



Zanzibar Institute of Financial Administration

P. O. Box 1208, Zanzibar, Tanzania, Email: registrar@zifa.ac.tz, Web site: www.zifa.ac.tz

Academic Transcript

Bachelor Degree in Banking and Finance

FULL NAME: REHEMA MUSSA JOSEPH

GENDER: Female

REGISTRATION NO. 12/BBF/011

TRANSCRIPT NO: 33004254

YEAR:	1	2012	SEMESTER	I	Grade	Credit	Point	Total Point
1	UAC711	Introduction to Accounting	B	8	3	24		
2	UBA711	Principles of Management	C	8	2	16		
3	UBM711	Business Mathematics and Statistics	C	8	2	16		
4	UCS711	Communication Skills	B	8	3	24		
5	UEC711	Principles of Economics	C	8	2	16		
6	UIT711	Introduction to ICT	C	8	2	16		
7	UMB711	Money and Banking	B	10	3	30		

YEAR:	1	2013	SEMESTER	II	Grade	Credit	Point	Total Point
1	UAC712	Principles of Accounting	C	8	2	16		
2	UBA712	Principles of Banking	A	10	5	50		
3	UBO712	Banking Operations	B+	10	4	40		
4	UGA712	Public Sector Accounting	B+	8	4	32		
5	UIT712	ICT Applications	B	8	3	24		
6	URM712	Field Attachment	A	18	5	90		

Annual GPA 3.28

YEAR:	2	2013	SEMESTER	III	Grade	Credit	Point	Total Point
1	UBL721	Law Relating to Bank	B+	10	4	40		
2	UCA721	Cost Accounting	C	10	2	20		
3	UEA721	Elements of Auditing	C	8	2	16		
4	UFI721	Financial Market and Institutions	B	10	3	30		
5	UFM721	Corporate Finance I	C	10	2	20		
6	UPF721	Public Finance	C	8	2	16		

YEAR:	2	2014	SEMESTER	IV	Grade	Credit	Point	Total Point
1	UAC72	Financial Reporting	C	8	2	16		
2	UFM72	Corporate Finance II	C	10	2	20		
3	UMF72	Microfinance for Development	B	10	3	30		
4	UMK72	Introduction to Islamic Banking	C	10	2	20		
5	UQM72	Quantitative Methods	C	8	2	16		
6	UTA72	Taxation	B+	8	4	32		
7	UTF72	International Trading Finance	A	10	5	50		

Annual GPA 2.72

YEAR:	3	2014	SEMESTER	V	Grade	Credit	Point	Total Point
1	UFM812	International Banking and Finance	B	12	3	36		
2	ULP816	Lending Principles and Practice	B+	12	4	48		
3	UMA815	Management Accounting	B+	12	4	48		
4	UME814	Managerial Economics	C	12	2	24		
5	URM811	Research Methods	B+	12	4	48		
6	UTM813	Treasury Management	B	10	3	30		

YEAR:	3	2015	SEMESTER	VI	Grade	Credit	Point	Total Point
1	UCB824	Customer Service and Business Ethics	B	12	3	36		
2	UCF826	Computational Finance with ICT	B+	12	4	48		
3	UET822	Entrepreneurship	B+	12	4	48		
4	UMK823	Marketing of Financial Services	B+	12	4	48		
5	URM825	Research Work	B+	20	4	80		
6	USM821	Strategic Management	B	12	3	36		

Annual GPA 3.53

CLASS OF AWARD:

LOWER SECOND

CUMMULATIVE GPA: 3.2

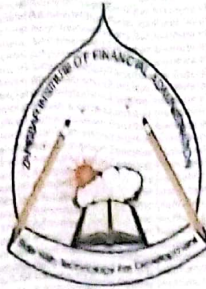
Date Issued: November 20, 2015

Registrar, ZIFA

A: 70 - 100 (Excellent) B+: 60 - 69 (Very Good) B: 50 - 59 (Good) C: 40 - 49 (Average) D: 35 - 39 (Marginal Fail) F: 00-34 (Absolute Fail)

The G.P.A is based on a 5.0 grading system

ZANZIBAR INSTITUTE OF FINANCIAL ADMINISTRATION



Registration No:
12/BBF/011

Certificate No:
02003772

This is to Certify that
Rehema Mussa Joseph

*has completed and satisfied the requirements for graduation prescribed by
this institution and by the authority of the Council
is hereby awarded*

Bachelor Degree in Banking and Finance

with
Lower Second

**CHAIRMAN OF
ZIFA COUNCIL**

**PRINCIPAL
OF ZIFA**



In testimony thereof, we herewith affix our names and official seal of the
Zanzibar Institute of Financial Administration
on this **21st** *day of* **November 2015**