

Entrepreneurship Teacher's Book for Senior Five

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FOREWORD

Dear teacher,

Rwanda Education Board is honoured to present Senior 5 entrepreneurship teacher's guide which serves as a guide to competence-based teaching and learning to ensure consistency and coherence in the learning of the entrepreneurship subject. The Rwandan educational philosophy is to ensure that learners achieve full potential at every level of education which will prepare them to be well integrated in society and exploit employment opportunities.

In line with efforts to improve the quality of education, the government of Rwanda emphasizes the importance of aligning teaching and learning materials with the syllabus to facilitate their learning process. Many factors influence what they learn, how well they learn and the competences they acquire. Those factors include the relevance of the specific content, the quality of teachers' pedagogical approaches, the assessment strategies and the instructional materials available. We paid special attention to the activities that facilitate the learning process in which learners can develop ideas and make new discoveries during concrete activities carried out individually or with peers. With the help of the teachers, learners will gain appropriate skills and be able to apply what they have learnt in real life situations. Hence, they will be able to develop certain values and attitudes allowing them to make a difference not only to their own life but also to the nation.

This is in contrast to traditional learning theories which view learning mainly as a process of acquiring knowledge from the more knowledgeable who is mostly the teacher. In competence-based curriculum, learning is considered as a process of active building and developing of knowledge and understanding, skills and values and attitude by the learner where concepts are mainly introduced by an activity, situation or scenario that helps the learner to construct knowledge, develop skills and acquire positive attitudes and values.

In addition, such active learning engages learners in doing things and thinking about the things they are doing and they are encouraged to bring their own real experiences and knowledge into the learning processes. In view of this, your role is to:

- Plan your lessons and prepare appropriate teaching materials.
- Organize group discussions for learners considering the importance of social constructivism suggesting that learning occurs more effectively when the learner works collaboratively with more knowledgeable and experienced people.
- Engage learners through active learning methods such as inquiry methods, group discussions, research, investigative activities and group and individual work activities.

- Provide supervised opportunities for learners to develop different competences by giving tasks which enhance critical thinking, problem solving, research, creativity and innovation, communication and cooperation.
- Support and facilitate the learning process by valuing learners' contributions in the class activities.
- Guide learners towards the harmonization of their findings.
- Encourage individual, peer and group evaluation of the work done in the classroom and use appropriate competence-based assessment approaches and methods.

To facilitate you in your teaching activities, the content of this teacher's guide is self-explanatory so that you can easily use it. It is divided in 3 parts:

- The part 1: Explains the structure of this book and gives you the methodological guidance;
- The part 2: Gives the sample lesson plans as reference for your lesson planning process;
- The part 3: Provides details the teaching guidance for each concept given in the student book.

Even though this teacher's guide contains the answers for all activities given in the learner's book, you are requested to work through each question and activity before judging learner's findings.

I wish to sincerely appreciate all people who contributed towards the development of this teacher's guide, particularly REB staff who organized the whole process from its inception. Special gratitude goes to the University of Rwanda which provided experts in design and layout services, illustrations and image anti-plagiarism, lecturers and teachers who diligently worked to successful completion of this book. Any comment or contribution would be welcome for the improvement of this textbook for the next edition.

Dr. NDAYAMBAJE Irénée

Director General of REB

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Joan Murungi,
Head of CTRLD

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PRESENTATION OF THE TEACHER'S GUIDE

PART I. GENERAL INTRODUCTION

Introduction

The purpose of this teacher's guide is to help you implement the entrepreneurship syllabus. It is designed to stimulate you to create exciting and meaningful lessons by enabling you to choose relevant and purposeful activities and teaching strategies. It will encourage you to research and look for new and challenging ways of facilitating students' learning. The teacher guide and the syllabus must be used side by side. The syllabus states the learning outcomes for the subject and each unit, and outlines the content and skills that students will learn, and the assessment requirements.

The teacher's guide provides direction for you in using the outcomes approach in your classroom using a step by step approach. This teacher's guide provides examples of teaching and learning strategies for entrepreneurship, elaboration of suggested activities and content, detailed information on how to mark assessment tasks and the resources needed to teach entrepreneurship.

1.1. The structure of the guide

This section presents the overall structure, the unit and sub-heading structure to help teachers to understand the different sections of this guide and what they will find in each section.

Overall structure

The whole guide has three main parts as follows:

Part I: General Introduction.

This part provides general guidance on how to develop the generic competences, how to integrate cross cutting issues, how to cater for learners with special educational needs, active methods and techniques of teaching entrepreneurship and guidance on assessment.

Part II: Sample lesson plan

This part provides a sample lesson plan developed and designed to help the teacher develop their own lesson plans.

Part III: Unit development

This is the core part of this teacher's guide. Each unit is developed following the structure below. The guide ends with references.

Structure of a unit

Each unit is made of the following sections:

- **Unit title:** From the syllabus
- **Key unit competence:** From the syllabus
- **Prerequisites** (knowledge, skills, attitudes and values)

This section indicates knowledge, skills and attitudes required for the success of the unit. The competence-based approach calls for connections between units/topics within a subject and interconnections between different subjects. The teacher will find an indication of those prerequisites and guidance on how to establish connections.

Cross-cutting issues to be addressed

This section suggests cross-cutting issues that can be integrated depending on the unit content. It provides guidance on how to come up with the integration of the issue. Note that the issue indicated is a suggestion; teachers are free to take another cross-cutting issue taking into consideration the learning environment.

Guidance on the introductory activity:

Each unit starts with an introductory activity in the learner's book. This section of the teacher's guide provides guidance on how to conduct this activity and related answers. Note that learners may not be able to find the right solution but they are invited to predict possible solutions or answers. Solutions are provided by learners gradually through discovery activities organized at the beginning of lessons or during the lesson.

List of lessons/sub-heading

This section presents in a table suggestion on the list of lessons, lesson objectives copied or adapted from the syllabus and duration for each lesson. Each lesson /subheading is then developed.

End of each unit

At the end of each unit the teacher's guide provides the following sections:

Summary of the unit which provides the key points of content developed in the student's book.

Additional information which provides additional content compared to the student's book for the teacher to have a deeper understanding of the topic.

End unit assessment which provides the answers to questions of end unit assessment in the textbook and suggests additional questions and related answers to assess the

key unit competence.

Additional activities: remedial, consolidation and extended activities. The purpose of these activities is to accommodate each learner (slow, average and gifted) based on end unit assessment results.

-Structure of each-sub heading

Each lesson/sub-heading is made of the following sections:

- Lesson /Sub-heading title
- Prerequisites/Revision/Introduction:

This section gives a clear instruction to teacher on how to start the lesson

-Teaching resources: This section suggests the teaching aids or other resources needed in line with the activities to achieve the learning objectives. Teachers are encouraged to replace the suggested teaching aids by the ones available in their respective schools and based on learning environment.

-Learning activities: This section provides a short description of the methodology and any important aspect to consider. It provides also answers to learning activities with cross reference to text book:

-Exercises/application activities:This provides questions and answers for exercises/ application activities

1.2. Methodological guidance

1.2.1. Developing competences

Since 2015, Rwanda shifted from a knowledge based to a competency based curriculum for pre-primary, primary and general secondary education. This called for changing the way of learning by shifting from teacher centered to a learner-centered approach. Teachers are not only responsible for knowledge transfer but also for fostering children’s learning achievement, and creating safe and supportive learning environment. It implies also that a learner has to demonstrate what he/she is able to do using the knowledge, skills, values and attitude acquired in a new or different or given situation.

The competence-based curriculum employs an approach of teaching and learning based on discrete skills rather than dwelling on only knowledge or the cognitive domain of learning. It focuses on what learner can do rather than what learners know. Learners develop basic competences through specific subject unit competences with specific learning objectives broken down into knowledge, skills and attitudes. These competences are developed through

learning activities disseminated in learner-centered rather than the traditional didactic approach. The student is evaluated against set standards to achieve before moving on.

In addition to specific subject competences, learners also develop generic competences which are transferable throughout a range of learning areas and situations in life. Below are example of how generic competences can be developed in the subject of Entrepreneurship

- **Critical Thinking:** Learners analyze their environment or community for problems or challenges faced and the causes. After, they suggest possible remedies to the identified problem during generation of business ideas and opportunities.
- **Research and problem solving:** Learners collect data using interviews, questionnaires and any other tool, analyze the data gathered and suggest solutions regarding business customer behavior in a research in business unit.
- **Creativity and Innovation:** Learners analyse resources such waste materials existing in the community or environment. They develop or come up with new ways of utilizing such resources or how they can be put to use again in generating business ideas and opportunities
- **Communication Skills:** Learners can present themselves and their abilities by writing application letters or CVs to potential employers. Can write different documents such Memos, Notices in a clear and understandable language to convey on information effectively during interpersonal communication
- **Teamwork, Cooperation, Personal and Interpersonal management and life skills:** Learners in teams complete different tasks where each may take on a different role while complementing each other's strengths and weaknesses in team leadership. Alternatively, teams compete to prepare and present a business plan for their team projects to potential investors or financial institutions.
- **Lifelong Learning:** Learners lead a problem solving and decision making process in a team. Does a self-evaluation to identify own areas of strengths, areas of weaknesses and propose strategies for enhancing and improving in a team leadership. Alternatively, learners analyse a scenario involving conflicts at a workplace, identify the causes, suggest solutions and propose how they will apply the learned lessons to similar situations in real situations

1.2.2. Addressing cross-cutting issues

Among the changes in the competence-based curriculum is the integration of cross cutting issues as an integral part of the teaching learning process-as they relate to and must be considered within all subjects to be appropriately addressed. There are eight cross cutting issues identified in the national curriculum framework. (See annex 2).

Some cross-cutting issues may seem specific to particular learning areas/subjects but the teacher need to address all of them whenever an opportunity arises. In addition, learners should always be given an opportunity during the learning process to address these crosscutting issues both within and out of the classroom.

Below are examples on how crosscutting issues can be addressed in your subject:

- **Gender education:** Remind learners that both males and females have similar opportunities, rights and obligations in the workplace, and therefore need to be treated fairly and equally when dealing with contracts or resolving conflicts. People’s opinion of gender roles should not deny or hinder one’s right or responsibilities to meet his or her contractual obligations while teaching contracts in business operations.
- **Environment and sustainability:** During generation of business ideas and opportunities, learners need to acknowledge that the greatest source of business ideas and opportunities is the environment, and one cannot implement his/her opportunity into a profitable business without the environment. So, throughout the unit/lesson have appreciate the need to take great care for environment as it is paramount for continued business ideas and opportunity generation as well as survival of the business activities.
- **Inclusive education:** Learners all need to realize that universal laws do not discriminate as they to apply to all regardless of social, economic, political, physical background. Emphasis in this unit should be on how we all have the same rights. During rights and responsibilities of workers and employers unit, learners may discuss and appreciate need to respect and advocate for employer’s and worker’s rights and responsibilities at workplace.
- **Peace and Values:** Right before the lesson begins; there are quite a lot of opportunities for teachers to promote peace and values among learners. Being punctual for activities (time management), involvement in various activities (teamwork), keeping their school environment clean (responsibility), greeting one another are among such opportunities (empathy). In a lesson the encourage learners to greet one another, create a conducive learning environment, clean the chalkboard, arrange the classroom, assist one another with pens, books, class work, among others. Also in case of conflicts within a lesson, take time to address

the conflicts and discuss with learners the need to resolve conflicts amicably. You may also give learners an opportunity to participate in conflict resolution and decision making.

- **Comprehensive sexuality education (HIV/AIDS, STI, Family planning, Gender equality and reproductive health):** During the lessons/activities, learners should be given an opportunity to discuss freely about the various changes they are undergoing, as they are adolescents. They should be aware of how to manage the changes in their bodies, discuss HIV/AIDS without stigmatization, STIs and how to control them, family planning gender equality and reproductive health. Learners should be encouraged to seek for appropriate help whenever needed. This may not directly fit or come in the lessons but utilize opportunities observed among the learners both in and outside of the class.

- **Financial Education:** For example in setting personal goals, learners may be requested to make a plan of what they plan to save, how much and when they plan to achieve their saving goals. Learners may describe strategies to reduce spending and increase savings to become financially fit. In every lesson, learners can share briefly their progress towards their goals: how much, strategies that worked and what needs to improve on. While looking at financial management and institutions, learners need to appreciate the need for managing their finances and proper ways of managing their finances such as opening a bank account among others.

- **Standardization Culture:** In every lesson take an opportunity to share with learners that standards should be respected since they are part and parcel of our lives. From school uniform, to class size, to lesson duration, language of instruction, among others. So always, create opportunities to have learners discuss where standards apply and when they need to be cautious about standards during their everyday and business activities. Entrepreneurs require standards to be able to generate ideas, create opportunities, gather resources, start and operate businesses successfully.

- **Genocide Studies:** Learners need to become aware that all human beings are equal and have equal rights. At the work place they should avoid and denounce all instances that result into other's rights being violated. Give learners opportunities to share how an entrepreneur can promote the fight against genocide ideologies during generating ideas, creating opportunities, gathering resources, starting and operating businesses successfully. During rights and responsibilities session, learners relate the genocide of 1994 against the Tutsi and violation of human rights.

1.2.3 Attention to special educational needs and inclusive education

In the classroom, learners learn in different way depending to their learning pace, needs or any other special problem they might have. However, a teacher has the responsibility to know how to adopt his/her methodologies and approaches in order to meet the learning need of each student in the classroom. Also teachers need to understand that learners with special needs; need to be taught differently or need some accommodations to enhance the learning environment. This will be done depending to the unit and the nature of the lesson.

In order to create a well-rounded learning atmosphere, teachers need to:

- Remember that learners learn in different ways so they have to offer a variety of activities (e.g. role-play, music and singing, word games and quizzes, and outdoor activities)
- Maintain an organized classroom and limits distraction. This will help learners with special needs to stay on track during lesson and follow instruction easily.
- Vary the pace of teaching to meet the needs of each learner. Some learners process information and learn more slowly than others.
- Break down instructions into smaller, manageable tasks. Learners with special needs often have difficulty understanding long-winded or several instructions at once. It is better to use simple, concrete sentences in order to facilitate them understand what you are asking.
- Use clear consistent language to explain the meaning (and demonstrate or show pictures) if you introduce new words or concepts.
- Make full use of facial expressions, gestures and body language.
- Pair a learner who has a disability with a friend. Let them do things together and learn from each other. Make sure the friend is not over protective and does not do everything. Both learners will benefit from this strategy
- Use multi-sensory strategies. As all learners learn in different ways, it is important to make every lesson as multi-sensory as possible. Learners with learning disabilities might have difficulty in one area, while they might excel in another. For example, use both visual and auditory cues.

Below are general strategies related to each main category of disabilities and how to deal with every situation that may arise in the classroom. However, the list is not exhaustive because each learner is unique with different needs and that should be handled differently.

Strategy to help a learner with developmental impairment:

- Use simple words and sentences when giving instructions.
- Use real objects that the learner can feel and handle. Rather than just working abstractly with pen and paper.
- Break a task down into small steps or learning objectives. The learner should start with an activity that s/he can do already before moving on to something that is more difficult.
- Gradually give the learner less help.
- Let the learner work in the same group with those without disability.

Strategy to help a learner with visual impairment:

- Help learners to use their other senses (hearing, touch, smell and taste) to play and carry out activities that will promote their learning and development.
- Use simple, clear and consistent language.
- Use tactile objects to help explain a concept.
- If the learner has some sight difficulties, ask them what they can see.
- Make sure the learner has a group of friends who are helpful and who allow the child to be as independent as possible.
- Plan activities so that learners work in pairs or groups whenever possible

Strategy to help a learner with hearing impairment:

- Always get the learner's attention before you begin to speak.
- Encourage the learner to look at your face.
- Use gestures, body language and facial expressions.
- Use pictures and objects as much as possible.
- Keep background noise to a minimum.

Strategies to help learners with physical disabilities or mobility difficulties:

- Adapt activities so that learners who use wheelchairs or other mobility aids can participate.

- Ask parents/caregivers to assist with adapting furniture e.g. The height of a table may need to be changed to make it easier for a learner to reach it or fit their legs or wheelchair under.
- Encourage peer support
- Get advice from parents or a health professional about assistive devices

Adaptation of assessment strategies

Each unit in the teacher’s guide provides additional activities to help learners achieve the key unit competence. Results from assessment inform the teacher which learner needs remedial, consolidation or extension activities. These activities are designed to cater for the needs of all categories of learners; slow, average and gifted learners respectively.

1.2.4. Guidance on assessment

Assessment is an ongoing process of identifying, gathering and interpreting information about students’ achievement of the learning outcomes and can be integrated into the students’ normal learning activities. Assessment is an important part of teaching and learning. It is used to:

- Evaluate and improve teaching and learning
- Report achievement
- Provide feedback to students on their progress.

Types of Assessment

- **Assessment for learning (Continuous/ formative assessment):** Assessment for learning is often called formative assessment and is assessment that gathers data and evidence about student learning during the learning process. It enables you to see where students are having problems and to give immediate feedback, which will help your students learn better. It also helps you plan your lessons to make student learning, and your teaching more effective. Often it is informal and students can mark their own work or their friends. An example is a quick class quiz to see if students remember the important points of the previous lesson.
- **Assessment of learning (Summative assessment):** Assessment of learning is often called summative assessment. It is used to obtain evidence and data that shows how much learning has occurred, usually at the end of the term or unit. End of year examinations are examples of summative assessment. It is usually done for formal recording and reporting purposes.

Assessing Entrepreneurship units

In the entrepreneurship syllabus, the key unit competences, which link to the broad learning outcomes, are assessed through specified assessment tasks using a range of assessment methods. Assessment criteria for each unit outcome provide clear indications of how, and to what extent, the achievement of the learning outcomes may be demonstrated. Performance standards, marking guides and assessment criterion help teachers with the marking process and this ensures that assessment is consistent across schools.

When you set a task, make sure that:

- The requirements of the task are made as clear as possible to the student
- The assessment criteria and performance standards or marking guides are provided to the student so that they know what it is that they have to do
- Any sources or stimulus material used are clear and appropriate to the task
- Instructions are clear and concise
- The language level is appropriate for the grade
- It does not contain gender, cultural or any other bias
- Materials and equipment needed are available to students
- Adequate time is allowed for completion of the task.

Feedback

- When you assess the task, remember that feedback will help the student understand why he/she received the result and how to do better next time.

Feedback should be:

- Constructive so that students feel encouraged and motivated to improve
- Timely so that students can use it for subsequent learning
- Prompt so that students can remember what they did and thought at the time
- Focused on achievement and effort of the student
- Specific to the unit learning outcomes so that assessment is clearly linked to learning.

Feedback can be:

- Informal or indirect – such as verbal feedback in the classroom to the whole class, or person to person
- Formal or direct – in writing, such as checklists or written commentary to individual student either in written or verbal form
- Formative – given during the topic with the purpose of helping the student know how to improve for example use of portfolios as a tool of assessment during, after or at end of the lesson.
- Summative – given at the end of the unit with the purpose of letting the students know what they have achieved for example use of portfolios as a form of end of unit assessment (refer to labs at the end of every unit)

Tests

A test is a formal and structured assessment of student achievement and progress which the teacher administers to the class. Tests are an important aspect of the teaching and learning process if they are integrated into the regular class routine and not treated merely as a summative strategy. They allow students to monitor their progress and provide valuable information for you in planning further teaching and learning activities. Tests assist student learning if they are clearly linked to the outcomes.

Evidence has shown that several short tests are more effective for student progress than one long test. It is extremely important that tests are marked and that students are given feedback on their performance.

There are many different types of tests. Tests should be designed to find out what students know and about the development of thinking processes and skills. Open questions provide more detailed information about achievement than a question to which there is only one answer.

Principles of designing classroom tests

Tests allow a wide variety of ways for students to demonstrate what they know and can do. Therefore:

- Students need to understand the purpose and value of the test
- The test must assess intended outcomes
- Clear directions must be given for each section of the test
- The questions should vary from simple to complex
- Marks should be awarded for each section
- The question types (true/false, fill-in-the-blank, multiple choice, extended

response, short answer, matching) should be varied.

Tests should:

- Be easy to read (and have space between questions to facilitate reading and writing)
- Reflect an appropriate reading level
- Involve a variety of tasks
- Make allowance for students with special needs
- Give students some choice in the questions they select
- Vary the levels of questions to include gathering, processing and applying information
- Provide sufficient time for all students to finish.

Teacher assessment

Assessment is a continuous process. You should:

- Always ask questions that are relevant to the outcomes and content
- Use frequent formative tests or quizzes
- Check understanding of the previous lesson at the beginning of the next lesson through questions or a short quiz
- Constantly mark/check the students' written exercises, class tests, homework activities
- Use appropriate assessment methods to assess the tasks.

Self-assessment and peer assessment

Self and peer assessment helps students to understand more about how to learn. Students should be provided with opportunities to assess their own learning (self-assessment) and the learning of others (peer assessment) according to set criteria.

Self and peer assessment:

- Continues the learning cycle by making assessment part of learning
- Shows students their strengths and areas where they need to improve
- Engages students actively in the assessment process
- Enables students to be responsible for the learning

- Helps students understand the assessment criteria and performance standards.

1.2.5 Students' learning styles and strategies to conduct teaching and learning process

- How students learn
- What I hear I forget.
- What I hear and see I remember a little.
- What I hear, see and discuss I begin to understand.
- What I hear, see, discuss and do, I acquire knowledge and skills.
- What I teach to another, I master.

(Active Learning Credo statement by Silberman 1996)

In support of this are the findings that we remember:

- 20% of what we hear
- 40% of what we see
- 90% of what we see, hear, say and do or what we discover for ourselves.

A student-centered approach to learning

Different students learn in different ways. Some students learn best by writing, others by talking and discussing, others by reading and others by listening. Most students learn by using a combination of those. All students learn skills through practicing and repetition. You need to use a variety of teaching strategies to cater for the different ways your students learn.

The selection of teaching method should be done with the greatest care and some of the factors to be considered are: the uniqueness of subjects; the type of lessons; the particular learning objectives to be achieved; the allocated time to achieve the objective; instructional materials available; the physical/sitting arrangement of the classroom, individual students' needs, abilities and learning styles.

Teaching and learning strategies

In order to cater for different students' learning styles and to assist and encourage students to learn, teachers need to perform certain tasks. These are teaching strategies.

You need to engage students directly in learning but there are times when you have to take charge of the learning in the class and teach particular concepts or ideas

Teaching strategies include:

- Group work
- Skills lab
- Research/inquiry
- Class discussions/debates
- Problem-solving activities
- Teacher talk, instructions, explanations, lectures or reading aloud
- Directed question and answer sessions
- Audio-visual presentations
- Text books or worksheets
- Directed assignments
- Demonstration and modeling
- Guest speakers
- Classroom displays.

Steps for a lesson in active learning approach

Generally, the lesson is divided into three main parts whereby each one is divided into smaller steps to make sure that learners are involved in the learning process. Below are those main part and their small steps:

1) Introduction

Introduction is a part where the teacher makes connection between the previous and current lesson through appropriate techniques. The teacher opens short discussions to encourage learners to think about the previous learning experience and connect it with the current instructional objective. The teacher reviews the prior knowledge, skills and attitudes which have a link with the new concepts to create good foundation and logical sequencings.

2) Development of the new lesson

The development of a lesson that introduces a new concept will go through the following small steps: discovery activities, presentation of learners' findings, exploitation, synthesis/summary and exercises/application activities, explained below:

• **Discovery activity**

Step 1

- The teacher discusses with students to take responsibility of their learning
- He/she distributes the task/activity, necessary resources and gives instructions related to the tasks (working in groups, pairs, or individual to instigate collaborative learning, to discover knowledge to be learned)

Step 2

- The teacher let the students work collaboratively on the task.
- During this period the teacher refrains to intervene directly in the working of activity or results/findings of the task
- He/she then monitors how the students are progressing towards the results, output, results, and expectations knowledge to be learned and boost those who are still behind (but without communicating to them the knowledge).

• **Presentation of learners' productions**

- In this period, the teacher invites representatives of groups to share their productions/findings.
- After three/four or an acceptable number of presentations, the teacher decides to engage the class into exploitation of the students' productions.
- Exploitation of learner's productions
- The teacher asks the students to evaluate the productions: which ones are correct, incomplete or false
- Then the teacher judges the logic of the students' products, corrects those, which are false, completes those, which are incomplete, and confirms those, which are correct.

Institutionalization (summary/conclusion/ and examples)

- The teacher summarizes the learned knowledge and gives examples, which illustrate the learned content. Then links the activities to the learning

objectives, and guide learners to make notes.

- **Exercises/Application activities**

- Exercises of applying processes and products/objects related to learned unit/sub-unit
- Exercises in real life contexts
- Teacher guides learners to make the connection of what they learnt to real life situations. At this level, the role of teacher is to monitor the fixation of process and product/object being learned.

3) Assessment

In this step, the teacher asks some questions to assess achievement of instructional objective. During assessment activity, learners work individually on the task/activity. The teacher avoids intervening directly. In fact, results from this assessment inform the teacher on next steps for the whole class and individuals. In some cases, the teacher can end with a homework assignment, or additional activities.

1.2.6. Skills Lab Method of Teaching

a) What is Skills Lab?

Skills lab is a method of teaching where students are required to complete learning activities working in manageable groups. Skills Labs are a no cost, easy method to change teacher's pedagogy from theory-based to competence-based instruction.

- The basic characteristics of Skills Lab are:
- It takes place during a double period (80 minutes)
- Students work in small groups (manageable teams)
- Assessment takes place through portfolio activities
- Students talk more than teachers (10% teacher talk time and the rest is for the students)
- Students receive constructive feedback on their work (Teacher gives quality feedback on student presentations.
- Skills lab consists of three components: build, practice and present.
- Link to student business club as a platform for practicing real life activities through making of products.

Note:

Skills lab is the time when lesson combines the competencies acquired during the unit and previous units to make learning more practical. Although, the syllabus provides more than one skills lab per unit, this teacher’s guide provides one model Skills lab lesson which appears at the end of the unit for the practical application of the competencies acquired.

Skills Lab follows a 3-part format, which helps teachers plan for practical and competency-based lessons. This format includes Build, Practice and Present, described below:



Questions to ask yourself while using skills lab method in teaching and learning	Build: Do students know the guiding principles and know-how for the skill?	Practice: Did all individual students get a chance to practice?	Present: Were students given feedback on the work presented?
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b) Use of Present Boards and Portfolios During Skills Lab

The biggest sign of a successful skills lab is the activities students complete. And how do we know whether students completed their group activity? It’s through Present Boards. Each team has their own board to display all the work they completed during the Skills Lab. At the end of each Skills lab, each team makes a verbal presentation to the class and shows their Present Board.

	When?	How?	Where?
Present Boards	Last activity of each Skills Lab. Each lab team/group has their own 1 Present Board.	Made by students. Boards have cool designs to showcase the notes and work product of each lab	Boards are hung on the walls of classroom and kept there for others to see

c) Relationship between Portfolios and Present Boards

What is a Student Portfolio?

A portfolio is a collection of student work for individual assessment. Learners fill their portfolios by completing a series of assignments. These individual assignments are the evidence that students have mastered a learning objective. Each assignment requires learners to apply the skill they learned in that unit practically.

Portfolios are the basis for Skills Lab. First, teachers create the portfolio assessment for students to complete.

Skills Lab is when students will work on group activities to prepare for completing the portfolio assessment individually. Skills Lab is one of your teacher's normal lessons (no extra time is needed) that are especially designated for the purpose of students working in groups to complete their activities. Skills Lab prepares students to complete portfolio assignments on their own after classes. So the classroom activity should connect directly to the portfolio assignment.

For example, they set goals as a group in class, and set individual goals as portfolio assignment.

d) Relationship between Portfolios and Back Home Projects (BHPs)

Back Home Projects (BHP) refer to projects of business activities that are started up by students in their communities. These projects can be started during school or after school. The teacher has a role of encouraging and supporting students to start up BHP during school

BHPs are meant to help learners apply skills and attitudes acquired during skills lab and club activities. However, they still require support and mentoring from the teacher on how to start and maintain BHPs.

The portfolio assignments given to students should be able to challenge them to start BHPs. For example, preparing a journal template for the businesses they intend to start.

What are present boards?

Present boards are boards made by learners using locally available resources that contain learners' work/achievements. When learners finish their work from presentations as a group, it's hang on the present board. This can be used by both the teacher and students for reference.

	Done by?	When?	Where?
Present boards	Groups	During Skills Lab	On Present Boards
Portfolios	An Individual	As an Assignment	In Portfolio Folder

1.2.7 Student Business Club:

a) General Guidelines

The Club should be student run. Students should be actively engaged in idea generation, planning, procurement, sales, record keeping, and decision making. Teachers should only guide them. Clubs should start small with what the students can afford. In the past Clubs have started with no capital and used recycled materials and seeds only! Teachers should not ask the administration to give the Club huge sums of money to start operating. The Club experience should reflect the real business world. No one will just give them big capital for free when they graduate, so you should request only what is realistic.

Club funds and profits should be kept in a safe and secure place. The best place is a club account with the school bursar. Students **should not keep** Club money in their suitcases as cases of theft and misuse of funds will arise.

