

• PROGRAMME BROCHURE // QCTO OCCUPATIONAL QUALIFICATION

Business Banking *Practitioner*

Build the business banking expertise that clients value most —
and transform relationship managers into **strategic advisors**
SME clients can't afford to lose.

NQF 6 Occupational Qualification • SAQA ID: 120117 • QCTO accredited •
BANKSETA eligible

NQF 6

OCCUPATIONAL QUAL

12 months

FLEXIBLE ONLINE

540 hrs

DEVELOPMENT

BANKSETA

ELIGIBLE



#SHAPEYOURFUTURE

• THE OPPORTUNITY

Turn relationship managers into *advisors* clients can't afford to lose.

SME clients have outgrown basic banking. They need advisors who can read their cash-flow cycles, understand their industry pressures, and structure solutions around their operational realities. Most relationship managers know banking products exceptionally well - but they don't know business.

The Business Banking Practitioner qualification bridges that gap, transforming relationship managers who think in products into advisors who think in business outcomes. When your bankers understand business as deeply as they understand banking, clients stop shopping around - and become strategic partners rather than vendor relationships.

KEY INSIGHT

65%

of SME banking clients switch providers due to a lack of sector-specific expertise. They're seeking strategic business advisors who understand their industries, not just their banking needs.

KPMG GLOBAL BANKING SURVEY



The difference between premium pricing and commodity competition

Teams with advanced business-advisory capabilities consistently outperform those focused solely on transactional banking - creating competitive barriers that protect your market position.

• WHAT YOUR TEAM DEVELOPS

Three capabilities that *differentiate market leaders*.

The Business Banking Practitioner develops the capabilities that separate banks that win SME relationships from those that lose them.

CAPABILITY 01

Portfolio Management Excellence

- Read the signals others miss - identify which medium enterprises will drive long-term value.
- Spot profitable opportunities before they become obvious.
- Anticipate client needs while competitors merely react to requests.

CAPABILITY 02

Financial Solutions Expertise

- Move from "which product fits" to "what business challenge are we solving".
- Structure financing around how businesses actually operate.
- Design solutions, not packaged products.

CAPABILITY 03

Strategic Business Advisory

- Analyse industry dynamics and provide insight that goes beyond banking.
- Connect supply-chain shifts to cash-flow impact months ahead.
- Become the indispensable advisor clients actively seek.

Real-world example



A manufacturing client needs R5M expansion funding. Traditional approach: "Here are our term-loan options." The BBP approach: "Let's analyse your production cycles, seasonal cash flows and supplier payment terms to structure phased financing that optimises your working capital throughout the expansion."

• THE LEARNING JOURNEY

Seven core modules, *then the EISA.*

01 Orientation & Programme Overview 3 WEEKS 24 HRS VMS 1× PRE-EVALUATION <i>Includes 2-day Entrepreneurial Simulation</i>	Choosing how to play the business banking game is critical.
02 Establishing a Small / Medium Enterprise Portfolio 6 WEEKS 16 HRS VMS	Your portfolio is your pathway to summit.
03 Contextualising Business Banking 5 WEEKS 8 HRS VMS 1× FORMATIVE 1× APPLICATION	Understand the significance of the business banking arena.
04 Financing a Business 12 WEEKS 16 HRS VMS 2× FORMATIVE 1× APPLICATION 1× INTEGRATED SUMMATIVE	Invest in the establishment and growth of a business.
05 Sustaining Professional Relationships 8 WEEKS 8 HRS VMS 1× FORMATIVE 1× APPLICATION	Cultivate trust and create value.
06 Managing a Medium Enterprise Portfolio 4 WEEKS 8 HRS VMS 1× FORMATIVE 1× APPLICATION 1× INTEGRATED SUMMATIVE	Unlock the full potential of your portfolio.
07 EISA Preparation 4 WEEKS FULL-DAY VMS 3× MOCK EXAMS	Prepare for the external examination to pass with flying colours — the first time.
EISA • Final Exam	External Integrated Summative Assessment INSETA-administered qualification ensuring FSCA recognition — with comprehensive CPS preparation support.

88 hrs

Virtual classroom contact across the programme.

11

Formative assessments building to the EISA.

12 mo

Duration, with workplace experience logbook.

• WORKPLACE INTEGRATION THAT MAXIMISES ROI

Learning through *real client success*.

Your team gets better at their current job while developing capabilities for their future role. Every client interaction becomes a learning laboratory - no classroom disruption, immediate skill testing, continuous value creation.

IMPLEMENTATION

Khanyisa AI Coach

- Like a business consultant in their pocket - guidance precisely when they need to apply new thinking with high-stakes clients.

IMPLEMENTATION

Structured Mentorship

- Turns your senior bankers into strategic coaches, multiplying expertise across your entire team.

IMPLEMENTATION

CPSLearn® Platform

- Works around banking reality, not against it - flexible delivery that respects operational demands.

• INDUSTRY INTELLIGENCE DEVELOPED

Manufacturing

Production cycles · supply-chain strategies

Professional Services

Project dynamics · partnership structures

Retail

Location economics · inventory optimisation

Technology

Development cycles · scaling challenges

• WHY BANKING LEADERS CHOOSE CPS

A strategic partner built for *banking reality*.

Training providers deliver courses; strategic partners deliver transformation. CPS has spent 24 years learning what actually works in banking environments - not what sounds good in academic theory.

30,000⁺

Banking professionals who've advanced their careers through CPS development.

24

Years building from the ground up for banking reality across SA banks.

3^x

BANKSETA Awards recognising real-world impact, not academic achievement.

- 1 Banking-focused expertise**
Every case study, scenario and assessment reflects actual challenges your team faces with real clients in the South African market - not a generic course adapted for banking.
- 2 Workplace-integrated methodology**
Designed to enhance productivity, not disrupt it. Flexible timing means you start when strategically optimal, and intelligent scheduling respects operational demands.
- 3 Proven ROI across major SA banks**
Proven completion rates protect your investment, with results recognised by every qualification authority that matters for career advancement.
- 4 B-BBEE Level 1 partnership**
A Level 1 contributor that aligns with your transformation objectives - development spend that delivers on more than one mandate.
- 5 Comprehensive post-programme support**
From programme launch to certification, CPS manages the complexity - progress monitoring, compliance support that maximises BANKSETA benefits, and success management throughout.

● INVESTMENT FRAMEWORK & IMPLEMENTATION

Ready to lead the *SME banking market?*

INVESTMENT

R25,110 per delegate

CREDENTIAL

NQF 6 · QCTO · SAQA ID 120117

DURATION

12 months · 540 hours

FUNDING

BANKSETA eligible

WHAT'S INCLUDED

- ✓ 540-hour comprehensive curriculum
- ✓ CPSLearn® platform & Khanyisa AI coaching
- ✓ Structured workplace mentorship & virtual sessions
- ✓ All materials, assessments & external certification support
- ✓ Ongoing progress monitoring & compliance support

Lead the transformation

The institutions dominating SME banking tomorrow are making these investments today. Schedule a call to design your cohort.

[Schedule a call →](#)

ORGANISATIONS

succeed@cps.co.za

GET IN TOUCH

[+27 11 789 1957](tel:+27117891957)

