

**REPUBLIC OF KENYA**

**COMPETENCY-BASED MODULAR CURRICULUM**

**FOR**

**BANKING AND FINANCE**

**KNQF LEVEL 6**

**(CYCLE 3)**

**ISCED PROGRAMME CODE: 0412 554 A**



**TVET CDACC  
P.O. BOX 15745-00100  
NAIROBI**

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## **FOREWORD**

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

Reforms in the education sector are necessary to achieve Kenya Vision 2030 and meet the provisions of the Constitution of Kenya 2010. The education sector had to be aligned to the Constitution, and this resulted in the 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 the mode of delivery allow for multiple entry and exit in TVET programmes.

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 banking and finance 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).

TVET Act 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 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 banking and finance 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 banking and finance sector acquire competencies to perform their work more efficiently and effectively.

**COUNCIL SECRETARY/CEO**

**TVET CDACC**

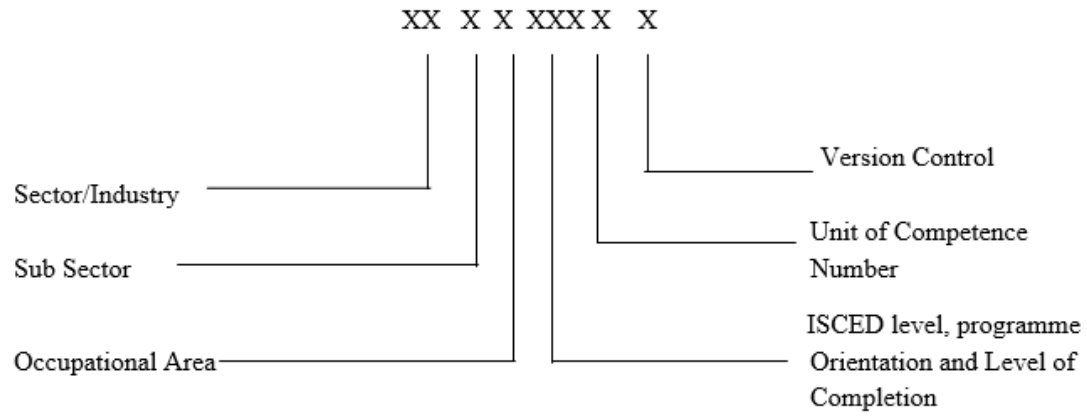
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## **ABBREVIATIONS AND ACRONYMS**

CBET	Competence based education training
DVD	Digital video disk
GAAPs	General accepted accounting principle
ICT	Information communication technology
IoT	Internet of Things
ISCED	International Standards Classification of Education
POE	Portfolio of evidence
TVET	Technical and vocational education and training
VGA	Video graphic array

## KEY TO ISCED UNIT CODE



**BUS/CU/AC/BC/01/6/MA**

Industry or sector

Curriculum

Occupational area

Type of competency

Competency number

Competency level

Control version

## COURSE OVERVIEW

Banking and finance Level 6 curriculum consists of competencies that an individual must achieve to perform banking and finance operations. It involves marketing bank products, managing customer relationship and electronic banking skills, offering customer service, performing credit administration, managing bank compliance, offering tellering service, processing credit facilities, establishing credit collateralization and managing back-office.

## SUMMARY OF UNITS OF LEARNING

MODULE I				
ISCED Unit Code	TVET CDACC Unit Code	Units Title	Unit Duration (Hours)	Credit Factor
0031 551 04A	BUS/CU/BF/CC/01/6/MA	Business Communication	80	8
0417 551 02A	BUS/CU/BF/BC/03/6/MA	Work Ethics and Practices	40	4
0413 551 06A	BUS/CU/BF/CC/02/6/MA	Principles of Economics	80	8
0411 551 07A	BUS/CU/BF/CC/03/6/MA	Financial Accounting	120	12
0412 551 12A	BUS/CU/BF/CR/01/6/MA	Bank Product Marketing	100	10
	Sub Total		420	42
MODULE II				
ISCED Unit Code	TVET CDACC Unit Code	Units Title	Unit Duration (Hours)	Credit Factor
0413 551 03A	BUS/CU/BF/BC/04/6/MA	Entrepreneurship Skills	40	4
0611 551 01A	BUS/CU/BF/BC/01/6/MA	Digital Literacy	40	4
0412 551 12A	BUS/CU/BF/CR/02/6/MA	Customer Relationship	120	10
0412 551 13A	BUS/CU/BF/CR/03/6/MA	Electronic Banking	140	12
0412 551 14A	BUS/CU/BF/CR/04/6/MA	Customer Service	100	10
		Sub Total	440	44
MODULE III				

<b>ISCED Unit Code</b>	<b>TVET CDACC Unit Code</b>	<b>Units Title</b>	<b>Unit Duration (Hours)</b>	<b>Credit Factor</b>
0421 551 06A	BUS/CU/BF/CC/04/6/MA	Management Skills	70	7
0588 551 08A	BUS/CU/BF/CC/05/6/MA	Financial Management	100	10
0411 551 09A	BUS/CU/BF/CC/06/6/MA	Business Mathematics and Statistics	100	10
0413 551 10A	BUS/CU/BF/CR/05/6/MA	Credit Administration	110	11
0412 551 15A	BUS/CU/BF/CR/6/6/MA	Bank Compliance	100	10
	<b>Sub Total</b>		<b>480</b>	<b>48</b>
<b>MODULE IV</b>				
<b>ISCED Unit Code</b>	<b>TVET CDACC Unit Code</b>	<b>Units Title</b>	<b>Unit Duration (Hours)</b>	<b>Credit Factor</b>
0416 551 10A	BUS/CU/BF/CC/07/6/MA	Research Study	100	10
0412 551 17A	BUS/CU/BF/CR/07/6/MA	Teller Service	180	18
0412 551 17A	BUS/CU/BF/CR/08/6/MA	Credit Application Process	180	18
	<b>Sub Total</b>		<b>460</b>	<b>400</b>
<b>MODULE V</b>				
<b>ISCED Unit Code</b>	<b>TVET CDACC Unit Code</b>	<b>Units Title</b>	<b>Unit Duration (Hours)</b>	<b>Credit Factor</b>
0412 551 19A	BUS/CU/BF/CR/09/6/MA	Credit Collateralization	160	16
0412 551 20A	BUS/CU/BF/CR/10/6/MA	Back-Office Management	180	18
	<b>Sub Total</b>		<b>340</b>	<b>36</b>
Industrial Training			480	48
<b>GRAND TOTAL</b>			<b>2600</b>	<b>260</b>

### Entry Requirements

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

- a) Kenya Certificate of Secondary Education (KCSE) mean grade C minus

**Or**

- b) Equivalent qualifications as determined by TVETA.

### **Trainer Qualification**

Qualifications of a trainer for this course include:

- a) Minimum level 7 in banking and finance or in related trade area;
- 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.

### **Assessment**

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) Theoretical and practical weight shall be 40:60 level 6 for each unit of learning.
- d) 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.
- e) Assessment performance rating for each unit of competency shall be as follows:

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 Banking and Finance 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.

The certificates will be issued by TVET CDACC.

## **MODULE I**

## BUSINESS COMMUNICATION

**UNIT CODE:** 0031 551 04A

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

**Unit Duration:** 80 Hours

### Relationship to Occupational Standards

This unit addresses the Unit of Competency: Apply Business Communication

### 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
		<b>Total 80 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Administer Communication channels	1.1 Communication process 1.2 Principles of effective communication 1.3 Channels/medium/modes of communication	<ul style="list-style-type: none"><li>• Written assessment</li><li>• Oral assessment</li><li>• Third party reports</li><li>• Portfolio of evidence</li></ul>

Learning Outcome	Content	Suggested Assessment Methods
	1.4 Factors to consider when selecting a channel of communication 1.5 Barriers to effective communication 1.6 Patterns of communication 1.7 Sources of information 1.8 Organizational policies 1.9 Record keeping	<ul style="list-style-type: none"> <li>• Project</li> <li>• Practical</li> </ul>
2. Implement types of communication	2.1 Written Communication 2.1.1 Types of written communication 2.1.2 Elements of communication 2.1.3 Organization requirements for written communication 2.2 Non- Verbal 2.2.1 Utilize body language and Gestures 2.2.2 Apply body posture 2.2.3 Apply workplace dressing code 2.3 Oral Communication 2.3.1 Intrapersonal 2.3.2 Interpersonal	<ul style="list-style-type: none"> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third party reports</li> <li>• Portfolio of evidence</li> <li>• Project</li> <li>• Practical</li> </ul>
3. Implement service charter	3.1 Introduction to service charter 3.2 Importance of service charter 3.3 Correspondence response 3.4 Retrieval of records	<ul style="list-style-type: none"> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third party reports</li> <li>• Portfolio of evidence</li> <li>• Project</li> <li>• Practical</li> </ul>

Learning Outcome	Content	Suggested Assessment Methods
4. Safeguarding confidentiality of information	<p>4.1 Introduction to information confidentiality</p> <p>4.2 Physical securing of records and correspondences</p> <ul style="list-style-type: none"> <li>• Lock and key</li> <li>• Reinforced storage</li> <li>• Fireproofing</li> <li>• Lockable cabinets</li> <li>• Restricted access</li> </ul> <p>4.3 Monitoring of records and correspondences</p> <p>4.4 Methods of securing information</p> <p>4.5 Advantages and disadvantages of safeguarding confidentiality.</p> <p>4.6 Tracing of records and correspondences</p>	<ul style="list-style-type: none"> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third party reports</li> <li>• Portfolio of evidence</li> <li>• Project</li> <li>• Practical</li> </ul>
5. Coordinate communication on social media platforms	<p>5.1 Social media requirements</p> <p>5.2 Social media policies and procedures</p> <p>5.3 Social media platforms in an organization</p> <p>5.4 Social media content sourcing</p> <p>5.5 Interacting with customers on social media</p> <p>5.6 Updating social media accounts</p> <p>5.7 Adherence to legal and ethical practices in social media platforms</p> <p>5.8 Social media monitoring tools</p> <p>5.8.1 Twitter counter</p> <p>5.8.2 Hootsuite</p>	<ul style="list-style-type: none"> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third party reports</li> <li>• Portfolio of evidence</li> <li>• Project</li> <li>• Practical</li> </ul>

Learning Outcome	Content	Suggested Assessment Methods
	5.8.3 Klout 5.8.4 Buzzlogix 5.8.5 Digimind 5.9 Social media engagement report	
6 Prepare work place meetings	6.8 Introduction to minute taking 6.9 Types of meetings 6.10 Structure of meetings 6.1.1 Notice 6.1.2 Agenda 6.1.3 Preparation of other relevant documents 6.1.4 Minute formats	<ul style="list-style-type: none"> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third party reports</li> <li>• Portfolio of evidence</li> <li>• Project</li> <li>• Practical</li> </ul>
7 Prepare workplace report	7.1 Introduction to report writing 7.1.1 Definition 7.1.2 Principles e.g. conciseness, clarity etc. 7.2 Importance of reports 7.3 Forms and types of reports 7.3.1 Oral reports 7.3.2 Written reports 7.3.3 Recorded etc. 7.4 Reports formats 7.4.1 Letter format 7.4.2 Memo format 7.5 Reports preparation	<ul style="list-style-type: none"> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third party reports</li> <li>• Portfolio of evidence</li> <li>• Project</li> <li>• Practical</li> </ul>

#### Suggested Delivery Methods

- Discussion
- Roleplaying
- Simulation
- Direct instruction

- Demonstration
- Field trips

### Recommended Resources for 30 Trainees

S/N o.	Category/Item	Description/ Specifications	Quantity	Recommended Ratio (Item: Trainee)
<b>A</b>	<b>Learning Materials</b>			
1.	Charts	• Flip Charts	5	1:6
2.	Report writing templates		5	1:6
<b>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
3.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
4.	Internet Connection	WI-FI, Dial-Up, Cable, Fixed-wireless,	1	1:30
<b>C</b>	<b>Consumable Materials</b>			
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
<b>D</b>	<b>Tools And Equipment</b>			
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 551 02A

