



# ARDHI UNIVERSITY

DEPARTMENT OF BUSINESS STUDIES  
CENTRE FOR FINANCIAL LITERACY  
& INCLUSION (CFLI)



CERTIFIED FINANCIAL EDUCATORS  
(CFE) PROGRAMME CATALOGUE - 2026



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Certified Financial Educators (CFE)  
Programme Catalogue 2026

Department of Business Studies | Tel (mobile): +255 756 598 530 | Ardhi University



## MESSAGE FROM THE PROGRAMME COORDINATOR

Financial inclusion extends beyond access to financial services; it depends on the ability of individuals and communities to understand and use those services responsibly. As Tanzania's financial system becomes more digital and complex, the demand for standardized, high-quality financial education continues to grow.

The Certified Financial Educators (CFE) Programme at Ardhi University responds to this need. Implemented under the Ardhi University Financial Inclusion Programme (ARUFIP) and delivered in collaboration with the Bank of Tanzania, the programme is designed to develop a nationally recognized cadre of professional financial educators. Its focus is to equip participants with both technical financial knowledge and practical instructional skills required for effective, ethical, and consistent financial education delivery.

Through a structured curriculum, experiential learning methods, and modern instructional technologies, the CFE Programme strengthens competencies in financial numeracy, money management, consumer protection, and financial system awareness. Graduates are prepared to engage diverse audiences and to contribute meaningfully to Tanzania's financial inclusion objectives.

At the Department of Business Studies, Ardhi University, we remain committed to advancing financial capability through academic rigor, professional standards, and strategic partnerships. This programme reflects that commitment. We invite professionals across sectors to engage with the CFE Programme and to be part of a coordinated national effort to strengthen financial literacy and inclusive economic growth.

Dr Mboni Kibelloh

Programme Coordinator  
 Certified Financial Educators (CFE) Programme  
 Department of Business Studies  
 Ardhi University.



"..... we remain committed to advancing financial capability through academic rigor, professional standards, and strategic partnerships."



## 01 About the Centre

The Ardhi University Centre for Financial Literacy and Inclusion (ARU-CFLI) is established as a national hub dedicated to advancing financial literacy and inclusion through high-impact research, training, consultancy, and advocacy. Its primary mission is to empower individuals, particularly underserved groups like women, youth, and rural residents, with essential financial management skills while supporting organizations and financial service providers in developing inclusive products. Aligned with the National Financial Inclusion Framework (NFIF 2023-2028), the Centre coordinates fragmented literacy initiatives into a sustainable platform for policy dialogue, impact measurement, and national program delivery.

The Centre operates across three critical dimensions: training, research, and consultancy. In training, it mainstreams the Certified Financial Educators (CFE) program and develops capacity-building initiatives for corporations and marginalized communities. Its research dimension focuses on analyzing financial behaviors, assessing the impact of literacy programs on the national economy, and exploring FinTech and RegTech innovations for inclusive growth. Furthermore, through its consultancy arm, the Centre provides advisory services to organizations on designing financial literacy interventions and helps corporations integrate financial wellness into

## 02 About the CFE Programme

The Certified Financial Educators (CFE) Programme is a specialized 10-day professional certification course designed to empower individuals with the expertise to advance financial inclusion across Tanzania. Delivered in collaboration with the Bank of Tanzania (BoT), this programme is an integral part of the Ardhi University Financial Inclusion Programme (ARUFIP). Aligned with the Certified Financial Educators Programme curriculum and related guidelines, the CFE Programme equips professionals to drive standardized, impactful financial literacy initiatives ultimately empowering underserved communities, including rural populations, women, youth, and micro, small, and medium enterprises (MSMEs).



### 03 Why this Programme?

Despite significant advancements in digital financial services like mobile money and agency banking, Tanzania continues to face substantial financial literacy challenges. Low levels of understanding in budgeting, savings, credit management, and responsible digital finance usage persist, limiting financial inclusion. Moreover, evidence shows that high levels of financial literacy are positively associated with improved financial decision-making, household welfare, and broader economic growth, highlighting the urgent need for targeted financial education efforts. The CFE Programme bridges the gap specifically by targeting people in roles crucial to financial education and community engagement, through a standardized delivery training format equipping them with robust skills to lead sustainable and impactful financial literacy initiatives across broader Tanzanian communities.

