BQA NCQF QUALIFICATION TEMPLATE

SECTION A:	QUALIFICATION DETAILS		
QUALIFICATION DEVELOPER (S)	Botswana Institute of Banking and Finance		
TITLE	Postgraduate Certificate in Banking and Environmental Sustainability	**NCQF LEVEL**	8
STRANDS (where applicable)	N/A		
FIELD	Business, Commerce and Management Studies	**CREDIT VALUE**	65
SUB FIELD	Finance		

New Qualification	✓	Legacy Qualification		Renewal Qualification	
				Registration Code	

SUB-FRAMEWORK	*General Education*		*TVET*		*Higher Education*	✓									
QUALIFICATION TYPE	*Certificate*	*I*		*II*		*III*		*IV*		*V*		*Diploma*		*Bachelor*	
	Bachelor Honours		*Post Graduate Certificate*		✓	*Post Graduate Diploma*									
	Masters			*Doctorate/ PhD*											

RATIONALE AND PURPOSE OF THE QUALIFICATION

The Postgraduate Certificate in Banking and Environmental Sustainability responds to emerging skills requirements associated with the integration of environmental sustainability into Botswana's financial services sector. The Human Resource Development Council (HRDC) Priority Skills Report 2025 identifies Financial, Real Estate and Business Services as a priority sector and recognises the Green Economy, Sustainable Environment and Climate Change as factors informing national priority skills. The report further identifies demand for specialised financial services occupations, including investment analysts, financial analysts and portfolio managers.

The qualification therefore develops specialised banking and finance capabilities within an

environmental sustainability context, including sustainable finance, sustainable lending and investment, ESG integration, environmental and climate-related financial risk management and responsible financial decision-making.

PURPOSE: (itemise exit level outcomes)

The purpose of this qualification is to produce graduates with highly specialised knowledge, skills and competence to:

1. Critically evaluate advanced concepts, principles, regulatory frameworks and emerging developments in banking, environmental sustainability, ESG and sustainable finance, and their implications for financial institutions and sustainable development.
2. Apply advanced analytical, financial and sustainability assessment techniques to evaluate environmental and climate-related risks, sustainable investments and financial products, and formulate evidence-based sustainable finance solutions for banking and financial services.
3. Integrate environmental sustainability, ESG, ethical and regulatory considerations into banking strategy, risk management, lending, investment and financial decision-making, demonstrating professional judgement, accountability and responsible practice in complex organisational contexts.
4. Develop and communicate innovative solutions to complex banking and environmental sustainability challenges through critical thinking, stakeholder engagement, applied research, professional communication and collaborative problem-solving.

MINIMUM ENTRY REQUIREMENTS (including access and inclusion)

The minimum entry requirements are set out below:

- Candidates must have successfully completed a Business-related Degree (NCQF Level 7) or its equivalent from a recognized institution.
- There is provision for access through RPL and CAT in line with ETP policies

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SECTION B	QUALIFICATION SPECIFICATION
GRADUATE PROFILE (LEARNING OUTCOMES)	***ASSESSMENT CRITERIA***
1. Evaluate banking principles, operations, products and the financial services ecosystem as a foundation for integrating environmental sustainability into banking and financial decision-making.	1.1 Analyse the roles, functions and interrelationships of banks and other financial institutions within the contemporary financial services ecosystem. 1.2 Evaluate banking products and services in relation to customer, institutional, financial and sustainability considerations. 1.3 Analyse banking intermediation processes, including deposit mobilisation, lending, pricing, interest-rate determination and risk management. 1.4 Evaluate the financial position and performance of a banking institution using relevant financial statements, performance indicators and reporting information. 1.5 Assess how environmental sustainability, technological developments and changing market expectations are influencing traditional banking operations, products and business models.
2. Critically assess environmental sustainability and ESG principles and their implications for banking and financial services.	2.1 Analyse environmental sustainability concepts, including climate change, resource conservation and ecosystem considerations, in the context of banking and finance. 2.2 Evaluate the relevance and materiality of environmental, social and governance factors to financial institutions and their stakeholders. 2.3 Integrate relevant ESG considerations into lending, investment and financial decision-making processes. 2.4 Develop appropriate sustainability metrics and key performance indicators for evaluating sustainability initiatives within banking and financial institutions. 2.5 Evaluate the opportunities and challenges associated with the transition towards sustainable

