**REPUBLIC OF KENYA**


**COMPETENCY- BASED MODULAR CURRICULUM**

**FOR**

**CREDIT MANAGEMENT**

**KNQF LEVEL 6**
**(CYCLE 3)**


**PROGRAMME CODE: 0412 554 A**



TVET CDACC
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# FOREWORD

The provision of quality education and training is fundamental to the Government's overall strategy for socio-economic development. Quality education and training contribute to achievement focused on Kenya's development blueprint and sustainable development goals.

Reforms in the education sector are necessary for achievement of Kenya Vision 2030 and meeting the provisions the Constitution of Kenya. The education sector had to be aligned to the Constitution and this resulted in formulation of the Policy Framework for Reforming Education and Training in Kenya (Sessional Paper No. 14 of 2012). A key feature of this policy is the radical change in the design and delivery of TVET training. This policy document requires that training in TVET be competency based, curriculum development be industry-led, certification be based on demonstration of competence, and mode of delivery allow for multiple entry and exit in TVET programs.

These reforms demand that Industry takes a leading role in curriculum development to ensure the curriculum addresses its competence needs. It is against this background that this Curriculum has been developed. For trainees to build their skills on foundational hands-on activities of the occupation, units of learning are grouped in modules. This has eliminated duplication of content and streamlined exemptions based on skills acquired as a trainee progresses in the up-skilling process, while at the same time allowing trainees to be employable in the shortest time possible through the acquisition of part qualifications.

It is my conviction that this curriculum will play a great role in developing competent human resources for the Credit Management sector's growth and development.

**PRINCIPAL SECRETARY**
**STATE DEPARTMENT FOR TVET**
**MINISTRY OF EDUCATION**

# PREFACE

Kenya Vision 2030 aims to transform Kenya into a newly industrializing middle-income country, providing high-quality life to all its citizens by the year 2030. Kenya intends to create globally competitive and adaptive human resource base to meet the requirements of a rapidly industrializing economy through lifelong education and training. TVET has a responsibility to facilitate the process of inculcating knowledge, skills, and worker behaviour necessary for catapulting the nation to a globally competitive country, hence the paradigm shift to embrace Competency-Based Education and Training (CBET).

CAP 210A and Sessional Paper No. 1 of 2019 on Reforming Education and Training in Kenya for Sustainable Development emphasized the need to reform curriculum development, assessment, and certification. This called for a shift to CBET to address the mismatch between skills acquired through training and skills needed by industry, as well as increase the global competitiveness of the Kenyan labour force.

This curriculum has been developed in adherence to the Kenya National Qualifications Framework and CBETA standards and guidelines. The curriculum is designed and organized into Units of Learning with Learning Outcomes, suggested delivery methods, learning resources, and methods of assessing the trainee's achievement. In addition, the units of learning have been grouped in modules to concretize the skills acquisition process and streamline upskilling.

I am grateful to all expert trainers and everyone who played a role in translating the Occupational Standards into this competency-based modular curriculum.

**CHAIRMAN**
**TVET CDACC**

# ACKNOWLEDGEMENT

This curriculum has been designed for competency-based training and has independent units of learning that allow the trainee flexibility in entry and exit. In developing the curriculum, significant involvement and support were received from expert trainers, institutions and organizations.

I recognize with appreciation the role of the Business National Sector Skills Committee (NSSC) in ensuring that competencies required by the industry are addressed in the curriculum. I also thank all stakeholders in the Credit Management sector for their valuable input and everyone who participated in developing this curriculum.

I am convinced that this curriculum will go a long way in ensuring that individuals aspiring to work in the Credit Management Sector acquire competencies to perform their work more efficiently and effectively.

**COUNCIL SECRETARY/CEO**

**TVET CDACC**

# TABLE OF CONTENT

# ABBREVIATIONS AND ACRONYMS

CBET                       Competency Based Education and Training

CPU                       Central Processing Unit

ICT                        Information Communication Technology

ISCED                    International Standard Classification of Education

TVET                    Technical and Vocational Education and Training

TVETA                 Technical and Vocational Education and Training Authority

POE                      Portfolio of Evidence

# KEY TO ISCED UNIT CODE

XX  X X XXX X  X

Version Control

Unit of Competence Number

ISCED level, programme Orientation and Level of Completion

Sector/Industry

Sub Sector

Occupational Area

# KEY TO TVET CDACC UNIT CODE

BUS/ CU/ CM/CR /01 /4 / MA

Industry or sector

Curriculum

Occupational area

Type of Unit

Unit number

Competency level

Version control
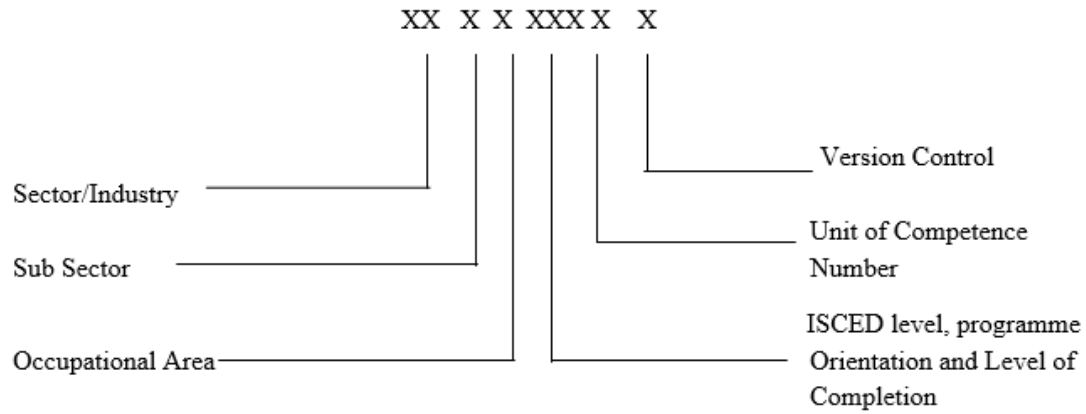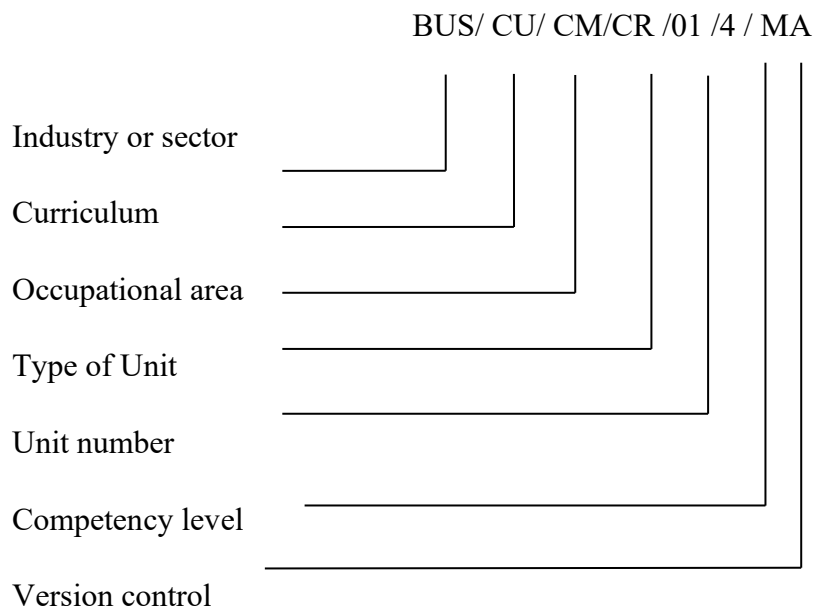
# COURSE OVERVIEW

The Credit Management Level 6 curriculum consists of competences that an individual must achieve to effectively administer credit and lending functions within financial institutions. It involves marketing bank products, Maintaining Customer Relationships; Carrying out Customer on-boarding; Monitoring Loan Repayment; providing teller service; processing bank credit application; managing client debt collection and managing credit security.

## UNITS OF COMPETENCY

| MODULE I | | | | |
|---|---|---|---|---|
| Unit Code | TVET CDACC UNIT CODE | Units Title | Unit Duration (Hours) | Credit Factor |
| 0031 451 04A | BUS/CU/CM/CC/01/5/MA | Business communication | 80 | 8 |
| 0417 451 02A | BUS/CU/CM/BC/03/5/MA | Work ethics and practices | 40 | 4 |
| 0411 451 05A | BUS/CU/CM/CC/02/5/MA | Financial Accounting | 120 | 12 |
| 0413 451 07A | BUS/CU/CM/CC/03/5/MA | Economic principles | 100 | 10 |
| 0412 451 12A | BUS/CU/CM/CR/01/5/MA | Bank Product Marketing | 100 | 10 |
| **Sub Total** | | | **440** | **44** |
| MODULE II | | | | |
| Unit Code | TVET CDACC UNIT CODE | Units Title | Unit Duration (Hours) | Credit Factor |
| 0413 451 03A | BUS/CU/CM/BC/04/5/MA | Entrepreneurship skills | 40 | 4 |
| 0611 451 01A | BUS/CU/CM/BC/01/5/MA | Digital Literacy | 40 | 4 |
| 0412 451 13A | BUS/CU/CM/CR/02/5/MA | Customer relationship maintenance | 100 | 10 |
| 0412 451 14A | BUS/CU/CM/CR/03/5/MA | Customer on-boarding | 120 | 12 |
| **Sub Total** | | | **300** | **30** |
| MODULE III | | | | |

| Unit Code | TVET CDACC UNIT CODE | Units Title | Unit Duration (Hours) | Credit Factor |
|---|---|---|---|---|
| 0421 451 06A | BUS/CU/CM/CC/04/5/MA | Principles of commercial law | 80 | 8 |
| 0588 451 08A | BUS/CU/CM/CC/05/5/MA | Business mathematics and statistics | 120 | 12 |
| 0411 451 09A | BUS/CU/CM/CC/06/5/MA | Financial Management | 120 | 12 |
| 0413 451 10A | BUS/CU/CM/CC/07/5/MA | Management Skills | 60 | 6 |
| 0412 451 15A | BUS/CU/CM/CR/04/5/MA | Loan repayment monitoring | 100 | 10 |
| **Sub Total** | | | **480** | **48** |
| **MODULE IV** | | | | |
| Unit Code | TVET CDACC UNIT CODE | Units Title | Unit Duration (Hours) | Credit Factor |
| 0416 551 11A | BUS/CU/CM/CC/01/6/MA | Research study | 100 | 10 |
| 0412 551 16A | BUS/CU/CM/CR/01/6/MA | Teller service provision | 150 | 15 |
| 0412 551 17A | BUS/CU/CM/CR/02/6/MA | Bank credit application Process | 150 | 15 |
| **Sub Total** | | | **400** | **400** |
| **MODULE V** | | | | |
| Unit Code | TVET CDACC UNIT CODE | Units Title | Unit Duration (Hours) | Credit Factor |
| 0412 551 18A | BUS/CU/CM/CR/03/6/MA | Client debt collection management | **150** | **15** |
| 0412 551 19A | BUS/CU/CM/CR/04/6/MA | Credit security management | **150** | 15 |
| **Sub Total** | | | **300** | **30** |
| 0412 551 20A | BUS/CU/CM/CR/05/6/MA | Industrial Training | **480** | **48** |

| | GRAND TOTAL | 2400 | 240 |
|---|---|---|---|

**Entry Requirements**

An individual entering this course should have any of the following minimum requirements:

a) Kenya Certificate of Secondary Education (KCSE) minimum mean grade C (Plain)

   **Or**

a) Equivalent qualifications as determined by TVETA.

**Trainer Qualification**

Qualifications of a trainer for this course include:

a) Possession of at least Higher Diploma/ Level 7 in credit management

b) License by TVETA;

**Industry Training**

An individual enrolled in this course will be required to undergo Industry training for a minimum period of 480 hours in banking and finance sector. The industrial training may be taken after completion of all units for those pursuing the full qualification or be distributed equally in each unit for those pursuing part qualification. In the case of dual training model, industrial training shall be as guided by the dual training policy.

The course shall be assessed formatively and summatively:

a) During formative assessment all performance criteria shall be assessed based on performance criteria weighting.

b) Number of formative assessments shall minimally be equal to the number of elements in a unit of competency.

c) During summative assessment basic and common units may be integrated in the core units or assessed as discrete units.

d) Theoretical and practical weighting for each unit of learning shall be as follows:

   i. 30:70 for the units in module 1 to module 3

   ii. 40:60 for units in module 4 and module 5

e) Formative and summative assessments shall be weighted at 60% and 40% respectively in the overall unit of learning score

For a candidate to be declared competent in a unit of competency, the candidate must meet the following conditions:

i) Obtained at least 40% in theory assessment in formative and summative assessments.

ii) Obtained at least 60% in practical assessment in formative and summative assessment where applicable.

iii) Obtained at least 50% in the weighted results between formative assessment and summative assessment where the former constitutes 60% and the latter 40% of the overall score.

| MARKS | COMPETENCE RATING |
|---|---|
| 80 -100 | Attained Mastery |
| 65 - 79 | Proficient |
| 50 - 64 | Competent |
| 49 and below | Not Yet Competent |
| Y | Assessment Malpractice/irregularities |

f) Assessment for Recognition of Prior Learning (RPL) may lead to award of part and/or full qualification.

**Certification**

A candidate will be issued with a Certificate of Competency upon demonstration of competence in a core Unit of Competency. To be issued with Kenya National TVET Certificate in Credit Management Level 6, the candidate must demonstrate competence in all the Units of Competency as given in the qualification pack. A Statement of Attainment certificate may be awarded upon demonstration of competence in certifiable element within a unit.

These certificates will be issued by TVET CDACC

# MODULE I

# BUSINESS COMMUNICATION

**UNIT CODE:** 0031 451 04A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CC/01/5/MA

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Apply business communication

**Duration of Unit: 80 Hours**

**Unit Description**

This unit specifies the competencies required to undertake business communication. It involves administering communication channels, implementing types of communication, implementing service charter, safeguarding confidentiality of information, coordinating communication on social media platforms, preparing workplace meeting and reports.