### 04 Objectives of the Programme?

The overall aim is to foster a sustainable and systematic approach to financial literacy training in Tanzania. Specifically, the programme seeks to:

- Train a certified cadre of financial educators skilled in personal finance management training.
- Ensure standardized financial education delivery nationally.
- Establish a recognized registry of certified financial education professionals.
- Enhance professional conduct in financial education.
- Optimize resource utilization through targeted training.

### 05 Target Participants

A diverse range of people eligible for this programme includes, but is not limited to:

Sector	Roles
Financial Services	Bank/MFI staff, SACCOS managers, Mobile Network Operators
Public Sector	Educators, Local Government Officials, Cooperative Leaders
NGOs/Civil Society	Financial Capability Officers, Consumer Awareness Projects
Media	Financial Journalists, Radio and Presenters, newspaper editors, freelance writers
Community	VICOBA/SILC Leaders, Youth Mentors, Financial Coaches, etc



## 06 Curriculum Core Modules

The programme comprises five core modules totaling 8 credits, designed according to the Bank of Tanzania's national certification standards. These modules integrate theoretical instruction with practical application methods such as case analyses, simulations, and microteaching, ensuring trainees acquire standardized competencies essential for effective financial literacy interventions. The content progression is strategically aligned with Tanzania's National Financial Inclusion Framework (2023–2028), addressing critical skills gaps in numeracy, financial ecosystem navigation, money management, financial obligations, and consumer protection.

Module Code	Credits	Module Title	Sub-Enabling Outcomes	
CFE 01	1	Financial Numeracy Skills	✓	Demonstrate basic arithmetic in finance.
			✓	Calculate interest rates.
			✓	Employ numeracy for financial decisions.
CFE 02	1	Tanzania Financial Ecosystem	✓	Describe financial service providers/products
			✓	Explain regulatory frameworks.
			✓	Analyze enabling infrastructure
CFE 03	3	Money Management	✓	Differentiate genuine/fake currency.
			✓	Implement saving, budgeting & borrowing strategies.
			✓	Promote lawful income generation.
CFE 04	1	Financial Obligations	✓	Explain tax compliance.
			✓	Illustrate financial responsibilities.
			✓	Identify unlawful financial activities.
CFE 05	2	Personal Financial Protection	✓	Apply risk management
			✓	Develop long-term financial plans
			✓	Navigate consumer protection mechanisms.



## 07 Expected Learning Outcomes

Upon completion, participants will be able to:

- Apply numeracy skills for informed personal financial decisions.
- Understanding Tanzania's financial ecosystem, regulatory frameworks, products, and services.
- Implement practical money management strategies, including budgeting, saving, and responsible borrowing.
- Manage personal financial obligations, tax compliance, and recognizing unlawful financial activities.
- Utilize financial protection mechanisms, including risk management, consumer rights, and long-term financial planning.

## 08 Delivery Methods; Pedagogical Competency Alignment

The delivery architecture of the Certified Financial Educators (CFE) Programme is deliberately aligned with nationally recognized financial education competencies. Each delivery method is not only a pedagogical choice, but a competency-building mechanism designed to ensure that learning outcomes translate into measurable educator capability.

- ❖ Interactive Classroom Lectures directly support foundational competencies in financial numeracy, ecosystem comprehension, and regulatory literacy. Through structured yet dialogic instruction, participants develop the ability to interpret financial concepts accurately, explain them coherently, and contextualize them within Tanzania's financial inclusion landscape. This method ensures mastery of core knowledge domains required for standardized national financial education delivery, particularly in numeracy, money management, and institutional awareness.
- ❖ Guest Lectures from Industry and Policy Experts strengthen system-level competencies by exposing participants to regulatory intent, institutional constraints, and operational realities. These sessions cultivate professional judgment and ethical awareness, enabling participants to align financial education messages with policy objectives, consumer protection principles, and compliance standards. As a result, participants acquire the credibility and confidence necessary to serve as trusted intermediaries between financial institutions and communities.
- ❖ Practical Assignments and Microteaching Exercises operationalize educator competencies related to instructional design, learner engagement, and message



adaptation. By practicing delivery in simulated teaching environments, participants demonstrate their ability to translate technical financial content into accessible, learner-centered formats. This directly advances competencies in standardized content delivery, audience-sensitive communication, and professional conduct expected of certified financial educators.

- ❖ Simulation Exercises build applied problem-solving and risk-awareness competencies central to personal financial protection and responsible financial behavior. Participants learn to respond to realistic scenarios involving fraud detection, digital finance disputes, and debt stress, reinforcing their capacity to guide learners through complex financial decisions. These simulations ensure that educators are not only knowledgeable, but operationally prepared to address real-life financial vulnerabilities.