	financial systems, including technological developments, changing customer expectations and market demands.
3. Apply sustainable finance principles to banking operations, investment activities and financial decision-making.	3.1 Apply sustainable finance and ESG principles to a given banking or financial services scenario. 3.2 Examine banking operations to identify activities where sustainable finance principles can be incorporated. 3.3 Use relevant ESG data and sustainability information to inform financing and investment decisions. 3.4 Select sustainable financing approaches appropriate to specified financial, environmental and social objectives. 3.5 Employ appropriate sustainability metrics to measure the environmental and social performance of selected banking or investment activities. 3.6 Demonstrate the integration of financial performance, sustainability considerations and responsible finance principles in a proposed banking or investment decision.
4. Analyze the regulatory environment surrounding sustainable finance, including international guidelines, national policies, and industry standards for the banking and finance sector.	4.1 Apply ESG frameworks and standards (such as UN PRI, SASB, or GRI) within banking and investment contexts to ensure compliance and enhance sustainability practices 4.2 Evaluate the role of national governments in promoting sustainable finance through legislation, incentives, and policies, analyzing specific country case studies to illustrate differences in approach. 4.3 Examine prominent industry standards and frameworks (e.g., Global Reporting Initiative (GRI), Sustainability Accounting Standards Board (SASB), and the Principles for Responsible Investment (PRI)) and assess their impact on sustainable finance practices 4.4 Analyze the implications of existing regulations

	(e.g. Environmental Assessment Act, Environmental Assessment Regulations, The Botswana Climate Change Policy etc.) related to sustainable finance, including disclosure requirements, green labeling, and anti-greenwashing measures, and evaluate how financial institutions can achieve compliance 4.5 Discuss the legal and ethical implications associated with the regulation of sustainable finance, including issues of accountability, transparency, and the responsibilities of financial practitioners. 4.6 Evaluate the regulatory landscape surrounding ethical banking practices and CSR, including relevant laws, guidelines, and industry standards that promote responsible behavior in financial institutions.
5. Assess environmental risks associated with financial products and services and develop strategies for managing these risks effectively in the banking and finance sector.	5.1 Categorize the various types of environmental risks relevant to financial products and services, including physical risks, transition risks, and liability risks. 5.2 Evaluate how environmental sustainability risks affect financial performance, risk assessment, and management strategies in banking and investment practices 5.3 Assess key risks associated with sustainable finance, including climate risk, regulatory risk, and reputational risk, and apply relevant risk management practices to mitigate these risks in banking operations. 5.4 Employ quantitative and qualitative methods to assess the environmental risks associated with specific financial products, such as loans, investments, and insurance policies. *5.5* Develop frameworks for integrating environmental, social, and governance (ESG) factors into the risk management processes for financial products, promoting responsible investment and lending practices in an organization.

6. Design sustainable investment portfolios that align with environmental goals, taking into account social and governance factors for a business organization.	6.1 Integrate ESG factors into the investment selection process, recognizing their potential impact on financial performance and risk management. 6.2 Apply portfolio construction techniques that prioritize sustainable investments, including the use of metrics and methodologies to evaluate the sustainability performance of potential investments. 6.3 Use ESG ratings, sustainability indices, green bonds, impact investment instruments and other relevant information sources to inform portfolio construction. 6.4 Construct investment portfolios that specifically target environmental goals, such as carbon neutrality, renewable energy, or conservation, utilizing frameworks like the UN Sustainable Development Goals (SDGs) 6.5 Benchmark the financial and sustainability performance of the portfolio using appropriate financial and ESG measures. 6.6 Establish appropriate reporting and disclosure measures for communicating the financial performance and environmental and social impact of the portfolio to relevant stakeholders.
7. Evaluate the financial viability and sustainability performance of environmentally sustainable projects using advanced financial analysis techniques.	7.1 Select appropriate financial appraisal measures, including NPV, IRR, ROI and payback period, for evaluating specified environmentally sustainable projects. 7.2 Employ advanced financial analysis techniques such as discounted cash flow (DCF) analysis, sensitivity analysis, and scenario analysis to assess the financial feasibility of sustainable projects. 7.3 Conduct comprehensive cost-benefit analyses that incorporate environmental and social benefits, using quantifiable metrics to assess