The patron should organize inter Club competitions / exhibitions at the school to motivate students to work to succeed and to showcase the Club work to the rest of the stakeholders.

b) Objectives of the Student Business Club

- i) Give learners the practical experience to do business.
- ii) Enhance the learner's entrepreneurial competencies.
- iii) Apply the knowledge, skills, and attitudes learned.
- iv) To inspire young people to succeed in the global economy.

c) School Stakeholder Business Club Roles:

School Administration	<p>To perform advisory and supervisory roles in the school.</p> <p>To link the business club to the community and other schools.</p> <p>To provide the business club with required facilities to operate such as land, room.</p> <p>To provide market for some students' products and services.</p>
Club Patrons / Entrepreneurship Teacher	<p>Oversee the activities of the club.</p> <p>Link students to the administration.</p> <p>Keep records regarding student's performance in the business club</p> <p>Find resources and opportunities for students.</p>
Staff Members ·	<p>Support the club in its activities.</p> <p>Offer expertise in the area of specialization when required.</p> <p>Can invest in the business club.</p> <p>Link the business club with other school clubs.</p>
Parents and community	<p>Providing a favorable environment for students to develop and nurture their talents and skills. Community is the market to students' products or services.</p> <p>Community members can also act as advisers to students' projects and clubs.</p> <p>In case the students' project is in the community and requires land, the community members may offer land for students' project.</p>
Students ·	<p>To be members of the business club.</p> <p>To fundraise or find available resources to run the club.</p> <p>To actively participate in the activities of the club.</p> <p>To keep records of the business club.</p>

PART II: SAMPLE LESSON PLANS

Template of a Competence – Based Lesson Plan

School Name: G.S. Entrepreneurs Teacher’s Name: AKEZA Elsie

Term	Date	Subject	Class	Unit No	Lesson No	Duration	Class size
1	26/Feb/ 2018	Entrepreneurship	S.5	1	1 of 6	80 min	45
Type of Special Educational Needs (SEN) to be catered for in this lesson and number of learners in each category				Slow learners: 1 Low Vision: 2 Talented: 3			
Unit title		UNIT 1: Business Ideas and Opportunities					
Key Unit Competence:		To be able to generate business ideas and take advantage of opportunities					
Title of the lesson		Meaning of a business, a business idea and a business opportunity					
Instructional Objective		In groups, learners analyze the case study to explain correctly the meaning of a “business, business idea and business opportunity.					
Plan for this Class (location: in / outside)		In class; in small groups; and or pairs					
Learning Materials (for ALL learners)		Case study;					
References		Senior five entrepreneurship book or internet.					

Timing for each step	Description of teaching and learning activity		Generic competences and cross cutting issues to be addressed + a short explanation
	Learners analyze the case study in small groups, or pairs act the interview in the case study to come up with the Meaning of a business, a business idea and a business opportunity		
	Teacher activities	Learner activities	

1. Introduction	<p>Explain the K-W-L (What learners already know-What they want to know-What they have learnt)</p> <p>Guide learners to do the activity following the instructions</p> <p>Lead a discussion on what is written under each section with learners</p> <p>Introductory activity</p> <p>Use an appropriate method such as small groups or pairs, provide learners with the introductory activity on Learner`s book, and give instructions to the activity.</p>	<p>Listen to the explanations on K-W-L and ask for any clarifications</p> <p>Following instructions to attempt the activity</p> <p>Discuss their responses to the activity</p>	<p>Peace and values as they greet each other while ensuring a conducive learning environment</p>
2. Development of the lesson			

2.1 Discovery activity	<p>Activity 1.1: Case study: A reality T.V. Show</p> <p>Guide learners to form groups or pairs</p> <p>Give instructions and the activity to the groups or pairs</p>	<p>In groups or pairs learners attempt the activity following the teacher's instructions</p>	<p>Generic competences:</p> <ul style="list-style-type: none"> ● Critical thinking; through answering more challenging questions. ● Communication will be developed through answering questions and group work/class presentation ● Cooperation will be developed through working together in groups/pairs. <p>Cross cutting issues;</p> <ul style="list-style-type: none"> ● Peace and values education: The learners will interact peacefully in their groups/pairs and will be able to appreciate each other and live in harmony/peace. ● Inclusive Education: Integrates all learners including SEN. Learners will be paired with those who can help them to understand instructions and participate in group activity. The gifted one will be assigned more responsibilities in the group in order to avoid distraction due to boredom.
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<p>2.2 Presentation of learner's productions</p>	<p>Guide groups/pairs to share their findings/or act out the interview</p> <p>Ensures all learners are actively participating and following</p> <p>Support learners while addressing any challenges</p> <p>Makes notes of any misconceptions from learners</p>	<p>Learners present their findings in groups or pairs act out the interview</p> <p>Ask questions, complement each other,</p>	<p>Generic competences:</p> <ul style="list-style-type: none"> • Communication will be developed through answering questions and group work/class presentation • Cooperation will be developed through working together in groups.
<p>2.3 Exploitation</p>	<p>Corrects any misconceptions from learner's presentations</p> <p>Leads a discussion on particular cross cutting issues to be addressed from the presentation</p>	<p>Ask for clarifications,</p>	<p>Generic competences:</p> <ul style="list-style-type: none"> • Critical thinking; through answering more challenging questions and as they relate to what the teacher is emphasizing to life real life experience.
<p>2.4. Conclusion/ Summary</p>	<p>Guides learners to derive the meaning of business, a business idea and a business opportunity</p> <p>Have learners turn to their books to make a summary and notes about the meaning of business, a business idea and a business opportunity</p>	<p>Draw conclusions to the meaning of business, business idea and business opportunity</p> <p>Refer to their books to make a summary and notes about the meaning of business, business idea and business opportunity</p>	<p>Generic competences:</p> <ul style="list-style-type: none"> • Lifelong learning; as learners discover more from the teacher's emphasis points, they eager to learn and discover more. <p>Cross cutting issue:</p> <ul style="list-style-type: none"> • Inclusive education: <p>While some students will be busy writing their conclusion, the teacher will check on slow learners and provide some extra explanations where they still struggling. Where possible slow learners will be helped to draw their conclusion by providing them some big lines to follow.</p>

3. Assessment	<p>Application activity 1.1</p> <p>In groups or pairs, give instructions for the activity.</p> <p>Ensure all learners are doing the activity while addressing any challenges/issues they may have</p>	<p>Learners do the application activity following the instructions from the teacher</p> <p>Ask for clarifications</p>	<p>Cross cutting issues;</p> <ul style="list-style-type: none"> • Environment and Sustainability: <p>The learners appreciate the need for being responsible with the environment as they come out with ways of managing environment.</p> <ul style="list-style-type: none"> • Inclusive education: <p>Ensure that slow learners are following in their group by checking on them frequently. If they are lost completely, they will have to be pulled out of the group, and be given extra help. For the gifted learner, check if he/she is participating in the group. If not provide him another activity on his/her level to avoid boredom and distractibility.</p>
Observation on lesson delivery	<p>For example:</p> <p>4 learners had problems with the application activity and so were given remedial activities</p>		

PART III: UNIT DEVELOPMENT

Following the structure below for all units

Note to the teacher:

As a teacher, you should consider the following as you prepare your lessons:

- a) Students:** What are the academic, social, physical, personal, and emotional needs of my students?
- b) Strategies:** Which teaching strategies will best facilitate my students' learning?
- c) Grouping:** Should I group heterogeneously or homogeneously? What size should my groups be?
- d) Timing:** When is the best time to do this lesson? Are there prerequisites my students should have mastered?
- e) Materials:** What materials and human resources do I need for the lesson to be successful?
- f) Success:** Was the lesson successful? Were my students interested? Did my students learn? What didn't work? What will I do differently next time?
- g) Sequence:** What can I do next to build upon this lesson? How can I make it flow?
- 6) Rationale:** What is the reason for doing this? What objectives will be accomplished?

Unit 1: BUSINESS IDEAS AND OPPORTUNITIES

1

Key Unit Competency: To be able to generate business ideas and take advantage of opportunities

1.1 Unit Prerequisite

Learners were introduced to the characteristics of a good entrepreneur; personal values, skills and characteristics of an entrepreneur; work in Society; concept of needs, wants, goods and services; factors and indicator of business growth (O level). While in A Level-S.4, they were introduced to initiation to entrepreneurship; career opportunities; setting personal goals; market research and business Organization and management (A Level-S.4). This prior knowledge, skills or competences should help them to be able to generate business ideas and take advantage of opportunities available.

prerequisite

1.2. Cross-cutting issues to be addressed

Note: The examples below are just to guide you on how to address cross-cutting issues throughout the unit but this does not mean that these are the only ones. You can address and give learners opportunities to discuss all the crosscutting issues where possible taking consideration of their environment or community.

Gender education: Emphasis throughout this unit has to be put on how both male and females have same opportunities when it comes to generating business ideas and opportunities, there are no ideas/opportunities specifically reserved or meant for a particular gender but they can all choose whatever ideas they feel capable of.

Environment and sustainability: The greatest source of business ideas and opportunities is the environment, and one cannot implement his/her opportunity into a profitable business without the environment. Therefore, great care for environment is paramount for continued business ideas and opportunity generation as well as survival of the business activities.

Inclusive education: In addition to all having equal opportunities to generate business ideas and opportunities, emphasis has to be put on how we all regardless of our background, economic or social setup have right to generate ideas that do

not discriminate as our needs are the same. Learners need to understand that good business ideas should not discriminate but promote inclusiveness of all... etc.

Peace and Values: You need to emphasize to learners the need to live in peace and harmony with others. Learners need to appreciate the generation of business ideas and opportunities that promote peace and are not against the values of the community they want to serve. Learners also need to appreciate the importance of promoting positive business values especially towards society, customers, shareholders, environment, government, among others to generate business ideas and opportunities.

Refer to other crosscutting issues as identified in the curriculum framework.

1.3. Generic competencies

Throughout this unit, give learners opportunities to develop their generic competences especially activities and the methodology adapted. These have been discussed in the preliminary pages of this teacher's guide. Some of the generic competences that you should facilitate learners to develop include but not limited to the following:

Critical thinking: learners are given activities to analyse different resources in their environment to generate business ideas, analyse generated business ideas to come up with business opportunities. All these activities make learners think reflectively, logically and imaginatively about the challenges encountered in a situation before arriving at a conclusion.

Creativity and innovation: learners are given activities to use their creative and innovative abilities to generate business ideas and opportunities from different resources in the environment and or come up with solutions to challenges facing their community.

Research and problem solving: Through activities, that give learners a chance to do research or analyse the various problems or challenges faced in their community and propose ways or strategies of overcoming or solving the identified problems. Encourage learners to feel part of their community's problem solving. Learners perform PEST and SWOT analysis so as determine whether their ideas will solve the identified problems and challenges.

Communication: During and after learning activities, learners should be given a chance to communicate/share/pass on the ideas, findings, results, products from various business idea generation activities in a logical and appealing manner, through speaking and writing to the targeted audience or recipient. Give learners opportunities to debate, make presentations, make arguments for and against, make reports among others.

Co-operation, interpersonal relations and life skills: Through different tasks assigned, they should demonstrate a sense of teamwork, cooperation, working with others as they generate business ideas and opportunities through working in groups, teams, pairs, etc

Lifelong learning: After a task, activity or experience, learners should always share what lessons they have learned, how they may use or link the experience to improve on their knowledge and skills as they generate ideas and opportunities.

Guidance on the introductory activity

This introductory activity is intended to:

- Provide interest and motivation to the learners about business ideas and opportunities
- Focus learner's attention on business ideas and opportunities its purposes.
- Convince learners about what they will benefit from the unitIt can
- Build on previous knowledge, skills, values and attitudes to help the teacher assess the learner's prior knowledge and help link with the new content, or
- Could be new content to help arouse learner's interest about what to expect in the new content
- Be answered in one lesson, or
- Gradually, over a period as the unit progresses. At this point, there are no right or wrong answers as learners will gradually get more appropriate answers progressively as they go through the unit.

Use an appropriate method such as small groups or pairs, provide learners with the Unit 1 introductory activity, and give instructions to the activity. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Learners in small groups or pairs analyse the Unit 1 introductory activity to describe what has led to the tremendous growth in all aspects of life in Rwanda; describe factors that have led to Rwandans being enterprising; identify sources of business ideas in Rwanda; justify the given statement; and suggest how take advantage of business opportunities in their community.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such pair-share, small group presentations on the introductory activity. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating. Also encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially the presentation.

Appreciate the team’s presentations and remind them this activity was not meant come to the very right answers but to help them become aware of what to expect in the unit. Answers to the activity will be got as the unit progresses. You can support learner’s answers by referring to possible answers to the introductory activity below:

1.4. List of lessons (including assessment)

Lesson title/probable heading, learning objectives (from the syllabus including knowledge, skills and attitudes) and Periods

No	Lesson title	Learning objectives (from the syllabus including knowledge, skills and attitudes):	Periods
1	Meaning of a business, a business idea and a business opportunity	Explain the meaning of a “business, business idea and business opportunity”	2
2	Characteristics/Qualities of business ideas and opportunities	Identify the qualities of a good business idea	2
3	Sources of good business ideas and opportunities	Discuss the different sources of business ideas/opportunities Use different resources to search for business ideas Use different business ideas to come up with business opportunity Appreciate one’s environment as a source of business ideas and opportunities	2
4	Factors influencing choice of a business opportunity	Describe the factors influencing one’s choice of a business idea/opportunity Assess business ideas and opportunities for viability	2

5	Evaluating Business Ideas (Factors considered)	Describe how to evaluate a business idea Assess business ideas and opportunities for viability Recognize that a business idea alone is not sufficient to start a business	2
6	Evaluating Business Ideas: Using SWOT Analysis)	Describe how to evaluate a business idea Use the SWOT Analysis to evaluate business ideas/opportunities	3
7	Skills Lab 1	Apply Skills Lab Methodology	2
8	End Unit assessment	Can be able to generate, identify and, assess different business ideas and opportunities	

LESSON 1 :Meaning of a business, a business idea and a business opportunity

Learning objectives: Explain the meaning of a business, business idea and business opportunity.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, case studies and any other trustworthy and reliable resources to enhance learning.

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet

Prerequisites/Revision/Introduction:

Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Use K-W-L (What learners already know-What they want to know-What they have learnt) after the introductory activity to assess how much students already know and what they would be interested in learning about business ideas and opportunities.

Learners write under (K-what I know; W-What I want to know) about Business ideas and opportunities. Briefly discuss what is written under each section with learners.

K-W-L Chart		
Topic:		
what I Know	what I Want to know	what I Learned

Introductory activity, Unit 1

Follow the guidance about the introductory activity.

Activity 1.1 A Reality T.V. Show

Learners in small groups, pairs or individual read and analyze the case study to come up with the Meaning of a business, a business idea and a business opportunity following the instructions given. You may ask two learners to act out the interview as the rest listen and follow

During the interview activity, make sure everyone is following and actively participating. Those who are not acting may have to listen attentively without disturbing and should applaud the actors after.

Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.

Harmonize their findings or answers, and help them draw conclusions/summary to the meaning of a business, a business idea and a business opportunity. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to learners' book.

Application Activity 1.1

Learners analyse the given problem, which relates to their community either in groups or in pairs and come with ideas that may result into business opportunities to start business. This activity may be given as a research question or homework.

Depending on the purpose of the application activity, chose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for activity 1 (case study)

a) Business ;

- Is the production, distribution, and sale of goods and services for a profit.
- Collection of people and resources organized to provide a product or service to others with the objective of sustaining themselves economically and/or for generating economic profit.

Rwiyemeza's business is growing and processing Mushrooms.

b) A business idea is what one needs to start a business activity.

From the case study, the sources of business ideas for Rwiyemeza's business activity were listening to the radio, reading newspapers, and watching TV about how different people have succeeded by starting own business activities.

c) A business opportunity refers to

- A business idea that can be turned into a profitable business activity
- A business idea that has been researched on and can be turned into a profitable business activity, etc.

Some challenges Rwiyemeza faced were: competition, unsure market, lack of experience, deciding on turning my business idea into a profitable business, among others.

d) It is very important to do research and personal evaluation before deciding to start a business activity because:

- Helps one to identify existing competition to the business activity
- Helps one to identify whether market for the products will be available
- Helps one identify whether the business activity will be accepted in the community
- Personal evaluation helps one decide whether he/she is ready to take on the business activity; whether it fits in his/her vision, skills, experience, etc.
- Helps one not waste money on activities that won't work etc.

e) It is important to generate business ideas because business ideas result into business activities which:

- Provide opportunities to owners and community at large

- Improve standards of living of people in community
- Contribute to national development through paying taxes
- Owners serve as role models to the young entrepreneurs
- Contribute towards conserving the environment
- Promote equality as everyone has an opportunity to generate own ideas for business activities
- Promote peace and harmony in the community as people are occupied with economic activities e.t.c

Possible answers for the Application Activity 1.1, refer learner's book

a) The possible business ideas for a situation of lack of sufficient safe water in the community are:

- Selling of purified bottled water,
- Selling of harvested rain water,
- Door to door delivery of water in jerry cans by bicycle, e.t.c
- Digging of boreholes, etc

b) The possible business ideas in case of high demand for charcoal as source of energy in community could be:

- Selling of energy saving stoves (Rondereza),
- Charcoal made from used papers and cartons,
- Installing solar energy, etc.
- Selling of gas and gas stoves

c) The possible business ideas in community with increased pollution due to increased disposal of wastes could include amongst other things:

- Door to door collection and transport of waste for disposal (by use of different means),
- Turning waste into charcoal
- Sorting of wastes to identify waste that can be recycled or reused
- Educating population on proper waste disposal such reduce, recycle, reuse, repair, etc

LESSON 2 :Characteristics/Qualities of business ideas and opportunity

Learning objectives: Identify the qualities of a good business idea

Possible methods: Think-pair-share; small group discussion, brainstorm, field study, gallery walk, interview with entrepreneurs in community, research in the library, research on the internet, e.t.c

Prerequisites/Revision/Introduction:

Read the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Learners briefly explain the meanings of the terms business, an idea, an opportunity, a business idea and a business opportunity discussed in the previous lesson through a question and answer session. Correct any homework or assignment from the previous lesson. Help learners link the previous lesson to the current lesson.

Activity 1.2 Learner's Book

Using an appropriate method, such as small groups or pairs learners may interview an entrepreneur; make research in the library or internet, group discussions following instructions given to identify the qualities of a good business idea. Ensure a balance among the groups or when pairing and that the instructions are clearly understood.

Make a follow up as learner's do the activity. Ensure everyone is actively participating and heard; instructions clearly followed; and address any challenges/issues identified. Encourage learners to think about the environment, innovation, standards as they come up with qualities of a good business idea.

Learners share their findings on the qualities of a good entrepreneur through an appropriate method such as group presentation, pair-share, written reports, whole class presentation. Ensure learners of different needs and abilities are given opportunities share or present their findings. Learners give reasons why it is important to think about environment, innovation, standards, e.t.c. while thinking of good business ideas.

Harmonize their findings or answers, and help them draw conclusions/summary to identify the qualities of a good business idea. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to learners' book.

Application Activity 1.2 Learner's Book

Learners analyse the extract either in groups or in pairs to differentiate a business idea and a business opportunity; and suggest ways of avoiding the situation in the extract. This activity may be given as a research question or homework.

Depending on the purpose of the application activity, chose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for activity 1.2

a) Based on the people who have started business activities in the community identified, guide learners to discuss whether the people identified have been successful or not, and to support their responses. Most of their response may be around:

- Business being market driven (useful or not to the community).
- Innovation by owners
- Real demand for the products or services they were delivering
- Return on their investment
- Competition from other similar businesses in the market
- Meeting owners' objectives
- Availability of resources necessary for the business activity.

b) Guide learners to come up with reasons why entrepreneurs have to generate business ideas and opportunities. Such reasons may include:

- Start own businesses.
- Create own jobs or employment.
- Meet identified needs in the community.
- Solve unmet customer needs and wants.
- To take advantage of existing favorable investment climate.
- For future survival of existing businesses.
- Take advantage of changing trends especially in technology e.t.c.

c) A good business idea should:

- Solve a problem.

- Find a market need.
- Be customer focused not product driven.
- Target an identified sizeable market segment.
- Be attractive –there is a demand.
- Be achievable –it can be done.

d) A good business opportunity should:

- Have real demand for products
- Fit in government policies or programs
- Financeable
- Have healthy competition e.t.c.

Possible solutions to the application activity 1.2

a) Guide learners to come up with their own thinking about the extract such as:

- A good idea should have real demand. So if real demand does not exist at the moment, then it is a bad idea
- A good idea should be fundable, that is, within the owner’s means. If idea cannot be funded, then it will not be worth investing the little resources
- Good ideas generate profit for the owners. If an idea cannot generate sufficient profits, then it’s not worth investing in
- etc.

b) Guide learners to give their own thoughts on how one can avoid such a situation, such as:

- Making enough research about the availability of real demand for the idea
- Find out if the idea real solves a community problem
- Ensuring that the idea is customer focused not product driven
- Etc.

After the activity, guide learners on how their findings will be shared with the whole class and emphasizing the crossing cutting issues to the activity.

Close the lesson by guiding the learners on what to cover in terms of next lesson, home works, organizing the class, etc.

LESSON 3 : Sources of good business ideas and opportunities

Learning objectives: Discuss the different sources of business ideas/opportunities, use different resources to search for business ideas, use different business ideas to come up with business opportunity, appreciate one's environment as a source of business ideas and opportunities

Teaching aids: Basic materials for a class/lesson to be conducted: Desks, Learners books, internet, newspapers, books or magazines, radio, television and any other trustworthy and reliable resources to enhance learning.

Possible methods: Think-pair-share; small group discussion, brainstorm, field study, gallery walk, interview with entrepreneurs in community, research on internet, etc.

Prerequisites/Revision/Introduction: Review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Lead a review of the previous lesson on qualities of a good business idea and opportunities, handle any homework or assignments, and ensure a conducive learning environment. Help learners link the previous lesson to the current lesson.

Activity 1.3 Learner's Book

Using an appropriate method, learners in reference to their community, suggest ways in which people generate business ideas and explain any sources of business ideas and opportunities in Rwanda.

Make a follow up as learner's do the activity. Ensure everyone is actively participating and heard; instructions clearly followed; and address any challenges/issues identified. Encourage learners to think about the environment, be creative and think beyond the box, as they discuss the sources of business ideas.

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities share or present their findings. Harmonize their findings or answers, and help them draw conclusions/summary on sources of good business ideas and opportunities. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to learner's book.

Application Activity 1.3 Learner's Book

Learners in groups analyse the scenarios to come up with their own business ideas. This activity may be given as a research question or homework.

Depending on the purpose of the application activity, chose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for activity 1.3

- a) Three examples of people or firms that have come up with business ideas. (Guide learners to identify people or firms in their community that have come up with business ideas, and give reasons why they consider those ideas good)
- b) People in my community get ideas and opportunities through:
- Copying other existing businesses;
 - Asking other people for ideas through brainstorming;
 - Attending EXPOs or TRADE SHOWS and get ideas from there
 - Reading about business ideas and opportunities
 - Searching on the internet, etc.
- c) Sources of business ideas and opportunities in Rwanda:
- **Existing businesses:** copying or modifying existing business activities
 - **Inheritance:** taking over existing business activities from family or starting a business activity related to it
 - **EXPOs (Trade exhibition):** these are held every year in Rwanda bring together entrepreneurs from Rwanda and outside where people can pick a business idea
 - **Government programs:** programs that are supported by the government may be a source of business ideas
 - **Internet:** this is a big source of business ideas and opportunities especially in information technology

Possible solutions to the application activity

1. Solutions to the situations:

- a) **Generating business ideas from existing businesses:** Based on the existing business

learners identified in their community, guide and encourage learners to think and come with own business ideas which they share with the large group.

- b) **Generating business ideas from the available information:** Based on the existing business learners read about, heard, watched or seen, guide and encourage learners to think and come with own business ideas which they share with the large group.
- c) **Generating business ideas from existing products:** Based on the samples of existing products analyzed, guide and encourage learners to think of they could make use of these products (for example by improving on them, changing their uses, etc.) by thinking and proposing new products either to be applied at present or in the future which they share with the large group.
- d) **Totally new business ideas:** Based on the learners dreams, passions or goals, guide and encourage learners to think and come with own new business ideas which they share with the large group.
- e) **Business ideas based on the learners' community needs:** Based on the existing un-served needs, future needs and dissatisfactions observed or investigated in the community, guide and encourage learners to think and come with own business ideas to solve the community needs, which they share with the large group.
- f) **Business Ideas based on existing local resources:** Based on the existing resources observed or investigated in the community, guide and encourage learners to think and come with own business ideas, which they share with the large group.
- g) **Situations:** Based on the different real life situations (e.g. back to school days, festive seasons, weddings functions, political campaigns, road junctions, border crossing points, rainy or sunny days, etc) identified, guide and encourage learners to think and come with own business ideas to take advantage of the situation, which they share with the large group.

2. It is important to pay attention to such issues because:

- One should not be discriminated against because of gender when generating business ideas and opportunities-we all have equal opportunities
- Without the environment, there cannot be business ideas and no human survival. Therefore, as we generate business ideas, we should think of the environment and it's sustainability
- Business ideas should always result into peace and harmony among the people be it within the business community or among customers, etc.

LESSON 4 :Factors influencing choice of a business opportunity

Learning objectives: Describe the factors influencing one's choice of a business idea/opportunity, Assess business ideas and opportunities for viability

Teaching resources: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, newspapers, books or magazines, radio, television and any other trustworthy and reliable resources to enhance learning.

Possible methods: Think-pair-share; small group discussion, brainstorm, field study, gallery walk, interview with entrepreneurs in community, research on internet, etc.

Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you to see the skills, knowledge attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives are linked to the key unit competence.

Lead a review of the previous lesson on sources of business ideas and opportunities, handle any homework or assignments and ensure a conducive learning environment. Help learners link the previous lesson to the current lesson.

Activity 1.4 Learner's Book

Give instructions to the learning activity, learners in small groups or pairs choose one business opportunity they may decide to start and give reasons for their choice. Monitor group activities to ensure everyone is actively participating and heard; instructions clearly followed; and address any challenges/issues identified. Encourage learners to think about the environment, be creative, peace and values as they give reasons for their choice.

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities to share or present their findings. Harmonize their findings or answers, and link the findings to the learning objective, help them draw conclusions/summary on the factors influencing choice of business opportunity. Answer or address any questions or challenges about the activity. Guide them to make notes in referring in their learner's book.

Application Activity 1.4 Learner's Book

This activity can be given as a research activity, where learners move around their community to identify any 3-business activities, interview the owners to find out why the owners chose those particular activities. Give clear instructions and ensure a balance in the groups. Learners are to give a report of their findings. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work.

Possible answers for activity 1.4

Based on the choice of business opportunity chosen, guide learners share their reasons for choosing the business opportunity. Such responses may include:

- Identified market need or gap in the community
- Growing market for the products or service
- Low funding requirements for the identified business opportunity
- Vision or goals of the entrepreneur
- High profit margins expected from the business opportunity
- Not easily copied by other entrepreneurs, that is it should be unique
- Inheritance, if it provides a chance of being continued from existing business
- Skills set required especially if they match those of the entrepreneur or required to manage the opportunity

Possible solutions to the application activity 1.4

Based on the 3 business activities in the community identified by the learners, guide learners to using an appropriate method to share their findings to the whole; class findings may include factors such as:

- Identified market need or gap in the community.
- Growing market for the products or service.
- Low funding requirements for the identified business opportunity.
- Vision or goals of the entrepreneur.
- High profit margins expected from the business opportunity.
- Not easily copied by other entrepreneurs, that is it should be unique.
- Inheritance, if it provides a chance of being continued from existing business.
- Skills required especially if they match those of the entrepreneur or required to manage the opportunity.

Conclude the lesson by guiding the learners on what to cover in terms of next lesson, home works, organizing the class e.t.c.

LESSON 5 :Evaluating Business Ideas (Factors Considered)

Learning objectives: Describe how to evaluate a business idea, assess business ideas and opportunities for viability, recognize that a business idea alone is not sufficient to start a business

Teaching resources: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, newspapers, books or magazines, radio, television and any other trustworthy and reliable resources to enhance learning.

Possible methods: Think-pair-share; small group discussion, brainstorm, field study, gallery walk, interview with entrepreneurs in community, research on internet, etc.

Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Ensure a conducive learning environment and lead a review of the previous lesson on factors influencing choice of a business opportunity, handle any homework or assignments. Help learners link the previous lesson to the current lesson using an appropriate discovery activity.

Activity 1.5 Learner's Book

Use an appropriate method such as small groups or pairs, provide learners with the activity 1.5 in the learner's book, and give instructions to the activity. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Learners in small groups or pairs analyse the paragraph, use prior knowledge, and research in different entrepreneurship documents, to identify at least five factors that can be considered while evaluating business ideas. Learners should also consider factors such as the environment and sustainability, gender, creativity.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such as pair-share, small group presentations from the activity. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating. Learners support why environment and sustainability, gender, creativity among the

important factors considered. Also, encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially the presentation.

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities share or present their findings. Harmonize their findings or answers, and link the findings to the learning objective, help them draw conclusions/summary on the factors considered while evaluating Business Ideas. Refer to the possible solutions to the activity below

Appreciate the team's presentations and answer or address any questions or challenges about the activity. Guide them to make notes in their books referring in their learner's book on factors considered while evaluating business ideas.

Application Activity 1.5 Learner's Book

This activity can be given as an individual, pair or small group activity. Learners analyse the photo to suggest any business ideas they may generate in response to the effects; give the factors they will base on while choosing that idea and give advice to potential entrepreneurs. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work.

Conclude the lesson by guiding the learners on what to cover in terms of next lesson, home works, organizing the class, etc.

Possible answers for activity 1.5

Factors that can be considered while evaluating business ideas may include:

- Profits expected from the business idea
- Amount of money to be invested
- Legality or policies regarding the business idea
- Availability of market for the products or services
- Availability of resources needed to implement business ideas
- Whether it satisfies identified needs in the community
- Promotes peace and harmony in the community

- Contributes to conservation of environment and has less effects
- etc.

Possible solutions to the application activity 1.5

a) Guide learners to think of many activities as possible related to the photo such as deforestation, lumbering, charcoal burning, cutting down trees, etc.

b) Based on the activities identified in (a) above, guide learners to describe all possible effects of the activities to the community. These may include:

- Pollution of environment
- Desertification
- Loss of natural cover
- Drought, famine and hunger
- Poor soils

c) Based on the various effects identified in (b) above, guide learners to suggest any two business ideas they may generate in response to the effects such as:

- Planting trees (nursery beds)
- Coming up with alternatives to timber (timber from waste products)
- Coming with alternative to charcoal as source of fuel

d) Based on any one idea from the list generated from (c) by the learners, guide to give factors they will base on while choosing that business idea

e) Guide learners to propose advice to young entrepreneurs when generating business ideas in relation to the photo such as:

- We should always be mindful of our environment when generating ideas
- We should always remember that others will use the same sources to generate ideas in the future, so we have to have them in mind
- We should generate ideas that do not have a negative effect on our community
- Business ideas should be in the interest of the community but not individual entrepreneur

LESSON 6: Evaluating Business Ideas: Using SWOT Analysis

Learning objectives: Describe how to evaluate a business idea, Use the SWOT Analysis to evaluate business ideas/opportunities.

Teaching resources: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, newspapers, books or magazines, radio, television and any other trustworthy and reliable resources to enhance learning.

Possible methods: Think-pair-share; small group discussion, brainstorm, field study, gallery walk, interview with entrepreneurs in community, research on internet, etc.

Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills; knowledge and attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Ensure a conducive learning environment and lead a review of the previous lesson on factors considered while choosing a business opportunity, handle any homework or assignments. Help learners link the previous lesson to the current lesson using an appropriate discovery activity.

Activity 1.6 Learner's Book

Use an appropriate method such as small groups or pairs, provide learners with the activity 1.6 in the learner's book, and give instructions about the activity. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Learners in small groups or pairs explain the meaning of the terms in relation to identifying and evaluating business opportunities; and describe the factors that favor or affect any business one business in the community. Learners should also relate factors such as the environment and sustainability, gender, creativity.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such pair-share, small group presentations from the activity. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating. Learners show how environment and sustainability, creativity, gender, creativity may affect or hinder the growth a business activity. Also, encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners

to appreciate each other's work especially after presentation.

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities share or present their findings. Harmonize their findings or answers, and link the findings to the learning objective, help them draw conclusions/summary on evaluating business ideas using SWOT Analysis. Refer to the possible solutions to the activity below.

Appreciate the team's presentations and answer or address any questions or challenges about the activity. Explain the Meaning and the purpose of a SWOT Analysis. Guide learners to make notes in their books referring in the learners' book on evaluating business ideas using SWOT Analysis.

Application Activity 1.6 Learner's Book

This activity can be done in small groups. Learners analyse the Case study to and apply a SWOT Analysis on KGF Breweries; suggest possible effects and solutions to the effects of KGF on the community. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work.

Conclude the lesson by guiding the learners on what to cover in terms of next lesson, home works, organizing the class, etc.

Possible answers for activity 1.6

1) Meaning of terms: Strengths, Opportunities, Weaknesses, Threats

Guide learners to come up with their own meaning of the terms in relation to business ideas and opportunities.

2)Based on the entrepreneur identified from the community, guide learners to describe the factors or things they think favored its growth as well as the factors or things they think might affect its growth

Possible solutions to the application activity from the case study: KGF Breweries

a) Potential opportunities or positive factors

- Lucrative market in a rapidly growing economy.
 - An increase in the number of entrepreneurs and competition amongst

existing companies.

- High quality products.
- Knowledge of the local manufacturing market and expertise e.t.c.

b) Potential areas of weakness or limitations to the growth are;

- Without a lot of experience.
- New competition taking aim at our niche.
- Possible effects of KGF Breweries on the community.

c) Pollutants from the industry that can harm both public health and damage the environment

- Untreated wastewater that is discharged into surface waters from the industry damage the environment.
- Loud noises from the industry can cause damage to a person's physical and mental health.
- Generation of solid wastes which pollute the environment e.t.c.

d) Possible strategies KGF may apply to regulate the effects on the community

- Treating of waste before being disposed off.
- Installing sound proof in the walls of KGF.
- Employing companies to dispose of their waste.
- Using of solid wastes for other purposes through recycle or reuse e.t.c.

1.5 Use of skills lab method: Skills Lab 1

For this lab, learners will be able to apply appropriate measures of improving products of the club or the ones they intend to start back at home.

Guidance to the lab:

1. Build part (max 15 min)

Using Think, Pair and Share; ask learners to answer the following questions. Choose some few pairs to answer the below questions to the general audience.

- 1) Differentiate between business idea and opportunity
- 2) What are some of the features of an improved product?

Possible answers

- 1) A business idea is a thought about a prospect or potential business while a business opportunity can be defined as an attractive business idea worth investing in or propositions that provide the possibility of a monetary return
- 2) An improved product has the following features.
 - Competitive
 - Improved sales
 - Improved quality in terms of functions etc.

Emphasize to the learners that this lab will help them to select better and viable business idea for the businesses they intend to start or /and will be able to improve their products that exit in the club or back at home. They should be able to take advantage of available opportunities and select business ideas which are in line with customers' needs.

2. Practice (Max 25 min)

Adding Value/Improving the existing Products

Assign each group a question to discuss the following options as strategies of improving or adding value to their business club projects or projects they intend to start at home.

1. Relevance of the product or project to the community.

- What new or improved product are you making?
- What additional attributes will the product have?
- Explain how the product will be able to solve community problems.

2. Increasing production.

- What will be production goal for the year?
- What strategies will you implement to have more output?
- How will you be managing produce (output produced?)

3. Making the product competitive.

- What will be the sales goal for the year?
- What strategies will be implemented to have a competitive advantage over other businesses in the community?
- How will the mentioned strategies above be implemented?

4. Reducing negative effects on the environmental.

- Why is it necessary for the club to be responsible with the environment?
- What measures will you put in place to reduce environmental hazards as a result of club activities?

5. Recruitment of more customers

- Discuss different strategies that you will employ to have more customers for your product.
- What measures will be put in place to maintain the clients?

3. Presentations (Max 25 min)

Communicate the appropriate time for this activity to be done. Choose the appropriate method they can use to present their findings for example gallery work or one group presenting at a time. During presentations encourage learners to challenge/supplement each other (control this as it make time) as it will enable them to understand better.

4. Conclusion (Max 10)

Use ‘a small ball’ to make conclusion. throw the ball randomly to different learners to answer questions on what they have learnt.

Emphasize the following by writing them on the note board;

- Any business idea selected or product improved should be able to show ‘value added’ for example new attributes of the product that make it unique.
- Products should be able to solve community problems,
- The production capacity should be increased and more customers have to be recruited to match production lines.
- The products made should not have negative effects on the environment. Business club should try as much as possible to be a solution to the community than a problem and therefore businesses like charcoal making have to be discouraged because of its effect on depletion of trees.

5. Portfolio Assignment (5Min)

As a take home of this lab, provide learners a portfolio assignment which is meant to test the skills leaners have attained from this lab. Remember this is an individual activity and thus each learner must do it.

Each learner makes a SWOT analysis of the business they want to start in the community

1.6 Unit Summary

Business refers to the activity of buying and selling goods and services to earn money. The purpose of business is to solve a customer's problem or meet the customers' needs.

A **business idea** can be referred to as the response of a person or persons, or an organization to solve an identified problem or to meet perceived needs in the environment. Finding a good business idea is the first step in transforming the entrepreneur's desire and creativity into a business opportunity.

An opportunity is a favorable set of circumstances that creates a need for a new product, service, or business.

A business opportunity refers to an attractive business idea worth investing in or propositions that provide the possibility of a monetary return for the person implementing them or taking the risk of investing in them. What turns an idea into a business opportunity is when the income exceeds cost and generates profits.

To be referred as a good business idea, it must fulfill the following qualities:

- Have real demand.
- Favorable return on the investment.
- Be favorably competitive.
- Meeting the investors' objectives.
- Availability of necessary resources for the investment.

SWOT is the acronym that stands for Strengths, Weaknesses, Opportunities, and Threats. It helps entrepreneurs to evaluate their business and to compare themselves with the competitors and therefore determine whether his/her business is in better position to compete or not.

1.7. Additional Information

It is often difficult to figure out how to research business idea; especially if the person has never been in business. The person will need to decide if the business idea has profit potential.

Any good business ideas could be an invention, a new product or service, or an original idea or solution to everyday problems. A good business idea does not necessarily have to be a unique products or services. An opportunity is a favorable set of circumstances that creates a need for a new product, service or business. An opportunity has four essential qualities: *it is attractive, durable, timely and anchored in a product, service or business that creates or add value for its buyer or end user.*

Essentially, entrepreneurs need ideas to start and grow their entrepreneurial ventures. Generating ideas is an innovative and creative process. Sometimes, the most difficult aspect of starting a business is coming up with a business idea. Even if you have a general business idea in mind, it usually needs to go through fine-tuning processes. Fruitful ideas often occur at points where skill set, hobbies and interests, and social networks intersect. In other words, the best ideas for a new business are likely to come from activities and people that you already know well.

A person may already have a good idea for a business. What is rare, on the other hand, is the ability to execute an idea and turn it into a profitable business. The ability to take action is far more important than the idea itself.

1.8. End of unit 1 assessment

1) “Not all business ideas are business opportunities” Discuss

Note: This question does not have a standard answer but if the learner response is in line with the answers suggested below, you can award marks to the learner

A business idea is a concept that can be used to make money. Usually it centers on a product or service that can be offered for money. An idea is the first milestone in the process of founding a business. Every successful business started as someone’s idea.

On the other hand, a **business opportunity** on the other hand is a proven concept that generates on-going income. In other words, a business opportunity is a business idea that has been researched upon, refined and packaged into a promising venture that is ready to launch.

2) Referring to your community,

- i) Identify any one unmet customer need and answer the following:
- ii) Generate any three solutions to the unmet customer need identified above
- iii) Choose one idea that you think may be turned into a profitable business, and give reasons to support your choice

Note: For this question, there is no specific answer rather the answers may or will vary depending on different community and environment from which school is located.

The teacher is expected to be flexible to provide award marks depending on the identified unmet consumer needs and wants that learners will have identified and how they explain them.

3) Analyze the picture given and answer questions that follow.

- i) What is the problem in the picture above?

Note: Responses here will include; pollution, dirtiness, poor hygiene and sanitation, poor disposal of wastes in the community, among others

ii) What are the effects of such situations to the community?

The effects of such situation could be:

Soil contamination: There could be hazardous chemicals that can get into the soil (contaminants) and harm plants and humans who will be in contact with such polluted soils.

Air pollution: The poor waste disposal can cause respiratory problems and other adverse health effects as contaminants are absorbed from the lungs into other parts of the body.

Leachate: The waste can create liquid that forms as water trickles through contaminated areas called Leachate. Leachate is very harmful mixture of chemicals that may result in hazardous substances entering surface water, groundwater or soil.

Living things wellbeing: Everyone wants to live and visit places that are clean, fresh and healthy. Any place with poor sanitation, smelly and with waste matter all over the place does not attract good people, investors and tourists. Such places tend to have poor living standards.

iii) Suppose this was in your area, generate any 3 ideas in response to the situation above.

There are many ways to turn trash to cash.

Note: ideas generated here may include:

- Sorting waste for recycling,
- Waste processing,
- Renewable energy solutions,
- Door to door collection and transport of waste for disposal (by use of different means),
- Turning waste into charcoal,
- Sorting of wastes to identifying from waste that can be recycled or reused,
- Useful discarded items for a specific next use (recycling items that don't belong to trash), Educating population on proper waste disposal such reduce, recycle, reuse, repair, e.t.c

Use the SWOT analysis to evaluate any one idea generated above (iii) for potential business

Note: There could be no specific answer for the business opportunity. The teacher should facilitate learners depending on the business ideas advanced by and how they have applied the SWOT analysis to their ideas for their feasibility or viability

1.9. Additional Activities

Remedial Activities

1) What do you understand by the terms: Business, Business idea and Business opportunity

Possible answers

- a) **Business:** Business refers to the activity of buying and selling goods and services for a profit. Business can also mean the production, distribution, and sale of goods and services for a profit
- b) **Business idea:** A business idea is the response of a person or persons, or an organization to solve an identified problem or to meet perceived needs in the environment.
- c) **Business opportunity:** A business opportunity refers to an attractive business idea worth investing in or propositions that provide the possibility of a monetary return for the person implementing them or taking the risk of investing in them.

2) How different is a business idea from a business opportunity

Possible answer

A business idea is any response to an identified need, gap, and challenge in community or unsaved customer need that has to be met which may or may not result into a profitable business activity while

A business opportunity is a business idea that has been evaluated, researched on and therefore proved that it can solve the challenges or unmet customers' needs and therefore be turned into a profitable business opportunity

Consolidation Activities

1) Describe the factors influencing one's choice of a business idea/opportunity in your community

Possible Answers

- **Identified market need or gap**– the nature of the identified need or challenge in the market or customer need will influence an entrepreneur's

choice of a business idea. A person is likely to choose an opportunity which he/she thinks will solve the identified market needs.

- **Growing market**– most people do not want to avoid the hustles of starting a new business. So, most people will choose ideas or opportunities that easy for them their businesses while others may choose an idea that gives them a chance to be creative.
- **Low funding requirements**– the amount of funding required to implement a business opportunity may influence one’s choice of a business idea. Most people will choose opportunities that do not involve of funding in relation to profits.
- **Vision or goals**– the choice of a business opportunity will greatly depend on the vision or goals of the entrepreneur. These could be short term or long-term goals
- **High profit margins**– of course, on every entrepreneurs’ mind is profit. The profit margin expected from the opportunity will greatly influence one’s choice.
- **Not easily copied**– every entrepreneur of course wants to protect their ideas, protect intellectual property and developing a brand reputation. So, entrepreneurs are likely to choose ideas/opportunities that cannot be easily duplicated in the market at least in the short run.
- **Inheritance** - Inheritance is the practice of passing on properties, rights, and obligations upon the death of an individual. Most people would prefer continuing in the line of family business than going for new business opportunities.
- **Skills set required** - If the skills set required to execute the opportunity plays to the survival of the business, then execution risk should be less. Therefore, most entrepreneurs would go for opportunities that are in line of their skill set or experience. This may also go as far as the human resources requirements

2) Why do we need to conserve our environment as a source of business ideas and opportunities?

- Because without the environment, there cannot be business ideas. Environment includes all that surrounds us such as existing businesses, information, existing products, community needs, local resources, situations, among others which are the sources of business ideas.
- For business ideas to be turned into business opportunities and hence profitable business need a conducive environment such as natural, legal, economic, political, and therefore all kinds of environment are important for ideas and opportunity generation.

Extension Activities

Discuss the different sources of business ideas/opportunities in your community.

- Personal interest in searching for new things/Hobbies
- Franchises (improving upon an existing idea)
- Mass media (newspapers, magazines, TV, Internet)
- Business exhibitions
- Surveys and research
- Customer needs, advice, complaints, preferences, wishes, etc.
- Changes in society
- Brainstorming
- Being creative
- Prior jobs
- Seeing a need or a gap in the marketplace
- Most promising skills
- Use skills as foundation for a business.

Unit 2: CONTRACTS IN BUSINESS OPERATIONS

2

Key Unit Competency: To be able to make a valid contracts and resolve conflicts in business operations.

2.1 Unit Prerequisite

Learners were introduced to the customs procedures and ethics in business (O level). While in A Level-S.4, they were introduced to laws in business operations and role of standards in business. All this prior knowledge in way or the other relates to contractual obligations of entrepreneurs. In addition to this, learners can be reminded of experiences from their communities, which require people to make from simple agreements to complex contracts. This prior knowledge, skills or competences should enable them make valid contracts and resolve business operations.

prerequisite

2.2. Cross-cutting issues to be addressed

Note: The examples below are just to guide you on how to address crosscutting issues throughout the unit BUT THIS DOES NOT mean that these are the only ones. You can address and give learners opportunities to discuss all the crosscutting issues where possible taking consideration of their environment or community.

Gender education: Emphasis throughout this unit has to be put how both male and females have same opportunities and should be treated fairly when entering contracts or when resolving conflicts. People's opinion of gender roles should not affect one's right or responsibilities to meet his or her contractual obligation.

Environment and sustainability: The greatest source of business ideas and opportunities is the environment, and the environment is not limited to vegetation but all that surrounds the business environment. So when entering contractual obligations, one should ensure that the contract valid takes into account the environment and its sustainability.

Inclusive education: In addition to all having equal rights to access opportunities, emphasis has to be put on how we all regardless of our background, economic or social setup have right to enter into valid contractual obligations, etc.

Peace and Values: When contracts are signed or when people enter into an agreement,

there is a need to fulfill their contractual obligations as failure to do so will result into conflicts/disputes among colleagues..... as a teacher therefore you need to emphasize respect of one's values when dealing with contracts and how this may promote or hinder peace. Also, emphasize the need to resolve harmoniously any issues/conflicts/disputes that may arise when dealing with contracts.

Refer to other cross-cutting issues as identified in the curriculum framework

2.3. Generic competencies

Throughout this unit, give learners opportunities to develop their generic competences especially activities and the methodology adapted. These have been discussed in the preliminary pages of this teacher's guide. Some of the generic competences that you should facilitate learners develop include but not limited to the following:

Critical thinking: This will be developed through different activities that make learners think reflectively, logically and imaginatively about the challenges encountered in a situation before arriving at a conclusion.

Creativity and innovation: This should be developed through various activities that envisage making learners be able to make a valid contracts and resolve conflicts in business operations.

Research and problem solving: Be resourceful in finding answers to different challenges posed in different learning activities and be able to take part in solving different problems encountered by himself or herself and the community.

Communication: In a logical and appealing manner, through different learning activities worked on, learners should be able to confidently and effectively communicate their findings and ideas through speaking and writing to the targeted audience or recipient.

Co-operation, interpersonal relations and life skills: Through different tasks assigned, they should demonstrate a sense of personal and social responsibility as s/he works in teams.

Lifelong learning: Be able to exploit available to improve on knowledge and skills.

Vocabularies and the Key Words

- Contract
- Business Contracts
- Written Contracts
- Bilateral contracts
- Onerous contracts
- Gratuitous contracts
- Commutative contracts
- Aleatory contracts
- Breach of contract

- Oral contracts
- Simple contracts
- Conflicts/Disputes
- Unilateral contracts
- Adhesion contracts
- Resolution of conflicts

Introduction

The business environment is full of agreements between businesses and individuals. While oral agreements can be used, most businesses use formal written contracts when engaging in operations. Written contracts provide individuals and businesses with a legal document stating the expectations of both parties and how negative situations will be resolved. Contracts also are legally enforceable in a court of law. Contracts often represent a tool that businesses use to safeguard their resources.

This unit is designed to equip you with knowledge and skills as well as attitudes that will enable you to: make personal and business contracts, handle conflicts in life and business, respect agreements with other people and seek for the appropriate institutions for conflict and dispute resolution.

Guidance on the introductory activity

Explaining the purpose of the introductory activity

This activity is intended to:

- Provide interest and motivation to the learners about business ideas rules and obligations
- Focus learner’s attention on business contracts and purposes.
- Explain to learners about what they will benefit from the unit It can
- Build on previous knowledge, skills, values and attitudes to help the teacher assess the learner’s prior knowledge and help link with the new content, or
- Could be new content to help arouse learner’s interest about what to expect in the new content
- Be answered in one lesson, or
- Gradually over a period as the unit progresses. There are no right or wrong answers

Use an appropriate method such as small groups or pairs, provide learners with the introductory activity from the learners book, and give instructions to the activity. During grouping or pairing, ensure a balance between boys and girls and learners’ different abilities.

Learners in small groups or pairs refer to laws in business operations and role of standards in business and answer questions that follow; analyse the scenario and answer questions that follow.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such pair-share, small group presentations on the introductory activity. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating. Also encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially the presentation.

Appreciate the team's presentations and remind them this activity was not meant come to the very right answers but to help them become aware of what to expect in the unit. Answers to the activity will be got as the unit progresses. You can support learner's answers by referring to possible answers to the introductory activity below:

Possible answers to the introductory activity

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation.

a) Business is a crucial part of life, there should be some kind of law (rules and regulations) for it to function it in a disciplined way. Any business firm that do not keep to these laws will face fines, penalties and in consequences fail to run. Laws protect the business people as well as the customers, which is essential to have a good relation between these two parties otherwise business firms will not run. Laws are necessary to incorporate a business firm, to run a business firm and to dissolve it.

b) Standards help businesses of any size and sector to reduce costs, increase productivity and access new markets. Standards can help to:

Build customer confidence that your products are safe and reliable; meet regulation requirements, at a lower cost; reduce costs across all aspects of your business; gain market access across the world, among others

c) Basing on learners' everyday experiences of making agreements, buying and selling...guide learners to define business contract. They can give as many examples as possible

- i) Based on the scenario, guide learners to share their own experiences of when they had such experiences, what happened or how they handled it?
 - ii) Encourage learners to give their own response from the scenario but responses could include: not writing an agreement, not having a person to act as a witness, not making a contract, agreeing on a business deal from an unusual place or situation, among others.... Based on the responses, have learners propose possible actions the friend should have done such as: making a written agreement, having a person to act as a witness, waiting to make the agreement after the football match, among others.
 - iii) Guide learners based on their experiences to suggest what to call such a situation. Responses may include: cheating, dishonesty, breaking one's promise, breach of contract, etc.
 - iv) Based on their experiences on how they handled such situations, guide learners to advise the friend. Such advice may include reporting to police, seeking help of other business people, among others.
- d) Guide learners to share their own lessons learnt from their own experiences and the scenario. Such lessons may include always making a written contract when dealing with people, having a witness in case of an oral contract, never trusting anybody in business because you related.

2.4. List of lessons (including assessment)

No.	Lesson title/probable heading	Learning objectives (from the syllabus including knowledge, skills and attitudes):	Periods
1	Business contracts: Meaning and Forms of Business contracts	Explain the meaning of contracts and business contracts Differentiate between the forms of contracts	2
2	Elements of a written contract and a valid contract	Explain the meaning of contracts and business contracts	2

3	Importance and termination of business contracts	<p>Explain the importance of contracts in life and business</p> <p>Give instances when a contract can be terminated</p>	2
4	Types and Common Business Contracts	<p>Describe the types of contracts</p> <p>Identify common contracts related to business</p>	2
5	General business contracts: Employment related contract and Leases	<p>Describe the types of contracts</p> <p>Identify common contracts related to business</p> <p>Make personal and business contracts</p>	2
6	Breach of a contract	<p>Explain the remedies to a breach of contract</p> <p>Respect agreements with other people</p>	1
7	Conflicts and disputes in business	Handle conflicts in life and business	1
8	Resolutions to conflicts and disputes in business	<p>Handle conflicts in life and business</p> <p>Seek for the appropriate institutions for conflict and dispute resolution</p>	2
9	Skills Lab 2	Apply Skills lab Methodology	2
10	End of UNIT assessment	Can be able to make a valid contract and resolve conflicts in business operations	1
	• Total Number of Periods		17

LESSON 1 :Business contracts: Meaning and Forms of Business contracts

Learning objectives: Explain the meaning of contracts and business contracts. Differentiate between the forms of contracts

Teaching resources: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, case studies and any other trustworthy and reliable resources to enhance learning.

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet.

Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Ensure a conducive learning environment and lead a review of the previous units/ lesson, handle any homework or assignments.

Use K-W-L (What learners already know-What they want to know-What they have learnt) after the introductory activity to assess how much students already know and what they would be interested in learning about Business contracts. Learners write under (K-what I know; W-What I want to know) about Business contracts. Briefly discuss what is written under each section with learners.

K-W-L Chart		
Topic:		
what I Know	what I Want to know	what I Learned

Introductory activity Unit 2

Follow the guidance about the introductory activity.

Use a discovery activity to guide learners review on situations when they have had to make promises or have been promised to and share their experiences. Help learners link the previous units/lesson to the current unit/lesson using the discovery activity.

Activity 2.1 Learner's Book

Read the following paragraph from the learner's book and answer questions that follow.

Learners in small groups, pairs or individual read and analyse the paragraph to derive the meaning of contracts and business contracts; and differentiate the forms of contracts following the instructions given. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such as pair-share, small group presentations from the activity. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating. Encourage learners to show how peace and values are very important while making agreements. Also, encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially after presentation.

Harmonize their findings or answers referring to possible responses, and link the findings to the learning objective, help them draw conclusions/summary on the meaning of contracts, business contracts and forms of business contracts. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to the learner's book.

Application Activity 2.1 Learner's Book

This activity can be done as individuals, pairs, small groups, whole class discussion. Learners analyse the given statements and answer questions to determine which are contracts and not, explain the meaning of contracts, business contracts, verbal contracts and written contracts. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work.

Conclude the lesson by guiding the learners on what to cover in terms of next lesson, home works, organizing the class, etc.

Possible responses to the activity 2.1

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation

a) Agreement, contract, business contract, guidelines of sale,

b) Yes, Mugisha is right to have the agreement before supplying the beans. This is because:

i) Helps sets the terms of sale.

ii) Clarifies period of supply.

iii) Clarifies amount and means of payment.

iv) Clarifies quantity of beans to supply and when.

v) Avoid some conflicts/disagreements that may rise later on et.c.

c) The agreement could be made in written form because it provides written proof of the agreement between the two especially for reference in future. But it can also be done orally as long as there is a witness

d) (i) contract is an agreement between two people.

- contract is a promise to do something for another person, it can be a written or spoken agreement;
- it also refers to a deal between two or more people or organizations to do certain things.
- a contract is a voluntary arrangement between two or more parties that is enforceable by law as a binding legal agreement.

(ii) A business contract is a legally binding agreement between two or more persons/ businesses to perform an agreed business transaction; a business contract is a legally binding agreement between two or more persons or entities

Possible responses to application activity 2.1

Encourage learners to support their answers

i) b, d, e and f are contracts

ii) a and c are not contracts

- iii) b is a business contract
- iv) b, c and d are verbal contracts
- v) e and f are written contracts

LESSON 2: Elements of a written contract and a valid contract

Learning objectives: Describe the elements a written and valid contract

Teaching resources: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, case studies and any other trustworthy and reliable resources to enhance learning.

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet.

Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Ensure a conducive learning environment and lead a review of the previous lesson on meaning of contracts, business contracts, written and verbal contracts, handle any homework or assignments.

Use a discovery activity to introduce elements of a written contract and a valid contract share their experiences on when they have had to write contracts. Help learners link the previous lesson and the discovery activity to the current lesson.

Activity 2.2 Learner's Book

Learners analyse the sample contract and answer questions that follow.

Learners in small groups, pairs or individual analyse the sample contract to identify the elements of the written contracts and a valid contract following the instructions given. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such as pair-share, small group presentations from the activity. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating.

Encourage learners to show how peace and values are very important while making agreements. Also, encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially after presentation.

Harmonize their findings or answers referring to possible responses, and link the findings to the learning objective, help them draw conclusions/summary on the Elements of a written contract and a valid contract. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to the learner's book.

Application Activity 2.2 Learner's Book

This activity can be done as an individual, pairs, and small groups. Learners design a rental contract that will be signed with the tenants with the elements of written contract to describe the elements a written and valid contract. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work.

Conclude the lesson by guiding the learners on what to cover in terms of next lesson, home works, organizing the class, etc.

Possible responses to activity 2.2

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation

a) Yes, it is a contract. Reasons: there is an agreement between two people Muhire and Umugwaneza; Muhire is promising to sell a car to Umugwaneza in return for money;

b) Elements of the written contract above are:

- Details of the parties to the contract (Muhire and Umugwaneza)
- Duration or period of the contract (30 days)
- A description of the car (car Benz 2000, C-Class, a 4-seater, black in color, year of make 2007, VIN is 0984536222TG, and the odometer reads 102345)
- Payment details and dates (price of 2.000.000Rfw payable in two equal installments not more than 30 days after signing the contract)
- Key dates and milestones (year of make 2007, 14/Feb/2018)

- Guarantee provisions (Car sold “AS IS”. Seller makes no warranties about the condition of the car).
- Termination conditions (two equal installments not more than 30 days of sale).
- The car is sold “AS IS”. Seller makes no warranties about the condition of the car.
- Special conditions (Seller will provide the buyer with the vehicle’s logbook and any other required documents, inspection report, e.t.c after completion of payment).
- Witness (Mugunga) e.t.c.

c) Yes, it is valid. Elements in the sample contract:

- **Intention to be bound by the contract:** The two parties intend their agreement to be legal
- **Offer and acceptance:** There is a lawful offer of a car and money
- **Consideration/price:** the price is 2.000.000Frw for the car
- **Capacity of the parties:** The parties to the contract must have contractual capacity for the contract to be valid, i.e. should be sober, above 18years, not bankrupt, not insane, properly registered
- **Free Consent:** Parties to the contract must agree freely without any of the parties being forced to accept or enter the contract
- **Legality/lawful object:** The car is legal
- **Possibility of performance:** If the contract is impossible in itself either physically or legally, then such contract is not valid and cannot be enforced by law
- **Certainty:** The terms of the contract must be clear and understandable for a contract to be valid. If the terms are vague or ambiguous, where even the court may be able to tell what the parties agreed, then it will be declared invalid

Possible responses to the application activity

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners’ responses during presentation

House Rental Contract

This contract is an agreement between {Occupant}, who will be renting a house from {Owner}, who owns the house. This arrangement will begin on {date} and will end on{date}.

The rent for this house will be {rent}. This amount must be paid on {date} every month. Late payments will incur a fee of {fee}. A deposit in the amount of{deposit} will be held for the duration of the occupancy and will be returned to the occupant within one month after the keys are surrendered.

The major rules regarding this house are as follows:

- No smoking
- No overnight visitor of opposite sex
- Gates are closed after 2200hrs
- No playing loud music 22:00hr
- No modifications without approval of owner

By signing this agreement, the occupant acknowledges that a complete list of these rules has been provided to him or her, and that the occupant has read and understood these rules.

The owner has a right to enter the house with an advanced notice of 24 hours for any reason. In an emergency, owner may violate this right and enter immediately. Emergencies include those instances in which the property is in immediate danger, such as from a fire or flood.

The renter will make his or her best effort to keep the house in good condition. No major alterations will be made to the house without prior discussion with the owner. This includes painting, changes to the lawns, and installation of any permanent changes. All maintenance for the house will be taken care of by the owner, and the occupant must notify the owner immediately of maintenance required.

Payment for utilities will be the responsibility of the occupant. The owner will set up and shut down all utilities. This includes water, electric, gas and trash services.

Signing this agreement implies full understanding of the above conditions and the rental agreement. This agreement cannot be altered without full informed consent in writing provided by both parties. In certain cases of violation, the occupant may be required to vacate without appeal.

..... (Occupant) (Date)
..... (Landlord) (Date)

LESSON 3 :Importance and termination of business contracts

Learning objectives: Explain the importance of contracts in life and businessGive instances when a contract can be terminated

Teaching resources: Basic materials for a class/ lesson to be conducted: Desks, Learners

books, internet, sample contract, case studies and any other trustworthy and reliable resources to enhance learning.

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet.

Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge and attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Ensure a conducive learning environment and lead a review of the previous lesson on elements of a written and valid contract, handle any homework or assignments.

Use a discovery activity to introduce the importance of business contracts and termination of business contracts and share their experiences on when they benefited from signing contracts and when they had to terminate contracts. Help learners link the previous lesson and the discovery activity to the current lesson.

Activity 2.3 Learner's Book

Learners analyse the sample contract in the learners and answer questions that follows.

