NAJ Educational Trust

Supporting Jewellery Education Since 1994

The National Association of Jewellers Educational Trust Grant Scheme

Introduction

The *National Association of Goldsmiths Centenary Trust* was founded in 1994. It became the *National Association of Jewellers Educational Trust* (NAJ Trust) in 2017 after the unification of the National Association of Goldsmiths with the British Jewellers Association to become the National Association of Jewellers in 2015. The NAJ Trust is regulated by the Charities Commission and aims to promote education within the trade by facilitating the availability of courses and study to as wide a range of students as possible.

The NAJ Trust undertakes its educational objective mainly through the NAJ Trust Grant Scheme which comprises:

- the NAJ Trust Bursary Scheme
- the NAJ Trust Loan Scheme
- the NAJ Trust Scholarship Apprentice Scheme
- and the NAJ Trust New NAJ Member Discount Scheme

Eligible students or employers may apply for grant funding to any of these four schemes as appropriate.

- **The NAJ Trust Bursary Scheme** allows students to directly apply to the Trustees for funding, most usually for the ATHE Level 3 Certificate, JET Professional Jewellers (JET 2) course, but other courses are considered. It applies to students who are unable to fund their studies, either themselves or via their employer, but who have a commitment to making their career in the jewellery trade.

- **The NAJ Trust Loan Scheme** has been introduced to help students who are employed within a multiple retailing group and whose employer is happy to reimburse the student for the cost of their studies once they have been successfully completed and passed. The Trustees will loan the student the money for the cost of their JET 2 course, or similar, to be repaid to the Trustees by the employer on successful completion by the student.

- **The NAJ Trust Scholarship Apprentice Scheme** is to aid employers with the cost of training an apprentice. The application can be made in conjunction with an organisation such as the Hand Engravers' Association or the Goldsmiths' Centre, or directly to the Trustees by the employer and the proposed apprentice. Funding will usually be tapered over the period of the proposed apprenticeship and the Trustees will need to have sight of the apprentice's contract of service.

- **The NAJ Trust New NAJ Member Discount Scheme** is available to a firm who has joined the Association for the first time and wishes to enrol a member of staff on one of the Association's courses (restricted to the JET Professional Jewellers Certificate (JET 1) and JET 2). The discount of 25% will automatically be applied to the course fee. NB: this is a one-off discount only for the first employee that the member enrols on a course, and it is non-transferable. The discount cannot be applied to any other service offered by the Association.

Application forms for each scheme can be found at the end of this document.

We strongly suggest you keep a copy of your completed application form for your records.

Please return the completed form and any requested accompanying documents by email to educationaltrust@naj.co.uk

If you have any queries, please email educationaltrust@naj.co.uk

Postal address: NAJ Educational Trust • PO Box 12782 • 22 Gainsborough Road • SUDBURY • CO10 3DY

Please note that the Trustees meet twice a year to consider applications; in March and October.

1. NAJ Trust Bursary Scheme

1.1 **General**

Students apply directly to the Trustees of *The NAJ Trust for* bursaries, as has been the case over previous years.

1.2 **The Agreement**:

1.2.1 *The NAJ Trust* generally awards a maximum of 50% of any JET 2 application cost to the student. This would be reduced to 25% where other bursaries have been awarded, or to 33% in the case of a subsequent course.

1.2.2 The JET 1 course tutor will normally recommend the student to take the JET 2 course.

1.2.3 Bursaries, other than for the JET 2 course, are considered on the merits of each application. If approved, *The NAJ Trust* generally awards a maximum of 50% of the course cost to the student. This would be reduced to 25% where other bursaries have been awarded, or to 33% in the case of a subsequent course.

2. NAJ Trust Loan Scheme

2.1 **General**

This Scheme is most appropriately applied to multiple retailing groups' students, whose employers are content to fully reimburse *The NAJ Trust* once they have passed their course. This loan agreement usually applies to JET 2 students.

2.2 **The Agreement:**

2.2.1 *The NAJ Trust* will provide the full cost of the JET 2 course to suitable students, recommended by either their JET 1 course tutor or their employer, as a loan.

2.2.2 At the same time the employer will guarantee to return the loan sum to *The NAJ Trust* within 21 days of notification of the successful completion of the course.