	the overall impact of sustainable projects. 7.4 Formulate investment recommendations based on comprehensive financial analyses, considering both the economic viability and sustainability impacts of the projects. 7.5 Develop and apply relevant performance metrics to evaluate the success of environmentally sustainable projects, including both financial performance indicators and sustainability impact measures.
8. Develop skills to engage with various stakeholders, including government bodies, NGOs, and the private sector, to promote sustainable development and banking practices.	8.1 Analyse the roles, interests and influence of regulators, financial institutions, government bodies, NGOs, investors, industry associations and other relevant stakeholders in sustainable finance. 8.2 Determine stakeholder information and engagement requirements for specified sustainable banking or finance initiatives. 8.3 Formulate appropriate stakeholder engagement strategies for addressing identified sustainability issues within banking and financial services. 8.4 Develop appropriate communication approaches for presenting financial, environmental and sustainability information to different stakeholder groups. 8.5 Apply relevant sustainability reporting and disclosure requirements when communicating financial and sustainability performance. 8.6 Justify the selection of stakeholder engagement and communication approaches in relation to the objectives, interests and information requirements of relevant stakeholders.

9. Analyse innovative financial instruments and technologies and determine their application in advancing environmental sustainability within banking and financial institutions..	9.1 Differentiate innovative sustainable finance instruments, including green bonds, sustainability-linked loans, impact investments, carbon-related instruments and other relevant financing mechanisms. 9.2 Establish appropriate financial and sustainability criteria for evaluating selected sustainable finance instruments. 9.3 Evaluate selected financial instruments against their financial characteristics, risk profile and intended environmental or sustainability outcomes. 9.4 Analyse market, regulatory and technological developments influencing the adoption and performance of innovative sustainable finance instruments. 9.5 Appraise technological solutions used to collect, analyse, monitor and report financial and environmental performance information. 9.6 Determine appropriate opportunities for integrating selected innovative financial instruments and technologies into banking and financial institution operations. 9.7 Formulate evidence-based recommendations for the adoption of appropriate sustainable finance instruments or technologies within a specified organisational context.
10. Analyse ethical considerations, corporate social responsibility and sustainable development priorities and their implications for responsible banking and financial practice.	10.1 Examine ethical principles and corporate social responsibility practices applicable to banking and financial institutions. 10.2 Analyse the relationship between ethical banking practices, corporate social responsibility, stakeholder trust, institutional reputation and long-term sustainability. 10.3 Assess opportunities for aligning banking and financial activities with relevant Sustainable Development Goals and

	environmental and social priorities. 10.4 Evaluate the implications of ethical considerations and sustainability commitments for financial and organisational decision-making. 10.5 Analyse emerging ethical and sustainability challenges arising from technological developments, changing consumer expectations and increasing demand for sustainable financial products. 10.6 Determine appropriate responsible banking responses to specified ethical, social and environmental sustainability challenges.

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SECTION C	***QUALIFICATION STRUCTURE***				
COMPONENT	***TITLE***	***Credits Per Relevant NCQF Level***			***Total Credits***
		Level [6]	***Level [7]***	***Level [8]***	
FUNDAMENTAL COMPONENT *Subjects/ Courses/ Modules/Units*	**Introduction to Banking & Finance**		***5***		***5***
	Principles of Sustainability Finance		***5***		***5***

	Regulatory Frameworks & Policies		***5***		***5***
	Sustainable Development & Finance		***5***		***5***
CORE COMPONENT *Subjects/Courses/ Modules/Units*	***Green Banking and Investment***			***10***	***10***
	Risk Management and Climate Resilience			***10***	***10***
	Environmental Impact Assessment			***5***	***5***
	Innovations in Sustainability Finance			***10***	***10***
	Capstone Project (Sustainability in Action Project)			***10***	***10***
	Total Credits		***20***	***45***	***65***
STRANDS/ SPECIALIZATION	*Subjects/ Courses/ Modules/Units*	***Credits Per Relevant NCQF Level***			***Total Credits Total Credits***
		Level [6]	***Level [7]***	***Level [8]***	
	N/A				
ELECTIVES	***N/A***				

SUMMARY OF CREDIT DISTRIBUTION FOR EACH COMPONENT PER NCQF LEVEL	
TOTAL CREDITS PER NCQF LEVEL	
NCQF Level	*Credit Value*
7	*20*
8	*45*
TOTAL CREDITS	*65*
Rules of Combination: ***(Please Indicate combinations for the different constituent components of the qualification)***	
There are four (4) Fundamental modules and five (5) Core modules in this qualification. Learners should do ALL the fundamental and core modules. The credits distributed across the qualification gives a total credit of 65.	

