in the workplace, which ultimately allows them to achieve a recognised qualification. The NPAs in Enterprise and Employability addresses both of the strategic goals of DTS and the following section outlines where these awards compliment these aims.

## 12 Links to more choices, more chances

The 'More Choices More Chances' strategy introduced by the Scottish Executive in June 2006 aims to reduce the proportion of 16–19 year olds not in education, employment or training. Local Authorities are charged with leading key partners to devise and deliver a local strategy which achieves this reduction and supports 14-16 year olds who are identified as being at risk of falling into these categories. In Scotland we currently have a headline figure of 35,000 (13.5%) young people in between the ages of 16 and 19 who require more choices and more chances. However, it is believed some 20,000 others will also require help and support to gain a positive destination.

The More Choices, More Chances strategy aims to:

- ◆ Focus on Outcomes
- ◆ Provide flexible, personalised learning opportunities with appropriate recognition
- ◆ Develop employability
- ◆ Support learners

### **Focus on Outcomes**

Local Authorities and schools are currently being challenged to ensure all school leavers achieve a positive destination post-school. Many local authorities and schools are creating innovative educational packages to meet the needs of this group of candidates. Partnerships are well established in many areas between schools, local authorities and further education establishments to deliver high quality vocational packages to candidates.

The creation of the two new NPAs in Enterprise and Employability meet the needs of this group of candidates in getting them ready for the world of work and sit well with a package of other vocational, work-based packages to ensure a positive destination is achieved.

### **PROVIDE FLEXIBLE, PERSONALISED LEARNING OPPORTUNITIES WITH APPROPRIATE RECOGNITION**

This section is best defined within the document ‘More Choices, More Chances: A Strategy to Reduce the Number of Young People Not in Employment, Education or Training in Scotland’ as:

*We need to ensure all young people have access to learning opportunities which will re-engage them and provide appropriate skills and recognition of achievement. The ability to match a young person’s needs with the right learning opportunity is compromised when there is a limited and/or uncoordinated local infrastructure. Notwithstanding considerable development of vocational options and partnership working to engage with young people who are disaffected both within and outwith schools (see below), the information we have suggests that we currently have a mixed model of patchy provision which limits the options that can be offered to young people.*

The creation of the two NPAs does meet the needs of this aim as it is designed to provide maximum flexibility to centres to create innovative delivery models that meet the needs of their candidates. These awards are more suited to candidates who are more suited to a work-based learning programme and would be very effective in re-engaging the disaffected.

### **DEVELOP EMPLOYABILITY**

This section is best defined within the document ‘More Choices, More Chances: A Strategy to Reduce the Number of Young People Not in Employment, Education or Training in Scotland’ as:

*Low attainment is also often accompanied by a similar lack of generic skills for life and work - recent research found 43% of employers felt school leavers they had recently recruited were poorly prepared for the world of work.<sup>48</sup> We need to ensure that learning opportunities support the development of both hard (ie qualification based) and softer (ie time keeping, team working) skills.*

The creation of the NPAs in Enterprise and Employability provides these learning opportunities for candidates to develop sustainable, essential skills for work through work-based learning, enterprise activities and working with others. Candidates who stay away from school and are hard to reach would benefit from the flexible delivery style and can easily be added to a package of educational experiences to support a candidates into work. In relation to those over 16, such a course could easily become part of a Get Ready for Work Programme as part of an employability programme. Indeed, many centres already offer various awards in this area and the new NPAs would be a welcome addition.

## 13 Links to Business Gateway

Business Gateway, the organisation responsible for providing practical help, advice and support to new and growing businesses in Scotland, have a comprehensive guide for new business start-ups on their website. Their package of advice overlaps significantly with elements of the NPAs in Enterprise and Employability thus underlining the relevance of the awards. Current provision matches the NPAs as seen below:

<b>Business Gateway topic</b>	<b>Unit covering Aspect of Advice</b>
Starting Up	<ul style="list-style-type: none"> <li>◆ Establishing your Business</li> <li>◆ Your Business and Finance</li> <li>◆ Working for Yourself</li> </ul>
Finance and Grants	<ul style="list-style-type: none"> <li>◆ Your Business and Finance</li> <li>◆ Financial Skills for a Small Business: An Introduction</li> <li>◆ Working for Yourself</li> </ul>
Taxes, Returns and Payroll	<ul style="list-style-type: none"> <li>◆ Preparing to Work</li> </ul>
Employing People	<ul style="list-style-type: none"> <li>◆ Preparing to Work</li> </ul>
Health, Safety and Premises	<ul style="list-style-type: none"> <li>◆ Personal Development: Self and Work</li> <li>◆ Work Experience</li> </ul>
Environment and Efficiency	<ul style="list-style-type: none"> <li>◆ Possible delivery as part of the Enterprise Activity</li> </ul>
Exploit your Ideas	<ul style="list-style-type: none"> <li>◆ Enterprise</li> <li>◆ Personal Development: Self and Work</li> <li>◆ Work Experience</li> </ul>
IT and E-commerce	<ul style="list-style-type: none"> <li>◆ Your Business and E-Commerce</li> </ul>
Sales and Marketing	<ul style="list-style-type: none"> <li>◆ Your Business and Marketing</li> </ul>
International Trade	<ul style="list-style-type: none"> <li>◆ Possible delivery as part of Your Business and E-Commerce</li> </ul>
Grow your Business	<ul style="list-style-type: none"> <li>◆ Working for Yourself</li> </ul>
Buy or Sell a Business	
Your Type of Business	<ul style="list-style-type: none"> <li>◆ Working for Yourself</li> </ul>