



## Micro-Finance Learnerships

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.

<b>Classroom-Based/ Face-to-Face Instruction</b>	<b>Virtual Instructor-Led Training</b>	<b>Blended Learning</b>
<b>Online Courses</b>	<b>Customised Courses</b>	<b>Learnerships</b>

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!

<b>Credit and Banking Skills</b>	<b>Debt Recovery Skills</b>	<b>Debt Review / Counselling Skills</b>
<b>Legislation and Compliance</b>	<b>Business and Entrepreneurship Skills</b>	<b>Leadership and Management Skills</b>
<b>Accounting and Financial skills</b>	<b>Office Management and Administration</b>	<b>Compliance Training</b>

## Micro-Lending Frontline Service Learnership (SAQA ID: 23453)

### Learnership Overview

This learnership is aimed at providing learners with the knowledge, skills, attitudes and values required to function effectively as a Credit Loan Officer in a Credit or Micro-Finance Institution. During this learnership, learners will learn how to handle all aspects of the loan process including dealing with and processing a loan application, disbursing the loan and effectively monitoring and controlling loan repayments within the legal framework of the industry. As part of the general education in this learnership, learners will learn the valuable skills required to work with different types of clients, apply decision making processes when advising on the suitability of clients to receive a loan and solve problems in instances where clients are not honouring their loan agreements. Learners will develop numeracy and communication competencies as well as basic computer skills that will equip them to work effectively within a credit environment.

Upon completion of the learnership, learners will achieve 120 credits towards the National Certificate: Micro-Finance (SAQA ID: 23453, Level 3)

Micro-lending Frontline Service Learnership	
<b>Qualification</b>	National Certificate: Micro-Finance (ID 23453)
<b>NQF Level</b>	3
<b>Total Credits</b>	120 credits
<b>Target Audience</b>	Credit Loan Officers
<b>No of Modules</b>	12 modules
<b>Duration</b>	12 months (+6 months for moderation, verification & certification of learner achievements)
<b>Delivery Method</b>	Classroom-Based / Virtual Instructor Led Training (VILT)
<b>Total No of Training Days/Sessions</b>	17.5 days (Classroom-Based Training) 35 4-hour Training sessions (VILT)
<b>Total No of Remedial Assessment Days/Sessions (if and when required)</b>	3 days (Classroom-Based Training) 6 4-Hour Training Sessions (VILT)

## Who Should Attend this Learnership

- Credit Loan Officers
- Loan Consultants
- Loan Officers
- Credit Sales Consultants

## Learner Entry Requirements

- Communication at NQF Level 2
- Mathematical Literacy at NQF Level 2
- Computer Literacy at NQF level 2

## 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; and
- Produce word processing documents.

## Learnership Modules

### Core Modules:

- An Introduction to Credit Management (12 credits)
- Applying Credit Assessment Practices and Methodologies (21 credits)
- Credit Control and Collections (8 credits)
- Maintaining Client Relations (10 credits)
- An Introduction to Employment Relations (3 credits)

**Fundamental Modules:**

- Workplace Numeracy (16 Credits)\*
- Workplace Literacy (23 Credits)\*
- Computer Skills: Word, Excel & PPT (15 credits)



**\*Learners in possession of a valid, certified Grade 12 Certificate with mathematics and a language can obtain exemption from completing these fundamental modules.**

**Elective Modules:**

- Credit Policies and Procedures (10 Credits)
- Marketing for Credit Providers (18 Credits)

## Micro-Finance Management & Supervision Learnership (SAQA ID: 23433)

### Learnership Overview

This learnership is aimed at providing learners with the knowledge, skills, attitudes and values required to function effectively as a Team Leader or Supervisor in a Credit or Micro-Finance Institution. During this Learnership, the learner will learn how to manage the operations of a credit institution. More specifically they will learn the skills to develop and implement client repayment schemes, credit policies and procedures as well as control and administrative systems. Learners will further be equipped to identify possible fraudulent practices and to prevent them from occurring as well as to conduct market research and develop services to be offered to attract new clients and retain them.

Upon completion of the learnership, learners will achieve 144 credits towards the Further Education and Training Certificate: Micro-Finance (SAQA ID: 23433, Level 4)

Micro-Finance Management & Supervision Learnership	
<b>Qualification</b>	FET Certificate: Banking (ID:23433)
<b>NQF Level</b>	4
<b>Total Credits</b>	144 credits
<b>Target Audience</b>	Credit Managers, Branch Managers
<b>No of Modules</b>	13 Modules
<b>Duration</b>	12 months (+6 months for moderation, verification & certification of learner achievements)
<b>Delivery Method</b>	Classroom-Based / Virtual Instructor Led Training (VILT)
<b>Total No of Training Days/Sessions</b>	17.5 days (Classroom-Based Training) 35 4-Hour Training Sessions (VILT)
<b>Total No of Remedial Assessment Days/Sessions</b> (if and when required)	3 days (Classroom-Based Training) 6 4-Hour Training Sessions (VILT)