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ASSESSMENT ARRANGEMENTS
All the modules, except for the capstone project/dissertation module are assessed using formative assessment of course work (40%) and examination (60%) adopts summative assessment. The coursework mark derives from a combination of tests, assignments, presentations and tutorial exercise.
MODERATION ARRANGEMENTS
Internal and external moderation shall be conducted in accordance with the ETP's approved moderation policies and procedures. Moderators shall: • be registered with the Botswana Qualifications Authority (BQA) as moderators; • possess a minimum of a Master's Degree in Banking, Finance, Environmental Sustainability, Sustainable Finance, ESG, or a closely related field; and • have relevant subject matter expertise and professional experience in banking, financial services, environmental sustainability, sustainable finance, ESG, risk management, or related areas relevant to the modules being moderated.
RECOGNITION OF PRIOR LEARNING
Recognition of Prior Learning (RPL) will be applicable for award of part or whole credits towards the qualification in line with ETP policies
CREDIT ACCUMULATION AND TRANSFER
Credit transfer will be applied in line with National Credit Accumulation and Transfer (CAT) Policy.
PROGRESSION PATHWAYS (LEARNING AND EMPLOYMENT)
Vertical Progression The Post Graduate Certificate in Banking and Environmental Sustainability provides a pathway for graduates to progress to higher-level qualifications in banking, finance, sustainable finance, environmental sustainability, ESG and related disciplines, subject to institutional admission and

credit-transfer requirements.

The qualification may articulate vertically to:

Postgraduate Diploma in Banking and Finance

Postgraduate Diploma in Sustainable Finance / Sustainable Development

Postgraduate Diploma in Environmental Management or Sustainability

Master of Banking and Finance

Master of Finance / Sustainable Finance

Master of Environmental Sustainability / Sustainable Development

Master of Business Administration (MBA)

Master's degree in Environmental, Social and Governance (ESG), Risk Management or a related field

Horizontal Progression

The qualification may articulate horizontally to related postgraduate qualifications in areas such as:

Postgraduate Certificate in Sustainable Finance

Postgraduate Certificate in Environmental Sustainability

Postgraduate Certificate in ESG and Responsible Investment

Postgraduate Certificate in Risk Management

Postgraduate Certificate in Banking and Financial Services

Postgraduate Certificate in Corporate Governance and Compliance

Horizontal articulation shall be subject to the admission, credit-transfer and recognition requirements of the receiving institution.

Career and Professional Opportunities

With the competencies developed through the qualification, graduates will have relevant knowledge and attributes to contribute to roles such as:

Sustainable Banking Officer

ESG Analyst

Sustainable Finance Analyst

Environmental and Climate Risk Analyst

Banking Risk Analyst

ESG/Climate Risk Officer

Sustainable Investment Analyst

Responsible Investment Officer

Credit and Environmental Risk Analyst

Sustainability Officer – Financial Services

ESG Reporting and Compliance Officer

Environmental Risk Management Officer

Sustainable Finance Consultant

Banking and Sustainability Consultant

Corporate Sustainability Officer

Climate Finance Officer

Sustainable Lending Specialist

Financial Sector ESG Specialist

Governance, Risk and Compliance (GRC) Officer

Sustainability and Responsible Finance Advisor

QUALIFICATION AWARD AND CERTIFICATION

- Must complete all the 65 credits (20 credits of Fundamental modules, 45 credits of core modules).
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SUMMARY OF REGIONAL AND INTERNATIONAL COMPARABILITY

The comparative analysis demonstrates substantial comparability between the Post Graduate Certificate in Banking and Environmental Sustainability and the selected regional and international comparator qualifications. The qualifications demonstrate commonality in sustainable finance, sustainability, environmental considerations, risk management, governance and responsible decision-making, while differences relate mainly to qualification focus, credit structures and national qualification frameworks.

QUALIFICATION TITLE

Similarity: The Post Graduate Certificate in Banking and Environmental Sustainability and the comparator qualifications are postgraduate qualifications addressing sustainability and its application within professional and organisational contexts.

