

National Further Education and Training Certificate: Debt Recovery



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SAQA ID: 49021 | NQF level: 4 | Credits: 140 | Accrediting body: 

Purpose of the qualification

The qualification is the first step on the learning pathway that underpins a career in credit management. The qualification has been designed to assist learners to acquire all the necessary knowledge, skills, attitudes and values required to operate confidently in a debt recovery or junior credit management position.

The qualification includes a diversity of subjects, including an understanding of the legal environment, debtor correspondence and telephone contact, basic office administration skills and personal development skills such as time management, business numeracy, research skills and business awareness.

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 learner 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.

Administration

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

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, but the RPL adviser will spend time with the learners to assist them to match their workplace learning to the requirements of the qualification.

Programme curriculum

Personal effectiveness skills

110021	Achieve personal effectiveness
15234	Apply efficient time management to the work of a department
13943	Analyse new developments reported in the media
13948	Negotiate an agreement or deal

Legislation and ethical conduct

116608	Demonstrate knowledge and application of ethical conduct in a debt recovery work context
116603	Demonstrate and apply understanding of the legal requirements relevant to the liquidation of debt
110026	Describe and assist in the control of fraud

Administer the debt recovery process

110526	Plan, organise, implement and control record-keeping systems
110531	Plan, organise and control the day to day administration of an office support function

Managing debtor portfolios

116598	Compile debtor correspondence in accordance with legislation and standard procedures
116610	Assess and allocate debt collecting accounts according to risk profile
116599	Manage debtor portfolio
116601	Manage credit grantor portfolio

Debt recovery reporting

110023	Present information in a report format
116606	Communicate orally with relevant stakeholders in the recovery of debt

Business mathematics

7468	Use mathematics to investigate the financial aspects of issues
9015	Apply knowledge of statistics to interrogate life related problems
9016	Represent and calculate shape and motion in 2D and 3D

Business communication

8974/8968	Engage in sustained oral communication and evaluate spoken texts
8975/8969/8972	Read analyse and respond to a variety of texts
8976/8970/12153	Write for a wide range of contexts



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