



Credit & Banking Qualifications & Courses

Brochure



EXPERIAN BUSINESS SKILLS INSTITUTE

Moving your future forward through the power of knowledge

Learning can be incremental, or it can be instantaneous! Whether you are wanting to quickly upskill yourself or your employees through short modular learning, or are looking for longer-term accredited training, the Experian Business Skills Institute has the courses and learning method you want.

About BSI

Experian's Business Skills Institute helps our learners and clients move their futures forward through the education, training and development of their most valuable assets - their knowledge and careers.

BSI was developed from the need for a training provider for professionals and companies in Africa and beyond.

Our training institute comprises of professional staff who are specialised in training, learning methodology and business skills. BSI is a resource for smart and inquisitive individuals or companies wanting to instil confidence in their abilities, processes and service.

Our Offerings

BSI offers students and professionals of all ages and companies of all sizes digital, blended and in-class skills training, qualifications, learnerships, skills programmes, short courses and workshops across a wide range of business skills topics to meet their career needs and move their futures forward.

Classroom-Based/
Face-to-Face Instruction

Virtual Instructor-Led Training

Blended Learning

Online Courses

Customised Courses

Learnerships

Our accredited qualifications and learnerships give learners the necessary business tools to build long and successful careers. After completing our short, digital courses, learners can action what they've just learnt making them effective, valuable and productive from the get-go!

Credit and Banking Skills

Debt Recovery Skills

Debt Review /
Counselling Skills

Legislation and Compliance

Business and
Entrepreneurship Skills

Leadership and
Management Skills

Accounting and Financial skills

Office Management
and Administration

Compliance Training

CREDIT & BANKING QUALIFICATIONS / LEARNERSHIPS**CREDIT****Microlending Frontline Service Learnership****(National Certificate: Micro Finance, SAQA ID: 23453, Level 3, 120 Credits)****Qualification Overview**

This qualification equips learners to function effectively as a credit loan or micro finance officer whether they are already employed or wanting to be employed in the micro finance (unsecured lending) field. Learners will gain knowledge and skills to work with clients, assist them with credit applications, advise them on suitable ways in which to make repayments and on alternative ways to obtain funding in cases where the client does not qualify for credit. When learners successfully complete the qualification, they will be competent to handle all aspects of the credit cycle.

Learning Outcomes

- Understand micro finance business principles.
- Understand the legal, ethical and professional needs of the micro finance industry.
- Calculate the repayment ability and assess the credit risk of potential clients.
- Recommend the financing decision and pay out the loan.
- Counsel customers in a micro finance environment.
- Collect and manage loans.
- Demonstrate an understanding of product positioning.
- Demonstrate an understanding of the target market.
- Develop and implement credit policies, procedures and control systems.
- Foster and maintain customer relations.
- Demonstrate an understanding of employment relations in an organisation.
- Produce and use spread sheets.
- Produce presentation documents.
- Produce word processing documents.

Micro Finance Management & Supervision Learnership (FET Certificate: Micro Finance, SAQA ID: 23433, Level 4, 144 Credits)

Qualification Overview

This qualification will equip learners to manage the operations of micro finance institutions (MFIs). Learners will acquire the skills to develop and implement client repayment schemes, credit policies and procedures, control and administrative systems and fraud prevention measures and will gain the knowledge to conduct market research to develop new services to attract and retain clients. Essentially the qualification equips learners to function effectively as an owner or manager of a micro finance institution (MFI). When learners successfully complete the course, they will be competent in managing all operations of a MFI.

Learning Outcomes

- Use a range of project management tools in a micro finance environment.
- Develop credit policies, procedures and control systems.
- Develop credit repayment systems.
- Develop cash management policies and procedures.
- Conduct a market analysis and determine the target market for a micro finance institution.
- Manage and prevent fraud in a micro finance institution.
- Manage loan portfolios including those at risk or defaulting.
- Develop contracts with service providers and manage their outputs.
- Conduct a financial analysis of a small business to approve or decline a loan application.
- Develop and implement all administrative systems in a micro finance environment.
- Identify product features, advantages and benefits for the customer.

BANKING

Core Banking & Financial Services Level 4 Learnership (FET Certificate: Banking, SAQA ID: 20185, Level 4, 161 Credits)

Qualification Overview

This qualification will enable learners currently working in or wanting to work in the banking sector to access a formal qualification in banking with a specific focus on core banking and financial services skills. Learners will gain an understanding of various banking products and services, how they are positioned in the market as well as who the typical customers are that makes use of these products and services. The qualification further equips learners with knowledge and skills in communicating, selling and promoting banking and other credit products to customers including how to build successful sales relationships with their clients. Learners will further learn how to process and analyse a credit application in terms of the risk to lend to the customer as well as how to calculate their affordability and interest rates. Customer service is also essential to building relationships, and therefore learners will also learn how to effectively deal with consumer queries and complaints. Finally, the learner is introduced to the concept of ethics within a banking and financial services environment.

