

SMMT Apprenticeship Funding Webinar, Tuesday 21 February

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- During presentations (10:00 10:30) everyone will be muted so that only the presenters will be heard.
- The presentation will be followed by a Q&A session. Click on the hand symbol to show that you have a question.
- If you are experiencing any technical problems please call 020 7344 1673.

Apprenticeship Funding







Content - update

Context to apprenticeship reforms

What are the funding reforms?

Paying and using the levy

The apprenticeship service

Funding rules - reminder

Devolved administrations

Help and support

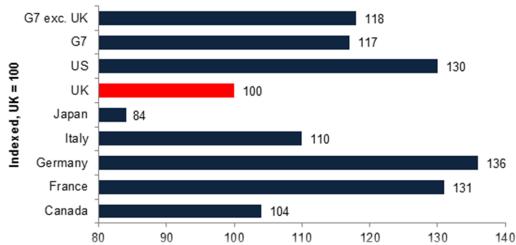


Action is needed to address current economic trends

UK productivity lags behind other developed economies...

... and employers are investing less in training

GDP per hour worked for the UK and comparator countries, 2014



Number of employees who worked fewer hours than usual



Meanwhile... relative social mobility has stagnated or declined over recent decades

The UK has low levels of intergenerational social mobility compared to some other developed countries



But the programme could be bigger and better

Individual apprenticeships provide good returns, but there is an insufficient number of apprenticeship opportunities to meet demand from individuals, and skills gaps remain in the economy.

Whilst the vast majority of apprenticeships provide high quality training, feedback from employers shows that this is not always the case. We need to continue to **drive up the quality of apprenticeship training** and ensure that anyone completing an apprenticeship is fully competent in their occupation.

Ambitious Government reforms:

- The government is committed to significantly increasing the quantity and quality of apprenticeships in England and achieving 3 million starts by 2020
- Employers at the heart of designing new Apprenticeships Standards to replace apprenticeship frameworks by 2020.
- New Institute for Apprenticeships led by employers to oversee standards and ensure quality and rigour
- Apprenticeships given equal legal protection to degrees
- Apprenticeship target for public sector bodies duty for 2.3% of workforce to be apprentices will grow opportunities
- Secondary Class 1 NICs abolished for apprentices under the age of 25 since April 2016

All underpinned by changes to how apprenticeships are paid for. New apprenticeship levy paid by 1.3% of employers will fund expansion. **The apprenticeship service** will enable employers to directly manage their apprenticeship programmes and purchase training.



"Apprenticeships work.

The reforms we are rolling out will guarantee support from employers and government, so that millions of people can get the apprenticeships, skills and jobs for the future."

Skills Minister Robert Halfon 2016





What is the apprenticeship levy and who pays it?

Starts on 6 April 2017, at a rate of 0.5% of pay bill, paid through PAYE

Applies to all **UK employers** in all sectors

£15,000 allowance is **not a cash payment**

The levy will be set at 0.5% of an employer's pay bill. It will only be paid on any pay bill in excess of



Employers will have an allowance of £15,000 to offset against their levy payment



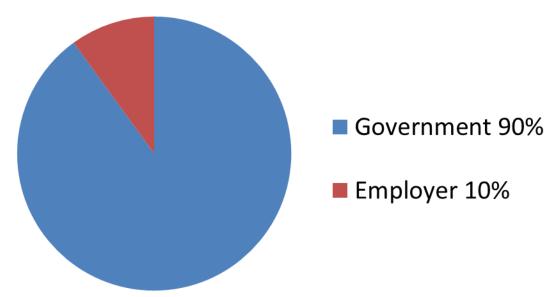
Only 1.3% of employers will pay the levy



What about non levy payers? Co-Investment

There are <u>two types of employers</u> who will be benefit from government support towards the cost of their apprenticeships training:

- 1. Employers who haven't paid the levy and want to purchase apprenticeship training from a provider
- 2. A levy-paying employer who with insufficient funds in their digital account to pay for the cost of training and assessment they want to purchase



- The government will pay 90% of the costs of training and assessment.
- The **employer will be responsible for paying 10%** of the costs.