## 09 Assessment Structure

Component	Weight	Format
Continous Assessment	60%	Individual Assignments
		Group Assignments
		Presentation
Final Written Examination	40%	Comprehensive 2- hour closed-book exam covering all modules

Grades are awarded based on the following scale:

- A (80–100%): Excellent
- B+ (60–79%): Very Good
- B (50–59%): Good
- C (40–49%): Satisfactory
- D (0–39%): Weak

**Note:** A minimum cumulative grade of B is required for certification



## 10 Training Calendar for the Year 2026

The programme runs multiple cohorts annually, ensuring flexibility and broad accessibility. Dates and detailed schedules for each cohort are outlined below to facilitate early planning and participation. The number of 5 training cycles will be undertaken in the year 2026 as shown below;

### Full Time Programme Calendar For The Year 2026

COHORTS	MONTH	START DATE	END DATE	PLACE
1	FEBRUARY	Monday, 2 February 2026	Friday, 13 February 2026	ARU - Campus Dar es Salaam
2	MARCH	Monday, 30 March 2026	Friday, 10 April 2026	
3	MAY	Monday, 11 May 2026	Thursday, 21 May 2026	
4	SEPTEMBER	Monday, 21 September 2026	Friday, 2 October 2026	
5	NOVEMBER	Monday, 30 November 2026	Friday, 11 December 2026	

### Evening Programme Calendar 2026

MONTH	START DATE	END DATE	PLACE
APRIL	Monday, 20 April 2026	Friday, 15 May 2026	ARU Campus Dar es Salaam
JULY	Monday, 6 July 2026	Friday, 31 July 2026	
AUGUST	Monday, 3 August 2026	Friday, 28 August 2026	

### Off Campus Programme Calendar 2026

MONTH	START DATE	END DATE	PLACE
AUGUST	Monday, 3 August 2026	Friday, 14 August 2026	Mwanza
OCTOBER	Monday, 5 October 2026	Friday, 16 October 2026	Dodoma



## 11 Admission Requirements

- Admission Requirement: Certificate of Secondary Education Examination (CSEE) or equivalent, plus demonstrated ability to influence others through professional/community roles.

## 12 Application and Registration

- **Registration Process:** Registration is conducted electronically. The fee is 500,000 TZS per participant (resident), and 1,200,000 TZS (non-resident), covering comprehensive training materials, daily refreshments, and certification.
- **Payment:** Payments should be made via electronic transfer to the Ardhi University account. Account details will be provided upon registration.
- **Contacts:** For more information, institutional partnerships, or tailored training inquiries, please contact:

### 1. Ms Lucymary Kamote

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### 2. Ms Dativa Felix

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### 3. CPA Nurdin Igangula

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Email: Nurdin.igangulah@gmail.com



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## Experience From the Cohorts: A Journey that Transforms Ambition to Action

Since March 2025, the Certified Financial Educators (CFE) Programme has welcomed two full-time and two evening cohorts- fifty participants equipped to spark a revolution in financial inclusion. These are not just graduates; they are the frontline of a movement, each carrying forward a mission to bring financial empowerment to Tanzanian communities. For them, the CFE journey is more than coursework – it is transformation in action.



**Fueling Innovation, One Cup at a Time:** Every CFE morning begins with the aroma of freshly brewed Tanzanian coffee and a plate of warm mandazis. It's a simple ritual, yet powerful. Around the breakfast table, a banker and a journalist swap perspectives; SACCO managers brainstorm with NGO officers. The tea break becomes a platform where strangers become collaborators, and ideas begin to flow like the caffeine in their cups.

**A Campus Built for Change:** Held at Ardhi University's Dar es Salaam campus, the training venue offers more than comfort – it offers context. Spacious, air-conditioned lecture halls hum with energy, while high-speed internet and breakout rooms encourage dialogue and discovery. This is not just a campus. It is a catalyst.



**A Faculty That Blends Experience and Expertise:** Behind every session is a team of eight seasoned lecturers from the Department of Business Studies, each bringing their own edge: from macroeconomics to mobile finance, accounting to real estate economics. Joining them are certified financial educators with boots-on-the-ground experience. The result? Sessions with substance insightful, layered, and immediately relevant



**Learning that Revolves Around You:** CFE training flips the script. It's not about passive listening. It's about active becoming. From day one, the programme adapts to the learner their background, their setting, their future goals. The curriculum is shaped to engage and empower, allowing participants to lead their own learning journey.

