

## Duration of Program

The program takes a minimum of 18 months and a maximum of 27 months respectively for successful completion. The program starts Mid-August every year.

The minimum entry requirement is at least first degree or advanced diploma in any field of study. Timely completion of projects is encouraged.

## Entry Requirements

The minimum entry requirement is at least First Degree or Advanced Diploma in any field of study.

The PGD-SACCOS Management Covers the following Courses:

### *SACCOS –Specific Courses of the Program*

The SACCOS specific contents of the PGD - SACCOS program are also found in seven courses tailored to SACCOS Management and are spread throughout the study of years.

**BAF 607** : Nature and Distinguishing Features of SACCOS

**BAF 608** : Structure and Organization of SACCOS

**BAF 609** : Financial Management and Analysis in SACCOS

**BAF 610** : Strategies and Procedures for Setting-up SACCOS

**BAF 611** : Credit Management in SACCOS

**BAF 612** : Surveillance in SACCOS

**CRD 610** : Audit Training in SACCOS

### *Generic Skills Courses of the Program*

The following Generic Skills were introduced in the program to enable candidates acquire and enhance their general knowledge on the business and financial sector:

**BAF 601: Advanced Microfinance Management**

**ECS 606** : Monetary Economics & Financial Systems

**MGT 609** : Business Law & Criminal Procedures

**MGT 610** : Entrepreneurship & Small Business Management

**BAF 605** : Accounting for Bankers

**CRD 604** : Gender Issues in Community Development

**CDM 601** : Co-operative Policy and Legislation

**CIT 601** : Intermediate Computer Applications

**BAF 613** : Advanced Microfinance Methodologies and Customer Service

**CDM 602** : Project Planning and Management

**BAF 600A** : Research Project Proposal

**BAF 600B** : Research Project Report

### **Note:**

Candidates shall undertake Research Project in two phases namely; Research Proposal and Research Project Report. The Research Proposal shall be done in the first semester and shall have one credit. The Research Project Report shall be done in the second semester after data collection and shall carry two credits.

### **Award**

*Successful candidates will be awarded “Post Graduate Diploma in Savings and Credit Co-operative Societies Management. “Simply PGD-SACCOS” of the Moshi Co-operative University (MoCU), Tanzania*

### **Contacts**

For more information, do not hesitate to enquire through WhatsApp or email addresses below:

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**MOSHI CO-OPERATIVE UNIVERSITY  
(MoCU)**



**In collaboration with  
Eswatini Co-operative Development  
College (ECODEC)**

## PROFESSIONAL FINANCIAL CO-OPERATIVE MANAGEMENT PROGRAM (PFCMP)

### 1.0 Introduction

Savings and Credit Co-operative Societies (SACCOS) and other Microfinance Institutions (MFIs) are increasingly becoming vital financial entities that comprise the institutional base for financial intermediation at the grassroots level.

They are the financial intermediaries affordable by low-income classes by most people who are otherwise ignored by the formal financial institutions. By their very nature, SACCOS provide financial services to both economically active poor and middle-class individuals.

For many years, SACCOS and other Microfinance Institutions (MFIs) have been managed and governed by Managers and Board Members who lack relevant financial expertise. The lack of professional knowledge has to a great extent contributed to stunted growth or failures of these financial entities.

Based on the training gap, Moshi Co-operative University in collaboration with Eswatini Co-operative Development College (ECODEC) has initiated a special training Program on Professional Management of SACCOS popularly known as **Professional Financial Co-operative Management Program (PFCMP)** with two programs in one;

- i) **Post Graduate Diploma in Savings and Credit Co-operative Management** hereinafter known as **PGD – SACCOS Management**
- ii) **Professional Certificate in Savings and Credit Co-operative Management** hereinafter known as **PC – SACCOS Management**

Candidates will undertake training while at work or at their home of residence. Candidates will be provided with the program calendar (road map) and timetable for exercises, timed tests, practical assignment, and final examination. Furthermore, candidates will be provided with required reading materials, reference list and learners hand book to guide his/her learning process.

### 2.0 Overall Objective of the Training Programs

The programs are designed to equip SACCOS and other MFIs practitioners with appropriate knowledge and skills to carry out governance and managerial functions in SACCOS and other MFIs and to undertake consultancy service in the local and international competitive financial environment.

#### 2.1 Professional Certificate in SACCOS Management (PGD -SACCOS)

##### Duration of Program

This is a **39-weeks distance training Program** that target Board Members, Managers and Employees in SACCOS whose main aim is to acquire expertise and skills relevant for the supervision and management of SACCOS.

##### Entry Requirements

The minimum entry requirement is Ordinary Level Certificate with at least FOUR Credit passes and work experience of at least two years in SACCOS or community-based organizations is an added advantage. The intakes usually starts in Mid-August every year. The program covers the following eight courses:

- BAF 031:** Nature and Distinguishing Features of SACCOS
- BAF 032:** Structure and Organization of SACCOS
- BAF 033:** Introduction to Accounting
- BAF 034:** Strategies and Features for Setting-up SACCOS
- BAF 035:** Financial Management and Analysis in SACCOS
- BAF 036:** Credit Management in SACCOS

**BAF 037:** Surveillance in SACCOS

**BAF 038:** Adult Training in SACCOS

**BAF 039:** Practical Assignment

The Practical Assignment shall be conducted in a SACCOS or any MFI in order to enhance hands-on skills among learners.

##### Award

*“Professional Certificate in Savings and Credit Co-operative Societies Management”, Simply “PC – SACCOS” of the Moshi Co-operative University (MoCU), Tanzania.*

#### 2.2 Post Graduate Diploma in SACCOS Management (PGD - SACCOS)

This Postgraduate Diploma Program is organized in two modes:

##### i) Residential Postgraduate Diploma Program

Candidates who wish to pursue the program through residential mode shall pursue their studies at Moshi Co-operative University (MoCU), Tanzania. Such candidates shall adhere to the Semester Curricula and complete the studies within two semesters in 9 months (about 34 weeks). The residential program starts in October every year.

##### ii) Distance Learning Postgraduate Diploma Program.

Candidates who wish to pursue the program through distance learning mode will undertake the training while working or at their home of residence. They will be provided with the program calendar (road map) and timetable for graded exercises, timed tests, practical assignments, and the final examinations. They will also be provided with reading materials, a reference list, and a learners’ hand book to guide the learning process.