Learners in either small groups, pairs or individual by referring to previous activities support the importance of contracts in business contracts; referring to contract for the sale of used car, discuss when a contract may end; and explain the term termination of business contract following the instructions given. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such as pair-share, small group presentations from the activity. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating. Encourage learners to show how contracts promote peace and values and how to peacefully end contracts. Also, encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially after presentation.

Harmonize their findings or answers referring to possible responses, and link the findings to the learning objective, help them draw conclusions/summary on the importance

and termination of business contracts. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to Learners book

Application Activity 2.3 Learner's Book

Read the Application activity 2.3 in the learner's book and answer questions that follow.

This activity can be done as an individual, pairs, and small groups. Learners analyse the paragraph to explain the importance of contracts in life and business and give instances when a contract can be terminated. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work.

Conclude the lesson by guiding the learners on what to cover in terms of next lesson, home works, organizing the class, etc.

Possible responses to activity 2.3

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation

1) Yes, it is important. Reasons:

- Contracts reduce business risks by compelling business partners to perform what they have agreed to as per contract.
- Business contracts specify terms and conditions of business transactions including price, quantities, quality, date of delivery, etc. which avoids misunderstandings
- Contracts help entrepreneurs to get goods on credit because the suppliers are aware that the entrepreneur is bound by contract and therefore will make effort to pay
- Written contracts are important because it is easy to forget details you have agreed upon verbally and therefore provide a permanent record
- Contracts may be used by entrepreneurs to convince bankers that the entrepreneur has a business that will generate income so as to obtain loans
- Contracts provide a written document that outlines the full understanding of the business relationship and scope of the work so that no one can claim any misunderstandings later down the road.
- They specify exactly what rights are being purchased and what rights you are retaining.

- They are binding and legally enforceable.
- They protect both you and the client.
- They stipulate how and when you get paid, what needs to trigger that payment, and what recourses you have if the client stiffes you e.t.c.

2) The Contract for the sale of used car may end due to the following:

- If the car is not Benz 2000, C-Class.
- If the vehicle is not a 4-seater not black in color and year of make is not 2007.
- Odometer reads different from 102345 as of 14/02/2018.
- Failure to pay before 30 days by Umugwaneza
- If the Muhire does not provide the vehicle's logbook and other documents
- If Muhire says he no longer wants to sell the car
- If Umugwaneza says she no longer wants to buy the car
- When Umugwaneza completes the payment and Muhire hands over the car as well as its documents

Possible responses to application activity 2.3

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation

- a) Mistakes Musoni is doing in his business activities.
- Over trusting a friend in business.
 - Not writing down anything while sending for goods.
 - Always selling goods on credit.
 - Not making record of credit transactions to customers.
- b) Guide learners to identify some consequences of Musoni's actions such as:
- Losing money for the goods as the friend may deny getting the money.
 - People he sells to on credit may fail to pay him since there is no proof.
 - May result into loss to his business due to the numerous loss of money.
 - The friend could supply him with poor quality goods since there is nothing

that mentions the quality of the goods.

- Delayed delivery of the goods by the friend as there are no specified period of delivery etc.

c) Guide learners to propose advice to Musoni to avoid the consequences above such as:

- Stop over trusting his friends with business money.
- Write an agreement whenever he sends for goods through his friend stipulating the terms of the agreement.
- Reduce selling goods on credit to his customers.
- Always make record of all goods sold to his customers be it on cash or credit basis
- Make contracts with all the people he deals with in business.

d) Guide learners to identify/suggest what may cause the termination of contract with the construction company such as:

- If the construction company builds the house and Musoni pays the amount as per terms agreed on in the contract (by performance)
- If Musoni and the company agree between themselves to end the contract (by agreement)
- If the government authorities stop the construction activity due some regulations
- If the construction company becomes incapable of performing its obligations either to bankruptcy or stopped by the law (by operation of the law)
- If Musoni becomes incapable of continuing his contractual obligations either due to bankruptcy, insane or dies
- When either party realizes the conditions and terms in contract hinders one party to perform their obligations (by frustration).

LESSON 4: Types and Common Business Contracts

Learning objectives: Describe the types of contracts and Identify common contracts related to business.

Teaching resources: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, sample contract, case studies and any other trustworthy and reliable resources to enhance learning.

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet

Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge and attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Ensure a conducive learning environment and lead a review of the previous lesson on the importance and termination of business contracts, handle any homework or assignments.

Use a discovery activity to introduce the “Types and Common Business Contracts” and share their experiences on when they have made business contracts or when do they think they enter business contracts during their daily activities. Help learners link the previous lesson and the discovery activity to the current lesson.

Activity 2.4 Learner’s Book

Learners analyse the statements in activity 2.4 in the learner’s book and answer questions that follows.

Learners in small groups, pairs or individual analyse the statements given to derive the meaning and difference of Unilateral and Bilateral contracts; Gratuitous and nerous contracts; Simple and Adhesion contract; Commutative and Aleatory contracts following the instructions given. During grouping or pairing, ensure a balance between boys and girls and learners’ different abilities.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other’s contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such as pair-share, small group presentations from the activity. Encourage different learners

from the groups to share the group's work to avoid just a few learners dominating. Encourage learners to show how contracts promote peace and values. Also, encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially after presentation.

Harmonize their findings or answers referring to possible responses, and link the findings to the learning objective, help them draw conclusions/summary on the Importance and termination of business contracts. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to the learners' book.

Application Activity 2.4 Learner's Book

Learners analyse application activity 2.4 and answer the questions that follow.

This activity can be done as an individual, pairs, and small groups. Learners analyse the statements given to identify the types of contract implied. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work.

Note: If the activity is to be marked/corrected by the teacher, there might be no need of sharing.

Conclude the lesson by guiding the learners on what to cover in terms of next lesson, home works, organizing the class, etc

Possible responses to the activity 2.4

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation

a) Both statements are contracts. For reasons, guide learners to give their responses especially in relation to the elements of a valid contract discussed in previous lessons. These are:

- **Intention to be bound by the contract:** the two parties should have intended that their agreement be legal
- **Offer and acceptance:** there must be an offer and the two parties must lawfully come to acceptance leading to a valid contract.
- **Consideration/price:** this is the price agreed upon by the parties to the

contract and paid by one party for the benefit received or promise of the other parties

- **Capacity of the parties:** the parties to the contract must have contractual capacity for the contract to be valid
- **Free Consent:** parties to the contract must agree freely without any of the parties being forced to accept or enter the contract
- **Legality/lawful object:** the consideration/object of the contract must be legal and not contrary to the law and public policy
- **Possibility of performance:** if the contract is impossible in itself either physically or legally, then such contract is not valid and cannot be enforced by law
- **Certainty:** the terms of the contract must be clear and understandable for a contract to be valid.

b) Whereas statement one indicates sales contract, statement two shows gratuitous contract.

c) Refer to the notes from the students' book to answer this part.

Possible responses to the application activity 2.4

- 1) Bilateral contract because two parties promise to do something; and Commutative Contract as each of the contracting parties gives and, receives an equivalent.
- 2) Aleatory contract as this depends on a contingency or an uncertain (random) event beyond the control of either party
- 3) Bilateral contract because two parties promise to do something; and Commutative Contract as each of the contracting parties gives and, receives an equivalent.
- 4) A contract of adhesion as the book owner has power in the contract, leaving the borrower party with a “take it or leave it” option.
- 5) A contract of adhesion as the water company always have the upper hand, and the customer has no chance to bargain regarding the terms
- 6) Gratuitous contracts as it benefits only your sister whom you promise to buy a new dress

LESSON 5: General business contracts: Employment related contract and Leases

Learning objectives: Describe the types of contracts

Identify common contracts related to business

Teaching resources: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, sample contract, case studies and any other trustworthy and reliable resources to enhance learning.

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet.

Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge and attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Ensure a conducive learning environment and lead a review of the previous lesson on the Types and Common Business Contracts, handle any homework or assignments.

Use a discovery activity to introduce the General business contracts: Employment related contract and Leases and share their experiences on when on when they have made business contracts or when do they think they enter business contracts during their daily activities. Help learners link the previous lesson and the discovery activity to the current lesson.

Activity 2.5 Learner's Book

Learners complete the activity 2.5 as used in business contracts using the list of words provide.

Learners in either small groups, pairs or individual read and complete the statements given to Identify common contracts related to business following the instructions given. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such as pair-share, small group presentations from the activity. Encourage different learners

from the groups to share the group's work to avoid just a few learners dominating. Encourage learners to show how contracts promote peace and values. Also, encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially after presentation.

Harmonize their findings or answers referring to possible responses, and link the findings to the learning objective, help them draw conclusions/summary on the General business contracts. Answer or address any questions or challenges about the activity. Guide them to make notes in their books while referring to the learner's book.

Application Activity 2.5 Learner's Book

Learners read the Application activity 2.5 and answer the questions that follow.

This activity can be done as an individual, pairs, and small groups. Learners analyse the paragraph given to identify the forms and types of contract; and justify the whether there was a valid contract or not. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work. Note: if the activity is to be marked/corrected by the teacher, there might be no need of sharing.

Conclude the lesson by guiding the learners on what to cover in terms of next lesson, home works, organizing the class, etc.

Possible responses to the activity 2.5

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation

(a). Bill of Sale (b). Agreement for the Sale of Goods (c). Purchase Order (d), Warranty, (e). Limited Warranty (f) Security Agreement (g) Employment Agreement (h) Employee No compete Agreement (i) Independent Contractor Agreement (j). Consulting Agreement (k). Distributor Agreement (l) Sales Representative Agreement (m). Confidentiality Agreement. (n) Reciprocal Nondisclosure Agreement (o) Employment Separation Agreement (p) Real Property Lease (q) Equipment Lease (r) Franchise Agreement (s) Advertising Agency Agreement (t) Indemnity Agreement (u) Covenant Not to Sue (v) Settlement Agreement (w) Release (x) Assignment of Contract (y) Stock Purchase Agreement (z) Partnership Agreement. (aa) Joint Venture Agreement (bb) Agreement to Sell Business

Possible responses to the application activity 2.5

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation.

a) (i) A written contract

(ii) A unilateral contract and commutative contract

b) (i) Yes, there was a valid contract. Reasons: Kizito made an offer and another person accepted it

(ii) No, Kizito is not right because he made an offer and now failing/refusing to meet his obligations of paying

(iii) Go pick the signpost and take it to court with the dog

LESSON 6 : Breach of a contract

Learning objectives:

- Explain the remedies to a breach of contract
- Respect agreements with other people

Teaching resources: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, sample contract, case studies and any other trustworthy and reliable resources to enhance learning.

Possible methods: pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet

Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge and attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Ensure a conducive learning environment and lead a review of the previous lesson on the General business contracts, handle any homework or assignments.

Use a discovery activity to introduce the Breach of a contract and share their experiences when they felt the agreements or contracts they signed with people were not respected. Help learners link the previous lesson and the discovery activity to the current lesson.

Activity 2.6 Learner's Book

Learners read the activity 2.6 and answer questions that follow.

Learners in small groups, pairs or individual analyse the paragraph given to explain the meaning breach of contracts and propose the remedies to a breach of contract following the instructions given. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such as pair-share, small group presentations from the activity. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating. Encourage learners to show how breach of contracts can affect peace and values. Also, encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially after presentation.

Harmonize their findings or answers referring to possible responses, and link the findings to the learning objective, help them draw conclusions/summary on the Breach of a contract. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to learner's book.

Application Activity 2.6 Learner's Book

Learners analyse the illustration provided and answer questions that follow.

This activity can be done as an individual, pairs, and small groups. Learners analyse the illustration given to explain whether there was a breach or not; and suggest possible remedies for the breach of contract illustrated. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work. **Note:** if the activity is to be marked/corrected by the teacher, there might be no need of sharing.

Conclude the lesson by guiding the learners on what to cover in terms of next lesson, home works, organizing the class, etc.

Possible responses to the activity 2.6

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation

- a) Yes, there was a valid contract. Reasons: Kizito made an offer and another person accepted it
- b) Kizito is refusing the reward he promised to whoever finds his bag. c) He is refusing to meet his contractual obligations
- c) Encourage learners to give their own thoughts about the action (breach of contract)
- d) Guide learners to suggest as many solutions as possible (refer to remedies to breach of contract)

Possible responses to the application activity 2.6

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation.

- a) Yes, I think there was a valid contract. (encourage learners to support their response basing on the illustration especially first part)
- b) Yes, I think there was a breach of contract (guide learners to support their response based on the illustration and response in a) above)
- c) Encourage learners to suggest possible remedies to the breach of contract illustrated above (refer to remedies in the learners' book)

LESSON 7: Conflicts and disputes in business

Learning objectives: Describe conflicts/disputes that happen in the business

Teaching resources: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, sample contract, case studies and any other trustworthy and reliable resources to enhance learning.

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet.

Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge and attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Ensure a conducive learning environment and lead a review of the previous lesson on

Breach of business contracts, handle any homework or assignments.

Use a discovery activity to introduce Conflicts and disputes in business and share their experiences of when they had misunderstanding at school or home and what kind of conflicts they had. Help learners link the previous lesson and the discovery activity to the current lesson.

Activity 2.7 Learner's Book

Learners answer questions for activity 2.7 in the learners' book.

Learners in small groups, pairs or individual read the questions to explain conflicts/disputes in business; describe the causes of conflicts/disputes; and describe the effects of conflicts in a business following the instructions given. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such as pair-share, small group presentations from the activity. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating. Encourage learners to show how effects of conflicts to peace and values. Also, encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially after presentation.

Harmonize their findings or answers referring to possible responses, and link the findings to the learning objective, help them draw conclusions/summary on Conflicts and disputes in business. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to the learner's book.

Application Activity 2.7 Learner's Book

Learner answer questions in the Application activity 2.7 in the learners' book.

This activity can be done as an individual, pairs, and small groups. Learners read questions to describe the conflicts/disputes between the business and stakeholders; and describe the effect of conflict/disputes to the business operations. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess

their work. **Note:** if the activity is to be marked/corrected by the teacher, there might be no need of sharing.

Conclude the lesson by guiding the learners on what to cover in terms of next lesson, home works, organizing the class, etc.

Possible responses to the activity 2.7

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation.

- 1) Encourage learners to give as many misunderstandings that happen at their school community among members.
- 2) Let learners give as many effects of disagreements to the school community as possible.
- 3) Encourage learners to give as many misunderstandings that happen among businesses and customers in their business community
- 4) Guide learners to mention the causes of the misunderstandings or disagreements identified above
- 5) Let learners give as many effects as possible of the disagreements between businesses and customers to the business operations
- 6) Have learners give their own thoughts (Refer to SB for a harmonized response)

Possible responses to the application activity 2.7

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation.

- 1) Guide learners to identify possible conflicts that may happen between the business and the partners identified such as:
 - a) Customers
 - Quality of products and services
 - Prices agreed upon and prices charged
 - Calculation of discounts
 - Delivery delays
 - Non-functional products

b) Suppliers

- Non-payment for supplies
- Non-return of containers or packaging materials
- Sudden cancellation of orders
- Delivery of damaged products
- Delayed deliveries

c) Employees

- Non-payment of salaries and wages
- Illegal termination of employment
- Discrimination based on sex, race, tribe, religion, etc.
- Poor working conditions
- Absenteeism
- Misuse of business property and facilities
- Corruption, embezzlement and theft
- Unfair dismissal

d) Government and its agencies

- Assessment of what and how much to pay
- Payment of taxes (time and rate)
- Operation of business without valid licenses/documents
- Environmental degradation
- Tax refunds
- Use of wrong weights and measures

e) Society

- Poor disposal of wastes
- Pollution such as noise, smoke
- Over exploitation of resources

LESSON 8: Resolutions to conflicts and disputes in business

Learning objectives:

- Handle conflicts in life and business
- Seek for the appropriate institutions for conflict and dispute resolution

Teaching resources: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, sample contract, case studies and any other trustworthy and reliable resources to enhance learning.

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet.

Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge and attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Ensure a conducive learning environment and lead a review of the previous lesson on Breach of business contracts, handle any homework or assignments.

Use a discovery activity to introduce Conflicts and disputes in business and share their experiences of when they had misunderstanding at school or home and what kind of conflicts they had. Help learners link the previous lesson and the discovery activity to the current lesson.

Activity 2.8 Learner's Book

Learners read the scenario in activity 2.8 and answer questions that follow:

Learners in small groups, pairs or individual analyse the scenario to suggest how the disagreements should be handled at school, home and workplace following the instructions given. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such as pair-share, small group presentations from the activity. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating.

Encourage learners to show how conflicts resolution promotes peace and values. Also, encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially after presentation.

Harmonize their findings or answers referring to possible responses, and link the findings to the learning objective, help them draw conclusions/summary on Resolutions to conflicts and disputes in business especially on conflict resolution process; conflict resolution skills. Answer or address any questions or challenges about the activity. Guide them to make notes in their books.

Application Activity 2.8 Learner's Book

Learners analyse the example of conflicts in business and answer questions that follow.

This activity can be done as an individual, pairs, and small groups. Learners analyse the examples to suggest techniques and strategies to resolve conflicts. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work. **Note:** if the activity is to be marked/corrected by the teacher, there might be no need of sharing.

Conclude the lesson by guiding the learners on what to cover in terms of next lesson, home works, organizing the class, e.t.c

Possible responses to the activity 2.8

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation

1) Have learners read the scenario and after suggest how they could handle the situation if they were managers. Refer to the guidance below:

Resolving Conflicts with Upset/Difficult Customers (Work Readiness Trainers Manual Feb 2015, page 150)

Conflict is disagreement between two or more people.

Resolving conflict means finding a way to take care of the problem that everyone can agree to.

To handle conflict;

1) You may want to follow the steps listed below.

- Stay calm and listen.
- Think before you talk and control yourself.
- Deal with the person's feelings first.
- Listen to the person's whole story.
- Do not interrupt.
- Put yourself in the person's place.
- Use words such as "I see" or "I can understand how you must feel."
- Do not become defensive.

2) Ask questions.

- Ask if it's okay to get more information. Use words as "Do you mind if I ask you a few questions to help me understand what happened?"
- Ask open-ended questions (questions that cannot be answered with "yes", "no" or short answers) to get more information.
- Ask closed-ended questions (questions that can be answered with "yes", "no" or short answers) to make sure what you heard is right.

3) Give feedback.

- Restate what you think the participant is thinking in your own words. For example, "It sounds like you were very disappointed with the way your appointment went."

4) Summarize the problem.

- Describe what you think the problem is.
- Describe the person's concern.
- Check to see if you have described the person's situation accurately.
- Deal with the problem.
- Find out what the person wants. Use words such as, "What would you like us to do?"

- Suggest alternatives. If you cannot do what the person wants, offer other ideas.
- Try to reach a realistic compromise. If you cannot resolve the problem, find someone who can help you.
- If the employee caused the problem, admit the error and apologize.
- Agree on a solution and begin working on it.

2) Guide learners to mention how conflicts or disputes are resolved:

- At home
- At school
- By business and customers

Possible responses to the application activity 2.8

Guide learners to suggest techniques and strategies to resolve the conflicts in the given examples.

2.5 Use of Skills Lab Method: Skills Lab 2

Plan for the class: Inside the classroom or outside classroom

Teaching materials/learning aids: portfolio note books, note books, present boards, samples of contracts etc.

Build (Max 10 minutes)

Guide learners to explain the term contract and why it is necessary for parties to enter into a valid contract.

Expected answers

A contract is a legal binding agreement between two or more parties for any dealing and it is normally important to prevent any misunderstanding or conflict between the two parties. For example employment contract between an employee and employer

Practice (Max 30 Minutes)

Case Study:

Write the case study on the chalk board or distribute printed copies of case study if resources or refer to them to learners' book and asks learners to read it. Select a few learners to read out loudly the case study for the rest of the students.

Keep on monitoring learners while doing work and remind them about time. After analyzing the case study in groups ask learners to present their finding for the questions on case study as appear in the students' book

Present (25 Minutes)

Guide learners in their groups as they present.

Possible answers students would give:

- 1) Elements of a contract identified from the case study are: Offer, acceptance, agreement
- 2) No there wasn't a contract since the parties in the contract didn't write anything formal when dealing together.
- 3) Advise to give to Shine business club
 - They should always put in writing any business dealings and keep the documents used.
 - They should also have witnesses during the business dealings.
- 4) How they would approach the situation?
 - They can have a mediator (convince school admin to intervene or use their patron
 - Approach witnesses. etc.

Conclusion (Max 10 minutes)

Emphasize that business club/entrepreneurs should always make a contract with their suppliers to avoid misunderstandings and conflicts. That they should always make their dealings official and work with their patron or school authority and that even if you are a girl or boy, you need to respect contractual business obligations.

Portfolio assignment (max 5minuts),

Each learner designs a simple contract for sale of goods with the supplier

2.6. Summary of the unit

A business contract is a legally binding agreement between two or more persons/ businesses to perform an agreed business transaction

Written contracts may consist of a standard form of agreement or a letter confirming the agreement.

Oral / Verbal agreements rely on the good faith of all parties and can be difficult to prove.

Elements of a written contract

- Details of the parties to the contract, including any sub-contracting arrangements
- Duration or period of the contract
- Definitions of key terms used within the contract
- A description of the goods and/or services that your business will receive or provide, including key deliverables
- Payment details and dates, including whether interest will be applied to late payments
- Key dates and milestones
- Required insurance and indemnity provisions
- Guarantee provisions, including director's guarantees
- Damages or penalty provisions
- Renegotiation or renewal options
- Complaints and dispute resolution process
- Termination conditions
- Special conditions

Elements of a valid contract

- a) **Intention to be bound by the contract:** the two parties should have intended that their agreement be legal.
- b) **Offer and acceptance:** There must be an offer and the two parties must lawfully come to acceptance leading to a valid contract. Until an offer is accepted, it's not a valid contract
- c) **Consideration/price:** This is the price agreed upon by the parties to the contract and paid by one party for the benefit received or promise of the other parties
- d) **Capacity of the parties:** The parties to the contract must have contractual capacity for the contract to be valid, i.e. should be sober, above 18years, not bankrupt, not insane, properly registered

- e) **Free Consent:** Parties to the contract must agree freely without any of the parties being forced to accept or enter the contract
- f) **Legality/lawful object:** The consideration/object of the contract must be legal and not contrary to the law and public policy
- g) **Possibility of performance:** If the contract is impossible in itself either physically or legally, then such contract is not valid and cannot be enforced by law
- h) **Certainty:** The terms of the contract must be clear and understandable for a contract to be valid.

Importance of contracts

- a) Contracts reduce business risks by compelling business partners to perform what they have agreed to as per contract.
- b) Business contracts specify terms and conditions of business transactions including price, quantities, quality, date of delivery, etc which avoids misunderstandings
- c) Contracts help entrepreneurs to get goods on credit because the suppliers are aware that the entrepreneur is bound by contract and therefore will make effort to pay
- d) Written contracts are important because it is easy to forget details you have agreed upon verbally and therefore provide a permanent record
- e) Contracts may be used by entrepreneurs to convince bankers that the entrepreneur has a business that will generate income so as to obtain loans

Termination of contracts

- a) **By performance:** if the contract is performed and fulfilled as expected under the terms and conditions of the contract and both parties are satisfied, the contract may be terminated
- b) **By agreement:** the parties to the contract may freely agree to end the contract if both consent to end the contract
- c) **By destruction of the subject matter:** the contract may be put to an end when the subject matter of the contract ceases to exist such as being destroyed, stolen or died
- d) **By operation of the law:** the contract may be terminated by law if it is illegal, if one party becomes bankrupt, insane or dies
- e) **By frustration:** a contract can be put to an end when a condition sets in that hinders one of the parties from performing his/her contractual obligations

- f) **For convenience** – where the contract allows a party to terminate at any time by providing notice to the other party.
- g) **Due to a breach** – where one party has not complied with an essential contract condition, the other party may decide to terminate the contract and seek compensation or damages.

Types of contracts

- **A unilateral contract:** is a contract in which one party makes a promise to whomever takes action as prescribed in the offer
- **A bilateral contract:** is where two parties enter into an agreement where both parties promise to do something.
- **Gratuitous contracts:** are those of which the object is the benefit of the person with whom it is made, without any profit or advantage received or promised as a consideration for it.
- **Onerous contracts:** are those in which something is given or promised as a consideration for the engagement or gift, or some service, interest, or condition is imposed on what is given or promised, although unequal to it in value.
- **A simple contract:** is one, the evidence of which is merely oral, or in writing, not under seal, nor of record.
- **A contract of adhesion:** refers to a contract drafted by one party in a position of power, leaving the weaker party to “take it or leave it.”
- **Aleatory contract:** is a type of contract (1) whose execution or performance depends on a contingency or an uncertain (random) event beyond the control of either party, and/or (2) under which the sums paid by the parties to each other are unequal. Most insurance policies are aleatory contracts because the insured may collect a large amount or nothing in return for the premiums paid.
- **Commutative Contract:** is one in which each of the contracting parties gives and, receives an equivalent.

Common types of business contracts

a) Sales-related Contracts

- **Bill of Sale:** Transfers ownership of a good from one party to another

- **Agreement for the Sale of Goods:** A contract for the sale, may be confirmed by a bill of sale after the transaction goes through
- **Purchase Order:** First official offer made by a buyer to a seller
- **Warranty:** Any conditions or actions that would void the contract
- **Limited Warranty:** Warranty limited to just one or a few parts
- **Security Agreement:** Contract between a lender and borrower of a loan

b) Employment-Related Contracts

- **Employment Agreement:** A contract for employment, including details about payment, job responsibilities, etc.
- **Employee Non-compete Agreement:** An agreement to not work for a direct competitor for a specified period of time after termination
- **Independent Contractor Agreement:** Similar to an employment agreement, but outlines the terms to which the limited work contract applies
- **Consulting Agreement:** Outline of the tasks and responsibilities (and compensation in return) for a consulting relationship
- **Distributor Agreement:** Defines the relationship with a distributor
- **Sales Representative Agreement:** Typically used to define the amount of commission, and how it's tabulated, for a salesperson
- **Confidentiality Agreement:** Agreement to not disclose certain information to third parties
- **Reciprocal Nondisclosure Agreement:** Nondisclosure agreement in which both parties agree not to disclose certain trade secrets
- **Employment Separation Agreement:** Also referred to as a termination agreement, this formally ends the employment relationship
- **Leases**
 - **Real Property Lease:** A contract to lease office, manufacturing, or commercial real estate between the Property owner and the business
 - **Equipment Lease:** Agreement to lease equipment for a specified period of time
- **General Business Contracts**

- **Franchise Agreement:** Outlines the relationship between the franchisor and the franchisee, such as support, advertising, use of brand, etc.
- **Advertising Agency Agreement:** Establishes the scope of duties to be performed by the agency, duration, payment, etc.
- **Indemnity Agreement:** An agreement to transfer risk from one party to another
- **Covenant Not to Sue:** One party claiming damages agrees not to sue the responsible party
- **Settlement Agreement:** Agreement between two parties to end a lawsuit in exchange for certain concessions (usually cash paid to the plaintiff)
- **Release:** Typically refers to a release from liability (which are common for businesses where customers assume a reasonable risk of some sort)
- **Assignment of Contract:** A legal transfer of the benefits and obligations of a contract from one party to another
- **Stock Purchase Agreement:** Contractual agreement to sell a certain amount of stock to a name individual (often used for stock options at private companies)
- **Partnership Agreement:** Official agreement among two or partners, including responsibilities of each
- **Joint Venture Agreement:** Lays out the obligations, goals, and financial contributions of all parties involved in a joint venture
- **Agreement to Sell Business:** Documents the terms of a business sale

Breach of contract is a legal term that describes a violation of a contract or agreement in which one party fails to fulfill its promises or by interfering with the ability of another party to fulfill its duties. In order for a breach of contract to be upheld by a court it must meet all of these requirements:

- The contract must be valid; that is, it must contain all the essential contract elements so that it can be heard by a court. If all essential elements are not present, the contract is not valid and there is no lawsuit.
- The accuser must show that the defendant breached the contract.
- The accuser did everything required in the contract.

- The accuser must have notified the defendant of the breach. If the notification is in writing, this is better than a verbal notification.

Types of breach of contract

- **Material breach** is a breach that is significant enough to excuse the aggrieved party from fulfilling its part of the contract.
- **Partial breach** is not as significant, and it does not excuse the aggrieved party from its duties.
- **Anticipatory breach.** A party may breach a contract by doing, or failing to do, something that shows intention not to complete duties under a contract.

Remedies to a breach of contract

- **Damages**, including compensatory damages (to compensate for the actual loss) and punitive damages.
- **Injunction**, to get a court to require the other party to stop an action that is causing damage.
- **Rescission.** Sometimes the plaintiff has been so badly damaged by the breach that the injured party is allowed to rescind (terminate) the contract.
- **Consequential and incidental damages.** Money for losses caused by the breach that were foreseen, that is each side knew at the time of the contract that its breach would cause loss to the other party
- **Lawyer's fees and costs.** These are paid if it was clearly stated in the contract
- **Liquidated damages.** Damages state in the contract that would be payable if there is any fraud, dishonesty or breach of the contract
- **Punitive damages.** Money charged to punish the offending person to discourage them from such behavior
- **Specific performance of the contract.** Under certain circumstances, the court may direct the breaching person or business to perform that very obligation which he had promised to undertake

A business dispute is a disagreement over the existence of a commercial legal duty or right, or over the extent and kind of compensation that may be claimed by the injured party for a breach of such a duty

Business conflicts with stakeholders

a) Conflicts with customers

- Quality of products and services
- Prices agreed upon and prices charged
- Calculation of discounts
- Delivery delays
- Non-functional products

b) Conflicts with Suppliers

- Non-payment for supplies
- Non-return of containers or packaging materials
- Sudden cancellation of orders
- Delivery of damaged products
- Delayed deliveries

Conflicts with Employees/workers

- Non-payment of salaries and wages
- Illegal termination of employment
- Discrimination based on sex, race, tribe, religion, etc.
- Poor working conditions
- Absenteeism
- Misuse of business property and facilities
- Corruption, embezzlement and theft
- Unfair dismissal

Government and its agencies

- Assessment of what and how much to pay
- Payment of taxes (time and rate)
- Operation of business without valid licenses/documents
- Environmental degradation

- Tax refunds
- Use of wrong weights and measures

Conflict resolution process

- Recognition by the parties involved that a problem exists.
- Agreement to address the issue and find some resolution.
- An effort to understand the perspective and concerns of the opposing individual or group.
- Identifying changes in attitude, behavior, and approaches to work by both sides that will lessen negative feelings.
- Recognizing triggers to episodes of conflict.
- Interventions by third parties such as Human Resources representatives or higher level managers to mediate.
- Willingness by one or both parties to compromise.
- Agreement on a plan to address differences.
- Monitoring the impact of any agreements for change.
- Disciplining or terminating employees who resist efforts to defuse conflicts.

