



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

Microfinance Business Principles For South African Enterprises Training

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

Unit Standard 110028 · NQF Level 3 · 6 Credits · 3 Days

COURSE OVERVIEW

This course equips entrepreneurs, small business owners, and finance professionals with the principles and practices of microfinance tailored to the South African context. Participants will gain a comprehensive understanding of microfinance products, client assessment methodologies, and regulatory compliance to effectively manage microfinance operations and support financial inclusion.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	110028
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 microfinance principles to design and manage microcredit products for South African enterprises.
- Analyze the socioeconomic impact of microfinance on underserved communities and small businesses.
- Evaluate client creditworthiness using appropriate assessment tools and methodologies.
- Implement compliance measures in line with the National Credit Act and other relevant regulations.
- Demonstrate effective loan portfolio management techniques to minimize risk and ensure sustainability.

WHO SHOULD ATTEND

- This course is designed for entrepreneurs, small business owners, microfinance practitioners, loan officers, and finance professionals seeking to deepen their knowledge of microfinance business principles within the South African regulatory environment.

COURSE OUTLINE

Day 1: Foundations of Microfinance in South Africa

- Overview of microfinance in South Africa: history and evolution.
- Regulatory environment: National Credit Act, NCA, and SARB guidelines.
- Core principles: financial inclusion, sustainability, and social impact.
- Types of microfinance institutions: NGOs, banks, cooperatives, and fintech.
- Client-centric approach: understanding the target market.
- Ethical lending practices and responsible finance.
- Case studies: successful microfinance models in SA.

Day 2: Operational and Financial Management

- Loan product design: group vs individual lending, savings-linked loans.
- Interest rate setting: flat vs declining balance, APR calculations.
- Credit risk assessment: cash flow analysis, character assessment.
- Portfolio management: delinquency tracking, provisioning.
- Operational efficiency: technology solutions (mobile money, digital platforms).
- Client protection principles and complaints handling.
- Financial reporting for microfinance institutions.

Day 3: Strategic Integration and Practical Application

- Business planning for microfinance: mission, vision, and goals.
- Financial sustainability: break-even analysis, profitability metrics.
- Regulatory compliance simulation: NCA requirements, FSCA regulations.
- Marketing and client education: financial literacy programs.
- Impact measurement: social return on investment (SROI).
- Future trends: fintech innovations, crowdfunding, and partnerships.
- Course wrap-up and assessment.

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
04 Aug 2026	06 Aug 2026	On-Campus	Pretoria, South Africa
04 Aug 2026	06 Aug 2026	On-Campus	Mauritius
05 Aug 2026	07 Aug 2026	On-Campus	Dubai, UAE
05 Aug 2026	07 Aug 2026	On-Campus	Johannesburg, South Africa
10 Aug 2026	12 Aug 2026	On-Campus	Abu Dhabi, UAE
10 Aug 2026	12 Aug 2026	On-Campus	Cape Town, South Africa
11 Aug 2026	13 Aug 2026	On-Campus	Pretoria, South Africa
11 Aug 2026	13 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 110028) 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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