

# Degree Certificate

no. 2102672

**Muhammad Hassan Masood**

310193-265B

has completed a bachelor's degree in the Bachelor's Degree Programme in International Business in accordance with the Universities of Applied Sciences Act (932/2014) and Government Decree on Polytechnics (1129/2014).

The extent of the degree is 210 credits.  
The graduate is entitled to use the degree title

**Bachelor of Business Administration**

A transcript of records including the completed studies and grades is enclosed.

Tampere 31.12.2024

  
This certificate is digitally signed by  
Mikko Naukkarinen  
President



# Tutkintotodistus

nro 2102672

**Muhammad Hassan Masood**

310193-265B

on suorittanut ammattikorkeakoululain (932/2014) ja ammattikorkeakoululaitosmenettelyt (1129/2014) mukaisen liiketalouden ammattikorkeakoulututkinnon Bachelor's Degree Programme in International Business tutkinto-ohjelmassa.

Tutkinnon laajuus on 210 opintopistettä,  
ja tutkinnon suorittanut on oikeutettu käyttämään tutkintonimikettä

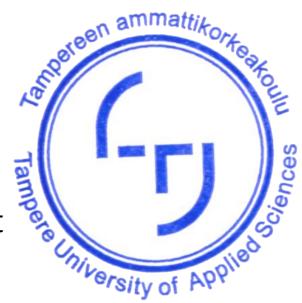
**Tradenomi (AMK)**

Suoritetut opinnot arvosanoineen ilmenevät tämän  
todistuksen liitteestä.

Tampereella 31.12.2024



Todistuksen on sähköisesti allekirjoittanut  
Mikko Naukkarinen  
rehtori



Opiskelija	Muhammad Hassan Masood	01.08.2021–31.12.2024
Henkilötunnus	310193-265B	Valmistunut
Opiskelijanumero	2102672	Laajuus <b>210 op</b>
Ohjelma	Bachelor's Degree Programme in International Business	Suoritettu <b>216 op</b>
Opetuskieli	englanti	Painotettu keskiarvo <b>4,29</b>

## Opinnöt

### Basic and Professional Studies

#### Business Environment

- Business Planning 1
- Introduction to Marketing 1
- Introduction to Business Operations and Legal Aspects
- Introduction to Accounting
- Introduction to Experience Economy

#### Establishing a New Business

- Introduction to Marketing 2
- Financial Planning
- Mathematics of Finance
- Business Planning 2
- Project Management

#### Towards Profitable Business

- Sales and Negotiation Skills
- International Trade and Contracts
- Basics of Financial Accounting
- Introduction to Supply Chain Management

#### International Business and Market Development

- Financial Statements
- Product Costing and Financial Analysis
- Basics of International Business
- Global Economics

#### Communication Studies 1

- Information and Communication Technology Skills
- Organizational Communication
- Professional Development
- Finnish as Foreign Language 1

#### Professional Business Toolkit

- Business Game
- Operations Management
- Professional Selling
- Introduction to Research Methods and Final Thesis
- Research Project in Customer Intelligence

#### Specialization Modules

##### Human Resource Management and Leadership

- Human Resource Management
- Managing Multicultural Organizations
- Modern Leadership Skills

##### Sustainable Entrepreneurship

- Markkinoille meno -suunnitelma
- HUBS Yrityshautomo
- Sprint Innovation Festival

Laajuus	Arvointi	Pvm
<b>151 op</b>		
<b>11 op</b>		
2 op	4	18.10.2021
2 op	5	05.11.2021
3 op	5	25.11.2021
2 op	5	08.10.2021
2 op	4	26.10.2021
<b>11 op</b>		
2 op	5	04.01.2022
3 op	5	09.12.2021
2 op	4	15.12.2021
2 op	5	09.01.2022
2 op	5	15.12.2021
<b>12 op</b>		
4 op	4	31.03.2022
3 op	4	31.03.2022
2 op	4	21.03.2022
3 op	5	23.03.2022
<b>11 op</b>		
2 op	2	24.05.2022
3 op	5	20.05.2022
3 op	4	08.06.2022
3 op	5	13.05.2022
<b>15 op</b>		
3 op	5	17.12.2021
3 op	4	17.01.2022
4 op	5	19.05.2022
5 op	4	17.12.2021
<b>20 op</b>		
4 op	4	28.10.2022
4 op	5	17.02.2023
4 op	5	05.04.2023
2 op	5	05.12.2024
6 op	4	30.12.2022
<b>27 op</b>		
<b>15 op</b>		
5 op	4	05.05.2023
5 op	5	10.03.2023
5 op	5	04.05.2023
<b>12 op</b>		
5 op	5	14.12.2022
5 op	5	25.01.2024
2 op	5	29.11.2022