**Summary of Learning Outcomes**

|   | ELEMENT | DURATION (HOURS) |
|---|---------|------------------|
| 1 | Administer communication channels | 12 |
| 2 | Implement types of communication | 15 |
| 3 | Implement service charter | 7 |
| 4 | Safeguarding confidentiality of information | 12 |
| 5 | Coordinate communication on social media platforms | 10 |
| 6 | Prepare workplace meetings | 14 |
| 7 | Prepare workplace reports | 10 |
|   | **Total** | **80** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|------------------|---------|------------------------------|
| 1. Administer Communication channels | 1.1 Communication process<br>1.2 Principles of effective communication | • Written assessment<br>• Oral assessment |

| Learning Outcome | Content | Suggested Assessment Methods |
|---|---|---|
| | 1.3 Channels/medium/modes of communication<br>1.4 Factors to consider when selecting a channel of communication<br>1.5 Barriers to effective communication<br>1.6 Patterns of communication<br>1.7 Sources of information<br>1.8 Organizational policies<br>1.9 Record keeping | • Third party reports<br>• Portfolio of evidence<br>• Project<br>• Practical |
| 2. Implement types of communication | 2.1 Written Communication<br>2.1.1 Types of written communication<br>2.1.2 Elements of communication<br>2.1.3 Organization requirements for written communication<br>2.2 Non- Verbal<br>2.2.1 Utilize body language and Gestures<br>2.2.2 Apply body posture<br>2.2.3 Apply workplace dressing code<br>2.3 Oral Communication<br>2.3.1 Intrapersonal<br>2.3.2 Interpersonal | • Written assessment<br>• Oral assessment<br>• Third party reports<br>• Portfolio of evidence<br>• Project<br>• Practical |
| 3. Implement service charter | 3.1 Introduction to service charter<br>3.2 Importance of service charter<br>3.3 Correspondence response<br>3.4 Retrieval of records | • Written assessment<br>• Oral assessment<br>• Third party reports |

| Learning Outcome | Content | Suggested Assessment Methods |
|---|---|---|
| | | • Portfolio of evidence<br>• Project<br>• Practical |
| 4. Safeguarding confidentiality of information | 4.1 Introduction to information confidentiality<br>4.2 Physical securing of records and correspondences<br>   • Lock and key<br>   • Reinforced storage<br>   • Fireproofing<br>   • Lockable cabinets<br>   • Restricted access<br>4.3 Monitoring of records and correspondences<br>4.4 Methods of securing information<br>4.5 Advantages and disadvantages of safeguarding confidentiality.<br>4.6 Tracing of records and correspondences | • Written assessment<br>• Oral assessment<br>• Third party reports<br>• Portfolio of evidence<br>• Project<br>• Practical |
| 5. Coordinate communication on social media platforms | 5.1 Social media requirements<br>5.2 Social media policies and procedures<br>5.3 Social media platforms in an organization<br>5.4 Social media content sourcing<br>5.5 Interacting with customers on social media<br>5.6 Updating social media accounts | • Written assessment<br>• Oral assessment<br>• Third party reports<br>• Portfolio of evidence<br>• Project |

| Learning Outcome | Content | Suggested Assessment Methods |
|---|---|---|
| | 5.7 Adherence to legal and ethical practices in social media platforms<br>5.8 Social media monitoring tools<br>5.8.1 Twitter counter<br>5.8.2 Hootsuite<br>5.8.3 Klout<br>5.8.4 Buzzlogix<br>5.8.5 Digimind<br>5.9 Social media engagement report | • Practical |
| 6 Prepare work place meetings | 6.8 Introduction to minute taking<br>6.9 Types of meetings<br>6.10 Structure of meetings<br>6.1.1 Notice<br>6.1.2 Agenda<br>6.1.3 Preparation of other relevant documents<br>6.1.4 Minute formats | • Written assessment<br>• Oral assessment<br>• Third party reports<br>• Portfolio of evidence<br>• Project<br>• Practical |
| 7 Prepare workplace report | 7.1 Introduction to report writing<br>7.1.1 Definition<br>7.1.2 Principles e.g. conciseness, clarity etc.<br>7.2 Importance of reports<br>7.3 Forms and types of reports<br>7.3.1 Oral reports<br>7.3.2 Written reports<br>7.3.3 Recorded etc.<br>7.4 Reports formats | • Written assessment<br>• Oral assessment<br>• Third party reports<br>• Portfolio of evidence<br>• Project<br>• Practical |

| Learning Outcome | Content | Suggested Assessment Methods |
|---|---|---|
| | 7.4.1   Letter format<br>7.4.2   Memo format<br>7.5   Reports preparation | |

**Suggested Delivery Methods**

- Discussion
- Roleplaying
- Simulation
- Direct instruction
- Demonstration
- Field trips

**Recommended Resources for 30 Trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| **A** | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| 2. | Report writing templates | | 5 | 1:6 |
| **B** | **Learning Facilities & Infrastructure** | | | |
| 3. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 4. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| **C** | **Consumable Materials** | | | |

| | | | | |
|---|---|---|---|---|
| 5. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 6. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 7. | Files / folders | | 25 | 1:1 |
| 8. | Flash disks | | 5 | 1:6 |
| **D** | **Tools And Equipment** | | | |
| 9. | Computers/Laptops | Any model | 30 | 1:1 |
| 10. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 11. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 12. | Staplers | | 2 | 1:15 |
| 13. | Paper punch | | 2 | 1:15 |
| 14. | Metallic cabinet | | 1 | 1:30 |
| 15. | Scanner | | 2 | 1:15 |
| 16. | Printer | | 1 | 1:30 |
| 17. | Print toners | | 2 | 1:15 |
| 18. | Shredding machine | | 1 | 1:30 |

**References**

McGraw-Hill Education. (2012). *Effective business communication*. Mcgraw-Hill.

# WORK ETHICS AND PRACTICES

**UNIT CODE:** 0417 451 02A

**TVET CDACC UNIT CODE:** BUS/CU/CM/BC/03/5/MA

**UNIT DURATION:** 40 Hours

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Apply work ethics and practices.

**Unit Description**

This unit covers competencies required to effectively apply work ethics. It involves the ability to: apply self-management skills, promote ethical work practices and values, promote teamwork, maintain professional and personal development, apply problem-solving skills, and promote customer care.

**Summary of Learning Outcomes**

|   | ELEMENTS | DURATION (HOURS) |
|---|---|---|
| 1 | Apply self-management skills | 9 |
| 2 | Promote ethical practices and values | 5 |
| 3 | Promote teamwork | 10 |
| 4 | Maintain professional and personal development | 7 |
| 5 | Apply problem-solving skills | 4 |
| 6 | Promote customer care | 5 |
|   | **Total** | **40** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|---|---|---|
| **1.** Apply self-management skills | 1.1 Formulating personal vision, mission, and goals<br>1.2 Self-esteem development<br>1.3 Emotional intelligence and coping with work stress<br>1.4 Assertiveness development | • Written assessment<br>• Oral assessment<br>• Third party reports<br>• Portfolio of evidence<br>• Project<br>• Practical |

| | 1.5 Accountability and responsibility for one's action<br>1.6 Time management<br>1.7 Setting performance targets<br>1.8 Self-awareness<br>1.9 Motivation, initiative and proactivity<br>1.10 Monitor and evaluate performance targets | |
|---|---|---|
| 2. Promote ethical work practices and values | 2.1 Integrity<br>2.2 Organizational codes of conduct<br>2.3 Industry policies and procedures<br>2.4 Professionalism | • Written assessment<br>• Oral assessment<br>• Third party reports<br>• Portfolio of evidence<br>• Project<br>• Practical |
| 3. Promote Teamwork | 3.1 Teams<br>3.1.1 Small work group<br>3.1.2 Staff in a section/department<br>3.1.3 Inter-agency group<br>3.1.4 Virtual teams<br>3.2 Team roles and objectives<br>3.3 Team activities<br>3.4 Team performance and evaluation<br>3.5 Conflicts and conflict resolution<br>3.5.1 Interpersonal conflict<br>3.5.2 Intrapersonal conflict<br>3.5.3 Intergroup conflict<br>3.5.4 Intragroup conflict<br>3.6 Gender and diversity<br>3.7 Healthy workplace relationships<br>3.7.1 Man/Woman<br>3.7.2 Trainer/trainee | • Written assessment<br>• Oral assessment<br>• Third party reports<br>• Portfolio of evidence<br>• Project<br>• Practical |

| | | |
|---|---|---|
| | 3.7.3 Employee/employer<br>3.7.4 Client/service provider<br>3.7.5 Husband/wife<br>3.7.6 Boy/girl<br>3.7.7 Parent/child<br>3.7.8 Sibling relationships<br>3.8 Adaptability and flexibility | |
| 4. Maintain professional and personal development | 4.1 Personal growth and development<br>4.1.1 Growth in the job<br>4.1.3 Career mobility<br>4.1.4 Gains and exposure the job gives<br>4.1.5 Net workings<br>4.1.6 Benefits that accrue to the individual as a result of noteworthy performance.<br>4.2 Training and career opportunities<br>4.2.1 Participation in training programs<br>4.2.2 Serving as Resource Persons in conferences and workshops<br>4.2.3 Capacity building<br> 4.3 Training resources<br> 4.3.1 Human<br> 4.3.2 Financial<br> 4.3.3 Technology<br> 4.4 Licenses and certificates for professional growth and development<br> 4.5 Recognition in career advancement<br> 4.6 Pursuing personal and organizational goals<br> 4.7 Work-life balance | ● Written assessment<br>● Oral assessment<br>● Third party reports<br>● Portfolio of evidence<br>● Project<br>● Practical |

| | | |
|---|---|---|
| | 4.8 Dynamism and on-the-job learning | |
| 5. Apply Problem-solving skills | 5.1 Creative, innovative and practical solutions. <br> 5.1.1 New ideas <br> 5.1.2 Original ideas <br> 5.1.3 Different ideas <br> 5.1.4 Methods/procedures <br> 5.1.5 Processes <br> 5.1.6 New tools <br> 5.2. Independence and initiative in problem identification and solving <br> 5.3. Problem-solving process <br> 5.4. Methods of solving problems <br> Problem analysis and assumptions testing | ● Written assessment <br> ● Oral assessment <br> ● Third party reports <br> ● Portfolio of evidence <br> ● Project <br> Practical |
| 6. Promote Customer Care | 6.1 Identifying customer needs <br> 6.2 Customer feedback methods <br> 6.2.1 Verbal <br> 6.2.2 Written <br> 6.2.3 Informal <br> 6.2.4 Formal <br> 6.3 Resolving customer concerns <br> 6.4 Customer outreach programs <br> 6.5 Customer retention | ● Written assessment <br> ● Oral assessment <br> ● Third party reports <br> ● Portfolio of evidence <br> ● Project <br> ● Practical |

**Suggested Methods of Instruction**

- Demonstrations
- Simulation/Role play
- Group Discussion
- Presentations
- Projects

- Assignments

**Recommended Resources for 30 trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| **A** | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| **B** | **Learning Facilities & Infrastructure** | | | |
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| **C** | **Consumable Materials** | | | |
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |
| **D** | **Tools And Equipment** | | | |
| 8. | Computers/Laptops | Any model | 30 | 1:1 |
| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 11. | Staplers | | 2 | 1:15 |
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

**References:**

Cottrell, S. (2015). *Skills for success. Personal development and employability*. Palgrave MacMillan

Hill, c. w., & Jones, G.R (2012). *Strategic management: An integrated approach.* Cengage Learning.

# FINANCIAL ACCOUNTING

**UNIT CODE:** 0411 451 05A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CC/02/5/MA

**UNIT DURATION:** 120 Hours

**Relationship to occupational standards**

This unit addresses the unit of competency: Apply financial accounting skills.

**Unit Description**

This unit specifies the competencies required to apply financial accounting skills. It involves applying accounting concepts, conventions and policies, preparing books of original entry, posting transactions to the ledger, preparing cash books, correcting accounting errors, preparing bank reconciliation statements, maintaining non-current assets register, maintaining receivables and payables ledgers and preparing sole trader statements.

**Summary of Learning Outcomes**

| S/No | ELEMENTS | DURATION (HOURS) |
|------|----------|------------------|
| 1 | Apply accounting concepts, conventions and policies | 10 |
| 2 | Prepare books of original entries | 12 |
| 3 | Post transaction to the ledger | 16 |
| 4 | Prepare cash books | 12 |
| 5 | Correct accounting errors | 16 |
| 6 | Prepare bank reconciliation statements | 10 |
| 7 | Maintain non-current assets' register | 16 |
| 8 | Maintain receivables and payables ledgers | 14 |
| 9 | Prepare sole trader statements | 14 |
| | **Total** | **120** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning outcomes | Content | Assessment methods |
|-------------------|---------|--------------------|
| 1. Apply accounting concepts, conventions and policies | 1.1 Accounting concepts, conventions and policies <br> 1.1.1 Going concern | • Practical assessments <br> • Projects |

| | | |
|---|---|---|
| | 1.1.2 Accrual | • Poe evaluation |
| | 1.1.3 Prudence | • Third party reports |
| | 1.1.4 Matching | • Written tests |
| | 1.2 Accounting equation | |
| | 1.3 Users of accounting information | |
| 2. Prepare books of original entries | 2.1 Types of transactions<br>    2.1.1 Cash transactions<br>    2.1.2 Credit transactions<br>2.2 Source documents<br>    2.2.1 Invoices<br>    2.2.2 Vouchers<br>    2.2.3 Receipts<br>2.3 Books of original entry<br>    2.3.1 Purchases day book<br>    2.3.2 Sales day book<br>    2.3.3 Petty cash book<br>2.4 Recording source documents | • Practical<br>• Projects<br>• Poe evaluation<br>• Third party reports<br>• Written tests |
| 3. Post transaction to the ledger | 3.1 Classification of ledgers<br>3.2 Types of ledger accounts<br>    3.2.1 General ledger<br>    3.2.2 Sales ledger<br>    3.2.3 Purchases ledger<br>3.3 Posting of transactions to ledgers<br>3.4 Balancing ledger accounts<br>3.5 Extracting Trial Balance from ledger accounts. | • Practical<br>• Projects<br>• PoE evaluation<br>• Third party reports<br>• Written tests |
| 4. Prepare cash books | 4.1 Cash books<br>    4.1.1 Two column cash book<br>    4.1.2 Three column cash book<br>    4.1.3 Petty cashbook<br>4.2 Classification of cash receipts<br>4.3 Recording cash receipts | • Practical<br>• Projects<br>• POE evaluation<br>• Third party reports |

| | 4.4 Recording cash discounts | • Written tests |
|---|---|---|
| 5. Correct accounting errors | 5.1 Errors affecting the trial balance<br><br>**5.2** Errors that do not affect the trial balance<br><br>5.3 Correction of errors<br><br>5.4 Suspense account<br><br>5.5 Final profit /loss statement<br><br>5.6 The final statement of financial position | • Practical<br>• Projects<br>• POE evaluation<br>• Third party reports<br>• Written tests |
| 6. Prepare bank reconciliation statements | 6.1 Introduction to bank reconciliation<br><br>6.2 Cash book and bank statement balance discrepancies:<br><br>   6.2.1 Items appearing in the cashbook but not in the bank statement<br><br>   6.2.2 Items appearing in the bank statement but not in the cash book<br><br>   6.2.3 Errors<br><br>6.3 Update the cash book<br><br>6.4 Bank reconciliation statement | • Practical<br>• Projects<br>• POE evaluation<br>• Third party reports<br>• Written tests |
| 7. Maintain non-current assets' register | 7.1 Accounting for assets as per accounting standards<br><br>   7.1.1 Kenya Accounting Standards (KAS)<br><br>   7.1.2 International Accounting Standards (IAS)<br><br>   2.1.1 International Financial Reporting Standards (IFRS)<br><br>7.2 Depreciation methods | • Practical<br>• Projects<br>• Poe evaluation<br>• Third party reports<br>• Written tests |

| | 7.2.1 Straight line method | |
|---|---|---|
| | 7.2.2 Reducing balance | |
| | 7.3 Accounting treatment on depreciation as per accounting guidelines | |
| | 7.3.1 Accounting standards | |
| | 7.3.2 Accounting concepts/conventions/bases | |
| | 7.4 Acquisition of Non-current assets | |
| | 7.5 Disposal of non-current assets | |
| | 7.6 Determining asset balances | |
| 8. Maintain receivables and payables ledgers | 1.1 Bad debts written off<br>1.2 Provision for bad debts<br>1.3 Adjusting receivable balances<br>1.4 Adjusting Payable balances<br>1.5 Control accounts:<br>  1.5.1 Sales ledger control account<br>  1.5.2 Purchases ledger control account | • Practical<br>• Projects<br>• POE evaluation<br>• Third party reports<br>• Written tests |
| 9. Prepare sole trader statements | 4.5 Income and expenditure<br>4.6 Income statements<br>4.7 Year-end adjustments<br>  4.7.1 Accruals<br>  4.7.2 Prepayments<br>  4.7.3 Provisions<br>4.8 Statement of financial position items<br>4.9 Statement of financial position | • Practical<br>• Projects<br>• POE evaluation<br>• Third party reports<br>• Written tests |