Conflict resolution methods

Negotiation: Negotiation is the most basic means of settling differences. It is back-and-forth communication between the parties of the conflict with the goal of trying to find a solution.

Mediation: Mediation is a voluntary process in which an impartial person (the mediator) helps with communication and promotes reconciliation between the parties, which will allow them to reach a mutually acceptable agreement. Mediation often is the next step if negotiation proves unsuccessful.

Arbitration: Arbitration is the submission of a disputed matter to an impartial person (the arbitrator) for decision. Arbitration is typically an out-of-court method for resolving a dispute. The arbitrator controls the process, will listen to both sides and make a decision. Like a trial, only one side will prevail. Unlike a trial, appeal rights are limited.

Litigation (going to court/court interaction): Litigation is the use of the courts and civil

justice system to resolve legal controversies. Litigation can be used to compel opposing party to participate in the solution.

2.7. Additional information

For a contract to be legally binding it must contain four essential elements:

- An offer
- An acceptance
- An intention to create a legal relationship
- A consideration (usually money).

However, it may still be considered invalid if it:

- Entices someone to commit a crime, or is illegal
- Is entered into by someone that lacks capacity, such as a minor or bankrupt
- Was agreed through misleading or deceptive conduct, duress, unconscionable conduct or undue influence.

General terms and structure of an agreement

There is no specific format that a contract must follow. Generally it will include some terms; either expressed or implied, that will form the basis of the agreement. These terms may outline contract conditions or contract warranties.

Contract conditions are fundamental to the agreement. If the contract conditions are not met it is possible to terminate the contract and seek compensation or damages.

Contract warranties are less important terms and not fundamental to the agreement. You cannot terminate a contract if the warranties are not fulfilled, however, you may be able to seek compensation for any losses incurred.

When negotiating the contract terms make sure the conditions of the contract are clearly defined and agreed to by all parties.

Contracts may follow a structure that can include, but are not limited to, the following items:

- Details of the parties to the contract, including any sub-contracting arrangements
- Duration or period of the contract

- Definitions of key terms used within the contract
- A description of the goods and/or services that your business will receive or provide, including key deliverables
- Payment details and dates, including whether interest will be applied to late payments
- Key dates and milestones
- Required insurance and indemnity provisions
- Guarantee provisions, including director's guarantees
- Damages or penalty provisions
- Renegotiation or renewal options
- Complaints and dispute resolution process
- Termination conditions
- Special conditions

Standard form contracts and unfair terms

A standard form contract is a pre-prepared contract where most of the terms are set in advance with little or no negotiation between the parties. These contracts are usually printed with only a few blank spaces for adding names, signatures, dates etc.

Examples of standard form contracts can include:

- Employment contracts
- Lease agreements
- Insurance agreements
- Financial agreements

Standard form contracts are generally written to benefit the interests of the person offering the contract. It is possible to negotiate the terms of a standard form contract. However in some cases your only option may be to 'take it or leave it'. You should read the entire contract, including the fine print, before signing.

If you intend to offer standard form contracts you must not include terms that are considered unfair. This could include terms that:

- Allow one party (but not another) to avoid or limit their obligations

- Allow one party (but not the other) to terminate the contract
- Penalize one party (but not another) for breaching or terminating the contract
- Allow one party (but not another) to vary the terms of the contract.

There are laws protecting consumers from unfair contract terms in circumstances where they had little or no opportunity to negotiate with businesses (such as standard form contracts).

Unfair contract terms and small businesses

A law protecting small businesses from unfair contract terms in standard form contracts applies to contracts entered into or renewed on or after 12 November 2016, where:

- It is for the supply of goods or services or the sale or grant of interest in land
- At least one of the businesses employs fewer than 20 people
- The price of the contract is no more than \$300,000 or \$1 million if the contract is for more than 12 months.

Before you sign a contract:

- Read every word, including the fine print
- Ensure that it reflects the terms and conditions that were negotiated
- Seek legal advice
- Allow plenty of time to consider and understand the contract
- Don't be pressured into signing anything if you are unsure
- Never leave blank spaces on a signed contract – cross them out if you have nothing to add so they cannot be altered later
- Make sure that you and the other party initial any changes to the contract
- Obtain a copy of the signed contract for your records.

Once you've signed a contract you may not be able to get out of it without compensating the other party for their genuine loss and expenses. Compensation to the other party could include additional court costs if the other party takes their claim against you to court. Some contracts may allow you to terminate early, with or without having to pay compensation to the other party. You should seek legal advice if you want to include an opting-out clause.

TIP: If it is not possible to have a written contract make sure you have other documentation such as emails, quotes, or notes about your discussions to help you identify what was agreed.

Ending a contract

Most contracts end once the work is complete and payment has been made.

Contracts can also end:

- **By agreement:** both parties agree to end contract before the work is completed.
- **By frustration:** where the contract cannot continue due to some unforeseen circumstances outside the parties' control.
- **For convenience:** where the contract allows a party to terminate at any time by providing notice to the other party.
- **Due to a breach:** where one party has not complied with an essential contract condition, the other party may decide to terminate the contract and seek compensation or damages.

If a contract warranty or minor term has been breached it is unlikely that it can be terminated, though the other party may seek compensation or damages.

Some contracts may specify what will be payable if there is a breach. This is often called liquidated damages.

2.8. End of Unit 2 Assessment

1) Analyse the example and answer questions that follow:

a) Is there a valid contract in the above example?

Yes, there is a valid contract

Referring to the elements of a valid contract, support your response

Check for the elements of a valid contract and how they have been supported from the example, such as:

- Intention to be bound by the contract
- Offer and acceptance
- Consideration/price
- Capacity of the parties
- Free Consent
- Legality/lawful object
- Possibility of performance
- Certainty

b) Which type of business contract is represented in the example above?

It is a bilateral contract

c) Which form of business contract would you advise Nkusi to sign with Mukarutesi?

A written contract

d) What do you think may lead to the contract in the example above to be terminated?

Check for causes such as:

- By performance
- By agreement
- By destruction of the subject matter
- By operation of the law
- By frustration
- By convenience
- Due to a breach

2) Read the following passage and answer questions that follow.

Ntwali started a business selling general merchandise in his community. He is renting the place where his business operates. Ntwali paid his property owner three months' rent in advance but never asked for receipt. After two months, his property owner says he wants the rent for the two months. Ntwali is perplexed and tries to remind the property owner that he paid his rent for three months. The property owner denies and asks Ntwali for proof of the payment which he does not have. Ntwali is stuck, does not know what to do while the property owner threatens to evict him if he does not pay his rent.

Questions:

a) What is the cause of the conflict in the example above?

- Property owner denying the rent paid by Ntwali
- Ntwali not asking for a written contract with the property owner

b) Advise Ntwali on how he can resolve the conflict with the property owner

- Ask for a written contract with the property owner.
- Record any money that he pays to the property owner.
- Report the property owner to authorities.

c) What are the disadvantages of the form of contract between Ntwali and the property owner?

- It is easy for one to forget the details of the contract.

- It is easy for one of the party to deny any dealing or agreement.
 - It does not provide proof future reference.
- d) Help Ntwali design a written contract that he can sign with his property owner to avoid such conflicts again.

Refer to sample contract in application activity 2.2 in lesson 2

Remedial activities

- 1) (a) Define a “Business contract”
 - (b) Explain the various circumstances under which a contract may be terminated.
- 2) (a) What is a contract?
 - (b) Distinguish between
 - i) Unilateral and bilateral contract.
 - ii) Oral contracts and Written contracts. Oral contracts and Written contracts.
 - iii) Contract of records and Executed contract.
 - (c) What are the requirements for a contract to be valid?
- 3) (a) What circumstances may lead to termination of the contract?
 - (b) What are the possible remedies for the breach of contract?
- 4) (a) What are business disputes?
 - (b) How can disputes be resolved in business?

2.9. Additional activities

- 1) You have been approached by a lady who wants to buy your building located in Kigali.
 - a) Prepare the terms and conditions that should be included in the contract of sale
 - b) What is the importance of making contracts to an entrepreneur?
- 2) (a) What is the source of conflicts between the business and the following:

i) Customers	v) RRA
ii) Suppliers	vi) RDB

iii) Employees

vii) Customs

iv) REMA

(b) What is the main difference between the courts (Judicial) as a means of settlement of conflict and Extra-judicial (other means)?

Extension Activities

1) You are in the middle of the school term and one of your friends has used up all her books. She wants you to give her some books and says she will give them back to you.

a) With your knowledge of contracts, design a simple contract between the two of you.

b) In reference to the contract designed in a) above:

i) Do you think your contract has all the necessary elements? If yes, name them

ii) Do you think your contract is valid? If yes, name the essential elements of your valid contract.

Unit 3: TAXES IN BUSINESS

Key unit competence: To be able to justify the need for taxes in the economy

Unit Prerequisite

3.1. Unit Prerequisite

Learners were introduced to Unit 5: Taxes in Rwanda where the meaning of concepts like Taxes, Taxation, Tax avoidance and Tax evasion; Sources of taxes; Rights and obligations of taxpayers; The taxes paid in Rwanda; Conditions, Documents and advantages of subscribing to the tax system were introduced in O' Level (S2). While Unit 3: Laws in business operations were also introduced in A' Level (S4) where Laws and business; Legal institutions related to businesses; Legal forms of business ownership; Business formation and registration according to form; Benefit of registering a business and Consequences of not registering a business were introduced in A'Level S4. This prior knowledge, skills or competences should help them to be able to justify the need for taxes in the economy

prerequisite

3.2 Cross-cutting issues to be addressed

Note: The examples below are just to guide you on how to address crosscutting issues throughout the unit BUT THIS DOES NOT mean that these are the only ones. You can address and give learners opportunities to discuss all the crosscutting issues where possible taking consideration of their environment or community around them.

Gender education: Emphasis throughout this unit has to be put on how both male and female have same opportunities when it comes to identify, examine and justify the need of taxes for economy. There are no taxes specifically reserved or meant for a particular gender but they can all choose whatever business from legal form ones and pay taxes accordingly.

Inclusive education: In addition to all having equal opportunities to identify, examine and justify the need of taxes for economy, emphasis has to be put on how we all

regardless of our background, economic or social setup have right to generate ideas that do not discriminate as our needs are the same. Learners need to understand that tax compliance should not discriminate but promote inclusiveness of all etc.

Peace and Values: You need to emphasize to learners the need to live in peace and harmony with others. Learners need to appreciate the need for paying taxes in the economy and being tax compliant that promote peace and are not against the values of the community they want to serve. Learners also need to acknowledge the importance of promoting positive business values especially towards society, customers, shareholders, environment, and government among others as they pay and sensitize others to meet their tax obligation.

Financial education: You need to emphasize to learners the need to manage properly their business revenues and any other monetary issues. This will help them to be financially fit in order to meet their tax obligation as nearly future business generators.

Note: Refer to other cross-cutting issues as identified in the curriculum framework.

3.3 Generic competences to be developed

Throughout this unit, give learners opportunities to develop their generic competences especially activities and the methodology adapted. These have been discussed in the preliminary pages of this teacher's guide. Some of the generic competences that you should facilitate learners develop include but not limited to the following:

Critical thinking: This will be developed through different activities that make learners think reflectively, logically and imaginatively about the challenges encountered in a situation before arriving at a conclusion.

Creativity and innovation: This should be developed through various activities that envisage making learners be able to identify, examine and justify the need of taxes for economy.

Research and problem solving: Be resourceful in finding answers to different challenges posed in different learning activities and be able to take part in solving different problems encountered by himself or herself and the community especially those of tax conflict with Rwanda Revenue Authority.

Communication: In a logical and appealing manner, through different learning activities worked on taxes and it's relevance, learners should be able to confidently and effectively communicate their findings and ideas through speaking and writing to the targeted audience or recipient.

Co-operation, interpersonal relations and life skills: Through different tasks assigned, they should demonstrate a sense of personal and social responsibility as s/he works in teams.

Lifelong learning: Be able to examine and analyse the importance of taxes imposed on business in Rwanda to improve on the wellbeing of all citizens.

Introduction

Many people world over and Rwanda in particular are in constant search for ways and means of starting their own businesses or improving on the existing ones and must be hand in hand with tax obligation. Many are driven into this by various reasons such as developing a career, self-employment, solving other people’s problems or meeting their needs, among others. Such people usually ask themselves many questions like:

- What tax can I pay?
- What rate can I use while paying tax?
- When to pay the tax?
- To whom to pay the tax to?
- What are my rights and obligations as taxpayer?
- Am I able to compute tax myself?
- Is it important to pay tax?
- What is the use of the tax that businesses pay?

Therefore, self-questioning and searching goes on and on.

This unit is therefore designed to guide you answer the above questions and finding an appropriate tax to pay. It will equip you with knowledge and skills as well as attitudes that will enable you justify the need for taxes in the economy. Under this unit, you will learn how to analyze the benefits of taxes to the economy, describe the principles and compute the taxes required by different businesses for enhancing economic development.

Guidance on the introductory activity

a) Explaining the purpose of the introductory activity

This activity is intended to:

- Provide interest and motivation to the learners about taxes in business
- Focus learner’s attention on taxes in business and its purposes.
- Convince learners about what they will benefit from the unit

It can;

- Build on previous knowledge, skills, values and attitudes to help the teacher assess the learner’s prior knowledge and help link with the new content, or Could be new content to help arouse learner’s interest about what to expect in the new content

- Be answered in one lesson, or Gradually over a period as the unit progresses. There are no right or wrong answers
- b) Use an appropriate method such as small groups or pairs, provide learners with the introductory activity in student book, and give instructions to the activity. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities
 - c) Learners in small groups or pairs analyze the paragraph in student book "Why do you have to pay taxes?": to explain the meaning of tax and taxation, explain and discuss the need of tax, identify obligations of taxpayers, identifying some example of tax paid in Rwanda, identifying sanctions that may be imposed on people/businesses for non-tax payment and be able to justify the need for taxes in the economy
 - d) Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and is contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, e.t.c
 - e) Learners present their findings, results, answers through an appropriate method such pair-share, gallery work, small group presentations on the introductory activity. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating. Also encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially the presentation
 - f) Appreciate the team's presentations and remind them this activity was not meant come to the very right answers but to help them become aware of what to expect in the unit. Answers to the activity will be got as the unit progresses. You can support learner's answers by referring to possible answers to the introductory activity below:

Possible answers for introductory activity

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation.

- a) The major challenges expected business people and others on 15th June every year is the change in National budget, tax reforms and new taxes introduced.
- b) Business people are anxious because these above decisions may have an impact on their business when they do not comply with especially tax reforms and new taxes introduced.
- c) It is important for business to pay taxes because government gets revenue for

infrastructure development, which is more needed, by business for smooth running of business activities

d) From the passage, how do the following benefit from taxes?

i) **Entrepreneur:** From the taxes paid by entrepreneurs, we get infrastructures like well maintained roads, funds public libraries, parks e.t.c

ii) **Government:** from taxes paid, the government gets revenue for paying workers (salary), support common resources such as police, firefighters e.t.c

iii) **Society:** from the tax paid society, gets infrastructure like schools, hospitals, etc.

e) Some obligations of those who pay taxes are obligation of registration, to be honest, to provide accurate information and on time e.t.c

f) Taxpayers in Rwanda pay taxes like income tax, sales tax, fixed/property tax e.t.c

g) People who do not pay taxes face penalties, such as fines or going to jail.

h) Tax is a civic duty or tax is fees without a direct exchange requested to the members of the community by the State according to the law, to support financially the execution of the government tasks and taking into account the capacities of the payer. While taxation is a system of raising money or revenue by the government from individuals/businesses and companies by law through taxes

3.4 List of lessons (including assessment)

No.	Lesson titles	Learning objectives (from the syllabus including knowledge, skills and attitudes):	Number of Periods
1	Meaning of Taxation concepts: - Tax and taxation - Tax Evasion and Avoidance - Tax shifting	Explain the meaning of tax, taxation, tax evasion and tax avoidance and shifting;	1
2.	Benefit of paying Taxes to Entrepreneur, Government and Society	Discuss the benefits of paying taxes to an Entrepreneur, government and society;	1
3.	Principles of Taxation	Explain the principle of taxation;	1

4	Rights and obligations of taxpayers	Identify the rights and obligations of taxpayers	1
5	Taxes imposed on business in Rwanda	Examine the different types of taxes imposed on business in Rwanda	2
6	Tax computations and exemptions	Calculate the different taxes paid by a business Identify cases of tax exemption	3
7	Tax conflicts and Resolution	Identify conflict that may arise during payment of taxes by businesses Discuss how conflicts during tax payment can be resolved	1
8	Special and non-Fiscal tax collection	Identify special and non-fiscal tax collection	1
9	Subscribing to tax system: Conditions, Documents, Advantages	Name documents during subscription to the tax system; Identify conditions for subscribing to the tax system; Discuss the advantages of subscribing to the tax system	2
10	Sanctions/ penalties for not complying with business tax obligation	Identify sanctions that may be imposed on business for non-payment	1
11	Skills Lab 3	Apply Skills Lab Methodology	2
End of Unit Assessment		Can be able to justify, identify and analyze the need of taxes to the economy	1

LESSON 1: Meaning of taxes' concepts: Tax and taxation, Tax Evasion and Avoidance and Tax shifting

Learning objectives: Explain the meaning of tax, taxation, tax evasion and tax avoidance and shifting;

Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Use K-W-L (What learners already Know-What they want to know-What they have learnt) after the introductory activity to assess how much students already know and what they would be interested in learning about taxes in business. Learners write under (K-what I know; W-What I want to know) about Taxes in business. Briefly discuss what is written under each section with learners

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, tax reports, tax documents, case studies and any other trustworthy and reliable resources to enhance learning

Learning activity: Follow the guidance about the Learning activity.

Activity 3.1 Learner's Book

- 1) Learners in small groups, either pairs or individual read and analyze the scenario to come up with the Meaning of tax and taxation, tax evasion and tax avoidance, tax shifting following the instructions given.
- 2) While learners are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers and help them draw conclusions/summary to the meaning of tax and taxation, tax evasion and tax avoidance, tax shifting. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to student book.

Possible answers

- 1) Tax is the compulsory amount of money paid to the government without compensation to finance government expenditures.
- 2) Taxation is the process of collecting and managing taxes from the community/people.
- 3) Tax avoidance is finding a way to avoid paying taxes by finding a loophole in the tax system
- 4) Tax evasion is illegal practice of refusing to pay tax
- 5) Tax shifting is the transfer of either the part or whole tax amount to another taxpayer/person.
- 6) From the decision Ruti made;
 - i) **Tax avoidance:** is decision 3.
 - ii) **Tax evasion:** is decision 1.
 - iii) **Tax shifting:** is decision 2.
- 7) Among the three actions, which one (s) do you think he can her be penalized for? And why? Among these actions, tax evasion will be penalized. Because Ruti used to cross the river without going to the customs to pay taxes.

Application Activity 3.1 Learner's Book

- 1) Learners analyze the given problem, which relates to their community either in groups or in pairs and come with the difference between tax and taxation, tax avoidance and tax evasion, tax evasion and tax shifting, the purpose of taxation. This activity may be given as a research question or homework.
- 2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Probable answers to Application activity 3.1

- 1) Tax refers to compulsory and non-refundable payments made by the business to the government or local authority to raise revenue to the government or local authority e.g. income tax while taxation is Taxation is a system of raising money or revenue by the government from individuals/businesses and companies by law through taxes.

Tax avoidance is the taxpayer's exploitation of the loopholes in the tax system there by paying less tax than what they are supposed to pay ex Setting up a tax deferral plan to delay taxes until a later date While Tax evasion is Tax evasion is the illegal practice of not paying taxes, by not reporting income, reporting expenses not legally allowed, or by not paying taxes owed ex Paying employees in cash and failing to report some or all of these cash payments.

Tax evasion is Tax evasion is the illegal practice of not paying taxes, by not reporting income, reporting expenses not legally allowed, or by not paying taxes owed ex Paying employees in cash and failing to report some or all of these cash payments While tax shifting is the transfer of either part or the whole amount of tax imposed on a taxpayer to another party (other taxpayer). E.g. if the tax on sugar is increased and as result, a sugar producer or seller increases its price, in essence/reality the producer or seller is trying to recover the amount paid as the tax by collecting it from consumers in form of increased sugar prices.

- 2) The purpose of taxation is to provide money to government collected from its citizens to pay for public services.
- 3) Tax evasion is not good. Tax evasion is very dangerous to the Government, because it will reduce government revenue and hence stop government from performing its public expenditures like:
 - i) Paying government officials, civil servants,
 - ii) Constructing roads and bridges,
 - iii) Building hospitals and schools and equip them,
 - iv) Financing all other services like teachers, doctors and many others would have salary. For Supplementary reasons, refer to the learner's book where importance of taxes are more discussed (these could not be performed if taxes are evaded).

LESSON 2: Benefit of paying taxes to Entrepreneur, Government and Society

Learning objectives: Discuss the benefits of paying taxes to an entrepreneur, government and society

Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, tax reports, tax documents, case studies and any other trustworthy and reliable resources to enhance learning.

Learning activity: Follow the guidance about the learning activity.

Activity 3.2 Learner's Book

- 1) Learners in small groups, either pairs or individual read and discuss the benefits of paying taxes to Entrepreneur, Government and Society following the instructions given.
- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers, and help them draw conclusions/summary to benefits of paying taxes to Entrepreneur, Government and Society. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to student book.

Possible answers:

- 1) People and business need to pay taxes to support government and allow it to funds it public interests like police, military, build and maintain infrastructure e.t.c
- 2) As an entrepreneur or referring to activities of entrepreneurs in my community, business or entrepreneurs benefit infrastructure like buildings, roads
- 3) In general society benefits from paying taxes like infrastructure, security, schools and hospitals not only this but also society benefits government in many programs such as VUP (Vision 2020 Umurenge Program), Gira Inka Munyarwanda, Ubudehe.

Application Activity 3.2 Learner's Book

- 1) Learners analyze the given problem, which relates to their community either in groups or in pairs and come with ideas that may result into how the society benefits from taxes, This activity may be given as a research question or homework.
- 2) Depending on the purpose of the application activity, chose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for application activity 3.2

- 1) In our community, society benefits from taxes like enjoying infrastructure development, security among others
 - There is a reduced rate of poverty among the community due to a significantly equal distribution of income through various activities and projects set by the government,
 - Improved wellbeing among the vulnerable and elderly as they benefit from the different government financed through taxes
 - Reduced infant mortality rates and increased life expectancy due to improved access to health facilities and services
 - Increase in the percentage of the population that completes secondary and TVET education, reducing the illiteracy levels, improving on the peoples' skills through programs such as 12YBE
 - Increased community/social solidarity, general happiness, life satisfaction, and a significant more trust among the community members and for public institutions
 - Taxes are charged on products discourage their usage hence controlling over-exploitation of resources hence protecting the environment which vital for the existence of the society
- 2) If taxes were not paid, businesses would fail to perform their activities because government would be unable to finance its expenditures like roads, hospital, building etc. which, are essential for smooth running of business activities.

LESSON 3: Principles of taxation

Learning objective: Explain the principle of taxation

Prerequisite/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, tax documents and any other trustworthy and reliable resources to enhance learning.

Learning activity: Follow the guidance about the learning activity.

Activity 3.3 Learner's Book

- 1) Learners in small groups, either pairs or individual read and analyze the activity to come up with the tax complaints and considerations following the instructions given.
- 2) While learners are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers, and help them draw conclusions/summary to the tax complaints and considerations. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to student book.

Possible answers to learner's activity 3.3

- 1) Five things that most people complain about the tax (people used to think but seem is not true about taxes):
 - Tariff/tax rate (complaining that is high).
 - Time to pay tax (complaining that should be extended).
 - Tax bases (saying that should be increased for example from 30,000Frw to 50,000Frw should be exempted).
 - VAT (especially to those traders who do not issue EBM bill).
 - Certain taxes like fixed and rental taxes (saying those things are theirs and therefore should not assessed taxes) e.t.c
- 2) If I was the one to determine/impose taxes, I would put in place the following:
 - Making regular mobilization and sensitization about taxes.
 - Fixing time for declaration and payment of taxes.
 - Explaining to people the importance of tax so that they reduce tax evasion and avoidance.
 - Explaining the rights and obligations of taxpayers.

- Put in place fines and penalties for those who fail to be tax compliant.

Application Activity 3.3 Learner's Book

- 1) Learners analyze the given problem, which relates to their community either in groups or in pairs and come with why it is important to have principles of taxation. This activity may be given as a research question or homework.
- 2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for application activity 3.3 in learner's book

- 1) Principles of taxation are rules and regulations that should be observed in the tax assessment, collection and administration. These rules are very important since, they guide both taxpayers and tax-collectors in taxation system
- 2) Each principle is important because each one specifies what to do and when to do it both for tax-payers (people/business people) and tax-collectors (RRA)
- 3) From the list of principles of taxation, none is more important compared to others. All of them are important and complement because everyone states what/how to do and when to do it

LESSON 4: Rights and obligations of taxpayers

Learning objective: Identify the rights and obligations of taxpayers

Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, Rwanda Revenue Authority's rights and obligations brochure, and any other trustworthy and reliable resources to enhance learning.

Learning activity: Follow the guidance about the learning activity.

Activity 3.4 Learner's Book

- 1) Learners in small groups, either pairs or individual read and analyze the activity to come up with the meaning of rights and obligations of taxpayers following the instructions given.

- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers, and help them draw conclusions/summary to the meaning of rights and obligations of taxpayers. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to learner's book.

Possible answers for activity 3.4

- a) **Right** is anything that is due to a person by law or tradition. Simply in business term is what you can expect your employer to provide. In this context of tax, taxpayers expect some services from RRA
- b) **“Obligations/responsibilities”** is duty for which one is accountable in business term is what your employer can expect that you will do. In this context of tax, RRA expect something from taxpayers
- c) **“Right and Obligation”** are different: Example in business context:

Right	Obligation/Responsibility
To be paid a fair wage for work completed	To show up, to do work well, and complete the job

- d) Some rights of taxpayer:- The right to pay not more than the correct amount of tax;
The right to certainty: The Right to Be Informed; The right of appeal etc
- e) Yes, taxpayers have obligation. Because they have obligation as other citizens to contribute to national building through taxes
- f) Some of the obligations/responsibilities of taxpayers: the obligation to register with RRA (Rwanda Revenue Authority): The obligation to be honest, the obligation to provide accurate information and documents on time, the obligation to keep records, providing accurate information to the Rwanda Revenue Authority, the obligation of Signing of tax returns, obligation to pay tax on time

Application Activity 3.4 Learner's Book

- 1) Learners analyze the given a scenario, which relates to their community either in groups or in pairs and come with identification of taxpayers' rights and obligations. This activity may be given as a research question or homework.

- 2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for application activity 3.4:

- a) Mutesi did the following mistakes 1. Not keeping record, 2. she also never issued receipts to her customers or not evening asking for them from her suppliers
- b) Yes, is supposed to pay tax. Because she has been given a trading license, to which she must pay tax and she carries trading activities, which must too pay taxes on them
- c) Mutesi did not keep record and issue receipts to customers as her obligations
- The likely consequences to Mutesi is to be charged with fines and penalties
- d) Yes, even though Mutesi did mistakes but she still has a right. The right she still have is that of appeal
- e) If Mutesi corrects her mistakes, she will be entitled to all rights as a tax payer

LESSON 5: Taxes imposed on business in Rwanda

Learning objective: Examine the different types of taxes imposed on business in Rwanda

Prerequisite/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, Rwanda Revenue Authority's rights and obligations brochure, and any other trustworthy and reliable resources to enhance learning.

Learning activity: Follow the guidance about the learning activity.

Activity 3.5 Learner's Book

- 1) Learners in small groups, either pairs or individual read and analyze the activity to come up with the taxes paid in Rwanda following the instructions given.
- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.

- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 3) Harmonize their findings or answers, and help them draw conclusions/summary to the taxes paid in Rwanda. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to student book.

Possible answers for activity 3.5

- a) Some taxes paid in Rwanda are personal income tax, corporate tax, pay as you earn tax (PAYE), property tax, VAT (Value Added Tax), sales tax e.t.c
- b) Even a one day baby pays taxes”. Is this statement true? Justify your answer: No, a one day baby does not pay tax, because he/she would pay tax if he/she runs any profitable activity/generating income, owns a property or consume something. Yet, the child is too young for this above mentioned but they parents pay taxes in any case required by tax law
- c) A direct tax is the tax where the liability as well as the burden to pay it resides on the same individual. Example taxes on personal income (salary of any employee above 30,000frw per month), While indirect tax is the tax imposed on consumption, sales, shipping, or production, rather than directly on the property or income of the consumer. Indirect taxes are generally included in the price of goods and services, so are less obvious to those paying the taxes than direct levies. Ex taxes on our cloths, drinks (Fanta, juice e.t c)

Application Activity 3.5 Learner’s Book

- 1) Learners analyze the given a scenario, which relates to their community either in groups or in pairs and come with taxes vested to local authority, why sumptuary tax rate is higher compared to others. This activity may be given as a research question or homework.
- 2) Depending on the purpose of the application activity, choose an appropriate method to assess learners’ findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for application activity 3.5

- 1) The taxes that are vested to local authority (districts) are also called districts revenues:
 - a) Fixed assets tax.

- b) Rental income tax.
 - c) Trade license tax.
- 2) The main reason of high tax rate on sumptuary tax is to protect the country from consuming a particular product (s). Where sumptuary tax is a form of a sales tax which carries a very high rate imposed in order to discourage the consumption of a particular commodity on grounds of morality, health or economic consideration to maintain productive efficiency within the country. Example taxes on alcoholic drinks, cigarettes e.t.c where wines pay 70%; brandies, liquor and whisky 70%, cigarettes 150%

LESSON 6: Tax computations and exempts

Learning objectives: Calculate the different taxes paid by a business and identify cases of tax exemption

Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, Rwanda Revenue Authority's rights and obligations brochure, and any other trustworthy and reliable resources to enhance learning.

Learning activity: Follow the guidance on about the learning activity.