Opiskelija                          Muhammad Hassan Masood  
Opiskelijanumero                2102672

**Communication Studies 2**

- Academic Communication
- Finnish for Foreigners 2
- Finnish for Foreigners 3
- Professionell svenska för handelsbranschen, muntlig
- Professionell svenska för handelsbranschen, skriftlig

**13 op**

3 op	4	09.06.2023
5 op	1	06.02.2024
5 op	S	09.10.2024
v1		02.06.2023
v2		02.06.2023

**Required Exchange Studies Abroad**

- Macroeconomics Theory
- International Economics II
- Regional Development
- General Business Administration-II
- General Accounting-II

**31 op**

6 op	s1	S	09.02.2023
5 op	s1	S	09.02.2023
5 op	s1	S	09.02.2023
8 op	s1	S	09.02.2023
7 op	s1	S	09.02.2023

**Free-Choice Studies**

- Conflict Management and Communication
- Successful Digital Selling
- European Sales Competition
- International Case Competition, University of Maastricht
- Instagram as a Marketing Tool

**20 op**

5 op	4	06.03.2024
5 op	5	27.01.2024
3 op	S	03.06.2024
2 op	S	23.08.2023
5 op	s2	07.10.2024

**Practical Training**

- International Practical Training
- Practical Training in Finland

**30 op**

10 op	S	07.07.2024
20 op	S	12.11.2024

**Bachelor's Thesis**

- Oppinäytetyön suunnittelu
- Oppinäytetyön toteutus
- Oppinäytetyön raportointi

**15 op**

5 op	4	08.10.2024
5 op	4	19.11.2024
5 op	4	11.12.2024

**Oppinäytetyö:** Conflict Management in Finnish Multinational Corporations: A Case Analysis and Strategic Framework for Oy Kaha Ab

**Arviointi:** 4

**Arvointipäivämäärä:** 10.12.2024

**Sisältyvyt**

- s1 = 26.08.2016, Ondokuz Mayis University
- s2 = 13.08.2024, Metropolia Ammattikorkeakoulu

**Vapautukset**

- v1 Vapautuksen syy: Koulusivistys saatu muulla kuin suomen tai ruotsin kielellä
- v2 Vapautuksen syy: Koulusivistys saatu muulla kuin suomen tai ruotsin kielellä

Tutkinnon suorittanut on vapautettu ammattikorkeakouluasetuksen (1129/214, 7 §) mukaisesta ruotsin kieltä koskevasta kielitaitovaatimuksesta. Ammattikorkeakouluasetuksessa (1129/2014, 7 §) säädetty vieraan kielen taito on osoitettu suomen kielessä.

Opinnot on suoritettu englannin kielellä.

---

Opiskelija                          Muhammad Hassan Masood  
Opiskelijanumero                2102672

Rehtori on sähköisesti hyväksynyt tutkintotodistuksen liitteen.

Mikko Naukkarinen  
rehtori



Student	Muhammad Hassan Masood	01.08.2021–31.12.2024
Personal identity code	310193-265B	Graduated
Student number	2102672	Credits <b>210 cr</b>
Programme	Bachelor's Degree Programme in International Business	Completed <b>216 cr</b>
Language of instruction	English	Weighted average <b>4,29</b>

## Studies

### Basic and Professional Studies

#### Business Environment

Business Planning 1	11 cr	2 cr	4	18.10.2021
Introduction to Marketing 1	2 cr	5	05.11.2021	
Introduction to Business Operations and Legal Aspects	3 cr	5	25.11.2021	
Introduction to Accounting	2 cr	5	08.10.2021	
Introduction to Experience Economy	2 cr	4	26.10.2021	

#### Establishing a New Business

Introduction to Marketing 2	11 cr	2 cr	5	04.01.2022
Financial Planning	2 cr	5	09.12.2021	
Mathematics of Finance	3 cr	4	15.12.2021	
Business Planning 2	2 cr	5	09.01.2022	
Project Management	2 cr	5	15.12.2021	

