



# MOSHI UNIVERSITY COLLEGE OF CO-OPERATIVE AND BUSINESS STUDIES MUCCoBS



A CONSTITUENT COLLEGE OF  
SOKOINE UNIVERSITY OF AGRICULTURE

P.O. Box 474

MOSHI, TANZANIA

ACADEMIC TRANSCRIPT

FACULTY OF BUSINESS AND INFORMATION SCIENCES

PROGRAM:

BACHELOR OF ARTS IN MICROFINANCE AND ENTERPRISE  
DEVELOPMENT



PERSONAL INFORMATION	SURNAME	FIRST NAME	OTHER NAME	DATE OF BIRTH	SEX	NATIONALITY
	KIMARO	ANNA	DIONIS	10 <sup>TH</sup> APRIL 1987	F	TANZANIAN
REGISTRATION NUMBER	DATE OF ADMISSION			DATE OF COMPLETION	GPA	CLASS
BA-MFED/104/09	2009			2012	3.5	UPPER SECOND

FIRST YEAR – 2009/2010

SEMESTER 1

S/No	Course Ante	Course Title	Type	Credits	Grade
1	CDM 111	Fundamentals of Cooperation	Core	1	B
2	BMF 103	Micro Finance and Financial Systems	Core	2	B
3	CDM 112	Maths and Statistics for Social Sciences I	Core	1	A
4	ACC 104	Fundamentals of Financial Accounting	Core	2	B+
5	CDM 113	Fundamentals of Economics	Core	2	C
6	BMT 111	Business Communication	Core	1	B+
7	BMT 112	Fundamentals of Management	Core	1	C
8	CRD 102	Community Organizing	Elective	2	C

GPA: 3.3

Credits Passed: 12

SEMESTER 2

S/No	Course Ante	Course Title	Type	Credits	Grade
1	CRD 107	Rural Sociology and Livelihood	Core	2	B
2	CDM 115	Basic Theories of Development	Core	1	A
3	BMF 106	Microfinance Methodology and Customer Services	Core	2	A
4	BMT 109	Computer and Computer Application	Core	1	B+
5	CDM 114	Maths and Statistics for Social Sciences II	Core	1	A
6	BMT 113	Business Law and Ethics	Core	1	C
7	BMF 108	Fundamentals of Finance	Core	2	B
8	BMF 109	Rural Finance	Elective	2	B+

GPA: 3.8

Credits Passed: 12

Cumulated GPA: 7.1

Year Performance GPA: 3.6

SECOND YEAR 2010/2011

SEMESTER 1

S/No	Course Ante	Course Title	Type	Credits	Grade
1	BMF 207	Microfinance Product Design and Development	Core	1	B
2	BMF 208	Banking Operations I	Core	1	B
3	BMF 209	Risk Management in MFIs and Micro Enterprises	Core	1	B
4	MAL 206	Entrepreneurship and Enterprise Development	Core	2	B
5	ECS 209	Quantitative Methods for MFIs and SMEs	Core	2	A
6	MAL 207	Business Planning	Core	1	C
7	BMF 210	Credits and Portfolio Quality Management	Core	1	B
8	CDM 208	Value Chain Management	Core	1	B+
9	CRD 212	Fundraising and Development	Elective	2	B+

GPA: 3.7

Credits Passed: 12

*W. Kamukama*  
27/11/2011  
MOSHI UNIVERSITY COLLEGE OF  
CO-OPERATIVE AND BUSINESS STUDIES  
(MUCCoBS)  
CERTIFIED AS A TRUE COPY

# SEMESTER 2

S/No	Course Ante	Course Title	Type	Credits	Grade
1	CDM 209	Cross Cutting is in MFIs and Small and Micro Entreprises (SMEs)	Core	1	B
2	BMF 211	Treasury Management	Core	2	A
3	CDM 210	Business Research Methods	Core	2	B
4	CRD 214	Critical Thinking and Problem Solving Skills	Core	2	B+
5	BMF 213	Analysing and Managing Banking Risks	Core	1	B
6	BMF 214	Auditing of MFIs and MEs	Core	1	B
7	BMF 212	Aspects of Microfinance Government	Core	1	A
8	BMF 200	Field Attachment	Core	0	PASS
9	PSM 210	Fundamentals of Marketing and Marketing Linkages	Elective	2	B
10	MAL 251	Business Plan/Project	Elective	1	C

GPA: 3.5

Credits Passed: 12

Cumulated GPA: 7.2

Year Performance GPA: 3.6

## THIRD YEAR – 2011/2012

### SEMESTER 1

S/No	Course Ante	Course Title	Type	Credits	Grade
1	CRD 304	Community Interventions & Mobilization	Core	1	B+
2	BMF 306	Taxation	Core	2	B
3	MAL 314	Organizational Development & Corporate Government	Core	1	A
4	CDM 311	Co-operative Policy & Legislation	Core	1	B
5	BMF 314	Microfinance Accounting	Core	2	C
6	BMF 313	Fundamentals of Corporate Finance	Core	1	C
7	CDM 313	Micro-Enterprise Project Planning & Management	Core	1	C
8	BMF 300	Research Project (Proposal)	Core	1	B+
9	BMF 302	Community Finance	Elective	2	A

