



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

HIV/AIDS Impact on Financial Products and Workforce

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

Unit Standard 230069 · NQF Level 6 · 6 Credits · 3 Days

COURSE OVERVIEW

This course equips learners with a comprehensive understanding of how HIV/AIDS affects financial products, markets, and the workforce in South Africa. Participants will explore the economic implications, risk assessment, and management strategies relevant to the financial sector. The aim is to enable informed decision-making and compliance with legislative frameworks.

Category	Business, Commerce and Management Studies
Subfield	Finance, Economics and Accounting
Unit Standard	230069
Accreditation	SAQA Accredited · NQF Level 6 · 6 Credits
Duration	3 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Analyze the impact of HIV/AIDS on financial products, including insurance and retirement funds.
- Evaluate the effects of HIV/AIDS on financial markets and investment strategies.
- Apply knowledge of HIV/AIDS to assess workforce productivity and employee benefit costs.
- Demonstrate understanding of legal and ethical considerations regarding HIV/AIDS in the workplace.
- Implement strategies to mitigate financial risks associated with HIV/AIDS.
- Design inclusive financial products that address the needs of individuals affected by HIV/AIDS.

WHO SHOULD ATTEND

- This course is designed for financial advisors, risk managers, human resource professionals, and compliance officers in the financial services industry.
- It is also suitable for anyone seeking to understand the intersection of public health and financial systems.

COURSE OUTLINE

Day 1: Understanding HIV/AIDS and Its Economic Impact

- Overview of HIV/AIDS: epidemiology, transmission, and stages.
- Socio-economic impact of HIV/AIDS on individuals, families, and communities.
- Impact on the workforce: absenteeism, productivity, and healthcare costs.
- Impact on financial products: insurance, pensions, and loans.
- Legal framework: Employment Equity Act, Labour Relations Act, and HIV/AIDS policies.
- Ethical considerations: stigma, discrimination, and confidentiality.
- Case studies of HIV/AIDS impact on South African businesses.

Day 2: HIV/AIDS and Financial Products

- Insurance products: life insurance, disability cover, and critical illness policies.
- Underwriting considerations for HIV-positive individuals.
- Retirement funds: impact on contributions, benefits, and early retirement.
- Medical schemes: HIV/AIDS management programs and chronic disease benefits.
- Credit and loans: risk assessment and access to finance.
- Financial planning: budgeting, savings, and investment strategies.
- Regulatory requirements and consumer protection.
- Case studies on financial product adjustments.

Day 3: Integrating HIV/AIDS Management into Workplace and Financial Strategies

- Designing an HIV/AIDS workplace policy: components and implementation.
- Prevention and wellness programs: education, testing, and treatment.
- Managing absenteeism and presenteeism.
- Financial education for employees: insurance literacy and retirement planning.
- Supporting clients: financial counseling and product adaptation.
- Monitoring and evaluation of interventions.
- Group exercise: developing an integrated HIV/AIDS strategy.
- Final assessment and action planning.

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 6**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 19,700.00	R 19,700.00
1	In-House	R 25,600.00	R 25,600.00
1	On-Campus (Pretoria)	R 29,500.00	R 29,500.00

UPCOMING SESSIONS

Start	End	Method	Venue
10 Aug 2026	12 Aug 2026	On-Campus	Pretoria, South Africa
10 Aug 2026	12 Aug 2026	On-Campus	Mauritius
11 Aug 2026	13 Aug 2026	On-Campus	Abu Dhabi, UAE
11 Aug 2026	13 Aug 2026	On-Campus	Cape Town, South Africa
12 Aug 2026	14 Aug 2026	On-Campus	Durban, South Africa
12 Aug 2026	14 Aug 2026	On-Campus	Dubai, UAE
17 Aug 2026	19 Aug 2026	On-Campus	Harare, Zimbabwe
17 Aug 2026	19 Aug 2026	On-Campus	Abu Dhabi, UAE

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 230069) 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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