

Purpose of the qualification:

The debt recovery qualification is for anyone who is interested in the debt recovery function within the business sector. Sadly, in these times of economic pressure many people find it tough to pay their creditors on time and debt recovery specialists are in high demand by many business sectors – from banks and other money lenders to large and small businesses.

The qualification covers the legalities in the liquidation of debt, the management of debtor and credit grantor portfolios and the facilitation of oral and written communications for the purposes of effectively administering debt recovery. The elective component of the qualification enables the learner to specialise in areas of debt recovery such as ethics, supervision of others, administration, information technology, accounting and/or financial management.

National FET Certificate in Debt Recovery NQF 4

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

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

Debt recovery reporting

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

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

Legislation and ethical conduct

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

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

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 2-& 3d



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Delivery options:

This national qualification can be earned either through traditional training or recognition of prior learning (RPL). Details are as follows:

Traditional training:

Training is best suited to new entrants to the sector. Prior Learning Centre can either deliver this qualification as a learnership, which will qualify the sponsoring employer for a tax deduction, or it can be offered as a training programme without the learnership documentation. The duration of the training will be 15 full days, which can be scheduled to suit the employers' schedule.

Recognition of prior learning (RPL):

RPL is ideal for employees with some relevant work experience. Prior Learning Centre offers two RPL options:

- **Pure RPL:** which is best suited for employees with at least five years relevant working experience who are self-motivated and committed to work alone. Contact time is limited to one full day of RPL orientation followed by limited, on-demand contact sessions.
- **High touch RPL (8 days):** this model suits those employees who have at least three years relevant work experience but who may be less motivated to complete their work on their own and they may be unsure of some aspects of the qualification. In this model Prior Learning Centre spends eight full days assisting employees with the theory of the qualification and supervises the completion of their evidence collection. This model generally gives good submission and competency rates.