

DIPLOMA IN CREDIT MANAGEMENT

Dip (Credit Management) - NQF Level 6 (360 credits)

Qualification code: DPCR19

SAQA ID: 100960, CHE NUMBER: H16/14313/HEQSF

Campus where offered:

Pretoria Campus

REMARKS

a. *Admission requirement(s) and selection criteria:*

Acceptance is subject to available capacity according to the Student Enrolment Plan (SEP). Once a programme is full, a waiting list will be in place to provide an opportunity for applicants to fill places of those who did not register on time. Applicants will be informed of their status per official letter from the Office of the Registrar, alternatively, they can check their application status on the TUT website, www.tut.ac.za.

• **FOR APPLICANTS WITH A SENIOR CERTIFICATE OBTAINED BEFORE 2008:**

Admission requirement(s):

A Senior Certificate or an equivalent qualification with an E symbol at Higher Grade or a D symbol at Standard Grade for English.

Recommended subject(s):

Mathematics and Commercial subjects.

Selection criteria:

Admission is subject to selection.

• **FOR APPLICANTS WITH A NATIONAL SENIOR CERTIFICATE OBTAINED IN OR AFTER 2008:**

Admission requirement(s):

A National Senior Certificate with a bachelor's degree or a diploma endorsement, or an equivalent qualification with an achievement level of at least 4 for English (home language or first additional language), 3 for Mathematics or Technical Mathematics or 4 for Mathematical Literacy and 3 for Accounting.

Recommended subject(s):

Mathematics and Commercial subjects.

Selection criteria:

To be considered for this qualification, applicants must have an Admission Point Score (APS) of at least **24** (excluding Life Orientation).

Assessment procedure(s):

Applicants with a final APS of 24 and more will be admitted to the programme.

• **FOR APPLICANTS WITH A NATIONAL CERTIFICATE (VOCATIONAL) AT NQF LEVEL 4:**

Admission requirement(s):

A National Certificate (Vocational) at NQF Level 4 with a bachelor's degree or a diploma endorsement, with at least 50% for English (home language or first additional language), and 40% for Mathematics or 50% for Mathematical Literacy, and 40% for Applied Accounting, and 40% for Life Orientation (excluded for APS calculation), and 50% for any other two compulsory vocational subjects.



The certificate must be in any of the following fields: accounting, computer science, economics, finance, hospitality, information technology, management, marketing, office administration or tourism.

Selection criteria:

To be considered for this qualification, applicants must have an Admission Point Score (APS) of at least **24** (excluding Life Orientation).

Assessment procedure(s):

Applicants with a final APS of 24 and more will be admitted to the programme.

- b. *Recognition of Prior Learning (RPL), equivalence and status:*
See Chapter 30 of Students' Rules and Regulations.
- c. *Intake for the qualification:*
January only.
- d. *Presentation:*
Day classes.
- e. *Minimum duration:*
Three years.
- f. *Exclusion and readmission:*
See Chapter 2 of Students' Rules and Regulations.
- g. *WIL in Credit Management:*
A project-based module that takes place at the University. See Chapter 5 of Students' Rules and Regulations.

Key to asterisks:

* Financial Accounting I is offered as a year module. Students who registered before 2021 and who still need to complete either Financial Accounting IA (FAA115D) or Financial Accounting IB (FAB115D) may register for any of these semester modules in the 2023 academic year, but only with permission from the Head of the Department.

CURRICULUM

FIRST YEAR

CODE	MODULE	NQF-L	CREDIT	PREREQUISITE MODULE(S)
BSM105D	Business Management I	(5)	(24)	
CAP105X	Communication for Academic Purposes	(5)	(10)	
CMG105D	Credit Management I	(5)	(24)	
CPL105X	Computer Literacy	(5)	(10)	
FAU105D	Financial Accounting I*	(5)	(24)	
INI125D	Information Literacy I (block module)	(5)	(2)	
LF1125X	Life Skills I (block module)	(5)	(2)	
MAN105D	Management I	(5)	(24)	
TOTAL CREDITS FOR THE FIRST YEAR:			120	

SECOND YEAR

CODE	MODULE	NQF-L	CREDIT	PREREQUISITE MODULE(S)
CMG206D	Credit Management II	(6)	(24)	Credit Management I



