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 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 Discount Scheme** is available to NAJ members who have either not used NAJ educational training before or have not used it for at least the last ten years and wish to enrol a member of their 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 one of the mentioned courses, and it is non-transferable. The discount cannot be applied to any other service offered by the Association. Awards are subject to availability.

This is the application form for the Loan Scheme.

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 • Federation House • 10 Vyse Street • BIRMINGHAM • B18 6LT

Please note that the Trustees meet twice a year to consider applications; in March and October. Applications will not be considered at any other time.

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 Trus*t 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 Trus*t 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 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 he 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 and worked for a minimum of six months.

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 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 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
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	
How many hours does the student work per week?	
Name of course	
Course provider	
Course's code (*if applicable*)	
Method of teaching (*delete as applicable*)	EVENING CLASSES / DAYTIME CLASSES / ONLINE DISTANCE LEARNING
Cost of course	
Start date	

Marketing post and emails:

In order to comply with data regulations please confirm you wish to receive marketing 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 I meet the entrance criteria set down by the course provider.

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	

2024