**Suggested Delivery Methods**

- Demonstration
- Practical work by trainee
- Fieldwork and benchmarking
- Group discussions
- Case studies
- Role plays

**List of Recommended Resources for 30 trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| A | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| B | **Learning Facilities & Infrastructure** | | | |
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| C | **Consumable Materials** | | | |
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |
| D | **Tools And Equipment** | | | |
| 8. | Computers/Laptops | Any model | 30 | 1:1 |
| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 11. | Staplers | | 2 | 1:15 |

| | | | | |
|---|---|---|---|---|
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

**Reference**

Saleemi, N. A. (2011). *Financial accounting simplified* (East Africa ed.) N.A .
Saleemi publishers.

# PRINCIPLES OF ECONOMICS

**UNIT CODE:** 0413 451 07A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CC/03/5/MA

**UNIT DURATION: 100 Hours**

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Apply economic principles

**Unit Description**

This unit specifies the competencies required to apply economic skills. It involves; applying fundamental economic concepts, demand concept in market analysis, consumer behaviour theory, production theory, cost theory, differentiating market structures, determining national income, understanding money and banking, determining inflation and unemployment and understanding international trade.

**Summary of learning outcomes**

| S/No | ELEMENTS | DURATION (HOURS) |
|---|---|---|
| 1 | Apply fundamental of economic concepts | 8 |
| 2 | Apply demand concept in market analysis | 6 |
| 3 | Apply supply concept in market analysis | 6 |
| 4 | Set product prices | 10 |
| 5 | Apply consumer behavior theory | 6 |
| 6 | Apply production theory | 10 |
| 7 | Apply cost theory | 8 |
| 8 | Differentiate market structures | 6 |
| 9 | Determine national income | 10 |
| 10 | Demonstrate understanding of money and banking | 10 |
| 11 | Demonstrate understanding of inflation and unemployment | 12 |
| 12 | Demonstrate understanding of international trade | 8 |
| | **Total** | **100** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning outcomes | Content | Suggested Assessment Methods |
|---|---|---|
| 1. Apply fundamental of Economic Concepts | 1.1 Economic concepts.<br>   1.1.1  Economic resources<br>   1.1.2  Human wants<br>   1.1.3  Scarcity and choice<br>   1.1.4  Opportunity cost<br>   1.1.5  Production possibility curves/frontiers<br>   1.1.6  Wealth<br>   1.1.7  Welfare<br>1.2 Economic methodology<br>1.3 Economic resources<br>1.4 Economic systems.<br>1.5 Effective resource utilization. | • Case studies<br>• Written assessment<br>• Oral assessment<br>• Projects<br>• Portfolio of evidence |
| 2 Apply demand concept in market analysis | 2.1 Market demand dynamics.<br>2.2 Factors affecting demand.<br>2.3 Demand curves<br>2.4 Elasticity of demand | • Case studies<br>• Practical<br>• Written assessment<br>• Oral assessment<br>• Third-party report<br>• Projects<br>• Portfolio of evidence |
| 3 Apply Consumer Behavior Theory | 3.1 Consumer behavior approaches.<br>  3.1.1 Cardinal<br>  3.1.2 Ordinal<br>3.2 Consumer utility<br>  3.2.1     marginal utility<br>  3.2.2 law of diminishing marginal utility<br>3.3 Consumer equilibrium | • Case studies<br>• Practical<br>• Written assessment<br>• Oral assessment<br>• Third-party report<br>• Projects<br>• Portfolio of evidence |

| | | 3.4 Indifference curves | |
|---|---|---|---|
| 4 | Apply Production Theory | 4.1 Factors of production and their rewards<br>   4.1.1 Land<br>   4.1.2 Labour<br>   4.1.3 Capital<br>   4.1.4 Entrepreneurship<br>4.2 Mobility of factors of production<br>4.3 Stages of production<br>   4.3.2 Primary<br>   4.3.3 Secondary<br>   4.3.4 Tertiary<br>4.4 Direct and Indirect Production<br>4.5 Merits and demerits of direct and indirect production<br>4.6 Division of labour and specialization.<br>4.1 Long run and short run production period | • Case studies<br>• Practical<br>• Written assessment<br>• Oral assessment<br>• Third-party report<br>• Projects<br>• Portfolio of evidence |
| 5 | Apply Cost Theory | 5.1 Classification of production costs<br>   5.1.1 Fixed costs<br>   5.1.2 Variable costs<br>   5.1.3 Total cost<br>   5.1.4 Opportunity costs<br>   5.1.5 Marginal cost<br>5.2 Short run costs analysis<br>   5.2.1 long run costs analysis<br>   5.2.2 Cost curves analysis.<br>5.3 Optimal size of the firm.<br>   5.3.1 Economies of scale. | • Case studies<br>• Practical<br>• Written assessment<br>• Oral assessment<br>• Third-party report<br>• Projects<br>• Portfolio of evidence |
| 6 | Differentiate Market Structures | 6.1 Meaning of the term market<br>6.2 Types of market structures and their | • Case studies<br>• Practical |

| | | |
|---|---|---|
| | characteristics<br>6.2.1 Perfect competition<br>6.2.2 Monopoly<br>6.2.3 Monopolistic<br>6.2.4 Oligopoly<br>6.2.5 Duopoly<br>6.3 Price and output determination in the long run and in the short run. | • Written assessment<br>• Oral assessment<br>• Third-party report<br>• Projects<br>• Portfolio of evidence |
| 7 Determine national income | 7.1 Concept of national income<br> 7.1.1 Gross Domestic Product (GDP<br> 7.1.2 Gross national product (GNP) and net national product (NNP)<br> 7.1.3 Net national income (NNI) at market price and factor cost<br> 7.1.4 Disposable income<br>7.2 Methods used to measure national income<br>7.3 Income approach<br>7.4 Output approach<br>7.5 Expenditure approach<br>7.6 Problems of national income<br>7.7 Importance of national income statistics<br>7.8 National income equilibrium. | • Case studies<br>• Practical<br>• Written assessment<br>• Oral assessment<br>• Third-party report<br>• Projects<br>• Portfolio of evidence |
| 8 Understand money and banking | 8.1 Definition of terms:<br> 8.1.1 Money<br> 8.1.2 Banking<br>8.2 Characteristics of money<br>8.3 Functions of money<br>8.4 Functions of commercial banks<br>8.5 Function of central bank | • Case studies<br>• Practical<br>• Written assessment<br>• Oral assessment<br>• Third-party report<br>• Projects |

| | | Functions of non-banking financial institutions | • Portfolio of evidence |
|---|---|---|---|
| 9 | Determine Inflation and unemployment | 9.1 Types of inflation<br>   9.1.1    Cost push<br>   9.1.2  Demand pull<br>9.2 Causes of inflation<br>9.3 Effects of inflation<br>9.4 Measures to control inflation<br>   9.4.1  Fiscal policy<br>   9.4.2  Monetary<br>   9.4.3  Direct intervention<br>9.5 Meaning of unemployment<br>9.6 Types of unemployment<br>9.7 Causes of unemployment<br>9.8 Measures to control unemployment | • Case studies<br>• Practical<br>• Written assessment<br>• Oral assessment<br>• Third-party report<br>• Projects<br>• Portfolio of evidence |
| 10 | Understand international trade. | 10.1 Concept of international trade;<br>   10.1.1  Meaning,<br>   10.1.2  Advantages and disadvantages.<br>10.2 International balance of payments.<br>10.3 International Balance of trade.<br>9.9   International Terms of trade . | • Case studies<br>• Practical<br>• Written assessment<br>• Oral assessment<br>• Third-party report<br>• Projects<br>• Portfolio of evidence |

**Suggested Methods of Instruction**

- Practical
- Projects
- Poe evaluation
- Third party reports
- Written test

**Recommended Resources for 30 Trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| **A** | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| **B** | **Learning Facilities & Infrastructure** | | | |
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| **C** | **Consumable Materials** | | | |
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |
| **D** | **Tools And Equipment** | | | |
| 8. | Computers/Laptops | Any model | 30 | 1:1 |
| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 11. | Staplers | | 2 | 1:15 |
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

# BANK PRODUCTS MARKETING

**UNIT CODE:** 0412 451 12A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CR/01/5/MA


**UNIT DURATION:** 100 Hours

**Relationship to Occupational Standards**:

This unit addresses the unit of competency: Market bank products.

**Unit Description**

This unit specifies the competencies required to market bank products. It involves identifying customer needs, conducting product campaigns, selling bank products and providing customer feedback.

**Summary of Learning Outcomes**

|   | ELEMENTS | DURATION (HOURS) |
|---|----------|------------------|
| 1 | Identify customer needs | 20 |
| 2 | Conduct customer visit | 40 |
| 3 | Sell bank products | 20 |
| 4 | Provide customer feedback | 20 |
|   | **Total** | **100** |


**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|------------------|---------|------------------------------|
| 1. Identify customer needs | 1.1 Customer bank products<br>    1.1.1 Loans<br>    1.1.2 Savings account<br>    1.1.3 Credit cards<br>    1.1.4 Mortgages<br>1.2 Bank product bundling<br>    1.2.1 Account and loan bundles<br>    1.2.2 Mortgage and home loan bundles<br>    1.2.3 Wealth and investment bundles | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |

| | | |
|---|---|---|
| | 1.3 Customer product gaps<br><br>1.3.1 Usage gap<br><br>1.3.2 Need gap<br><br>1.3.3 Performance gap<br><br>1.3.4 Quality gap<br><br>1.3.5 Access gap<br><br>1.3.6 Value gap<br><br>1.3.7 Experience gap | |
| 2. Conduct Product Campaigns | 2.1 Classification of bank products<br><br>2.2 Campaign target markets<br><br>    2.3.1 Demographic<br><br>    2.3.2 Geographic<br><br>    2.3.3 Psychographic<br><br>    2.3.4 Behavioral<br><br>2.3 Campaign schedules<br><br>2.4 Campaign materials<br><br>    2.5.1 Print materials<br><br>    2.5.2 Visual content<br><br>    2.5.3 Promotional items<br><br>    2.5.4 Content marketing materials<br><br>    2.5.5. Branding materials<br><br>2.5 Conducting product campaigns<br><br>    2.6.1 Launch campaigns<br><br>    2.6.2 Seasonal campaigns<br><br>    2.6.3 Rebranding campaigns<br><br>    2.6.4 Limited-time offers<br><br>    2.6.5 Cross-promotion<br><br>    2.6.6. Influencer campaigns<br><br>2.6 Elements of successful product campaign | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |

| | | |
|---|---|---|
| 3. Sell bank products | 3.1 Customer on-boarding<br><br>3.2 Product details<br><br>    3.2.1 Product name<br><br>    3.2.2. Product description<br><br>    3.2.3 Product specifications<br><br>    3.2.4 Product features<br><br>    3.2.5 Pricing<br><br>3.3 Customer feedback<br><br>    3.3.1 Surveys and questionnaires<br><br>    3.3.2 Customer satisfaction surveys<br><br>    3.3.3 Feedback forms<br><br>    3.3.4 social media<br><br>    3.3.5 Product reviews | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |
| 4. Provide Customer Feedback | 4.1 Customer feedback documentation<br><br>    4.1.1 Customer relationship management (CRM) systems<br><br>    4.1.2 Surveys and feedback platforms<br><br>    4.1.3 Email archives<br><br>    4.1.4 Social media monitoring tools<br><br>4.2 Classification of customer feedback<br><br>4.3 Customer feedback submission | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |

**Suggested Delivery Methods**

- Demonstration
- Practical work by trainee
- Group work
- Fieldwork and benchmarking
- Guest Speakers

**List of Recommended Resources for 30 trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| **A** | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |

| B | Learning Facilities & Infrastructure | | | |
|---|---|---|---|---|
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| C | Consumable Materials | | | |
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |
| D | Tools And Equipment | | | |
| 8. | Computers/Laptops | Any model | 30 | 1:1 |
| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 11. | Staplers | | 2 | 1:15 |
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

**References**

- Bullivant, G. (2005). *Credit management* (6th ed.). Routledge.

- Bouteille, S., & Coogan-Pushner, D. (2021). *The handbook of credit* risk *management: Originating, assessing, and managing credit exposures* (2nd ed.). Wiley.

- Bucci, S. R. (2011). *Credit management for dummies* (1st ed.).

- Coyle, B. (2000). *Corporate credit analysis: Credit risk management* (1st ed.). Global Professional Publishing.

# MODULE II

# ENTREPRENEURIAL SKILLS

**UNIT CODE:** 0413 451 03A

**TVET CDACC UNIT CODE:** BUS/CU/CM/BC/04/5/MA

**UNIT DURATION:** 40 Hours

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Apply entrepreneurial skills

**Unit Description**

This unit covers the competencies required to demonstrate an understanding of entrepreneurship. It involves applying financial literacy, applying entrepreneurial concepts identifying entrepreneurship opportunities, applying business legal aspects, and innovating business strategies and developing business plans.