COP206X	Communication for Occupational Purposes	(6)	(8)	Communication for Academic Purposes
CPL205X	Computer Literacy II	(5)	(12)	
ECA115D	Economics IA (first-semester module)	(5)	(12)	
ECB115D	Economics IB (second-semester module)	(5)	(12)	
FMN206D	Financial Management II	(6)	(24)	Financial Accounting I Management I
MAN206D	Management II	(6)	(24)	
TOTAL CREDITS FOR THE SECOND YEAR:			116	

THIRD YEAR

CODE	MODULE	NQF-L	CREDIT	PREREQUISITE MODULE(S)
CMG306D	Credit Management III	(6)	(24)	Credit Management II
CMX326D	WIL in Credit Management III (block module)	(6)	(28)	
CSE206D	Costing and Estimating	(6)	(24)	
LCM306D	Law for Credit Managers	(6)	(24)	
MAN306D	Management III	(6)	(24)	Management II
TOTAL CREDITS FOR THE THIRD YEAR:			124	
TOTAL CREDITS FOR THE QUALIFICATION:			360	

MODULE 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 module. At time of publication, the syllabus content was defined as follows:

B

BUSINESS MANAGEMENT I (BSM105D)

1 X 3-HOUR PAPER

(Module 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 notional time: 240 hours)

C

COMMUNICATION FOR ACADEMIC PURPOSES (CAP105X)

1 X 3-HOUR PAPER

(Module custodian: Department of Applied Languages)

A workable knowledge of English is an essential skill for any graduate who is required to conduct themselves successfully in a professional working environment. This module will equip students with the competencies required to compose a selection of written texts related to communicating both internally and externally within a professional environment. In addition, the module includes strategies that are essential for the effective communication in various situations, including small groups to avoid unproductive conflict and, a multicultural context. (Total notional time: 100 hours)

COMMUNICATION FOR OCCUPATIONAL PURPOSES (COP206X)

1 X 3-HOUR PAPER

(Module custodian: Department of Applied Languages)

The module is designed to provide students with the skills necessary to engage meaningfully with English in both academic and professional environments. It aims to develop the students' note taking and reading skills, as well as writing skills by exposing them to a selection of written texts related to a specific field of study. On completion, students will have an understanding of the writing process and be able to plan, draft, revise and edit work for clarity, coherence, style and appropriateness. (Total notional time: 80 hours)



COMPUTER LITERACY (CPL105X)**CONTINUOUS ASSESSMENT****(Module custodian: End User Computing Unit)**

Provides foundational knowledge in computing fundamentals, essential digital skills in key applications based on MS Office Suite and network basics (i.e. MS Outlook and Internet). Online exams are mapped with End-User Computing: SAQA 49077 (61591) Core Element as well as Internet and Computing Core Certification (IC3). (Total notional time: 100 hours)

COMPUTER LITERACY II (CPL205X)**CONTINUOUS ASSESSMENT****(Module custodian: End User Computing Unit)**

This module builds on the ability to improve application of logical statements, mathematical, arithmetic and business calculations using advanced spreadsheet functions and formulas. It enables students to integrate various skills at an advanced level, acquired from different applications to address the business needs. Students will do online exams that are mapped with End-User Computing: SAQA 49077 (61591) Core Element. (Total notional time: 120 hours)

COSTING AND ESTIMATING (CSE206D)**1 X 3-HOUR PAPER****(Module custodian: Department of Finance and Investment)**

The basic methods and some selected techniques of cost accounting for application in the business environment. Cost elements, material costs, labour costs and overheads, job costing and manufacturing statements. The basic methods to calculate the profitability of a manufacturing concern, depreciation of assets, process costing, standard costing, cost-volume-profit analysis and budgets. (Total notional time: 240 hours)

CREDIT MANAGEMENT I (CMG105D)**1 X 3-HOUR PAPER****(Module custodian: Department of Management and Entrepreneurship)**

An overview of the elements of credit in business functions. In-depth analysis of a variety of concepts, theories, facts, procedures and laws. A number of issues are addressed such as the meaning of credit, different business forms, National Credit Act, 2005 (Act No. 35 of 2005), financial institutions and forms of credit in South Africa. (Total notional time: 240 hours)

CREDIT MANAGEMENT II (CMG206D)**1 X 3-HOUR PAPER****(Module custodian: Department of Management and Entrepreneurship)**