Reporting and paying the levy

Employers must report their levy liability to HMRC if:

- Their pay bill was over £3 million in the tax year 2016/17;
- They believe their annual pay bill will be over £3 million in the tax year 2017/18; or
- The levy allowance has been shared across a group of companies or charities and the share of their allowance is such that they know they will have a levy liability

If employers are liable to report and pay the Apprenticeship levy:

- They must report their levy due each month
- They need to report to HMRC within 14 days after the end of each tax month and once they start reporting this they must continue to do so until the end of the tax year

Paying the levy

- Employers must pay the levy each month at the same time as they pay tax and any earningsrelated contributions
- This must be paid within 17 days after the end of the tax month if they pay by an approved method of electronic communication

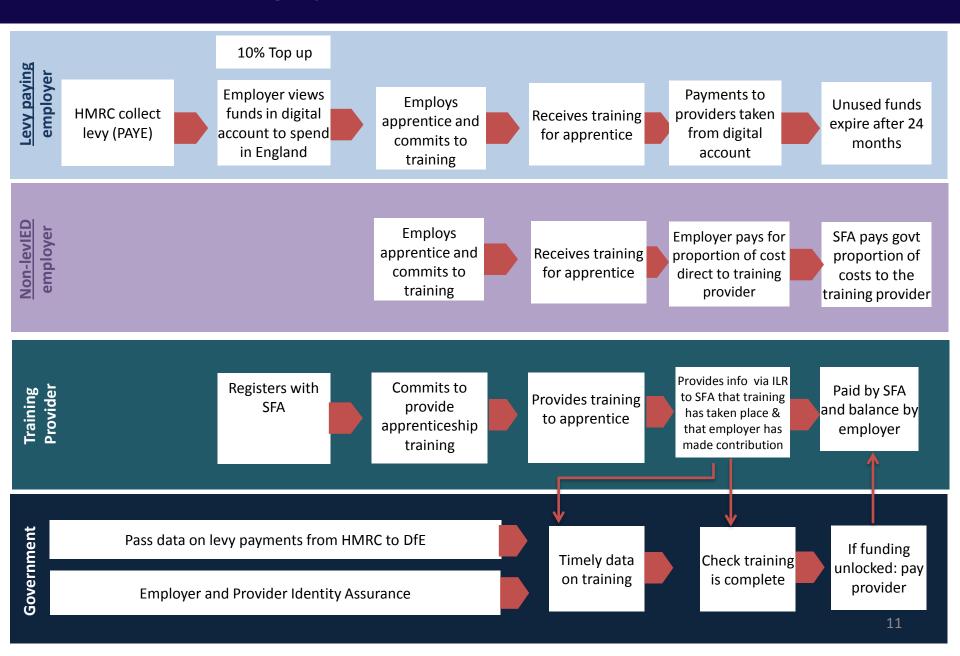
More information:

https://www.gov.uk/guidance/pay-apprenticeship-levy https://www.gov.uk/hmrc-internal-manuals/apprenticeship-levy





How the funding system will work



Purchasing training – both groups

New funding system comes into effect on 1 May 2017

Apprenticeships started before 1 May will be funded through to completion according to the existing rules

Levied employers buying training from May 2017

- Can commit to apprenticeship starts from the beginning of May
- Funds will automatically leave the digital account on a monthly basis
- The cost will be spread over the lifetime of the apprenticeship
- We will hold back 20% of the total cost, to be paid on completion of the apprenticeship.

Non-levied employers buying training from May 2017

- Continue to make payments direct to providers
- Move onto the digital system at a later date

for Education

What can funds be used for?

Digital funds and government funding **can** be used for:

- apprenticeship training and assessment
- against an approved framework or standard
- with an approved training provider and assessment organisation
- up to the funding band maximum for that apprenticeship

Digital funds and government funding can not be used for

- wages
- travel and subsistence costs
- managerial costs
- traineeships
- work placement programmes
- the costs of setting up an apprenticeship programme





The apprenticeship service

Service

A guide to the apprenticeship service

 Non-levied Employers do not have to complete steps 3 and 4



Plan your apprenticeship program

Understand the overall process and what to expect

 \rightarrow

Estimate how much funding you will have to spend on apprenticeships



Choose apprenticeship training and assessment

Find the right type of apprenticeship training for your business

Choose a training provider



Choose an organisation to assess your apprenticeship



Manage the funding for your apprenticeship

Register securely to set up an Employer account, (using your Government Gateway ID)

Assign PAYE schemes to your Employer account to view your levy balance

View the current balance of your levy and expiring funds that you might loose

Forecast your funding balance in the future

=

Find out how much you could pay if you don't have enough levy



Start a new apprenticeship contract

Agree how much you want to pay a training provider from your levy account

Set up and authorise payment to your training provider and see when they will be paid

Pause or stop a payment to a training provider

View payment activity on your levy account



Advertise a vacancy and recruit an apprentice

Post an apprenticeship opportunity

The digital service is coming soon.

