



FETC DEBT RECOVERY

(SAQA ID 49021- Level 4)

Programme Name

Further Education and Training Certificate in Debt Recovery, NQF Level 4, SAQA ID 49021, 179 credits.

Programme Purpose

- Successful achievements of the Debt Recovery Programme will enable the learner to effectively perform the duties of a Debt Collection Agent within a Debt Collecting/ Debtors environment.

Workplace Requirements

- Debt collection environment
- Access to computer and telephone
- Access to customers

Programme Description

- The Learning programme has been developed for the debt recovering function within the business and commerce sector. It brings together all aspects of front office and supervision.
- The programme enables the learner to meet standards of service excellence required within the debt recovery field of learning, through building day to day debt recovery skills as well as operational competencies required within the business and commercial sector, both in larger enterprises and small, medium and micro enterprises. Where they will be able to interact with fellow staff members and their clients (debtors).

Target group

- Suitable for debt collecting agents who are responsible for debtors accounts
- Candidates are either unemployed or currently employed within a financial environment
- Unemployed candidates have the interest and acumen to work in the financial arena
- Employed candidates have the interest to further their skills and knowledge of financial operations. Selection is carried out in a fair, valid, reliable and practicable manner that is free of all bias and discrimination, paying particular attention to the 3 groups targeted for redress: race, gender and disability.

Entry Requirements

Candidates accessing the qualification should be competent in:

- Communication at NQF Level 3
- Mathematical Literacy at NQF Level 3
- Computer literacy at NQF Level 2
- Candidates must have a successful outcome of their skills programme interview
- The candidates must be employed with in the debt collection/ finance field, or must have access to the debt collection/finance environment for practical work exposure purposes

Programme Outcomes

On completion of this qualification, the learner will be able to:

- Manage credit grantor portfolios
- Manage debtors portfolios
- Administer the debt recovery process
- Apply key legislation, codes of conducts and ethics in the debt recovery context
- Communicate effectively with internal and external stake holders in at least 2 languages
- Use mathematics correctly in work and personal situations

Structure of the programme

The learnership in Debt Recovery consists of:

- Classroom based learning
- On-the-job learning
- Coaching/Mentoring
- Assessment

Duration of the Programme

- Programme: 1 year
- Training Days: 35 Days
- Assessment Days: 35 Days
- Workplace experience: 9 Months

Number of learners per class: Minimum 15

Programme Roll-Out:

Type	Unit Standard	Unit standard Title	Level	Credits
Module 1: Communicate Level 3 (4 days training and 4 days assessment)				
Fundamental	8969	Interpret and use information from texts	3	5
Fundamental	8970	Write texts for a range of communicative contexts	3	5
Fundamental	8968	Accommodate audience and context needs in oral communication	3	5
Fundamental	8973	Use language and communication in occupational learning programmes	3	5
Fundamental	8972	Interpret a variety of literacy texts	3	5
Module 2: Communicate Level 4 (3 days training and 3 days assessment)				
Fundamental	8975	Read, analyse and respond to a variety of texts	4	5
Fundamental	8976	Write for a wide range of contexts	4	5
Fundamental	8974	Engage in sustained oral communication evaluate spoken text	4	5
Fundamental	12153	Use the writing process to compose texts required in the business environment	4	5
Module 3: Numeracy Level 4 (3 days training and 3 days assessment)				
Fundamental	9016	Represent, analyse and calculate shape and motion in 2-and 3-dimensional space in different context	4	4
Fundamental	7468	Use mathematics to investigate and monitor the financial aspects of personal, business, national and international issues	4	6
Fundamental	9015	Apply knowledge to the statistics and probability to critically interrogate and effectively communicate findings on life related problems	4	6
Module 4: Debtors Assessment and Portfolio Management (3 days training and 3 days assessment)				
Core	116599	Manage debtor portfolio	4	6
Core	116610	Assess and allocate debt collecting accounts according risk profile	4	6
Module 5: Personal Effectiveness and Record Keeping (3 days training and 3 days assessment)				
Core	110021	Achieve personal effectiveness in business environment	4	6
Core	110526	Plan, organise, implement and control record-keeping systems	5	4
Module 6: Legal and Ethical Framework for Recovery (2 days training and 2 days assessment)				
Core	116603	Demonstrate and apply understanding to the legal requirement relevant to the liquidation of debt	5	10
Core	116608	Demonstrate knowledge and application of ethical conduct in a debt recovery work context	4	6
Module 7: Effective Debt Collecting (2 days training and 2 days assessment)				
Core	116598	Compile debtor correspondence and accordance with legislation and standard procedures	4	6
Core	116606	Communicate orally with relevant stakeholders in the recovery of debt	4	6
Core	13948	Negotiate an agreement or deal in an authentic work situation	4	5
Module 8: Manage Credit Providers Portfolio (2 days training and 2 days assessment)				
Core	116601	Manage credits grantor portfolio	4	5
Core	110023	Present information in reports format	4	8
Module 9: Debt Recovery Administration (3 days training and 3 days assessment)				
Core	110531	Plan, organise and control day to day administration of an office support function	5	4
Module 10: Accounting Practices (3 days training and 3 days assessment)				
Elective	12745	Demonstrate knowledge and understanding of account practice and procedures associated with collection of debts	4	6
Elective	13379	Calculate interest using the basic mathematics of interest rates	4	6
Module 11: Building Client Relationships (2 days training and 2 days assessment)				
Elective	113903	Demonstrate skills and techniques required to build a relationship with their clients in a financial service environment	4	3
Module 12: Securities (3 days training and 3 days assessment)				
Elective	116607	Demonstrate knowledge of repossession of goods under a credit agreement	5	10
Elective	13416	Demonstrate knowledge and the understanding of the basics of security for finance	4	6
Module 13: Basic Budgeting (2 days training and 2 days assessment)				
Elective	12988	Record income and receipts	5	10
Elective	13941	Apply the budget function in a business unit	4	5
Total Credits				179