



CICM Level 5 Diploma

Learner Assignment Guidance Booklet

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Level 5 Diploma assignment guidance

Introduction

Welcome to the Level 5 Diploma in Credit & Collections Management course.

This guidance has been written to assist you in submitting a CICM Level 5 assignment and is designed to help you:

- understand what is required to reach Level 5 standard
- submit your work in the correct format.

Before you start this course, it is strongly recommended that you gain Level 3 passes or exemptions from CICM units in credit management, business environment, accounting principles and business law. Contact a CICM adviser if you are not sure about this.

Qualification structure

The Level 5 Diploma allows you to select from six units:

- Advanced Credit Risk Management
- Compliance with legal, regulatory, ethical and social requirements
- Legal proceedings and insolvency
- Process improvement
- Strategic Communications and Leadership
- Strategic Planning

All units involve a written assignment. You must successfully pass four of these units to gain your CICM Advanced Level 5 Diploma in Credit and Collections Management.

You can apply for exemptions if you have passed other business-related qualifications at the right level. Contact exemptions@cicm.com for more details. Please refer to a current syllabus for details about entry qualifications and requirements for Graduate Membership (MCICM (Grad))

The following booklet offers advice and guidance on the format of CICM assignments, requirements for Level 5 answers, grading, referencing and word count. Also, it includes extracts of example answers.

CICM Safeguarding

For any learners experiencing significant stress or difficulties we are here to help. If you have any safeguarding concerns, please contact us during working hours at **support@cicm.com** or call 01780 727272/722900.

CICM Lead Safeguarding Officer

Natasha Lyon E. natasha.lyon@cicm.com

You can also speak to your CICM tutor or coach about any concerns you may have.

If you or someone you know is experiencing a crisis and it is an emergency, please act quickly and dial 999.

Do you need support or someone to talk to?

Call/contact:

- The **Samaritans** on 116123 (available 24/7) or email jo@samaritans.org
- **Heads Together** Text **SHOUT** to **85258** (available 24/7)
<https://www.headstogether.org.uk/get-support>

If you have any queries, please do not hesitate to get in touch with the CICM Awarding Body team. Email awardingbody@cicm.com or telephone 01780 727272.

Before you start

1. If you are not yet a member of CICM, register with the CICM. You can do this online at www.cicm.com/membership-types/ Registration lasts for a year, during which time you automatically receive the benefits of membership of the Chartered Institute of Credit Management. This includes regular information about learning opportunities and study advice.
2. Make sure you have all your learning materials before starting a unit. You will need:
 - This learning guidance booklet
 - Your CICM Study Guide for the unit(s) being studied
 - Additional recommended reading materials¹
 - Assignment questions, available from CICM Awarding Body
 - Grade criteria, available from CICM Awarding Body
 - Moderator feedback reports on your subject, available from CICM website.

These materials will help you become familiar with the unit and assignment before commencing your studies.

3. Be prepared. This involves:
 - Setting aside time to study
 - Reading study materials carefully
 - Researching your topic
 - Drawing up a timetable with an agreed end date
 - Securing support in your studies².

¹ Books recommended by CICM can be found in the booklist on their website and are referred to in their respective study guide. You are not restricted to these titles, but they do indicate the academic level required for each subject. <https://www.cicm.com/learning-development/qualifications.html>

² Your support coach will provide advice and check your work periodically. This support coach could be your line manager, a tutor or another person with experience in training or credit management. Contact info@cicm.com if you require more information about tutor or coaching and mentor support.

Level 5 Standard

Many of you will have successfully achieved qualifications at Level 3 for ACICM. However, Level 5 requires new skill sets which include the following:

- Knowledge beyond basic application in order to show a range of understanding
 - Awareness of the wider environment
 - Some autonomous study, including guided and independent research
 - Reading more extensively using wider academic works
 - Linking theory to practice by applying knowledge in relevant contexts
 - Assessing and analysing information
 - Justifying decisions or recommendations
 - Writing succinctly in a variety of formats
 - Undertaking a literature review
 - Showing critical reflection
 - Presenting your work effectively.
-

Grade Criteria

Examiners use mark schemes and grade criteria for each assignment to identify achievement. You can see an example of these in Appendix A. In addition, they will provide you with brief written feedback on your assignment to identify good or excellent work and areas for improvement. CICM examiners award the following grades:

Level 5 Refer

A refer grade means you have not met the pass requirements, but you can improve and resubmit your work.

A refer grade is given if you have:

- not adequately covered the assessment criteria³ and/or you show basic understanding of concepts and terminology
- showed limited ability to apply and evaluate knowledge and/or communicate a response
- failed to use adequate referencing.

