MILPARK EDUCATION

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The Occupational Certificate:

BUSINESS BANKING PRACTITIONER

NQF Level 6 | SAQA ID 120117

QCTO Quality Council for Trades & Occupations

BANK SETA

BUILDING THE FUTURE OF BUSINESS BANKING

This qualification develops **advanced business banking professionals** with the knowledge and skills to manage client relationships, analyse financial needs, and **deliver tailored banking solutions**. Offered by **Milpark Education**, a **trusted higher education institution since 1997**, this qualification combines **industry-relevant knowledge, practical skills, and workplace experience** to help learners **realise their potential and achieve their career goals.**

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01. About This Qualification

Qualification Overview

The Occupational Certificate: Business Banking Practitioner (NQF Level 6) builds on on the foundation of the NQF Level 5 qualfication, developing more **advanced skills** in medium-enterprise financial analysis, financing, relationship management and solution design. Together, the qualifications provide a **structured career pathway** from **entry-level business banking** into more **advanced business banker and relationship-management roles.**

Become More

ANALYSIS. SOLUTIONS. GROWTH.

Transforming financial insight into tailored solutions that drive sustainable business growth.

Curriculum structure

NQF Level 6: Business Banking Practitioner

Component	Module	Credits
Knowledge	Introduction to Business Banking	36
Knowledge	Dynamics of Medium-Enterprise Financing	30
Practical	Identify and analyse the financial service needs of business clients	16
Practical	Build client relationships, win business and close deals	26
Practical	Interpret medium-enterprise financial service needs and match them with suitable offerings	30
Work experience	Determine medium-enterprise needs and match them with financial solutions or products	32
Work experience	Grow and maintain a portfolio of medium-enterprise clients	32
Total		**202**

Students who have completed the **QCTO NQF 5 qualification** are exempt from **76 credits** on the **NQF 6 qualification** due to the **78-credit overlap** between the qualifications. The overlap is as follows:

Repeated module components in both quals	Credits
Introduction to Business Banking	36
Analyse business clients' financial service needs	16
Build relationships, win business and close deals	26
Total repeated curriculum	**78**

02. Qualification Purpose

Overall Purpose

The NQF 6 qualification prepares learners to function as **Business Banking Practitioners** within financial institutions.

A Business Banking Practitioner helps clients **manage their finances by providing guidance** on a range of business banking products and services, including loans, stocks and bonds, international transactions, real estate finance, trade credit, insurance solutions and **other financial services.**

The **practitioner analyses** clients' financial needs and recommends appropriate solutions to support **business growth, sustainability and financial success.**

Key Competencies and Outcomes

Qualified learners **will develop the ability to:**

- Build and **maintain professional business** relationships
- Identify and acquire **new business opportunities**
- **Analyse** and manage client portfolios
- Assess customer needs and **recommend suitable solutions**
- **Support** loan and approval processes
- Resolve client queries and **maintain service** excellence
- Contribute to product, **marketing and business** growth initiatives
- **Support commercial clients** in managing their banking requirements

03. Knowledge Modules

66 Credits

3.1 Introduction to Busines Banking: 36 credits – Overlap with NQF 5

Every successful **business banker** starts with a solid foundation.

This module provides learners with a broad understanding of the banking and financial services environment, including **financial products, client engagement, risk management, governance** and **business development**. It equips learners with the core knowledge needed to build trusted client relationships and deliver effective business banking solutions.

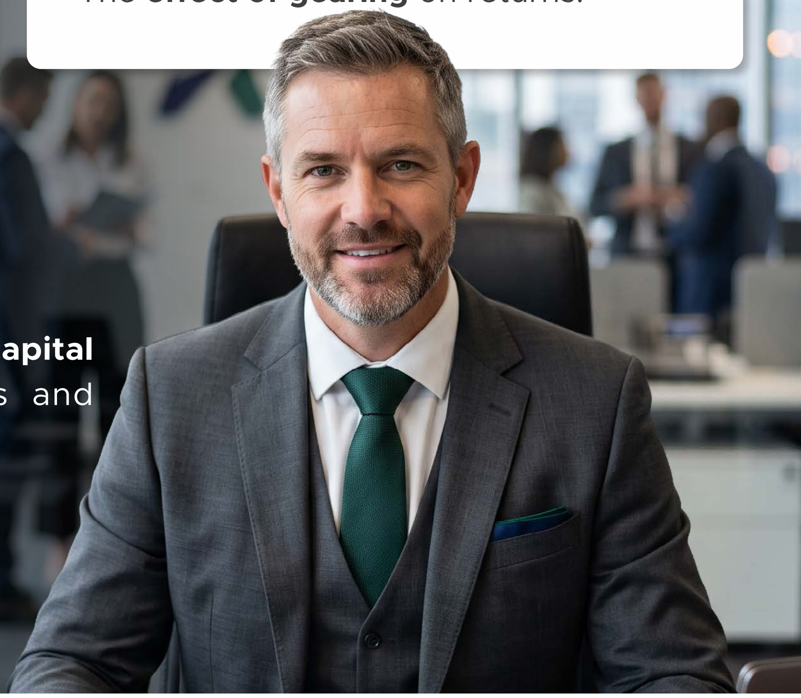
3.2 Dynamics of Medium-Enterprise Financing: 30 credits