In-depth analysis of credit policies and procedures. A number of issues are addressed such as the application of a code of conduct and ethics that conform to the National Credit, 2005 (Act No. 34 of 2005), relating credit functions with other functions of the organisations, interpreting financial performance of prospective clients for purposes of credit granting, advising over-indebted consumers and financially distressed companies. (Total notional time: 240 hours)

CREDIT MANAGEMENT III (CMG306D)**1 X 3-HOUR PAPER****(Module custodian: Department of Management and Entrepreneurship)**

In-depth analysis of a variety of concepts, theories, facts, procedures and laws related to credit management. A number of issues are addressed such as Consumer credit agreements; Collections, repayments, surrender and debt enforcement; mortgages and motor vehicle finance; Factoring of accounts receivable; Analysis of financial statements; Law of insolvency and sequestration procedures; Liquidation of companies and other juristic persons; Alternatives to sequestration; Debt recovery through the courts of law and complaints procedure. (Total notional time: 240 hours)

E**ECONOMICS IA (ECA115D)****1 X 3-HOUR PAPER****(Module custodian: Department of Economics)**

Insight into the principles and applications of microeconomics. The core content for this module 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 notional time: 120 hours)

ECONOMICS IB (ECB115D)**1 X 3-HOUR PAPER****(Module custodian: Department of Economics)**

Insight into the principles and applications of macroeconomics. The core content for this module 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 notional time: 120 hours)



F**FINANCIAL ACCOUNTING I (FAU105D)****1 X 3-HOUR PAPER****(Module 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. The principles of Generally Accepted Accounting Practice (GAAP). The different undertakings. The various forms of financial reporting for the different undertakings. (Total notional time: 240 hours)

FINANCIAL MANAGEMENT II (FMN206D)**1 X 3-HOUR PAPER****(Module custodian: Department of Finance and Investment)**

The finance environment. Interpretation of financial statements. Time value of money. Risk and return. Working capital management and current assets. Current liabilities. Leverage and capital structure. Capital budgeting (Total notional time: 240 hours)

I**INFORMATION LITERACY I (INI125D)****CONTINUOUS ASSESSMENT****(Module custodian: Directorate of Library and Information Services)**

Introduction of information literacy. Development of a search strategy and application of a search string to search engines and academic databases. Evaluation of information sources. Ethical and legal use of information. (Total notional time: 20 hours)

L**LAW FOR CREDIT MANAGERS (LCM306D)****1 X 3-HOUR PAPER****(Module 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 notional time: 240 hours)

LIFE SKILLS I (LF1125X)**CONTINUOUS ASSESSMENT****(Module custodian: Directorate of Student Development and Support)**

Personal, socio-emotional and academic skills development for students in higher education. This module includes: 1. Intra- and interpersonal skills (e.g. emotional intelligence, relationships, and conflict management); 2. General study skills (e.g. time management, goal setting, learning styles); 3. Health and wellness (e.g. HIV/AIDS, GBV issues, substance abuse); 4. Student life and adjustment (e.g. identity development, adjusting to a higher education environment); and 5. Financial management. (Total notional time: 20 hours)

M**MANAGEMENT I (MAN105D)****1 X 3-HOUR PAPER****(Module 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 notional time: 240 hours)

MANAGEMENT II (MAN206D)**1 X 3-HOUR PAPER****(Module 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 notional time: 240 hours)



MANAGEMENT III (MAN306D)**1 X 3-HOUR PAPER*****(Module custodian: Department of Management and Entrepreneurship)***

This module provides an overview on the application of theoretical concepts in areas of leadership, conflict management, decision making, social responsibility and the design of organisational structures and performance areas. It also outlines the characteristics of good governance and the application of management functions alongside the effective and efficient use of organisational resources. Students will acquire knowledge and skills of managing strategy, teams and groups as well as managing change. (Total notional time: 240 hours)

W**WIL IN CREDIT MANAGEMENT III (CMX326D)****WORK-INTEGRATED LEARNING*****(Module custodian: Department of Management and Entrepreneurship)***

Work-integrated learning is a compulsory component of this qualification carried out for a period of three months. This module will make use of project-based learning experiences that integrates academic learning with its application in the workplace. The practice may be real or simulated and can occur either in the workplace, at the university or online. (Total notional time: 280 hours)

