

Applying Credit Assessment Practices & Methodologies

Lending is the principal business activity for most credit providers – the business of providing credit. During this course you will learn to process credit applications by conducting a credit investigation as well as assessing the credit risk of potential clients and determining their repayment ability. After completing this course, you will be able to make wise credit decisions throughout the entire loan process - from performing an affordability assessment to granting the loan, completing the administration and paying out the loan.

What you will learn:

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

- Understand the microfinance and banking environment and clients.
- Understand and apply a responsible loan decision-making process.
- Apply best-practice methods to determine the repayment ability of a client.
- Use objective criteria to assess the credit risk of a client.
- Recommend or reject a loan application and inform the client.
- Complete the administration of the loan for loan approvals.

Course Structure:

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

Course Content:

- Section 1: The Botswana Credit Landscape & Credit Customers
- Section 2: Responsible Lending Practices
- Section 3: Collecting & Verifying Customer Information
- Section 4: Calculating a Customer's Credit Risk & Affordability
- Section 5: Processing and Paying Out the Loan

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.

Accreditation:

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



Entry Requirements:

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

Financial literacy at Level 4



Duration:

Two days



Certification:

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

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