**TVET CDACC UNIT:** BUS/CU/BF/CC/01/6/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	10
2	Promote ethical practices and values	4
3	Promote teamwork	10
4	Maintain professional and personal development	10
5	Apply problem-solving skills	4
6	Promote customer care	2
		<b>Total 40 Hours</b>

### 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 1.2 Self-esteem development 1.3 Emotional intelligence and coping with work stress 1.4 Assertiveness development 1.5 Accountability and responsibility for one's action	<ul style="list-style-type: none"><li>• Written assessment</li><li>• Oral assessment</li><li>• Third party reports</li><li>• Portfolio of evidence</li><li>• Project</li><li>• Practical</li></ul>

	1.6 Time management 1.7 Setting performance targets 1.8 Self-awareness 1.9 Motivation, initiative and proactivity 1.10 Monitor and evaluate performance targets	
2. Promote ethical work practices and values	2.1 Integrity 2.2 Organizational codes of conduct 2.3 Industry policies and procedures 2.4 Professionalism	<ul style="list-style-type: none"> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third party reports</li> <li>• Portfolio of evidence</li> <li>• Project</li> <li>• Practical</li> </ul>
3. Promote Teamwork	3.1 Teams 3.1.1 Small work group 3.1.2 Staff in a section/department 3.1.3 Inter-agency group 3.1.4 Virtual teams 3.2 Team roles and objectives 3.3 Team activities 3.4 Team performance and evaluation 3.5 Conflicts and conflict resolution 3.5.1 Interpersonal conflict 3.5.2 Intrapersonal conflict 3.5.3 Intergroup conflict 3.5.4 Intragroup conflict 3.6 Gender and diversity 3.7 Healthy workplace relationships 3.7.1 Man/Woman 3.7.2 Trainer/trainee 3.7.3 Employee/employer 3.7.4 Client/service provider	<ul style="list-style-type: none"> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third party reports</li> <li>• Portfolio of evidence</li> <li>• Project</li> <li>• Practical</li> </ul>

	3.7.5 Husband/wife 3.7.6 Boy/girl 3.7.7 Parent/child 3.7.8 Sibling relationships 3.8 Adaptability and flexibility	
4. Maintain professional and personal development	4.1 Personal growth and development 4.1.1 Growth in the job 4.1.3 Career mobility 4.1.4 Gains and exposure the job gives 4.1.5 Net workings 4.1.6 Benefits that accrue to the individual as a result of noteworthy performance. 4.2 Training and career opportunities 4.2.1 Participation in training programs 4.2.2 Serving as Resource Persons in conferences and workshops 4.2.3 Capacity building 4.3 Training resources 4.3.1 Human 4.3.2 Financial 4.3.3 Technology 4.4 Licenses and certificates for professional growth and development 4.5 Recognition in career advancement 4.6 Pursuing personal and organizational goals 4.7 Work-life balance 4.8 Dynamism and on-the-job learning	<ul style="list-style-type: none"> <li>● Written assessment</li> <li>● Oral assessment</li> <li>● Third party reports</li> <li>● Portfolio of evidence</li> <li>● Project</li> <li>● Practical</li> </ul>

5. Apply Problem-solving skills	<p>5.1 Creative, innovative and practical solutions.</p> <p>5.1.1 New ideas</p> <p>5.1.2 Original ideas</p> <p>5.1.3 Different ideas</p> <p>5.1.4 Methods/procedures</p> <p>5.1.5 Processes</p> <p>5.1.6 New tools</p> <p>5.2. Independence and initiative in problem identification and solving</p> <p>5.3. Problem-solving process</p> <p>5.4. Methods of solving problems</p> <p>Problem analysis and assumptions testing</p>	<ul style="list-style-type: none"> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third party reports</li> <li>• Portfolio of evidence</li> <li>• Project</li> </ul> <p>Practical</p>
6. Promote Customer Care	<p>6.1 Identifying customer needs</p> <p>6.2 Customer feedback methods</p> <p>6.2.1 Verbal</p> <p>6.2.2 Written</p> <p>6.2.3 Informal</p> <p>6.2.4 Formal</p> <p>6.3 Resolving customer concerns</p> <p>6.4 Customer outreach programs</p> <p>6.5 Customer retention</p>	<ul style="list-style-type: none"> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third party reports</li> <li>• Portfolio of evidence</li> <li>• Project</li> <li>• Practical</li> </ul>

### **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)
<b>A</b>	<b>Learning Materials</b>			
1.	Charts	• Flip Charts	5	1:6
<b>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
2.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
3.	Internet Connection	WI-FI, Dial-Up, Cable, Fixed-wireless,	1	1:30
<b>C</b>	<b>Consumable Materials</b>			
4.	Markers	whiteboard markers and permanent markers	5	1:6
5.	Stationery	Printing Papers, Fools caps	5 reams	1:6
6.	Files / folders		30	1:1
7.	Flash disks		5	1:6
<b>D</b>	<b>Tools And Equipment</b>			
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.

## PRINCIPLES OF ECONOMICS

**UNIT CODE:** 0413 551 06A

**TVET CDACC UNIT:** BUS/CU/BF/CC/02/6/MA

**Unit duration:** 80 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	8
5	Apply consumer behavior theory	6
6	Apply production theory	9
7	Apply cost theory	8
8	Differentiate market structures	6
9	Determine national income	9
10	Demonstrate understanding of money and banking	8
11	Demonstrate understanding of inflation and unemployment	6
12	Demonstrate understanding of international trade	8
		<b>Total 80 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning outcomes	Content	Suggested Assessment Methods
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1. Apply fundamental of Economic Concepts	1.1 Economic concepts. <ul style="list-style-type: none"> <li>1.1.1 Economic resources</li> <li>1.1.2 Human wants</li> <li>1.1.3 Scarcity and choice</li> <li>1.1.4 Opportunity cost</li> <li>1.1.5 Production possibility curves/frontiers</li> <li>1.1.6 Wealth</li> <li>1.1.7 Welfare</li> </ul> 1.2 Economic methodology 1.3 Economic resources 1.4 Economic systems. 1.5 Effective resource utilization.	<ul style="list-style-type: none"> <li>• Case studies</li> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Projects</li> <li>• Portfolio of evidence</li> </ul>
2 Apply demand concept in market analysis	2.1 Market demand dynamics. 2.2 Factors affecting demand. 2.3 Demand curves 2.4 Elasticity of demand	<ul style="list-style-type: none"> <li>• Case studies</li> <li>• Practical</li> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third-party report</li> <li>• Projects</li> <li>• Portfolio of evidence</li> </ul>
3 Apply consumer behavior theory	3.1 Consumer behavior approaches. <ul style="list-style-type: none"> <li>3.1.1 Cardinal</li> <li>3.1.2 Ordinal</li> </ul> 3.2 Consumer utility <ul style="list-style-type: none"> <li>3.2.1 marginal utility</li> <li>3.2.2 law of diminishing marginal utility</li> </ul> 3.3 Consumer equilibrium 3.4 Indifference curves	<ul style="list-style-type: none"> <li>• Case studies</li> <li>• Practical</li> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third-party report</li> <li>• Projects</li> <li>• Portfolio of evidence</li> </ul>

4 Apply production theory	<p>4.1 Factors of production and their rewards</p> <p>4.1.1 Land</p> <p>4.1.2 Labour</p> <p>4.1.3 Capital</p> <p>4.1.4 Entrepreneurship</p> <p>4.2 Mobility of factors of production</p> <p>4.3 Stages of production</p> <p>4.3.2 Primary</p> <p>4.3.3 Secondary</p> <p>4.3.4 Tertiary</p> <p>4.4 Direct and Indirect Production</p> <p>4.5 Merits and demerits of direct and indirect production</p> <p>4.6 Division of labour and specialization.</p> <p>4.1 Long run and short run production period</p>	<ul style="list-style-type: none"> <li>• Case studies</li> <li>• Practical</li> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third-party report</li> <li>• Projects</li> <li>• Portfolio of evidence</li> </ul>
5 Apply cost theory	<p>5.1 Classification of production costs</p> <p>5.1.1 Fixed costs</p> <p>5.1.2 Variable costs</p> <p>5.1.3 Total cost</p> <p>5.1.4 Opportunity costs</p> <p>5.1.5 Marginal cost</p> <p>5.2 Short run costs analysis</p> <p>5.2.1 long run costs analysis</p> <p>5.2.2 Cost curves analysis.</p> <p>5.3 Optimal size of the firm.</p> <p>5.3.1 Economies of scale.</p>	<ul style="list-style-type: none"> <li>• Case studies</li> <li>• Practical</li> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third-party report</li> <li>• Projects</li> <li>• Portfolio of evidence</li> </ul>
6 Differentiate Market Structures	<p>6.1 Meaning of the term market</p> <p>6.2 Types of market structures and their characteristics</p> <p>6.2.1 Perfect competition</p>	<ul style="list-style-type: none"> <li>• Case studies</li> <li>• Practical</li> <li>• Written assessment</li> <li>• Oral assessment</li> </ul>

	6.2.2 Monopoly 6.2.3 Monopolistic 6.2.4 Oligopoly 6.2.5 Duopoly 6.3 Price and output determination in the long run and in the short run.	<ul style="list-style-type: none"> <li>• Third-party report</li> <li>• Projects</li> <li>• Portfolio of evidence</li> </ul>
7 Determine national income	7.1 Concept of national income 7.1.1 Gross Domestic Product (GDP) 7.1.2 Gross national product (GNP) and net national product (NNP) 7.1.3 Net national income (NNI) at market price and factor cost 7.1.4 Disposable income 7.2 Methods used to measure national income 7.3 Income approach 7.4 Output approach 7.5 Expenditure approach 7.6 Problems of national income 7.7 Importance of national income statistics 7.8 National income equilibrium.	<ul style="list-style-type: none"> <li>• Case studies</li> <li>• Practical</li> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third-party report</li> <li>• Projects</li> <li>• Portfolio of evidence</li> </ul>
8 Understand money and banking	8.1 Definition of terms: 8.1.1 Money 8.1.2 Banking 8.2 Characteristics of money 8.3 Functions of money 8.4 Functions of commercial banks 8.5 Function of central bank Functions of non-banking financial institutions	<ul style="list-style-type: none"> <li>• Case studies</li> <li>• Practical</li> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third-party report</li> <li>• Projects</li> <li>• Portfolio of evidence</li> </ul>

9 Determine Inflation and unemployment	9.1 Types of inflation 9.1.1 Cost push 9.1.2 Demand pull 9.2 Causes of inflation 9.3 Effects of inflation 9.4 Measures to control inflation 9.4.1 Fiscal policy 9.4.2 Monetary 9.4.3 Direct intervention 9.5 Meaning of unemployment 9.6 Types of unemployment 9.7 Causes of unemployment 9.8 Measures to control unemployment	<ul style="list-style-type: none"> <li>• Case studies</li> <li>• Practical</li> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third-party report</li> <li>• Projects</li> <li>• Portfolio of evidence</li> </ul>
10 Understand international trade.	10.1 Concept of international trade; 10.1.1 Meaning, 10.1.2 Advantages and disadvantages. 10.2 International balance of payments. 10.3 International Balance of trade. 9.9 International Terms of trade .	<ul style="list-style-type: none"> <li>• Case studies</li> <li>• Practical</li> <li>• Written assessment</li> <li>• Oral assessment</li> <li>• Third-party report</li> <li>• Projects</li> <li>• Portfolio of evidence</li> </ul>

### 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)
<b>A</b>	<b>Learning Materials</b>			
1.	Charts	<ul style="list-style-type: none"> <li>• Flip Charts</li> </ul>	5	1:6

<b>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
2.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
3.	Internet Connection	WI-FI, Dial-Up, Cable, Fixed-wireless,	1	1:30
<b>C</b>	<b>Consumable Materials</b>			
4.	Markers	whiteboard markers and permanent markers	5	1:6
5.	Stationery	Printing Papers, Fools caps	5 reams	1:6
6.	Files / folders		30	1:1
7.	Flash disks		5	1:6
<b>D</b>	<b>Tools And Equipment</b>			
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