Learning Outcomes

- Calculate interest using the basic mathematics of interest rates.
- Conduct an analysis of a personal banking customer`s financial position.
- Identify customers of the business.
- Establish and develop banking sales client relationships.
- Comply with organisational ethics.
- Demonstrate an understanding of product positioning.
- Demonstrate an understanding of the target market.
- Demonstrate an understanding of the competitive environment.
- Describe features, advantages and benefits of a range of products.
- Communicate banking product information and provide product support to sales clients.
- Handle a range of customer complaints.
- Establish and develop banking sales client relationships.

Core Banking & Financial Services Level 5 Learnership (National Certificate: Banking, SAQA ID, 20186, Level 5, 120 Credits)

Qualification Overview

This learnership is aimed at providing learners with the knowledge skills, attitudes and values required to function effectively as a Team Leader or Manager within a Banking Institution. During this Learnership, the learner the legal and regulatory requirements and their impact on banks and their operations as well as how to manage the business continuity risks in a banking environment. More specifically they will learn the skills to build effective sales client relationships in banking by determining the needs of a banking business client, educating the client on the right product and services for them focusing on its features, advantages and benefits. Finally, the learner will also be equipped with the knowledge and skills to conduct a financial analysis of a business banking client as well as to prepare, implement and manage budgets in his/her environment.

Learning Outcomes

- Explain legislative and regulatory requirements and their impacts.
- Manage Business Continuity Risks in a banking environment.
- Determine the banking-related financial needs of a business.
- Provide sales related services within the banking sector.
- Identify product features, advantages and benefits to the customer.
- Educate a customer on bank products and services.
- Apply business financial practices.
- Apply financial analysis.
- Evaluate the financial practices of a business.
- Prepare, implement, manage and control budgets.

CREDIT & BANKING SHORT COURSES & SKILLS PROGRAMMES

All in One Compliance Course for Credit Providers

No matter how big or small your business, the risk and cost of non-compliance for credit providers, debt counsellors and payment distribution agents is simply too big to ignore. We offer compliance training which will focus on the requirements as set out in the National Credit Amendment Act of 2014, ensuring that these individuals are able to maintain compliance effectively. Developed in line with the Department of Trade and Industry's prescribed requirements, the course addresses financial management, business management, customer service, economics, governance and compliance, risk and fraud management.

All-in-One Credit Course

This course will enable learners to become educated and successful credit professionals that understand the world of credit, can assess credit applications, identify and prevent fraud, implement effective credit control systems and collect bad debt, all within the legal framework of the South African credit industry.

Apply Financial Practices

The success for most businesses results from a good business idea, creative marketing plans, but above all, sound financial management. Businesses can only move forward by implementing a system of financial practices that allows them to control their budgets and future financial success. These financial practices typically include common methods or standard operating procedures for carrying out accounting, financial reporting, budgeting and other activities related to business finances. Having a sound understanding of these financial practices will put business owners, managers and consultants in a better position to ensure that these practices are effective, and the business is protected from risk and downfall. In a banking context, those completing this course will also be able to effectively assess and evaluate the financial practices of businesses applying for credit with the bank and make informed credit decisions. In this course, learners will develop knowledge and understanding of the legislative and regulatory requirements and their impact on the financial practices of a business. Learners will also learn how to apply business financial practices, financial analysis as well as how to evaluate the financial practices of a business.

Applying Credit Assessment Practices & Methodologies

This skills programme focuses on credit assessment practices and methodologies when evaluating loan applications. Learners will be equipped to assess potential clients' credit risk and to determine their repayment ability. Learners will be taught how to make effective credit decisions based on effective and reliable credit risk and affordability assessments as well as the process for completing the administration of paying out a loan.

Basic Financial Analysis

This skills programme equips learners with the knowledge and skills required to successfully collect the information needed to prepare financial statements. Furthermore, learners will be equipped to analyse and interpret micro-enterprise financial statements and other relevant documents, as well as to carry out decision making based on these financial statements using applicable ratios. In addition, they will learn to perform and interpret microenterprise working capital analysis.

Cash Management Procedures

Credit providers need to understand the importance of cash management. Learners will acquire the skills to develop cash management procedures in their organisation. They will also learn about specific budgets within various departments, fund management systems and various accounting systems within a credit institution.

Banking Products and Services

This short course starts off with introducing the learner to the competitive environment in which banking institutions operate. The course further teaches learners about the different types of banking products and services that can be offered to customers, their features, advantages and benefits as well as how they are positioned in the market. Finally, learners are taught how to provide banking product information and sales support to the customers of a banking institution.