## Who Should Attend this Learnership

- Credit Team Leaders
- Credit Supervisors
- Branch Managers

## Learner Entry Requirements

- Communication at NQF Level 3
- Mathematical Literacy at NQF Level 3
- Computer Literacy at NQF level 3

## Learning Outcomes

- Use a range of project management tools in a Micro-Finance environment;
- Develop credit repayment systems;
- Develop cash management policies and procedures;
- Manage and prevent fraud in a Micro-Finance institution;
- Manage loan portfolios including those at risk or defaulting;
- Demonstrate an understanding of product positioning;
- Demonstrate an understanding of the target market;
- Develop and implement credit policies, procedures and control systems;
- Develop contracts with service providers and manage their outputs;
- Conduct a financial analysis of a small business in order to approve or decline a loan application; and
- Develop and implement all administrative systems in a Micro-Finance environment.

## Learnership Modules

### Core Modules:

- Credit Policies and Procedures (10 credits)
- Marketing for Credit Providers (10 credits of 18)
- Manage Loan Portfolios (6 credits)
- Developing Repayment Policies and Procedures (5 credits)
- Fraud Prevention & Monitoring (7 credits)
- Introduction to Project Management (8 credits)
- Basic Financial Analysis (10 credits)
- Managing Service Providers in a Micro-Finance Organisation (5 credits)
- Micro-Finance Administration (6 credits)
- Cash Management Procedures (6 credits)

**Fundamental Modules:**

- Workplace Numeracy (16 Credits)
- Workplace Literacy (43 Credits)



**\*Learners in possession of a valid, certified Grade 12 Certificate with mathematics and a language can obtain exemption from completing these fundamental modules.**

**Elective Modules:**

- Customer Service Excellence (16 credits)



## INTRODUCTION TO LEARNERSHIPS

### What is a Learnership?

A learnership is a route to an occupational or professional NQF qualification with a strong emphasis on workplace experience. Learnerships combine both knowledge and work experience components of learning with formal assessment of learning.

## THE BENEFITS OF THIS LEARNERSHIP

### Benefits for Learners:

- **Saving Time and Costs:** Saves you the time and income you would have lost with full time studies.
- **Improved Career Prospects:** Completing a learnership that is directly and practically related to your field of work improves your career prospects.
- **Launch Pad for Further Learning:** As the learnership is based on unit standards, the building blocks of qualifications, it becomes easy for you to expand your career path and build on what you already achieved.
- **Increased Performance and Productivity:** Increasing your knowledge and skills will ensure that you perform better and that you increase the level and quality of your outputs at work.

### Benefits for Employers:

- Employees are not away from the office for long periods of time.
- Employees are better equipped with knowledge and skills relevant to the workplace.

## STRUCTURE AND DURATION OF LEARNERSHIPS

All the modules are designed in an action learning format, which means that learners will be assessed on their ability to apply what they have learnt in the workplace. Therefore, this is not just a theoretical study but also a very practical work-based learning experience.

The practical component of the learnership includes case studies, workplace assignments, role-players (where applicable), reflection and feedback opportunities, group discussions and exercises. These modules will be delivered in a classroom-based learning format and will be supported by workplace assessments and assignments.

## Learning / Training Component

As each learnership consists of various modules, the modules are grouped into various phases of classroom-based or virtual instructor led training. Training days and sessions are scheduled over a period of 12 months with consecutive training days per phase.

## Workplace Learning Component

Upon completion of the training sessions, learners will be required to apply their learning at their workplace through completing various tasks and assignments that need to be submitted to BSI for assessment via our online Portfolio of Evidence (PoE) System.

During this time learners will have the support and guidance from a workplace coach as well as from BSI's Learning Support Officers. Our Learning Support Officers will monitor and ensure continuous interaction between learners and the respective facilitators to make sure that they are able to successfully complete the learnership.

## Learnership Tax Incentives

Section 12H of the Income Tax Act allows an employer to claim a “learnership allowance”. The allowance is applicable to registered learnerships entered into or completed during a year of assessment.

## Levels of Learnership Allowance:

The Taxation Laws Amendment Bill, 2016 tables in Parliament on 26 October (the Bill) amends S12H as follows:

- Learner who holds a qualification equal to NQF Level 1 — 6, the employer qualifies for a:
  - R40 000 annual AND completion allowance for learnerships
  - R20 000 annual AND completion allowances for learners with disabilities
- Learner who holds a qualification equal to NQF Level 7 — 10, the employer qualifies for a:
  - R30 000 annual AND completion allowance for learnerships
  - R20 000 annual AND completion allowances for learners with disabilities

Source: <https://www.pwc.co.za/en/assets/pdf/taxalert/tax-alert-learnership-agreements-and-eti.pdf>



### Please Note:

Learnership tax allowances has been extended from October 2016 to 01 April 2022. Employers can apply for learnership grants from their SETA. Please contact your relevant SETA.

## 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.