**Facilitators as Fellow Navigators:** Here, lecturers don't dictate; they guide. They walk beside learners asking, challenging, co-creating. It's a model of mentorship that builds confidence and inspires curiosity. Because at CFE, the classroom belongs to everyone.





### Power in Circles: The Group Discussion

Effect: Inside the sessions, voices bounce across the room. Group discussions transform knowledge into strategy. A teacher from Mbeya shares a local budgeting challenge; a Dar-based fintech officer offers a digital solution. This isn't just theory, its theory tested, challenged, and reshaped by reality



### Demonstrating Impact, Not Just Concepts:

One session might include a mobile money demo for market vendors. Another could involve building a savings tracker from scratch. Demonstrations make the abstract real — and build skills ready for the field.

### Real Learning Happens When It's Lived:

Simulations, role plays, and case studies form the heartbeat of the programme. Whether leading mock village training or troubleshooting fake currency scenarios, participants step into real-life contexts. This is not abstract learning. It's experiential. It sticks.





**Speak. Present. Lead:** Each cohort builds communication muscle. Participants are trained to pitch ideas, conduct workshops, and address diverse audiences. They don't just leave with knowledge; they leave with voice.

**Equipped to Equip: The Educator's Toolkit:** An extra workshop dives deeper offering a certified guide on conducting financial education sessions. From tailoring messages to community needs to evaluating results, participants gain a practical toolkit designed for impact.



**From Training to Research Leadership:** The CFE programme at ARU goes beyond training. The department and lecturers support research projects tackling issues like fintech access in rural regions, women's financial literacy, and access and affordability of digital credit lending. Research is no longer a university concept it becomes a community tool.



**Industry at the Table, the CFE Panel Discussion:** Before each cohort closes, a panel of industry experts joins the conversation. Bankers. Fintech leaders. Policymakers. These sessions blur the line between classroom and boardroom offering CFE learners a front-row seat to how systems really work.

**Media as Our Ally in Financial Literacy:** The CFE Programme actively collaborates with media houses to amplify financial literacy efforts through content design, broadcasting, and public education campaigns. Some of our trainers are certified financial journalists with a strong background in writing for national outlets, creating accessible content on financial and economic literacy. Their work spans radio shows, news features, and multimedia content all designed to make financial knowledge more available and relatable to the Tanzanian public.



**WATAALAMU WANOLEWA  
KUKUZA USHIRIKI WA JAMII  
KATIKA HUDUMA ZA KIFEDHA**



**Strengthening Financial Literacy Ties:** As part of our engagement and outreach strategy, the CFE Programme conducts regular courtesy visits to key stakeholders in the financial sector — including fintech firms, financial service providers (FSPs), and commercial banks. These visits aim to strengthen collaboration, share programme insights, and explore opportunities for joint initiatives in financial literacy to align our training efforts with evolving industry needs and ensure that our content remains practical, relevant, and responsive to the realities of Tanzania's financial ecosystem.





**Voices from the Field:** Our Why in Action "I was leading financial literacy circles, but this training has equipped me with new gear," says Fatuma Fumbwe, a financial literacy community educator from the Coffee Peasants Cooperative in Tabora, and a participant from Cohort 1. These are more than testimonials, they are proof. CFE is not an end

**Your Invitation to Lead** You've read the story. Now it's your turn to write the next chapter. Join our upcoming cohort (14–25 July 2025) for just TZS 500,000. What you'll gain is more than a certificate – it's a BoT-endorsed credential, the legacy of Ardhi University, and a lifelong network of fellow changemakers.




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For details about the Ardhi University  
Department of Business Studies  
Centre for Financial Literacy & Inclusion Programme (CFLI)  
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## TRAINER'S PROFILE



### Dr. Mboni Kibelloh (PhD)

Lecturer, CFE, Head of Department  
Of Business Studies

**D**r. Mboni Kibelloh is a Lecturer and Head of the Department of Business Studies, School of Earth Sciences, Real Estate, Business and Informatics (SERBI) at Ardhi University, where she has served since 2023. She holds a PhD in Management of Science and Technology from Huazhong University of Science and Technology (HUST – China), an MBA in Information Technology, and a BBA in International Business from SIU-London, and a Certified Financial Educator (CFE). She is a tech enthusiast passionate about digital transformation and inclusion in business and financial

systems. Her academic and professional interests span entrepreneurship, digital marketing, innovation management, e-commerce, systems analysis and design, leadership, MIS, gender inclusion, and e-learning. As part of the Certified Financial Educators Programme, Dr. Mboni leads training sessions on Digital Finance and Lawful and Unlawful Earning, equipping learners with practical skills for navigating digital financial platforms while promoting ethical income generation and awareness of financial misconduct in personal finance.