Find out more about the apprenticeship levy at GOV.UK...

Get involved with testing and developing the service. Contact ...

The apprenticeship service

To be honest it was really simple, guess there will still be a fair share of people who will struggle but that is just unavoidable. Fact is for 99% of users the registration and assigning of companies/PAYE accounts and secondary users will be child's play — large motor retailer





We are here

Smooth process. Easy to add multiple PAYE schemes - for what we were wanting to do this was fine. — multinational bank

- Check out the step-by-step guide we will circulate it
- Employers will need to register to do this they will need to know their Companies House number and their Government Gateway login details – usually held by payroll department
- They should also estimate their levy google: estimate levy.
- Then find the training they need and research providers, google: find apprenticeship training

Employer 'English Fraction' test and HMRC integration successful



Apprenticeship service 'private beta' tested the end-to-end service



Apprenticeship Service registration opened for all employers 13th Feb



"Find Apprenticeship Training" service updated with new providers

Mid-Marc h

Set up apprenticeships and authorise payment to your training provider

April

Employer declares levy to HMRC and sees first funds in account

Late May

First funds automatically leave account to pay training provider

Early June

Service benefits

- Benefit all employers
- Simple to navigate and understand
- Fast online tools
- Clear and transparent information
- Empowering employers to make autonomous decisions





1

Plan your apprenticeship programme

Estimate how much levy funding you will have to spend on apprenticeships

National Apprenticeship Service

Estimate my apprenticeship funding

Use this tool to estimate if your organisation will pay the apprenticeship levy, how much your organisation will have available to spend on apprenticeships and how much the government will contribute towards the cost of training.

You'll need to know your organisation's annual UK payroll.

▶ What is my payroll?



It would also help if you know:

Skills Funding Agency

Estimate my Apprenticeship Funding

Type of apprenticeship training

Food and Drink Maintenance Engineer - Level 3



Number of apprentices

10

Start date

This can be any date from May 2017

Month Year

08

17

Cost

£270,000 over 36 months

This is the government cap on funds and typical duration for this apprenticeship. You will negotiate the price and duration with your training provider.

Add another apprenticeship

Total cost: £270,000

Save and continue

Estimate my Apprenticeship Funding

Your monthly funding breakdown

			Co-investment		
Date	Levy credit	Cost of training	Your share (10%)	Government share (90%)	Balance
May 2017	£3,208	-	-	-	£3,208
June 2017	£3,208	-	-	-	£6,416
July 2017	£3,208	-	-	-	£9,624
August 2017	£3,208	£6,000	-	-	£6,832
September 2017	£3,208	£6,000	-	-	£4,040
October 2017	£3,208	£6,000	-	-	£1,248
November 2017	£3,208	£6,000	£154	£1,390	£0
December 2017	£3,208	£6,000	£279	£2,513	£0
January 2018	£3,208	£6,000	£279	£2,513	£0
February 2018	£3,208	£6,000	£279	£2,513	£0
March 2018	£3,208	£6,000	£279	£2,513	£0
April 2018	£3,208	£6,000	£279	£2,513	£0

Add another 12 months



2

Chose apprenticeship training

Find the right type of apprenticeship training for your business and a training provider nearby

Brought to you by

National Apprenticeship Service

Find apprenticeship training

For employers looking to take on apprentices.

Use this service to:

- · search for apprenticeship training by job role or keyword
- · find training providers who offer the apprenticeship training you choose



Search results

There are 85 apprenticeships matching your search for 'busines'.

Results labelled New are apprenticeship standards developed by employer groups.

Filter results

Sort by Best match

~

Apprenticeship level

- □ level 2 (22)
- □ level 3 (39)
- ☐ level 4 (18)
- □ level 5 (4)
- □ level 6 (2)
- level 7 (0)

Explain levels

Apprenticeships are set at different levels of difficulty from the equivalent of GCSE (level 2) up to postgraduate (level 7)

Junior management consultant New

Level: 4 (equivalent to certificate of higher education)

Typical length: 24 months

Business and Administration

Level: 3 (equivalent to A levels at grades A to E)

Typical length: 18 months

Business and Administration

Level: 2 (equivalent to GCSEs at grades A* to C)

Typical length: 12 months

Trade Business Services

Level: 2 (equivalent to GCSEs at grades A* to C)

Typical langths 10 months

Business and Administration

Find training providers

This information is taken from an apprenticeship framework. It sets out what qualifications the apprentice can achieve.