Application Activity 3.6 Learner's Book

- 1) Learners in small groups, either pairs or individual read and analyze the activity to come up with the importance for entrepreneur to know how to compute taxes, meaning of tax exempt following the instructions given.
- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers, and help them draw conclusions/summary to the importance for entrepreneur to know how to compute taxes, meaning of

tax exempt. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to student's book.

Possible answers for activity 3.6 in learner's book

- 1) Yes, it is important for an entrepreneur to know how to compute the amount of tax to be paid, because this will help him/her to be aware of it in terms of the running expenses. Hence, help him/her to be tax compliant
- 2) Tax exempt refers to removal from taxation of a particular item rather than a reduction.

Application Activity 3.6 Learner's Book

- 1) Learners analyze the given a scenario, which relates to their community either in groups or in pairs and come with tax computations and tax exempt. This activity may be given as a research question or homework.
- 2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for application activity 3.6 in learner's book

- 1) Calculation of total fixed asset tax for Mr. Bob, 2011

Fixed asset	Fixed asset tax base	Fixed asset tax
Parcel of land	1 hectare = 10,000 square meter 10,000x 5,000 Frw = 50,000,000 Frw	50,000,000x1/1000 = 50,000 Frw
Commercial house	200,000,000 Frw	200,000,000x1/1000 = 200,000 Frw
Residential house	100,000,000Rwf - 3,000,000Frw = 97,000,000 Frw	97,000,000x1/1000 = 97,000 Frw
		347,000 Frw

- a) Deadline of tax declaration and payment: 31/03/2011.
 - b) Fixed asset tax for Gasabo district: 50,000 Frw.
 - c) Fixed asset tax for Nyarugenge district : 200,000 Frw+ 97,000 Frw = 297,000Frw
- 2) Calculation of taxable net income for Paul:
- Total taxable income: (12,000,000 Frwx3) = 36,000,000 Frw

Taxable net income: $36,000,000 \text{ Frw} - (36,000,000 \times 50\%) = 18,000,000 \text{ Frw}$

NB: while calculating rental income tax, 50% of the total income is deducted/removed when the house owner constructed it with his personal income and 30% plus interest rate charged by financial institution, if the rental house was constructed using bank loan to get taxable amount following tax rates on rental income.

Calculation of tax:

- 0% on the bracket lower than 180,000 Frw = $180,000 \times 0\% = 0 \text{ Frw}$
- 20% between 180,001 Frw and 1,000,000 Frw = $820,000 \times 20\% = 164,000 \text{ Frw}$
- 30% above 1,000,000 Frw = $17,000,000 \times 30\% = 5,100,000 \text{ Frw}$

Total tax payable 5,264,000 Frw.

This tax must be declared and paid not later than 31 March 2012.

3) Calculation of trading license tax: The following table includes the calculation of the total trading license tax for Bank of Kigali and for each district:

Decentralized	Trading license tax base	Tariff	Trading tax payable
Bank of Kigali	6,000,000,000	250,000	250,000
Nyarugenge District (6 branches)	400,000,000	250,000	$250,000 \times 6 = 1,500,000$
Kicukiro district (5 branches)	400,000,000	250,000	$250,000 \times 5 = 1,250,000$
Gasabo district (4 branches)	400,000,000	250,000	$250,000 \times 4 = 1,000,000$

Findings:

- Total trading license tax to be paid by bank of Kigali = $(250,000 + 1,500,000 + 1,250,000 + 1,000,000) = 4,000,000 \text{ Frw}$; Trading license tax to be paid to Nyarugenge district = $(250,000 + 1,500,000) = 1,750,000 \text{ Frw}$
- Trading license tax to be paid to Kicukiro district = $(250,000 \times 5) = 1,250,000 \text{ Frw}$
- Trading license tax to be paid to Gasabo district = $(250,000 \times 4) = 1,000,000 \text{ Frw}$.
- Yes, in Rwanda not all goods and services pay taxes. There are some which are exempted from paying taxes such as those of national interest like activities of a religious, humanitarian, charitable, scientific or educational character,

unless the revenue received during a tax period exceeds the corresponding expenses to the extent that those entities conduct a business;

- 5) Some goods do not pay taxes because they are exempted by the tax law e.g. for national security.
- 6) Examples of goods and services that should not pay taxes in Rwanda include books for education purposes, health services, municipalities, National Bank of Rwanda etc.

Activity 3.6.1 Learner's Book

- a) Learners in small groups, either pairs or individual read and analyze the activity to know exempted goods or products
- b) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- c) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- d) Harmonize their findings or answers, and help them draw conclusions/summary about exempted goods or products. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to student's book.

Possible answers for the activity;

- a) Yes I agree because some products and businesses are exempted e.g unprocessed agricultural products.
- b) For promoting or improving public welfare, protecting the environment, to encourage their production among others.
- c) Un processed agricultural product, materials used by people with disabilities etc.

LESSON 7: Tax conflicts and Resolution

Learning objectives: Identify conflict that may arise during payment of taxes by businesses

Discuss how conflicts during tax payment can be resolved

Prerequisite/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look

at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, Rwanda Revenue Authority’s rights and obligations brochure, and any other trustworthy and reliable resources to enhance learning.

Learning activity: Follow the guidance about the learning activity.

Activity 3.7 Learner’s Book

- 1) Learners in small groups, either pairs or individual read and analyze the activity to come up with the cause of conflicts between taxpayers and tax authorities, resolutions for tax conflict following the instructions given.
- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers, and help them draw conclusions/summary to the cause of conflicts between taxpayers and tax authorities, resolutions for tax conflict. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to student’s book.

Possible answers for activity 3.7 in learner’s book

- a) What do you think may cause conflicts between taxpayers and tax authorities?
Conflicts between taxpayers and tax authorities are caused by
- Disagreement on law: How the law is interpreted in relation to tax;
 - Disagreement on the tax rates and the amount to be paid by taxpayer;
 - Disagreement on exemption: taxpayer may claim an exemption but tax collectors reject it;
 - Disagreement on the time of payment;

- Disagreement on method of payment;
- Disagreement on non-payment

b) How do you think such conflicts may be resolved? These conflicts may be resolved using this process:

- Administrative appeal
- Amicable settlement
- Appeal to the court (arbitration)
- Negotiation

Application Activity 3.7 Learner's Book

- 1) Learners analyze the given a scenario, which relates to their community either in groups or in pairs and come up with tax conflicts and their resolution. This activity may be given as a research question or homework.
- 2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers application activity 3.7

Mutesi is advised to follow the following process in trying to solve her situation

1) Administrative appeal

Mutesi is to appeal to the Commissioner General (CG)

a) General

She must appeal within 30 days after receipt of the notice

Forms of the appeal

- Be in writing;
- State her identification number;
- State the tax period;
- Describe the assessment and the grounds of appeal;
- Sign the document by herself or his/her representative;
- Contain all the evidences and legal arguments.

- Keeping in mind that appeal does not stop collection
- Commissioner General (CG) may suspend the obligation to Mutesi, interest and penalties, upon written request by the taxpayer, the Commissioner General (CG) may suspend the collection of the disputed amount for the duration of the appeal.

b) Decision

- Commissioner General (CG) sends the decision within 30 days;
- Commissioner General (CG) may extend once for 30 days and informs the taxpayer;
- The appeal is supposed accepted, if decision is not made within 30 days;
- The commissioner General (CG) informs taxpayer in writing about the decision.

2) Amicable settlement

- If Mutesi is not satisfied with the decision of the Commissioner General may request the top Commissioner General for the amicable settlement.
- In case both parties do not reach an amicable agreement, Mutesi may make an appeal to the competent court.

3) Appeal to the court

- If Mutesi feels aggrieved by the decision of the Commissioner General (CG) may make a judicial appeal. This appeal is brought before the competent court within thirty (30) days after the receipt of the Commissioner General's decision.

LESSON 8: Special and non-Fiscal tax collection

Learning objectives: Identify special and non-fiscal tax collection

Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, Rwanda Revenue Authority's rights and obligations brochure, and any other trustworthy and reliable resources to enhance learning.

Learning activity: Follow the guidance about the learning activity.

Activity 3.8 Learner's Book

- 1) Learners in small groups, either pairs or individual read and analyze the activity to come up with the difference between tax and special/non-fiscal collection the instructions given.
- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers, and help them draw conclusions/summary to the difference between tax and special/non-fiscal collection. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to student's book.

Possible answers for activity 3.8 in learner's book

- a) Our administrative level (local authority) uses the following to raise the money for services provision to citizens:
 - Fines and penalties on road offences; General fines; Certificate fees;
 - Fees from the service provided by districts;
 - Fees that are paid to renew registration;
 - Optional dues taken from the value of the building sold by the public auction;
 - Fees from selling of plots;
 - Market Fees, trading license;
 - rental income;
 - fixed assets tax etc.
- b) Trading license; rental income; fixed assets taxes these are taxes paid by people/ business people to local authority while Fines and penalties on road offences; General fines; Certificate fees; Fees from the service provided by districts; Fees that are paid to renew registration; Optional dues taken from the value of the building sold by the public auction; Fees from selling of plots; Market Fees are not

- c) Other sources than taxes are called fees and charges
- d) Differentiate tax from non-tax collection The tax is the amount of money either paid directly to the government or indirectly to local authority for consumption, sales, shipping, or production, rather than directly on the property or income of the consumer while fees and charges are non-tax revenues paid to local authority for services received or offences committed

Application Activity 3.8 learner's Book

- 1) Learners analyze the given a situations, which relates to their community either in groups or in pairs and come with fees computation. This activity may be given as a research question or homework.
- 2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for activity 3.8 in the Learner's book

1) Gaparayi will pay:

In Nyarugenge: 10,000 Frw

In Rulindo : 3,000 Frw

Total monthly market fees paid by GAPARAYI 13,000 Frw

2) RRA is a government institution and should not pay parking fees for its vehicles on official duty

3) Total fees to be paid by Mutake is 5,000Frw per day (2000Frw in Kayonza and 3000Frw in Gasabo)

4) The monthly boat parking fees that should be paid by cooperative ABASAMBAZA.

- 4 boats x 2,000=8,000

3 boats x 3,000=9,000

3 small boats x 1,000=3,000

Total: 20,000Frw

- Fees should be paid before 5th of every month.

LESSON 9: Subscribing to tax system

Learning objectives: Name documents during subscription to the tax system

Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, Rwanda Revenue Authority's rights and obligations brochure, and any other trustworthy and reliable resources to enhance learning.

Learning activity: Follow the guidance about the learning activity.

Activity 3.9 Learner's Book

- 1) Learners in small groups, either pairs or individual read and analyze extract regarding tax payment in Rwanda activity to come up with the requirements for subscribing to tax system following the instructions given.
- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers, and help them draw conclusions/summary to the requirements for subscribing to tax system. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to student's book.

Possible answers for activity 3.9 in learner's book

- a) Registering business is beneficial because the owner/owners operate in security, is also a way of enabling to expansion and getting tax incentives
- b) Any person who starts business is obliged to register with the tax administration within a period of seven days from the beginning of the business. Is also obliged to register for Value Added Tax (VAT) in seven days, whenever his/her annual turnover of twenty million Rwanda Francs (20,000,000 Frw), or five million Rwanda Francs (5,000,000 Frw) quarterly.

- c) Registration is done at any RRA Office, but when it comes to register a new business, a Taxpayer must also register it through the Rwanda Development Board (RDB) and get a registration certificate. In a bid to facilitate taxpayers, the RRA and RDB combined registration systems so that a Taxpayer Identification Number (TIN) can be issued at the same time of business registration at RDB. After registration at RDB, the taxpayer gets a Registration Certificate with a TIN referred to as the “company code” on the right-top side of the registration certificate. Business registration at RRA is free
- d) In order to register, a business man have to carry with him a copy of his Identity Card and one passport photo, and registration is done in five minutes!
- e) De-registration is done whenever taxpayer decide to stop his/her business. In this case, he/she first writes a letter to the Commissioner for Small and Medium Taxpayers or Commissioner for Large Taxpayers depending on the category of the taxpayer. The registration office analyze your de-registration request and if approved they call him/her to complete required de-registration procedures. A de-registering taxpayer will then be asked to file returns for the previous period. He/she will finally be requested to fill two de-registration forms and get them signed and stamped from the Tax administration. One copy will be kept by the Tax administration for Official use, and another one kept by the Taxpayer for personal record.

Application Activity 3.9 Learner’s Book

- 1) Learners analyze the given a situations, which relates to their community either in groups or in pairs and come with why it is important to register for taxes to the RRA. This activity may be given as a research question or homework.
- 2) Depending on the purpose of the application activity, chose an appropriate method to assess learners’ findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for activity 3.9

It is important to register for taxes to the RRA because when business is registered with RRA gets the following advantages:

- **Take part in business:** this is an indication that it will operate smoothly in business industry;
- **Take part in national building:** it will highly contribute to the nation development through taxes paid;
- **Get certificate:** it is the security that it is recognized by the government and should operate as admitted one by complying with tax laws;

- **Getting loans:** when you apply for loan, you are going to have to prove that you are actually a business. Lenders and investors will ask to see your business registration along with other application requirements before approving you for a loan;
- **Reputation with customers:** customers and clients, especially people you have never worked with before, need assurance that you are a legitimate business. A potential client may suspect your business of being a “fly-by-night” operation if your company is not properly registered.
- **Supplier arrangements:** a registered business also makes you eligible to receive supplier discounts that you would not normally receive as an unregistered operation;
- **Hiring employees:** A business registration allows you to hire-full time employees and pays them in accordance to state laws. When you register you business with the state, you will receive TIN that allows you to route state taxes on the employee’s behalf.

LESSON 10: Sanctions/ penalties for not complying with business tax obligation

Learning objectives: Identify sanctions that may be imposed on business for non-payment

Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, Rwanda Revenue Authority’s rights and obligations brochure, and any other trustworthy and reliable resources to enhance learning.

Learning activity: Follow the guidance about the learning activity.

Activity 3.10 Learner’s Book

- 1) Learners in small groups, either pairs or individual read and analyze a given activity to come up with what may happen to entrepreneur if he/she does not comply with tax obligations.
- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating
- 3) Learners share their findings, responses or answers to the activity using an

appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.

- 4) Harmonize their findings or answers, and help them draw conclusions/summary to the what may happen to entrepreneur if he/she does not comply with tax obligations. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to student's book.

Possible Answer for activity 3.10

If an entrepreneur fails to meet tax compliance, he/she will be fined and penalized

Application Activity 3.10 Learner's Book

- 1) Learners analyze the given a situations, which relates to their community either in groups or in pairs and come with the reason why RRA charges fines and penalties. This activity may be given as a research question or homework.
- 2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for application activity 3.10

- 1) RRA charges fines and penalties from taxpayers who are not tax compliant and it is for:
 - a) Assuring the national security (case of road offences for example);
 - b) Making business people be tax compliant;
 - c) Making business people be orderly;
 - d) Sensitizing business people to revise tax law
2. If taxpayers fail to pay both taxes assessed and fines/penalties, government will lack the revenue for financing its public expenditures, offences (example road, not paying trading license, not registering for VAT, not issuing EBM bill etc) would increase, in general businesses would operate in chaos and disorderly manner.

Skills lab Activity 3.11 Learner's Book

3.5 Use of skills lab method: Skills Lab 3

1. Build (Max 15 min):

Through brainstorming, the learners answer the following questions;

1. What do you understand by tax and taxation
2. What are the benefits of paying taxes to entrepreneurs in your country?

Possible responses

- **Meaning of tax and taxation (refer to Learner's Book)**

Tax is fees without a direct exchange requested to the members of the community by the State according to the law, to support financially the execution of the government tasks

Taxation is a system of raising money or revenue by the government from individuals/businesses and companies by law through taxes

Benefits of paying taxes to entrepreneurs

- Helps the business activity to continue, as it does not face penalties and associated costs from the RRA for non-payment.
- It improves his/her reputation or public image which may result into increased customers and better services from the government
- To avoid inconveniences of closure of the business and its associated costs: when entrepreneur fails to pay assessed taxes, his/her business is subject to penalty even closure to some cases.

Let learners mention some of the things, services or resources the business may need from the government for the success of their business activities such as good roads, security for their business property, financial support, among others. Emphasize that the government cannot provide such services or resources for successful business activities without the business paying taxes as it one of the main sources of government revenue to provide such services or resources.

Explain that it the duty of every business to pay taxes to the government to enable it provide services to both business and members of the community and therefore this lab will help learners to justify the need for businesses to pay for their business activity success.

2. Practice: (15 Min): DEBATE

Instructions

Inform learners that in their groups they are going to have a debate with:

- 1st team (group 1) becomes the judge. The judging criteria will be based on five based rule where each team has to have five strong points of what they are debating for whether proposing or opposing.
- 2nd team (group 2): propose/ support the motion; 'Taxes are more of a cost to an entrepreneur than a benefit'
- 3rd team (group 3): opposes the motion for team two. (taxes are more of a benefit than a cost to an entrepreneur)
- 4th team (group 4); Propose the motion: Avoiding to pay taxes is a shortcut to business growth
- 5th team (group 5): Opposes motion for team four. (Avoiding to pay taxes is a shortcut to business growth)
- Each team will have 10 minutes to prepare or discuss points for the motion of the debate they will present in 5 minutes each

3. Present (35 Min)

Let the debate begin with group 2 and group 3 first for 10 minutes each group with 5 minutes

After groups 1 and 2 presenting, have group 4 and 5 also support their motions for 10 minutes each group with 5 minutes. Allow 5 minutes to other groups to ask questions or for clarifications as well supplement other teams.

After all groups have debated, give feedback and asks the group to post their points on the Present Boards

4. Conclusion: (Max 10 min)

- Conclude the lab by linking the importance of paying tax to business activities. Emphasize that as entrepreneurs to be they must be responsible taxpayers and should be able to calculate the different taxes applicable to their business activities as it:
- Helps the business activity to continue, as it does not face penalties and associated costs from the RRA for non-payment.
- It improves business reputation or public image which may result into increased customers and better services from the government

- To avoid inconveniences of closure of the business and its associated costs: when entrepreneur fails to pay assessed taxes, his/her business is subject to penalty even closure to some cases.
- Business needs certain infrastructure to operate successfully such as roads to move raw materials, finished goods, workers; security for their enterprises, goods, among others, which are provided by the government.
- Paying taxes means contributing money to government agencies or departments such as Development Bank of Rwanda (BRD), Business Development Fund (BDF), which support entrepreneurs to operate business activities through soft loans and other financial support

Also, remind learners that avoiding paying taxes may have diverse consequences to the business such as:

- Paying fine for not paying taxes
- Closure of business activities
- Lack of trust by the public
- Not able to compete for tenders

5. Portfolio Assignment (Max 5 min)

As a take home for the Unit, give each learner this assignment. Each learner should design a schedule for paying different taxes and how they will be calculated for their Back Home Projects.

Table 3: Schedule for different taxes and their calculation

Back Home Project	Kind of tax	When to be paid	How to calculate the tax rate	
E.g. Poultry farming	Personal income tax	At the end of the month from salary income	Monthly taxable income	Tax rate
			From 0 - 30,000 Frw	0%
			From 30,001 -100,000 Frw	20%
			From 100,001 - and Above	30%

Remember to give the learners the appropriate time to hand in the assignment for your making..

3.6. Summary of the unit

This unit explains the meaning of tax, taxation, tax evasion and avoidance, tax shifting and describes its benefits to entrepreneurs, government and society. In running business entrepreneur must be aware that he/she will pay taxes to help, government meets its public expenditures. The unit describes the rights and obligations of taxpayers and explains taxes and fees imposed on business in Rwanda and how to compute them. This unit further explains the process of subscribing to tax system in the same time suggesting sanctions/penalties for those who will not be tax compliant. Entrepreneurs engage in development of the country by paying taxes that government uses to provide infrastructures needed by entrepreneurs for smooth running of their activities.

3.7 Additional information

- In defining tax “Business tax refers to compulsory and non-refundable payments made by the business to the government or local authority to raise revenue to the government or local authority” be clear in explaining and indicate characteristics of tax:

Tax is compulsory: as long as you do an activity or possess something on which the tax is imposed, the you have to pay tax;

- Tax is only imposed by government: only the central or regional government can collect taxes and fees. Rwanda Revenue Authority (RRA) is responsible for collecting taxes in Rwanda. Individuals, Companies, NGOs and other entities cannot impose taxes on anything;

Taxes are called a non-*quid pro quo* payment which means that there is not direct payment or contributions to government services. A taxpayer may receive more or less services than the taxes actually paid.

- Remember **the main objective of RRA** (Rwanda Revenue Authority) which is “tax for growth and development”
- **Tax declaration** – companies: an annual tax declaration on income should be filed with the RRA by 31 March of the following tax year. The tax declaration should include financial statements and any other documents that may be requested by the RRA
- **Tax declaration** – individuals must also file their annual tax declaration by 31 March of the following year, except in the cases listed below:

A non-resident person who has no income accruing in or derived from Rwanda during the year:

- A non-resident person who suffers a final withholding tax on income derived in Rwanda;

- A resident employee whose only income is employment income and on whose behalf an employer has furnished a return; and
- A resident individual who receives investment income that is subject to withholding tax.
 - **Notice of assessment**
- The Commissioner General may raise a notice of assessment on a taxpayer in the following instances:
 - The taxpayer files their tax declaration on time but has not paid the tax on time;
 - Following an RRA investigation or audit; or
 - There are indications that the taxpayer may not settle their tax obligations

3.8. End unit Assessment

- 1) No, taxes are not free money from taxpayers to Government is fees without a direct exchange requested to the members of the community by the State according to the law, to support financially the execution of the government tasks. Example roads construction and maintenance, hospitals, security (army and police) etc
- 2) Taxes vested to decentralized authority (District revenues) are:
 - a) Fixed asset tax;
 - b) Rental income;
 - c) Trade license;
- 3) The EBM helps in:
 - a) Collection of taxes (VAT)
 - b) Minimizing tax evasion;
 - c) Tax assessment;
 - d) Reducing the cost of tax collection;
 - e) Storing record for future reference purposes;
 - f) Reducing fraud in financial management
- 3) Principles of taxation (their discussion), refer to the student's book
- 4) Tax is used by government to:

- a) Support Entrepreneurs by providing infrastructure like roads to travel on, hospital, markets, security, government subsidies, legal advice, support from BDF etc
- b) Support the community by sponsoring programs like VUP, Ubudehe, Gira Inka, support from BDF and enjoying infrastructure

5) Annual income is 45,000,000Frw

- a) When employee is given accommodation, he/she is then taxed 20%
- b) When employee is given fueled call, he/she is taxed 10%

He/she is given an education allowance: 7,200,000Frw per year but paid on a monthly basis

Item	Monthly
Salary	45,000,000Frw/12 = 3,750,000Frw
Education allowance	7,200,000Frw/12 = 600,000Frw
Total cash	4,350,000Frw

Add non-cash benefit:

- Accommodation benefit (20% of 4,350,000 Frw)=870,000Frw
- Car benefit (10% of 4,350,000Frw)= 435,000Frw

Total taxable incomes is 4,350,000Frw + 870,000Frw + 435,000Frw = 5,655,000Frw

Tax base	Taxable amount	Tax rate	Tax
From 0 – 30,000Frw	None	0%	0
From 30,0001 – 100,000Frw	70,000	20%	14,000Frw
Above 100,000 – 5,655,000Frw	5,555,000	30%	1,666,500Frw
Total tax			1,680,500frw

7) Fill the gap with missing appropriate word in the following:

- a) **Tax fraud** 's punishment is the jail for a period between six (6) months and two (2) years; even the Minister's order determines an award given to any person who denounces a taxpayer who engages in that act.
- b) **Tax** is the compulsory and non-refundable payment made by the business to the Government or Local Authority so as to raise their revenues.

- c) **Any goods or service listed under exemption** is the one that is exempted from VAT
- d) **Fixed asset/ trading license/Rental income/fees and charges** is one of the taxes vested to the local government (Districts)
- e) The degree to which the taxpayers meet their tax obligations as set out in the appropriate legal and regulatory provisions is **tax compliance**

3.9. Additional activities

Consolidation activities

- 1) Explain the moto/objective of Rwanda Revenue Authority
- 2) Discuss the importance of tax compliance
- 3) Ganza's firm has made a profit of 23,000,000Frw and has three employees with their respective monthly salary as follows:
 - Karangwa gets 250,000Frw
 - Mrs. Kayitesi gets 80,000Frw
 - Kayiranga gets 25,000Frw

In addition to this, Ganza has two (2) houses located at Kicukiro district. For the year 2011, he received 8,000,000Frw from renting each of his two houses. From this above case:

- a) Is the tax to be paid and which one?
- b) Calculate the total amount of tax to be paid

Remedial activities

- 1) Explain any two taxes paid in Rwanda.
- 2) Discuss any four fees you know that your local authority use for collecting money from community
- 3) What do you understand by subscription to tax system
- 4) Discuss the importance of taxes to the economy

Extended activities

- 1) Discuss the importance of tax declaration

2) Rukundo sells wood to furniture maker for 100,000Frw VAT, the furniture maker uses his wood to make a table and sells the table to a shop for 150,000Frw VATS. The shop then sells the table to the final consumer for 300,000Frw plus VAT of 18%. Determine the VAT payable to RRA.

Answer:

Cost will be 100,000 and 150,000

- Input VAT will be $18\% \times 100,000 = 18,000$ and $150,000 \times 18\% = 27,000$ FRW
- Output VAT will be $18\% \times 100,000$, and $150,000 \times 18\%$ and $300,000 \times 18\% = 54,000$ FRW
- VAT payable to RRA will be the value added at each stage:
- The first stage 18,000
- Second stage $(27,000 - 18,000) = 9,000$ Frw
- Third stage $300,000 \times 18\% = 54,000$ (it is 18% because VAT wasn't included, hence plus VAT)
- $(54,000 - 27,000) = 27,000$ Frw

• **Total VAT payable will be $18,000 + 9,000 + 27,000 = 54,000$ Frw**

3) Calculate the tax liability to be paid by a resident individual whose annual income is 36,000,000Frw. The employee is provided with furnished accommodation and a fueled car for the private use. The employee has two children attending school. The employer provides an education allowance of 4,800,000Frw per a year, paid on a monthly basis.

Unit 4 : RESEARCH IN BUSINESS

4

Key Unit Competency: To be able to identify a business problem and carry out an investigation to solve it.

4.1 Unit Prerequisite

Learners were introduced to market research (A Level-S.4: Unit 6). So, this prior knowledge and skills should help them to identify a business problem and carry out an investigation to solve it through business researches.

prerequisite

4.2 Cross-cutting issues to be addressed:


Note: The examples below are just to guide you on how to address cross-cutting issues throughout the unit BUT THIS DOES NOT mean that these are the only ones. You can address and give learners opportunities to discuss all the cross-cutting issues where possible taking in consideration the environment or community around them.

Environment and sustainability: Environment is one of the greatest factors that can affect any business research activity both positively and negatively. Therefore, great care for environment is crucial. Learners are to be advised to conduct environmental protection related researches so as maintain the environment that protect and promotes the business sector.

Gender education: This is a cross-cutting issue and must be mainstreamed in each of the different parts of the work program, ensuring a more integrated approach to research and innovation. Throughout this unit, do away with all the stereotypes that generate discrimination against women in research career by telling girls and boys that they are all capable of participating in business research activities.

Inclusive education: In addition to all having equal opportunities to carry out business research, emphasis has to be put on how we all regardless of our background, economic or social setup have right to conduct researches that do not discriminate. Learners need to understand that good business research should not discriminate but promote inclusiveness of all etc.

Peace and Values: You need to emphasize to learners the need to live in peace and harmony with others. Learners need to appreciate the business researches that



promote peace and are not against the values of the community. Learners also need to acknowledge the importance of business research promoting positive business values especially towards society, customers, shareholders, environment, government etc.

Standardization culture: You need to emphasize to learners the need for standard business research. This will help them to abide by standards of quality goods and services as prospective business researchers.

Note: Refer to other cross-cutting issues as identified in the curriculum framework.

4.3 Generic competencies:

Throughout this unit, give learners opportunities to develop their generic competences especially activities and the methodology adapted. These have been discussed in the preliminary pages of this teacher's guide. Some of the generic competences that you should facilitate learners develop include but not limited to the following:

Critical thinking: This will be developed through different activities that make learners think reflectively, logically and imaginatively about the challenges encountered in research problem/situation before arriving at a conclusion.

Creativity and innovation: This should be developed through various activities that envisage making learners be able to identify a business problems and propose ways to solve them.

Research and problem solving: Be resourceful in finding answers to different challenges posed in different society settings and be able to take part in solving different problems encountered by himself or herself and the community.

Communication: In a logical and appealing manner, through different learning activities worked on, learners should be able to confidently and effectively communicate their research findings and recommendations through speaking and writing to the targeted audience or recipient.

Co-operation, interpersonal relations and life skills: Through different tasks assigned, they should demonstrate a sense of personal and social responsibility as s/he works in teams.

Lifelong learning: Be able to conduct business research to improve on knowledge and skills and contribute to the society wellbeing.

Guidance on the introductory activity

Explaining the purpose of the introductory activity

This activity is intended to:

- Provide interest and motivation to the learners about research in business.
- Focus learner’s attention on research business and its purposes.
- Explain to learners about what they will benefit from the unit.

It can:

- Build on previous knowledge, skills, values and attitudes to help the learners link with the new content, or
- Could be new content to help arouse learner’s interest about what is expecting in the new content.
- Be answered in one lesson, or gradually over a period as the unit progresses. There is no right or wrong answers.

Use an appropriate method such as small groups or pairs, provide learners with the introductory activity in the learner’s book and give instructions to the activity. During grouping or pairing, ensure a balance between boys and girls and learners’ different abilities.

Learners in small groups or pairs analyse the case study in the learner’s book to describe why it is very important for Kamaliza to gather information related to her sales decline, the meaning of business research, the reason why it is important to carry out research in business and explain the different sources of data that Kamaliza can use to obtain the relevant information.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and contributing in-group discussions. Encourage learners to work together, value each other’s contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such as pair-share, small group presentations on the introductory activity. Encourage different learners from the groups to share the group’s work to avoid a few learners dominating. Also encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other’s work especially the presentation.