Level 5 Pass

A pass grade means you have successfully met the pass requirements.

A pass grade is given if you have:

- met the assessment criteria²
- showed good understanding of concepts and terminology for a broadly defined, complex area, including some ability to research, evaluate and apply knowledge to business problems and communicate clearly in a variety of forms
- demonstrated awareness of limits to knowledge and scope of subject
- showed ability to evaluate actions and own take responsibility for courses of action

³ Learning outcomes and assessment criteria show the requirements of the unit in more detail; you will find them in the CICM syllabus and at the end of each assignment.

Level 5 Merit pass

- You have met all assessment criteria and exceeded some of them
- You have grasped concepts competently and applied them well
- There is evidence that you have read more widely and reflected on your learning
- You give clear, well supported and effective responses
- You use Harvard referencing.

Level 5 Distinction pass

- You have met all assessment criteria and exceeded several of them
- You have clearly demonstrated practical and theoretical understanding
- You have applied analytical and critical skills to explore and resolve a range of familiar and unfamiliar business problems
- You have undertaken reflective evaluation of your work and have read widely
- Your communication is tailored, innovative and creative.

Assignment format

Each assignment is separated into 3 tasks. All tasks should be completed.

Each task will offer suggested 'areas for consideration'. These can be used as a guide, to help you to understand what could be used in your answer. You are not obliged to use everything stated in the 'areas for consideration' but it may give you guidance as to the depth and level of the work required for the task.

An assignment can take a variety of forms. The task may ask you to create a report, construct an action plan or make a presentation to stakeholders. You will find tools to help you with these formats in the appendix at the back of this guidance booklet.

Whatever the task, you should view your assignment as a tool to demonstrate your knowledge and skills within the context of the question.

The most important rules are:

- **Answer all parts of the task** – read your assignment task carefully and use the grade criteria to make sure that you cover every section. The grade criteria give you more detail as to what is expected in order to gain a pass (see example Appendix A).
- Ensure all responses are in **English** including appendices.
- **Structure your assignment** – your assignment needs a logical order and approach. For example, a report would require an introduction, body of work including analysis and interpretation, supporting documentation, conclusions and recommendations. Search the internet for examples of assignment format and use the examples in the appendix section of this booklet to assist you.
- **Provide evidence** – some of the questions will ask you to provide evidence of how you action situations within your role. You should ideally use examples from your own work, which should be redacted to remove any personal data. If you use hypothetical cases to exemplify how you would carry out actions within your workplace you need to make it clear that your answer includes a fictitious scenario.
- **Use appendices carefully** – you may support your work with appendices, which do not form part of your word count. However, it must be noted that appendix items themselves do not attract marks. It is important then, that any appendix is relevant to the question and referred to in the body of the answer. Remember to add any appendix items directly into the assignment template. You can learn more about this in Appendix D.
- **Reference your work** – You must avoid plagiarism by making a clear distinction between your words and those of an external source. You can learn more about plagiarism in Appendix D.

Make sure that you note details of any literature, websites or Artificial Intelligence (AI) you have used in your work and reference this correctly. This includes details from your organisation's intranet.

Referencing means identifying clearly what is the work of another author. Referencing should be made in two places:

- in-text (i.e., at the point you mention it in your answer)
- in a bibliography (i.e., a list of all the external material you have used)

This enables the reader to refer to the original material.

- **Keep to the word count** - you must follow the word count carefully and should not exceed this by more than 10% because Level 5 achievement requires the ability to write succinctly. Assignments with excessive word counts will be unable to achieve the higher Good and Excellent grades because of this.

A good technique is to 'free write' and then edit work down to the required word count, removing any superfluous word or content. Evidence can form part of an appendix.

Appendices and the bibliography do not count towards the overall word count, however they should be carefully chosen because excessive words or irrelevant appendices would not indicate Level 5 ability.

- **Use the CICM assignment template** – if a template has been provided, you must type your answers directly into the spaces provided in the CICM assignment itself – the boxes will automatically enlarge if you need more space. It is important that this is the document you upload for marking. Attach any additional information to this document so that a single upload is made. Ensure that the authentication statement is completed at the front of the assignment template.
- **Save your work in a valid format** – your final work should be saved in a format that can be uploaded into the marking system. A list of valid formats can be found in your submission guidance.
- **Complete the CICM cover sheet** - Complete the authentication statement included at the front of your assignment confirming that the work is your own and providing a name of a witness that CICM Awarding Body could contact if required as part of any suspected malpractice investigations. Your work cannot be marked if you have not completed the form, stating that the assignment is your own work. (Sample authentications statement in appendix G)
- **Check your work thoroughly** – critically appraise your work and proof-read it carefully before submission. The checklist in appendix H can help to guide you.
- **Upload your assignment correctly** – it is your responsibility to upload your assignment to the CICM appointed marking system. Refer to your submission guidance if you need help with this.
- **Submit on time** – you can submit at any point during the submission window but check the deadline date you can submit. Your work will not be marked if you submit after that date but you will still be charged for your submission.
- **Guidance for non-UK learners** - When asked to consider or apply legal or regulatory requirements to assignment answers, candidates should refer to the law and regulation of the country applicable to their role and that of their employer. Those working offshore for UK companies would be expected to use UK law.