GPA: 3.3

Credits Passed: 12

### SEMESTER 2

S/No	Course Ante	Course Title	Type	Credits	Grade
1	BMF 316	Strategies and I in MFIs and Small and Micro Entreprises (SMEs)	Core	1	B+
2	BMF 315	Banking Operations II	Core	1	C
3	MAL 316	E-Business Technology	Core	1	A
4	BMF 312	Accounting for Bankers	Core	2	C
5	MAL 313	Criminal Law, Procedures & Evidence	Core	1	B+
6	BMF 301	Intermediate Microfinance Management	Core	2	B+
7	BMF 300	Research Project (Report)	Core	2	B
8	BMF 317	International financial Institutions	Elective	2	B

GPA: 3.5

Credits Passed: 12

Cumulated GPA: 6.8

Year Performance GPA: 3.4

Overall Credits Passed: 72

Overall GPA: 3.5

## KEY TO EXAMINATION GRADING AND CLASSIFICATION

GRADING OF EXAMINATION PERFORMANCE				CLASSIFICATION	
LETTER GRADE	RANGE OF MARKS	GRADE POINTS	CLASSIFICATION	OVERALL GPA	CLASSIFICATION
A	75 – 100	4	Excellent	4.4-5.0	FIRST CLASS
B+	70 – 74	3	Very Good	3.5-4.3	UPPER SECOND
B	60 – 69	2	Good	2.7-3.4	LOWER SECOND
C	50 – 59	1	Pass	2.0-2.6	PASS

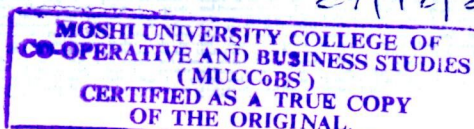
*S. Ameyende*  
DEAN, FACULTY OF BUSINESS AND  
INFORMATION SCIENCES

*A. Aicheh*  
DEPUTY PRINCIPAL  
ACADEMIC

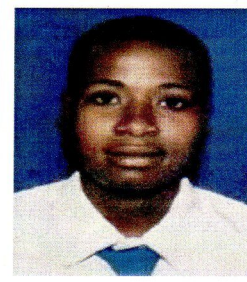
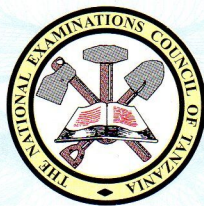
24-12-2012

DATE

*H. Kanupf*  
27/12/2012



# The National Examinations Council of Tanzania



## Advanced Certificate of Secondary Education

This is to certify that ANNA D KIMARO

Index No. S1187-0507

sat for the Advanced Certificate of Secondary Education Examination

at ST.MARY GORETI SECONDARY SCHOOL

in FEBRUARY 2009

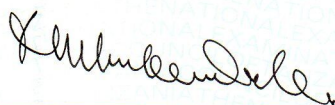
and qualified for the award of an

ADVANCED CERTIFICATE OF SECONDARY EDUCATION

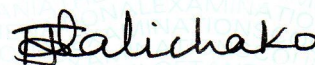
in Division TWO

after attaining the following performance:-

Subject	Grade
GENERAL STUDIES	S (PASS)
HISTORY	E (PASS)
GEOGRAPHY	S (PASS)
DIVINITY	B (PASS)
BASIC APPLIED MATHEMATICS	S (PASS)
ECONOMICS	D (PASS)
*****	



Chairperson



Executive Secretary

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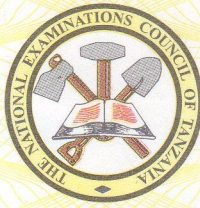
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Any alteration or amendment to this document invalidates it.

AC09 0026687



# The National Examinations Council of Tanzania



## Certificate of Secondary Education

This is to certify that **ANNA D KIMARO**

Index No. **S0224-0010**

sat for the Certificate of Secondary Education Examination

at **KIFUNGILO GIRLS SECONDARY SCHOOL** in **OCTOBER 2006**

and qualified for the award of a

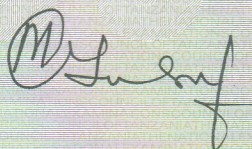
**CERTIFICATE OF SECONDARY EDUCATION**

in Division **two**

after attaining the following performance:-

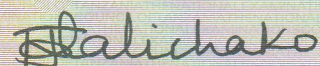
Subject	Grade
CIVICS	C (PASS)
HISTORY	C (PASS)
GEOGRAPHY	C (PASS)
BIBLE KNOWLEDGE	B (PASS)
KISWAHILI	C (PASS)
ENGLISH LANGUAGE	B (PASS)
CHEMISTRY	C (PASS)
BIOLOGY	C (PASS)
BASIC MATHEMATICS	C (PASS)
FOOD & NUTRITION	C (PASS)

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Chairperson





Executive Secretary

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to verify a Giraffe can be seen  
through the paper.

CS No 0593155

# SOKOINE UNIVERSITY OF AGRICULTURE



*HEREBY CONFERS UPON*

*Anna Dionis Kimaro*

*THE DEGREE OF BACHELOR OF*

*Arts in Microfinance and Enterprise Development  
Second Class – Upper Division*

*ON THE Seventh DAY OF December IN THE YEAR 2012*

*Deputy Vice Chancellor  
(Administration and Finance)*



*Seal*

*Vice Chancellor*

**Morogoro - Tanzania**