2.2.3 If the student fails either to pass or to complete the course, then the employer agrees to return half of the loan sum, to *The NAJ Trust*, within 21 days of notification to *The NAJ Trust*. If any monies are not returned within this period interest will be charged at 4% above the Barclays Bank base rate at that date.

3. NAJ Trust Scholarship Apprentice Scheme

3.1 **General**

A range of organisations, including but not restricted to the Hand Engravers' Association, WOSTEP, Clockmakers, West Dean College, Goldsmiths' Centre, etc., can apply for funding to train a named apprentice or student. This could also be an award part-funded in association with other funding bodies.

3.2 **The Agreement:**

3.2.1 This award may cover several years.

3.2.2 The award will not usually be returned to *The NAJ Trust*.

3.2.3 If the award is for an apprenticeship, the award will usually be tapered over the period of the apprenticeship, to reflect the increasing use of the apprentice to the employer.

3.2.4 If the award is for an apprenticeship, the employer will usually make the application to *The NAJ Trust* and the apprentice's contract of service must be made available to *The NAJ Trust* before any award is agreed or paid.

3.2.5 If the award is for an apprenticeship, payments will be made on an annual basis in advance, directly to the employer. Any unused portion of an award will be returned to *The NAJ Trust*, if the apprenticeship were to cease, within one month.

3.2.6 In all cases, an annual progress report will be required to be made to *The NAJ Trust* together with a report and evidence of payments for his or her training during that year, e.g. pay slips, college fees, etc.

3.2.7 Employers will also inform the Trustees of any prize(s) that might be awarded to the apprentice during the award period and allow the Trustees to use this information as publicity for *The NAJ Trust* as required. It will be a condition of the award to give the consent of both the apprentice and employer to allow this publicity.

3.2.8 Any Scholarship Apprentice Scheme award made by *The NAJ Trust* will be purely at the discretion of the Trustees and the apprentice will be referred to as *The NAJ Trust Scholarship Apprentice*. Such an award will take the form of a contract between *The NAJ Trust* and the employer of the apprentice or student.

3.2.9 Apprentices or students should be referred to as a *NAJ Trust Scholarship Apprentice* in any publicity or competition applications made during the period of the award.

3.2.10 If during the period of the award the employer were to cease trading, or the employment of the apprentice were to cease, for any reason, then all outstanding monies from the award, for which receipts for training are not in existence at that time, are liable to be returned to *The NAJ Trust*. In the case of bankruptcy or administration of the employer then *The NAJ Trust* should be entered as a creditor by the administrators. In all other cases, such as where employment of the apprentice or student ends, all outstanding monies are to be returned to *The NAJ Trust* within 21 days of cessation of the contract of employment.

4. NAJ Trust New NAJ Member Discount Scheme

4.1 **General**

The NAJ Trust offers all new NAJ members a discount of 25% towards the cost of the fee to enrol one member of their staff as a student on either the JET 1 or JET 2 course.

4.2 **The Agreement:**

4.2.1 This is a one-off discount offered by *The NAJ Trust* to every new NAJ member.

4.2.2 The discount cannot be transferred to any other service offered by the NAJ.

4.2.3 The discount cannot be transferred to another member of staff should the original staff member fail to complete the course.

4.2.4 If the student fails to complete the course, then the employer agrees to return half of the discount sum to *The NAJ Trus*t, within 21 days of notification to *The NAJ Trus*t. If any monies are not returned within this period interest will be charged at 4% above the Barclays Bank base rate at that date.

5. Terms & Conditions

5.1 Awards granted under *The NAJ Trust* Grant Scheme as outlined above are made subject to the details contained herein regarding the four separate schemes.

5.2 Awards made are according to *The NAJ Trust's* objects/purposes and subject to the Declaration of Trust dated 13 June 1994 and the subsequent Deed of Amendment to the Declaration dated 15 May 2017.

5.3 The Trustees' decision is final in all cases where consideration of an award is undertaken, and *The NAJ Trust* is unable to enter into any correspondence.

5.4 Only one application may be made by or on behalf of any individual student in any one year. No further applications for that student will be considered unless and until consideration has been made, a grant has been awarded or that course has been satisfactorily completed or passed.

5.5 A condition of the acceptance of an offer of a grant/award for all four schemes is that the student writes a feedback report to *The NAJ Trust* when the course is successfully completed/exam passed, and that this may be used in future marketing of *The NAJ Trust* Grant Scheme.

