

#### Introduction

The FETC: Debt Recovery at an NQF Level 4 is a broad qualification for those working in debt recovery environments in any sector and any type of organisation.

It will equip delegates with the skills and knowledge to work ethically in recovering debt without damaging client relationships. The qualification covers Ethics and Personal Effectiveness, Complying with Legislation and Codes of Conduct, Managing Debtor and Credit Grantor Portfolios, Administering Debt Recovery Processes and Communicating effectively to administer debt recovery.

The structure of the qualification includes Core, Fundamental and Elective Modules.

The qualification offers a career path to further studies in the sector including the National Certificate: Credit Management and NC: Debt Recovery at NQF levels 5.

#### **Target Audience**

The qualification is aimed at individuals involved in managing or recovering debt across different business sectors and types of organisation.

It is ideal for managers, supervisors, team leaders, contact centre agents and professionals seeking an accredited qualification and entry into other related qualifications. Those wanting to go into Credit Management, Debt Management, Financial Services and Generic Management will all benefit from this programme.

### **Entry Requirements**

- Competency in Communication (English) at NQF Level 3.
- Competency in Mathematical Literacy at NQF Level 3.
- Competence in Computer Literacy at NQF Level 2.

## Workplace Requirements

- You will need access to appropriate workplace environments like Contact Centres and Debt Collection departments.
- Active support by a mentor or supervisor.
- Access to clients.
- Access to a PC, Software and Internet.

#### Finance & Accounting

# FETC: Debt Recovery

**FASSET Certification** 

SAQA ID: 49021

NQF Level: 4

Credits: 144

### Course Delivery & Assessment

We use in-classroom, virtual classroom and blended interactive facilitated training sessions, group discussions, assignments, workplace observation and on-the-job coaching and mentoring to embed skills.

You will need to:

- Attend all lectures and sessions and complete practical workplace experiential learning.
- Demonstrate theoretical and practical understanding of programme content.
- Participate in and contribute to group discussions, practical work and activities.
- Compile and submit a Portfolio of Evidence (PoE)

To receive the FETC: Debt Recovery, you will need to compile, submit and be found competent by constituent Assessors, Moderators and Verifiers on a Portfolio of Evidence (PoE).

## Learning Outcomes

By the end of the qualification, you will be able to:

- · Manage credit grantor portfolios.
- Manage debtor portfolios.
- Administer a debt recovery process.
- Apply key legislation, codes of conduct and ethics in the debt recovery context.
- Communicate effectively with internal and external stakeholders in at least two languages.
- Use mathematics correctly in work and personal situations.



#### Course Content

Further Education and Training Certificate:

**Debt Recovery** 

**Accreditation Body: FASSET** 

SAQA ID: 49021 | Learning Programme ID: NA

NQF Level: 4 | Credits: 144

# Core Modules

- Achieve personal effectiveness in a business environment
- Assess and allocate debt collecting accounts according to risk profile
- Communicate orally with relevant stakeholders in recovering debt
- Compile debtor correspondence according to legislation and standard procedures
- Demonstrate knowledge and application of ethical conduct in a debt recovery work context
- Manage credit grantor and debtor portfolios
- Negotiate an agreement or deal in an authentic work situation
- Present information in report format
- Understand the legal requirements relevant to the liquidation of debt
- Plan, organise, implement and control administration of an office support function and record keeping system.

#### **Fundamental Modules**

- Accommodate audience and context needs in oral communication
- Engage in sustained oral communication and evaluate spoken texts
- Interpret a variety of literary texts and use information from texts in a business context
- Read, analyse, respond and write for a range of written texts and communication contexts
- Apply statistics and probability to interrogate and communicate findings on life related problems
- Represent, analyse and calculate shape and motion in 2 and 3 dimensional space in different contexts.
- Use mathematics to investigate and monitor personal, business, national and international financial issues

#### **Elective Modules**

- Demonstrate knowledge and understanding of accounting practices and procedures associated with collecting debts
- Demonstrate skills and techniques required in building relationships with clients in financial services environments
- Demonstrate knowledge of the repossession of goods under a credit agreement





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# Our Accredited Organisations