Note – UK law - It is accepted that there are some differences in terminology and detail between the law in England, Wales, Scotland and Northern Ireland.

- **Re-submission** – If you do not achieve the grade you want in your results, you can choose to adjust your work and submit it for reassessment. You may enter your resubmission in one of our standard assessment series' and you may resubmit as many times as you wish. You will follow the same process to enter, pay and submit your updated assignment for marking. You should contact the CICM Awarding Body to check that you are submitting the most up to date assignment in each case.

If you choose to resubmit you should:

- clearly mark your work as a resubmission in the assignment cover sheet
- use the comments or feedback provided from your previous submission to identify areas for improvement
- be careful not to remove any work that gained marks in your previous submission
- you may choose to highlight any new work you've added to your assignment, but this is not obligatory.

When you upload a resubmitted assignment, the assessment team will:

- have access to your previously marked assignment and will compare this with your latest submission
- award the same marks as your previous submission if you do not make any changes to a particular question.

Use of candidate data

Please note that the personal information you have supplied to CICM may be used by the Chief Executive of Skills Funding to issue you with a Unique Learner Number (ULN) and to create your Personal Learning Record. Further details of how your information is processed and shared can be found by searching "personal learning record" at the www.gov.uk website.

Company confidentiality

Candidates may be concerned about the security of sensitive company information contained within their assignment. Please note that all information contained within any assignment is treated with the upmost confidentiality. All CICM examining teams and assessment board members have confidentiality clauses in their contracts for any work completed for CICM.

However, it is your responsibility to redact (remove) any sensitive personal and company data before submission. Examples of sensitive data include names, email addresses and bank details. You can ensure your assignment is anonymous by using your candidate number as an identifier and by selecting a generic name for your company and any stakeholder information, to protect your customers' details.

Use of case studies

Candidates are strongly encouraged to use current or previous employment as a basis for their work. However, candidates who cannot or do not wish to base their assignment on their own place of work can use a case study of their choosing. CICM do not offer cases for these candidates but would advise they select an organisation with widely published data that they can legitimately access and reference in their work.

Appendix

The following appendices are here to offer further help.

Appendix A: example of mark scheme and grade criteria

Appendix B: example of Level 5 answer

Appendix C: example of report structure

Appendix D: key features of an executive summary

Appendix E: action plan checklist

Appendix F: how to use an appendix

Appendix G: how to avoid plagiarism

Appendix H: how to use referencing

Appendix I: example authentication statement

Appendix J: your assignment checklist

Level 5 Mark scheme Process Improvement

Task	Fail/refer	Level 5 pass	Level 5 merit	Level 5 distinction	Examiner	Moderator
1 30%	Basic or inappropriate methodologies used. Area for improvement not identified or does not follow on from monitoring of current processes.	Appropriate methodologies used to monitor current processes and identify a specific area for process improvement.	Robust use of appropriate methodologies to monitor and assess business processes in own area of responsibility. Effects on stakeholders and work quality taken into consideration. Valid area for improvement identified as a result.	Critical assessment of business processes undertaken using appropriate methodologies to monitor current practice. Evidence of working alongside stakeholders to analyse the effect of practices on quality of work. Clear justification for selecting an area for improvement.		
	0 - 14	15 - 19	20 - 22	23 - 30		
2 30%	Poor or ineffective techniques used to improve the process. No evidence of work with stakeholders.	Established techniques used to adapt the current process, in line with the improvements recommended. Consideration of how processes affect departmental work quality, with some stakeholder involvement evident.	Comprehensive application of relevant techniques which results in improvements to process. Answer includes analysis of how processes affect the quality of work in the department and checks on the validity of changes. Clear involvement of stakeholders.	Process clearly improved following candidate's in-depth use of relevant techniques to achieve the recommendations made, Critical analysis of impact on departmental work quality. Stakeholder involvement and validity checks evident.		
	0 - 14	15 - 19	20 - 22	23 - 30		
3 40%	Basic or incomplete business plan with little relevance to suggested improvement and/or audience.	Valid business plan pitched to target organisation for the suggested process improvement. Measures in place to test the impact of change and allow for potential corrective action and revision of plans.	Well-articulated business plan tailored to stakeholders and outlining specific, SMART implementation plans for improving the process. Measures in place to test the impact of change with correction and revision systems in place.	Professional business plan 'sells' the concept well, with justified measures for implementing change. Detailed and realistic SMART ideals and valid feedback systems embedded within viable plan.		
	0 - 19	20 - 25	26 - 29	30 - 40		
Total /100						