5.6 All students who make an application, or for whom an application is made by an employer or organisation, are expected to be employed within the trade.

5.7 *The NAJ Trust* Grant Scheme and awards shall in all respects be governed by and construed in accordance with English law.

NAJ Trust Privacy Policy – how we protect and use your information

Who We Are

At the *NAJ Trust* we do all we can to respect your right to privacy and the protection of your personal information. Please read our full privacy notice at naj.co.uk/privacy for more detailed information. We'll let you know if we update it in the future. If you need a paper copy, please contact 0121 237 1110.

The Information We Use and Where We Get It From

We collect and process various types of personal information, including basic information such as name and contact details, and information about your financial circumstances. Most of your information will have been provided by you when applying for a bursary, loan, scholarship or new member discount. We also collect information from the technology you use when dealing with us and from third party organisations (such as information collected when we apply for a reference in support of your application).

Your Rights

You have a number of legal rights to control what we do with your information. For example, you can ask us to tell you what information we have about you and get a copy of it; correct or update information that is wrong; or stop using your information in certain circumstances. Please note that in some cases, asking us to do this may mean that we are no longer able to help you with a bursary, loan, scholarship or new member discount.

How Long We Keep Your Information

We don't keep your information for longer than we need to, which is usually up to six years after your relationship with *The NAJ Trust* ends, unless we are required to keep it longer (for example due to a court order or investigation by law enforcement agencies or regulators).

Security

We are committed to ensuring that your information is secure with us and with third parties who act on our behalf. We use many tools to make sure that your information remains confidential and accurate, and we may monitor or record calls, emails, text messages or other communications in order to protect you and us.

The NAJ Trust
Bursary Scheme Application Form

Name of applicant	
Student number (*if applicable)*	
Address	
Postcode	
Daytime telephone number	
Date of birth	
Email address for NAJ contact (personal and/or business)	
How many years' experience have you had in the jewellery trade?	
Jewellery trade qualifications achieved to date	
Please give details of any trade associations/organisations you are a member of	

Employer (*if applicable*)	
Address	
Postcode	
Telephone number	
Email address	
Web address	
Is your employer a member of the NAJ?	YES / NO *(delete as applicable)*
If YES, please give their membership number	

I would like to be considered for the following course (*please insert an X as appropriate*):

JET Professional Jewellers Certificate (JET 1)	
ATHE Level 3 Certificate, JET Professional Jewellers (JET 2)	
JET Business Development	
JET Management	
ATHE Level 3 Certificate, JET Foundations of Appraisal Practice (JET FoAP)	
Other (*give details below*)	
Course provider	
Full name of the course	

Course's code (*if applicable*)	
Cost of course	
Start date	
I confirm I meet the entrance criteria set down by the course provider for which I seek funding	YES / NO *(delete as applicable)*
Are you responsible for funding your own study?	YES / NO *(delete as applicable)*
Please list any other charitable organisation from whom you have sought funding, or please state if you intend to do so	
I confirm I will alert the Trustees should I obtain funding from another charity	YES / NO *(delete as applicable)*
Who is your NAJ Tutor (*if applicable*)?	

Mailing post and emailing you:

In order to comply with data regulations please confirm you wish to receive mail and/or emails from *the NAJ Trust (please type YES or NO as required*).	Post/mail:	Emails:

Declaration:

I certify the information stated in this application form and the accompanying letter is accurate and complete in all material respects. An up-to-date CV also accompanies this application form.

I confirm that if I am granted an award, upon successful completion of the course/passing the exam I will provide the Trustees with a feedback report which *The NAJ Trust* may use in future marketing of this Scheme.

Signature		Date	

2023

The NAJ Trust
Loan Scheme Application Form

Name of employer	
Address	
Postcode	
Telephone number	
Email address	
Web address	

Are you a member of the NAJ?	YES / NO *(delete as applicable)*
If YES, please give your membership number	

Name of student	
Address	
Postcode	
Telephone number	
Email address	

Reason for application	
Total amount requested	

Mailing post and emailing you:

In order to comply with data regulations please confirm you wish to receive mail and/or emails from *The NAJ Trust (please type YES or NO as required*).	Post/mail:	Emails:

Declaration of employer:

I,	
Of	
Position	

request that *The NAJ Trust* considers making a loan towards the cost of training the above-named student. If he/she is successful in gaining their certificate I agree to fully reimburse the cost of the course to *The NAJ Trust.*

I agree to return the loan sum to *The NAJ Trust* within 21 days of notification of the successful completion of the course. Should the student fail to either pass or complete the course I agree to return half the loan sum within 21 days of notification. Interest will be due on any monies not returned after 21 days (4% above Barclays Bank base rate).

