MILPARK EDUCATION

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The Occupational Certificate:

BUSINESS BANKING OFFICER

NQF Level 5 | SAQA ID 121927

Learnership Registration No. 32Q320369071465

DRIVING EXCELLENCE IN BUSINESS BANKING

This qualification equips aspiring **Business Banking professionals** with the knowledge, practical skills, and **workplace experience required** to support and grow business clients. Learners will **develop the capability to assess** financial needs, build trusted client relationships, and deliver effective **banking solutions** that contribute to sustainable business growth. 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.**

CONTENT

01. About This Qualification

Qualification Overview

The Occupational Certificate: Business Banking Officer (NQF Level 5) prepares learners to support mainly **small-enterprise** clients by identifying **financial needs**, recommending suitable banking solutions, managing risk and **building quality client portfolios.**

Become More

RELATIONSHIPS. INSIGHT. RESULTS.

Developing **banking professionals** who can understand client needs, build trusted partnerships, and **deliver solutions that support** sustainable business success.

Curriculum structure

NQF Level 5: Business Banking Officer

Component	Module	Credits
Knowledge	Introduction to Business Banking	36
Knowledge	Dynamics of Small-Enterprise Financing	16
Practical	Identify and analyse the financial service needs of business clients	16
Practical	Build client relationships, win business and close deals	26
Work experience	Determine small-business financing and banking needs	18
Work experience	Grow a quality small-business client portfolio	16
Work experience	Maintain small-business client relationships	18
Total		**146**

02. Qualification Purpose

Overall Purpose

The NQF 5 qualification prepares learners to function as **Business Banking Officers**, primarily supporting small-enterprise clients.

Business Banking Officers identify and analyse the **financial service needs** of small businesses, assess their **financial position** and recommend **suitable banking and financial solutions**. They support clients in improving business performance, while identifying and mitigating both financial and non-financial risks.

The role also includes building and maintaining **client relationships, growing** and **retaining a quality portfolio** of small-business clients, and supporting the delivery of appropriate banking solutions, including the negotiation of loan terms where applicable.

The curriculum identifies four broad occupational outcomes:

1. **Identify** small-enterprise financial service needs.
2. Match those needs with **appropriate financial solutions.**
3. Grow a portfolio of quality **small-enterprise** clients.
4. **Mitigate and manage** risk relating to small-enterprise clients.

03. Knowledge Modules

52 Credits

3.1 Introduction to Business Banking: 36 credits

The purpose of this module is to **build learners' knowledge** and understanding of the fundamentals of **Business Banking and Business Financial Services**. It provides a solid foundation for understanding the business environment, the challenges faced by clients, and the role of financial institutions in supporting business growth.

The module also **introduces the principles** of relationship building and business development within a competitive financial services landscape.

The module covers a broad range of topics, from **financial markets**, **risk and client understanding to collateral, accounting, governance, relationship management, sales and taxation.**

Key Focus Areas:

- **Business banking** and the financial services environment
- Financial institutions, **markets and products**
- Risk identification, **management** and mitigation
- **Understanding** client businesses and business processes
- Collateral, **lending security** and related documentation
- **Accounting principles** and financial statement analysis

- Cash flow, liquidity, **solvency and budgeting**
- Governance, **compliance** and relevant legislation
- **Relationship management** and client retention
- **Business development**, sales and client acquisition
- **Taxation fundamentals**, including income tax and VAT

TRUST. EXPERTISE. PROGRESS.

Empowering Banking Officers with the skills and **experience** to navigate business banking challenges and drive meaningful client outcomes.

3.2 Dynamics of Small-Enterprise Financing: 16 credits

The purpose of this module is to build learners' knowledge and understanding of the unique dynamics facing **small and micro enterprises**. Learners apply business banking concepts and principles within the Small-Enterprise context, while developing an understanding of the important role **Business Bankers** play in supporting the growth, performance and success of small businesses.

Key Focus Areas:

- Business **planning and financial** forecasting
- Business plan **development**, objectives and budgeting
- Financial analysis in **information-constrained** environments
- Risk management for **small and micro enterprises**
- **Entrepreneurial thinking** and business sustainability
- **Business advisory** networks and stakeholder support
- Branding, niche **markets and customer** service excellence

- Cash **management and maintaining** banking relationships
- **Alternative funding** and financing solutions
- **Asset-based** lending and lines of credit
- Trade **finance and other specialised** funding options
- Regulatory **requirements affecting** Small-Enterprises
- The role of financial institutions in **supporting compliance** and business growth

04. Practical-Skills Modules

42 Credits

4.1 Identify and analyse the financial service needs of business clients: 16 credits

The main focus of this **module is to provide learners with the opportunity to develop** and apply the practical skills required to analyse the **needs of business clients**. These skills are generic in nature and **can be applied across small, medium and large enterprises.**

Extensive exposure to real-world business environments enables learners to apply these skills effectively and confidently in a range of banking contexts.