Summary of this apprenticeship framework

Level 3 (equivalent to A levels at grades A to E)

Typical length 18 months

Entry requirements Your chosen training provider can advise you about entry requirements for apprentices.

Suitable roles for apprentices

- Administration Officer / Administration Executive
- · Administration Team Leader / Office Supervisor
- Personal Assistant
- Secretary

Your chosen training provider can advise you about the kinds of skills

Search results

176 training providers for the Business and Administration, level 3 apprenticeship.

Results are ordered by distance from 'CV1 2WT'.

Results labelled National are training providers who are willing to offer apprenticeship training across England.

Filter results

Training options

- ☐ day release (59)
- □ block release (37)
- □ at your location (157)

Explain training options

Day release: for example one day a week at the training provider's location.

Block release: for example 3-4 weeks at the training provider's

location.

LEARNDIRECT LIMITED National

Distance: 0.1 miles away

Training options: at your location Employer satisfaction: 51% Learner satisfaction: 80% Achievement rate: 70%

BUSINESS MANAGEMENT RESOURCES (UK) LTD

Distance: 0.2 miles away

Training options: at your location Employer satisfaction: 95% Learner satisfaction: 89% Achievement rate: 85%

Inspire 2 Independence (i2i) Ltd

Distance: 0.3 miles away

Training options: at your location

Employer esticfaction: no data available



3

Manage apprenticeship funding

Register securely to set up an employer account and view your available funding

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National Apprenticeship Service



3a

Registering and setup

Register securely to set up an employer account

National Apprenticeship Service





Have you used this service before?

ore
(

No, this is my first time

Continue





What you'll need

Your levy funds are based on the levy amounts you delcare to HMRC through your PAYE schemes.

To access your funds you will need:

- · the Government Gateway login details for your PAYE schemes (ask your payroll department if you don't have access to this)
- your organisation's Companies House Number or Charity number (only if your organisation has one)

Search for your Companies House number of or your Charity number of

Do you have everything you need?

\bigcirc	Yes, I have everything I need
\bigcirc	No, I don't have everything I need







Get set up as a user

rirst name	
Last name	
	•
Email	
We'll send you an email to confirm your identity.	_
	•
Create new password	
Password requires upper and lowercase letters, a number a	and at least 8 characters
	•
Confirm password	





Settings

Sign out

Home

Finance

Apprentices

Your team

Organisations

PAYE schemes

Account created

Red and White Holdings PLC

Your team

Control what your team can do and invite new team members.

Organisations

Add and manage organisations that'll hire apprentices.

Apprentices

Update the status of your apprentices, or recruit new ones.

Finance

View transactions and forecast your funds.

PAYE schemes

Add or remove PAYE schemes.

Notice

Before May 2017 you'll be asked to accept an agreement for each of your organisations that will spend levy funds. This agreement will allow the SFA to pay your training providers.

Help us improve this service



3b

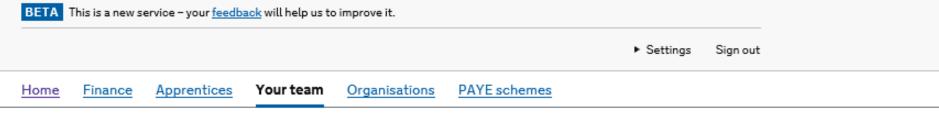
Add team members

I want to be able to invite other people from my organisation to use my account

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National Apprenticeship Service

Manage apprenticeships



 [◆] Back to your team

Email

Create invitation

Invite somebody to access this account.

An inv	vitation will be sent to this email address	
Fulln	name	
	n member access ose the level of access this user can have.	
\bigcirc	View information but can't make changes	
\bigcirc	Add apprentices and view information	
\bigcirc	Accept agreements, view information and manage PAV organisations, apprentices and team members	/E schemes,



3c

Add PAYE schemes

I want to be able to have more than one PAYE scheme contributing levy funds into this account

National Apprenticeship Service



Manage apprenticeships



BETA This is a new service - your feedback will help us to improve it.