#### Towards Profitable Business

Sales and Negotiation Skills	12 cr	4 cr	4	31.03.2022
International Trade and Contracts	2 cr	4	31.03.2022	
Basics of Financial Accounting	3 cr	4	21.03.2022	
Introduction to Supply Chain Management	3 cr	5	23.03.2022	

#### International Business and Market Development

Financial Statements	11 cr	2 cr	2	24.05.2022
Product Costing and Financial Analysis	3 cr	5	20.05.2022	
Basics of International Business	3 cr	4	08.06.2022	
Global Economics	3 cr	5	13.05.2022	

#### Communication Studies 1

Information and Communication Technology Skills	15 cr	3 cr	5	17.12.2021
Organizational Communication	3 cr	4	17.01.2022	
Professional Development	4 cr	5	19.05.2022	
Finnish as Foreign Language 1	5 cr	4	17.12.2021	

#### Professional Business Toolkit

Business Game	20 cr	4 cr	4	28.10.2022
Operations Management	4 cr	5	17.02.2023	
Professional Selling	4 cr	5	05.04.2023	
Introduction to Research Methods and Final Thesis	2 cr	5	05.12.2024	
Research Project in Customer Intelligence	6 cr	4	30.12.2022	

#### Specialization Modules

<b>Human Resource Management and Leadership</b>	27 cr	15 cr		
Human Resource Management	5 cr	5 cr	4	05.05.2023
Managing Multicultural Organizations	5 cr	5 cr	5	10.03.2023
Modern Leadership Skills	5 cr	5 cr	5	04.05.2023

#### Sustainable Entrepreneurship

Go-to-Market Plan	12 cr	5 cr	5	14.12.2022
HUBS Pre-incubator	5 cr	5 cr	5	25.01.2024
Sprint Innovation Festival	2 cr	2 cr	5	29.11.2022

Student Muhammad Hassan Masood  
Student number 2102672

### Communication Studies 2

Academic Communication	<b>13 cr</b>	3 cr	4	09.06.2023
Finnish for Foreigners 2		5 cr	1	06.02.2024
Finnish for Foreigners 3		5 cr	S	09.10.2024
Professional Swedish for Business, Oral		v1		02.06.2023
Professional Swedish for Business, Written		v2		02.06.2023

### Required Exchange Studies Abroad

Macroeconomics Theory	<b>31 cr</b>	6 cr	s1	S	09.02.2023
International Economics II		5 cr	s1	S	09.02.2023
Regional Development		5 cr	s1	S	09.02.2023
General Business Administration-II		8 cr	s1	S	09.02.2023
General Accounting-II		7 cr	s1	S	09.02.2023

### Free-Choice Studies

Conflict Management and Communication	<b>20 cr</b>	5 cr	4	06.03.2024	
Successful Digital Selling		5 cr	5	27.01.2024	
European Sales Competition		3 cr	S	03.06.2024	
International Case Competition, University of Maastricht		2 cr	S	23.08.2023	
Instagram as a Marketing Tool		5 cr	s2	S	07.10.2024

### Practical Training

International Practical Training	<b>30 cr</b>	10 cr	S	07.07.2024
Practical Training in Finland		20 cr	S	12.11.2024

### Bachelor's Thesis

Thesis Plan	<b>15 cr</b>	5 cr	4	08.10.2024
Implementing Thesis		5 cr	4	19.11.2024
Reporting Thesis		5 cr	4	11.12.2024

**Bachelor's Thesis Title:** Conflict Management in Finnish Multinational Corporations: A Case Analysis and Strategic Framework for Oy Kaha Ab

**Assessment:** 4

**Assessment date:** 10.12.2024

### Inclusions

s1 = 26.08.2016, Ondokuz Mayıs University

s2 = 13.08.2024, Metropolia University of Applied Sciences

### Exemptions

v1 Reason for exemption: Basic education in other language than Finnish or Swedish

v2 Reason for exemption: Basic education in other language than Finnish or Swedish

The graduate has been exempted from the Swedish language studies which is defined Universities of Applied Sciences Act (1129/2014, 7 §). The foreign language proficiency decreed in the Government Decree on Polytechnics (1129/2014, 7 §) has been demonstrated in Finnish.

Studies have been completed in English.

---

Student Muhammad Hassan Masood  
Student number 2102672

The Transcript of Records is digitally approved by the President.