**Summary of Learning Outcomes**

| S/No | ELEMENTS | DURATION (HOURS) |
|------|----------|------------------|
| 1 | Apply financial literacy skills | 12 |
| 2 | Apply the entrepreneurial concepts | 8 |
| 3 | Identify entrepreneurship opportunities | 3 |
| 4 | Apply business legal aspects | 4 |
| 5 | Innovate business strategies | 5 |
| 6 | Develop a business plan | 8 |
| | **Total** | **40** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|------------------|---------|------------------------------|
| 1. Apply financial literacy skills | 1.1 Sources of personal funds<br>    1.1.1 Salary/Wages<br>    1.1.2 Investments<br>    1.1.3 Savings<br>    1.1.4 Inheritance<br>    1.1.5 Government Benefits | • Project<br>• Written assessment<br>• Third party report<br>• Interviews<br>• POE evaluation |

| | | |
|---|---|---|
| | 1.2 Sources of business funds<br><br>    1.2.1 Equity Financing<br><br>    1.2.2 Debt Financing,<br><br>    1.2.3 PersonalSavings/Investment<br><br>    1.2.4 Retained Earnings<br><br>    1.2.5 Grants and Subsidies<br><br>    1.2.6 Crowdfunding<br><br>    1.2.7 supplier Credit:<br><br>    1.2.8 Leasing and Asset Financing<br><br>1.3 Personal finance management<br><br>1.4 Savings management<br><br>1.5 Debt management<br><br>1.6 Investment decisions<br><br>1.7 Insurance services | |
| 2. Apply entrepreneurial concept | 2.1 Difference between entrepreneurs and business persons<br><br>2.2 Types of entrepreneurs<br><br>    2.2.1 Innovators<br><br>    2.2.2 Imitators<br><br>    2.2.3 Craft<br><br>    2.2.4 Opportunistic<br><br>    2.2.5 Speculators<br><br>2.3 Ways of becoming an entrepreneur<br><br>2.4 Characteristics of Entrepreneurs<br><br>    2.4.1 Creative<br><br>    2.4.2 Innovative<br><br>    2.4.3 Planner<br><br>    2.4.4 Risk taker | • Project<br>• Written assessment<br>• Third party report<br>• Interviews<br>• POE evaluation |

| | 2.4.5 Networker | |
|---|---|---|
| | 2.4.6 Confident | |
| | 2.4.7 Flexible | |
| | 2.4.8 Persistent | |
| | 2.4.9 Patient | |
| | 2.4.10 Independent | |
| | 2.4.11 Future oriented | |
| | 2.4.12 Goal oriented | |
| | 2.5 Salaried employment and self-employment | |
| | 2.6 Requirements for entry into self-employment | |
| |     2.6.1 Technical skills | |
| |     2.6.2 Management skills | |
| |     2.6.3 Entrepreneurial skills | |
| |     2.6.4 Resources | |
| |     2.6.5 Infrastructure | |
| | 2.7 Roles of an Entrepreneur in an enterprise | |
| | 2.8 Contributions of Entrepreneurship | |
| 3. Identify entrepreneurship opportunities | 3.1 Sources of business ideas<br>3.2 Factors to consider when evaluating business opportunity<br>3.3 Evaluation of entrepreneurial opportunities<br>3.4 Generation of business ideas and opportunities<br>3.5 Business life cycle | • Project<br>• Written assessment<br>• Third party report<br>• Interviews<br>• POE evaluation |
| 4. Apply business legal aspects | 4.1 Forms of business ownership<br>    4.1.1 Sole proprietorship<br>    4.1.2 Partnership | • Project<br>• Written assessment |

| | | |
|---|---|---|
| | 4.1.3 Limited companies<br>4.1.4 Cooperatives<br>4.2 Business registration and licensing processing<br>4.3 Types of contracts and agreements<br>4.4 Employment laws<br>4.5 Taxation laws | • Third party report<br>• Interviews<br>• POE evaluation |
| 5. Innovate business Strategies | 5.1 Innovative business strategies<br>5.2 Creativity in business development<br>5.3 Innovative business standards<br>    5.3.1 New products<br>    5.3.2 New methods of production<br>    5.3.3 New markets<br>    5.3.4 New sources of supplies<br>    5.3.5 Change in industrialization<br>5.4 Entrepreneurial Linkages<br>5.5 ICT in business growth and development | • Project<br>• Written assessment<br>• Third party report<br>• Interviews<br>• POE evaluation |
| 6. Develop Business Plan | 6.1 Description of business idea<br>6.2 Business description<br>6.3 Marketing plan<br>6.4 Organizational/Management plan<br>6.5 Production/operation plan<br>6.6 Financial plan<br>6.7 Executive summary<br>6.8 Business plan presentation<br>6.9 Business idea incubation | • Project<br>• Written assessment<br>• Third party report<br>• Interviews<br>• POE evaluation |

**Suggested Methods of Instruction**

- Direct instruction with active learning strategies
- Project (Business plan)
- Case studies
- Field trips
- Group Discussions
- Demonstration
- Question and answer
- Problem solving
- Experiential
- Team training
- Guest speakers

**Recommended Resources for 30 trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| A | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| B | **Learning Facilities & Infrastructure** | | | |
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| C | **Consumable Materials** | | | |
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |

| D | Tools And Equipment | | | |
|---|---|---|---|---|
| 8. | Computers/Laptops | Any model | 30 | 1:1 |
| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 11. | Staplers | | 2 | 1:15 |
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

**References**

Kuratko, D. F (2016). *Entrepreneurship: Theory and practice* (10th ed.). Cengage Learning

Scarborough, N.M., & Cornwall, J.R. (2018). *Essentials of entrepreneurship and small business management.* Pearson

# DIGITAL LITERACY

**UNIT CODE:** 0611 451 01A

**TVET CDACC UNIT CODE:** BUS/CU/CM/BC/01/5/MA

**UNIT DURATION:** 40 Hours

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Apply digital literacy

**Unit Description**

This unit covers the competencies required to demonstrate digital literacy. It involves operating computer devices, solving tasks using the office suite, managing data and information, performing online communication and collaboration, applying cybersecurity skills and performing jobs online. It also involves applying job entry techniques.

**Summary of Learning Outcomes**

|   | ELEMENTS | DURATION (HOURS) |
|---|----------|------------------|
| 1 | Operate computer devices | 7 |
| 2 | Solve tasks using office site | 11 |
| 3 | Manage data and information | 6 |
| 4 | Perform online communication and collaboration | 4 |
| 5 | Apply cybersecurity skills | 3 |
| 6 | Perform online jobs | 5 |
| 7 | Apply job entry techniques | 4 |
|   | **Total** | **40** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|------------------|---------|------------------------------|
| 1. Operate computer devices | 1.1 Types of computer devices<br>    1.1.1 Desktops<br>    1.1.2 Laptops<br>    1.1.3 Smartphones<br>    1.1.4 Tablets | • Practical assessment<br>• Project<br>• POE evaluation |

| | | |
|---|---|---|
| | 1.1.5   Smartwatches<br><br>1.2 Computer Hardware<br><br>    1.2.1   The System Unit E.g. Motherboard, CPU, casing<br><br>    1.2.2   Input Devices e.g. Pointing, keying, scanning, voice/speech recognition, direct data capture devices.<br><br>    1.2.3   Output Devices e.g. hardcopy output and softcopy output<br><br>    1.2.4   Storage Devices e.g. main memory e.g. RAM, secondary storage (Solid state devices, Hard Drives, CDs & DVDs, Memory cards, Flash drives<br><br>    1.2.5   Computer Ports e.g. HDMI, DVI, VGA, USB type C etc.<br><br>1.3 Components of computer software<br><br>    1.3.1   System software e.g. Operating System (Windows, Macintosh, Linux, Android, iOS)<br><br>    1.3.2   Application Software e.g. Word Processors, Spreadsheets, Presentations etc.<br><br>    1.3.3   Utility Software e.g. Antivirus programs<br><br>1.4 Procedure for turning computer devices on or off<br><br>1.5 Essential mouse techniques<br><br>    1.5.1   Pointing | • Third party reports<br><br>• Written tests |

|  |  |  |
|---|---|---|
|  | 1.5.2 Clicking |  |
|  | 1.5.3 Double-clicking |  |
|  | 1.5.4 Right-clicking |  |
|  | 1.5.5 Dragging and dropping |  |
|  | 1.5.6 Scrolling |  |
|  | 1.5.7 Hovering |  |
|  | 1.6 Essential keyboard techniques |  |
|  | 1.6.1 Proper hand positioning |  |
|  | 1.6.2 Touch typing |  |
|  | 1.6.3 Using modifier keys |  |
|  | 1.6.4 Typing techniques |  |
|  | 1.6.5 Navigating techniques |  |
|  | 1.7 Creating and managing files and folders |  |
|  | 1.8 Computer Internet Connection Options |  |
|  | 1.8.1 Mobile Networks/Data Plans |  |
|  | 1.8.2 Wireless Hotspots |  |
|  | 1.8.3 Cabled (Ethernet/Fiber) |  |
|  | 1.8.4 Dial-Up |  |
|  | 1.8.5 Satellite |  |
|  | 1.9 Connection of external devices |  |
|  | 1.9.1 Printers |  |
|  | 1.9.2 Projectors |  |
|  | 1.9.3 Smart Boards |  |
|  | 1.9.4 Speakers |  |
|  | 1.9.5 External storage drives |  |
|  | 1.9.6 Digital/Smart TVs |  |
| 2.Solve tasks using Office suite | 2.1 Applying word processing concepts<br>2.1.1Creating word documents<br>2.1.2Editing word documents<br>2.1.3Formatting word documents | • Practical assessment<br>• Project |

| | | |
|---|---|---|
| | 2.1.4 Saving word documents | • POE evaluation |
| | 2.1.5 Printing word documents | |
| | 2.2 Worksheet data preparation | • Third party reports |
| | 2.3 Worksheet data building and editing | |
| | 2.4 Data Manipulation | • Written tests |
| |     2.4.1   Using Functions (Sum, Average, Sum IF, Count, Max, Max, IF, Rank, Product, mode etc. | |
| |     2.4.2   Using Formulae | |
| |     2.4.3   Sorting data | |
| |     2.4.4   Filtering data | |
| |     2.4.5   Visual representation using charts | |
| | 2.5 Worksheet printing | |
| | 2.6 Electronic Presentations | |
| |     2.6.1   Creating slides | |
| |     2.6.2   Editing slides | |
| |     2.6.3   Formatting slides | |
| |     2.6.4   Apply slide effects and transitions | |
| |     2.6.5   Creating and playing slideshows | |
| |     2.6.6   Saving presentations | |
| |     2.6.7   Printing slides | |
| | 2.7 Meaning and Importance of electronic presentations | |
| | 2.8 Examples of Presentation Software | |
| | 2.9 Using the electronic presentation application | |

| 3. Manage Data and Information | 3.1 Meaning of Data and information | • Written assessment |
|---|---|---|
| | 3.2 Importance and uses of data and information | • Portfolio of Evidence |
| | 3.3 Types of internet services | • Practical assessment |
| |     3.3.1   Communication Services | • Third party report |
| |     3.3.2   Information Retrieval Services | • Oral assessment |
| |     3.3.3   File Transfer | |
| |     3.3.4   World Wide Web Services | |
| |     3.3.5   Web Services | |
| |     3.3.6   Automatic Network Address Configuration | |
| |     3.3.7   Newsgroup | |
| |     3.3.8   Ecommerce | |
| | 3.4 Internet Access Applications | |
| |     3.4.1   Browsers | |
| |     3.4.2   Email Apps | |
| |     3.4.3   E-commerce Apps | |
| | 3.5 Web browsing concepts | |
| |     3.5.1   Key concepts | |
| |     3.5.2   Security and safety | |
| | 3.6 Web browsing | |
| |     3.6.1   Using the web browser | |
| |     3.6.2   Tools and settings | |
| |     3.6.3   Clearing Cache and cookies | |
| |     3.6.4   URIs | |
| |     3.6.5   Bookmarks | |
| |     3.6.6   Web outputs | |
| | 3.7 Web based information | |
| |     3.7.1   Search | |
| |     3.7.2   Critical evaluation of information | |
| |     3.7.3   Copyright, data protection | |

| | | |
|---|---|---|
| | 3.8 Downloads Management<br><br>3.9 Performing Digital Data Backup<br>  (Online and Offline<br><br>3.10  Emerging issues in internet | |
| 4.  Perform online communication and collaboration | 4.1 Netiquette principles<br>4.2 Communication concepts<br>  4.2.1  Online communities<br>  4.2.2  Communication tools<br>  4.2.3  Email concepts<br>4.3 Using email<br>  4.3.1  Sending email<br>  4.3.2  Receiving email<br>  4.3.3  Tools and settings<br>  4.3.4  Organizing email<br>4.4 Digital content copyright and licenses<br>4.5 Online collaboration tools<br>  4.5.1  Online Storage (Google Drive)<br>  4.5.2  Online productivity applications (Google Docs & Forms)<br>  4.5.3  Online meetings (Google Meet/Zoom)<br>  4.5.4  Online learning environments<br>  4.5.5  Online calendars (Google Calendars)<br>  4.5.6  Social networks (Facebook/Twitter - Settings & Privacy)<br>4.6 Preparation for online collaboration<br>  4.6.1  Common setup features<br>  4.6.2  Setup<br>4.7 Mobile collaboration | • Portfolio of Evidence<br>• Project<br>• Written assessment<br>• Practical assessment<br>• Oral assessment |

| | | |
|---|---|---|
| | 4.7.1   Key concepts | |
| | 4.7.2   Using mobile devices | |
| | 4.7.3   Applications | |
| | 4.7.4   Synchronization | |
| 5   Apply cybersecurity skills | 5.1 Data protection and privacy<br>   5.1.1   Confidentiality of data/information<br>   5.1.2   Integrity of data/information<br>   5.1.3   Availability of data/information<br>5.2 Internet security threats<br>   5.2.1   Malware attacks<br>   5.2.2   Social engineering attacks<br>   5.2.3   Distributed denial of service (DDoS)<br>   5.2.4   Man-in-the-middle attack (MitM)<br>   5.2.5   Password attacks<br>   5.2.6   IoT Attacks<br>   5.2.7   Phishing Attacks<br>   5.2.8   Ransomware<br>5.3 Security threats security control measures<br>   5.3.1   Counter measures against cyber terrorism<br>   5.3.2   Physical Controls<br>   5.3.3   Technical/Logical Controls (Passwords, PINs, Biometrics)<br>   5.3.4   Operational Controls<br>5.4 Laws governing protection of ICT in Kenya | • Portfolio of Evidence<br>• Project<br>• Written assessment<br>• Practical assessment<br>• Oral assessment |

| | | |
|---|---|---|
| | 5.4.1 The Computer Misuse and Cybercrimes Act No. 5 of 2018<br>5.4.2 The Data Protection Act No. 24 Of 2019 | |
| 6. Perform Online Jobs | 6.1 Introduction to online working<br>6.2 Types of online Jobs<br>6.3 Online job platforms<br>    6.3.1 Remotask<br>    6.3.2 Data annotation tech<br>    6.3.3 Cloud worker<br>    6.3.4 Upwork<br>    6.3.5 Oneforma<br>    6.3.6 Appen<br>6.4 Online account and profile management<br>6.5 Identifying online jobs/job bidding<br>6.6 Online digital identity<br>6.7 Executing online tasks<br>6.8 Management of online payment accounts. | • Portfolio of Evidence<br>• Project<br>• Written assessment<br>• Practical assessment<br>• Oral assessment |
| 7. Apply job entry techniques | 7.1 Types of job opportunities<br>    7.1.1 Self-employment<br>    7.1.2 Service provision<br>    7.1.3 Product development<br>    7.1.4 Salaried employment<br>7.2 Sources of job opportunities<br>7.3 Resume/ curriculum vitae<br>    7.3.2 What is a CV<br>    7.3.3 How long should a CV be<br>    7.3.4 What to include in a CV | • Portfolio of Evidence<br>• Project<br>• Written assessment<br>• Practical assessment<br>• Oral assessment |

| | | |
|---|---|---|
| | 7.3.5    Format of CV | |
| | 7.3.6    How to write a good CV | |
| | 7.3.7    Don'ts of writing a CV | |
| | 7.4 Job application letter | |
| | 7.4.1    What to include | |
| | 7.4.2    Addressing a cover letter | |
| | 7.4.3    Signing off a cover letter | |
| | 7.5 Portfolio of Evidence | |
| | 7.5.1    Academic credentials | |
| | 7.5.2    Letters of previous employer | |
| | 7.5.3    Letters of commendation | |
| | 7.5.4    Certification of participations | |
| | 7.5.5    Awards | |
| | 7.6   Interview skills | |
| | 7.6.1    Listening skills | |
| | 7.6.2    Grooming | |
| | 7.6.3    Language command | |
| | 7.6.4    Articulation of issues | |
| | 7.6.5    Body language | |
| | 7.6.6    Time management | |
| | 7.6.7    Honesty | |
| | 7.6.8    Generally knowledgeable in current affairs and technical area | |