Key focus areas:

- **Understanding businesses** and their business environments
- Conducting desktop, media and **digital footprint research**
- Completing **environmental scans** and business investigations
- **Interviewing business owners**, managers and industry stakeholders
- Identifying and **assessing financial** and non-financial risks
- **Categorising** risks and recommending mitigation strategies
- **Analysing financial** statements and profitability indicators
- Assessing **cash flow and future business** performance
- Presenting and **motivating findings** and recommendations

These transferable skills provide a foundation for **analysing and supporting businesses across a range of enterprise sizes and sectors.**

4.2 Build appropriate partnership relationships, win business and close deals: 26 credits

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 are generic in nature and can be applied across **small, medium and large enterprises**. Extensive exposure to real-world business environments enables learners to apply these skills effectively and confidently in a variety of business banking contexts.

BANKING. PARTNERSHIPS.

Equipping future Banking Officers with the expertise to **analyse financial** needs, foster client relationships, and contribute to business development.

Key focus areas:

- **Identifying and engaging** key stakeholders and decision-makers
- Building **sustainable client relationships** and establishing effective engagement practices
- **Effective communication**, active listening and client engagement
- Managing commitments, **follow-ups and client expectations**
- **Prospect identification** and sales pipeline management
- Client **needs analysis** and opportunity identification
- **Negotiating** and presenting financial solutions
- Preparing **proposals and completing** required documentation
- **Closing deals** and converting opportunities into business
- **Applying right-selling**, cross-selling and up-selling techniques
- Evaluating **competitor offerings** and market positioning
- Measuring client **satisfaction and managing complaints**
- **Anticipating future** client needs and supporting client retention

This module develops practical capabilities in **relationship building, business development, sales conversion and client retention**, equipping learners to build long-term, value-driven partnerships with business clients.

05. Work-Experience Modules 52 Credits

5.1 Determine small-business financing and banking needs: 18 credits

This work-experience module provides learners with practical exposure to the activities required to **identify, assess and support** the financing and banking needs of small businesses. Workplace learning is guided through **structured experience** and **mentorship** to ensure that learners gain meaningful on-the-job exposure and develop practical competence in a business banking environment.

Key Focus Areas:

- Facilitating **business-plan** development
- Evaluating **small-enterprise** financial statements
- **Determining financial** service needs
- Discussing and **confirming needs** with clients

- Completing **required** documentation
- **Following compliance** protocols
- **Applying** organisational client-interaction procedures
- **Completing reports** and system entries

5.2 Grow a quality small-business client portfolio: 16 credits

This work-experience module provides learners with practical exposure to **portfolio growth and client relationship management**. Learners gain experience in identifying **business opportunities**, engaging prospective clients and supporting the growth and quality of a small-business client portfolio.

Key focus areas:

- Evaluating the **quality of the existing** portfolio
- **Working with clients** to improve portfolio quality
- Identifying **prospective clients**
- Engaging **prospective** clients
- **Converting** new business

5.3 Maintain small-business client relationships: 18 credits

This work-experience module provides learners with practical exposure to maintaining **long-term client relationships** and delivering a **high standard of client service.** Learners gain experience in evaluating client satisfaction, resolving challenges and supporting client retention within a business banking environment.

Key Workplace Activities:

- **Analysing** client satisfaction
- Dealing with **complaints** and requests
- **Resolving** conflict
- **Motivating** and supporting client retention

The **three workplace** modules together **account for 52 credits.**

KNOWLEDGE. SERVICE. IMPACT.

Transforming financial knowledge into practical banking solutions that **help businesses achieve** their goals and **grow with confidence.**

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

The Occupational Certificate: Business Banking Officer (NQF Level 5) **provides the foundation required** to develop core business banking knowledge and skills.

Through this qualification, learners will develop the ability to:

- Understand **business** banking
- Analyse **small-business** clients
- **Identify** financial needs
- Build **relationships**
- Sell **appropriate** products
- Grow and retain **small-business** portfolios

UNDERSTANDING. SOLUTIONS. SUCCESS.

Preparing professionals to identify business opportunities, provide tailored banking services, and **create lasting value** for clients.

07. Entry Requirements

Higher Occupational Certificate: Business Banking Officer (NQF5)

To be admitted to the **Higher Occupational Certificate**, candidates must have:

- A **Senior Certificate (SC)**, or
- A **National Senior Certificate** (NSC), as certified by **Umalusi**

In addition, **applicants must have achieved at least a pass in English**, the language of instruction at **Milpark Education.**

CLIENTS. FINANCE. OPPORTUNITY.

Building the capabilities needed to assess business needs, support **informed financial decisions**, and strengthen commercial relationships.

MILPARK EDUCATION

GET IN TOUCH

Build Business Banking Capability with a Trusted Learning Partner

Investing in business banking talent should be simple. That's why we partner with organisations to deliver a streamlined, **end-to-end learning solution** that develops the knowledge, practical skills and workplace competence required in modern business banking.

The Business Banking Officer programme combines **industry-aligned learning** with dedicated support, helping organisations develop capable professionals who can identify client needs, recommend appropriate financial solutions, manage risk and build quality client portfolios.

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

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

Enquire Now

Start Your Journey

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