Level 5 Grade Criteria

Fail/Refer < 50%	Level 5 PASS 50 – 64%	Level 5 MERIT PASS 65 – 74%	Level 5 DISTINCTION PASS ≥ 75%
Inadequate coverage of assessment criteria and/or basic understanding of concepts and terminology; limited ability to apply and evaluate knowledge and/or communicate a response. Failure to use adequate referencing.	Good understanding of concepts and terminology for a broadly defined, complex area, including some ability to research, evaluate and apply knowledge to business problems and communicate clearly in a variety of forms. Awareness of limits to knowledge and scope of subject. Able to evaluate actions and own learning and take responsibility for courses of action.	All pass criteria met and some criteria exceeded. Concepts are grasped competently and applied well in the execution of assessed activity. There is evidence of wider reading and reflection. Clear, well supported and effective responses.	All pass criteria met with several criteria exceeded. Clear demonstration of practical and theoretical understanding. Analytical and critical skills applied to explore and resolve a range of familiar and unfamiliar business problems. Reflective evaluation of work and evidence of wider reading. Communication is tailored, innovative and creative.

Appendix B – Example Level 5 answer

The example extract below, identifies qualities required for a Level 5 standard using an academic-style essay. It shows generic answers which have successfully achieved a pass at Level 5. They do not relate to specific CICM assignment tasks; however they show the type of response expected.

Budgeting – looking ahead

Word count 1,362 words (excluding bibliography)

Abstract

Budgeting has long been a useful and important means of coordination, control, communication and performance evaluation for companies. It allows a company to plan ahead and charter a course for the coming year. However, rigid budgeting is being challenged, and the case for moving beyond the restraints of traditional budgeting appears to be gathering momentum.

Balanced, clear rationale for purpose of assignment quickly established

Budgeting

According to (Anon., 2012) There are two main types of traditional budgeting used in most companies

1. *'Incremental budgeting'*, which involves taking the previous year's figures and adjusting them slightly up or down according to predicted events.
2. *'Zero-based budgeting'* which is based on the assumption that the function(s) for which the budget is prepared doesn't exist. There are no preconceptions, and the budget is built from the bottom up based on the survival level of expenditure.

Application of theory to relevant working practice

Evidence of theoretical understanding expressed in own words

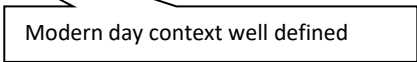
Harvard-style referencing points to relevant wider reading material.

Both of these types of budgeting set targets which are financial and usually negotiated between the department managers and the budget committee. According to (Libby & Lindsay, 2007) the business is then managed to meet the targets set out in the budget, with the result being that the decision-making becomes subservient to the budget rather than customer demand. Clearly if the assumptions made when preparing the budget turn out to be erroneous or economic/market conditions change dramatically, the budget will be out of date.

Wider view of external influence and implications

Need for change

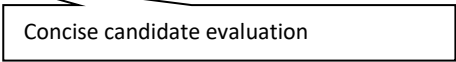
There have been many criticisms levied at budgeting in recent times, which are that they're time-consuming, slow to detect problems, unreliable for performance measurement, out of date quickly, and disruptive to cooperation, amongst others. (Hope & Fraser, 1999) Go as far as to say that budgets are a barrier to competitive success in the information age. The biggest challenge is convincing managers that there is a viable alternative. In a later article by (Hope & Fraser, 2000) budgets are described as too rigid to reflect today's fast-moving economy. Few companies can confidently plan ahead with today's unpredictable competition, fickle customers and discontinuous change.



Modern day context well defined

(BBRT, 2012) Describes the problems with traditional budgeting, and therefore the factors driving the need for change as:

Budgeting prevents rapid response – in a fast changing competitive environment, budgeting is just too rigid.



Concise candidate evaluation

Budgeting is too detailed and expensive – it's a bureaucratic process which absorbs a big proportion of management time.

It is out of date within a few months – Often the key assumptions change quickly, which effectively renders the budget useless and requires reworking.

Budgeting is out-of-kilter with the competitive environment – Today's business environment requires quick response and innovation, not people and budget management.

Budgeting is divorced from strategy – because budgets are based on functions and departments, they don't necessarily align to corporate strategy.

