



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

Credit Facility Offering and Management

Services / Wholesale and Retail

Unit Standard 258159 · NQF Level 3 · 8 Credits · 5 Days

COURSE OVERVIEW

This course equips learners with the knowledge and skills to offer and manage credit facilities in compliance with the National Credit Act and other relevant regulations. Participants will learn to assess credit applications, structure credit agreements, and monitor credit accounts to minimize risk and ensure responsible lending.

Category	Services
Subfield	Wholesale and Retail
Unit Standard	258159
Accreditation	SAQA Accredited · NQF Level 3 · 8 Credits
Duration	5 days
Training Method	Online, On-Campus, In-House
Certificate	Issued via AATICD LMS – verifiable online

LEARNING OUTCOMES

- Apply the principles of the National Credit Act to the credit-granting process.
- Evaluate credit applications using financial analysis and risk assessment techniques.
- Structure credit facilities and draft credit agreements in compliance with legal requirements.
- Implement procedures for granting and administering credit facilities.
- Monitor and manage credit accounts to identify and mitigate potential risks.
- Demonstrate ethical and responsible lending practices.

WHO SHOULD ATTEND

- This course is designed for credit managers, loan officers, financial advisors, and other professionals involved in the credit-granting process within banks, microfinance institutions, and retail credit providers.

COURSE OUTLINE

Day 1: Introduction to Credit Facility Offering and Management

- Overview of the South African credit industry.
- Key legislation: National Credit Act (NCA) and regulations.
- Types of credit facilities: overdrafts, term loans, revolving credit.
- Parties involved in a credit facility: lender, borrower, guarantor.
- The credit life cycle: origination, monitoring, closure.
- Principles of responsible lending and affordability assessments.
- Introduction to credit risk management.
- Ethical considerations in credit provision.

Day 2: Credit Application and Assessment Process

- The credit application process: submission, verification, analysis.
- Financial statement analysis for credit assessment.
- Cash flow analysis and debt service coverage ratios.
- Affordability assessment methods per NCA.
- Credit bureau reports: interpretation and use.
- Credit scoring models and their application.
- Collateral evaluation and security structures.
- Common pitfalls in credit assessment.

Day 3: Structuring and Offering Credit Facilities

- Structuring credit facilities: amount, tenor, repayment terms.
- Pricing methodologies: interest rates, fees, and charges.
- Security and collateral: types and valuation.
- Loan covenants: affirmative, negative, and financial.
- Conditions precedent and subsequent.
- Credit facility letters and offer documents.
- Approval processes and credit committees.
- Regulatory disclosures and consumer rights.

Day 4: Managing and Monitoring Credit Facilities

- Credit facility administration: drawdowns, rollovers, repayments.
- Covenant monitoring and reporting.
- Early warning indicators for credit risk.
- Non-performing loans: classification and provisioning.
- Remedial actions: restructuring, rescheduling, enforcement.
- Credit file management and documentation.
- Reporting to management and regulators.
- Use of technology in credit monitoring.

Day 5: Advanced Topics and Practical Integration

- Syndicated loans and club deals.
- Credit derivatives and risk transfer.
- Portfolio credit risk management.
- Stress testing and scenario analysis.
- Regulatory capital requirements (Basel III).

- Emerging trends: fintech, digital lending.
- Ethics and governance in credit management.
- Comprehensive case study: end-to-end credit facility process.

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 **8 NQF credits** at **NQF Level 3**.

PRICING (PER DELEGATE, EX-VAT)

Delegates	Training Method	Price per Delegate	Total
1	Online	R 23,000.00	R 23,000.00
1	In-House	R 29,900.00	R 29,900.00
1	On-Campus (Pretoria)	R 34,500.00	R 34,500.00

UPCOMING SESSIONS

Start	End	Method	Venue
03 Aug 2026	07 Aug 2026	On-Campus	Pretoria, South Africa
03 Aug 2026	07 Aug 2026	On-Campus	Dubai, UAE
03 Aug 2026	07 Aug 2026	On-Campus	Cape Town, South Africa
03 Aug 2026	07 Aug 2026	On-Campus	Mauritius
03 Aug 2026	07 Aug 2026	On-Campus	Johannesburg, South Africa
03 Aug 2026	07 Aug 2026	On-Campus	Lagos, Nigeria
10 Aug 2026	14 Aug 2026	On-Campus	Mauritius
10 Aug 2026	14 Aug 2026	On-Campus	Cape Town, South Africa

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 258159) 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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