Difference/Position: The Graduate Certificate in Sustainable Finance and Investment (RMIT University, Australia) focuses specifically on sustainable finance and investment, while the Graduate Certificate in Sustainable Development (CQUniversity, Australia) and Postgraduate Diploma in Sustainable Development (Stellenbosch University, South Africa) have a broader sustainable development focus. This qualification is distinguished by its explicit integration of banking and financial services with environmental sustainability, ESG and sustainable finance.

QUALIFICATION LEVEL

Similarity: This qualification and the selected comparator qualifications are positioned at postgraduate level and develop advanced knowledge and applied competencies beyond undergraduate study.

Difference/Position: This qualification is positioned at NCQF Level 8 in Botswana. The comparator qualifications are positioned within their respective national qualification frameworks. Differences in

level nomenclature and framework structures reflect national qualification systems and should not be interpreted as direct numerical equivalence.

CREDIT VALUE

Similarity: This qualification and the comparator qualifications have defined credit requirements reflecting the volume of learning required within their respective qualification systems.

Difference/Position: This qualification carries 65 credits, compared with 48 credits for the Graduate Certificate in Sustainable Finance and Investment (RMIT University, Australia), 24 credits for the Graduate Certificate in Sustainable Development (CQUniversity, Australia), and 120 credits for the Postgraduate Diploma in Sustainable Development (Stellenbosch University, South Africa). Differences in credit values reflect national credit conventions, qualification type and curriculum design rather than differences in academic relevance.

DURATION

Similarity: The qualifications provide structured postgraduate learning appropriate to their respective qualification types and curriculum requirements.

Difference/Position: Differences in duration reflect variations in credit volume, qualification structure and institutional delivery arrangements. This qualification provides focused postgraduate learning in the specialised area of banking and environmental sustainability.

MAIN EXIT OUTCOMES

Similarity: This qualification and the comparator qualifications develop advanced knowledge and applied capabilities in sustainability, sustainable finance, risk management, governance, investment and responsible decision-making.

Difference/**Position**: The Graduate Certificate in Sustainable Finance and Investment (RMIT University, Australia) emphasises sustainable finance, investment, risk management, ethics, governance and financial technology. The Graduate Certificate in Sustainable Development (CQ University, Australia) and Postgraduate Diploma in Sustainable Development (Stellenbosch University, South Africa) have a broader sustainability orientation. This qualification integrates these sustainability dimensions specifically within banking and financial services, with emphasis on

sustainable lending and investment, ESG integration and environmental and climate-related financial risk.

DOMAINS/MODULES/COURSES COVERED

Similarity: The qualifications demonstrate curricular overlap in sustainability, sustainable finance, investment, risk management, governance, environmental considerations and responsible organisational practices.

Difference/Position: This qualification provides a specialised banking orientation through the integration of banking and finance, sustainability finance, regulatory frameworks, sustainable development, green banking and investment, climate resilience, environmental impact assessment and innovation in sustainability finance. The applied Capstone Project further integrates knowledge and skills across the qualification.

ASSESSMENT STRATEGIES AND WEIGHTINGS

Similarity: This qualification and the comparator qualifications use formative and summative assessment approaches that assess both theoretical understanding and the application of knowledge and skills.

Difference/Position: Assessment approaches across the qualifications include coursework, assignments, projects, case-based activities, presentations, group work and other applied assessments. This qualification places particular emphasis on practice-oriented assessment and the application of banking and environmental sustainability knowledge to relevant industry and organisational contexts.

QUALIFICATION RULES AND MINIMUM STANDARDS FOR AWARD

Similarity: This qualification and the comparator qualifications require learners to satisfy prescribed academic, assessment and credit requirements for the award of the respective qualification.

Difference/Position: This qualification requires successful completion of all prescribed modules and 65 credits in accordance with NCQF, BQA and institutional requirements. Differences in entry requirements, credit requirements and award conditions among the comparator qualifications reflect

their respective national and institutional regulatory frameworks.
REVIEW PERIOD
5 years upon registration

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CODE (ID)			
REGISTRATION STATUS	**BQA DECISION NO.**	**REGISTRATION START DATE**	**REGISTRATION END DATE**
LAST DATE FOR ENROLMENT		**LAST DATE FOR ACHIEVEMENT**	

BOTSWANA Qualifications Authority