Settings

Sign out

Home Finance Apprentices

Your team

Organisations

PAYE schemes

Home > PAYE schemes

PAYE schemes

Add new scheme

Funds will credit your account from any PAYE schemes you add.

No funds will credit your account until May 2017.

Added PAYE schemes

123/SFAT075

Details



3d

Add organisations

I want to be able to add organisations within my account

Brought to you by

National Apprenticeship Service

Manage apprenticeships



BETA This is a new service - your feedback will help us to improve it.

Settings

Sign out

Home

Finance

Apprentices

Your team

Organisations

PAYE schemes

Home > Organisations

Organisations

Add new organisation

Add the organisations that you want to hire apprentices through.

Before May 2017 you'll be asked to accept an agreement for each of your organisations that will spend levy funds. This agreement will allow the SFA to pay your training providers.

We'll tell you when the agreement is available to read.

Name

Red and White Holdings PLC



3e

View your levy

National Apprenticeship Service



View your transactions

This is your current balance:

£5,340

on 20 August 2018

Transactions

Date	Description	Credit	Debit	Balance	
15 August 2018	Payment to provider Hackney Skills and Training Ltd		£379	£5,340	<u>View</u>
10 August 2018	Levy credit August 2018 10% bonus payment	£70		£5,719	<u>View</u>
10 August 2018	Levy credit August 2018	£704		£5,649	<u>View</u>
08 August 2018	Payment to provider Lots of skills Ltd		£347	£4,945	<u>View</u>
15 July 2018	Payment to provider Hackney Skills and Training Ltd		£379	£5,292	<u>View</u>
10 July 2018	Levy credit July 2018 10% bonus payment	£70		£5,671	<u>View</u>
10 July 2018	Levy credit July 2018	£704		£5,601	<u>View</u>
08 July 2018	Balance as at 08 July 2018			£4,897	



English percentage

Your English percentage is based on the proportion of your workforce who lived in England in the previous tax year and is calculated by HMRC.

Your English percentage is:

81%

since 21 April 2018

Previous English percentages

Date	Percentage
20 April 2017	85%



Funds you could lose

If you don't spend your funds they will expire after 18 months.

At a glance

Expiring in < 3 months	£1,000
Expiring in 3 to 6 months	£2,051
Expiring in 6 to 12 months	£3,447

Details

Expiry date	of levy credit	of levy credit		
24 October 2018	April 2017	£1,000.00		

⇔ GOV.UK

Committed spending

View your committed spending until your final apprentice contract ends on: 14 December 2021

Summary of committed spending

Time period	Committed spending	
21 August 2018 20 August 2019	£62,028	
21 August 2019 20 August 2020	£50,740	
21 August 2020 20 August 2021	£15,987	
21 August 2021 14 December 2021	£4,098	
Total	£132,853	



4

Start a new apprenticeship contract

National Apprenticeship Service



Add an apprentice

Use this service to:

- · add one or more apprentices (a cohort) to your account
- · create a link between your levy account and training provider
- · make sure your training provider gets paid

You will need to know:

- who your apprentices will be employed by, if your organisation has more than one legal entity
- the UK Provider Reference Number (UKPRN) of your training provider

► What is a UKPRN?

Once you start, you can choose to add details of each apprentice or allow your training provider to add details for you.

Before you start

You must have:

- · a training agreement with your training provider
- · the names of your apprentices





Update and authorise commitments

You have 4 commitments in progress

Search	
Commitment status	٨
☐ New (1)	^
☐ Needs your approval (1)	
☐ Needs your input (1)	
☐ In progress with provider (1)) ~

Provider	٨
☐ Hackney Skills & Training Ltd (2)	^
Lots of Skills Ltd (1)	
Skills, Skills, Skills Ltd (1)	~

Hackney Skills & Training Ltd

Reference: 98HGS3F Apprenticeships:

Status: New No apprenticeships added

Date started: 14 August 2018

Last message:

This is contract ref#90210, can you add the 25 bakery assistants to it.