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

## FINANCIAL ACCOUNTING

**UNIT CODE:** 0411 551 07A

**TVET CDACC UNIT:** BUS/CU/BF/CC/03/6/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
		<b>Total 120 Hours</b>

### 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 1.1.1 Going concern 1.1.2 Accrual 1.1.3 Prudence	<ul style="list-style-type: none"><li>• Practical assessments</li><li>• Projects</li><li>• Poe evaluation</li></ul>

	1.1.4 Matching 1.2 Accounting equation 1.3 Users of accounting information	<ul style="list-style-type: none"> <li>• Third party reports</li> <li>• Written tests</li> </ul>
2. Prepare books of original entries	2.1 Types of transactions 2.1.1 Cash transactions 2.1.2 Credit transactions 2.2 Source documents 2.2.1 Invoices 2.2.2 Vouchers 2.2.3 Receipts 2.3 Books of original entry 2.3.1 Purchases day book 2.3.2 Sales day book 2.3.3 Petty cash book 2.4 Recording source documents	<ul style="list-style-type: none"> <li>• Practical</li> <li>• Projects</li> <li>• PoE evaluation</li> <li>• Third party reports</li> <li>• Written tests</li> </ul>
3. Post transaction to the ledger	3.1 Classification of ledgers 3.2 Types of ledger accounts 3.2.1 General ledger 3.2.2 Sales ledger 3.2.3 Purchases ledger 3.3 Posting of transactions to ledgers 3.4 Balancing ledger accounts 3.5 Extracting Trial Balance from ledger accounts.	<ul style="list-style-type: none"> <li>• Practical</li> <li>• Projects</li> <li>• PoE evaluation</li> <li>• Third party reports</li> <li>• Written tests</li> </ul>
4. Prepare cash books	4.1 Cash books 4.1.1 Two column cash book 4.1.2 Three column cash book 4.1.3 Petty cashbook 4.2 Classification of cash receipts 4.3 Recording cash receipts 4.4 Recording cash discounts	<ul style="list-style-type: none"> <li>• Practical</li> <li>• Projects</li> <li>• POE evaluation</li> <li>• Third party reports</li> <li>• Written tests</li> </ul>
5. Correct accounting errors	5.1 Errors affecting the trial balance	<ul style="list-style-type: none"> <li>• Practical</li> </ul>

	<p>5.2 Errors that do not affect the trial balance</p> <p>5.3 Correction of errors</p> <p>5.4 Suspense account</p> <p>5.5 Final profit /loss statement</p> <p>5.6 The final statement of financial position</p>	<ul style="list-style-type: none"> <li>• Projects</li> <li>• POE evaluation</li> <li>• Third party reports</li> <li>• Written tests</li> </ul>
6. Prepare bank reconciliation statements	<p>6.1 Introduction to bank reconciliation</p> <p>6.2 Cash book and bank statement balance discrepancies:</p> <p>6.2.1 Items appearing in the cashbook but not in the bank statement</p> <p>6.2.2 Items appearing in the bank statement but not in the cash book</p> <p>6.2.3 Errors</p> <p>6.3 Update the cash book</p> <p>6.4 Bank reconciliation statement</p>	<ul style="list-style-type: none"> <li>• Practical</li> <li>• Projects</li> <li>• POE evaluation</li> <li>• Third party reports</li> <li>• Written tests</li> </ul>
7. Maintain non-current assets' register	<p>7.1 Accounting for assets as per accounting standards</p> <p>7.1.1 Kenya Accounting Standards (KAS)</p> <p>7.1.2 International Accounting Standards (IAS)</p> <p>2.1.1 International Financial Reporting Standards (IFRS)</p> <p>7.2 Depreciation methods</p> <p>7.2.1 Straight line method</p> <p>7.2.2 Reducing balance</p>	<ul style="list-style-type: none"> <li>• Practical</li> <li>• Projects</li> <li>• Poe evaluation</li> <li>• Third party reports</li> <li>• Written tests</li> </ul>

	<p>7.3 Accounting treatment on depreciation as per accounting guidelines</p> <p>7.3.1 Accounting standards</p> <p>7.3.2 Accounting concepts/conventions/bases</p> <p>7.4 Acquisition of Non-current assets</p> <p>7.5 Disposal of non-current assets</p> <p>7.6 Determining asset balances</p>	
8. Maintain receivables and payables ledgers	<p>1.1 Bad debts written off</p> <p>1.2 Provision for bad debts</p> <p>1.3 Adjusting receivable balances</p> <p>1.4 Adjusting Payable balances</p> <p>1.5 Control accounts:</p> <p>    1.5.1 Sales ledger control account</p> <p>    1.5.2 Purchases ledger control account</p>	<ul style="list-style-type: none"> <li>• Practical</li> <li>• Projects</li> <li>• POE evaluation</li> <li>• Third party reports</li> <li>• Written tests</li> </ul>
9. Prepare sole trader statements	<p>4.5 Income and expenditure</p> <p>4.6 Income statements</p> <p>4.7 Year-end adjustments</p> <p>    4.7.1 Accruals</p> <p>    4.7.2 Prepayments</p> <p>    4.7.3 Provisions</p> <p>4.8 Statement of financial position items</p> <p>4.9 Statement of financial position</p>	<ul style="list-style-type: none"> <li>• Practical</li> <li>• Projects</li> <li>• POE evaluation</li> <li>• Third party reports</li> <li>• Written tests</li> </ul>

### 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)
<b>A</b>	<b>Learning Materials</b>			
1.	Charts	• Flip Charts	5	1:6
<b>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
2.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
3.	Internet Connection	WI-FI, Dial-Up, Cable, Fixed-wireless,	1	1:30
<b>C</b>	<b>Consumable Materials</b>			
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
<b>D</b>	<b>Tools And Equipment</b>			
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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### Reference

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

Saleemi publishers.

## BANK PRODUCT MARKETING

**UNIT CODE:**0412 551 12A

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

**Duration of Unit:** 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 potential customers, identifying customer needs and closing the sale.

### Summary of Learning Outcomes

S/No	ELEMENTS	DURATION (HOURS)
1	Identify potential customer	35
2	Identify customers' needs	30
3	Close the sale	35
		<b>Total 100 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Identify potential customer	1.1 Data mining performance 1.2 Referrals are identified 1.3 New customers are visited 1.4 Cold calls are conducted	<ul style="list-style-type: none"><li>• Oral questions</li><li>• Written assessment</li><li>• Portfolio of Evidence</li><li>• Practical assessment</li><li>• Third party report</li></ul>
2. Identify customer need	2.1 Bank products are identified 2.1.1 Funded 2.1.2 Non-funded 2.2 customer business industry is identified	<ul style="list-style-type: none"><li>• Oral questions</li><li>• Written assessment</li><li>• Portfolio of Evidence</li><li>• Practical assessment</li><li>• Third party report</li></ul>

	2.3 customer social status is established  2.4 customer product gap is identified	
3. Close the sale	3.1 customers needs are matched with products  3.2 customers are informed on products  3.3 customers are advised on products  3.4 sale is documented.	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

#### Suggested Methods of Instruction

- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Simulation

#### List of Recommended Resources for 30 trainees

S/No.	Category/Item	Description/ Specifications	Quantity	Recommended Ratio (Item: Trainee)
<b>A</b>	<b>Learning Materials</b>			
1.	Charts	<ul style="list-style-type: none"> <li>• Flip Charts</li> </ul>	5	1:6
<b>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
2.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
3.	Internet Connection	WI-FI, Dial-Up, Cable, Fixed-wireless,	1	1:30
<b>C</b>	<b>Consumable Materials</b>			
4.	Markers	whiteboard markers and permanent markers	5	1:6
5.	Stationery	Printing Papers,	5 reams	1:6

		Fools caps		
6.	Files / folders		30	1:1
7.	Flash disks		5	1:6
<b>D</b>	<b>Tools And Equipment</b>			
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

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

## **MODULE II**

## ENTREPRENEURIAL SKILLS

**UNIT CODE:** 0413 551 03A

**TVET CDACC UNIT:** BUS/CU/BF/CC/04/6/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	6
2	Apply the entrepreneurial concepts	4
3	Identify entrepreneurship opportunities	6
4	Apply business legal aspects	6
5	Innovate business strategies	6
6	Develop a business plan	12
		<b>Total 40 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Apply financial literacy skills	1.1 Sources of personal funds 1.1.1 Salary/Wages 1.1.2 Investments 1.1.3 Savings 1.1.4 Inheritance 1.1.5 Government Benefits 1.2 Sources of business funds 1.2.1 Equity Financing	<ul style="list-style-type: none"><li>• Project</li><li>• Written assessment</li><li>• Third party report</li><li>• Interviews</li><li>• POE evaluation</li></ul>

	<p>1.2.2Debt Financing,</p> <p>1.2.3PersonalSavings/Investment</p> <p>1.2.4Retained Earnings</p> <p>1.2.5Grants and Subsidies</p> <p>1.2.6Crowdfunding</p> <p>1.2.7supplier Credit:</p> <p>1.2.8Leasing and Asset Financing</p> <p>1.3 Personal finance management</p> <p>1.4 Savings management</p> <p>1.5 Debt management</p> <p>1.6 Investment decisions</p> <p>1.7 Insurance services</p>	
2.Apply entrepreneurial concept	<p>2.1 Difference between entrepreneurs and business persons</p> <p>2.2 Types of entrepreneurs</p> <p>2.2.1Innovators</p> <p>2.2.2Imitators</p> <p>2.2.3Craft</p> <p>2.2.4Opportunistic</p> <p>2.2.5Speculators</p> <p>2.3 Ways of becoming an entrepreneur</p> <p>2.4 Characteristics of Entrepreneurs</p> <p>2.4.1Creative</p> <p>2.4.2Innovative</p> <p>2.4.3Planner</p> <p>2.4.4Risk taker</p> <p>2.4.5Networker</p> <p>2.4.6Confident</p>	<ul style="list-style-type: none"> <li>• Project</li> <li>• Written assessment</li> <li>• Third party report</li> <li>• Interviews</li> <li>• POE evaluation</li> </ul>

	<p>2.4.7Flexible</p> <p>2.4.8Persistent</p> <p>2.4.9Patient</p> <p>2.4.10Independent</p> <p>2.4.11Future oriented</p> <p>2.4.12Goal oriented</p> <p>2.5 Salaried employment and self-employment</p> <p>2.6 Requirements for entry into self-employment</p> <p>2.6.1Technical skills</p> <p>2.6.2Management skills</p> <p>2.6.3Entrepreneurial skills</p> <p>2.6.4Resources</p> <p>2.6.5Infrastructure</p> <p>2.7 Roles of an Entrepreneur in an enterprise</p> <p>2.8 Contributions of Entrepreneurship</p>	
3. Identify entrepreneurship opportunities	<p>3.1 Sources of business ideas</p> <p>3.2 Factors to consider when evaluating business opportunity</p> <p>3.3 Evaluation of entrepreneurial opportunities</p> <p>3.4 Generation of business ideas and opportunities</p> <p>3.5 Business life cycle</p>	<ul style="list-style-type: none"> <li>• Project</li> <li>• Written assessment</li> <li>• Third party report</li> <li>• Interviews</li> <li>• POE evaluation</li> </ul>
4. Apply business legal aspects	<p>4.1 Forms of business ownership</p> <p>4.1.1Sole proprietorship</p> <p>4.1.2Partnership</p> <p>4.1.3Limited companies</p> <p>4.1.4Cooperatives</p>	<ul style="list-style-type: none"> <li>• Project</li> <li>• Written assessment</li> <li>• Third party report</li> <li>• Interviews</li> <li>• POE evaluation</li> </ul>

	4.2 Business registration and licensing processing 4.3 Types of contracts and agreements 4.4 Employment laws 4.5 Taxation laws	
5. Innovate business Strategies	5.1 Innovative business strategies 5.2 Creativity in business development 5.3 Innovative business standards <ul style="list-style-type: none"> <li>5.3.1 New products</li> <li>5.3.2 New methods of production</li> <li>5.3.3 New markets</li> <li>5.3.4 New sources of supplies</li> <li>5.3.5 Change in industrialization</li> </ul> 5.4 Entrepreneurial Linkages 5.5 ICT in business growth and development	<ul style="list-style-type: none"> <li>• Project</li> <li>• Written assessment</li> <li>• Third party report</li> <li>• Interviews</li> <li>• POE evaluation</li> </ul>
6. Develop Business Plan	6.1 Description of business idea 6.2 Business description 6.3 Marketing plan 6.4 Organizational/Management plan 6.5 Production/operation plan 6.6 Financial plan 6.7 Executive summary 6.8 Business plan presentation 6.9 Business idea incubation	<ul style="list-style-type: none"> <li>• Project</li> <li>• Written assessment</li> <li>• Third party report</li> <li>• Interviews</li> <li>• POE evaluation</li> </ul>