Budgeting stifles initiative and innovation – budgets favour the authoritarian management style and stifle innovative thinkers.

Budgeting protects non-value-adding costs – Costs are usually agreed based on the previous year's, and there is little incentive or time to challenge the root causes of those costs.

Budgeting reinforces command and control – Budgets were designed to enable control from a central point, which means most local decisions need to be referred rather than made quickly based on intimate local knowledge. *Budgeting de-motivates people* – Budgets are aligned with McGregor's theory X, which is based on the assumption that people will do the minimum required unless an additional incentive is in place. Most people start off highly motivated but soon learn not to fight the system and 'go with the flow'.

Budgeting encourages unethical behaviour – aggressive targets and tight budgeting drive people to 'meet the numbers' at almost any cost.

Detailed expansion placed in own words to demonstrate understanding

However, research undertaken fairly recently by (Libby & Lindsay, 2007) shows that although managers acknowledge that the budgeting process isn't perfect, they couldn't manage without budgets. Rather than abolish budgets altogether, they would rather improve and evolve their budgeting process.

Balanced, realistic approach

In Practice

The author's employer still uses budgeting as a major financial control, incentive measurement tool and company performance measurement tool. The budget is continuously referred back to, especially by the executive board and sales managers, and current performance measured against it. There certainly is an inordinate amount of time spent on preparing the budget, and at least 2 revised budgets are prepared throughout the year.

Linking theory to vocational practice

Consideration of different stakeholders

Budgeting is very much seen as an essential part of company controls, especially by the finance director, due to the fact that the business is seasonal, and a certain amount of bank funding is required. The bank, as well as shareholders, needs to see that the company is being run with tight controls and is able to keep to the budget predictions. The author, however, has found that in practice this can lead to a breakdown of ethics and a phenomenon called 'gaming', as described by (Hope & Fraser, 2003). When it appears that the company is not going to reach the budget target for a particular month, customers are leaned on to bring orders forward or goods are sold at a lower margin in higher quantity in order to 'hit the target'. The author has even noticed instances of customers being leaned on to accept 'approval' orders at the end a particular month, with the suggestion of returning those goods within the 'approval' period for credit, which increases that particular month's sales figures and reduces the following month's sales figures, and is effectively mortgaging the future.

Personal application and consideration of consequence

Evidence of technical knowledge

In practice, as in the research conducted by (Hope & Fraser, 2003), rigid budgeting can lead to attitudes of short-termism rather than gradual, continual improvement, measured against competitors and industry standards.

Evolutionary approach

Beyond Budgeting

Much research has been conducted into ways of moving beyond the vice of budgeting over the last 20 years or so, and a movement called 'Beyond Budgeting' appears to be gathering pace. (Hope & Fraser, 2003) Conclude that every part of the company should be judged on how well they perform against their peers and world-class benchmarks, rather than set targets based on assumptions and potentially flawed logic.

Critical analysis of applied principles

The main principles behind 'beyond budgeting', according to (McVay & Cooke, 2006) are to base targets on stretch goals linked to performance against peers, competitors and benchmarks by regularly reviewing them, rather than fixed pre-determined targets. The next principle, and possibly the most difficult for senior managers to buy into, is to decentralize management, or as (Hope & Fraser, 2000) puts it, give autonomy within boundaries, so that decision-making and performance accountability is devolved to line managers. This leads to managers becoming more entrepreneurial and therefore increased motivation, higher productivity and better customer service. According to (Hope & Fraser, 2003), the result of small, entrepreneurial teams exploiting local opportunities is a more adaptive organisation. This view has been somewhat vindicated by a number of organisations, such as Svenska Handelsbanken, Volvo, IKEA, SKF, Borealis and Boots, who have embraced the beyond budgeting model and gone on to be market leaders.

The case study of Svenska Handelsbanken by (Lindsay & Libby, 2007) is a fantastic example of how a change of philosophy and culture within a large organisation, to devolution of responsibility and accountability with a focus on beating competitors and peers can drive the business to new heights.

The author finds it particularly interesting that there is no bonus culture at all which eliminates 'target gaming', and reinforces the fact that beating one's peers is a far more powerful incentive than financial gain.

Reflective analysis

Cross analysis of concepts and results

Conclusion

There certainly does appear to be a better way of managing and measuring business performance than budgeting, which is the beyond budgeting model. This model requires not just a change in procedure but a complete change of attitude and management principles to succeed. Senior managers need to accept that under the beyond budgeting model they wouldn't be relinquishing tight control, but the focus would be on long-range forecasting with the control being a measure of

the organisations ability to make continual improvements and beat their competitors rather than being measured against a fixed, out-of-date target. It seems that although most managers agree that the budgeting process is flawed and time-consuming they would prefer to improve it rather than abandon it altogether. The author suggests that budgeting is still deeply ingrained in the psyche of most finance managers, and it would take willing free-thinkers to change the *status quo* in most companies.