Delete this record

Hackney Skills & Training Ltd

Reference: 55HGS3F Apprenticeships:

Status: Needs your approval 196 Mechatronics maintenance

Date started: 30 June 2018 engineers

96 Manufacturing engineers 1 Survival equipment fitter

Last message:

This is a message that has been added. It runs along the bottom of the card for now

Training ^



Your apprentices

Search	
Status	٨
Action needed	^
Live	
Paused	
Stopped	
Finished	~

Name	Date of birth	Status	
Rob Edwards	03/06/97	Live	<u>View</u>
Susan Hamazaki	12/10/95	Paused	View
David Jenkins	05/09/99	Action needed	View
Mel O'Connor	01/05/98	Stopped	View

Training	٨
☐ Mechatronics engineers	^
☐ Manufacturing engineers	
Survival equipment fitter	
☐ Network engineer	
Cyber intrusion analyst	~

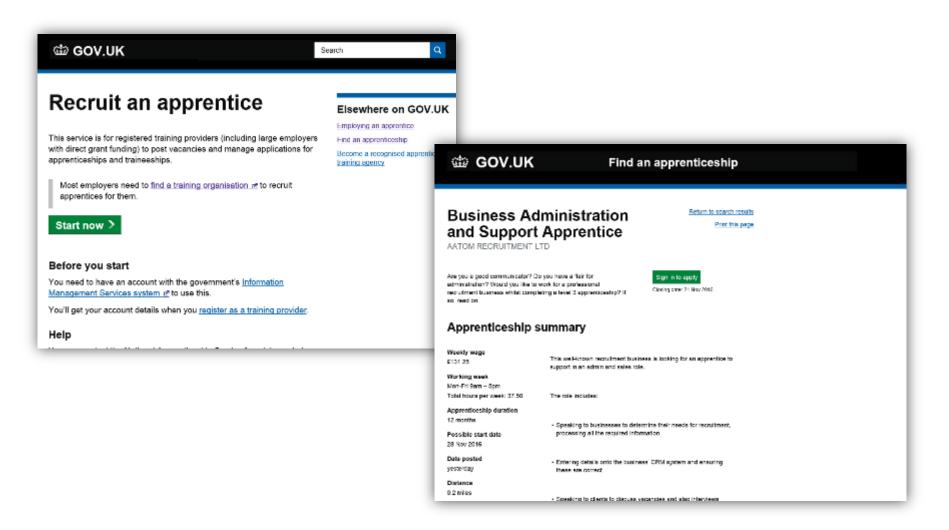


5

Advertise your vacancy and recruit an apprentice

National Apprenticeship Service

Recruit an apprentice and Find an apprenticeship



Further detail - Apprenticeship funding in England from May 2017

Funding bands

Number	Band limit
1	£1,500
2	£2,000
3	£2,500
4	£3,000
5	£3,500
6	£4,000
7	£5,000
8	£6,000
9	£9,000
10	£12,000
11	£15,000
12	£18,000
13	£21,000
14	£24,000
15	£27,000

Every apprenticeship will be placed in a funding band The upper limit of each funding band will cap the maximum:

- amount of digital funds an employer who pays the levy can use towards an individual apprenticeship.
- that government will 'co-invest' towards, where an employer does not pay the levy or has insufficient digital

Employers can negotiate the best price for the training they require

- If employers want to spend more than the funding band limit, using their own money, then they will be free to do that.
- Funding bands do not have a lower limit.

Funding bands for frameworks

We will allocate each individual framework pathway to:

• the nearest funding band based on the current rate of funding the government pays providers for training adult apprentices but with some extra support...

16-18 uplift

- Transitional support of 20% of funding band maximum paid directly to training providers
- Also applies to 19-24 year olds formerly in care or have Education and Health Care plan

STEM Support

For all STEM framework pathways we will increase the current government-funded adult rate by 40% at Level 2 and 80% at Level 3 and above, and then allocate these frameworks to the nearest funding band.

Additional support in areas of disadvantage

Training providers receive:

 An additional £600 for training an apprentice from top 10% of deprived areas, £300 for next 10% range and £200 for the next 7% range

Funding bands for standards

Apprenticeship standards are employer-designed and offer employers and apprentices a more robust and relevant training experience.

Recognised in the funding system by allocating higher funding bands to apprenticeship standards, relative to equivalent frameworks, where appropriate.

Existing apprenticeship standards have been allocated to new funding bands according to the following principles:

Principles

- Lower cost standards should be allocated to the nearest funding band
- Those standards currently assigned to the widest and highest cost funding band will be allocated to a new band within this range. Taking into account:
 - Actual prices employers have negotiated with providers.
 - Evidence from Trailblazer employers on the estimated costs eligible apprenticeship training
 - The funding bands set for equivalent frameworks
 - The level and nature of the training, and consistency across similar types of apprenticeship standard.