### 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)
<b>A</b>	<b>Learning Materials</b>			
1.	Charts	• Flip Charts	5	1:6
<b>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
2.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
3.	Internet Connection	WI-FI, Dial-Up, Cable, Fixed-wireless,	1	1:30
<b>C</b>	<b>Consumable Materials</b>			
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
<b>D</b>	<b>Tools And Equipment</b>			
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* (10<sup>th</sup> ed.). Cengage Learning

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

## DIGITAL LITERACY

**UNIT CODE:** 0611 551 01A

**TVET CDACC UNIT:** BUS/CU/BF/BC/01/6/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	6
2	Solve tasks using office site	14
3	Manage data and information	6
4	Perform online communication and collaboration	4
5	Apply cybersecurity skills	4
6	Perform online jobs	4
7	Apply job entry techniques	2
		<b>Total 40 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Operate computer devices	1.1 Types of computer devices 1.1.1 Desktops 1.1.2 Laptops 1.1.3 Smartphones 1.1.4 Tablets 1.1.5 Smartwatches	<ul style="list-style-type: none"><li>• Practical assessment</li><li>• Project</li><li>• POE evaluation</li></ul>

	<p>1.2 Computer Hardware</p> <p>1.2.1 The System Unit E.g. Motherboard, CPU, casing</p> <p>1.2.2 Input Devices e.g. Pointing, keying, scanning, voice/speech recognition, direct data capture devices.</p> <p>1.2.3 Output Devices e.g. hardcopy output and softcopy output</p> <p>1.2.4 Storage Devices e.g. main memory e.g. RAM, secondary storage (Solid state devices, Hard Drives, CDs &amp; DVDs, Memory cards, Flash drives</p> <p>1.2.5 Computer Ports e.g. HDMI, DVI, VGA, USB type C etc.</p> <p>1.3 Components of computer software</p> <p>1.3.1 System software e.g. Operating System (Windows, Macintosh, Linux, Android, iOS)</p> <p>1.3.2 Application Software e.g. Word Processors, Spreadsheets, Presentations etc.</p> <p>1.3.3 Utility Software e.g. Antivirus programs</p> <p>1.4 Procedure for turning computer devices on or off</p> <p>1.5 Essential mouse techniques</p> <p>1.5.1 Pointing</p> <p>1.5.2 Clicking</p>	<ul style="list-style-type: none"> <li>• Third party reports</li> <li>• Written tests</li> </ul>
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	<p>1.5.3 Double-clicking</p> <p>1.5.4 Right-clicking</p> <p>1.5.5 Dragging and dropping</p> <p>1.5.6 Scrolling</p> <p>1.5.7 Hovering</p> <p>1.6 Essential keyboard techniques</p> <p>1.6.1 Proper hand positioning</p> <p>1.6.2 Touch typing</p> <p>1.6.3 Using modifier keys</p> <p>1.6.4 Typing techniques</p> <p>1.6.5 Navigating techniques</p> <p>1.7 Creating and managing files and folders</p> <p>1.8 Computer Internet Connection Options</p> <p>1.8.1 Mobile Networks/Data Plans</p> <p>1.8.2 Wireless Hotspots</p> <p>1.8.3 Cabled (Ethernet/Fiber)</p> <p>1.8.4 Dial-Up</p> <p>1.8.5 Satellite</p> <p>1.9 Connection of external devices</p> <p>1.9.1 Printers</p> <p>1.9.2 Projectors</p> <p>1.9.3 Smart Boards</p> <p>1.9.4 Speakers</p> <p>1.9.5 External storage drives</p> <p>1.9.6 Digital/Smart TVs</p>	
2.Solve tasks using Office suite	<p>2.1 Applying word processing concepts</p> <p>2.1.1 Creating word documents</p> <p>2.1.2 Editing word documents</p> <p>2.1.3 Formatting word documents</p> <p>2.1.4 Saving word documents</p>	<ul style="list-style-type: none"> <li>• Practical assessment</li> <li>• Project</li> <li>• POE evaluation</li> </ul>

	<p>2.1.5 Printing word documents</p> <p>2.2 Worksheet data preparation</p> <p>2.3 Worksheet data building and editing</p> <p>2.4 Data Manipulation</p> <p>2.4.1 Using Functions (Sum, Average, Sum IF, Count, Max, Max, IF, Rank, Product, mode etc.</p> <p>2.4.2 Using Formulae</p> <p>2.4.3 Sorting data</p> <p>2.4.4 Filtering data</p> <p>2.4.5 Visual representation using charts</p> <p>2.5 Worksheet printing</p> <p>2.6 Electronic Presentations</p> <p>2.6.1 Creating slides</p> <p>2.6.2 Editing slides</p> <p>2.6.3 Formatting slides</p> <p>2.6.4 Apply slide effects and transitions</p> <p>2.6.5 Creating and playing slideshows</p> <p>2.6.6 Saving presentations</p> <p>2.6.7 Printing slides</p> <p>2.7 Meaning and Importance of electronic presentations</p> <p>2.8 Examples of Presentation Software</p> <p>2.9 Using the electronic presentation application</p>	<ul style="list-style-type: none"> <li>• Third party reports</li> <li>• Written tests</li> </ul>
3. Manage Data and Information	<p>3.1 Meaning of Data and information</p> <p>3.2 Importance and uses of data and</p>	<ul style="list-style-type: none"> <li>• Written assessment</li> </ul>

	<p>information</p> <p>3.3 Types of internet services</p> <p>3.3.1 Communication Services</p> <p>3.3.2 Information Retrieval Services</p> <p>3.3.3 File Transfer</p> <p>3.3.4 World Wide Web Services</p> <p>3.3.5 Web Services</p> <p>3.3.6 Automatic Network Address Configuration</p> <p>3.3.7 Newsgroup</p> <p>3.3.8 Ecommerce</p> <p>3.4 Internet Access Applications</p> <p>3.4.1 Browsers</p> <p>3.4.2 Email Apps</p> <p>3.4.3 E-commerce Apps</p> <p>3.5 Web browsing concepts</p> <p>3.5.1 Key concepts</p> <p>3.5.2 Security and safety</p> <p>3.6 Web browsing</p> <p>3.6.1 Using the web browser</p> <p>3.6.2 Tools and settings</p> <p>3.6.3 Clearing Cache and cookies</p> <p>3.6.4 URIs</p> <p>3.6.5 Bookmarks</p> <p>3.6.6 Web outputs</p> <p>3.7 Web based information</p> <p>3.7.1 Search</p> <p>3.7.2 Critical evaluation of information</p> <p>3.7.3 Copyright, data protection</p> <p>3.8 Downloads Management</p> <p>3.9 Performing Digital Data Backup</p>	<ul style="list-style-type: none"> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> <li>• Oral assessment</li> </ul>
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	(Online and Offline 3.10 Emerging issues in internet	
4. Perform online communication and collaboration	4.1 Netiquette principles 4.2 Communication concepts 4.2.1 Online communities 4.2.2 Communication tools 4.2.3 Email concepts 4.3 Using email 4.3.1 Sending email 4.3.2 Receiving email 4.3.3 Tools and settings 4.3.4 Organizing email 4.4 Digital content copyright and licenses 4.5 Online collaboration tools 4.5.1 Online Storage (Google Drive) 4.5.2 Online productivity applications (Google Docs & Forms) 4.5.3 Online meetings (Google Meet/Zoom) 4.5.4 Online learning environments 4.5.5 Online calendars (Google Calendars) 4.5.6 Social networks (Facebook/Twitter - Settings & Privacy) 4.6 Preparation for online collaboration 4.6.1 Common setup features 4.6.2 Setup 4.7 Mobile collaboration 4.7.1 Key concepts 4.7.2 Using mobile devices	<ul style="list-style-type: none"> <li>• Portfolio of Evidence</li> <li>• Project</li> <li>• Written assessment</li> <li>• Practical assessment</li> <li>• Oral assessment</li> </ul>

	4.7.3 Applications 4.7.4 Synchronization	
5 Apply cybersecurity skills	5.1 Data protection and privacy 5.1.1 Confidentiality of data/information 5.1.2 Integrity of data/information 5.1.3 Availability of data/information 5.2 Internet security threats 5.2.1 Malware attacks 5.2.2 Social engineering attacks 5.2.3 Distributed denial of service (DDoS) 5.2.4 Man-in-the-middle attack (MitM) 5.2.5 Password attacks 5.2.6 IoT Attacks 5.2.7 Phishing Attacks 5.2.8 Ransomware 5.3 Security threats security control measures 5.3.1 Counter measures against cyber terrorism 5.3.2 Physical Controls 5.3.3 Technical/Logical Controls (Passwords, PINs, Biometrics) 5.3.4 Operational Controls 5.4 Laws governing protection of ICT in Kenya 5.4.1 The Computer Misuse and Cybercrimes Act No. 5 of 2018	<ul style="list-style-type: none"> <li>• Portfolio of Evidence</li> <li>• Project</li> <li>• Written assessment</li> <li>• Practical assessment</li> <li>• Oral assessment</li> </ul>

	5.4.2 The Data Protection Act No. 24 Of 2019	
6. Perform Online Jobs	6.1 Introduction to online working 6.2 Types of online Jobs 6.3 Online job platforms 6.3.1 Remotask 6.3.2 Data annotation tech 6.3.3 Cloud worker 6.3.4 Upwork 6.3.5 Oneforma 6.3.6 Appen 6.4 Online account and profile management 6.5 Identifying online jobs/job bidding 6.6 Online digital identity 6.7 Executing online tasks 6.8 Management of online payment accounts.	<ul style="list-style-type: none"> <li>• Portfolio of Evidence</li> <li>• Project</li> <li>• Written assessment</li> <li>• Practical assessment</li> <li>• Oral assessment</li> </ul>
7. Apply job entry techniques	7.1 Types of job opportunities 7.1.1 Self-employment 7.1.2 Service provision 7.1.3 Product development 7.1.4 Salaried employment 7.2 Sources of job opportunities 7.3 Resume/ curriculum vitae 7.3.2 What is a CV 7.3.3 How long should a CV be 7.3.4 What to include in a CV 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	<ul style="list-style-type: none"> <li>• Portfolio of Evidence</li> <li>• Project</li> <li>• Written assessment</li> <li>• Practical assessment</li> <li>• Oral assessment</li> </ul>

	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	
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### 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
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				(Item: Trainee)
<b>A</b>	<b>Learning Materials</b>			
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>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
5.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
6.	Internet Connection	WI-FI, Dial-Up, Cable, Fixed-wireless,	1	1:30
<b>C</b>	<b>Consumable Materials</b>			
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
<b>D</b>	<b>Tools And Equipment</b>			
11.	Computers/Laptops	With the following software <ul style="list-style-type: none"> <li>• Windows/Linux/Macintosh Operating System</li> <li>• Microsoft Office Software</li> <li>• Google Workspace Account</li> <li>• Antivirus Software</li> </ul>	30	1:1
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

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

## CUSTOMER RELATIONSHIP

**UNIT CODE:**0412 551 12A

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

**Unit Duration:** 120 Hours

### Relationship to Occupational Standards

This unit addresses the Unit of Competency: Manage Customer Relationship

### Unit Description

This unit specifies the competencies required to manage customer relationship. It involves: managing customer's communication, segmenting bank customers, inducting customer loyalty programmes and monitoring customer satisfaction.