Multi-dimensional
assessment

References

Harvard-style
Referencing

Anon., (2022) Shell Livewire - Types Of Budgeting. Budget Journal [Online] Vol. 3, published March 2022. Available at: <http://www.shell-livewire.org/business-library/accounts-and-finance/budgeting/types-of-budgeting> [Accessed 19th April 2022].

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Collins, F., Munter, P. & Finn, W. D., (2007) The Budgeting Games People Play. 2nd ed., New York: The Accounting Review.

Hope, J. & Fraser, R., (2011) Building a new management for the information age. San Francisco: Management Accounting.

Hope, J. & Fraser, R., (2020) Budgeting Update Vol 40., Strategic Finance. Massachusetts: Harvard Business Review

Hope, J. & Fraser, R., (2019) Who Needs Budgets. Massachusetts: Harvard Business Review.

Libby, T. & Lindsay, M., (2017) Beyond Budgeting Or Better Budgeting. Vol 28., Strategic Finance.

Lindsay, M. & Libby, T., (2017) Svenska Handelsbanken: Controlling a radically decentralized organization without budgets. Issues In Accounting Education, pp. 625-640.

McVay, G. J. & Cooke, D. J., (2016) Beyond Budgeting in an IDS - The Nicollet Experience. Healthcare Financial Management.

Range of sources (should be up to
date/respected sources)

Appendix C - An example of report writing structure

To:

From:

Re: Assignment subject title / Report heading

Date :

Contents Page

Section	Page Number
1. Executive summary	1
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Appendix D - Key features of an Executive Summary

- Clear and concise summary of a full report - introduction through to recommendations.
- Comprehensive - covers all main points.
- Independent - can be read and understood on its own.
- Short - 10-15% length of full report.
- Coherent and professional - written in full sentences and paragraphs.
- Logical progression - purpose, scope, main points, conclusions, appendices.

Appendix E - Action Plan checkpoints

As you construct your action plan, check that you are covering the main issues - does your action plan answer the following questions?

1. Why am I doing this?

Establish the need.

2. What do I hope to accomplish?

Define your objective(s) – be specific (SMART)

3. What is the value in what I am aiming to achieve?

Establish success criteria and quantify the benefits of the end result.

4. How am I going to get there?

Consider steps, resources, stakeholders, timing, prioritisation of tasks.

5. What is it going to cost me?

Check budgets but also think about this in terms of time as well as money.

6. When do I want to get there by?

Use a GANNT chart to establish staged targets and a final deadline date.

7. What can I do to improve it?

Obtain relevant feedback at the start and throughout the process.

8. How can I check if it's working?

Establish a clear process for periodically monitoring the plan's progress.

9. What if I fail?

Consider possible obstacles. Have a contingency plan in place.

10. What next?

Consider reviewing and adapting the plan for further use.

Appendix F – How to use an appendix

All written assignments offer the option to use appendices.

What is an appendix?

Appendix items are used to support your answer and evidence your research. They do not form part of your word count and do not attract marks.

They should not be used to answer the question itself or act as an overflow – the question itself must be answered in the body of your work.

What do I put in my appendix?

Only add information that is relevant to the question and adds value to the topic. This might include statistical results, evidence of your research, background information, visual summaries of research outcomes or information that indirectly expands on the topic.

What do I put in the body of my answer?

Everything that is needed to meet the requirements of the question. If your answer does not meet the criteria as a stand-alone piece of work, then it may be that you have put essential material in the appendix.

How do I refer to my appendix?

Each appendix item should be labelled and given a title (e.g. "Appendix A – credit score card). Your answer should make clear reference to the appendix items that support it, by using this appendix label. Remember, any discussion of their content or supporting arguments and analysis must be held in the body of the answer to gain marks.

You should paste your appendices directly into the assignment template so that you submit a single, readable assignment. Appendices sit at the end of the answer booklet and before any notes and references.

Appendix G - How to Avoid Plagiarism

You need to understand the meaning of plagiarism so that you do not inadvertently plagiarise work. The CICM will investigate any cases of suspected plagiarism which could mean that:

- Those involved have their results withdrawn and are barred from entering further CICM qualifications
- The coach receives no further work from the CICM
- The learning provider is reported to the regulators (e.g., Ofqual).

What is Plagiarism?

