



Debt Recovery Learnership Brochure

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

Debt Recovery Level 4 Learnership (SAQA ID: 49021)

Learnership Overview

This learnership will enable learners to access a formal national qualification in debt recovery and meet the need for skilled people to carry out these functions in the business sector, larger corporations and the SMME (Small, Medium and Micro Enterprise) sectors. Learners will gain knowledge and skills in ethics and personal effectiveness surrounding debt recovery, the application of the legalities in the liquidation of debt, the management of debtor and credit grantor portfolios and the facilitation of oral and written communications to effectively negotiate promises-to-pay and administer debt recovery. Other components include administration, information technology, accounting and financial management. Learners will be equipped to meet the standards of service excellence required within the debt recovery field by learning day-to-day skills and operational competencies required within the business and commercial sectors.

Upon completion of the learnership, learners will achieve 140 credits towards the FET Certificate: Debt Recovery (SAQA ID: 49021, Level 4)

Debt Recovery Learnership	
Qualification	FET Certificate: Debt Recovery (ID 49021)
NQF Level	4
Total Credits	140 credits
Target audience	Debt Recovery Agents
No of Modules	10 modules
Duration	12 months (+6 months for moderation, verification & certification of learner achievements)
Delivery Method	Classroom-Based / Virtual Instructor Led Training (VILT)
Total No of Training Days/Sessions	18.5 days (Classroom-Based Training) 37 4-hour Training sessions (VILT)
Total No of Remedial Assessment Days/Sessions (if and when required)	3 days (Classroom-Based Training) 6 4-Hour Training Sessions (VILT)

Who Should Attend this Learnership

- Debt recovery agents in a call centre
- Collections agents
- Credit controllers

Learner Entry Requirements

- Communication at NQF level 3
- Mathematical Literacy at NQF level 3
- Computer Literacy at NQF Level 2

Learning Outcomes

- Managing debtor portfolios;
- Managing credit grantor portfolios;
- Administering the debt recovery process;
- Applying key legislation, codes of conduct and ethics in the debt recovery context;
- Communicating effectively with internal and external stakeholders in at least two languages;
- Using mathematics correctly in work and personal situations;
- Using oral and written communications for the purposes of effectively administering debt recovery; and
- Applying personal effectiveness within the debt recovery context.

Learnership Modules

Core Modules:

- Debtor Assessment and Portfolio Management
- Personal Effectiveness & Record Keeping in a Debt Recovery Environment
- Legal and Ethical Frameworks for Debt Recovery
- Effective Debt Collection Strategies
- Manage Credit Provider Portfolio in Debt Recovery Environment
- Debt Recovery Administration Systems

Fundamental Modules:

- Workplace Numeracy
- Workplace Literacy

Elective Modules:

- Accounting Practices in Debt Collection
- Building Client Relationships in a Financial Services Environment

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.