### Summary of Learning Outcomes

	ELEMENTS	DURATION (HOURS)
1	Manage customer communication	30
2	Segment bank customers	30
3	Induct customer loyalty programmes	30
4	Monitor customer satisfaction	30
		<b>Total 120 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Manage customers communication	1.1 Define communication 1.2 Channels of communication 1.3 Communication process 1.3.1 Importance of effective communication 1.3.2 Storage of communication records. 1.3.3 Confidentiality of communication process and records.	<ul style="list-style-type: none"><li>• Oral questions</li><li>• Written assessment</li><li>• Portfolio of Evidence</li><li>• Practical assessment</li><li>• Third party report</li></ul>

<p>2. Segment bank customers</p>	<p>3.1 Importance of customer segmentation</p> <p>3.2 Basis of customer classification</p> <p>3.2.1 Customer type</p> <p>3.2.2 Industry</p> <p>3.2.3 Income Level</p> <p>3.2.4 Demographical factors</p> <p>3.2.5 Customer needs</p> <p>3.3 Recognition.</p> <p>3.4 Importance of recognition.</p> <p>3.5 Types of recognition.</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
<p>3. Induct customer loyalty programs</p>	<p>3.1 Define loyalty programs.</p> <p>3.2 Importance of loyalty</p> <p>3.3 Loyalty level measurement tools.</p> <p>3.4 Loyalty level determination process.</p> <p>3.5 Pros and cons of the loyalty program</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
<p>4. Monitor customer satisfaction</p>	<p>4.1 Define customer satisfaction.</p> <p>4.2 Satisfaction.</p> <p>4.3 Customer satisfaction matrix</p> <p>4.4 Customer satisfaction indices</p> <p>4.5 Customer satisfaction monitoring process.</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

	4.6 Customer satisfaction improvement  4.7 Customer satisfaction maintenance.  4.8 Handling dissatisfied customers.	
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### Suggested Methods of Instruction

- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Direct instruction
- Simulation

### Recommended Resources for 30 trainees

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

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

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

## ELECTRONIC BANKING

**UNIT CODE:**0412 654 09A

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

**Unit Duration:** 140 Hours

### Relationship to Occupational Standards

This unit addresses the Unit of Competency: Manage Electronic Banking.

### Unit Description

unit specifies the competencies required to manage electronic banking.it involves processing registration request, managing service providers, managing bank customers, reconciling online transaction and recovering of default account.

### Summary of Learning Outcomes

	ELEMENTS	DURATION (HOURS)
1	Process registration request	30
2	Manage service provider	28
3	Manage bank customer	24
4	Reconcile online transaction	24
	Recovery of default accounts	34
		<b>Total 140 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Process registration request	1.1 Registration process 1.1.1 Online 1.1.2 Digital 1.2 Registration options 1.3 Required documents for registration 1.4 Methods of verifying registration document 1.4.1 Physical verification	<ul style="list-style-type: none"><li>• Oral questions</li><li>• Written assessment</li><li>• Portfolio of Evidence</li><li>• Practical assessment</li><li>• Third party report</li></ul>

	1.4.2 Documentation verification 1.4.3 Electronic documentation 1.4.4 Document certification 1.4.5 Creation of online account 1.5 Activation of account 1.6 Modes of communication	
2. Manage service providers	2.1 Service providers 2.2 Features of Service Level Agreement document (SLA) 2.3 Consequences of breach of SLA document 2.4 Review options for SLA document	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
3. Manage bank customers	3.1 E-banking services 3.1.1 E-banking systems 3.2 Importance of E-banking 3.3 Role of back office 3.4 Back-office processes for received instruction 3.5 Methods of handling customer queries and complaints 3.6 Risks and mitigate in e-banking	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
4. Reconcile online transaction	4.1 Variance	<ul style="list-style-type: none"> <li>• Oral questions</li> </ul>

	4.2 Causes of variance 4.3 Reconciliation process 4.4 Importance of reconciliation 4.5 Filling and archiving	<ul style="list-style-type: none"> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
5. Recovery of default account	5.1 Classification of credit facility account 5.2 Delinquent account 5.3 Constitute of delinquent account 5.4 Consequences of default 5.5 Recovery options 5.6 Recovery process	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

#### Suggested Methods of Instruction

- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Direct instruction
- Simulation

#### List of Recommended Resources for 30 trainees

S/No.	Category/Item	Description/Specifications	Quantity	Recommended Ratio (Item: Trainee)
<b>A</b>	<b>Learning Materials</b>			
1.	Charts	<ul style="list-style-type: none"> <li>• Flip Charts</li> </ul>	5	1:6
<b>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
2.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
3.	Internet Connection	WI-FI, Dial-Up, Cable, Fixed-wireless,	1	1:30

<b>C</b>	<b>Consumable Materials</b>			
4.	Markers	whiteboard markers and permanent markers	5	1:6
5.	Stationery	Printing Papers, Fools caps	5 reams	1:6
6.	Files / folders		30	1:1
7.	Flash disks		5	1:6
<b>D</b>	<b>Tools And Equipment</b>			
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

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

## CUSTOMER SERVICE

**UNIT CODE:**0412 551 14A

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

**Unit Duration:** 100 Hours

### Relationship to Occupational Standards

This unit addresses the Unit of Competency: Offer Customer Service.

### Unit Description

This unit specifies the competencies required to offer customer service. It involves; handling customer enquiries, managing customer complaints, guiding customers on banking services and responding to internal queries.

### Summary of Learning Outcomes

	ELEMENTS	DURATION (HOURS)
1	Handle customer enquiries	20
2	Manage customer complaints	20
3	Guide customer on banking services	30
4	Respond to internal queries	30
		<b>Total 100 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Handle customer enquiries	1.1 Customer queries 1.2 Importance 1.3 Different types of queries 1.4 Ways of handling customer enquiries 1.5 Communication skills 1.6 Different types of customers 1.7 Escalation of customer queries.	<ul style="list-style-type: none"><li>• Oral questions</li><li>• Written assessment</li><li>• Portfolio of Evidence</li><li>• Practical assessment</li><li>• Third party report</li></ul>

2. Manage customer complaints	2.1 Customer complaints  2.2 Importance of handling customer complaints  2.3 Types of customer complaints  2.4 Handling difficult customers.  2.5 Escalation of customer complaints	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
3. Guide customers on banking services	3.1 Banking products and services  3.2 Types of bank products and services.  3.2.1 Asset products  3.2.2 Liability products  3.2.3 Trade Finance products  3.2.4 Forex products  3.3 Types of bank customers.  3.3.1 Micro customers  3.3.2 SME  3.3.3 Corporate  3.3.4 Parastatal  3.3.5 NGO  3.3.5.1 Organizational structures	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

	3.3.5.2 Escalation techniques.	
4. Respond to internal queries	4.1 Queries 4.2 Types of queries 4.3 Teamwork. 4.4 Different methods of internal communications. 4.5 Internal communication etiquettes 4.6 Handling difficult workmate.	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

#### Suggested Methods of Instruction

- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Direct instruction
- Simulation

#### List of Recommended Resources for 30 trainees

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

		Foolscaps		
6.	Files / folders		30	1:1
7.	Flash disks		5	1:6
<b>D</b>	<b>Tools And Equipment</b>			
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

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

## **MODULE III**

## MANAGEMENT SKILLS

**UNIT CODE:** 0413 451 10A

**TVET CDACC UNIT CODE:** BUS/CU/BF/CC/04/6/MA

**Unit Duration: 70 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.

### Summary of learning outcomes

	ELEMENTS	DURATION (HOURS)
1	Apply planning principle	18
2	Apply organizing principle	18
3	Apply directing principle	17
4	Apply coordinating principle	17
		<b>Total 60 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Apply planning principle	<p>1.1 Goals and objectives</p> <p>1.1.1 Innovation and adaptability</p> <p>1.1.2 Customer satisfaction</p> <p>1.1.3 Employee engagement and development</p> <p>1.1.4 Achieve sustainable growth</p> <p>1.1.5 Ensure financial growth and profitability</p> <p>1.1.6 Identify opportunities for growth and diversification</p>	<ul style="list-style-type: none"><li>• Interviews</li><li>• Written assessment</li><li>• POE</li><li>• Practical assessment</li><li>• Project</li><li>• Third party report</li></ul>

	<p>1.2 Work plans</p> <p>1.2.1 Creating timelines</p> <p>1.2.2 Break down the project into specific tasks</p> <p>1.2.3 Identifying resources required</p> <p>1.2.4 Identifying potential risks and challenges</p> <p>1.2.5 Process for seeking approvals</p> <p>1.3 Monitoring of work progress</p> <p>1.4 Principles of planning</p> <p>1.4.1 Vision and mission</p> <p>1.4.2 Data-driven decision making</p> <p>1.4.3 Flexible plans</p> <p>1.4.4 Transparency in decision making</p> <p>1.4.5 Fair and equitable decision making</p> <p>1.5 Steps in planning process</p> <p>1.6 Barriers to planning</p> <p>1.7 Guidelines to avoiding barriers</p> <p>1.8 Management by objectives</p> <p>1.9 Types of plans</p> <p>1.9.1 Tactical plans</p> <p>1.9.2 Strategic plans</p> <p>Operational plans</p>	
2. Apply organizing principle	<p>2.1 Office goals and objectives</p> <p>2.2 Office tasks and responsibilities</p> <p>2.3 Monitoring of progress</p> <p>2.4 Process of organization</p> <p>2.5 Organizing components</p> <p>2.6 Authority and responsibility</p> <p>2.7 Organization structures</p>	<ul style="list-style-type: none"> <li>• Interviews</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Project</li> <li>• Third party report</li> </ul>

	2.7.1 Product line structure 2.7.2 Matrix structure 2.7.3 Geographical-based structure 2.8 Delegation 2.9 Centralization and decentralization Principles of organization	
3. Apply directing principle	3.1 Orders and instructions 3.2 Staff Supervision 3.3 Exchange of opinions and ideas 3.4 Characteristics of successful leaders 3.5 Leadership roles 3.6 Theories 3.7 Leadership styles 3.7.1 Bureaucratic leadership 3.7.2 Charismatic leadership 3.7.3 Situational leadership 3.7.4 Autocratic leadership Communication structures	<ul style="list-style-type: none"> <li>• Interviews</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Project</li> <li>• Third party report</li> </ul>
4. Apply coordinating principle	4.1 Work schedules creation 4.2 Roles and responsibilities 4.3 Rewards and recognition	<ul style="list-style-type: none"> <li>• Interviews</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Project</li> <li>• Third party report</li> </ul>

#### **Suggested Methods of Instruction**

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

#### **Recommended Resources for 30 trainees**

S/No.	Category/Item	Description/ Specifications	Quantity	Recommended Ratio (Item: Trainee)
<b>A</b>	<b>Learning Materials</b>			
1.	Charts	<ul style="list-style-type: none"> <li>• Flip Charts</li> <li>• Rules and Regulations</li> </ul>	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
<b>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
1.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
2.	Internet Connection	System	1	1:30
<b>C</b>	<b>Consumable Materials</b>			
1.	Markers	Whiteboard markers and permanent Markers	5	1:6
2.	Printing Papers	Sizes A4, A3, A2 etc	5 reams	1:6
<b>D</b>	<b>Tools And Equipment</b>			
1.	Desktops	Any model	30	1:1
2.	Printer	Inkjet, LaserJet	2	1:15
3.	Computers Software:	<ul style="list-style-type: none"> <li>•Windows/Linux/Macintosh Operating System</li> <li>•Microsoft Office Software</li> </ul>	1	1:1

		•Google Workspace Account Antivirus Software		
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## References

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

## FINANCIAL MANAGEMENT

**UNIT CODE:** 0588 551 08A

**TVET CDACC UNIT CODE:** BUS/CU/BF/CC/05/6/MA

**Unit duration:**100 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	8
2	Evaluate financial markets and institutions	17
3	Evaluate time value of money	17
4	Analyze risk and return	12
5	Evaluate cost of capital	17
6	Analyze capital budgeting decisions	8
7	Evaluate working capital	13
8	Formulate dividend decisions	8
		<b>Total 100 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Identify finance sources	1.1 Sources of finance 1.1.1 Equity financing 1.1.2 Debt financing 1.1.3 Government grants and subsidies	<ul style="list-style-type: none"><li>• Interviews</li><li>• Written assessment</li><li>• POE</li><li>• Practical assessment</li><li>• Third party report</li></ul>