## Dr. Samwel Alananga (PhD)

Senior Lecturer, CFE Department of Business Studies

**D**r. Samwel S. Alananga is a Senior Lecturer at the Department of Business Studies in the School of Earth Sciences, Real Estate, Business, and Informatics at Ardhi University since 2008. Dr. Alananga holds a PhD from Ardhi University, an MSc in Geoinformation Science from the University of Twente (Netherlands), Masters of Science in Economics, Postgraduate Diploma in Law from the Open University of Tanzania, and a BA in Economics from the University of Dar es Salaam. His research interests lie at the intersection of geo-analytics, economics, and

business sciences. His recent studies focus on the finance growth nexus, property market analysis, and applied geospatial analytics, with numerous publications in internationally recognized academic journals. As part of Certified Financial Educators Programme, Dr. Alananga leads training sessions on Personal Financial Protection, where he integrates spatial-economic insights with practical tools to help learners understand risk management, long-term planning, and consumer protection in personal finance.



## Dr. Jared Massele (PhD)

Lecturer, CFE, Department of Business Studies

**D**r. Jared Massele is a Lecturer and Acting Head of Planning and Investment in the Department of Business Studies at Ardhi University. He is also a Certified Financial Educator (CFE). He holds a PhD in Enterprise Management from Wuhan University of Technology, and a Master's and Bachelor's degree in Finance and International Business, respectively, from the University of Strathclyde, Scotland. Dr. Massele has served in finance and project roles at the Foundation for International Community Assistance, Engender Health, and Access Bank Tanzania and currently at SELCOM Microfinance

Tanzania. He also coordinated public infrastructure development as a Project Coordinator at the Tanzania Buildings Agency for five years. His expertise spans financial and enterprise management, project planning, feasibility studies, and strategic execution. His research focuses on financial inclusion, microfinance sustainability, organizational innovation, and job satisfaction. Within the programme, he leads sessions on Personal Financial Obligations, equipping participants with practical knowledge of tax compliance, lawful income, and responsible financial conduct.



### **Dr. Rosemary Mnongya (PhD)**

Lecturer, CFE, Department of  
Business Studies

**D**r. Rosemary Mnongya is a Lecturer, Researcher, Consultant, and Certified Financial Educator (CFE) in the Department of Business Studies at Ardhi University, where she has served since 2022. She holds a PhD in Applied Economics from Capital University of Economics and Business (Beijing, China), a Master of Arts in Economics from the University of Nairobi (Kenya), and a Bachelor of Arts in Economics from St. Augustine University of Tanzania. Her research interests focus broadly on financial inclusion, and she has teaching experience in econometrics and research

methodology. Dr. Mnongya is a Governing Council Member of the Economic Society of Tanzania and serves as a Senior Research Fellow at the Africa-China Center for Policy and Advisory. She currently serves as Director of Endowment Fund and Resource Mobilization at Ardhi University. Within the Certified Financial Educators Programme, Dr. Mnongya facilitates sessions on Financial Planning and Investment, equipping participants with practical tools for long-term wealth creation, financial goal setting, and personal investment strategies



### Mr. CPA Nurdin H. Igangula

Assistant Lecturer, Finance Expert, CFE,  
Department of Business Studies

CPA Nurdin Husama Igangula is a seasoned finance professional, Certified Public Accountant (CPA-T), Certified Financial Educator (CFE), and lecturer in the Department of Business Studies at Ardhi University. He brings together strong academic grounding and hands-on industry experience, making his work both practical and impactful. He is an Erasmus alumnus of Budapest Metropolitan University, where he studied Business Administration, and is currently pursuing a PhD in Business Administration at the University of Dar es Salaam Business School. His academic journey includes a Bachelor of Arts in Accounting and Finance and a Master of Finance and Accounting in Oil and Gas from Moshi Co-operative

University and the University of Dar es Salaam, respectively, supported by international certifications in resource governance, Forensic investigations, and Public Sector International Accounting Standards from NRG I & CCSI, NBAA, and IIFIP, respectively. His research centers on financial inclusion and household cooking energy consumption in emerging markets, with a strong focus on real-world policy and development outcomes. Since 2018, he has been actively leading financial inclusion initiatives in Tanzania. Within the Certified Financial Educator (CFE) Programme, he leads Financial Numeracy sessions, equipping participants with essential quantitative skills for informed personal financial decision-making.



