

**QUALITY
ASSURANCE
MODEL FOR
SCQFP APPROVED
CREDIT RATING
BODIES**

SECTION 3
Approval



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Approval

This Quality Assurance Model (QAM) applies specifically to those SCQFP Approved CRBs but for ease of reading the term Credit Rating Body or CRB will be used in this document

Applications for approval to become a CRB take around 9 to 12 months to fully complete the process and consist of:

- An expression of [interest](#)
- An [informal](#) discussion with an officer of SCQFP
- The completion of an approval [submission](#) with accompanying evidence which includes a trial run of proposed credit rating processes
- A review team pre review online [meeting](#)
- An [online review meeting](#) with the organisation and a Review Team
- A formal [report](#)
- [Scrutiny](#) of the report by the SCQFP Quality Committee and Board
- Letter of [outcome](#) from the Chair of the SCQFP Board
- A right of appeal

Possible outcomes:

- [Approved](#)
- [Approved with conditions¹](#)
- [Not Approved²](#)

Once approved, the CRB is then subject to annual monitoring and periodic review.

Expression of interest

Organisations that wish to become SCQFP approved CRBs should contact the Partnership to make an expression of interest. On receipt of this expression of interest an SCQFP Officer will arrange to meet with key personnel from the organisation.

Informal meeting with SCQFP Officer

The purpose of this meeting is to establish whether the organisation has the potential to meet the quality criteria. The SCQFP Officer will explain the criteria, the process and the responsibilities of becoming a Credit Rating Body. The SCQFP Officer will also explain the timeline of the process.

If the meeting indicates that the organisation has the potential to meet all three criteria and understands the commitment and capacity required, the organisation will be invited to make an application and will be given the submission template. If the Officer feels that the organisation does not have the potential to meet the criteria, further advice and guidance will be given. This does not preclude the organisation from making another expression of interest at a later date if circumstances change.

¹ CRB cannot start to credit rate until conditions are met

² After unsuccessful application, the organisation will receive feedback from SCQFP and will be allowed to resubmit on one further occasion

The Submission

A template will be provided for the submission. The template should be submitted electronically together with accompanying evidence. In making the submission, the organisation agrees to participate in online meetings and/or receive visits from the SCQF Partnership.

The purpose of the submission is for the organisation to explain clearly how it meets all the quality criteria and the SCQF Principles and therefore the organisation should include relevant evidence which demonstrates this. In addition, the organisation must provide evidence of its ability to credit rate. This is done by demonstrating that it has:

Conducted a trial run of its new credit rating processes by credit rating at least one of its own programmes at the same time as the approval process is in progress and has had its decisions for level and credit points confirmed through its own internal and external review processes.

Evidence from the trial run together with the final outcomes of the credit rating process should be sent with the submission. In exceptional circumstances, such as the postponement of a final sign off committee, the organisation may be allowed to submit this evidence up to the date of the online approval meeting but this must be agreed by the SCQFP Officer prior to the submission being made to allow additional time to be set aside in the review visit agenda for detailed scrutiny of this evidence. It is important to note that submitting this evidence closer to the date of the online approval meeting may result in additional discussion topics which will not have been highlighted to the organisation prior to the meeting.

Once the organisation has made its submission, it will be contacted by an SCQFP Officer to arrange a date for the online approval meeting. They will also be provided with an indication of the timeline of activities. On receipt of the application the SCQF Partnership will issue an invoice to the organisation for the full approval fee. Once approved SCQFP Approved CRBs are required to pay an annual fee. Details of the fee are available from the SCQF Partnership and are also available on the SCQF website (www.scqf.org.uk). The SCQFP is willing to negotiate flexible payment plans for charitable and not-for-profit organisations.

The submission will be reviewed by an SCQFP Officer in the first instance to ensure that all parts of the template have been completed. An SCQFP Officer will also undertake a review of Criterion 1 and produce a report for the review team. This will include a review of the organisation's financial stability and viability.

If the SCQFP Officer feels that there is a significant lack of evidence that the organisation is meeting Criterion 1, the application may fail at that point and no online approval meeting will take place. If this is the case, a meeting will be held with the organisation to discuss next steps and possible resubmission. If the organisation has submitted sufficient evidence for Criterion 1 to move forward with the review process, the review team will then [meet](#) to review the full submission. Please note

the review team may still wish to have some discussion under Criterion 1 at the online approval meeting.

The Review Team

On receipt of the application and payment of the appropriate fee³, a Review Team will be formed which will comprise of a minimum of 3 reviewers as below:

- SCQFP Officer
- External Reviewer
- SCQFP Quality Committee member (Chair)

In addition, the team may also include a further member for training or for shadowing purposes. This member will not play any part in the review or decision making.