  
Mikko Naukkarinen  
President



# DIPLOMA SUPPLEMENT

The purpose of the Diploma Supplement is to provide sufficient independent data to improve the international 'transparency' and fair academic and professional recognition of qualifications (diplomas, degrees, certificates etc.). It is designed to provide a description of the nature, level, context, content and status of the studies that were pursued and successfully completed by the individual named on the original qualification to which this supplement is appended. It is free from any value judgements, equivalence statements or suggestions about recognition. This Diploma Supplement model was developed by the European Commission, Council of Europe and UNESCO.

## 1 INFORMATION IDENTIFYING THE HOLDER OF THE QUALIFICATION

1.1	Last name(s)	<i>Masood</i>
1.2	First name(s)	<i>Muhammad Hassan</i>
1.3	Date of birth (day.month.year)	<i>31.1.1993</i>
1.4	Student identification number or code (if available)	<i>2102672</i>

## 2 INFORMATION IDENTIFYING THE QUALIFICATION

2.1	Name of qualification and (if applicable) title conferred (in original language)	<i>Liiketalouden ammattikorkeakoulututkinto Tradename (AMK) / Bachelor of Business Administration</i>
2.2	Main field(s) of study for the qualification	<i>Bachelor's Degree Programme in International Business</i>
2.3	Name and status of awarding institution (in original language)	<i>Tampereen ammattikorkeakoulu (Tampere University of Applied Sciences) State recognised university of applied sciences The quality assurance system of the university of applied sciences has passed the audit conducted by the Finnish Education Evaluation Centre. Further information: <a href="http://www.karvi.fi">www.karvi.fi</a></i>
2.4	Name and status of institution (if different from 2.3) administering studies (in original language)	<i>Not applicable</i>
2.5	Language(s) of instruction/examination	<i>English</i>

## 3 INFORMATION ON THE LEVEL OF THE QUALIFICATION

3.1	Level of qualification	<i>First-cycle higher education degree (bachelor level). The degree is on level 6 in the National and the European Qualifications Framework.</i>
3.2	Official duration of programme in credits and/or years	<i>210 credits (3,5 years of full time study) Finnish credits are fully compatible with the ECTS.</i>
3.3	Access requirement(s)	<i>See 8. There is a numerus clausus, i.e. restricted entry, to all fields of study.</i>

## 4 INFORMATION ON THE CONTENTS AND RESULTS GAINED

4.1	Mode of study	<i>Full-time</i>
4.2	Programme learning outcomes	<i>See 8 and Transcript of Records</i>
4.3	Programme details (e.g. modules or units studied), and the individual grades/marks/credits obtained	<i>See Transcript of Records</i>

# DIPLOMA SUPPLEMENT

4.4	Grading scheme and, if available, grade distribution guidance	<p>5 = <i>Excellent</i> 4 = <i>Very Good</i> 3 = <i>Good</i> 2 = <i>Satisfactory</i> 1 = <i>Sufficient</i> 0 = <i>Fail</i> S = <i>Pass</i></p>
4.5	Overall classification of the qualification (in original language)	<i>Not applicable</i>

## 5 INFORMATION ON THE FUNCTION OF THE QUALIFICATION

5.1	Access to further study	<i>Eligible for second-cycle higher education studies</i>
5.2	Access to a regulated profession (if applicable)	<i>Under the Finnish legislation, a person who has taken <i>Tradenomi</i> (AMK) is qualified for posts or positions in the public sector for which the qualification requirement is a first-cycle higher education degree. In some cases, the qualification requirement also includes the completion of studies in certain specified fields of study. The degree falls under the Article 11 of the Directive 2005/36/EC of the European Parliament and of the Council on the recognition of professional qualifications, level d.</i>

## 6 ADDITIONAL INFORMATION

6.1	Additional information	<i>Tampereen ammattikorkeakoulu (Tampere University of Applied Sciences) has been awarded the Diploma Supplement Label. Together with Tampereen yliopisto (Tampere University), Tampereen ammattikorkeakoulu (Tampere University of Applied Sciences) constitutes the Tampere higher education community.</i>
6.2	Further information sources	<i><a href="http://www.tuni.fi">www.tuni.fi</a>, Tampere University of Applied Sciences <a href="http://www.minedu.fi">www.minedu.fi</a>, Ministry of Education and Culture <a href="http://www.oph.fi/recognition">www.oph.fi/recognition</a>, <a href="http://www.oph.fi/qualificationsframework">www.oph.fi/qualificationsframework</a> The Finnish National Agency of Education, the ENIC: European Network of Information Centres in the European Region, and NARIC: National Academic Recognition Information Centres in the European Union, and the National Coordination Point for the European Qualifications Framework (EQF) <a href="http://www.karvi.fi">www.karvi.fi</a>, The Finnish Education Evaluation Centre</i>