## Mr. Aziz Rashid

Assistant Lecturer, Financial Inclusion Expert,  
CFE, Department of Business Studies

Aziz is a financial economist focusing in banking economics, Islamic economics, financial system resilience, and financial inclusion. He currently serves as an Assistant Lecturer at Ardhi University, Tanzania. He holds both a Bachelor's and a Master's degree in Monetary Economics and Banking from Université Mouloud Mammeri, Algeria, and is currently a PhD candidate in Islamic Economics and Finance at Istanbul University. His research interests lie at the intersection of conventional and interest-free monetary policy within dual central banking frameworks, with particular attention to regulatory design and macro-financial stability. He has contributed to the development of instructional materials for the Certified Financial Educator's (CFE) Programme under

the Bank of Tanzania. Within CFE programme, he leads training sessions on the financial ecosystem and currency management. Alongside his academic work, he has complementary practical experience in project proposal development, economic feasibility assessment, and the design of monitoring and evaluation frameworks, with contributions to various projects including donor-funded NGO initiatives. He is also active in public economic communication as a regular columnist for Mwananchi, Tanzania's leading Kiswahili newspaper, and has undertaken professional training in financial journalism, including advanced feature writing at the Al Jazeera Media Institute. He is proficient in Kiswahili, English, French, and Arabic, with basic knowledge of Turkish.



## Mr. Grayson Shirima

Assistant Lecturer, CPB (T) CFE,  
Department of Business Studies

**M**r. Grayson Shirima is an accomplished professional with a sufficient background in banking and financial services, currently serving as an Assistant Lecturer in the Department of Business Studies which is hosted in the School of Earth Sciences, Real Estate, Business and Informatics of Ardhi University (SERBI). He serves as a member of the Examination Coordination and Quality Assurance Committee. He holds a Master of Business Administration (MBA) from Beijing Normal University (BNU) and Bachelor degree of commerce in Finance (Hons) from University of Dar

es salaam, He is Certified Professional Banker CPB (T) by TIOB. His passion is to be successful in the banking and financial industry by transforming business knowledge through researching and business-banking consultation. His research interests are in the Finance, banking industry and investment. As part of the Certified Financial Educators Programme, Mr. Shirima leads sessions on Financial Numeracy, equipping participants with foundational skills in arithmetic, interest computation, and numerical reasoning to support responsible and informed financial decision-making.



## MS. Lucymary Kamote

Assistant Lecturer, CFE, Department of Land Management Valuations

**M**s. Lucymary Samuel Kamote is an Assistant Lecturer in the Department of Land Management and Valuation, under the School of Earth Sciences, Real Estate, Business, and Informatics at Ardhi University, a position she has held since 2018. She holds a Master of Science in Real Estate Business from Ardhi University and a Bachelor of Science in Property and Facilities Management, and a Certified Financial Educator (CFE). Her research interests focus on property management, real estate management, and strategic facilities

management. Professionally, she is experienced in academic engagement in facilities management, rehabilitation and space optimization, and emerging innovations in property technology (PropTech). In the Certified Financial Educators Programme, Ms. Kamote facilitates sessions on Personal Saving and Budgeting, guiding learners through practical techniques for planning, saving, and managing personal finances responsibly.



## Mr. Tyson Simple Mbedule

Tutorial Assistant, CFE, Department of Business Studies

Mr. Tyson Simple Mbedule is an Assistant Lecturer and Certified Financial Educator (CFE) in the Department of Business Studies at Ardhi University. He holds a Master of Science in Banking and Investment Management from Makerere University, Kampala, Uganda, and a Bachelor of Commerce in Banking and Financial Services from the University of Dar es Salaam, Tanzania. His academic and professional competencies include banking operations, corporate governance, investment management, and

financial literacy. His research interests focus on green banking and finance, sustainable governance practices, conscious investing, and the digital financial ecosystem. Within the Certified Financial Educators (CFE) Programme, Mr. Mbedule facilitates specialised training sessions on financial planning and investment, equipping learners with practical tools for long-term wealth creation, financial goal setting, and personal investment strategies.



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