Appreciate the team’s presentations and remind them that this activity was not meant to come to the very right answers but to help them become aware of what to expect in the unit. Answers to the activity will be got as the unit progresses. You can support learner’s answers by referring to possible answers to the introductory activity below:

Possible answers to the introductory activity:

- a) It helps to find out the nature and type of products that is preferred by customers/clients at a given time.
- b) Business research means the process of collecting and analysing information for the purpose of initiating, modifying or terminating a particular business activity.
- c) The reasons why business research is important in any business include but are not limited to the following:
 - (i) Research, being a fact-finding process, significantly influences business decisions. Research not only provides facts and figures to support business decisions but also enables the business to choose one which is best.
 - (ii) A considerable number of business problems are now given quantitative treatment with some degree of success with the help of operations research. Research into management problems may result in certain conclusions by means of logical analysis which the decision maker may use for his/her action or solution.
 - (iii) Research plays a significant role in the identification of a new project, project feasibility and project implementation.
 - (iv) Research helps the management to discharge its managerial functions of planning, forecasting, coordinating, motivating, controlling and evaluation effectively.
 - (v) Research facilitates the process of thinking, analysing, evaluating and interpreting of the business environment and of various business situations and business alternatives. So it is helpful in the formulation of business policy and strategy like where to buy, when to buy, how much to buy, and at what price to buy
 - (vi) Research helps in discovery and invention. Developing new products or modifying the existing products, discovering new uses, new markets etc., is a continuous process in business and normally supported by business research.
 - (vii) Research is a must in the production area. Product development, new and better ways of producing goods, invention of new technologies, cost reduction, improving product quality, work simplification, performance

improvement, process improvement etc., are some of the prominent areas of research in the production area.

(viii) In the area of financial management, maintaining liquidity, profitability through proper funds management and assets management is essential.

(ix) In the area of human resource management personnel policies have to be guided by research. An individual's motivation to work is associated with his needs and their satisfaction.

(x) Research in business is a must to continuously update its attitudes, approaches, products goals, methods, and machinery in accordance with the changing environment in which it operates.

(xi) It helps in predicting the future. Predicting the future is important in making decisions such as forecasting demand for new products and established products.

(xii) Marketing research helps in hypothesis testing. Marketing research helps entrepreneurs to test theories or gut feelings about their business.

(xiii) Business research helps to determine or find out customers' reactions on the ruling price in the market regarding the entrepreneur's products.

(xiv) Business research helps the entrepreneur to maintain customers' loyalty.

(xv) Customers normally develop confidence in the firms that go down to them and find out what they exactly need.

d) The different sources of data that Kamaliza can use to obtain the relevant information are:

(i) Primary sources or sources of primary data and these are:

1. Respondents: As noted earlier, one of the sources of primary data is respondents; this is the very important source of first-hand information while conducting any research. In business research, the type of information that may be collected from respondents may include data on past behavior, intentions of likely behavior, extent of knowledge, attitudes and opinion and socio-economic characteristics and lifestyle data.

2. Primary data from Analogous situations: Case Study: Evolved from the behavioral sciences, case study or case history is in extensive use in marketing research today. Using analogous situations to or relevant

to the problem situation, an in-depth investigation is carried out to thoroughly study the case situation. The emphasis of the study is on identifying key variables, defining the nature of their relationships and possibly defining the problem/opportunity in order to suggest alternative courses of action for the decision situation. The source is typically relevant in situations where multiple variables interact to produce the problem or the opportunity. Examples would be research problems involving, a) study of changes in sales performance with the entry of a new competitor, b) contrasting performance levels in different markets, c) transitional stages like study of sales territories where the company is altering its distribution channels from indirect to direct sales.

3. Experimentation: Experimentation also represents a fairly rich source of primary data and is used mostly to study cause-effect relationships among research variables. For example, an experiment may be done to find out how sales will be affected when the color of the product is changed by making sample products with the new color, putting them on the market and observing customer reactions.

(ii) Secondary sources or sources of secondary data and these include the following:

1. The government and its ministries. For example, the ministry of education has data on schools, enrolment, distribution of tertiary institutions etc.
2. Trade publications especially industry magazines.
3. Bureau of statistics. The bureau of statistics has the important information used for research.
4. Competitors. Company reports and websites are easily accessible and contain a limited amount of information.
5. The general media (newspapers, radio and television).
6. Company records and files.
7. Textbooks and other published sources.
8. Publications.
9. Other researchers' information.
10. Internal and external reports.
11. Associations, Databases, Data centers, Directories etc.

#	Lesson title	Learning objectives (from the syllabus including knowledge, skills and attitudes):	Periods
1	The meaning of: Research and Business research The role or importance of research in business	Explain the meaning of “research” and “business research” Show importance of research in business growth and development.	2
2	Types of Business Research	Describe different types of business research	2
3	Key steps in research	Describe various steps of research in business Carry out small or simple market research Appreciate the role of conducting a business research	3
4	Data Collection: Sources of Primary and Secondary data, Methods of data collection Primary data Sampling	Collect data from primary sources Demonstrate the ability to carry out relevant research	3
5	Secondary data	Collect data from secondary sources	2
6	Data Analysis	Analyze collected data using data analysis software Interpret analyzed data Develop a critical thinking approach to problem solving in business. Demonstrate their ability to interpret and use research findings in decision making	1
7	Skills lab 4	Apply Skills Lab Methodology	2

End Unit Assessment		Can identify a business problem and carry out an investigation to solve it.	2
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LESSON 1: The Meaning of Research and Importance of Research in Business

Learning objectives: Explain the meaning of research and business research, and show importance of research in business growth and development

Prerequisites/Revision/Introduction:

- 1) Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.
- 2) Use K-W-L (What learners already know-What they want to know-What they have learnt) after the introductory activity to assess how much students already know and what they would be interested in learning about research in business. Learners write under (K-what I know; W-What I want to know) about research in business. Briefly discuss what is written under each section with learners.

K-W-L Chart		
Topic:		
what I Know	what I Want to know	what I Learned

Teaching aids: Basic materials for a class/lesson to be conducted: Desks, Learners’ books, internet, newspapers, books or magazines, radio, television, computer, projector and any other trustworthy and reliable resources to enhance learning.

Activity 4.1 Learner’s Book

Follow the guidance about the learning Activity 4.1: Analyse the photos and answer the questions that follow.

- 1) Learners in either small groups, pairs or individual read and analyse photo to come up with what that person is busy doing, meaning of the terms “research and business research”, and why business research is important for any business following the instructions given.

- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers, and help them draw conclusions/summary to what that person is busy doing, meaning of the terms “research and business research”, and why business research is important for any business. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to the learner’s book.

Possible answers for the activity 4.1

- 1) The person is busy doing research.
- 2) **Research** is a systematic process of collecting and logically analyzing and interpreting data for some purpose.

Business research is the process of collecting and analyzing information for the purpose of initiating, modifying or terminating a particular business activity.

3. The reasons why business research is important in any business include but not limited to the following:
 - i. Research, being a fact-finding process, significantly influences business decisions. The business management is interested in choosing that course of action which is most effective in attaining the goals of the organization. Research not only provides facts and figures to support business decisions but also enables the business to choose one which is best.
 - ii. Considerable number of business problems are now given quantitative treatment with some degree of success with the help of operations research. Research into management problems may result in certain conclusions by means of logical analysis which the decision maker may use for his/her action or solution.
 - iii. Research plays a significant role in the identification of a new project, project feasibility and project implementation.
 - iv. Research helps the management to discharge its managerial functions of planning, forecasting, coordinating, motivating, controlling and evaluation effectively.
 - v. Research facilitates the process of thinking, analysing, evaluating and interpreting of the business environment and of various business situations and business alternatives. It is also helpful in the formulation of business policy and strategy like where to buy, when to buy, how much to buy, and at what price to buy

- vi. Research helps discovery and invention. Developing new products or modifying the existing products, discovering new uses, new markets etc., is a continuous process in business.
- vii. Research is a must in the production area. Product development, new and better ways of producing goods, invention of new technologies, cost reduction, improving product quality, work simplification, performance improvement, process improvement etc., are some of the prominent areas of research in the production area.
- viii. In the area of financial management, maintaining liquidity, profitability through proper funds management and assets management is essential.
- xi. In the area of human resource management personnel policies have to be guided by research. An individual's motivation to work is associated with his needs and their satisfaction. An effective Human Resource Manager is one who can identify the needs of his work force and formulate personnel policies to satisfy the same so that they can be motivated to contribute their best to the attainment of organizational goals.
- x. Research in business is a must to continuously update its attitudes, approaches, products goals, methods, and machinery in accordance with the changing environment in which it operates.
- xi. It helps in predicting the future. Predicting the future is important in making decisions such as forecasting demand for new products and established products.
- xii. Marketing research helps in hypothesis testing. Marketing research helps entrepreneurs to test theories or “gut feelings” about their business. For example the relationship between professionals and actual performance of any organization.
- xiii. Business research helps to determine or find out customers' reactions on the ruling price in the market regarding the entrepreneur's products.
- xiv. Business research helps the entrepreneur to maintain customers' loyalty.
- xv. Customers normally develop confidence in the firms that go down to them and find out what they exactly need.

Application Activity 4.1 Learner's Book

- 1) Learners think about at least 2 people doing business in their home locality either in groups or in pairs and if they don't do research; explain the challenges encountered in their businesses, describe the challenges or obstacles to effective business research. This activity may be given as a research question or homework.

- 2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for the Application Activity 4.1, learner's book

- a) If the business does not carry out research, the challenges encountered may include the following:
- i) It is very hard for them to plan for the future as they don't have factual information to base on.
 - ii) By not doing research, a business can't know the customers' preferences and this limits them from satisfying their wants and needs.
 - iii) Without research in a business, it is hard to initiate a new product and launch it.
 - iv) Once a business doesn't use research as a key tool in competition, one gets easily over competed in the market, etc.
 - v) Without research, a business fails to continuously update its attitudes, approaches, products goals, methods, and machinery in accordance with the changing environment in which it operates.
- b) The challenges or obstacles to effective business research in general are described below:
- i) Limited skilled people for carrying out research and analyzing data.
 - ii) Scattered target population. This increases the cost of business research.
 - iii) Inadequate statistics data. Most clients and business men do not keep records of what they buy and sell respectively.
 - iv) Unwillingness of the people to give information.
 - v) Language difference. This occurs when the research and respondents have different languages since they don't understand each other.
 - vi) Limited funds. This forces the researcher to reduce what would be the scope of the study and this may result into unreliable samples and results.
 - vii) Undeveloped infrastructures such as poor roads in some areas also limit business research.
 - viii) Inappropriate technology. Some researchers need equipment such as digital cameras and computers which are not available.

- xi) Heavy competition from rival firms especially those that produce the same commodities.
- x. In some countries, there can be insecurity in some regions which could otherwise be good sources of information.

LESSON 2: Types of Business Research

Learning objectives: Describe different types of business research

Prerequisite/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners' books, internet, different types of research instruments/tools, newspapers, books or magazines, radio, television, computer, projector and any other trustworthy and reliable resources to enhance learning.

Activity 4.2 Learner's Book

Read the following text and answer the questions that follow.

Learners in small groups, pairs or individual read the text to come up with description of different types of research used by Mugabe, and the purpose of using the different types of research following the instructions given.

While learner(s) is/are doing the activity, make sure everyone is working and actively participating.

- 1) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 2) Harmonize their findings or answers, and help them draw conclusions/summary to description of different types of research used by Mugabe, and the purpose of using the different types of research. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to learner's book.

Possible responses for activity 4.2

- a) The different types of business research used by MUGABE can be described as follows:
- i) **Secondary research:** This is because while conducting his research, he used some already published data i.e. MINICOM's report.
 - ii) **Primary research:** This is because MUGABE used interviews and questionnaires to collect the first hand or original data from the field interacting with cultivators themselves.
 - iii) **Quantitative research:** This is because it is clearly said that MUGABE read the MINICOM's report and collected some data in numerical form (figures).
 - iv) **Qualitative research:** This is because he used some theories, opinions and descriptions from MINICOM's report pertaining to the reasons for the price increase (non- numerical data).
- v) The purpose of using the different types of research as identified in (a) is to conduct a research that helps researcher to draw conclusions and make decisions basing on accurate and reliable facts

Application Activity 4.2 Learner's Book

- 1) Learners examine the advantages of primary research over the secondary research, conduct a research to determine which product could be more feasible and profitable for them and be specific about which type of research they will have used (basing on their imagination) either in groups or in pairs. This activity may be given as a research question or homework.
- 2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers to the application activity 4.2

- i) The following are the advantages of primary research over the secondary research are:
- The information collected in primary research is relevant and up to date.
 - It is specific to the firm's actual scenario and situation.
 - The information obtained is available to organization only.
 - Data interpretation is better. The collected data can be examined and

interpreted better based on the needs of the business rather than relying on data interpreted by others.

- Gives original research quality, and does not carry bias or opinions of third parties, etc.

ii) This question doesn't have a specific answer. So, it will depend on the class and type of research used by each and every student.

LESSON 3: Key Steps in Research

Learning objectives:

- Describe various steps of research in business,
- Carry out small or simple market research and appreciate the role of conducting a business research

Prerequisite/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners' books, internet, newspapers, Business research methodology books or magazines, radio, television, computer, projector and any other trustworthy and reliable resources to enhance learning.

Activity 4.3 Learner's Book

Follow the guidance about the learning Activity 4.3: Read the case study clearly and answer the question that follows.

- 1) Learners in either small groups, pairs or individual read the case study to come up with suggestion and description of the steps that Muhire should follow throughout his research process, and collect information about a specific product of their choice offered by different companies following the instructions given.
- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.

- 4) Harmonize their findings or answers, and help them draw conclusions/summary to suggestion and description of the steps that Muhire should follow throughout his research process, and collection of information about a specific product of their choice offered by different companies. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to the learner's book.

Possible answers for activity 4.3

a) The steps that MUHIRE should follow throughout his research process can be suggested and described in the following way:

- 1) **Finding the topic of the research study:** At this stage, he determined the research title. "Types of beans preferred in Gasabo District"
- 2) **Defining the research problem:** At this stage, MUHIRE clearly defined the problem under research and this helped him to find out how to deal with prevailing situation which consequently enabled him to achieve his research objectives.
- 3) **Setting of objectives:** This is the step at which MUHIRE decided on what the research wants to achieve at the end of the study. The objectives set here must respect the SMART model.
- 4) **Selection of the basic research methods:** At this step, he selected data collection method which is suitable to his research. This can be one of the following: observation, interview, questionnaire, field experiments, focus group, etc.
- 5) **Determine the scope:** Here, he determined the limitations of his study. That is to say areas to be covered and what to be included or excluded.
- 6) **Designing a clear program for conducting the research:** At this stage, he prepared the schedule of activities for the whole research work.
- 7) **Collecting data:** At this stage, MUHIRE collected data on the types of beans preferred in Gasabo.
- 8) **Analyzing and interpreting data:** Here, MUHIRE analysed and interpreted the data collected to have useful information.

b) This question doesn't have a specific answer. So, it will depend on a nearby market or trading center, type of product chosen by learners as well as the companies available in the location.

Application Activity 4.3 Learner's Book

- 1) Learners read the case study either in groups or in pairs and come up with what steps they would follow to find out whether the 2 new products will help the firm

to regain its profitability, and what challenges they are likely to face when carrying out the research and how they would overcome them. This activity may be given as a research question or homework.

- 2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Expected learners' responses to the application activities 4.3

- 1) The following are the essential things to consider before carrying out research:

- i) **Get organized:** Before planning your research, consider the ways in which you want to do it. Where will you source out your data? There are a variety of sources you can try, such as the internet, libraries and sometimes interviews.

- ii) **Make a timeline:** List out everything you want to read, and get your materials ready before you start writing your research paper. Think about the time you will spend reading, researching, planning and writing. Be sure to allot a day or two to make significant changes before the deadline.

- iii) **Gather more information:** There are also instances in which you are left on your own to explore and find resources yourself. It is always an extra point for you to find some information that will add breadth or a fresh perspective to your paper. But it is still important to carefully think about whether your source is valuable and reliable.

- iv) **Take notes:** Note taking might be boring to some, and it is no longer the fad, but taking notes will save you a lot of time during the planning stage of your research study.

- v) **Plan it all out:** Planning is the most important step in any endeavor, including writing a research paper, but it is also the step that is usually rushed or neglected. Poor planning might lead to poor structure or unclear arguments.

2. The challenges likely to be faced when carrying out the research include the following:

- i) Lack of reliable information

- ii) Unwillingness of the target respondents to give the desired information

- iii) High costs of carrying out research

- iv) Lack of sufficient time to carry out the research

Suggestions for overcoming the challenges:

- i) Adopt a more persuasive approach to the target respondents
- ii) Use more experienced staff
- iii) Design simple, and clear research tools
- iv) Plan well for the research exercise
- v) Use cheaper means of gathering research information e.g. finding people at different gatherings e.g. other meetings, church, etc.
- vi) Fundraise to raise the required funds for the exercise

LESSON 4: Data Collection: Sources of Primary and Secondary Data and Methods of Collecting Primary Data

Learning objectives: Collect data from primary sources and demonstrate the ability to carry out relevant research

Prerequisite/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners' books, internet, newspapers, Business research methodology books or magazines, radio, television, computer, projector and any other trustworthy and reliable resources to enhance learning.

Activity 4.4 Learner's Book

Follow the guidance about the learning Activity 4.4: Learners answer question (a) and read the case study clearly to answer the questions that follows:

- 1) Learners in either small groups, pairs or individual read the case study to come up with what they understand by data collection, description of the main sources of data used by MAHORO while conducting her research, five questions MAHORO would administer to collect the required data, explanation of the types of data used by MAHORO in her research, and differentiation between primary data and secondary data and explanation of how they help in business research following the instructions given.

- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers, and help them draw conclusions/summary to what they understand by data collection, description of the main sources of data used by MAHORO while conducting her research, five questions MAHORO would administer to collect the required data, explanation of the types of data used by MAHORO in her research, and differentiation between primary data and secondary data and explanation of how it can help in business research. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to the learner`s book.

Possible answers for activity 4.4

- a) Data collection is the systematic approach to gathering and measuring information from a variety of sources to get a complete and accurate picture of an area of interest.
- b) (i) MAHORO while conducting her research she used the main sources of data below:
 - 1) **Primary source of data:** This is a source from which the firsthand data is obtained. For the case of MAHORO, the firsthand information is collected using interviews and questionnaires methods.
 - 2) **Secondary source of data:** With this source, the researcher obtains the data from the already published data. For the case of MAHORO, the secondary source is the report prepared by the national bank.
- ii) Questions MAHORO would administer to collect the required data can be different one learner from another but the following is a guide:
 - 1) How many times do you use our products a week?
 - 2) Are the prices for our products affordable?
 - 3) Are you satisfied with products offered by our business?
 - 4) Do you have a place where you buy similar products to ours?
 - 5) What makes competitors' products different from ours?

- 6) Which improvement can we make to meet your needs?
- iii) The types of data used by MAHORO in her research are explained as follows,
- 1) **Primary data:** Mahoro used primary research as she collected the original information from the field using interviews and questionnaires as tools of data collection.
 - 2) **Secondary data:** Mahoro used secondary data by reading the national bank's report which was published for reasons different from her research objectives.
- iv) Primary data is the data that is collected directly from the field and for the first use and it might be considered to be more trustworthy, in that they have greater validity. If they are collected objectively, with careful planning and sampling, controls in place and other features of methodology adhered to, then they're likely to be scientifically gathered for the stated aim of the study. This means they are more credible.

While

Secondary data refers to data that is already in existence and available to the public. This type of data helps a researcher to have a literature review on the problem under investigation.

Application Activity 4.4 Learner's Book

- 1) Learners read the paragraph either in groups or in pairs and come up with what products people in their community would like to have but are currently not being provided, choice of one product that they would be interested in dealing with, who from their community can give them information about the product they identified, decide the population sample, questions that they will use to collect the data that they require about the product chosen, a plan of how they will collect the data and how they will analyze it, and collection of data. This activity may be given as a research question or homework.
- 2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Expected learners' responses for application activity 4.4

Answers here will depend on the information collected by learners from the field.

LESSON 5: Methods of collecting secondary data

Learning objectives: Collect data from secondary sources

Prerequisites/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners' books, internet, newspapers, business research methodology books, some instruments of data collection, books or magazines, radio, television, computer, projector and any other trustworthy and reliable resources to enhance learning.

Activity 4.5 Learner's Book

Follow the guidance about the learning Activity 4.5.

- 1) Learners either in small groups, pairs or individual suggest at least five sources of secondary data following the instructions given.
- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers, and help them draw conclusions/summary to sources of secondary data. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to Learners book

Possible answers for activity 4.5

The following are some of the sources of secondary data:

1. Official publications of central and local government. For example: different ministries, reports of different districts
2. Official publications of foreign government or international organization UN, World Bank, UNESCO, African development bank etc.

3. Reports and publications of trade union, Chamber of commerce, Commercial banks, Cooperatives, Stock exchange etc.
4. Reports submitted to economists, research scholars, Universities and various educational and research institutions.
5. Reports of various committees and commissions appointed by the government
6. Newspaper and magazines etc.

Note: There are published sources of secondary data as suggested above, and unpublished sources such as the records maintained by private firms, business enterprises, scholars, research works, etc. they may not like to release their data to any outside agency.

Application Activity 4.5 Learner's Book

- 1) Learners discuss the advantages and the disadvantages (weaknesses) of using the secondary data in business research. This activity can be a class work or may be given as a research question or homework.
- 2) Depending on the purpose of the application activity, chose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible solutions to the application activity 4.5

There are several advantages of carrying out a secondary data research; some of them are discussed below:

- **Saves time:** It saves a lot of time for the duration of the project. Using the secondary data would mean using already available data where only processing would be required. So the process of secondary data research would save considerable amount of time for the researcher to conduct the study and derive conclusions.
- **Provides a large database:** Usually it has been seen that the amount of data available to be processed is comparatively higher compared to the data if collected first hand. However, the only disadvantage to this is that the researcher needs to be very particular and sure about the authenticity of the data available (Adfoster 2010).

Although secondary data is said to be time saver there are a few weaknesses which are associated with the secondary data. Some of the possible weaknesses have been mentioned below:

- **Quality:** While primary research is directly in control by the researcher him/herself, it is not the same case with the secondary data. This makes

it important for the quality of the secondary data to be scrutinized as the origin of the primary data may be questionable. The organization which uses secondary data for decision making within their organization should take extra measures to ensure that the quality is reliable and valid in nature. Only reliable and adequate data could present the true picture and add value to the research conducted.

- **Not exactly as the need of the researcher:** It is often observed that the presentation of the secondary data is not at all as per the needs of the researcher. Although it may be what the researcher has been searching for, the presentation of the data may not be exactly in the manner as expected. For example it may happen that a market research is conducted in age groups such as under 15, 15-18, 19-24, etc. but the researcher may require the data to be presented in age groups of under 13, 14-17, 18-21, etc. This form of presentation could make the research much more complex and time consuming.
- **Not so relevant:** Another weakness of using secondary sources of data is its relevancy. It may so happen that the data being used may not be current and could well have been collected in the past. With out of date information, the significance of the study adds very less value to the research.

LESSON 6: Data Analysis

Learning objectives: Analyze collected data using data analysis software, interpret analyzed data, develop a critical thinking approach to problem solving in business and demonstrate the ability to interpret and use research findings in decision making.

Prerequisite/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/lesson to be conducted: Desks, Learners' books, internet, newspapers, books or magazines, radio, television, computer, projector and any other trustworthy and reliable resources to enhance learning.

Activity 4.6 Learner's Book

Follow the guidance about the Learning Activity 4.6: Observe and analyze the photos and answer the questions below:

- 1) Learners either in small groups, pairs or individual observes and analyze the photos to identify the research stage illustrated and explain the process of the

research stage identified in (a) when using qualitative data. They have to follow the instructions given.

- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers, and help them draw conclusions/summary to research stage illustrated and explanation of the process of the research stage identified in (a) when using qualitative data. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to the learner's book.

Possible answers for activity 4.6

- a) The research stage illustrated in the picture is “Data analysis”
- b) The qualitative data analysis process is the following:

Step 1: Understand your data: Under this stage, the researcher tries to understand the data by reading the data over and over again. If the data is recorded, the researcher listens to it as many times as possible to understand the information embedded in it.

Step 2: Focus on the analysis: At this stage, the researcher reviews the purpose of the research and what he/she wants to find out, what questions he/she wants answered and what he/she wants to use the findings for.

Step 3: Categorization of data: This stage may be called coding data or indexing data. The researcher identifies themes and patterns in the data and organizes the data in groups. This involves reading and re-reading over the data to identify similarities in responses.

Step 4: Sort and organize the data: Here, the researcher identifies patterns and relationships within the data. This includes identifying relative importance of particular response (what percentage shop from boutiques), relationship between the data (people who say they buy shirts from shops also prefer long sleeved shirts).

Step 5: Interpret the data: Use the interpretations, themes and connections between data to explain your findings.

Application Activity 4.6 Learner's Book

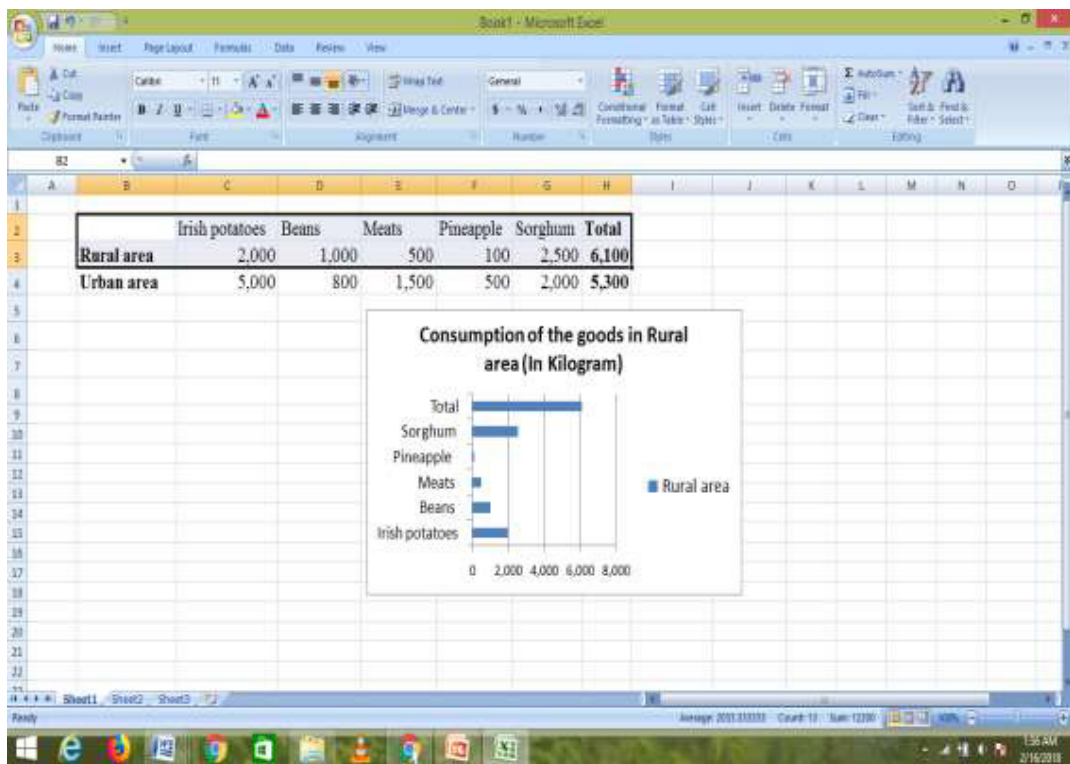
- 1) Learners read, analyse the scenario and use Microsoft excel either in groups or

in pairs to present the consumption of the goods in rural area using bar chart, to identify the most needed product in rural and urban areas, the kind of business can be started in both areas, and graphically present the consumption of the goods in urban area using the pie chart.

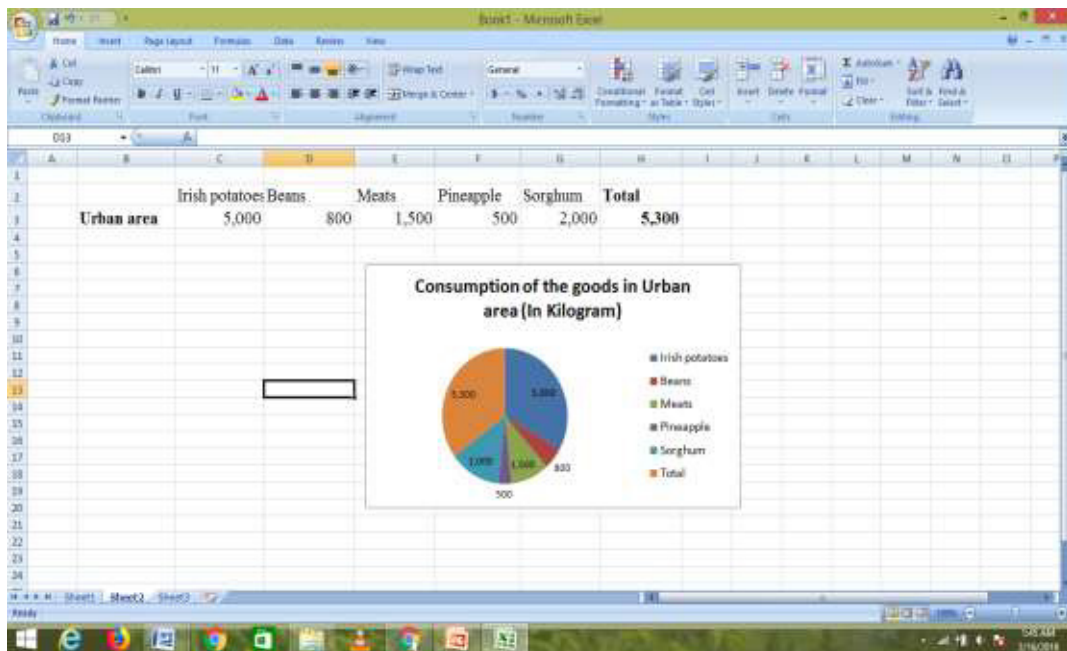
- 2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers to the application activity 4.6

- i) Using the computer lab and helping the learners to enter the data in Microsoft excel and insert the bar chart; you will have bar chart looking like the following:



- ii) The most needed product in rural area is sorghum (2,500 Kg) while the most needed product in urban area is Irish potatoes (5,000 Kg)
- iii) There is no specific answer for this question . the teacher has to analyse each and every learner's proposed business activity in both rural and urban areas. E.g. some learners may suggest restaurant activity, others suggesting trading of sorghum and Irish potatoes, etc.
- iv) Using the computer lab and helping the learners to enter the data in Microsoft excel and insert the pie chart looking like the following:



Skills lab Activity 4.7 Learner’s Book

For this lab, learners will be able to appropriately interview people by carrying out a survey so as to understand customers needs. Through this research/interview, they will be able to write an appropriate report on how to improve existing product or a launch a better new product.

