

## NATIONAL DIPLOMA: CREDIT MANAGEMENT

Qualification code: NDCR02 - NQF Level 6

Campus where offered: Pretoria Campus (day classes)

Last year of new intake: 2018

Teach-out (phase-out) date: 31 December 2023

Students registered for this qualification should complete their studies according to the teach-out date prescribed for the qualification, subject to the stipulations of Regulation 3.1.11 and 3.1.13 in the Students' Rules and Regulations.

Information on phased-out programmes can be obtained from the TUT website, [www.tut.ac.za](http://www.tut.ac.za).

### CURRICULUM

Consult the 2018 Faculty Prospectus for the full contents of the qualification.

#### FIRST YEAR

CODE	SUBJECT	CREDIT	PREREQUISITE SUBJECT(S)
CEN160T	Communication I	(0,200)	
CMG100T	Credit Management I	(0,200)	
LCM100T	Law for Credit Managers I	(0,200)	
MAN120T	Management I	(0,200)	

#### FIRST SEMESTER

FAC11AT	Financial Accounting IA	(0,100)	
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#### SECOND SEMESTER

FAC11BT	Financial Accounting IB	(0,100)	
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TOTAL CREDITS FOR THE FIRST YEAR: **1,000**

#### SECOND YEAR

CODE	SUBJECT	CREDIT	PREREQUISITE SUBJECT(S)
CMG200T	Credit Management II	(0,200)	Credit Management I
LCM200T	Law for Credit Managers II	(0,200)	Law for Credit Managers I
MAN220T	Management II	(0,200)	Management I

#### FIRST SEMESTER

EUC10AT	End-User Computing IA	(0,100)	
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**plus one of the following subjects:**

ECN12AT	Economics IA	(0,125)	
FAC22AT	Financial Accounting IIA	(0,125)	Financial Accounting IA Financial Accounting IB

#### SECOND SEMESTER

EUC10BT	End-User Computing IB	(0,100)	
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**plus one of the following subjects:**

ECN12BT	Economics IB	(0,125)	
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FAC22BT	Financial Accounting IIB	(0,125)	Financial Accounting IA Financial Accounting IB
TOTAL CREDITS FOR THE SECOND YEAR:		<b>1,050</b>	

### THIRD YEAR

CODE	SUBJECT	CREDIT	PREREQUISITE SUBJECT(S)
BMN120T	Business Management I	(0,200)	
CMG300T	Credit Management III	(0,250)	Credit Management II
LCM300T	Law for Credit Managers III	(0,250)	Law for Credit Managers II
MAN310T	Management III	(0,250)	Management II
TOTAL CREDITS FOR THE THIRD YEAR:		<b>0,950</b>	
TOTAL CREDITS FOR THE QUALIFICATION:		<b>3,000</b>	

## SUBJECT INFORMATION (OVERVIEW OF SYLLABUS)

The syllabus content is subject to change to accommodate industry changes. Please note that a more detailed syllabus is available at the Department or in the study guide that is applicable to a particular subject. On 12 September 2018, the syllabus content was defined as follows:

### B

#### **BUSINESS MANAGEMENT I (BMN120T) 1 X 3-HOUR PAPER**

*(Subject custodian: Department of Management and Entrepreneurship)*

A focus on the different management functions of business organisations in the South African environment. It describes how managers should manage resources and activities in such a way that organisations can operate as profitably as possible. (Total tuition time: not available)

### C

#### **COMMUNICATION I (COM160T) 1 X 3-HOUR PAPER**

*(Subject custodian: Department of Applied Languages)*

Developing basic communication skills through the four basic skills in language learning and usage. Communication theory, verbal and non-verbal communication, presentation skills, report writing, meetings and interviews. (Total tuition time: ± 90 hours)

#### **CREDIT MANAGEMENT I (CMG100T) 1 X 3-HOUR PAPER**

*(Subject custodian: Department of Management and Entrepreneurship)*

Training in the field of credit and the consumer, credit and the business, accounting principles, credit collection and dealing with cheques. (Total tuition time: not available)

#### **CREDIT MANAGEMENT II (CMG200T) 1 X 3-HOUR PAPER**

*(Subject custodian: Department of Management and Entrepreneurship)*

Function of financial management in institutions, terms of credit, credit and the economy, forms of credit, forms of business institutions. Export credit, credit insurance, instalment sales agreement, Credit Agreements Act, 1980 (Act No. 75 of 1980), Usury Act, 1993 (Act No. 30 of 1993), law of prescription, legal procedures, insolvency and liquidation. (Total tuition time: not available)

#### **CREDIT MANAGEMENT III (CMG300T) 1 X 3-HOUR PAPER**

*(Subject custodian: Department of Management and Entrepreneurship)*

Social orientation of credit, the credit manager in a managerial position, control measures in credit management, credit management and the law, factoring. Factoring of accounts receivable, floor plan financing, the law of insolvency and sequestration procedures, insolvency and the winding up of companies, alternatives to sequestration and liquidation, debt recovery procedures through the courts of law, financial statements and risk analysis, financial management and the credit manager. (Total tuition time: not available)



**E****ECONOMICS IA (ECN12AT)****1 X 3-HOUR PAPER****(Subject custodian: Department of Economics)**

Insight into the principles and applications of microeconomics. The core content for this subject includes the problem of scarcity, choice, elasticity, utility and demand, efficiency and equity, production and costs, price determination under different market structures: perfect competition, imperfect competition as well as monopoly. Basic calculus and algebra are introduced. (Total tuition time: ± 40 hours)

**ECONOMICS IB (ECN12BT)****1 X 3-HOUR PAPER****(Subject custodian: Department of Economics)**

Insight into the principles and applications of macroeconomics. The core content for this subject includes measuring macroeconomic performance, simple Keynesian model, money and banking, fiscal and monetary policy, exchange rates and the balance of payments and introduction to international trade. (Total tuition time: ± 40 hours)

