

### Level 3 Advanced Business Communications & Personal Skills Indicative content

*Whilst not exhaustive this document provides an illustration of topics and themes in this unit.*

**NOTE:** *When completing CICM assignment units it is not intended that learners include **ALL** the suggested areas below, rather, they are intended as guidance on the type of content you may study and include.*

*CICM assignments require a high level of personal application. Therefore, when completing them careful consideration needs to be given to the relevance within your organisation, industry and your specific role.*

1.1	<ul style="list-style-type: none"> <li>• Range of internal and external stakeholders e.g., consumer, sole trader, employee of business, team members, cross departmental colleagues, external organisations.</li> <li>• Meaning of excellent customer service of their area of work (organisational values, Corporate Social Responsibility statement, adherence to customer focused benchmark e.g., Customer Service Excellence)</li> <li>• Identification and implementation of customer needs.</li> </ul>
1.2	<ul style="list-style-type: none"> <li>• Questioning techniques, for example:             <ul style="list-style-type: none"> <li>– Funnelling</li> <li>– Probing</li> <li>– Open / Closed questioning</li> <li>– Salami technique</li> </ul> </li> <li>• Application of forbearance and due consideration</li> <li>• How to develop acceptable solutions, e.g.:             <ul style="list-style-type: none"> <li>– Flexibility within parameters</li> <li>– BATNA (best alternative to a negotiated agreement)</li> <li>– Referral processes</li> </ul> </li> </ul>
1.3	<ul style="list-style-type: none"> <li>• Appropriate techniques for identifying, defusing and resolving difficult and sensitive/vulnerable situations professionally, e.g., relationship breakdowns, fraud, disputes, mental health problems, insolvencies             <ul style="list-style-type: none"> <li>– Active listening</li> <li>– Mirroring</li> <li>– Empathy</li> <li>– Vulnerability techniques e.g.                 <ul style="list-style-type: none"> <li>▪ TEXAS</li> <li>▪ BLAKE</li> <li>▪ IDEA following TEXAS</li> <li>▪ SPIDER</li> <li>▪ BRUCE.</li> </ul> </li> </ul> </li> <li>• How to maintain positive relationships with customers             <ul style="list-style-type: none"> <li>– Compromise</li> <li>– Treating the customer not the problem</li> <li>– Ownership of issues</li> </ul> </li> </ul>

2.1	<p>How to communicate effectively with customers/colleagues at all levels.</p> <ul style="list-style-type: none"> <li>• Two ways medium.</li> <li>• Communication styles.</li> <li>• Communication channels.</li> <li>• Clarity and speed.</li> <li>• Noise.</li> <li>• Adherence to legal requirements, e.g., GDPR, anti-harassment legislation, AML anti money laundering and fraud prevention, Consumer Credit Act, Consumer Rights Act.</li> <li>• Adherence to regulatory requirements e.g., FCA handbook, Consumer Duty, codes of practice, professional standards, sector bodies, industry benchmarks, CICM vulnerability framework.</li> </ul>
2.2	<p>How to follow up a customer and re-negotiate sensitively in difficult situations, e.g., default on repayment; request for credit refused; solution to query rejected.</p> <ul style="list-style-type: none"> <li>• Preparing the listener for bad news.</li> <li>• Leaving room for reaction and venting.</li> <li>• Having BATNA and alternatives.</li> <li>• Win – win.</li> <li>• Adherence to legal requirements, e.g., GDPR, anti-harassment legislation, AML anti money laundering and fraud prevention, Consumer Credit Act, Consumer Rights Act.</li> <li>• Adherence to regulatory requirements e.g., FCA handbook, Consumer Duty, codes of practice, professional standards, sector bodies, industry benchmarks, CICM vulnerability framework.</li> </ul>
2.3	<ul style="list-style-type: none"> <li>• Effective communication using a range of media, e.g., phone, email, SMS, letter and face-to-face.</li> <li>• Appropriate language, e.g., avoidance of jargon.</li> <li>• Adherence to legal requirements, e.g., GDPR, anti-harassment legislation, AML anti money laundering and fraud prevention, Consumer Credit Act, Consumer Rights Act.</li> <li>• Adherence to regulatory requirements e.g., FCA handbook, Consumer Duty, codes of practice, professional standards, sector bodies, industry benchmarks, CICM vulnerability framework.</li> </ul>
3.1	<p>How to build and maintain good working relationships within teams to achieve results.</p> <ul style="list-style-type: none"> <li>• Team mission.</li> <li>• Performance targets.</li> <li>• Buddy up systems.</li> <li>• Incentives.</li> <li>• Golden rule.</li> </ul>
3.2	<p>How to work with other business areas, e.g., sales and compliance/quality team to achieve results.</p> <ul style="list-style-type: none"> <li>• Education.</li> <li>• Co-operation.</li> <li>• Communication.</li> </ul>

4.1	<p>Effective time management techniques, e.g.</p> <ul style="list-style-type: none"> <li>• Covey's four quadrant matrix.</li> <li>• Task blocking with cut offs.</li> <li>• Time outs and distraction limits.</li> <li>• Maximising quick wins.</li> <li>• Awareness of own peaks and troughs.</li> </ul>
4.2	<p>How to identify opportunities to improve work practices.</p> <ul style="list-style-type: none"> <li>• Process improvement programme e.g., Six Sigma or similar.</li> <li>• Flagging ideas – route to referral.</li> <li>• Continual Professional Development.</li> </ul>
4.3	<ul style="list-style-type: none"> <li>• How to take ownership of specific changes e.g., personal changes, changes affecting team, changes affecting organisation.</li> <li>• Taking through to implementation, e.g., personal application, referral to line manager, inclusion on project team, heading up change.</li> </ul>
5.1	<p>Reflective consideration of personal skills and abilities in collections work; keeping up to date with relevant changes to approach; supporting others in their development through mentoring/coaching.</p>
5.2	<ul style="list-style-type: none"> <li>• Performance results based on business communications and personal skills, e.g customer care, communication (written and oral), time management, team-working)</li> <li>• Improved skills and abilities.</li> <li>• Change in approach, attitude, confidence.</li> <li>• Reasons for change.</li> </ul>
5.3	<p>Reflective consideration of gaps in business communications and personal skills; seeking feedback and acting on it to improve performance; building capability through ownership of own development; identifying opportunities to improve work practices using SMART goals.</p>

## Assessment - Assignment

Please note that when completing assignments, learners should be working within the areas under consideration and able to demonstrate practical application at Level 3. Level 3 writing requires skills sets that expect you to apply your knowledge, demonstrate your understanding of the subject, show how well you handle well defined tasks and problems, investigate information and ideas to form actions and assess how effective applied methods are.