

National Further Education and Training Certificate: Micro-Finance



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SAQA ID: 23433 | NQF level: 4 | Credits: 144 | Accrediting body:



Purpose of the qualification

This qualification covers the knowledge, skills, attitudes and values required by an employee to manage the operations of micro-finance institutions. This function will include the development of client repayment management schemes, developing and implementing credit policies, procedures and control systems and developing administrative systems for the institution. The student will also have to be able to identify possible fraudulent practices in the institution and prevent them from occurring. This qualification provides knowledge of and practical skills in micro-finance as well as the opportunity to progress along a career path for learners who:

- Have worked in the sector for any number of years but have no formal qualifications in micro-finance.
- Wish to enter the micro-finance sector and work towards a nationally recognised qualification.
- Were previously denied access to further education and training (but who may now proceed through RPL).
- Want to extend their range of knowledge and skills of the sector so that they can become knowledgeable workers in the sector.
- Want to manage the operations in a micro-finance enterprise.

Flexibility

Chartall Business College believes in flexibility. We have an in-house team of professionals who are able to customise the training curriculum to the needs of your organisation. This may include the addition of job-specific unit standards, the selection of particular elective unit standards or even the inclusion of non-unit standard based content. In addition, we ensure that the content of the qualification does not conflict with the values and standard operating procedures prescribed by your company.

Support

Although the programme is scheduled to include the specified contact days, it does not mean that the learners will not have access to additional support. Each student will have access to assistance via email, as well as access to a tutor who is able to provide extra assistance should the need arise. This tutor support can be used to assist students who are not progressing at the same pace as the rest of the class or miss a session. We also have experienced facilitators who can manage projects involving learners with disabilities.

Delivery methodology

Chartall Business College can either deliver this qualification as a learnership, which will qualify the sponsoring employer for an additional tax deduction, or it can be offered as a training programme without the learnership requirements. The duration of the training will be approximately 18 full days, all of which can be scheduled to suit the employers' schedule. Alternatively, the qualification can be acquired by experienced candidates through Recognition of Prior Learning (RPL). RPL is an assessment process that captures a candidate's existing knowledge and skill and matches it to the qualification requirements. With RPL there is no formal training although an experienced RPL adviser will assist learners to relate their workplace experience to the outcomes of the registered unit standards.

Administration

Chartall Business College will assist with SETA contracting, learnership preparation [if required], briefing of workplace coaches and the SETA reporting.

Other requirements

Students must access to a computer or tablet with video and sound capability, have their own email address and have reliable internet access (minimum 2 Mbps).

Programme curriculum

Chartall Business College has structured the qualification as follows for classroom delivery:

Skills programme 1 - Analyse a Micro-Finance Institution

7468	Use mathematics to investigate and monitor the financial aspects of personal, business, national and international issues
9015	Apply knowledge of statistics and probability to critically interrogate and effectively communicate findings on life related problems
9016	Represent analyse and calculate shape and motion in 2- and 3- dimensional space in different contexts
13414	Conduct a financial analysis of a small business
110032	Conduct a market analysis for a Micro-Finance institution

Skills programme 2 - Micro-Finance legislation

8968	Accommodate audience and context needs in oral communication
8969	Interpret and use information from texts
8970	Write texts for a range of communicative contexts
9960	Communicate verbally and non-verbally in the workplace
13426	Develop and implement credit policies, procedures and control systems
13442	Manage and prevent fraud in a micro-finance institution
110029	Develop administrative procedures in a Micro-Finance organisation

Skills programme 3 - Manage Loans and Service Providers

8974	Engage in sustained oral communication and evaluate spoken texts
8975	Read analyse and respond to a variety of texts
8976	Write for a wide range of contexts
8979	Use language and communication in occupational learning programmes
10140	Apply a range of project management tools
13428	Manage loan portfolios
13441	Develop cash management procedures in a micro-finance organisation
13443	Manage service providers in a micro-lending institution
13445	Develop a client repayment management system

Skills programme 4 - Electives

7782	Analyse a business and determine the way it functions
7785	Function in a business environment
7784	Communicate in a business environment
10022	Comply with organisational ethics
10978	Recruit and select candidates to fill defined positions



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