Short answer: not automatically. A non-levy employer may receive full government funding for apprenticeship training for some eligible apprentices aged 16–24, but age alone does not make every 16–24-year-old eligible. The employer's size, the apprentice's circumstances, the apprenticeship's funding band and the rules in force when training starts all matter.

That distinction matters for community pharmacies. Pharmacy First has added services and activity to an already busy primary care setting, while workforce pressures make recruitment harder. An apprenticeship can help build a route into the team—but it is not a promise that every training cost disappears, or a quick fix for an empty rota.

This article explains the main funding principles for employers in England and what to check before making a commitment. Apprenticeship funding rules can change, so confirm the current position with your training provider and the official government guidance before you sign an agreement.

What does "100% funded" actually mean?

When people say the government funds training, they usually mean the government pays the training provider for eligible apprenticeship training and assessment, up to the apprenticeship's **funding band maximum**. It does not mean the government pays every cost associated with employing an apprentice.

The employer still pays the apprentice's wages and may need to budget for supervision, paid time away from day-to-day tasks, travel or equipment, and cover for colleagues while the apprentice studies. Those costs can be significant in a small pharmacy, even when the training itself is fully funded.

Funding also has a limit. Each apprenticeship standard sits in a funding https://www.thebusinessdesk.com/yorkshire/your-news/pharmacy-employers-need-to-start-building-the-workforce-they-will-need-tomorrow band, which sets the maximum amount that can be funded. If the agreed training and assessment cost exceeds that band, the employer may have to pay the difference. Ask the provider to confirm the total price, what it includes and whether any additional charges could apply.

Who can get full funding as a non-levy employer?

For a non-levy employer—one that does not pay the apprenticeship levy—the answer depends on both the employer's headcount and the apprentice's eligibility. Under the established English funding rules, smaller employers with fewer than 50 employees can qualify for full government funding for certain apprentices aged 16–18. They can also qualify for certain apprentices aged 19–24 who meet specified criteria, including having an Education, Health and Care (EHC) plan or having been in local authority care.

So the phrase "100% funded for 16–24" leaves out important conditions. It does not mean every non-levy employer gets full funding for every apprentice in that age range. In particular, a 19–24-year-old who does not meet an applicable eligibility condition may not qualify for the full-funding route.

Situation What to check What it means for the employer Apprentice is aged 16–18 Employer headcount and current funding rules A small non-levy employer may qualify for full funding of eligible training, up to the funding band maximum. Apprentice is aged 19–24 Whether the apprentice meets an eligible category, such as having an EHC plan or being a care leaver Some small employers may qualify for full funding; age by itself is not enough. Apprentice is aged 19–24 and does not meet an eligible category The current co-investment rules and the specific apprenticeship's funding band The employer may need to contribute to training costs rather than receive full funding. Training cost is above the funding band maximum The provider's full price and any proposed employer contribution The employer may have to pay the amount above the band, even if the apprentice otherwise qualifies for full funding.

The table is a guide, not an eligibility decision. Rules and definitions can change, and some circumstances require evidence. Ask the training provider to confirm eligibility in writing using the rules that apply to the apprentice's start date. Do not rely on a sales conversation or a headline on a webpage alone.

What if the employer does not qualify for full funding?

Where an employer does not qualify for full government funding, apprenticeship training may still be affordable. Under the usual co-investment arrangement, the employer pays a share of the eligible training cost and the government pays the rest, subject to the rules and funding band. The contribution commonly discussed for non-levy employers is 5%, but employers should verify the rate and any conditions that apply when they plan to start.

That contribution is not the same as the full cost of employing someone. A sensible budget should separate:

- the employer's share of eligible training and assessment;
- any amount above the funding band maximum;
- the apprentice's wages and employer on-costs;
- supervision, mentoring and time spent supporting learning; and
- rota cover or other practical costs while the apprentice is off the pharmacy floor.

This is where owners can get caught out. "Government funded" describes a particular training payment, not a zero-cost staffing option. Apprentices are employees who need proper training, feedback and protected learning time—not cheap labour.

Why this matters in community pharmacy now

Pharmacy First has increased the range of work community pharmacies can deliver in primary care. Depending on the service and local arrangements, teams may need to manage consultations, referrals, records, follow-up and the usual dispensing workload alongside new activity. That creates opportunity, but it also places pressure on staff time and the rota.