Building Sales Client Relationships in Banking

This short course introduces the learner to the different target markets of a banking institution and equips him with the knowledge and abilities to identify the customers of the business. Finally, the learner is taught how to establish and build a sales relationship with a banking customer.

Credit Control and Collections

This skills programme enables learners to increase the profitability of their business by implementing effective loan repayment and collection processes. It also teaches them about the best practices to collect on problem loans.

Credit Policies and Procedures

During this skills programme, learners will gain insight into the essential elements of a credit policy, will learn how to break the policies down into procedures, to write these procedures into a procedural manual and design control systems. This course will equip learners with the ability to put the required operational processes and control systems in place to support the implementation of a company's credit policies, structure and profile of operations.

Develop Administration Procedures in a Micro - Finance Company

In a credit institution, it is crucial to design, structure and implement effective procedures and controls to keep accurate records of credit agreements, client information and to maintain organized administration systems. Learners will be provided with the knowledge and skills to develop systems and write procedures that work to keep client information safe.

Fraud Prevention and Monitoring

During this skills programme learners will be taught to identify fraud and understand the impact it has on their business. They will further be provided with practical tools and examples on how to monitor and prevent fraud to act against perpetrators.

Credit Risk Assessment

In this short course, learners will learn how to conduct an analysis of a personal and small business banking customer's financial position and identify credit risks when recommending new proposals. Learners will also learn the knowledge and skills to provide a standard credit-based solution for a banking customer by establishing the customer's needs and financial position as well as linking the customer's needs to the appropriate credit product.

Develop Repayment Policies and Procedures

The ability to develop policies and procedures to manage borrower loan repayments is fundamental to the long-term success of credit institutions. This skills programme will benefit operators of these institutions by assisting them to manage their credit operations effectively and profitably while ensuring that borrowers are dealt with professionally.

Introduction to Credit Management

This skills programme provides learners with insight into ethical and professional requirements of the credit industry with a specific focus on aspects such as profit and loss, supply and demand as well as sustainability and compliance with the law. The course also conveys the various steps in the credit life cycle.

Fundamentals of Credit

Whether you are a new credit loan officer or one who has been working in credit for many years, it is imperative that you have a thorough understanding of the local and global credit industries in which you work. This online course will ensure you build your knowledge and understanding of the occupation and the credit industry globally and locally. It also introduces you to the credit policies and procedures which credit loan officers need to comply with and the importance of ethics and confidentiality in your occupation and the credit industry.

ICM Credit Management (Parts 1 to 5)

In part 1, learners will be taught about the role of credit, its different forms and sources as well as supervisory skills and an introduction to the basic law of contracts. Part 2 focuses on credit policies, economic and legislative factors of credit management, budgets, debt rescheduling, different types of credit and the role of microlenders in South Africa. Learners will increase their knowledge about management, insolvencies and liquidations as well as legislation in part 3. Part 4 provides learners with insight into human resource management, credit management statistics, business law and economics. Lastly, in Part 5 learners are introduced to reporting skills, economics, accounting, basic principles of risk management, diversity management as well as business writing skills and etiquette.

Fundamentals of Credit Bureau Scoring

Credit scoring has become a critical tool in a credit providers' toolbox for assessing the creditworthiness of borrowers and to predict and prevent risk to the business. As such, everyone that is responsible for assessing credit applications and interpreting credit scores used in credit application processing should have a basic understanding of what credit scoring entails, the value it has for credit businesses and how it should be used. This is also critical for those who set credit assessment policies and determine scorecard or application cut-offs. This course is aimed at providing learners with a basic overview of credit bureau scoring and how it is used in the credit and risk assessment processes of a credit provider.

Legal Framework for Consumer Credit Management

Learn the basics of the credit industry and get an overview of the concept "credit management". This includes the relevant terms used, the legislation (National Credit Act, Debt Collectors Act, Insolvency Act, and other related laws etc.), the benefits and disadvantages of the different types of credit, the specific requirements and the impact of the legislation on all aspects of granting credit like applications, assessments, credit decisions and administering the credit agreement. This course is an accredited skills programme.

Manage Budgets and Business Continuity Risks

In a world where any disruption, no matter how small, can have a significant effect on a company's finances, it's integral for those working within companies to have a solid foundation on how to manage budgets. Whether the disruption is caused by a global incident or by a company needing to cut back on costs, understanding how to create, control and adapt, budgets will be key to a company's continued success.

Those responsible for ensuring that the business continues in their respective division, whether that's day-to-day or in the event of unexpected circumstances, need to learn the skills to create and manage budgets, identify and plan for potential risks, and action and implement a recovery process. It is, however, a growing trend that business continuity management is housed within the corporate finance division in business, with the responsibility lying with finance and accounting managers along with senior-level executives, functional and operational managers. In this learning programme, learners will develop knowledge and understanding of how to prepare, implement, manage and control budgets. Learners will also gain knowledge and skills on how to manage business continuity risks in a banking environment.