# DIPLOMA SUPPLEMENT

## 7 CERTIFICATION OF THE SUPPLEMENT

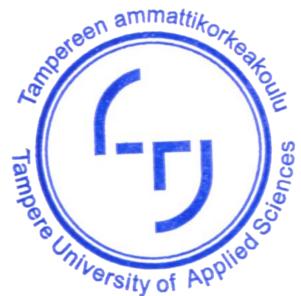
7.1 Date *Tampere, 31.12.2024*

7.2 Signature 

Mikko Naukkarinen

President

7.3 Capacity



## 8 INFORMATION ON THE NATIONAL HIGHER EDUCATION SYSTEM

The Finnish education system consists of pre-primary and basic education, general and vocational education and higher education. The compulsory schooling consists of one-year pre-primary education for 6-year-olds and nine-year basic education for children aged 7-16.

Post-compulsory education consists of general and vocational upper secondary education that lead to the national Matriculation Examination (*ylioppilaustutkinto/studentexamen*), vocational upper secondary qualification (*ammattillinen perustutkinto/yrkesinriktad grundexamen*), further vocational qualification (*ammattitutkinto, yrkesexamen*) and specialist vocational qualification (*erikoisammattitutkinto/specialyrkesexamen*).

Higher education system in Finland

The Finnish higher education system comprises universities (*ylipisto/universitet*) and universities of applied sciences (*ammattikorkeakoulu, AMK/yrkeshögskola, YH*). The universities engage both in education and research and have the right to award doctorates. The universities of applied sciences are multi-field institutions of professional higher education. Universities of applied sciences engage in applied research and development.

First and second cycle higher education studies are measured in credits (*opintopiste/studiepoäng*). Study courses are quantified according to the work load required. One year of full-time study is equivalent to 1600 hours of student work on average and is defined as 60 credits. The credit system complies with the European Credit Transfer and Accumulation System (ECTS).

Higher education qualifications in Finland are referenced at levels 6, 7 and 8 both in the National Qualifications Framework as well as in the European Qualifications Framework.

University degrees

The Government Decree on University Degrees and Specialisation Studies (794/2004 including amendments) defines the objectives, extent and overall structure of degrees. The universities decide on the detailed contents and structure of the degrees they award. They also decide on their curricula and forms of instruction.

First cycle university degree

The first cycle university degree consists of at least 180 credits (three years of full-time study). The degree is called *kandidaatti/kandidat* in all fields of study except for Law (*oikeusnotaari/rättsnotarie*) and Pharmacy (*farmaseutti/farmaceut*). The determined English translation for all of these degrees is Bachelor's degree, the most common degree titles being Bachelor of Arts and Bachelor of Science.

## DIPLOMA SUPPLEMENT

Studies leading to the degree provide the student with: (1) knowledge of the fundamentals of the major and minor subjects or corresponding study entities or studies included in the degree programme and the prerequisites for following developments in the field, (2) knowledge and skills needed for scientific thinking and the use of scientific methods or knowledge and skills needed for artistic work, (3) knowledge and skills needed for studies leading to a higher university degree and for life-long learning, (4) a capacity for applying the acquired knowledge and skills to work and in international co-operation, and (5) adequate language and communication skills for working in one's own field and for international work and co-operation.

Studies leading to the degree may include: basic and intermediate studies; language and communication studies, interdisciplinary programmes, and other studies and work practice for professional development. The degree includes a Bachelor's thesis (6 – 10 credits).

### Second cycle university degree

The second cycle university degree consists of at least 120 credits (two years of full-time study). The degree is usually called *maisteri/magister*. Other second cycle degree titles are *diplomi-insinöörin tutkinto/diplomingenjörexamen* (Technology), *proviisorin tutkinto/provisorexamen* (Pharmacy) and *arkkitehdin tutkinto/arkitektexamen* (Architecture) and *maisema-arkkitehdin tutkinto/landskapsarkitektxamen* (Landscape Architecture). The determined English translation for all these degrees is Master's degree, the most common degree titles being Master of Arts and Master of Science. The second cycle university degree title in the fields of Medicine, Veterinary Medicine and Dentistry is *lisensiaatti/licentiat*, the English title being Licentiate. The admission requirement for the second cycle university degree is a first cycle degree.