The Review Team pre-visit meeting

This meeting is a private meeting of the team and does not involve any members of the applicant organisation. The Review Team will individually and collectively consider all the evidence submitted by the organisation and will identify issues from the submission that need to be investigated further or require clarification. These will be agreed by the Review Team and will be sent to the named contact within the organisation, together with an agenda for the visit to allow time for the organisation to prepare.

Whilst every effort will be made to notify the organisation of issues, or points of clarification, prior to the visit, it should be noted that some issues may come to light during the visit or subsequent report compilation process which may need further clarification.

In cases where the Review Team feels that there are significant omissions in evidence for Criteria 2 & 3, and that therefore an online meeting would not be appropriate or valuable, it may be that a time extension could be granted to allow the organisation to supply the missing evidence with some additional further support to be provided. An extension of up to 3 months could be granted before the organisation would need to make a new application at further cost.

The Approval Online Meeting

The Review Team will meet online with representatives of the organisation to discuss the application and the issues and points of clarification indicated in the Review Team feedback. The purpose of the online review meeting is to arrive at a judgement on each of the quality criteria.

³ For a current list of fees please contact the SCQF Partnership

The Quality Committee member on the Review Team will act as chair for the meeting. The External Reviewer will take notes of the meeting with a view to compiling the final report. No formal minute of the meeting will be taken.

At the end of the online meeting the Chair of the Review Team will summarise the key areas of discussion and highlight any areas where there have been concerns or possible actions indicated.

Please note that due to the governance arrangements the Review Team is unable to give a decision at the approval meeting.

The Report

After the approval meeting, the External Reviewer will write the approval report on behalf of the team which will include a narrative on the organisation, a section on each criterion, the overall findings and conclusions and the reason for those findings.

The draft report will be circulated to the Review Team members for comment and suggested amendment. During this editing process, the SCQFP Officer may contact the organisation for further clarification. When the editing process is complete, the report will be sent to the organisation for a factual accuracy check. In the event of any other amendments being suggested by the organisation it will be the responsibility of the SCQFP Officer on the team to finalise the report, to the satisfaction of the Review Team and the organisation, prior to the report being submitted to the SCQFP Quality Committee.

Scrutiny by the SCQFP Quality Committee and SCQFP Board

The SCQFP Quality Committee is responsible for making a recommendation to the Board on whether the organisation should be awarded the authority to credit rate. The report will be sent to the Quality Committee and will be scrutinised at the next meeting. The Quality Committee member on the Review Team will provide a short overall verbal summary at the meeting. The Quality Committee may amend or add any of the conditions or recommendation proposed by the Review Team before making its own overall recommendations. The overall recommendations that the SCQF Quality Committee can make are:

- Approved
- Approved with conditions⁴
- Not approved⁵

The report and the Committee's recommendation will then be presented to the SCQFP Board which will make the decision based on that recommendation. However, the Board also has the right to ask for further clarification from the Quality

⁴ CRB cannot start to credit rate until conditions are met

⁵ After unsuccessful application, the organisation will receive feedback from SCQFP and will be allowed to resubmit on one further occasion

Committee and the organisation and to add further conditions and recommendations if deemed necessary.

When approval is given

Once an organisation has been approved there is no limit of time for that approval as long as ongoing annual and periodic reviews are satisfactory. The organisation will be added to the list of CRBs which is published on the SCQF website. The organisation will be allocated a named Officer from SCQFP who will be available for support and advice and will conduct annual monitoring activities and be part of the first periodic review (after which the named officer will change).

The named SCQFP Officer will contact the new CRB to discuss this new status including any recommendations, when credit rating activities can commence, using the SCQF logo and the SCQF Brand guidelines and keeping the SCQF database up to date by way of the SCQF portal.

When approved with conditions

When an organisation is approved with conditions, the organisation will be allocated a named SCQFP Officer who will contact the organisation to discuss the way in which the conditions can be met through the production of an action plan including the support that may be required and associated timelines. Where appropriate, this discussion may involve other members of the SCQFP Executive Team. The organisation cannot start to credit rate until the stated conditions are met.

Once conditions are met the organisation will be added to the list of CRBs which is published on the SCQF website and the named officer will discuss the new status including carrying out credit rating activities, using the logo and keeping the SCQF database up to date by way of the SCQF portal with the CRB.

The named SCQFP Officer will be available for support and advice and will conduct annual monitoring activities and will be part of the first periodic review (after which the named officer will change).

Not approved

If an organisation fails to meet the criteria and is not approved it will be given one further opportunity to seek approval. In such circumstances the organisation will normally be required to pay a further fee (this may be the full or a modified fee) and will need to follow the approval process again.

If after the second attempt, the organisation is not approved it will no longer be eligible to participate in the approval process again.

An organisation that fails to be approved will be informed of this formally by letter and will be given the opportunity to meet with the SCQFP CEO or Head of Quality Assurance, Reviews and Enhancement for further clarification.