Manage Loan (Credit) Portfolios

This skills programme outlines the processes and procedures that are necessary for the successful management of loan portfolios. Learners will be introduced to the steps that need to be followed in portfolio management. They will also learn how to analyse a loan portfolio, to implement the appropriate response to 'portfolios at risk' and to review and monitor loan portfolios.

Managing Service Providers in a Credit Environment

Managing and monitoring your relationships with your service providers is critical to your business' success. You need to have the correct skills and knowledge to be able to nurture and build an ongoing relationship with your service providers. This programme will teach you to understand your service providers, develop and negotiate service contracts with them and manage the successful delivery of their services.

Marketing for Credit Providers

For marketing to be effective it needs to be supported by research and analysis. Learners will be taught how to conduct market research, analyse their market, compile a proper budget for marketing and identify creative and cost-effective ways of marketing their credit products. The implications and requirements of the National Credit Act which regulate the marketing of credit to consumers are also covered during this skills programme.

Providing Financial Solutions to Clients

Building sales-client relationships through identifying and understanding client product needs, sharing relevant and targeted product information with them as well as providing product support to sales' clients are key to sales success in any banking environment. In this learning programme, learners will develop knowledge and understanding of how to identify product features, advantages and benefits to the customer as well as how to provide sales-related services within the banking sector. Learners will also learn how to determine the banking-related financial needs of a business and present a banking-related financial solution to a business client for consideration.

Sales Excellence for Loan Consultants

This two-day skills programme will enable loan consultants to gain a competitive edge and improve their sales skills. They will be taught how to improve their capacity to demonstrate the value of their products, accurately suggest solutions to meet their customers' needs and express a positive attitude as the expert in their field. Learners will furthermore gain a comprehensive overview of the sales process from generating sales opportunities to closing loan sales under the ambit of the National Credit Act.

Transactional banking

This short course is aimed at teaching learners the knowledge and skills required to perform basic transactions. This includes identifying the customer's requirements, checking, processing as well as finalising the banking transaction for the customer.

Understanding Consumer Credit Reports

Credit bureaus such as Experian compile credit reports on every credit-active consumer by using personal, credit and financial information that service providers submit to bureaus. These credit reports are valuable tools in the credit risk assessment processes of financial institutions; but also benefit consumers who can track their credit reputation, better plan their budgets and protect themselves against identity fraud. This short online course teaches learners to understand what a credit report is, what information it contains and what it means, the value of the information for both financial institutions and credit-active consumers, as well as how the information in the report should be read.

Understanding Interest Rates

This course informs the learner on how to calculate one of the costs of credit namely interest and how the terms structure of interest rates are used for basic analysis.

ACCREDITATIONS AND MEMBERSHIPS

- **BANKSETA (557033):** Our accreditation with BANKSETA enables us to deliver national qualifications and various registered skills programmes and short courses on Levels 2 to 5 on the NQF, for stakeholders in this sector. Our qualifications include the National Certificate in Microfinance Level 3 (23453); the Further Education and Training (FET) Certificate: Microfinance Level 4 (23433); the FET Certificate in Banking Level 4 (20185); National Certificate in Banking Level 5 (20186); and a National Certificate in Generic Management: Banking Level 5 (59201:96100).
- **FASSET (A585000003):** We are accredited for the FET Certificate: Debt Recovery (49021) on NQF Level 4.
- **SERVICES SETA (3974):** Our Management Development Skills Programme is approved through the Services SETA.
- **QCTO (SDP/1228/17/00325):** We are accredited for the Occupational Certificate: Compliance Officer (91671) on NQF Level 6.
- **Institute of Certified Bookkeepers (ICB) (300973):** We have full accreditation with the ICB for qualification programmes in Accounting, Public Sector Accounting, Office Management, Small Business Financial Management, and Entrepreneurship.
- **The Institute of Credit Management (ICM):** We have full accreditation with the ICM, which is a professional body providing the syllabi and curricula for all training institutions who present qualifications in credit management. Consequently, our accreditation allows us to deliver the ICM National Certificate in Credit Management (Parts 1-5).
- **The National Credit Regulator (NCR):** We are one of the few training service providers approved by the NCR to provide debt counsellor training in South Africa. The NCR is responsible for the regulation of the South African credit industry, under the ambit of the National Credit Act (NCA) 34 of 2005.

Why Choose Us:

- Focus on quality
- Range of training delivery platforms
- Qualified and expert training practitioners
- Ability to deliver training nationally and abroad
- Proven track record of results and experience

Where We Operate

We provide our skills training and development services across Africa. In-class training can be held at your offices, a suitable training venue or one of our own in-house training venues in Stellenbosch and Bryanston, South Africa. Understanding the need for remote learning in Africa and beyond, we have also offer online courses and virtual classrooms.