Gain the knowledge to analyse **financial performance, assess business sustainability** and **recommend appropriate financing solutions**. Learners explore cash flow management, working capital, funding options and financial decision-making within a medium-enterprise environment.

Key Learning Areas:

- Liquidity and **financial** ratio analysis.
- Sustainable **business growth** and performance evaluation.
- Historical and **future financial** assessment.
- **Gearing** and debt management.

- Overtrading and **business sustainability.**
- **Trend and gap** analysis; interest and financing considerations.
- The **effect of gearing** on returns.



3.2.1 Working-Capital Management

Develop an understanding of how **working capital supports day-to-day** business operations and **influences financial** health and sustainability.

Key focus areas:

- Managing working **capital and liquidity** effectively
- Understanding the relationship between **working capital and cash flow**
- **Determining appropriate** working-capital requirements
- Identifying and **addressing cash-flow** challenges

3.2.2 External Financing

Explore how **businesses use external funding** to support growth, improve returns and achieve **long-term sustainability.**

Key focus areas:

- **Benefits and risks** of external finance
- Financing for **business growth** and performance
- Linking finance to **sustainable growth strategies**
- **Funding requirements** across the business life cycle

3.2.3 Interest Rates

Gain insight into the **role of interest rates in financing decisions** and business banking solutions.

Key focus areas:

Interest Fundamentals
Simple and compound interest

Compounding Methods
Interest calculation methods and compounding periods

Rate Comparison
Nominal and effective interest rates

Smart Financing Decisions
Applying interest rate concepts in financing decisions

3.2.4 Cash-Flow Management

Learn how to evaluate, forecast and **manage cash flow to support** informed business and financing decisions.

Key focus areas:

- Cash-flow **analysis and reporting**
- **Operating**, investing and financing activities
- Cash-flow **forecasting** and projections
- Long-term **financial planning** and discounted cash flows

3.2.5 Reserves in Financial Statements

Build an **understanding of how reserves are reflected** in financial statements and their impact on business decision-making.

Key focus areas:

- **Types of reserves** and their purpose
- Distributable and **non-distributable** reserves
- The **permanence** and treatment of reserves

ANALYSE. ENGAGE. DELIVER.

Develop the practical skills to **understand client needs, build lasting business relationships, and deliver tailored financial solutions** that support growth, create value, and drive business success.

04. Practical-Skills Modules

72 Credits

4.1 Identify and Analyse the Financial Service Needs of Business Clients: 16 Credits - Overlap with NQF 5

The main focus of this module is to provide learners with the opportunity to develop and apply the practical skills required to analyse **the financial service needs of business clients.**

These skills are transferable across small, medium and large enterprises, while workplace exposure enables learners to apply them effectively in a variety of business banking contexts.

Key focus areas:

- Business and **environmental** analysis
- Desktop and **digital research** techniques
- **Stakeholder interviews** and information gathering
- Financial and **non-financial** risk assessment
- **Financial statement** analysis
- **Profitability**, sustainability and cash-flow assessment
- **Presenting findings** and recommendations

4.2 Build Appropriate Partnership Relationships, Win Business and Close Deals: 26 Credits - Overlap with NQF 5

The main focus of this module is to provide learners with the opportunity to develop and apply the practical skills required to **build sustainable** and **productive relationships** with business clients. These skills can be applied across small, medium and large enterprises, while workplace exposure enables learners to apply them confidently in a range of business banking environments.

Key Focus Areas:

- Relationship **building** and stakeholder engagement.
- Prospect **identification** and business development.
- Sales **pipeline management** and client need analysis.
- Negotiation and **solution-based selling.**

- **Right-selling**, cross-selling and up-selling strategies.
- Closing **deals and securing** client commitment.
- **Client satisfaction**, retention and relationship management

4.3 Interpret medium-enterprise financial service needs and match them with appropriate offering: 30 credits

This module focuses on developing the practical skills required to assess the **financial needs of medium-sized enterprises** and align them with suitable banking and financial solutions. Learners gain experience in analysing **client requirements, evaluating financial information** and presenting **tailored solutions** that create value for both the client and the organisation.