Plagiarism is where a person knowingly, or unknowingly, attempts to pass someone else's work off as their own. It can take the form of direct, word-for-word copying or the theft of the substance or idea of the work. Even if you have changed some of the original words or original structure this would still be classed as plagiarism.

To avoid plagiarism, you must ensure that you correctly reference any paraphrases or quotations used within your work. You can work with another learner on the assignment, however, if you do, you must clearly mark the sections of work which were prepared together, and those which are your own work. It is not advisable to share your written work with another CICM learner, as this could encourage plagiarism. If you have accessed AI, such as Chat-GPT, GoogleBard, Microsoft Bing, or SnapChat, you must show which sections of your work are AI generated. Even if you alter the wording of AI-generated responses, you must reference them as a source.

Examples of what constitutes plagiarism

- Failing to make clear distinctions between your own commentary, views and quotations, and those of another person by referencing
- Copying a book or web entry and adjusting the words slightly
- Failing to clearly reference another person's work
- Using AI by either directly copying AI generated work or adjusting an AI generated answer without referencing the source
- Passing the work of one person off as another, even when the originator of the work has given their permission
- Using quotations, ideas or comments of another person but failing to reference them because you have forgotten the original source.

How to avoid plagiarism

- Ensure that you understand what plagiarism is
- While conducting your research and making notes, always distinguish your own comments from those of others.
- Ensure that you make a note of the source of all quotes, comments, citations etc. that you may wish to refer to in your work as you go along.
- Make sure that you include a bibliography. This is a list of references usually found at the end of a piece of work.
- Make sure your work is correctly referenced both within a bibliography and at the point where the other person's ideas or words are used.
- Use the Turnitin similarity report to check you have referenced correctly
- Ask your coach or tutor if you need further guidance.

Appendix E – How to reference other materials

Referencing means identifying clearly what is the work of another person. That person can be another author in a book, an article in a paper, something you read on a website or information generated through Artificial Intelligence, such as an AI chat-bot. Anything you use from your own organisation is also deemed to be the work of another person and will need to be identified through referencing.

Referencing should be made in two places:

- In-text (i.e., at the point you mention it in your answer)
- in the bibliography (i.e., in a list of reference materials at the end of your assignment)

This enables the reader to refer to the original person's work. To help the reader identify the original work you need to give details of the original author. The information below shows how you can do this. It is known as 'Harvard Referencing'. It is not the only way to reference the source of your information, but it is well-known and makes sure you have declared the necessary information. Harvard referencing is a useful skill to learn if you intend to study at a higher level later.

When you submit your assessment, the Turn-it-in software will check your work against all recognised third-party material. Their use will be flagged in your similarity report, which you can view and amend before you submit. For more information and advice on the Turn-it-in similarity check, please refer to your Turn-it-in guidance. Any concerns regarding any such content identified by Turnitin will be investigated under the CICM's suspected malpractice policy and process.

In-text

1. If you refer to another person's idea, state their name and the year they published, e.g., 'Author name (2023) stated that ...'
2. If you quote directly from the author, indent the passage and refer to the page that the quote is taken from, e.g., '“Direct quote from author.” (Author name, 2023: 19)'

In the bibliography

List publications alphabetically by author's surname, quoting the details noted below:

From a book

- 1 Surname and initial of author
- 2 Date of publication (in brackets)
- 3 Title of book (in italics)
- 4 Publisher
- 5 Place of publications

Example: Surname, A. (2023) *Example Book*, Publishing House, London

From a journal

- 1 Surname and initial of author
- 2 Date of publication (in brackets)
- 3 Title of article (in inverted commas)
- 4 Title of journal (italics)
- 5 Publications details – volume (year) number (issue)
- 6 Page numbers of the whole article.

Example: Surname, A. (2023) *Example Article* Student Journal Jan 2023, Vol.1 issue 20 pp. 2-18

From a website:

- 1 Author or Company for the author of the website
- 2 Year of publication
- 3 Website title [online]
- 4 URL
- 5 Date accessed

Example: WebSupport (2023) *Example web article [online]* www.anexample.com (accessed 01.07.23.)

From an AI tool or chatbot⁴:

- 1 AI source
- 2 Website URL
- 3 Date accessed

Example: ChatGPT 3.5 <https://openai.com/blog/chatgpt/> (accessed 01/07/23.)

Additional advice regarding use of AI

AI may be used as a source of initial research, provided it is referenced correctly. This includes any study mode functionality selected during your research. Where possible, the original information source should also be located and referenced.

If AI is used to create or paraphrase any part of your work, you must make it clear which sections were researched in this way. In line with JCQ⁵ guidance, you should retain a copy of the question(s) and computer-generated content for reference and authentication purposes. This should be held in a non-editable format (such as a screenshot) along with a brief explanation of how it has been used.