In the fields of Medicine and Dentistry the university may arrange the education leading to the second cycle university degree without including a first cycle university degree in the education. In Medicine, the degree consists of 360 credits (six years of full-time study) and in Dentistry the degree consists of 330 credits (five and a half years of full-time study).

Studies leading to the second cycle university degree provide the student with: (1) good overall knowledge of the major subject or a corresponding entity and conversance with the fundamentals of the minor subject or good knowledge of the advanced studies included in the degree programme; (2) knowledge and skills needed to apply scientific knowledge and scientific methods or knowledge and skills needed for independent and demanding artistic work; (3) knowledge and skills needed for independently operating as an expert and developer of the field and for international co-operation; (4) knowledge and skills needed for scientific or artistic postgraduate education and for life-long learning; and (5) good language and communication skills for working in one's own field and for international work and co-operation.

The studies leading to the second cycle university degree may include: basic and intermediate studies and advanced studies, language and communication studies; interdisciplinary studies, other studies, and internship improving expertise. The degree includes a Master's thesis (20 – 40 credits).

# DIPLOMA SUPPLEMENT

## Doctoral degrees

The aim of doctoral studies is to provide student with an in-depth knowledge of their field of research and capabilities to produce novel scientific knowledge independently.

The degree of *lisensiaatti/licentiat* (Licentiate) may be taken before the Doctor's degree and in general it takes two years of full-time study to complete.

The Doctor's degree takes approximately four years to complete after a second cycle degree and two years when completed after a Licentiate's degree. A student who has been admitted to studies leading to Doctor's degree must complete a given amount of studies, show independent and critical thinking in their field of research and write a Doctor's dissertation and defend it in public.

## University of applied sciences degrees

The Universities of Applied Sciences Act (932/2014 including amendments) defines the objectives, extent and overall structure of universities of applied sciences degrees. The universities of applied sciences decide on the detailed contents and structure of the degrees they award. They also decide on their curricula and forms of instruction.

### First cycle university of applied sciences degrees

The first cycle university of applied sciences degree consists of 180, 210, 240 or 270 credits (three to four and a half years of full-time study) depending on the field of study. The first cycle university of applied sciences degree is called *ammattikorkeakoulutuskinto/yrkeshögskolexamen*. The determined English translation for the degree is Bachelor's degree. The degree titles indicate the field of study, e.g. Bachelor of Engineering and Bachelor of Health Care.

Studies leading to the degree provide the student with: (1) broad overall knowledge and skills with relevant theoretical background for working as expert of the field, (2) knowledge and skills needed for following and advancing developments in the field, (3) knowledge and skills needed for professional development and life-long learning, and (4) adequate language and communication skills for working in one's own field and for international work and co-operation.

The first cycle university of applied sciences degree comprises basic and professional studies, elective studies, a practical training period, and a final project.

# DIPLOMA SUPPLEMENT

The second cycle university of applied sciences degrees

The second cycle university of applied sciences degree consists of 60 or 90 credits (a year or a year and a half of full-time study). The Master of Police Services degree consists of 120 credits. The degree is called *ylempi ammattikorkeakoulutuskinto/högre yrkeshögskoleexamen*. The determined English translation for the degree is Master's degree. The degree titles indicate the field of study, e.g. Master of Culture and Arts or Master of Business Administration.

Studies leading to the degree provide the student with: (1) broad and advanced knowledge and skills for developing the professional field as well as the theoretical skills for working in demanding expert and leadership positions in the field, (2) profound understanding of the field, its relation to working life and society at large as well as the knowledge and skills needed for following and analysing both theoretical and professional developments in the field, (3) capacity for life-long learning and continuous development of one's own expertise , and (4) good language and communication skills for working in one's own field and for international work and co-operation.

The second cycle university of applied sciences degree comprises advanced professional studies, elective studies, and a final project.

Professional specialisation programmes

Universities and universities of applied sciences offer professional specialisation programmes for those who have completed a degree and have already entered working life. Professional specialisation programmes aim to promote professional development and specialisation by means of providing education based on the research.

Provisions on the joint objectives and minimum scope of professional specialisation programmes are issued by government decree. The minimum scope of professional specialisation studies is 30 credits.