Key focus areas:

- Financial statement **analysis and risk assessment**
- **Identifying and evaluating** client financial needs
- Understanding and **applying financial service** offerings
- **Matching solutions** to business requirements
- Adapting **products and services** to client needs
- Preparing **relevant documentation** and proposals
- Presenting recommendations and **solution options**
- **Securing client commitment** and support

05. Work Experience Modules 64 Credits

5.1 Determine medium-enterprise client needs and match them with appropriate financial solution: 32 credits

This work-experience module provides learners with practical **exposure to the activities** required to assess client needs and recommend suitable financial solutions in a medium-enterprise banking environment. Workplace learning is supported through **structured experience, guided mentorship** and the successful completion of **workplace-based learning activities.**

Key Workplace Activities:

- Analysing **medium-enterprise** financial statements
- Identifying and **evaluating client financial needs**
- **Building and maintaining** effective client relationships
- Recommending **appropriate financial** products and services
- **Completing documentation**, reports and supporting records
- Applying **organisational procedures** and compliance requirements
- **Responding to client requests**, queries and service needs

5.2 Grow and maintain a portfolio of medium-enterprise clients: 32 credits

This work-experience module provides learners with the opportunity to **apply business development**, portfolio management and **relationship-building skills** within a real-world banking environment. Learners **gain practical experience** in managing client portfolios, identifying growth opportunities and maintaining long-term relationships that support sustainable business growth.

Key Workplace Activities:

- **Evaluating** and improving the quality of client portfolios
- Identifying and **engaging** potential new clients
- Building and **maintaining** strong client relationships
- Converting **opportunities** into new business
- **Growing** and managing a medium-enterprise client portfolio
- Monitoring portfolio **performance** and quality
- **Supporting** client retention and long-term relationship management

PROGRESS. ANALYSE. LEAD.

Building on **foundational business** banking knowledge, this qualification develops the advanced skills needed to **support medium-sized enterprises**, navigate complex financial environments, and deliver strategic banking **solutions that drive sustainable growth.**

06. Qualification Context

6.1 Business Banking Pathway: NQF 5 vs NQF 6

NQF 5	NQF 6
Small and micro enterprises	Medium enterprises
Business plans and alternative small-business funding	More advanced financial analysis and solution structuring
Basic client portfolio growth and retention	More complex medium-enterprise portfolio management
Small-enterprise risk where information may be limited	Advanced ratios, gearing, working capital and cash-flow analysis

6.2 Qualification Progression

Building on foundational business banking knowledge, **this qualification equips** learners with the **advanced skills** required to support medium-enterprise and navigate more complex banking environments.

Through this qualification, learners will develop the ability to:

- Analyse the financial needs of **medium-sized enterprises**
- **Conduct advanced** financial and risk assessments
- Evaluate **working capital** and cash flow requirements
- Assess business **sustainability and growth** potential
- Structure **appropriate financing** and banking solutions
- Match client needs with **suitable financial products** and services
- Build, grow and manage **medium-enterprise client portfolios**

INSIGHT. ACTION. GROWTH.

Empowering smarter decisions and stronger outcomes.

07. Entry Requirements

To be admitted to this qualification, applicants should have completed **one of the following:**

- The Milpark Education **Higher Certificate in Banking Services** (NQF Level 5)
- An appropriate, **accredited NQF Level 5 qualification**
- An appropriate, **accredited bachelor's degree**
- The Higher Occupational Certificate: **Business Banking Officer**

ANALYSIS. RELATIONSHIPS. GROWTH.

Empowering **business banking professionals** with the knowledge, skills, and experience to drive client **success and sustainable business growth.**

MILPARK EDUCATION

GET IN TOUCH

Build Business Banking Capability with a Trusted Learning Partner

Investing in your people should be simple. That's why we **partner with organisations to provide a streamlined**, **end-to-end learning solution** that develops business banking capability while reducing the complexity of programme administration.

The **Business Banking Practitioner** programme combines industry-relevant learning with **dedicated support, helping your organisation build** a skilled talent pipeline, meet development objectives and strengthen workforce capability.

From onboarding and learner support to programme coordination and reporting, we work as an extension of your team to ensure a smooth and **effective implementation.**

Speak to us about how we can tailor the programme to your organisation's needs and support your long-term talent and business objectives.

Enquire Now

Start Your Journey

www.milpark.ac.za

Deneb House
3rd Floor | 368 Main Road
Observatory | Cape Town
7925 | PO Box 44235
Claremont | 7735