Additional support

16-18 year olds

Government will pay £1,000 to employers, and a further £1,000 to training providers if they train a 16-18 year old apprentice

Disadvantaged young people

Government will pay £1,000 to employers, and a further £1,000 to training providers if they train 19-24 year olds leaving care or who have a Local Authority Education and Healthcare plan

Small Employers

Employers with fewer than 50 employees will have 100% of the training and assessment costs covered when training a 16-18 year old (or 19-24 year old formerly in care or has a Local Authority Education, Health and Care plan

Additional learning support

We will pay training providers **up to £150 a month** to support these learners, plus
additional costs based on evidenced need

English and Maths training

To meet minimum standards of English and maths we will **pay training providers £471** for each of these qualifications (Level 1 and 2)



Funding rules

Cross-border funding

Applying a single test for funding through the English system: based on whether the apprentice's main place of employment is England.

'Workplace' is where the apprentice is expected to spend the majority of their time during their apprenticeship.

Transferring funding

During 2018 we will introduce means for employers to **transfer up to 10% of the levy funds** to another employer with a digital account, or to an ATA.

New employer steering group to design this system so that it meets their needs

Prior qualifications

Now and in the future, you can train any individual to undertake an apprenticeship at a higher level than a qualification they already hold.

From May 2017, an individual can be funded to undertake an apprenticeship at the same or lower level to acquire substantive new skills



Devolved Administrations



- £221m of funding through the levy in 2017/18
- Plans to continue to expand the number of .
 Modern Apprenticeship opportunities to 30,000 new starts each year by 2020
- Increase in the number of Graduate Level and Foundation Apprenticeships during 2017-18;
- Support measures to tackle structural unemployment issues
- Establish a new Flexible Workforce Development Fund
- More detail available here



- £128m of funding through the levy in 2017/18
- Plans to create a minimum of 100,000 apprentices in Wales over this Assembly term through four priority areas:
- 1) Increasing the number of apprentices aged 16-19 by increasing the take-up of quality apprenticeships amongst school leavers
- Addressing skills shortages by developing apprenticeships
- Developing higher level skills by focussing on apprenticeships at level 4 and above
- 4) Developing skills pathways
- More detail available <u>here</u>

Institute for Apprenticeships Set-up

The Institute is on track for April.

Key milestones:

- The Institute's draft Strategic Guidance is now published on Gov.UK
- Eight board members to be appointed shortly
- The Chairs for our Route Panels have been shortlisted
- The Institute's locations in London and Coventry locked down
- The Operational Plan published for consultation in January



From April 2018 the Institute proposes to

- Establish common framework of 15 routes across all technical education, encompassing both college-based and employment-based learning.
- Bring together panels of professionals for each route to advise on the knowledge, skills and behaviours t needed
- Manage nationally recognised certificates for each technical education route at levels 2 and 3.
- Maintain a register of technical qualifications at levels 4 and 5, whether existing or new, which are eligible for public subsidy through Government-backed student loans.

Institute and standards development

More support for Trailblazers:

- 5 new Relationship Managers (RMs) recently recruited
- All RMs to have more of a sector-specific focus
- More pro-active role for RMs advising at the preproposal stage
- New templates available
- New and better guidance to be published by the Institute
- Small business travel fund continuing under the IFA

More employer involvement in approvals process:

- Opportunity for Trailblazer to comment on IFA review of draft standard
- Panel Chair discretion to invite Trailblazer Chair to Panel session
- Peer reviewing of draft standards

More streamlined and efficient approvals process:

- Quadrupling of resource on approvals in the IFA
- Potential fast tracking of good drafts (subject to RM approval)
- Decisions taken by IFA Employer Panels

Information and support

For more information search for 'apprenticeships' or 'traineeships' on GOV.UK

Skills Funding Agency Digital Blog https://sfadigital.blog.gov.uk/

Set up web alerts from GOV.UK

Contact us:

By phone: **0800 015 0600**

By email: Helpdesk@manage-apprenticeships.service.gov.uk

Available: 8am – 8pm Monday to Friday (Core team)

8am – 10pm Monday to Friday (Helpdesk)



Questions and Answers

Please click on the hand symbol to raise your hand if you have a question.

Please ensure that you are connected to the audio to ask a question.

Alternatively, you can type your question.

File View Help

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Talking: Yung Tran

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Email: memberservices@smmt.co.uk with your questions after this session.

Slides emailed to participants after this session.



Thank you

The Society of Motor Manufacturers and Traders Limited

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