**END-USER COMPUTING IA (EUC10AT)****CONTINUOUS ASSESSMENT****(Subject custodian: End User Computing Unit)**

Students have to acquire theoretical knowledge (computing fundamentals) and practical skills as end-users in operating systems and MS Office Suite applications (MS Word, MS Excel and MS PowerPoint) on an introductory level. Students will do online and computer-based tests. The modules are mapped with SAQA and IC3 Essential Skills for Digital Literacy (international certification). (Total tuition time: ± 40 hours)

**END-USER COMPUTING IB (EUC10BT)****CONTINUOUS ASSESSMENT****(Subject custodian: End User Computing Unit)**

Students have to acquire practical skills as end-users in MS Office Suite applications (MS Excel Intermediate and MS Access Essentials), graphic design and dealing with the Internet, networks and how to search for information. Students will do online and computer-based tests. The modules are mapped with SAQA and IC3 Essential Skills for Digital Literacy (international certification). (Total tuition time: ± 30 hours)

**F****FINANCIAL ACCOUNTING IA (FAC11AT)****1 X 3-HOUR PAPER****(Subject custodian: Department of Accounting)**

The basic introductory elements of accounting, the application of Generally Accepted Accounting Practice (GAAP) in the business world, constructive interpretation and application of accounting information. (Total tuition time: ± 64 hours)

**FINANCIAL ACCOUNTING IB (FAC11BT)****1 X 3-HOUR PAPER****(Subject custodian: Department of Accounting)**

The principles of Generally Accepted Accounting Practice (GAAP). The different undertakings. The various forms of financial reporting for the different undertakings. (Total tuition time: ± 64 hours)

**FINANCIAL ACCOUNTING IIA (FAC22AT)****1 X 3-HOUR PAPER****(Subject custodian: Department of Accounting)**

The accounting approach to transactions, financial statements and disclosure in respect of Companies, Incomplete records, revenue, property plant and equipment. Events after statement of financial position and inventories. (Total tuition time: ± 60 hours)

**FINANCIAL ACCOUNTING IIB (FAC22BT)****1 X 3-HOUR PAPER****(Subject custodian: Department of Accounting)**

The accounting treatment of Group statements and Statement of Cash flow according to IFRS standards. Branch accounting. Recording of taxation (deferred) according to IFRS standards. Foreign exchange. Earnings per share. Analysis and interpretation of financial statements. (Total tuition time: ± 60 hours)



**L****LAW FOR CREDIT MANAGERS I (LCM100T)****1 X 3-HOUR PAPER****(Subject custodian: Department of Law)**

Introduction to the South African legal system. General principles of the law of contracts. Specific contracts: contract of sale, lease agreement, insurance contracts, employment contracts, specific commercial transactions, e.g. law of agency, surety, National Credit and Consumer Protection Act, 2008 (Act No. 68 of 2008). (Total tuition time: not available)

**LAW FOR CREDIT MANAGERS II (LCM200T)****1 X 3-HOUR PAPER****(Subject custodian: Department of Law)**

Formation of partnerships, companies. General characteristics of partnerships, companies and close corporations. The concept of legal personality. Rights and duties of partners, directors, members. Different types of companies. Incorporation of companies. Acquiring shares and membership. Different shares. Meetings and special resolutions. Business Rescue. Termination, de-registration and dissolution. (Total tuition time: ± 90 hours)

**LAW FOR CREDIT MANAGERS III (LCM300T)****1 X 3-HOUR PAPER****(Subject custodian: Department of Law)**

Law of insolvency. Voluntary surrender and compulsory sequestration process. Appointment, rights and duties of the trustee. The effects of sequestration. Collection, realisation and distribution of the estate assets. Composition and rehabilitation. Sequestration of partnerships. Winding-up and rescue of companies and close corporations. (Total tuition time: ± 92 hours)

**M****MANAGEMENT I ( MAN120T)****1 X 3-HOUR PAPER****(Subject custodian: Department of Management and Entrepreneurship)**

The role of business in society and how a business in a free-market economy with its need-satisfying institutions employs the limited resources of a community to satisfy needs. Functioning of a business organisation. Overview of the four fundamental management tasks. An introduction to the general organisational functions: marketing, the financial function, operational management, purchasing management, the human resource function. Contemporary issues in business management, including productivity and the management of small and medium-sized businesses. (Total tuition time: not available)

**MANAGEMENT II ( MAN220T)****1 X 3-HOUR PAPER****(Subject custodian: Department of Management and Entrepreneurship)**

Dynamics of the organisation, planning, organising, management by objectives, schools of management. Decision-making and problem solving, operational research, management of diversity and the systems approach to organisations. Motivation, management and leadership styles, creativity and communication. (Total tuition time: not available)

**MANAGEMENT III (MAN310T)****1 X 3-HOUR PAPER****(Subject custodian: Department of Management and Entrepreneurship)**

Strategic management, business ethics and the social responsibilities of management. Small business in practice. Management of change and innovation. Working with groups and teams. (Total tuition time: not available)

**Q****QUANTITATIVE TECHNIQUES I (QTQ100T)****1 X 3-HOUR PAPER****(Subject custodian: Department of Mathematics and Statistics)**

Introduction to statistics and sampling methods, organisation and description of data using tables and graphs, measures of location and dispersion, basic probability, probability distributions (binomial, poisson, normal), Introduction to sampling distributions (means and proportions), confidence intervals, hypothesis testing, Chi-squared tests, regression and correlation analysis, time series analysis, index numbers, elementary interest calculations. (Total tuition time: ± 100 hours)

