



Accredited Africa Training Institute for Capacity Development

Unit FO409, Hatfield Plaza · 1122 Burnett St, Hatfield 0028 · Pretoria, Gauteng · South Africa

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COURSE BROCHURE

Loan Financing Decisions And Payout Procedures Training

Business, Commerce and Management Studies / Finance, Economics and Accounting

Unit Standard 110027 · NQF Level 3 · 6 Credits · 3 Days

COURSE OVERVIEW

This course equips learners with the skills to make informed loan financing decisions and execute payout procedures in a corporate environment. Participants will understand the principles of debt financing, evaluate loan options, and apply payout processes in compliance with organisational policies and regulations.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	110027
Accreditation	SAQA Accredited · NQF Level 3 · 6 Credits
Duration	3 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply principles of loan financing to evaluate and select appropriate debt instruments for organisational needs.
- Analyze loan terms, interest rates, and repayment structures to determine financial viability.
- Evaluate the impact of loan financing on organisational cash flow and financial statements.
- Implement payout procedures in accordance with organisational policies and regulatory requirements.
- Demonstrate the ability to document and report loan financing decisions and payout transactions accurately.
- Assess risks associated with loan financing and recommend mitigation strategies.

WHO SHOULD ATTEND

- This course is designed for financial managers, credit analysts, accountants, and other professionals involved in loan evaluation, approval, and payout processes within corporate or financial institutions.

COURSE OUTLINE

Day 1: Fundamentals of Loan Financing

- Introduction to loan financing: purpose and importance
- Types of loans: short-term, long-term, secured, unsecured
- Key loan terms: interest rates, repayment periods, covenants
- Legal and regulatory environment: NCA, credit bureaux
- Loan amortization: principal, interest, and payment schedules
- Factors affecting loan decisions: cost of capital, risk assessment
- Role of credit scores and financial statements in loan approval
- Ethical considerations in lending

Day 2: Loan Evaluation and Decision-Making

- Time value of money: present value and future value concepts
- Net present value (NPV) and internal rate of return (IRR) for loan decisions
- Comparing loan offers: effective interest rates and annual percentage rates (APR)
- Risk assessment: credit risk, interest rate risk, liquidity risk
- Loan covenants: affirmative, negative, and financial covenants
- Decision-making frameworks: cost-benefit analysis, sensitivity analysis
- Case studies: evaluating loan proposals for small businesses
- Documentation and approval processes

Day 3: Payout Procedures and Practical Integration

- Payout procedures: disbursement methods, timing, and documentation
- Repayment structures: bullet, amortizing, balloon payments
- Handling early repayments, defaults, and renegotiations
- Loan administration: tracking, reporting, and compliance
- Integrating loan financing with cash flow management
- Case studies: loan financing for capital projects and working capital
- Review of key concepts and Q&A;
- Final assessment preparation

ASSESSMENT & CERTIFICATION

Delegates are assessed through exercises and a final test. A mark of **50% or above** earns an **AATICD Certificate of Completion**, issued digitally with a unique verification code. This course carries **6 NQF credits** at **NQF Level 3**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 17,900.00	R 17,900.00
1	In-House	R 23,300.00	R 23,300.00
1	On-Campus (Pretoria)	R 26,800.00	R 26,800.00

UPCOMING SESSIONS

Start	End	Method	Venue
03 Aug 2026	05 Aug 2026	On-Campus	Pretoria, South Africa
03 Aug 2026	05 Aug 2026	On-Campus	Mauritius
04 Aug 2026	06 Aug 2026	On-Campus	Dubai, UAE
04 Aug 2026	06 Aug 2026	On-Campus	Johannesburg, South Africa
05 Aug 2026	07 Aug 2026	On-Campus	Cape Town, South Africa
05 Aug 2026	07 Aug 2026	On-Campus	Lagos, Nigeria
10 Aug 2026	12 Aug 2026	On-Campus	Pretoria, South Africa
10 Aug 2026	12 Aug 2026	On-Campus	Mauritius

Contact us if no suitable date is listed – on-demand sessions can be arranged for groups.

HOW TO GET A QUOTE OR APPLY

1. **Get an instant quotation online:** visit www.aaticd.co.za, open the page for this course (Unit Standard 110027) and click **Get A Quote / Apply**. Select your training method and number of delegates – your quotation is generated immediately and emailed to you with the course brochure attached.
2. **Apply by email:** send the course title, your preferred training method (Online, In-House or On-Campus Pretoria), the number of delegates and your preferred dates to apply@aaticd.co.za – our team will reply with a formal quotation.
3. **Apply by phone or WhatsApp:** call +27 12 004 8389 or WhatsApp +27 65 077 6310 and we will prepare your quotation and reserve your seats.
4. **Confirm your booking:** accept the quotation and settle the invoice. As soon as payment is confirmed your delegates are enrolled and receive their AATICD LMS login details by email, along with joining instructions for their chosen training method.

Group discounts apply automatically – the more delegates you enrol, the lower the price per delegate. No payment is required to request a quotation.

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