**Suggested Methods of Instruction**

- Demonstration
- Practical work by trainees
- Viewing of related videos
- Group discussions
- Project
- Role play

**Recommended Resources for 30 Trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| **A** | **Learning Materials** | | | |
| 1 | Charts | • Flip Charts | 5 | 1:6 |
| 2. | Video clips | MP4, MP3 | 5 | 1:6 |
| 3. | CV samples | | 5 | 1:6 |
| 4. | Sample job applications | | 5 | 1:6 |
| **B** | **Learning Facilities & Infrastructure** | | | |
| 5. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 6. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| **C** | **Consumable Materials** | | | |
| 7. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 8. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 9. | Files / folders | | 30 | 1:1 |
| 10. | Flash disks | | 5 | 1:6 |
| **D** | **Tools And Equipment** | | | |
| 11. | Computers/Laptops | With the following software <br> • Windows/Linux/Macintosh Operating System <br> • Microsoft Office Software <br> • Google Workspace | 30 | 1:1 |

| | | Account  ||||
| | | • Antivirus Software ||||
| 12. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 13. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 14. | Staplers | | 2 | 1:15 |
| 15. | Paper punch | | 2 | 1:15 |
| 16. | Metallic cabinet | | 1 | 1:30 |
| 17. | Smart phones | | 5 | 1:6 |
| 18. | Scanner | | 2 | 1:15 |
| 19. | Printer | | 1 | 1:30 |
| 20. | Print toners | | 2 | 1:15 |
| 21. | Shredding machine | | 1 | 1:30 |

**References**:

*Digital literacy framework* by future Learn. www.futurelearn.com

Pegrum, M., Hockly, N., & Dudeney,G (2022). *Digital literacies* (2nd ed.). Routledge

# CUSTOMER RELATIONSHIPS MAINTENANCE

**UNIT CODE:** 0412 451 13A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CR/02/5/MA

**UNIT DURATION: 100 Hours**

**Relationship to Occupational Standards**

This unit describes the unit of competency:  Maintain customer relationships

**Unit Description**

This unit specifies the competencies required to maintain customer relationships. It involves handling customer requests, handling customer complaints, and offering banking advice.

**Summary of Learning Outcomes**

|   | ELEMENTS | DURATION (HOURS) |
|---|---|---|
| 1 | Handle customer request | 28 |
| 2 | Handle customer complaints | 36 |
| 3 | Offer banking advice | 36 |
|   | **Total** | **100** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|---|---|---|
| 1. Handle customer Requests | 1.1 Registration of customer requests<br>1.2 Acting on customer's request<br>1.3 Giving customer feedback<br>    1.3.1   Emails<br>    1.3.2   Telephones<br>    1.3.3   Face to face<br>    1.3.4   Video conferencing | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |

| 2. Handle customer complaints | 2.1 Types of customer complaints | • Written test |
| |    2.1.1 Product issues | • Project |
| |    2.1.2 Service quality | • Practical |
| |    2.1.3 Billing problems | • Portfolio of evidence |
| |    2.1.4 Delivery delays | • Third party reports |
| |    2.1.5 Policy issues | |
| | 2.2 Identifying cause of complaint | |
| | 2.3 Acting on customer's complaint | |
| | 2.4 Giving customer feedback | |
| 3. Offer Banking Advice | 3.1 Identifying customer needs | • Written test |
| | 3.2 Meeting customer needs | • Project |
| | 3.3 Customer growth opportunities | • Practical |
| | 3.4 Selling bank products | • Portfolio of evidence |
| | | • Third party reports |

**Suggested Delivery Methods**

- Demonstration
- Practical work by trainee
- Fieldwork and benchmarking
- Group discussions
- Case studies
- Role plays

**List of Recommended Resources for 30 trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| **A** | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| **B** | **Learning Facilities & Infrastructure** | | | |

| | | | | |
|---|---|---|---|---|
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| **C** | **Consumable Materials** | | | |
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |
| **D** | **Tools And Equipment** | | | |
| 8. | Computers/Laptops | Any model | 30 | 1:1 |
| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 11. | Staplers | | 2 | 1:15 |
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

**References**

- Bullivant, G. (2005). *Credit management* (6th ed.). Routledge.
- Bouteille, S., & Coogan-Pushner, D. (2021). *The handbook of credit* risk *management: Originating, assessing, and managing credit exposures* (2nd ed.). Wiley.

# CUSTOMER ON-BOARDING

**UNIT CODE:** 0412 451 14A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CR/03/5/MA


**UNIT DURATION:** 120 Hours

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Carry out customer on-boarding

**Unit Description**

This unit specifies the competencies required to carry out customer on-boarding. It involves: conducting customer screening, conducting customer analysis, conducting bank products education and facilitating bank product application.

**Summary of Learning Outcomes**

|   | ELEMENTS | DURATION (HOURS) |
|---|---|---|
| 1 | Conduct customer screening | 28 |
| 2 | Conduct customer analysis | 36 |
| 3 | Conduct bank product education | 28 |
| 4 | Facilitate product application | 28 |
|   | **Total** | **120** |


**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|---|---|---|
| 1. Conduct customer screening | 1.1 Confirmation of product features<br>1.2 Customer documentation<br>   1.2.1 Identification<br>   1.2.2 Financial<br>   1.2.3 Business<br>1.3 Capturing customer details<br>   1.3.1 Name<br>   1.3.2 Age<br>   1.3.3 Marital status | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |

| | 1.3.4 Physical address<br>1.3.5 Contact<br>1.3.6 Nature of work | |
|---|---|---|
| 2. Conduct customer analysis | 2.1 Customer product identification<br>2.2 Confirmation of customer details<br>2.3 Determining customer eligibility for the product<br>2.4 Matching customer need with bank product | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |
| 3. Conduct bank product education | 3.1 Identifying bank products<br>3.2 Contacting customers<br>3.3 Conducting product education | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |
| 4. Facilitate bank product application | 4.1 Identification of product application form<br>4.2 Completion of product application form<br>4.3 Verification of product application form | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |

**Suggested Delivery Methods**

- Demonstration
- Practical work by trainee
- Group discussions
- Field work and benchmarking
- Case studies
- Role play

**List of Recommended Resources for 30 trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| **A** | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| **B** | **Learning Facilities & Infrastructure** | | | |
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| **C** | **Consumable Materials** | | | |
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |
| **D** | **Tools And Equipment** | | | |
| 8. | Computers/Laptops | Any model | 30 | 1:1 |
| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 11. | Staplers | | 2 | 1:15 |
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

**References**

1.    Bullivant, G. (2005). *Credit management* (6th ed.). Routledge.

2.    Bouteille, S., & Coogan-Pushner, D. (2021). *The handbook of credit* risk

*management: Originating, assessing, and managing credit exposures* (2nd ed.). Wiley.

# MODULE III

# PRINCIPLES OF COMMERCIAL LAW

**UNIT CODE:** 0421 451 06A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CC/04/5/MA

**UNIT DURATION:** 80 Hours

**Relationship to Occupational Standards**; this unit addresses the unit of competency: Apply principles of commercial law

## UNIT DESCRIPTION

This unit specifies the competencies required to apply principles of commercial law. It involves demonstrating an understanding of nature of law, Illustrating the structure of court system in Kenya, applying law of tort, law of contract, law of sale of goods, hire purchase contracts, law of agency, law of negotiable instruments, the law of insurance and law of property.

**Learning outcomes**

|    | ELEMENTS | DURATION (HOURS) |
|----|----------|------------------|
| 1  | Demonstrate understanding of nature of law | 8 |
| 2  | Illustrate structure of court system in Kenya | 9 |
| 3  | Apply law of Tort | 9 |
| 4  | Apply law of Contract | 8 |
| 5  | Apply law of Agency | 8 |
| 6  | Apply law of Sale of Goods | 14 |
| 7  | Apply hire purchase contracts | 6 |
| 8  | Apply law of negotiable instruments | 5 |
| 9  | Apply law of insurance | 8 |
| 10 | Apply law of property | 5 |
|    | **Total** | **80** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning outcome | Content | Suggested Assessment Methods |
|------------------|---------|------------------------------|
|                  | 1.1 Nature of law<br>1.2 Purpose of law | • Oral questions<br>• Written assessment |

| 1. Demonstrate understanding of nature of law | 1.3 Sources of law.<br>    1.3.1    Constitution<br>    1.3.2    Legislation<br>    1.3.3    Common law<br>    1.3.4    Equity<br>    1.3.5    African customary law<br>    1.3.6    Islamic law<br>1.4 Classifications of Commercial Law<br>    1.4.1    Written and unwritten<br>    1.4.2    National and international<br>    1.4.3    Public and private<br>    1.4.4    Substantive and procedural<br>    1.4.5    Criminal and civil<br>1.5 Comparison between Law and Morality | • Portfolio of Evidence<br>• Practical assessment<br>• Third party report |
| 2    Illustrate structure of court system in Kenya | 2.1 Court structure in Kenya<br>2.2 Composition of Kenyan courts<br>    2.2.1    Supreme Court<br>    2.2.2    Court of Appeal<br>    2.2.3    High Court<br>    2.2.4    Employment and Labour Relations Court<br>    2.2.5    Environment and Land Court<br>    2.2.6    Magistrates Court<br>    2.2.7    Court Martial<br>    2.2.8    Kadhis' Court<br>2.3 Jurisdiction of Courts. | • Oral questions<br>• Written assessment<br>• Portfolio of Evidence<br>• Practical assessment<br>• Third party report |

| | | | |
|---|---|---|---|
| | | 2.3.1 Original | |
| | | 2.3.2 Appellate | |
| | | 2.3.3 Territorial. | |
| | | 2.3.4 Pecuniary | |
| | | 2.4 Procedure of appointment and removal of magistrates and judges | |
| | | 2.5 Tribunals | |
| | | 2.6 The role of the JSC, AG, LSK, and ODPP in the Kenyan legal system. | |
| 3 | Apply law of Tort | 3.1 Nature of tortuous liability<br>3.2 Tort, crime vs breach of contract<br>3.3 Capacity to sue /be sued by the law of tort.<br>3.4 Types of tort.<br>    3.4.1 Negligence<br>    3.4.2 Defamation<br>    3.4.3 Nuisance<br>    3.4.4 Trespass<br>3.5 General defences in tort<br>3.6 Elements of tort | • Oral questions<br>• Written assessment<br>• Portfolio of Evidence<br>• Practical assessment<br>• Third party report |
| 4 | Apply law of Contract | 4.1 Essential of a valid contract<br>4.2 Types of Contracts<br>4.3 Methods of discharging a contract.<br>4.4 Remedies of breach of a contract<br>4.5 Terms of contract | • Oral questions<br>• Written assessment<br>• POE<br>• Practical assessment<br>• Third party report |

| | | | |
|---|---|---|---|
| 5 | Apply law of Agency | 5.1 Formation and classification of agents<br>    5.1.1   General agent<br>    5.1.2   Special agent<br>5.2 Agents' authority<br>5.3 Duties of agents<br>5.4 Rights of Agents<br>5.5 Methods of terminating an agency. | • Oral questions<br>• Written assessment<br>• Portfolio of Evidence<br>• Practical assessment<br>• Third party report |
| 6 | Apply law of Sale of Goods | 6.1 Sale and agreement to sell<br>6.2 Capacity to buy and sell.<br>6.3 Terms of Sale of Goods.<br>    6.3.1   Conditions<br>    6.3.2   Warranties<br>6.4 Doctrine of caveat emptor<br>6.5 Factors affecting the transfer of title.<br>6.6 Rights of parties in the sale of goods.<br>6.7 Auction process.<br>6.8 Duties of the seller<br>6.9 Duties of the buyer. | • Oral questions<br>• Written assessment<br>• Portfolio of Evidence<br>• Practical assessment<br>• Third party report |
| 7 | Apply hire purchase contracts. | 7.1 Nature of Hire Purchase<br>7.2 Hire purchase agreement.<br>7.3 Conditions of Terminating Hire Purchase Agreement.<br>7.4 Completion of hire purchase agreement. | • Oral questions<br>• Written assessment<br>• Portfolio of Evidence<br>• Practical assessment<br>• Third party report |

| 8 | Apply law of negotiable instruments | 8.1 Negotiable instruments.<br>    8.1.1    Cheques<br>    8.1.2    Bill of exchange<br>    8.1.3    Promissory note<br>8.2 Characteristics of negotiable instruments.<br>8.3 Elements of negotiable instruments. | • Oral questions<br>• Written assessment<br>• Portfolio of Evidence<br>• Practical assessment<br>• Third party report |
|---|---|---|---|
| 9 | Apply law of insurance | 9.1 Insurance contracts<br>    9.1.1  Elements of insurance.<br>9.2 Principles of insurance.<br>    9.2.1    Utmost good faith.<br>    9.2.2    Subrogation<br>    9.2.3    Indemnity<br>    9.2.4    Proximate cause<br>    9.2.5    Third party insurance<br>    9.2.6    Re-instatement.<br>    9.2.7    Salvage.<br>    9.2.8    Contribution and appointment.<br>9.3 Formation of insurance contract<br>9.4 Requirement for insurance contract.<br>9.5 Discharge of insurance contract. | • Oral questions<br>• Written assessment<br>• POE<br>• Practical assessment<br>• Third party report |
| 10 | Apply law of property. | 10.1    Classifications of property<br>    10.1.1  Real and personal<br>    10.1.2  Movable<br>    10.1.3  Immovable<br>    10.1.4  Tangible<br>    10.1.5  Intangible.<br>10.2    Land interest.<br>10.3    Intellectual property. | • Oral questions<br>• Written assessment<br>• POE<br>• Practical assessment<br>• Third party report |

| | | | | |
|---|---|---|---|---|
| | 10.3.1 Patents | | | |
| | 10.3.2 Trademarks | | | |
| | 10.3.3 Copyrights | | | |
| | 10.3.4 Industrial designs | | | |

**Suggested Methods of Delivery**

- Practical work by trainees
- Group discussions
- Role play
- Case study
- Assignments

**Recommended Resources for 30 Trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| A | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| B | **Learning Facilities & Infrastructure** | | | |
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| C | **Consumable Materials** | | | |
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |
| D | **Tools And Equipment** | | | |
| 8. | Computers/Laptops | Any model | 30 | 1:1 |

| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |
|-----|-----------|----------------|---|------|
| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 11. | Staplers | | 2 | 1:15 |
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

**References**

Adams, A. (2014). *Law for business students* (8th ed.). Pearson.