⁴ Examples include (but are not limited to) ChatGPT, Jenni, Jasper, Writesonic, Bloomai, Microsoft Edge/Bing, SnapChat and Googlebard.

⁵ JCQ is the Joint Council for Qualifications

Please remember that AI conversations are not wholly accurate, and their reliability should be verified if they are used. They can be a useful starting point to generate ideas for your work but should not be used to replace your own research, documentation, explanations and analysis. Note too, that sections of work generated or supported by AI are less likely to attract marks because they fail to demonstrate your independent understanding.

Turnitin will also review your assignment for content generated by AI which will be scrutinized by the CICM Awarding Body. Any concerns regarding the content of AI within your assignment will be investigated under the CICM suspected malpractice policy and procedure.

Appendix I – example Authentication statement

Candidate's statement

Students must be able to demonstrate that the final submission is the product of their own independent work and independent thinking.

All sources must be referenced. Students must be aware that unreferenced AI generated content will be processed under the CICM's suspected malpractice procedure.

Please read the following statements and tick if you understand and agree:

	I understand that plagiarism occurs when a person uses another person's work or ideas, or AI-generated content and claims that they are their own. Plagiarism includes:
	• Direct or word-for-word copying of the substance or idea of the work. • Copying or paraphrasing content, even if the originator of the work has given their permission.
	I understand that I must reference all content that is not my own independent work or independent thinking, including:
	• clear distinction between my own commentary and the views, quotations, and commentary of others. • any content generated by AI, even if edited or re-worded. • any content that does not reflect my own work, analysis, evaluation, or calculations.
	I understand that failure to reference either intentionally or accidentally will be investigated under the CICM's Suspected Malpractice process
	I understand that to avoid plagiarism I must ensure that I must not share my written assignment work with another CICM learner or view responses from another CICM learner.
	I understand that if the examining team are concerned that there is plagiarism in my work, they will ask for a report from my witness and me, and the case will go before the CICM Assessment Board.
	I understand that if I have studied with another person, we must not submit the same response. Instead, we must each submit our own independent work.

I confirm that I understand the meaning of plagiarism and that the attached assessment is my authentic work.

Name _____ Signed _____
Date _____

Witness statements

Please provide the name, telephone number and job title of a person who is able to confirm that the attached assignment is your authentic work, such as your assignment coach, trainer or line manager who is not a relative.

Witness name _____ Position _____
Signed _____ Daytime tel: _____ Date _____
Witness statement checked by _____ Date _____

(office use only):

Comment to be added to assignment on Turnitin using quick marks once authenticity confirmed).

Appendix J - Your assignment checklist

Is your assignment presented correctly?	Tick
Have you typed your answers directly into the CICM template if required?	
Have you attached any supporting documents to this template?	
Have you read and confirmed the authentication statement on the front sheet?	
Have you saved your assignment in a single document in the correct format?	
Is the file size no more than 30mb in size?	
Is it clear (i.e., font size 10 or larger with at least one and a half size spacing)?	
Are your appendices attached in full (no hyper or other links) and correctly labelled?	
Are all your responses in English including appendices?	

Have you fully referenced any sources of information?	Tick
Have you included a reference list or bibliography for all your research, including AI?	
Does your in-text referencing correspond to your bibliography?	
Have you used a consistent referencing style (author, date system) such as Harvard?	
Is there clear distinction between your thoughts and words, and those of others?	

Have you removed any sensitive data from your assignment?	Tick
Have you removed all personal information (e.g., names, email addresses)	
Have you removed sensitive organisational data (e.g., customer identification data)?	

Is your written expression appropriate?	Tick
Have you kept your audience in mind and explained yourself sufficiently?	
Are your sentences too long or too short?	
Have you used any jargon or overused abbreviations?	
Have you given precise details or have you over-generalised with vague answers?	
Have you checked spelling and grammar using a computer checker to assist?	
Have you manually proofread your answers in full?	

Does your work meet the level required?	Tick
Have you met all the requirements for each task, in line with the mark scheme?	
Have you read widely enough? Is this wider reading evidenced in your answer?	
Should you include more information or discussion?	
Have you provided enough evidence to support your argument(s)?	
Is there any unnecessary repetition in your assignment?	
Have you demonstrated practical application of valid academic theory?	
Have you analysed your findings and drawn balanced conclusions?	
Are your appendices valid and necessary; do they substantiate your answer?	
Are your appendices specifically referred to in the body of your answer?	
Have you remained within the specified word count?	

Is your assignment uploaded?	Tick
Have you uploaded your assignment for marking?	
Have you kept a copy of your electronic receipt?	

