



Manage Loan Portfolios

Lending is the principal business activity for most credit providers – the business of providing credit. The credit portfolio is therefore typically the largest asset and the predominate source of revenue for a credit provider. It is the institution's lifeblood and the success of the institution depends on how well that portfolio is managed. This programme aims to give you an overview of loan portfolio management in terms of determining which portfolios are at risk and taking action to minimize that risk to keep the business profitable.

What you will learn:

At the end of this programme, you should be able to:

- Define credit portfolios and credit portfolio management and identify all of the elements of the credit portfolio management process.
- Analyse a credit portfolio.
- Identify credit portfolios at risk.
- Deal with credit portfolios at risk.

Course Content:

- Section 1: An introduction to credit portfolios.
- Section 2: Analysis of credit portfolios.
- Section 3: Identification of credit portfolios at risk.
- Section 4: Dealing with credit portfolios at risk.

Course Structure:

Facilitation of content, structured classroom discussions, calculations and practical workplace assignments.

Accreditation:

This programme is currently in the process of being registered as a learning programme on the BNVQF (Botswana National Vocational Qualifications Framework).

Assessment:

Formative assessment is done in the classroom through facilitator-led activities, and summative assessment through a portfolio of evidence (PoE) consisting of knowledge questions and two practical activities.



Entry Requirements:

It is assumed that learners are currently employed, or will be employed, in a credit-providing business.



Duration:

One day



Certification:

Certification of learning achievement will be issued upon successful completion of the learning programme summative assessment and endorsement from the relevant authority.