Miller, R. L., & Cross, F.B. (2018). *Business law: Text and cases.* Cengage Learning.

## BUSINESS MATHEMATICS AND STATISTICS

**UNIT CODE:** 0588 451 08A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CC/05/5/MA

**UNIT DURATION: 120 Hours**

**Relationship to Occupational Standards**: this unit addresses the unit of competency: Apply business calculations and statistics

**Unit Description**

This unit specifies the competencies required to apply business mathematics and statistics to solve business problems. It involves applying statistical equations, applying statistical matrices, working out commercial mathematics, carrying out elementary statistics, carrying out descriptive statistics, applying set theory, applying basic probability theory and using index numbers.

**Summary of Learning Outcomes**

|   | ELEMENTS | DURATION (HOURS) |
|---|----------|------------------|
| 1 | Apply statistical equations | 18 |
| 2 | Apply statistical matrices | 18 |
| 3 | Work-out commercial mathematics | 24 |
| 4 | Carry out elementary statistics | 16 |
| 5 | Carry out descriptive statistics | 10 |
| 6 | Apply set theory | 10 |
| 7 | Apply basic probability theory | 14 |
| 8 | Use index numbers | 10 |
|   | **Total** | **120** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|------------------|---------|------------------------------|
| 1. Apply statistical | 1. 1 Solving linear equations with one or more variables<br>1.2 Solving quadratic equations | • Practical assessment<br>• Project |

| equations | 1.2.1 Formula method | • Portfolio of evidence |
|---|---|---|
| | 1.2.2 Factorization | • Third party reports |
| | 1.3 Simultaneous equations solutions | • Written tests |
| | 1.3.1 Substitution method | • Oral questions |
| | 1.3.2 Elimination method | |
| | 1.3.3 Matrix method | |
| | 1.4 Computation of breakeven analysis | |
| | 1.5 Calculus | |
| | 1.5.1 Differentiation | |
| | 1.5.2 Integration | |
| | 1.6 Total revenue, total cost and profit equations formulation | |
| 2. Apply statistical matrices | 2.1 Introduction to matrices | • Practical assessment |
| | 2.2 Operations of matrices | • Project |
| | 2.2.1 Addition | • Portfolio of evidence |
| | 2.2.2 Subtraction | • Third party reports |
| | 2.2.3 Division | • Written tests |
| | 2.2.4 Multiplication | • Oral questions |
| | 2.3 Solving a 2*2 matrix | |
| | 2.4 Determinants of a 2*2 matrix | |
| | 2.5 Inverse of a 2*2 matrix | |
| | 2.6 Application of matrices in solving business operations | |
| 3. Work-out commercial mathematics | 3.1 Types of discounts | • Practical assessment |
| | 3.1.1 Cash discount | • Project |
| | 3.1.2 Trade discount | • Portfolio of evidence |
| | 3.1.3 Quantity discount | • Third party reports |
| | 3.2 Commissions | • Written tests |
| | 3.3 Methods of calculating wages | • Oral questions |
| | 3.3.1 Piece rate | |
| | 3.3.2 Hourly rate | |
| | 3.4 Computing wages and salaries | |

| | | |
|---|---|---|
| | 3.5 Basics of simple and compound Interest<br><br>   3.5.1 Finding principal, rate and time using simple and compound interest formula<br><br>3.6 Profit margin and Mark-ups<br><br>3.7 Gross pay and net pay calculation<br><br>3.8 Depreciation and appreciation of assets<br><br>3.9 Determining hire purchase price<br><br>3.10 Computation of foreign exchange transactions | |
| 4. Carry out elementary statistics | 4.1 Introduction to data collection<br><br>4.2 Methods of data collection<br><br>   4.2.1 Primary<br><br>   4.2.2 Secondary Data<br><br>4.3 Sampling techniques<br><br>   4.3.1 Probability<br><br>   4.3.2 Non-probability<br><br>4.4. Methods of data presentation<br><br>   4.4.1 Tables and diagrams<br><br>      4.4.1.1. Frequency distribution table<br><br>      4.4.1.2. Bar charts<br><br>      4.4.1.3 Pie charts<br><br>      4.4.1.4 Histogram<br><br>      4.4.1.5 frequency polygons<br><br>   4.4.2 Types of graphs<br><br>      4.4.2.1 Basic time series graphs<br><br>      4.4.2.2 z-charts<br><br>      4.4.2.3 Lorenz curves<br><br>      4.4.2.4 Semi-log graphs | • Practical assessment<br>• Project<br>• Portfolio of evidence<br>• Third party reports<br>• Written tests<br>• Oral questions |

| | 4.5 Cumulative frequency curves (OGIVE) | |
|---|---|---|
| 5. Carry out descriptive statistics | 5.1 Measures of central tendency<br>    5.1.1 Mean<br>    5.1.2 Mode<br>    5.1.3 median<br>5.2 Measures of dispersion<br>    5.2.1 Variance<br>    5.2.2 Standard deviation<br>5.3 Measures of skewness<br>5.4 Measures of kurtosis | • Practical assessment<br>• Project<br>• Portfolio of evidence<br>• Third party reports<br>• Written tests<br>• Oral questions |
| 6. Apply set theory | 6.1 Basic set definitions<br>    6.1.1. Set<br>    6.1.2 Element<br>    6.1.3 Empty set<br>6.2 Operations on sets<br>    6.2.1 Union<br>    6.2.2 Intersection<br>    6.2.3 Difference<br>    6.2.4 Symmetric difference<br>6.3 Venn diagrams<br>6.4 Application of set theory | • Practical assessment<br>• Project<br>• Portfolio of evidence<br>• Third party reports<br>• Written tests<br>• Oral questions |
| 7. Apply basic probability theory | 7.1 Probability events<br>7.2 Types of events<br>    7.2.1 Simple<br>    7.2.2 Compound<br>    7.2.3 Mutually exclusive<br>    7.2.4 Independent<br>    7.2.5 Dependent | • Practical assessment<br>• Project<br>• Portfolio of evidence |

| | 7.3 Rules of probability | • Third party reports |
| | 7.4 Bayes' Theorem | • Written tests |
| | 7.5 Drawing probability trees | • Oral questions |
| | 7.6 Application of probability | |
| 8. Use index numbers | 8.1 Formulae for computing index numbers | • Practical assessment |
| | 8.2 Computation of index numbers | • Project |
| |     8.2.1 Laspeyre's | • Portfolio of evidence |
| |     8.2.2 Paasche's | |
| |     8.2.3 Fisher's ideal | • Third party reports |
| |     8.2.4 Marshal | |
| | 8.3 Application of index numbers in decision making | • Written tests |
| | | • Oral questions |

**Suggested Delivery Methods**

- Demonstration
- Practical work by trainee
- Fieldwork and benchmarking
- Group discussions

**List of Recommended Resources for 30 trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| A | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| B | **Learning Facilities & Infrastructure** | | | |
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| C | **Consumable Materials** | | | |

| | | | | |
|-----|---------------------|----------------------------------------|---------|------|
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |
| **D** | **Tools And Equipment** | | | |
| 8. | Computers/Laptops | Any model | 30 | 1:1 |
| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 11. | Staplers | | 2 | 1:15 |
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

**Reference**

Saleemi, N.A. (2008). Business calculations and statistics simplified (Revised ed.). N.A. Saleemi Publishers

# FINANCIAL MANAGEMENT

**UNIT CODE:** 0411 451 09A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CC/06/5/MA

**UNIT DURATION:** 120 Hours

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Apply financial management

**UNIT DESCRIPTION**

This unit specifies the competencies required to manage organization finance. It involves identifying finance sources, evaluating financial markets and institutions, evaluating time value of money, analyzing risk and return, evaluating cost of capital, analyzing capital budgeting decisions, evaluating working capital and formulating dividend decisions.

**Summary of Learning Outcomes**

| S/No | ELEMENTS | DURATION (HOURS) |
|------|----------|------------------|
| 1 | Identify finance sources | 10 |
| 2 | Evaluate financial markets and institutions | 20 |
| 3 | Evaluate time value of money | 20 |
| 4 | Analyze risk and return | 14 |
| 5 | Evaluate cost of capital | 20 |
| 6 | Analyze capital budgeting decisions | 10 |
| 7 | Evaluate working capital | 16 |
| 8 | Formulate dividend decisions | 10 |
| | **Total** | **120** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|------------------|---------|------------------------------|
| 1. Identify finance sources | 1.1 Sources of finance<br>    1.1.1 Equity financing<br>    1.1.2 Debt financing | • Interviews<br>• Written assessment<br>• POE |

| | | |
|---|---|---|
| | 1.1.3    Government grants and subsidies | • Practical assessment |
| | | • Third party report |
| | 1.2 Classification of sources of finance | |
| |    1.2.1    Internal | |
| |    1.2.2    External | |
| | 1.3 Criteria for evaluating financial sources | |
| |    1.3.1    Cost of finance | |
| |    1.3.2    Flexibility and repayment terms | |
| |    1.3.3    Financial structure | |
| |    1.3.4    Risk and security | |
| | 1.4 Evaluating financial sources | |
| 2. Evaluate financial markets and institutions | 2.1 Financial markets | • Interviews |
| | 2.2 Categories of financial markets | • Written assessment |
| |    2.2.1    Money market | • POE |
| |    2.2.2    Capital market | • Practical assessment |
| | 2.3 Financial markets evaluation | • Third party report |
| | 2.4 Financial institutions | |
| |    2.4.1    Commercial banks | |
| |    2.4.2     Merchant banks | |
| |    2.4.3    Central bank | |
| |    2.4.4    Sacco's | |
| |    2.4.5    Pension funds | |
| |    2.4.6    Mutual funds | |
| |    2.4.7    Insurance firms | |
| |    2.4.8    Micro-finance | |
| | 2.5 Financial institutions analysis | |
| | 2.6 Financial institutions evaluation | |
| | 2.7 Islamic financial principles and trends | |
| | 2.8 Islamic financial returns analysis | |

| | | |
|---|---|---|
| | | |
| 3. Evaluate time value of money | 3.1 Time value of money<br>3.2 Importance of time value of money<br>3.3 Methods of analyzing time value of money<br>3.4 Discounting factor (PVIF)<br>3.5 Compounding factor (FVIF)<br>3.6 Annuities and perpetuities<br>3.7 Loan amortization<br>3.8 Evaluation of time value of money | • Interviews<br>• Written assessment<br>• POE<br>• Practical assessment<br>• Third party report |
| 4. Analyze risk and return | 4.1 Risk and returns<br>4.2 Components of risk and return<br>    4.2.1 Systematic risk<br>    4.2.2 Unsystematic risk<br>4.3 Risk and return for a single asset<br>4.4 Measures of risks<br>4.5 Risk and returns analysis | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |
| 5. Evaluate cost of capital | 5.1 Meaning of capital<br>5.2 Cost of Capital<br>5.3 Components of cost of capital<br>    5.3.1 Cost of Debt<br>    5.3.2 Cost of Equity<br>5.4 Weighting costs of capital components<br>5.5 Costs of capital analysis<br>5.6 Weighted average cost of capital<br>5.7 Marginal cost of capital | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |

| | 5.8 Optimal capital structure | |
|---|---|---|
| 6. Analyze capital budgeting decisions | 6.1 Capital budgeting<br>6.2 Methods of capital budgeting<br>6.3 Analysis of capital budgeting methods<br>6.4 Selection of investment techniques<br>6.5 Investment projects appraisal | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |
| 7. Evaluate working capital | 7.1 Working capital<br>7.2 Components of working capital<br>   7.2.1 Current assets (inventory, cash,<br>      accounts receivable)<br>   7.2.2. Current liabilities (Account payables)<br>7.3 Sources of working capital<br>7.4 Operating cash cycle<br>7.5 Cash optimal levels<br>7.6 Analysis of receivables<br>7.7 Inventory analysis<br>7.8 Inventory levels<br>   7.8.1 Re-order level<br>   7.8.2 Maximum level<br>   7.8.3 Minimum level<br>   7.8.4 Average level | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |
| 8. Formulate dividend decisions | 8.1 Dividends<br>8.2 Evaluation of dividend policies<br>8.3 Forms of dividend payment<br>   8.3.1 Cash<br>   8.3.2 Bonus<br>8.4 Optimal dividend payout | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |

| | | | |
|---|---|---|---|
| | | | |

**Suggested Delivery Methods**

- Demonstration
- Practical work by trainee
- Fieldwork and benchmarking
- Group discussions

**List of Recommended Resources for 30 trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| **A** | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| **B** | **Learning Facilities & Infrastructure** | | | |
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| **C** | **Consumable Materials** | | | |
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |
| **D** | **Tools And Equipment** | | | |

| | | | | |
|---|---|---|---|---|
| 8. | Computers/Laptops | Any model | 30 | 1:1 |
| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 11. | Staplers | | 2 | 1:15 |
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

**References**

Brigham, E.F., & Ehrhardt, M. C (2019). *Financial Management: Theory & practice* (15th ed.). Cengage Learning.

# MANAGEMENT SKILLS

**UNIT CODE:** 0413 451 10A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CC/07/5/MA

**Duration of Unit: 60 Hours**

**Relationship to occupational standards**

This unit addresses the unit of competency: Apply management skills.

## UNIT DESCRIPTION

This unit describes competencies required to effectively apply management principles in the workplace. It covers applying planning principles, organizing principles, directing principles and coordinating principles.