	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 2.2 Categories of financial markets 2.2.1 Money market 2.2.2 Capital market 2.3 Financial markets evaluation 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	<ul style="list-style-type: none"> <li>• Interviews</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
3. Evaluate time value of money	3.1 Time value of money 3.2 Importance of time value of money	<ul style="list-style-type: none"> <li>• Interviews</li> <li>• Written assessment</li> </ul>

	3.3 Methods of analyzing time value of money 3.4 Discounting factor (PVIF) 3.5 Compounding factor (FVIF) 3.6 Annuities and perpetuities 3.7 Loan amortization 3.8 Evaluation of time value of money	<ul style="list-style-type: none"> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
4. Analyze risk and return	4.1 Risk and returns 4.2 Components of risk and return 4.2.1 Systematic risk 4.2.2 Unsystematic risk 4.3 Risk and return for a single asset 4.4 Measures of risks 4.5 Risk and returns analysis	<ul style="list-style-type: none"> <li>• Written test</li> <li>• Project</li> <li>• Practical</li> <li>• Portfolio of evidence</li> <li>• Third party reports</li> </ul>
5. Evaluate cost of capital	5.1 Meaning of capital 5.2 Cost of Capital 5.3 Components of cost of capital 5.3.1 Cost of Debt 5.3.2 Cost of Equity 5.4 Weighting costs of capital components 5.5 Costs of capital analysis 5.6 Weighted average cost of capital 5.7 Marginal cost of capital 5.8 Optimal capital structure	<ul style="list-style-type: none"> <li>• Written test</li> <li>• Project</li> <li>• Practical</li> <li>• Portfolio of evidence</li> <li>• Third party reports</li> </ul>
6. Analyze capital budgeting decisions	6.1 Capital budgeting 6.2 Methods of capital budgeting 6.3 Analysis of capital budgeting methods 6.4 Selection of investment techniques 6.5 Investment projects appraisal	<ul style="list-style-type: none"> <li>• Written test</li> <li>• Project</li> <li>• Practical</li> <li>• Portfolio of evidence</li> <li>• Third party reports</li> </ul>

7. Evaluate working capital	7.1 Working capital 7.2 Components of working capital 7.2.1 Current assets (inventory, cash, accounts receivable) 7.2.2. Current liabilities (Account payables) 7.3 Sources of working capital 7.4 Operating cash cycle 7.5 Cash optimal levels 7.6 Analysis of receivables 7.7 Inventory analysis 7.8 Inventory levels 7.8.1 Re-order level 7.8.2 Maximum level 7.8.3 Minimum level 7.8.4 Average level	<ul style="list-style-type: none"> <li>• Written test</li> <li>• Project</li> <li>• Practical</li> <li>• Portfolio of evidence</li> <li>• Third party reports</li> </ul>
8. Formulate dividend decisions	8.1 Dividends 8.2 Evaluation of dividend policies 8.3 Forms of dividend payment 8.3.1 Cash 8.3.2 Bonus 8.4 Optimal dividend payout	<ul style="list-style-type: none"> <li>• Written test</li> <li>• Project</li> <li>• Practical</li> <li>• Portfolio of evidence</li> <li>• Third party reports</li> </ul>

#### 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)

<b>A</b>	<b>Learning Materials</b>			
1.	Charts	• Flip Charts	5	1:6
<b>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
2.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
3.	Internet Connection	WI-FI, Dial-Up, Cable, Fixed-wireless,	1	1:30
<b>C</b>	<b>Consumable Materials</b>			
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
<b>D</b>	<b>Tools And Equipment</b>			
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* (15<sup>th</sup> ed.). Cengage Learning.

## BUSINESS MATHEMATICS AND STATISTICS

**UNIT CODE:** 0588 451 08A

**TVET CDACC UNIT CODE:** BUS/CU/BF/CC/06/6/MA

**Unit duration:** 100 Hours

**Relationship to Occupational Standards:** this unit addresses the unit of competency: Apply Business Mathematics 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	15
2	Apply statistical matrices	15
3	Work-out commercial mathematics	20
4	Carry out elementary statistics	13
5	Carry out descriptive statistics	8
6	Apply set theory	8
7	Apply basic probability theory	13
8	Use index numbers	8
		<b>Total 100 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Apply statistical equations	1. 1 Solving linear equations with one or more variables 1.2 Solving quadratic equations 1.2.1 Formula method 1.2.2 Factorization	<ul style="list-style-type: none"><li>• Practical assessment</li><li>• Project</li><li>• Portfolio of evidence</li></ul>

	1.3 Simultaneous equations solutions 1.3.1 Substitution method 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	<ul style="list-style-type: none"> <li>• Third party reports</li> <li>• Written tests</li> <li>• Oral questions</li> </ul>
2. Apply statistical matrices	2.1 Introduction to matrices 2.2 Operations of matrices 2.2.1 Addition 2.2.2 Subtraction 2.2.3 Division 2.2.4 Multiplication 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	<ul style="list-style-type: none"> <li>• Practical assessment</li> <li>• Project</li> <li>• Portfolio of evidence</li> <li>• Third party reports</li> <li>• Written tests</li> <li>• Oral questions</li> </ul>
3. Work-out commercial mathematics	3.1 Types of discounts 3.1.1 Cash discount 3.1.2 Trade discount 3.1.3 Quantity discount 3.2 Commissions 3.3 Methods of calculating wages 3.3.1 Piece rate 3.3.2 Hourly rate 3.4 Computing wages and salaries 3.5 Basics of simple and compound Interest	<ul style="list-style-type: none"> <li>• Practical assessment</li> <li>• Project</li> <li>• Portfolio of evidence</li> <li>• Third party reports</li> <li>• Written tests</li> <li>• Oral questions</li> </ul>

	<p>3.5.1 Finding principal, rate and time using simple and compound interest formula</p> <p>3.6 Profit margin and Mark-ups</p> <p>3.7 Gross pay and net pay calculation</p> <p>3.8 Depreciation and appreciation of assets</p> <p>3.9 Determining hire purchase price</p> <p>3.10 Computation of foreign exchange transactions</p>	
4. Carry out elementary statistics	<p>4.1 Introduction to data collection</p> <p>4.2 Methods of data collection</p> <p>    4.2.1 Primary</p> <p>    4.2.2 Secondary Data</p> <p>4.3 Sampling techniques</p> <p>    4.3.1 Probability</p> <p>    4.3.2 Non-probability</p> <p>4.4. Methods of data presentation</p> <p>    4.4.1 Tables and diagrams</p> <p>        4.4.1.1. Frequency distribution table</p> <p>        4.4.1.2. Bar charts</p> <p>        4.4.1.3 Pie charts</p> <p>        4.4.1.4 Histogram</p> <p>        4.4.1.5 frequency polygons</p> <p>    4.4.2 Types of graphs</p> <p>        4.4.2.1 Basic time series graphs</p> <p>        4.4.2.2 z-charts</p> <p>        4.4.2.3 Lorenz curves</p> <p>        4.4.2.4 Semi-log graphs</p> <p>4.5 Cumulative frequency curves (OGIVE)</p>	<ul style="list-style-type: none"> <li>• Practical assessment</li> <li>• Project</li> <li>• Portfolio of evidence</li> <li>• Third party reports</li> <li>• Written tests</li> <li>• Oral questions</li> </ul>

5. Carry out descriptive statistics	5.1 Measures of central tendency 5.1.1 Mean 5.1.2 Mode 5.1.3 median 5.2 Measures of dispersion 5.2.1 Variance 5.2.2 Standard deviation 5.3 Measures of skewness 5.4 Measures of kurtosis	<ul style="list-style-type: none"> <li>• Practical assessment</li> <li>• Project</li> <li>• Portfolio of evidence</li> <li>• Third party reports</li> <li>• Written tests</li> <li>• Oral questions</li> </ul>
6. Apply set theory	6.1 Basic set definitions 6.1.1. Set 6.1.2 Element 6.1.3 Empty set 6.2 Operations on sets 6.2.1 Union 6.2.2 Intersection 6.2.3 Difference 6.2.4 Symmetric difference 6.3 Venn diagrams 6.4 Application of set theory	<ul style="list-style-type: none"> <li>• Practical assessment</li> <li>• Project</li> <li>• Portfolio of evidence</li> <li>• Third party reports</li> <li>• Written tests</li> <li>• Oral questions</li> </ul>
7. Apply basic probability theory	7.1 Probability events 7.2 Types of events 7.2.1 Simple 7.2.2 Compound 7.2.3 Mutually exclusive 7.2.4 Independent 7.2.5 Dependent 7.3 Rules of probability 7.4 Bayes' Theorem 7.5 Drawing probability trees 7.6 Application of probability	<ul style="list-style-type: none"> <li>• Practical assessment</li> <li>• Project</li> <li>• Portfolio of evidence</li> <li>• Third party reports</li> <li>• Written tests</li> <li>• Oral questions</li> </ul>

8. Use index numbers	8.1 Formulae for computing index numbers 8.2 Computation of index numbers 8.2.1 Laspeyre's 8.2.2 Paasche's 8.2.3 Fisher's ideal 8.2.4 Marshal 8.3 Application of index numbers in decision making	<ul style="list-style-type: none"> <li>• Practical assessment</li> <li>• Project</li> <li>• Portfolio of evidence</li> <li>• Third party reports</li> <li>• Written tests</li> <li>• Oral questions</li> </ul>
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#### 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)
<b>A</b>	<b>Learning Materials</b>			
1.	Charts	<ul style="list-style-type: none"> <li>• Flip Charts</li> </ul>	5	1:6
<b>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
2.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
3.	Internet Connection	WI-FI, Dial-Up, Cable, Fixed-wireless,	1	1:30
<b>C</b>	<b>Consumable Materials</b>			
4.	Markers	whiteboard markers and permanent markers	5	1:6
5.	Stationery	Printing Papers, Foolsaps	5 reams	1:6
6.	Files / folders		30	1:1
7.	Flash disks		5	1:6
<b>D</b>	<b>Tools And Equipment</b>			

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

## CREDIT ADMINISTRATION

**UNIT CODE:**0413 551 10A

**TVET CDACC UNIT CODE:** BUS/CU/BF/CR/05/6/MA

**Unit Duration:** 110 Hours

### Relationship to Occupational Standards

This unit addresses the Unit of Competency: Perform Credit Administration.

### Unit Description

This unit specifies the competencies required to perform credit administration. It involves monitoring the credit repayment, analysing periodic financials, conducting customer visit, preparing call report, collecting credit arrears, issuing demand letter and performing credit restructuring.

### Summary of Learning Outcomes

	ELEMENTS	DURATION (HOURS)
1	Monitor the credit repayment	14
2	Analyze periodic analysis	15
3	Conduct customer visit	15
4	Prepare call report	15
5	Collect credit arrears	15
6	Issue demand letter	18
7	Perform credit facility restructuring	18
		<b>Total 110 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Monitor the credit repayment	1.1 Credits 1.2 Credit monitoring 1.2.2 Importance of credit monitoring 1.3 Methods of monitoring credit repayment	<ul style="list-style-type: none"><li>• Oral questions</li><li>• Written assessment</li><li>• Portfolio of Evidence</li><li>• Practical assessment</li><li>• Third party report</li></ul>

	1.1.1 Warning signs	
2. Analyse periodic financials	2.1 Introduction to basic accounting 2.2 Principles of accounting 2.3 Financial statements 2.3.1 Types 2.3.2 Preparation 2.3.3 Usage 2.3.4 Analysis 2.3.5 Interpretation 2.3.6 Ratios	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
3. Conduct customer visit	3.1 Customer visit 3.2 Importance of customer visit 3.3 Preparation for customer visit 3.4 Dos and don'ts of customer visit 3.5 Ways of handling difficult customer	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
4. Prepare call report	4.1 Call report 4.2 Importance of call report 4.3 Content of call report 4.4 Formats of call report 4.5 Essay writing	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

5. Collect credit arrears	1.2 Credit arrears 1.3 Identification of credit arrear 1.4 Categories of credit arrears 1.5 Credit arrears report 1.6 Related accounts	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
6. Issue demand letter	6.1 Demand letter 6.2 Types of demand letter 6.3 Content of demand letter 6.4 Importance of demand letter 6.5 Preparation of demand letter 6.6 Methods of issuing demand letter 6.7 Factors to consider when issuing demand letter	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
7. Perform credit restructuring	7.1 Credit restructuring 7.2 Reasons for credit restructuring 7.3 Implication of credit restructuring 7.4 Types of credit restructuring 7.5 Factors to consider in credit restructuring	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

#### **Suggested Methods of Instruction**

- Project
- Demonstration by trainer
- Practice by the trainee

- Discussions
- Direct instruction
- Simulation

#### List of Recommended Resources for 30 trainees

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

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

## BANK COMPLIANCE

**UNIT CODE:**0412 654 14A

**TVET CDACC UNIT CODE:** BUS/CU/BF/CR/06/6/MA

**Unit Duration:** 100 hours

### Relationship to Occupational Standards

This unit addresses the Unit of Competency: Manage Bank Compliance

### Unit Description

This unit specifies the competencies required to. Manage bank compliance.it involves profiling bank customers, verifying bank compliance status, preparing regulators report, reporting bank performance to board, seeking approval of bank products and services and handling interbank relationships.

