Level 3 Advanced Business Communications & Personal Skills
Indicative content

NOTE: UPDATED ASSIGNMENT APPLICABLE FROM 17TH AUGUST 2026

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	• Range of internal and external stakeholders e.g., consumer, sole trader, employee of business, team members, cross departmental colleagues, external organisations. • 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) • Identification and implementation of customer needs. • Acts with integrity and applies an ethical approach in their dealings with others, including supporting an inclusive culture and treating colleagues and external stakeholders fairly and with respect. Explains how they have completed actions in a reliable and timely way in line with organisation policy, values and standards
1.2	• Questioning techniques, for example: – Funnelling – Probing – Open / Closed questioning – Salami technique • Application of forbearance and due consideration including support and influencing techniques • How to develop acceptable solutions, e.g.: – Flexibility within parameters – BATNA (best alternative to a negotiated agreement) – Referral processes • how to identify vulnerability and deal with it. • Techniques to manage client relationships including high-risk clients who are vulnerable or have multiple debts. Describes how they develop strong, positive and sustained relationships with high-risk clients who are vulnerable or have multiple debts while recognising the business context of the relationship. • Acts with integrity and applies an ethical approach in their dealings with others, including supporting an inclusive culture and treating colleagues and external stakeholders fairly and with respect.

<table>
<tr><td></td><td>Explains how they have completed actions in a reliable and timely way in line with organisation policy, values and standards</td></tr>
<tr><td>1.3</td><td>Appropriate techniques for identifying, defusing and resolving difficult and sensitive/vulnerable situations professionally, e.g., relationship breakdowns, fraud, disputes, mental health problems, insolvencies
Active listening
Mirroring
Empathy
Vulnerability techniques e.g.
TEXAS
BLAKE
IDEA following TEXAS
SPIDER
BRUCE.
How to maintain positive relationships with customers
Compromise
Treating the customer not the problem
Ownership of issues
Techniques to manage client relationships including high-risk clients who are vulnerable or have multiple debts. Describes how they develop strong, positive and sustained relationships with high-risk clients who are vulnerable or have multiple debts while recognising the business context of the relationship.
Develop strong, positive and sustained relationships with stakeholders, recognising the business context of relationships and their importance to the organisation, while dealing with a challenging situation
Acts with integrity and applies an ethical approach in their dealings with others, including supporting an inclusive culture and treating colleagues and external stakeholders fairly and with respect.
Explains how they have completed actions in a reliable and timely way in line with organisation policy, values and standards.</td></tr>
<tr><td>2.1</td><td>How to communicate effectively with customers/colleagues at all levels.
Two ways medium.
Communication styles.
Communication channels.
Clarity and speed.
Noise.
Adherence to legal requirements, e.g., GDPR, anti-harassment legislation, AML anti money laundering and fraud prevention, Consumer Credit Act, Consumer Rights Act.
Adherence to regulatory requirements e.g., FCA handbook, Consumer Duty, codes of practice, professional standards, sector bodies, industry benchmarks, CICM vulnerability framework.
Use examples from their practice to negotiate fair credit management or debt collection outcomes, in line with organisational policies and professional standards/guidance for the fair treatment of customers and support of those in vulnerable circumstances.</td></tr>
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2.2	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. • Preparing the listener for bad news. • Leaving room for reaction and venting. • Having BATNA and alternatives. • Win – win. • Adherence to legal requirements, e.g., GDPR, anti-harassment legislation, AML anti money laundering and fraud prevention, Consumer Credit Act, Consumer Rights Act. • Adherence to regulatory requirements e.g., FCA handbook, Consumer Duty, codes of practice, professional standards, sector bodies, industry benchmarks, CICM vulnerability framework. • Professional and organisational standards or guidance for the fair treatment of customers and support of those in vulnerable circumstances. • Acting with integrity and applying ethical approaches including supporting an inclusive culture and treating colleagues and external stakeholders with respect. • Taking ownership of work through to resolution • Showing flexibility and enthusiasm, staying positive under pressure • Use examples from their practice to negotiate fair credit management or debt collection outcomes, in line with organisational policies and professional standards or guidance for the fair treatment of customers and support of those in vulnerable circumstances • Evidence how they have pro-actively resolves, re-negotiates or escalates issues • Explains how they have completed actions in a reliable and timely way in line with organisation policy, values and standards • Evidence how they have pro-actively resolves, re-negotiates or escalates issues.