**Learning outcomes**

| S/No | ELEMENTS | DURATION (HOURS) |
|------|----------|------------------|
| 1 | Apply planning principle | 15 |
| 2 | Apply organizing principle | 15 |
| 3 | Apply directing principle | 15 |
| 4 | Apply coordinating principle | 15 |
| | **Total** | **60** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|------------------|---------|------------------------------|
| 1. Apply planning principle | 1.1 Goals and objectives<br>    1.1.1 Innovation and adaptability<br>    1.1.2 Customer satisfaction<br>    1.1.3 Employee engagement and development<br>    1.1.4 Achieve sustainable growth<br>    1.1.5 Ensure financial growth and profitability | • Interviews<br>• Written assessment<br>• POE<br>• Practical assessment<br>• Project<br>• Third party report |

| | | |
|---|---|---|
| | 1.1.6　Identify opportunities for growth and diversification<br><br>1.2 Work plans<br><br>　1.2.1　Creating timelines<br><br>　1.2.2　Break down the project into specific tasks<br><br>　1.2.3　Identifying resources required<br><br>　1.2.4　Identifying potential risks and challenges<br><br>　1.2.5　Process for seeking approvals<br><br>1.3 Monitoring of work progress<br><br>1.4 Principles of planning<br><br>　1.4.1　Vision and mission<br><br>　1.4.2　Data-driven decision making<br><br>　1.4.3　Flexible plans<br><br>　1.4.4　Transparency in decision making<br><br>　1.4.5　Fair and equitable decision making<br><br>1.5 Steps in planning process<br><br>1.6 Barriers to planning<br><br>1.7 Guidelines to avoiding barriers<br><br>1.8 Management by objectives<br><br>1.9 Types of plans<br><br>　1.9.1　Tactical plans<br><br>　1.9.2　Strategic plans<br><br>Operational plans | |
| 2. Apply organizing principle | 2.1 Office goals and objectives<br><br>2.2 Office tasks and responsibilities<br><br>2.3 Monitoring of progress<br><br>2.4 Process of organization<br><br>2.5 Organizing components | • Interviews<br>• Written assessment<br>• POE |

| | | |
|---|---|---|
| 2025 | 2.6 Authority and responsibility<br><br>2.7 Organization structures<br><br>    2.7.1      Product line structure<br><br>    2.7.2      Matrix structure<br><br>    2.7.3      Geographical-based structure<br><br>2.8 Delegation<br><br>2.9 Centralization and decentralization<br><br>Principles of organization | • Practical assessment<br>• Project<br>• Third party report |
| 3. Apply directing principle | 3.1 Orders and instructions<br><br>3.2 Staff Supervision<br><br>3.3 Exchange of opinions and ideas<br><br>3.4 Characteristics of successful leaders<br><br>3.5 Leadership roles<br><br>3.6 Theories<br><br>3.7 Leadership styles<br><br>    3.7.1 Bureaucratic leadership<br><br>    3.7.2 Charismatic leadership<br><br>    3.7.3 Situational leadership<br><br>    3.7.4 Autocratic leadership<br><br>    Communication structures | • Interviews<br>• Written assessment<br>• POE<br>• Practical assessment<br>• Project<br>• Third party report |
| 4. Apply coordinating principle | 4.1 Work schedules creation<br><br>4.2 Roles and responsibilities<br><br>4.3 Rewards and recognition | • Interviews<br>• Written assessment<br>• POE<br>• Practical assessment<br>• Project<br>• Third party report |

**Suggested Methods of Instruction**

- Demonstration

- Practical work by trainee

- Fieldwork and benchmarking

- Group discussions

- Role plays

- Case studies

**Recommended Resources for 30 trainees**

| | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts <br> • Rules and Regulations | 5 | 1:6 |
| 2. | External Storage Media | Flash disks, Compact Disks; Re-Writable | 5 | 1:6 |
| 3. | Smart board (Where Applicable) | LCD or projector | 1 | 1:30 |
| 4. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| | **Learning Facilities & Infrastructure** | | | |
| 1. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 2. | Internet Connection | System | 1 | 1:30 |
| | **Consumable Materials** | | | |
| 1. | Markers | Whiteboard markers and permanent Markers | 5 | 1:6 |
| 2. | Printing Papers | Sizes A4, A3, A2 etc | 5 reams | 1:6 |

| | **Tools And Equipment** | | | |
|---|---|---|---|---|
| 1. | Desktops | Any model | 30 | 1:1 |
| 2. | Printer | Inkjet, LaserJet | 2 | 1:15 |
| 3. | Computers Software: | •Windows/Linux/ Macintosh Operating System •Microsoft Office Software •Google Workspace Account Antivirus Software | 1 | 1:1 |

**References**

- Organization operating procedures
- Industry/workplace codes of practice
- Text books
- E-learning resources
- Occupational standards

# LOAN REPAYMENT MONITORING

**UNIT CODE:** 0412 451 15A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CR/04/5/MA

**UNIT DURATION:** 100 Hours

**Relationship to Occupational Standards**

This unit describes the unit of competency: Monitor loan repayment

**Unit Description**

This unit specifies the competencies required to monitor loan repayment. It involves conducting customer visits, conducting customer sensitization, offering credit cures and offering loan renewals.

**Summary of Learning Outcomes**

|   | ELEMENTS | DURATION (HOURS) |
|---|---|---|
| 1 | Conduct customer visit | 26 |
| 2 | Conduct customer sensitization | 20 |
| 3 | Offer credit cures | 34 |
| 4 | Offer loan renewals | 20 |
|   | **Total** | **100** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|---|---|---|
| 1. Conduct customer visit | 1.1 Preparing customer hit list<br>1.2 Preparing customer visit schedule<br>1.3 Confirmation of loan usage<br>1.4 Preparing call report | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |
| 2. Conduct customer sensitization | 2.1 Disseminating loan terms<br>2.2 Consequences of non-compliance<br>2.3 Benefits of compliance | • Written test<br>• Project<br>• Practical |

| | | | Portfolio of evidence<br>• Third party reports |
|---|---|---|---|
| 3. Offer Credit Cures | 3.1 Preparing customer hit list<br>3.2 Causes of non-compliance<br>3.3 Credit cures<br>    3.3.1   Loan restructuring<br>    3.3.2   Loan rescheduling<br>    3.3.3   Private treaty<br>3.4 Selection of credit cures<br>3.5 Monitoring of loan performance | | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |
| 4. Offer loan renewals | 4.1 Preparing eligible customer hit list<br>4.2 Contacting eligible customers<br>4.3  Loan application for eligible customers | | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |

**Suggested Delivery Methods**

- Demonstration
- Practical work by trainee
- Fieldwork and benchmarking
- Group discussions

**List of Recommended Resources for 30 trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| A | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| B | **Learning Facilities & Infrastructure** | | | |
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |

| | | | | |
|---|---|---|---|---|
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| **C** | **Consumable Materials** | | | |
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |
| **D** | **Tools And Equipment** | | | |
| 8. | Computers/Laptops | Any model | 30 | 1:1 |
| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 11. | Staplers | | 2 | 1:15 |
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

References

1. Bullivant, G. (2005). *Credit management* (6th ed.). Routledge.
2. Bouteille, S., & Coogan-Pushner, D. (2021). *The handbook of credit* risk *management: Originating, assessing, and managing credit exposures* (2nd ed.). Wiley.
3. Bucci, S. R. (2011). *Credit management for dummies* (1st ed.).

# MODULE IV

# RESEARCH STUDY

**UNIT CODE:** 0416 551 11A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CC/01/6/MA

**UNIT DURATION:** 100 Hours

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Conduct research study

**UNIT DESCRIPTION**

This unit covers the competencies required to conduct research study. It includes writing research study introduction, reviewing research literature, designing research study methodology, analyzing research study findings, summarizing research study findings and compiling research report.

**Summary of Learning Outcomes**

| S/No | ELEMENTS | DURATION (HOURS) |
|---|---|---|
| 1 | Write research study introduction | 23 |
| 2 | Review research literature | 20 |
| 3 | Design research study methodology | 18 |
| 4 | Analysis study findings | 12 |
| 5 | Summarize research study findings | 12 |
| 6 | Compile research report | 15 |
|  | **Total** | **100** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|---|---|---|
| 1. Write research study introduction | 1.1 Developing research title.<br>1.2 Research variables<br>    1.2.1 Independent variables<br>    1.2.2 Dependent variables<br>    1.2.3 Moderating variables<br>1.3 Formulate research objectives | • Oral questions<br>• Written assessment<br>• Portfolio of Evidence<br>• Practical assessment |

| | | |
|---|---|---|
| | 1.4 Formulate research questions<br><br>1.5 Background to the study<br><br>    1.5.1 Global<br><br>    1.5.2 Regional<br><br>    1.5.3 Local<br><br>1.6 Statement of the problem<br><br>1.7 Significance of the study<br><br>1.8 Scope of the study<br><br>    1.8.1 Study focus<br><br>    1.8.2 Study population<br><br>    1.8.3 Study variables<br><br>1.9 Limitations of the study | • Third party report |
| 2. Research literature | 2.1 Relevant theories of the study<br><br>2.2 Empirical literature review<br><br>2.3 Conceptual framework<br><br>2.4 Research gaps | • Oral questions<br>• Written assessment<br>• Portfolio of Evidence<br>• Practical assessment<br>• Third party report |
| 3. Design research study methodology | 3.1 Research designs<br><br>3.2 Target population<br><br>    3.2.1 Finite<br><br>    3.2.2 Infinite<br><br>3.3 Sampling techniques<br><br>    3.3.1 Probability<br><br>    3.3.2 Non-probability<br><br>3.4 Data collection tools<br><br>    3.4.1 Questionnaires<br><br>    3.4.2 Interview schedules<br><br>    3.4.3 Observations<br><br>3.5 Data analysis techniques<br><br>    3.5.1 Quantitative | • Oral questions<br>• Written assessment<br>• Portfolio of Evidence<br>• Practical assessment<br>• Third party report |

| | 3.5.2 Qualitative<br>3.6 Data presentation methods<br>    3.6.1 Tables<br>    3.6.2 Charts | |
|---|---|---|
| 4. Analyze study findings | 4.1 Response rate<br>4.2 Data analysis techniques<br>4.3 Data interpretation<br>4.4 Data presentation | • Oral questions<br>• Written assessment<br>• Portfolio of Evidence<br>• Practical assessment<br>• Third party report |
| 5. Summarize research study findings | 5.1 Study findings<br>5.2 Research recommendations<br>5.3 Suggestions for further studies | • Oral questions<br>• Written assessment<br>• Portfolio of Evidence<br>• Practical assessment<br>• Third party report |
| 6. Compile research report | 6.1 Preliminary review<br>6.2 Organization of research report<br>    6.2.1 Cover page<br>    6.2.2 Declaration<br>    6.2.3 Dedication<br>6.3 List of references<br>6.4 Appendices<br>    6.4.1 Letter<br>    6.4.2 Introduction<br>    6.4.3 Data collection tools<br>    6.4.4 Work plan<br>6.5 Research report proofreading<br>    6.5.1 Change of tenses from future tense to past tense | • Oral questions<br>• Written assessment<br>• Portfolio of Evidence<br>• Practical assessment<br>• Third party report |

| | | 6.5.2 Appropriate line spacing |
|---|---|---|
| | | 6.5.3 Appropriate font style and font size |
| | | 6.6 Report binding |
| | | 6.6.1 Spiral |
| | | 6.6.2 Case/hard cover |

**Suggested delivery methods**

- Demonstration
- Practical work by trainee
- Fieldwork and benchmarking
- Group discussions
- Case studies
- Role play

**List of Recommended Resources for 30 trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| **A** | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| **B** | **Learning Facilities & Infrastructure** | | | |
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| **C** | **Consumable Materials** | | | |
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |

| D | Tools And Equipment | | | |
|---|---|---|---|---|
| 8. | Computers/Laptops | Any model | 30 | 1:1 |
| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 11. | Staplers | | 2 | 1:15 |
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

**References**

Saunders, M., Lewis, P., & Thornhill, A. (2019). *Research methods for business students* (8th ed.). Pearson.

Creswell, J. W., & Creswell, J. D. (2018). *Research design: Qualitative, quantitative and mixed methods approaches* (5th ed.). SAGE Publications.

# TELLER SERVICE PROVISION

**UNIT CODE:** 0412 551 16A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CR/01/6/MA

**UNIT DURATION: 150 Hours**

**Relationship to Occupational Standards**

This unit addresses the unit of competency: Provide teller service

**Unit Description**

This unit specifies the competencies required to provide teller service. It involves facilitating cash deposit, processing cash withdrawals, facilitating foreign currency transactions, facilitating fund transfers and balancing teller cash account.

**Summary of Learning Outcomes**

|   | ELEMENTS | DURATION (HOURS) |
|---|---|---|
| 1 | Facilitate cash deposit | 26 |
| 2 | Process cash withdrawals | 40 |
| 3 | Facilitate purchase of foreign currency | 36 |
| 4 | Facilitate funds transfer | 22 |
| 5 | Balance teller cash account | 26 |
|   | **Total** | **150** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|---|---|---|
| 1. Facilitate cash deposit | 1.1 Confirmation of customer deposit<br>1.2 Verification of customer details<br>1.2.1 Signature<br>1.2.2 Signatories<br>1.2.3 Dates<br>1.2.4 Amount in words<br>1.2.5 Amount in figures<br>1.2.6 Status of cheque leaf | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |

| | 1.3 Crediting customer's account<br>1.4 Cash storage<br>    1.4.1   Best practices for cash storage<br>1.5 Signing of cash deposit duplicate slip<br>1.6 Issuance of copy of stamped deposit slip | |
|---|---|---|
| 2. Process cash withdrawals | 2.1 Receiving customer request<br>2.2 Verification of customer details<br>2.3 Confirmation of customer balance<br>2.4 Debiting customer's account<br>2.5 Retrieving cash from till<br>2.6 Counting cash<br>2.7 Confirming cash<br>2.8 Signing cash withdrawal slip<br>2.9 Storage of copy of stamped cash withdrawal slip | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |
| 3 Facilitate purchase of foreign currency | 3.1 Receiving customer request<br>3.2 Confirming availability of the currency<br>3.3 Confirming validity of the currency<br>    3.3.1   Watermarks<br>    3.3.2   Security threads<br>    3.3.3   Microprinting<br>    3.3.4   Holograms<br>3.4 Confirming exchange rate<br>3.5 Counting currency<br>3.6 Issuing/receiving equivalent currency<br>3.7 Issuing/retaining copy of the receipt<br>3.8 Keeping currency in the till | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |
| 4. Facilitate funds transfer | 2.1 Receiving customer request<br>2.2 Verification of customer details<br>2.3 Confirmation of customer balance<br>2.4 Initiation of cash transfer<br>2.5 Issuing copy of the signed cash transfer slip | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence |

| | | | • Third party reports |
|---|---|---|---|
| 5. Balance Teller Cash Account | 1.1 Bundling physical cash<br><br>1.2 Confirmation of physical cash<br><br>1.3 Checking system balance<br><br>1.4 Verification report on system balance against cash<br><br>1.5 Maintaining daily till limit for physical cash<br><br>1.6 Returning till to strong room | | Written test<br><br>Project<br><br>Practical<br><br>Portfolio of evidence<br><br>Third party reports |

**Suggested Delivery Methods**

- Demonstration
- Practical work by trainee
- Group work
- Guest speakers
- Field trips
- Case studies
- Role plays

**List of Recommended Resources (30 trainees)**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| A | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| B | **Learning Facilities & Infrastructure** | | | |
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| C | **Consumable Materials** | | | |

| | | | | |
|---|---|---|---|---|
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |
| **D** | **Tools And Equipment** | | | |
| 8. | Computers/Laptops | Any model | 30 | 1:1 |
| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 11. | Staplers | | 2 | 1:15 |
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

**References**

1. Bullivant, G. (2005). *Credit management* (6th ed.). Routledge.
2. Bouteille, S., & Coogan-Pushner, D. (2021). *The handbook of credit* risk *management: Originating, assessing, and managing credit exposures* (2nd ed.). Wiley.
3. Bucci, S. R. (2011). *Credit management for dummies* (1st ed.).
4. The Banking Act, 2015, chapter 488

**UNIT CODE:** 0412 551 17A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CR/02/6/MA

**UNIT DURATION: 150 Hours**

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Process bank credit application

**Unit Description**

This unit specifies the competencies required to process bank credit application. It involves: Assessing credit application, offering credit advice, conducting credit risk assessment and conducting credit appraisal.