### Summary of Learning Outcomes

	ELEMENTS	DURATION (HOURS)
1	Profile bank customers	16
2	Check bank compliance status	18
3	Prepare regulators report	18
4	Report bank performance to board	12
5	Seek approval of bank product and services	18
6	Handle interbank relationships	18
		<b>Total 100 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Profile bank customers	1.1 Risks 1.2 Types of risks 1.3 Risk levels 1.4 Risk mitigation factors 1.5 Sanctioned countries and individuals	<ul style="list-style-type: none"><li>• Oral questions</li><li>• Written assessment</li><li>• Portfolio of Evidence</li><li>• Practical assessment</li><li>• Third party report</li></ul>

2. Check bank compliance status	2.1 Regulatory bodies 2.2 Bank compliance standards 2.3 Consequences of non-compliance 2.4 Prudential guidelines	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
3. Prepare regulators report	3.1 Types of regulatory reports 3.2 Importance of regulatory reports 3.3 Users of regulatory report	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
4. Seek approval of bank products and services	4.1 E-banking products and services 4.2 Importance of E-banking products and services.	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
5. Handle interbank relationships	5.1 Types of correspondence accounts 5.2 Uses of correspondence accounts 5.3 Settlement of counterparty payments 5.4 Benefits of e-banking on international trade	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

#### Suggested Methods of Instruction

- Project

- Demonstration by trainer
- Practice by the trainee
- Discussions
- Direct instruction
- Simulation

#### List of Recommended Resources for 30 trainees

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

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

## **MODULE IV**

## RESEARCH STUDY

**UNIT CODE:** 0416 551 11A

**TVET CDACC UNIT CODE:** BUS/CU/BF/CC/07/6/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
		<b>Total 100 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Write research study introduction	1.1 Developing research title. 1.2 Research variables 1.2.1 Independent variables 1.2.2 Dependent variables 1.2.3 Moderating variables 1.3 Formulate research objectives 1.4 Formulate research questions 1.5 Background to the study	<ul style="list-style-type: none"><li>• Oral questions</li><li>• Written assessment</li><li>• Portfolio of Evidence</li><li>• Practical assessment</li><li>• Third party report</li></ul>

	1.5.1 Global 1.5.2 Regional 1.5.3 Local 1.6 Statement of the problem 1.7 Significance of the study 1.8 Scope of the study 1.8.1 Study focus 1.8.2 Study population 1.8.3 Study variables 1.9 Limitations of the study	
2. Research literature	2.1 Relevant theories of the study 2.2 Empirical literature review 2.3 Conceptual framework 2.4 Research gaps	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
3. Design research study methodology	3.1 Research designs 3.2 Target population 3.2.1 Finite 3.2.2 Infinite 3.3 Sampling techniques 3.3.1 Probability 3.3.2 Non-probability 3.4 Data collection tools 3.4.1 Questionnaires 3.4.2 Interview schedules 3.4.3 Observations 3.5 Data analysis techniques 3.5.1 Quantitative 3.5.2 Qualitative 3.6 Data presentation methods 3.6.1 Tables 3.6.2 Charts	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

4. Analyze study findings	4.1 Response rate 4.2 Data analysis techniques 4.3 Data interpretation 4.4 Data presentation	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
5. Summarize research study findings	5.1 Study findings 5.2 Research recommendations 5.3 Suggestions for further studies	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
6. Compile research report	6.1 Preliminary review 6.2 Organization of research report 6.2.1 Cover page 6.2.2 Declaration 6.2.3 Dedication 6.3 List of references 6.4 Appendices 6.4.1 Letter 6.4.2 Introduction 6.4.3 Data collection tools 6.4.4 Work plan 6.5 Research report proofreading 6.5.1 Change of tenses from future tense to past tense 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	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• Portfolio of Evidence</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

#### **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)
<b>A</b>	<b>Learning Materials</b>			
1.	Charts	• Flip Charts	5	1:6
<b>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
2.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
3.	Internet Connection	WI-FI, Dial-Up, Cable, Fixed-wireless,	1	1:30
<b>C</b>	<b>Consumable Materials</b>			
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
<b>D</b>	<b>Tools And Equipment</b>			
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* (8<sup>th</sup> ed.). Pearson.

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

## TELLERING SERVICE

**UNIT CODE:**0412 654 17A

**Unit Duration:** 180 Hours

### Relationship to Occupational Standards

This unit addresses the Unit of Competency: Offer Teller Services.

### Unit Description

This unit specifies the competencies required to provide teller service. It involves facilitating cash deposit, processing cash withdrawals, facilitating purchase of foreign currency, facilitating sell of foreign currency, facilitating account to account transfer, facilitating interbank local and foreign transfer, balancing end day till and issuing bankers cheque, facilitate cheque deposit and facilitate cheque withdrawal.

### Summary of Learning Outcomes

	ELEMENTS	DURATION (HOURS)
1	Facilitate cash deposit	17
2	Process cash withdrawal	18
3	Facilitate purchase of foreign currency	16
4	Facilitate sales of foreign currency	18
5	Facilitate account to account transfer	17
6	Facilitate interbank local and foreign transfer	18
7	Balance end day till	20
8	Issuance of bankers Cheques	18
9	Facilitate Cheques deposit	20
10	Facilitate Cheques withdrawal	18
		<b>Total 180 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Facilitate cash deposit	1.1 Cash deposit 1.2 Validation of notes	<ul style="list-style-type: none"><li>• Oral questions</li><li>• Written assessment</li><li>• POE</li></ul>

	1.3 Understanding different foreign currency notes. 1.4 How to sort notes. 1.5 How to count notes. 1.6 Communication techniques 1.7 How to use cash counting machine. 1.8 Use of coin counting machine.	<ul style="list-style-type: none"> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
2. Process cash withdrawals	2.1 Cash withdrawal 2.2 Validation of customer details <ul style="list-style-type: none"> <li>2.2.1 Image</li> <li>2.2.2 Signature</li> <li>2.2.3 balance</li> </ul> 2.3 Understanding different foreign currency notes. 2.4 How to sort notes. 2.5 How to count notes. 2.6 Communication techniques 2.7 How to use cash counting machine. 2.8 Use of coin counting machine.	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
3. Facilitate purchase of foreign currency	3.1 Foreign currency. 3.2 Importance of Forex in a bank. 3.3 Interpretation of exchange rates 3.4 Validation of notes 3.5 Understanding different foreign currency notes. 3.6 Communication etiquette	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

<p>4. Facilitate sell of foreign currency</p>	<p>4.1 Foreign currency.</p> <p>4.2 Importance of Forex in a bank.</p> <p>4.3 Interpretation of exchange rates</p> <p>4.4 Validation of notes</p> <p>4.5 Understanding different foreign currency notes.</p> <p>4.6 Communication etiquette</p> <p>4.7 Rate's negotiation skills</p> <p>4.8 Validation of customer details</p> <p>4.8.1 Image</p> <p>4.8.2 Signature</p> <p>4.8.3 Account balance</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
<p>5. Facilitate account to account transfer</p>	<p>5.1 Account transfer</p> <p>5.2 Requirements for internal money transfers.</p> <p>5.3 Account transfer.</p> <p>5.3.1 To Customer</p> <p>5.3.2 To Bank</p> <p>5.3.3 To government.</p> <p>5.4 Methods of account-to-account transfer</p> <p>5.5 Validation of customer details</p> <p>5.5.1 Image</p> <p>5.5.2 Signature</p> <p>5.5.3 balance</p> <p>5.6 Communication techniques</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

<p>6. Facilitate interbank local and foreign transfer</p>	<p>6.1 Account transfer</p> <p>6.2 Different types of local money transfer services</p> <p>6.3 Types of foreign money transfer service.</p> <p>6.4 Validation of customer details</p> <p>6.4.1 Image</p> <p>6.4.2 Signature</p> <p>6.4.3 balance</p> <p>6.5 Communication techniques</p> <p>6.6 Requirements for foreign money transfers.</p> <p>6.7 Importance of foreign money transfer.</p> <p>6.7.1 To Customer</p> <p>6.7.2 To Bank</p> <p>6.7.3 To government.</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
<p>7. Balance end day till</p>	<p>7.1 End of day</p> <p>7.2 Importance of end of day</p> <p>7.3 How do bundle notes</p> <p>7.4 How to bundle coins</p> <p>7.5 Cash sorting techniques.</p> <p>7.6 Handling soiled notes</p> <p>7.7 How to retrieve cash report.</p> <p>7.8 Reconciliation of the report against physical cash.</p> <p>7.9 Till safety and dual control.</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

8. Issuance of banker's cheque	<p>8.1 Bankers' cheque</p> <p>8.2 Importance of banker's cheque</p> <p>8.3 Steps in preparing bankers cheque.</p> <p>8.4 Cost associated with bankers' cheque.</p> <p>8.5 Validation of customer details</p> <p>8.5.1 Image</p> <p>8.5.2 Signature</p> <p>8.5.3 Account balance</p> <p>8.6 Cording banker cheque.</p> <p>8.7 Internal accounts related with a banker's cheque.</p> <p>8.8 Authorization of bankers' cheque.</p> <p>8.9 Repurchasing bankers' cheque.</p> <p>8.10 Treatment of lost or stolen bankers' cheque.</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
9. Facilitate cheque deposit	<p>5.5 What is a cheque</p> <p>5.6 Identification of a cheque validity</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
10. Facilitate cheque withdrawal.	<p>10.1 Cheque</p> <p>10.2 Validation of customer details</p> <p>10.2.1 Image</p> <p>10.2.2 Signature</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> </ul>

	10.2.3 balance 10.3 Determination of a cheque validity.	<ul style="list-style-type: none"> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
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### 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)
<b>A</b>	<b>Learning Materials</b>			
1.	Charts	<ul style="list-style-type: none"> <li>• Flip Charts</li> </ul>	5	1:6
<b>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
2.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
3.	Internet Connection	WI-FI, Dial-Up, Cable, Fixed-wireless,	1	1:30
<b>C</b>	<b>Consumable Materials</b>			
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
<b>D</b>	<b>Tools And Equipment</b>			
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

- Organization operating procedures
- Industry/workplace codes of practice

## CREDIT APPLICATION PROCESS

**UNIT CODE:**0412 551 17A

**TVET CDACC UNIT CODE:** BUS/CU/BF/CR/08/6/MA

**Unit Duration:** 180 Hours

### Relationship to Occupational Standards

This unit addresses the Unit of Competency: Process Credit Facility

### Unit Description

This unit specifies the competencies required to process credit facilities. It involves conducting customer screening, advising client on credit, conducting security perfection, conducting credit appraisal, facilitating valuation of security and communicating credit decision.