2.3	• Effective communication using a range of media, e.g., phone, email, SMS, letter and face-to-face. • Appropriate language, e.g., avoidance of jargon. • Adherence to legal requirements, e.g., GDPR, anti-harassment legislation, AML anti money laundering and fraud prevention, Consumer Credit Act, Consumer Rights Act. • Adherence to regulatory requirements e.g., FCA handbook, Consumer Duty, codes of practice, professional standards, sector bodies, industry benchmarks, CICM vulnerability framework. • Evidence effective communication verbally and in writing with their team and stakeholders.
3.1	• Explain the benefits of equity, diversity and inclusion in the workplace and how they have supported this. • Evidence the principles of equity, diversity and inclusion in the workplace and how these impact on your organisation and customers • Acting with integrity and applying ethical approaches including supporting an inclusive culture and treating colleagues and external stakeholders with respect.
3.2	How to build and maintain good working relationships within teams to achieve results. • Team mission. • Performance targets. • Buddy up systems. • Incentives. • Golden rule. • Evidence how they have been inclusive and collaborated with their team and stakeholders to build and maintain relationships, supporting others when setbacks occur

3.3	How to work with other business areas, e.g., sales and compliance/quality team to achieve results.
	• Education.
	• Co-operation.
	• Communication.
	• Collaboration
	• Support when setbacks occur
	• Identify the different areas of their organisation and why they interact with them
	• Explain coaching techniques and how they are used to support a team
	• Coaching techniques
	    o Active listening
	    o Open questions
	    o SMART Goal setting and clarification
	    o Constructive feedback
	    o Mentoring and knowledge sharing
	    o Questioning skills
	    o Team reflections and review sessions
	    o Positive reinforcement
	    o GROW

	◦ OSKAR ◦ CLEAR ◦ TGROW ◦ CICM Professional Standards and audit ◦ STEPPA ◦ Push and Pull Continuum
4.1	• Effective time management techniques, e.g. ◦ Covey's four quadrant matrix. ◦ Task blocking with cut offs. ◦ Time outs and distraction limits. ◦ Maximising quick wins. ◦ Awareness of own peaks and troughs. • Explain key data and performance reports and team leadership /working techniques that are used to support the achievement of credit management and debt collection outcomes • Explain how they have completed actions in a reliable and timely way in line with organisation policy, values and standard • Explain their contribution to a change in working practice • Evidence how they have been inclusive and collaborated with their team and stakeholders to build and maintain relationships, supporting others when setbacks occur. • Identify organisation policy, values and standards regarding effective time management • Identify key data and performance reports that drive self and team target adherence and improvement
4.2	How to identify opportunities to improve work practices. • Process improvement programme e.g., Six Sigma or similar. • Flagging ideas – route to referral. • Continual Professional Development. • Collaboration • Explain how they have reviewed their own business working practices to identify areas for improvement • Evidence how they have been inclusive and collaborated with their team and stakeholders to build and maintain relationships, supporting others when setbacks occur.
4.3	• How to take ownership of specific changes e.g., personal changes, changes affecting team, changes affecting organisation. • Taking through to implementation, e.g., personal application, referral to line manager, inclusion on project team, heading up change • Explain their contribution to a change in working practice • Explain coaching techniques and how they are used to support a team • Explain how they have planned and undertook continuing professional development and supported the development of others

5.1	• Reflective consideration of personal skills and abilities in collections work; using feedback and professional standards to identify areas of personal development. • Keeping up to date with relevant changes to approach; supporting others in their development through mentoring/coaching. • Explain how professional standards and feedback are used to improve their working practices and those of others • Explain how they have reviewed their own business working practices to identify areas for improvement • Explain how they have used feedback to identify areas for personal development
5.2	• Performance results based on business communications and personal skills, e.g customer care, communication (written and oral), time management, team-working) • Improved skills and abilities. • Change in approach, attitude, confidence. • Reasons for change • Explain how professional standards and feedback are used to improve their working practices and those of others • Explain how they have reviewed their own business working practices to identify areas for improvement • Explain how they have used feedback to identify areas for personal development.
5.3	• 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 including support for the development of others.
5.4	• Undertake continuing professional development (CPD) over at least three months to maintain and enhance competence.