**Summary of Learning Outcomes**

| S/No | ELEMENTS | DURATION (HOURS) |
|------|----------|------------------|
| 1 | Assess credit application | 20 |
| 2 | Offer credit advice | 46 |
| 3 | Conduct credit risk assessment | 42 |
| 4 | Conduct credit application | 42 |
| | **Total** | **150** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|------------------|---------|------------------------------|
| 1. Assess credit application | 1.1 Customer details<br>1.1.1 Name<br>1.1.2 Age<br>1.1.3 Marital status<br>1.1.4 Physical address<br>1.1.5 Contact<br>1.1.6 Nature of work<br>1.2 Purpose of the credit<br> 1.2.1 Personal credit | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |

| | | |
|---|---|---|
| | 1.2.2 Business credit<br><br>1.2.3 Investment<br><br>1.3 Criteria for determining customer credit amount<br><br>    1.3.1 Credit worthiness<br><br>    1.3.2 Collateral<br><br>    1.3.3 Prevailing economic conditions | |
| 2. Offer credit Advice | 2.1 Credit requirements<br><br>    2.1.1 Credit score<br><br>    2.1.2.Income and employment status<br><br>    2.1.3 Debt to income ratio<br><br>    2.1.4 Collateral<br><br>    2.1.5 Credit history<br><br>2.2   Monthly instalment<br><br>2.3   Repayment period<br><br>2.4   Repayment date<br><br>2.5 Cost of credit<br><br>2.6 Loan security<br><br>2.7 Credit application form | • Written test<br><br>• Project<br><br>• Practical<br><br>• Portfolio of evidence<br><br>• Third party reports |
| 3. Conduct credit risk assessment | 3.1 Credit risks<br><br>3.2 Classification of credit risks<br><br>    3.2.1 By nature<br><br>    3.2.2 By borrower type<br><br>    3.2.3 By loan type<br><br>    3.2.4 By geographical location<br><br>    3.2.5 By credit rating<br><br>    3.2.6 By loan size<br><br>    3.2.7 By industry sector<br><br>3.3 Credit risks analysis<br><br>3.4 Credit risk rating<br><br>    3.4.1 Credit scoring models | Written test<br><br>Project<br><br>Practical<br><br>Portfolio of evidence<br><br>Third party reports |

| | | |
|---|---|---|
| | 3.4.2 Credit rating agencies | |
| | 3.4.3 Internal rating systems | |
| | 3.4.4 Expert judgement | |
| | 3.4.5 Collateral valuation | |
| | 3.4.6 Stress testing | |
| | 3.4.7 Monitoring and surveillance | |
| | 3.5 Credit pricing | |
| |    3.5.1 Definition of credit pricing | |
| |    3.5.2 Factors influencing credit pricing | |
| |    3.5.3 Credit pricing models | |
| |    3.5.4 Implications of credit pricing | |
| | 3.6 Credit servicing and Credit activity costing | |
| 4. Conduct credit application appraisal | 4.1 Industry analysis<br>4.2 Client suitability for credit<br>   4.2.1 Credit score<br>   4.2.2 Customer income<br>   4.2.3 Debt<br>   4.2.4 Employment<br>   4.2.5 collateral<br>4.3 Credit approval process<br>4.4 Credit approval documents<br>   4.4.1 Personal identification<br>   4.4.2 Employment verification<br>   4.4.3 Credit history<br>   4.4.4 Collateral evidence<br>   4.4.5 Business documentation<br>4.5 Sales contract and documentation<br>   4.5.1 Loan agreements<br>   4.5.2 Credit card agreements<br>   4.5.3 Investment product contracts<br>   4.5.4 Insurance contracts<br>   4.5.5 Derivatives contracts | • Written test<br>• Project<br>• Practical assessment<br>• Portfolio of evidence<br>• Third party reports |

| | | 4.5.6 Lease agreements | |
| | | 4.5.7 Bank guarantees | |
| | | 4.6 Dispatch/disbursement notice | |

**Suggested Delivery Methods**

- Demonstration
- Practical work by trainee
- Group discussions
- Field work and benchmarking
- Case studies
- Role play

**List of Recommended Resources for 30 trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| **A** | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| **B** | **Learning Facilities & Infrastructure** | | | |
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| **C** | **Consumable Materials** | | | |
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |
| **D** | **Tools And Equipment** | | | |
| 8. | Computers/Laptops | Any model | 30 | 1:1 |
| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |

| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
|-----|------------|---------------------------|---|-------|
| 11. | Staplers | | 2 | 1:15 |
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

**References**

1. Bullivant, G. (2005). *Credit management* (6th ed.). Routledge.

2. Bouteille, S., & Coogan-Pushner, D. (2021). *The handbook of credit* risk *management: Originating, assessing, and managing credit exposures* (2nd ed.). Wiley.

3. Bucci, S. R. (2011). *Credit management for dummies* (1st ed.).

4. Coyle, B. (2000). *Corporate credit analysis: Credit risk management* (1st ed.). Global Professional Publishing.

5. Yhip, T.M., & Alagheband, B.M.D. (2020). *The practice of lending: A guide to credit analysis and credit risk* (1st ed.). Springer.

6. The Banking Act, 2015, chapter 488

# MODULE V

# CLIENT DEBT COLLECTION MANAGEMENT

**UNIT CODE:** 0412 551 18A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CR/03/6/MA

**UNIT DURATION: 100 Hours**

**Relationship to Occupational Standards**

This unit describes the unit of competency: Manage client debt collection

**Unit Description**

This unit specifies the competencies required to manage client debt collection. It involves classifying business debts, contacting loan defaulters and offering credit cures.

**Summary of Learning Outcomes**

| S/No | ELEMENTS | DURATION (HOURS) |
|---|---|---|
| 1 | Classify business debts | 50 |
| 2 | Conduct loan defaulters | 50 |
| 3 | Offer credit cures | 50 |
| | **Total** | **150** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|---|---|---|
| 1. Classify business debts | 1.1 Categories of business debts<br>  1.1.1 Short term debt<br>  1.1.2 Long term debt<br>  1.1.3 Secured debt<br>  1.1.4 Unsecured debt<br>  1.1.5 Revolving debt<br>  1.1.6 Fixed rate<br>  1.1.7 Variable rate<br>1.2 Impact of debts<br>1.3 Determination of debt provision<br>1.4 Debt classification review | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |

| | | |
|---|---|---|
| 2. Contact Loan Defaulters | 2.1 Identification of Loan defaulters<br>2.2 Modes of contacting loan defaulters<br>2.3 Contacting loan defaulters<br>2.4 Causes of loan default<br>2.5 Recommended course of action<br>    2.5.1 Collect credit arrears<br>    2.5.2 Communicate to customer<br>    2.5.3 Escalate | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |
| 3. Offer Credit Cures | 3.1 Business environmental factors affecting loan repayment<br>3.2 Credit cures<br>3.3 Application of credit cures<br>3.4 Monitoring loan performance<br>3.5 Identification of irrecoverable loans | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |

**Suggested Delivery Methods**

5. Demonstration
6. Practical work by trainee
7. Fieldwork and benchmarking
8. Group discussions
9. Case studies
10. Role plays

**List of Recommended Resources for 30 trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| A | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| B | **Learning Facilities & Infrastructure** | | | |
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |

| | | | | |
|---|---|---|---|---|
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |
| **C** | **Consumable Materials** | | | |
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |
| **D** | **Tools And Equipment** | | | |
| 8. | Computers/Laptops | Any model | 30 | 1:1 |
| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 11. | Staplers | | 2 | 1:15 |
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

**References**

1. Bullivant, G. (2005). *Credit management* (6th ed.). Routledge.
2. Bouteille, S., & Coogan-Pushner, D. (2021). *The handbook of credit* risk *management: Originating, assessing, and managing credit exposures* (2nd ed.). Wiley.
3. Bucci, S. R. (2011). *Credit management for dummies* (1st ed.).
4. Coyle, B. (2000). *Corporate credit analysis: Credit risk management* (1st ed.). Global Professional Publishing.

5. Yhip, T.M., & Alagheband, B.M.D. (2020). *The practice of lending: A guide to credit analysis and credit risk* (1st ed.). Springer.

6. The Banking Act, 2015, chapter 488

# CREDIT SECURITY MANAGEMENT

**UNIT CODE:** 0412 551 19A

**TVET CDACC UNIT CODE:** BUS/CU/CM/CR/04/6/MA

**UNIT DURATION:** 150 Hours

**Relationship to Occupational Standards**

This unit addresses the unit of competency: Manage credit security.

**Unit Description**

This unit specifies the competencies required to manage credit security. It involves identifying security options, determining the security coverage, executing legal documents and conducting security perfection.

**Summary of Learning Outcomes**

| S/No | ELEMENTS | DURATION (HOURS) |
|------|----------|------------------|
| 1 | Identify security options | 25 |
| 2 | Determine security coverage | 35 |
| 3 | Execute legal documents | 25 |
| 4 | Conduct security perfection | 25 |
| 5 | Maintain credit security documents | 40 |
| | **Total** | **150** |

**Learning Outcomes, Content and Suggested Assessment Methods**

| Learning Outcome | Content | Suggested Assessment Methods |
|------------------|---------|------------------------------|
| 1. Identify security options | 1.1 Types of collateral<br>    1.1.1 Real estate<br>    1.1.2 Vehicles<br>    1.1.3 Inventory<br>    1.1.4 Equipment<br>    1.1.5 Investment securities<br>    1.1.6 Intellectual property | Written test<br>Project<br>Practical<br>Portfolio of evidence<br>Third party reports |

| | 1.2 Security exposure<br><br>1.3 Matching exposure to collateral | |
|---|---|---|
| 2. Determine Security Coverage | 2.1 Types of security<br>    2.1.1. Personal real estate.<br>    2.1.2 Home equity.<br>    2.1.3 Personal vehicles.<br>    2.1.4 Paychecks.<br>    2.1.5 Cash or savings accounts.<br>    2.1.6 Investment accounts.<br>    2.1.7 Paper investments.<br>2.2 Security caveat<br>2.3 Use of collateral elsewhere<br>2.4 Security valuation | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |
| 3. Execute legal documents | 3.1 Issuing customer with offer letter and other legal documents<br>3.2 Signing of offer letter and other legal documents<br>3.3 Witnessing legal documents<br>    3.3.1 Guarantee<br>    3.3.2 3rd party guarantee<br>    3.3.3 Letter of hypothecation<br>    3.3.4 Chattel's mortgage<br>    3.3.5 Director's guarantee | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |
| 4. Conduct security perfection | 4.1 Security documents<br>    4.1.1 Mortgage deed<br>    4.1.2 Debenture<br>    4.1.3 Guarantee agreement<br>    4.1.4 Lien agreement<br>    4.1.5 Title deed<br>    4.1.6 Hypothecation agreement<br>4.2 Compiling security documents | • Written test<br>• Project<br>• Practical<br>• Portfolio of evidence<br>• Third party reports |

| | | |
|---|---|---|
| | 4.3 Legal charge on property | |
| 5. Maintain credit security documents | 5.1 Filing legal documents<br><br>5.2 Storing security documents<br><br>5.3 Maintenance of security documents<br><br>   register<br><br>5.4 Maintaining insurance register<br><br>5.5 Maintaining valuation report | • Written test<br><br>• Project<br><br>• Practical<br><br>• Portfolio of evidence<br><br>• Third party reports |

**Suggested Delivery Methods**

- Demonstration
- Practical work by trainee
- Field trips
- Group discussions
- Case studies
- Role plays

**List of Recommended Resources for 30 trainees**

| S/No. | Category/Item | Description/ Specifications | Quantity | Recommended Ratio (Item: Trainee) |
|---|---|---|---|---|
| A | **Learning Materials** | | | |
| 1. | Charts | • Flip Charts | 5 | 1:6 |
| B | **Learning Facilities & Infrastructure** | | | |
| 2. | Lecture/Theory Room | (9* 8 sq. metres) | 1 | 1:30 |
| 3. | Internet Connection | WI-FI, Dial-Up, Cable, Fixed-wireless, | 1 | 1:30 |

| C | Consumable Materials | | | |
|---|---|---|---|---|
| 4. | Markers | whiteboard markers and permanent markers | 5 | 1:6 |
| 5. | Stationery | Printing Papers, Foolscaps | 5 reams | 1:6 |
| 6. | Files / folders | | 30 | 1:1 |
| 7. | Flash disks | | 5 | 1:6 |
| D | Tools And Equipment | | | |
| 8. | Computers/Laptops | Any model | 30 | 1:1 |
| 9. | Projector | LED.LCD, Laser | 1 | 1:30 |
| 10. | Whiteboard | Glass, melamine, porcelain | 1 | 1:30 |
| 11. | Staplers | | 2 | 1:15 |
| 12. | Paper punch | | 2 | 1:15 |
| 13. | Metallic cabinet | | 1 | 1:30 |
| 14. | Scanner | | 2 | 1:15 |
| 15. | Printer | | 1 | 1:30 |
| 16. | Print toners | | 2 | 1:15 |
| 17. | Shredding machine | | 1 | 1:30 |

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