### Summary of Learning Outcomes

S/No	ELEMENTS	DURATION (HOURS)
1	Conduct customer screening	26
2	Advise client on credit	30
3	Conduct security /collateral perfection	26
4	Conduct credit appraisal	32
5	Facilitate valuation of security	32
6	Communicate credit decision	34
		<b>Total 180 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Conduct customer screening	1.1 Customer screening 1.2 Importance of KYC 1.3 Steps in customer screening 1.4 Identification of customer needs	<ul style="list-style-type: none"><li>• Oral questions</li><li>• Written assessment</li><li>• POE</li><li>• Practical assessment</li><li>• Third party report</li></ul>
2. Advise client on credit	2.1 Categories of bank customer 2.2 Credits	<ul style="list-style-type: none"><li>• Oral questions</li><li>• Written assessment</li><li>• POE</li></ul>

	2.2.1 Types 2.2.2 Requirement for credit application 2.2.3 Pros and cons 2.3 Terms and conditions of credit	<ul style="list-style-type: none"> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
3. Conduct security/collateral perfection	3.1 Collateral 3.2 Features of a security 3.3 Types of collateral 3.4 Importance of collateral 3.5 Legal aspects of collateral. 3.6 Methods of perfecting different types of collateral.	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
4. Conduct credit appraisal	4.1 Principles of lending 4.2 Preparation of 4.2.1 Statement of financial position 4.2.2 Income statement 4.2.3 Cash flow statement 4.2.4 Cash flow projection 4.2.5 Ratio analysis 4.3 Interpretation of financial statement	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
5. Facilitate valuation of security	5.1 Valuations 5.2 Types of valuation 5.3 Categories of valuation 5.3.1 Movable asset 5.3.2 Land	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

	5.3.3 Shares 5.4 Importance of valuation 5.5 Requirement for valuation 5.6 Importance of valuation 5.7 Role of valuer 5.8 Valuation report 5.8.1 Content 5.8.2 Interpretation of valuation report 5.9 Parties involved in valuation of a collateral.	
6. Communicate credit decision	6.1 Types of credit decisions 6.2 Channels of communication 6.3 Importance of communicating credit decision.	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

#### Suggested Methods of Instruction

- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Simulation

#### Recommended Resources for 30 trainees

S/No.	Category/Item	Description/Specifications	Quantity	Recommended Ratio (Item: Trainee)
<b>A</b>	<b>Learning Materials</b>			
5.	Charts	<ul style="list-style-type: none"> <li>• Flip Charts</li> <li>• Rules and Regulations</li> </ul>	5	1:6

6.	External Storage Media	Flash disks, Compact Disks; Re-Writable	5	1:6
7.	Smart board (Where Applicable)	LCD or projector	1	1:30
8.	Whiteboard	Glass, melamine, porcelain	1	1:30
<b>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
3.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
4.	Internet Connection	System	1	1:30
<b>C</b>	<b>Consumable Materials</b>			
3.	Markers	Whiteboard markers and permanent Markers	5	1:6
4.	Printing Papers	Sizes A4, A3, A2 etc	5 reams	1:6
<b>D</b>	<b>Tools And Equipment</b>			
4.	Desktops	Any model	30	1:1
5.	Printer	Inkjet, LaserJet	2	1:15
6.	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

## **MODULE V**

## CREDIT COLLATERALIZATION

**UNIT CODE:**0412 551 19A

**TVET CDACC UNIT CODE:** BUS/CU/BF/CR/09/6/MA

**Unit Duration:** 160 Hours

### Relationship to Occupational Standards

This unit addresses the Unit of Competency: Establish Credit Collateral

### Unit Description

This unit specifies the competencies required to establish credit collateral.it involves Identifying security options, determining sufficiency of collateral, execute legal document, conducting security perfection and maintaining credit security documents.

### Summary of Learning Outcomes

S/No	ELEMENTS	DURATION (HOURS)
1	Identify security option	32
2	Determine sufficiency of collateral	32
3	Execute legal documents	32
4	Conduct security perfection	32
5	Maintain credit security document	32
		<b>Total 160 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Identify security options	1.1 Security documents 1.2 Types of security documents. 1.3 Importance of the security documents 1.4 Collateral 1.5 Types of collateral 1.6 Importance of collateral 1.7 Collateral for different types of credits.	<ul style="list-style-type: none"><li>• Oral questions</li><li>• Written assessment</li><li>• POE</li><li>• Practical assessment</li><li>• Third party report</li></ul>

2. Determine sufficiency of collateral	2.1 Establishment of legal ownership of collateral. 2.2 Interpretation of valuation report. 2.3 Importance of establishing sufficiency of collateral. 2.4 Discounting of collateral values. 2.5 Importance of discounting collaterals.	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
3. Execute the legal documents	3.1 Legal documentation 3.2 Types of legal documents 3.3 Importance of securing the legal documents. 3.4 Parties involved in securing legal documentation.	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
4. Conduct security perfection	4.1 Joint registration. 4.2 Importance of joint registration. 4.3 Joint registration for different types of collateral. 4.4 Steps taken in registration of different types of collateral. 4.5 Parties involved in joint registration. 4.6 Costs involved in joint registration.	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
5. Maintain credit security documents	1.8 Security documents 1.9 Methods of maintaining different types of documents. 1.10 Types of filing	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

	1.11 Cataloguing of security documents  1.12 Retrieval of security documents when needed.  1.13 Archival of security documents.  1.14 Destruction of obsolete security documents.	
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### Suggested Methods of Instruction

- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Direct instruction
- Simulation

### Recommended Resources for 30 trainees

S/No.	Category/Item	Description/Specifications	Quantity	Recommended Ratio (Item: Trainee)
<b>A</b>	<b>Learning Materials</b>			
9.	Charts	<ul style="list-style-type: none"> <li>• Flip Charts</li> <li>• Rules and Regulations</li> </ul>	5	1:6
10.	External Storage Media	Flash disks, Compact Disks; Re-Writable	5	1:6
11.	Smart board (Where Applicable)	LCD or projector	1	1:30
12.	Whiteboard	Glass, melamine, porcelain	1	1:30
<b>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
5.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
6.	Internet Connection	System	1	1:30

<b>C</b>	<b>Consumable Materials</b>			
5.	Markers	Whiteboard markers and permanent Markers	5	1:6
6.	Printing Papers	Sizes A4, A3, A2 etc	5 reams	1:6
<b>D</b>	<b>Tools And Equipment</b>			
7.	Desktops	Any model	30	1:1
8.	Printer	Inkjet, LaserJet	2	1:15
9.	Computers Software:	<ul style="list-style-type: none"> <li>•Windows/Linux/Macintosh Operating System</li> <li>•Microsoft Office Software</li> <li>•Google Workspace Account</li> <li>Antivirus Software</li> </ul>	1	1:1

## References

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

## BACK-OFFICE MANAGEMENT

**UNIT CODE:**0412 551 20A

**TVET CDACC UNIT CODE:** BUS/CU/BF/CR/10/6/MA

**Unit Duration:** 180 Hours

### Relationship to Occupational Standards

This unit addresses the Unit of Competency: Manage Back Office

### Unit Description

This unit specifies the competencies required to manage back office. It involves processing employee salary, managing suspense account, managing asset register, managing office stationery, managing bank voucher, performing data clean up and managing customer account.

### Summary of Learning Outcomes

S/No	ELEMENTS	DURATION (HOURS)
1	Process employee salary	26
2	Manage suspense account	28
3	Manage asset register	26
4	Manage office stationery	24
5	Manage bank voucher	26
6	Perform data clean up	24
7	Manage customer account	26
		<b>Total 180 Hours</b>

### Learning Outcomes, Content and Suggested Assessment Methods

Learning Outcome	Content	Suggested Assessment Methods
1. Process employee salary	1.1 Salary 1.2 Process 1.3 Validation of business customer details 1.3.1 Image 1.3.2 Signature 1.3.3 Account balance	<ul style="list-style-type: none"><li>• Oral questions</li><li>• Written assessment</li><li>• POE</li><li>• Practical assessment</li><li>• Third party report</li></ul>

	<p>1.4 Verification of employee details.</p> <p>1.5 Importance of verification of employee details</p> <p>1.6 Requirement for salary processing</p> <p>1.7 Costs involved with salary processing.</p>	
2. Manage suspense account	<p>2.1 Suspense</p> <p>2.2 Importance of managing suspense accounts</p> <p>2.3 Types of suspense accounts</p> <p>2.4 The need for suspense accounts in banks.</p> <p>2.5 Risks associated with suspense account</p> <p>2.6 Retrieval of suspense report.</p> <p>2.7 Reconciliation and reversal of suspense items</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
3. Manage asset register	<p>3.1 Asset register</p> <p>3.2 Different types of assets found in a bank.</p> <p>3.3 Importance of maintaining asset registers</p> <p>3.4 Process of marking assets</p> <p>3.5 Details to capture in asset register</p> <p>3.6 Depreciation of assets</p> <p>3.7 Disposal of asset</p> <p>3.8 Repair of assets</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

<p>4. Manage office stationery</p>	<p>4.1 Stationery</p> <p>4.2 Types of stationeries needed in a bank.</p> <p>4.3 Importance of managing stationeries.</p> <p>4.4 Reorder level</p> <p>4.5 Acquisition of stationeries.</p> <p>4.6 Disposal of obsolete stationeries</p> <p>4.7 Stationery cost management.</p> <p>4.8 Maintenance of the stationery room.</p> <p>4.9 Storage of stationeries</p> <p>4.10 Different methods of arranging stationeries.</p> <p>4.11 Retrieval of stationeries.</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
<p>5. Manage bank voucher</p>	<p>5.1 Voucher</p> <p>5.2 Types of vouchers</p> <p>5.3 Importance of managing vouchers.</p> <p>5.4 Ticking of vouchers.</p> <p>5.5 Storage of vouchers.</p> <p>5.6 Retrieval of vouchers</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>
<p>6. Perform data clean up</p>	<p>2.6 Data</p> <p>2.7 Types of data in a bank</p> <p>2.8 Importance of cleaning data.</p> <p>2.9 Process of cleaning different types of data.</p> <p>2.10 Customer data confidentiality.</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

	2.11 Importance of maintaining confidentiality.	
7. Manage customer account	<p>7.1Accounts</p> <p>7.3 importance of managing accounts.</p> <p>7.3 Requirements for different types of accounts.</p> <p>7.4 Dormant accounts.</p> <p>7.5 Handling of dormant accounts.</p> <p>7.6 Risks associated with dormant accounts.</p> <p>7.7 Zero balance accounts.</p> <p>7.8 Effects of the zero balance accounts.</p> <p>7.9 Handling the zero balance accounts.</p> <p>7.10 Overdrawn accounts.</p> <p>7.11 Handling of overdrawn accounts.</p> <p>7.12 Customer data confidentiality.</p> <p>7.13 Importance of maintaining confidentiality.</p>	<ul style="list-style-type: none"> <li>• Oral questions</li> <li>• Written assessment</li> <li>• POE</li> <li>• Practical assessment</li> <li>• Third party report</li> </ul>

### **Suggested Methods of Instruction**

- Project
- Demonstration by trainer
- Practice by the trainee
- Discussions
- Direct instruction
- Simulation

### Recommended Resources for 30 trainees

S/No.	Category/Item	Description/ Specifications	Quantity	Recommended Ratio (Item: Trainee)
<b>A</b>	<b>Learning Materials</b>			
13.	Charts	<ul style="list-style-type: none"> <li>• Flip Charts</li> <li>• Rules and Regulations</li> </ul>	5	1:6
14.	External Storage Media	Flash disks, Compact Disks; Re-Writable	5	1:6
15.	Smart board (Where Applicable)	LCD or projector	1	1:30
16.	Whiteboard	Glass, melamine, porcelain	1	1:30
<b>B</b>	<b>Learning Facilities &amp; Infrastructure</b>			
7.	Lecture/Theory Room	(9* 8 sq. metres)	1	1:30
8.	Internet Connection	System	1	1:30
<b>C</b>	<b>Consumable Materials</b>			
7.	Markers	Whiteboard markers and permanent Markers	5	1:6
8.	Printing Papers	Sizes A4, A3, A2 etc	5 reams	1:6
<b>D</b>	<b>Tools And Equipment</b>			
10.	Desktops	Any model	30	1:1
11.	Printer	Inkjet, LaserJet	2	1:15
12.	Computers Software:	<ul style="list-style-type: none"> <li>•Windows/Linux/Macintosh Operating System</li> <li>•Microsoft Office Software</li> </ul>	1	1:1

		•Google Workspace Account Antivirus Software		
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## References

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