Signature (employer for and on behalf of organisation)		Date	

Declaration of student:

I,	
Of	

being the above student will allow the Trustees, to use for publicity purposes, details of my studies and results.

An up-to-date CV also accompanies this application form.

I also confirm that if I am granted an award, upon successful completion of the course I will provide the Trustees with a feedback report which *The NAJ Trust* may use in future marketing of this Scheme.

Signature (student)		Date	

2023

The NAJ Trust
Scholarship Apprentice Scheme
Application Form

Name of organisation	
Address	
Postcode	
Telephone number	
Email address	
Web address	

Name of apprentice/student	
Address	
Postcode	
Telephone number	
Email address	

Reason for application	
Total amount requested	
Number of years training	

Mailing post and emailing you:

In order to comply with data regulations please confirm you wish to receive mail and/or emails from *The NAJ Trust (please type YES or NO as required*).	Post/mail:	Emails:

Declaration of organisation:

I,

Of

Position

request that *The NAJ Trust* considers making an award towards the cost of training of the above-named apprentice/student and if accepted I agree to use any award (solely towards the monthly wages) for the sole use of the apprentice/student.

I agree to return within one month any unused portion of the award in the event of non-completion, at any time during the agreement period, of the apprenticeship.

I also agree to submit annual reports of the apprentice/student's progress together with a report and evidence of payments for his or her training during that year, e.g. pay slips, college fees, etc.

I herewith attach a copy of the apprentice/student's signed contract of service.

Any apprentice/student who is successfully granted this award will be known as a *NAJ Trust Scholarship Apprentice* and this title should be used in relation to any competitions applied for during the award period.

I will also inform the Trustees of any prize that might be awarded to the apprentice/student during the award period and allow the Trustees to use this information as publicity for *The NAJ Trust* (if they wish), as required.

I understand that the provisions of the Notes at 3.2 onwards shall, to the extent that they are not already specifically incorporated, be deemed to be incorporated into, and form part of this application.

Signature (employer for and on behalf of organisation)

Date

Declaration of apprentice/student:

I,

Of

being the above apprentice/student will allow the Trustees, to use for publicity purposes, details of any prize or prizes that might be awarded to me during the award period, if they wish.

An up-to-date CV also accompanies this application form.

I confirm that if I am granted an award, upon completion of the apprenticeship I will provide the Trustees with a feedback report which *The NAJ Trust* may use in future marketing of this Scheme.

Signature (apprentice/student)

Date

2023

The NAJ Trust
New NAJ Member Discount Scheme
Application Form

Name of NAJ member	
Membership number	
Date joined	
Address	
Postcode	
Telephone number	
Email address	
Web address	

Name of student	
Address	
Postcode	
Telephone number	
Email address	

To be enrolled on the following course (*please insert an X as appropriate*):

JET Professional Jewellers Certificate (JET 1)	
ATHE Level 3 Certificate, JET Professional Jewellers (JET 2)	

(NB: the student also needs to complete the relevant course enrolment form.)

Mailing post and emailing you:

In order to comply with data regulations please confirm you wish to receive mail and/or emails from *The NAJ Trust (please type YES or NO as required*).	Post/mail:	Emails:

Declaration of employer:

I,	
Of	
Position	

wish to apply for *The NAJ Trust's* New NAJ Member Discount Scheme discount of 25% towards the fee for the above student's enrolment on the course indicated.

I agree, should the student fail to complete the course, to return half the discount sum within 21 days of notification. Interest will be due on any monies not returned after 21 days (4% above Barclays Bank base rate).

Signature (employer for and on behalf of NAJ member)		Date	

Declaration of student:

I,	
Of	

confirm I have enrolled on the course indicated above.

An up-to-date CV also accompanies this application form.

I confirm that if I am granted an award, upon completion of the course I will provide the Trustees with a feedback report which *The NAJ Trust* may use in future marketing of this Scheme.

Signature (student)		Date	

2023