Workforce numbers and vacancies are a concern across community pharmacy, but employers should avoid repeating a headline without checking its date, geography and denominator. A national estimate, a local vacancy count and a survey of pharmacy owners measure different things. For a staffing decision, the useful question is more immediate: how many hours of pharmacist, technician and support-staff time does your branch need each week, and where are the gaps?

Recruitment-only strategies often struggle in a tight labour market. A job advert can attract applicants, but it cannot create experienced candidates who are not available locally. Repeatedly advertising the same vacancy may also leave existing staff carrying extra shifts, increase workload and make retention harder. Recruitment remains important; the problem is relying on it as the only plan.

How apprenticeships create a staffing pipeline

An apprenticeship gives an employee structured learning alongside paid work. For a pharmacy, that can create a route for a new team member to develop the knowledge and practical skills required for a role, while learning in the setting where they will use them. The employer can plan training around the branch's needs and support the apprentice's progress over time.

"Pipeline" should mean a real process, not a slogan. In practical terms, it involves:

1. **Identifying a role the pharmacy needs.** Decide what work the apprentice will do, who will supervise them and how the role fits the branch's staffing plan.
2. **Checking the apprenticeship standard.** Make sure the programme matches the role, the apprentice's starting point and any progression the business can genuinely offer.
3. **Planning protected learning time.** Agree when learning and assessment will happen. Do not assume the apprentice can absorb everything between customer queries.
4. **Assigning a workplace mentor.** Name the person responsible for regular check-ins, feedback and raising concerns with the provider.
5. **Reviewing progress on a schedule.** Check attendance, learning milestones and workload at regular intervals, rather than waiting until a problem affects the rota.
6. **Planning the next step.** Discuss what happens after the apprenticeship: the role, hours and responsibilities the business can offer, without promising progression it cannot deliver.

A pipeline takes time to build. It will not solve next week's sickness cover, and an apprentice who has just started cannot be treated as a fully trained colleague. But a well-run programme can help a pharmacy grow its own skills base and reduce dependence on an external market where qualified candidates may be scarce.

How to assess an apprenticeship provider and programme

For pharmacy employers considering an apprenticeship, Tend Training's pharmacy apprenticeship training category page is a useful starting point for exploring training options. Use it as one part of your due diligence: ask the provider for the specific standard, delivery plan, funding position and expected responsibilities for both the employer and apprentice.

Before choosing a programme, ask questions that connect the training to day-to-day pharmacy work:

- Which apprenticeship standard and funding band apply?
- What is the full training and assessment cost, and could any amount exceed the funding band maximum?
- Does the apprentice meet the eligibility conditions for full funding, or will co-investment apply?
- What evidence does the provider need to confirm eligibility?
- How will learning fit around branch opening hours, service activity and staffing levels?
- Who handles progress reviews, and how often will they take place?
- What support is available if the apprentice falls behind or needs reasonable adjustments?
- What will the apprentice do at work, and who will supervise each part of that role?

A quick decision checklist for pharmacy owners

Before you agree to start an apprenticeship, work through this checklist:

- Confirm that the apprentice meets the entry requirements for the programme.
- Record the employer's employee headcount and confirm how the funding rules treat it.
- Check the apprentice's age and any circumstances relevant to full-funding eligibility.
- Ask the provider to explain the funding route in writing, including any employer contribution.
- Check the funding band maximum against the total training and assessment price.
- Budget separately for wages, supervision, learning time and rota cover.
- Make a realistic plan for the apprentice's first weeks, including a named mentor.
- Review current government apprenticeship funding guidance before the start date.

The bottom line

Do non-levy employers really get 100% of training funded for eligible apprentices aged 16–24? **Sometimes—but not simply because the apprentice is 16–24.** Employer size, age, qualifying circumstances and the funding band all matter. Full funding covers eligible training and assessment within the rules; it does not cover wages, every workplace cost or any amount above the funding band maximum.

For a community pharmacy responding to Pharmacy First workload and ongoing staffing pressure, apprenticeships can provide a practical way to develop people over time. The strongest programmes start with a real role, a protected learning plan and a clear funding check. Confirm those details before you recruit, and treat the apprentice as a developing colleague—not a shortcut around a hard-to-fill rota.