Guidance to the lab:

1. Build part (max 15 min)

Using Think, Pair and Share; ask learners to answer the following questions.

- 1) What makes a product an improved one or be more demanded in the market?
- 2) What should you find out about the product before improving it?"
- 3) What is a market survey?

Choose few pairs to answer the above questions to the general audience.

Possible answers

The product fetches high demand if;

- It has a high quality

- If it serves multiple purposes
- If its price is relatively favorable to most customers.

2) What an entrepreneur should look out before improving his/her business or products

- The nature of competition.
- The level of demand of that product.
- The rate of profits the product brings.

3) A market survey may refer to collection of information about the market (that can be in terms of prices, the number of sellers in that market etc.)

Emphasize that this lab will provide the business club or projects they have at home an opportunity to grow by incorporating the feedback from their customers after carrying out survey.

2. Practice (Max 30 Min) Surveying Students & Staff:

Let learners go outside the classroom in teams to do the survey. Each team must survey at least 10 people (students, teaching staff& other supporting staff) about their products. Note each group will use the following questions to interview people.

Survey questions:

- 1) What do like most about the products that you normally buy and why? If you have a business club at the school, ask them what they find interesting about the club products
- 2) What changes would you propose to the above product (ones you normally buy)?
- 3) What do other products similar to the above product differ from others?
- 4) How can we best extend our products to bigger markets outside our community?
- 5) Name other products we could make from locally available resources that can be most competitive

3. Presentations (Max 25 min)

Communicate the appropriate time for this activity to be done. Let learners through each group provide a summary of the results from the interview (like simple report).

Choose the appropriate method they can use to present their findings for example gallery work or one group presenting at a time. During presentations encourage

learners challenge/supplement each other (control this as it make time) as it will enable them to understand better.

5. Conclusion (Max 05)

Use ‘a small ball’ to make conclusion. Slow the ball randomly to different learners to answer questions on what they have learnt.

Explain to the learners that will use the market survey results to improve their products either for the club or the ones they have at home. The survey will help them improve their products both at school and at home or they will be able to approach business knowing the importance of carrying out a survey.

Emphasize the importance of carrying out a survey by writing them on the note board;

- A survey will lead to knowing customers’ needs and thus serving them accordingly.
- Through carrying out a survey, one will be able to know competitors in the market and thus will work better to have a competitive edge over them.
- Through a survey, the entrepreneur will be able to know the nature of demand of the products he/she wants to serve and thus will produce according to the demand.

5. Portfolio Assignment(5Min)

As a take way of this lab, provide learners a portfolio assignment which is meant to test the skills leaners have attained from this lab. Remember this is an individual activity and thus each learner must do it.

Each learner uses a survey research tool to interview at least 5 customers on the business he/she intends to start back at home. The learner will share the tool (interview or questionnaire tool) to use and the results they found out.

4.4 Summary of the unit

Research is a systematic process of collecting and logically analyzing and interpreting data for some purpose. It consists of three steps: pose a question, collect data to answer the question, and present an answer to the question.

Business research is a systematic process of collecting and analyzing information or data relating to markets or business and opinions of the public about the products of the firm or business so as to be able to make present and future decisions.

While conducting business research, different methods for data collection are used. These include methods for collecting primary data (Interviews, Observation, Filed experiments, Focus groups, Case studies, Questionnaires) and sources of secondary

data (Books, Statistics data, Magazine, Websites, Data centers,)

The following are the major steps involved in carrying out a business research:

- 1) **Finding out the topic of the research study:** This is the title of all the research work that has to be done in the field
- 2) **Defining the research problem:** This enables the entrepreneur to find out how to deal with prevailing situation which consequently enables him to achieve his/her target.
- 3) **Setting of objectives:** Specifically show what the research wants to achieve at the end of the study. They should always be brief and SMART (systematic/specific, measurable, achievable, realistic, time bound)
- 4) Selection of the basic research methods.
- 5) **Determine the scope;** The researcher determines the limitations of his study. That is to say areas to be covered and what to be included or excluded.
- 6) **Designing a schedule of activities** for conducting the research or coming up with a clear plan on how to conduct the research.
- 7) **Collecting data:** The researcher collects data on a number of things such as price, product, promotion, target market etc.
- 8) **Analyzing data:** This is done during and after the real field study.
- 9) **Presenting data:** After data analysis, the researcher presents his findings to the relevant authorities for action.

4.5 Additional information

Characteristics and features of formal research

- A research topic should have the quality of having access to where information could be obtained.
- A research topic should have the quality of having achievable objectives.
- A research topic should have qualities of attracting funding agencies.
- A research topic should have value in the sense that its findings will both add knowledge and provide solutions to community problems.
- Research topic has to be symmetry of the potential outcome that is a research topic which can produce valuable results despite the risks of that a research.

Assessing representativeness of samples and generalizability from samples

Even if we use probability sampling techniques, we can only hope to produce generalizable outcomes in relation to the population we were sampling. So if all questionnaire respondents are chosen from one company or organization, the best to hope for is that our results can be generalized to the whole workforce of that company or organization. We cannot assume that these results will in fact describe other workforces, as very different conditions and variables may apply in other organizations.

In a similar way, we could conduct a large sample study by random sampling a country's population based on official census statistics, and if the study was large and rigorous, we might propose conclusions, which apply to this country's population (with a specified degree of confidence in the statistics). However, we cannot then apply these conclusions to other countries without further research, nor can we apply these conclusions over time to the same country, as major variables could have changed over time.

4.6 Additional Activities

Remedial Activities:

- 1) What do you understand by the following terms:
 - a) Research
 - b) Business research
- 2) Differentiate between quantitative research and qualitative research.

Consolidation Activity:

Briefly, explain under which circumstances a business research should be conducted?

Possible answers:

The circumstances under which business research should be conducted include:

- i) When the entrepreneur wants to introduce a new product in the market.
- ii) When the entrepreneur wants to find out the effectiveness of advertisement that have been made.
- iii) In case the entrepreneur wants to establish the quality and quantity of products demanded by people/customers.
- iv) Business research may also be conducted if the entrepreneur wants to know the level of competition of rival firms/business.

- v) Business research may also be undertaken to help the entrepreneur in determining the best channel of distribution of goods and services.
- vi) Business research may be undertaken if the management would like to increase sales so as to increase revenue.
- vii) When the entrepreneur wants to test the existing ideas etc.

Extension Activity

What challenges are likely to face by researchers while conducting primary research?

Possible answer:

Any research study requires careful consideration from start to end, and there are some common primary research problems you can navigate through with the right preparation and forethought.

Research problem #1: Researcher bias

Bias is any form of research problem. The pitfall of researcher bias is in assuming that you already know the answer. There are three areas where bias has a tendency to creep into your research:

- How you ask questions
- How you take notes
- How you draw conclusions from collected data

To eliminate bias, write survey questions and interview questions of good quality, take objective notes when doing any observations and objectively interpret data to draw conclusions supported by your data.

Research problem #2: Failure to acknowledge that reported and actual behavior sometimes differ

Whenever you are asking participants questions, even anonymously, they have a tendency to report behavior in a more favorable light, creating a research problem although one that is unavoidable. Therefore, you must acknowledge that reported behavior and actual behavior are not always the same. For example, if you survey participants about the number of calories they consume in 24 hours, they are likely to report fewer calories than they actually consume.

Research problem #3: Ignoring related factors

Ignoring factors related to your primary research but that you are unable to study creates a research problem. While it is virtually impossible to study every factor that

relates to a group of participants, you should make every effort to incorporate them into the analysis of your data. For example, if you are studying student lunch choices from school cafeterias, you are omitting other factors, such as students who skip lunch, faculty and staff who eat lunch, students who eat differently at school than they do privately, students who leave the cafeteria to eat elsewhere or students who pack a lunch.

Research problem #4: Over generalization of results

Over generalization presents another research problem. While it is tempting to make a generalization about a group based on interviews, observations or surveys never attribute your findings as something that is permanent. Recognize any generalizations apparent in your primary research as a pattern or trend—one that may change. Any research involving human participants focuses on individuals who are dynamic and functioning in situations and scenarios that constantly change, which changes the results of the same research at another point in time or in another situation.

Research problem #5: Failure to recognize invalid data

Unfortunately, some primary research participants are the source of your research problem. While you hope every participant takes your study seriously, there are always some participants who intentionally provide inaccurate answers or behave aberrantly. Because data from these contrived responses and behaviors can alter your entire data set, you must have the ability to recognize when this occurs by carefully examining all primary research methods and result.

When you encounter this type of data in your results, omit it from the data upon which you perform an analysis.

4.7 End Unit 4 Assessment

1) (i) d

(ii) b

2) Essentials when conducting an interview

a) Personally

- Arrive on time
- Be smart
- Smile
- Employ good manners

- Find a balance between friendliness and objectivity
- b) At the start
- Introduce yourself
 - Re-confirm the purpose of the visit
 - Assure confidentiality (if relevant specify what will happen to the data).
- c) The questions
- Speak slowly in a soft, yet audible tone of voice
 - Control your body language
 - Know the questions and topics
 - Ask all the questions
 - Responses
 - Record as you go on questionnaire, write verbatim
 - Summarize
- e) At the end**

Ask if the respondent would like to give further details about anything or any questions about the research. Thank them.

Note: The above things may be put into consideration when conducting an interview, but they are not exhaustive as they can vary according to the interviewer or other circumstances.

3) (i) This question doesn't have a specific answer. Guide the learners' work referring to general research modalities.

ii) There is no specific answer for question but the learners may formulate the questions in line with the following:

a) Which color of sandal do you like most?

Black

Chocolate

Mixed color

b) What is an affordable price for a good sandal?

Between 5000Frw-10000Frw

Between 10000Frw-15000Frw

Between 15000Frw-20000Frw

c) How many times do you use to put on sandals a week?

Once

Twice

More than two

d) How often do you buy sandal a year?

Once

Twice

More than two

e) A good sandal should last for how many years?

Between 1-3

Between 3-5

Between 5-7

f) At which level are you satisfied with the qualities of sandals on the market?

Low level

Average level

High level

iii) No specific answer for this question. You will use Microsoft excel to analyse and interpret collected data in (ii)

4) The following are examples on how research can help a business in achieving its target:

i) Research guides the business to communicate with current and potential customers.

Once you have your research results, you should have enough ammunition to formulate the most effective way to communicate to your customers. You should

know what they like/don't like to hear/see/do. Then you can tailor what you say to them to make them take action.

ii) Research helps the business identify opportunities in the marketplace.

Research might make it obvious that a new product you have planned may not be what your market wants or needs. You may then decide to make modifications on what you are going to offer to suit your audience.

iii) Market research helps the business minimize risks.

Through market research, you may find all the information you need to decide whether to take action on a particular subject. For example, you may find that the particular location where you wanted to open a shop already has a saturated market in your line of business, which should make you refrain from making that decision and look for a more appropriate location.

iv) Research measures the business's reputation.

It's always good to know how you measure against your competitors. Market research finds out just where you are and then, according to the results, you can take action to change perception.

v) Market research uncovers and identifies potential problems of the business.

You can get consumers' reactions to a new product or service when it is still being developed. This should enlighten any further development so it suits its intended market.

vi) Research helps the business to plan ahead.

Research can estimate the likely sales of a new product/service and also the advertising expenditure required to achieve maximum profits.

vii) Research can help the business establish trends.

If you treat your market research as an ongoing exercise that you do periodically, you will find that you will have a lot of data to be able to analyse your customers and establish any particular trends.

viii) Research helps the business establish your market positioning.

It is important to know the position of your business at particular moments in time. Information from market research helps you benchmark and monitor your progress, which can be useful to make decisions and take action.

ix) Research can determine the most persuasive 'promise'.

Every brand needs to make a promise. If you think of the most known brands, they all make a promise to you and you usually know what is by just looking at their logo. It can be security, a fast and tasty meal or the assurance of top technology. It needs to be simple and market research can help you define what your brand's promise is.

Key unit competence: Evaluate the factors that lead to business growth

5.1. Unit Prerequisite

In S.1 Unit 7, Learners were introduced to Factors and Indicators of Business growth, and in S.4 unit 7, learners were introduced to Business organization and management, where various forms of business organization were covered. This prior knowledge, skills and competences should help the learners to understand the factors that lead business growth.

prerequisite

5.2. Cross-cutting issues to be addressed

Note: The examples below are just to guide you on how to address crosscutting issues throughout the unit BUT THIS DOES NOT mean that these are the only ones. You can address and give learners opportunities to discuss all the crosscutting issues where possible taking consideration of their environment or community around them.

Gender education: Emphasis throughout this unit has to be put on how both males and females have same chance to create growing businesses by using internal and external business growth strategies. There is no business growth specifically reserved for a particular gender but they can all be engaged in growing business activities and earn more incomes.

Environment and sustainability: The greatest source of entrepreneurship is the environment. One cannot implement his/her profitable business without the environment. Therefore, great care for environment is very important for the growth and development of any business enterprises.

Inclusive education: All people have equal rights to operate business activities, emphasis has to be put on how we all regardless of our background, economic or social setup have right to create and manage growing business enterprises. Learners need to understand that doing a profitable business should not discriminate but promote inclusiveness of all.

Peace and Values: You need to emphasize to learners the need to live in peace and

harmony with others. Learners also should possess the values appreciated by the community they want to serve. Learners also need to acknowledge that business enterprises should promote a peaceful environment while dealing with customers, employees, suppliers, government, shareholders, competitors, society, etc.

Financial education: You need to emphasize to learners the need to properly manage their business revenues. This will help them to effectively manage their business enterprises successfully so as to achieve business growth.

Standardization culture: You need to emphasize to learners that standards should be observed by business people. Learners also need to acknowledge that businesses whether small, medium and large should produce and sell quality products or services to customers. Following standards will help learners to start and operate businesses successfully having standardization culture in their mindset.

Note: Refer to other crosscutting issues as identified in the curriculum framework

5.3. Generic competences to be developed

Throughout this unit, give learners opportunities to develop their generic competences especially activities and the methodology adapted. These have been discussed in the preliminary pages of this teachers' guide. Some of the generic competences that you should facilitate learners develop include but not limited to the following:

Critical thinking: This will be developed through different activities that make learners think reflectively, logically and imaginatively about the hindrances for business growth.

Creativity and innovation: This should be developed through various activities that envisage to make learners be able to identify, examine and justify the factors that lead to business growth and strategies that can be used to achieve the growth of a business.

Research and problem solving: Be resourceful in finding answers to different challenges posed in different learning activities and in assisting the community in understanding the strategies that can be used to achieve business growth and development.

Communication: In a logical and appealing manner, through different learning activities worked on related to business growth and development, learners should be able to confidently and effectively communicate their findings and ideas through speaking and writing to the targeted audience or recipient.

Co-operation, interpersonal relations and life skills: Through different tasks assigned, they should demonstrate a sense of personal and social responsibility as s/he works in teams.

Lifelong learning: Be able to examine and analyze factors that lead to business growth in Rwanda to improve on knowledge and skills.

Introduction

The business environment is not static rather, it keeps on changing. Take an example of a small shop selling foodstuffs. After say three years, you may notice some changes that have taken place since it was started. Once those changes are positive, it will be an indication that the business is growing. Some indicators of business growth may include; Increased profit, increase of assets, opening more branches, increased employees, among others. Many entrepreneurs normally begin with small business with the hope that they will grow up to bigger enterprises resulting into high profits. However, this is not automatic, entrepreneurs have to strive in order to achieve it.

Ideally, if you intend to start a business, you need to ask yourself such questions;

- Why do some businesses start and grow while others fail?
- Do I have the required capital and other resources to make my business grow?
- What are the factors and strategies for business growth and development?
- What are the barriers/hindrances to business growth and development?

This unit is designed to equip you with knowledge, skills as well as attitudes and values that will enable you assess the factors and strategies for business growth and development, identify, indicators of business growth and development as well as its hindrances.

Guidance on the introductory activity

a) Explaining the purpose of the introductory activity

This activity is intended to:

- Provide interest and motivation to the learners about the factors of business growth and development
- Focus learners' attention on factors of business growth and strategies that can be used to achieve a business growth.
- Convince learners about what they will benefit from the unit.

It can

- Build on previous knowledge, skills, values and attitudes to help the teacher assess the learners prior knowledge and help link with the new content, or
- Could be new content to help arouse learners' interest about what to expect in the new content.

- Be answered in one lesson, or
- Gradually over a period as the unit progresses. There are no right or wrong answers

b) Use an appropriate method such as small groups or pairs, provide learners with the introductory activity in student book, and give instructions to the activity. During grouping or pairing, ensure a balance between boys and girls and learners 'different abilities.

c) Learners in small groups or pairs analyze the portrait in student book: to explain the indicators and strategies of business growth, describe the factors that lead to business growth and propose the possible solutions to the hindrances of business growth and development.

d) Monitor to confirm whether everyone is working on the activity, an instruction were understood, address any challenges or questions, ensure everyone is given an opportunity and is contributing in-group discussions. Encourage learners to work together, value each others' contributions, share ideas, e.t.c

e) Learners present their findings, results, answers through an appropriate method such pair-share, gallery work, small group presentations on the introductory activity. Encourage different learners from the groups to share the groups' work to avoid just a few learners dominating. Also encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each others' work especially the presentation.

f) Appreciate the teams' presentations and remind them this activity was not meant come to the very right answers but to help them become aware of what to expect in the unit. Answers to the activity will be got as the unit progresses. You can support learners' answers by referring to possible answers to the introductory activity below:

Possible answers for introductory activity

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation.

1) **A growing business** is a business that is increasing in production, profitability and size while a **declining business** is the one which is experiencing negative growth due to a decrease in demand for one or more of its products. A declining business is characterized by a decrease in sales revenue, profit and fewer customers.

2) Some of the strategies Gasana used to grow his business are:

- Hardworking. This is an entrepreneurial quality that helps entrepreneurs to grow.
 - Offering good customer care to his customers.
- 3) The possible solutions to the constraints (barriers/hindrances) of business growth and development include:
- Offering good customer care as a way of retaining customers.
 - Positioning a business in a proper location.
 - The entrepreneur should conduct proper market research before starting business to avoid producing products that have no market.
 - Training workers to increase their skills so that they are able to perform well their duties.
 - Proper planning. This helps the business to address problems and challenges before they occur.
 - Ensuring business risks so that in case entrepreneurs suffer losses, they are compensated by the insurance companies.

5.4. List of lessons

No.	Lesson title/probable heading	Learning objectives (from the syllabus including knowledge, skills and attitudes):	Periods
1	Meaning of: Business growth and Business development	<p>Explain the meaning of business growth and business development</p> <p>Differentiate a growing from a declining business</p>	1
2	Indicators of business growth	Explain the indicators of business growth and development	2
3	Growth strategies	<p>Asses the internal and external growth strategies in a business</p> <p>Develop strategies to grow in business and life</p>	6

4	Factors that lead to business growth	Assess the factors which lead to business growth and development Acknowledge that certain business behavior affect business growth	2
5	Factors that hinder business growth	Identify internal and external factors that hinder business growth Propose possible solutions to constraints of business growth	3
6	Skills Lab 5	Apply Skills Lab Methodology	2
7	End of Unit Assessment	Can be able to evaluate the factors that affect business growth	
	Total Number of Periods		18

LESSON 1: Meaning of business growth and business development

Learning objectives: Explain the meaning of business growth and business development; differentiate a growing from a declining business

Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what learners will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence and related Assessment Standard.

Use K-W-L (What learners already Know-What they want to know-What they have learnt) after the introductory activity to assess how much students already know and what they would be interested in learning about business growth and development. Learners write under (K-what I know; W-What I want to know) about business growth and development. Briefly discuss what is written under each section with learners.w

K-W-L Chart		
Topic:		
what I Know	what I Want to know	what I Learned

Introductory activity: Refer Learner's book

Follow the guidance about the introductory activity.

Teaching resources: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, books, case studies, resource persons and any other trustworthy and reliable resources to enhance learning.

Possible Teaching methods: Think-pair-share; small group discussion, brainstorm, visit of nearby small and growing businesses, research in the library and research on the internet about business growth and development, etc.

Activity 5.1 Learner's Book

- Learners in small groups, pairs or individual analyze the question and suggest the meaning of business growth and business development; they also give some factors that facilitate the growth of business people in their community. During grouping or pairing, ensure a balance between boys and girls and learners 'different abilities.
- While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- Harmonize their findings or answers referring to possible responses, and link the findings to the learning objective, help them draw conclusions/ summary on business growth and development, factors that facilitate the growth of business people in their community and some factors that hinder their growth. Answer or address any questions or challenges about the activity. Guide them to take notes in their notebooks referring to Learner's book.

Application Activity 5.1 Learner's Book

This activity can be done as individuals, pairs, small groups, whole class discussion. Learners analyze the photograph and make comments about the steps of business growth and development. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Basing on the learners' performance or results, you may decide to give remedial or extension activities. Refer to the possible answers below as you assess their work.

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation

a) Guide learners to give their own suggestions about the meaning of business growth and business development. Business growth is the process by which business enterprises increase their production, profitability and size. Business development is the business growth in terms of sales revenue, business expansion, increasing market and profitability.

(i) Guide learners to give their own thoughts about factors that facilitate business growth for most people in community, such as: presence of the market, having enough capital, possessing good entrepreneurial characteristics like hardworking and perseverance, peace and security, etc.

(j) Some factors that may hinder business growth can include: lack of sufficient capital, poor management of the business, producing and selling low quality products, stiff competition, small markets, etc.

b) Refer to strategies for business growth to learners' book

Possible responses to application activity 5.1

Encourage learners to make comments and give their own thoughts on the photograph given. Learners may come up with their own thinking and commenting on the photo in the following way:

1) The photograph shows that achieving business growth is a process that goes step by step from a small business to a big business. Most entrepreneurs in the world today started small and now they are sitting on the podium of billionaires.

2) Generally, it seems to be impossible for a business to grow in one or two months. Attaining business growth is a step by step process where most business persons start small like seeds in the above cups, as the time goes

on due hardworking, perseverance, obtaining enough markets, etc their businesses grow up to a certain level.

3) Advice to entrepreneurs who wish to grow is that they have to do and keep these things in their minds:

- To have a clear vision, SMART goals and objectives in their businesses. It would be better if these visions, goals and objectives are written and kept somewhere.
- They have to work hard and struggle towards achieving the set targets. Business growth is not an easy task, it is just like climbing up a mountain expecting to reach the top.
- To produce and offer quality products or services
- To improve customer care.
- Carry out sales promotion.
- Perseverance and having a never give up attitude.
- To keep in mind that a business growth is a step by step journey, it is just like pump priming.
- To apply for a bank loan in case they have inadequate capital.

LESSON 2: Indicators of business growth

Learning objectives: Explain the indicators of business growth and development

Prerequisites/Revision/Introduction: Read the learning objective to determine what learners will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Learners briefly explain the meaning of business growth and business development, a growing business and a declining business discussed in the previous lesson through a question and answer session. Correct any homework or assignment from the previous lesson. Help learners link the previous lesson to the current lesson.

Teaching resources: Basic materials for a class/lesson to be conducted: Desks, Learners books, internet, books, case studies, source persons, gallery walk, visit nearby businesses or local entrepreneurs, debates and any other trustworthy and reliable resources to enhance learning.

Teaching methods: Think-pair-share; small group discussion, brainstorm, interview with business people in community, research in the library, research on the internet, etc.

Activity 5.2 Learner's Book

Using an appropriate method, such as small groups or pairs, students may interview local entrepreneur; make research in the library or internet, group discussions following instructions given to explain the indicators of business growth and development. Ensure a balance among the groups or when pairing and that the instructions were clearly understood.

Make a follow up as learner's do the activity. Ensure everyone is actively participating and heard instructions clearly; address any challenges/issues identified. Encourage learners to think about the environment, creativity, innovation and standardization culture as they explain the indicators of business growth and development.

Learners share their findings about indicators of business growth and development through an appropriate method such as group presentation, pair-share, written reports, whole class presentation. Ensure learners of different needs and abilities are given opportunities to share or present their findings. Learners think about the importance of business growth for entrepreneurs.

Harmonize their findings or answers, and help them draw conclusions/summary about the indicators of business growth and development. Answer or address any questions or challenges about the activity. Guide them to make notes in their notebooks referring to learners' book.

Application Activity 5.2 Learner's Book

Learners analyse the portrait/passage either in groups or in pairs to identify the strategies one can use to grow if he/she has a small business, to think about barriers to business growth. This activity may be given as a research question or homework.

Depending on the purpose of the application activity, chose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for activity 5.2

Guide learners to come up with their own thinking in relation to the passage given in Learner's book. They may suggest answers such as:

a) Indicators of business growth in Kayitesi's business can include: increased customers, increased stock of shoes, increased sales, increased capital, opening other shop and increased number of workers.

b) Other indicators of a business that is growing can be:

- Increased market share.

- Use of advanced technology.
- Increase in assets like buildings, vehicles, bank deposits, etc.
- Increased sales revenues.
- Increase in taxes paid to the government.
- Better salaries and wages to employees.
- Increased number of products that the enterprise produces.

Possible solutions to the application activity 5.2

Guide learners to come up with their own thoughts in relation to the passage given in Learner's book. Most of their answers may be around:

a) Indicators of business growth in the Moses's Case study include: Increased capital, increased number of workers, increased production and use of modern techniques of production like tractors.

b) Some of the constraints/barriers that Moses can meet in his business can be:

- **Natural hazards** like droughts, floods and storms that affect negatively agricultural production.
- **Pests and diseases** where nowadays there some diseases that affect adversely maize crops.
- **Lack of enough capital.**
- **Price fluctuations** i.e. the prices of agricultural products fluctuate (rise and fall in prices). In some seasons they are very high, yet in other seasons they are very low. When prices fall producers and sellers in agricultural products make losses.
- **Agribusiness is seasonal.** For example, during the dry season there are few agricultural products available and so the business people involved in business get no or very low income.
- **Small loans granted to** farmers by financial institutions and this is associated with high rate of interest because farmers borrow in most cases from microfinance institutions that charge higher interests on loans they give to farmers or other people.

c) Some of the possible solutions to the challenges/constraints in agribusiness can be:

- **Diversification of production** (produce more than one product). Farmers should diversify production in order to continue earning income in case there are problems in the price or production of one commodity.

- Adopting modern methods of production like use of fertilizers and machinery.
- Forming cooperatives.
- Adding value to output.
- Proper research and market survey, etc.

d) Learners can suggest that a small business can use the following strategies to grow:

- Selling quality products.
- Proper location of the business.
- Offering credit facilities to only well-known and trusted customers so as to avoid the problems of bad debtors.
- Form cooperatives and partnerships businesses so as to increase capital and obtaining more profits.
- Offering discounts to customers
- Good customer care etc.

LESSON 3: Growth strategies

Learning objectives: Asses the internal and external growth strategies in a business, develop strategies to grow in business and life

Prerequisites/Revision/Introduction: Review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Lead a review of the previous lesson on indicators of business growth, handle any homework or assignments, and ensure a conducive learning environment. Help learners link the previous lesson to the current lesson.

Teaching aids: Basic materials for a class/lesson to be conducted: Desks, Learners books, internet, books, case studies, resource persons, visit nearby businesses, debates and any other trustworthy and reliable resources to enhance learning.

Teaching methods: Think-pair-share; small group discussion, brainstorm, interview with entrepreneurs in community, field study, research in the library, research on the internet, etc.

Activity 5.3 Learner's Book

Using an appropriate method, learners in reference to their local community, propose the internal and external growth strategies in a business and identify the importance of using those business growth strategies.

Make a follow up as learners' do the activity. Ensure everyone is actively participating and heard clearly instructions to be followed; and address any challenges/issues identified. Encourage learners to think about the environment, be creative and think beyond the box, as they discuss about internal and external growth strategies in business.

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities share or present their findings. Harmonize their findings or answers, and help them draw conclusions/summary on internal and external business growth strategies. Answer or address any questions or challenges about the activity. Guide them to make notes in their notebooks referring to Learner's book.

Application Activity 5.3 Learner's Book

Learners in groups or in pairs read and analyse the application activity questions to differentiate organic and inorganic growth strategy, to think about benefits of establishing clear growth strategies in business and demerits of not applying business growth strategies by entrepreneurs. This activity may be given as a research question or homework.

Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for activity 5.3

a) A growth strategy refers to a strategic plan formulated and implemented for expanding a business enterprise in revenue, profit and size. It is also the method by which a company uses to expand its business activities depending largely on its financial situation, the competition and even government regulation. Some common growth strategies in business include market penetration and expansion, sales promotion, diversification and acquisition.

b) Internal growth strategies entrepreneurs should use to grow their businesses:

1) Improving customer care: This involves offering good customer care to the customers as a way of attracting them.

2) Delivering quality products and services: This strategy involves providing quality products and services. This helps the company to grow.

3) Offering discounts to customers: A discount is a deduction on the price. As a growth strategy, discounts attract customers and increase sales revenue.

4) Introducing new products: This is a growth strategy where a business introduces new products on the market. This expands its market share and increase its sales revenue.

5) Carry out sales promotion: This growth strategy involves all activities done to inform and attract customers to buy more of the business products. For example, giving discounts, advertising on Radio, Television, Newspapers, etc.

c) External growth strategies used by business people in my community can be: Merging with other firms or Mergers, franchising and joint-ventures.

d) Importance of using growth strategies in business.

i) Importance of using internal growth strategy for a business:

- It increases sales and profits of the company.
- It is much safer than rapid growth or growth using external resources through acquisitions and mergers.
- It doesn't require much capital so there is less risk on your finances.
- This strategy can be easily managed by the business owner(s).
- It allows the company to use modern technology using internal resources. This allows the business to increase the quality and size of production.

ii) Importance of using external growth strategy for a business:

- This growth strategy like in case of merging helps to save costs of production and generate high capital for heavy investments.
- It increases sales and profits of the company.
- It allows a company to enter new markets.
- It helps a company to compete at national and international markets.
- It leads to economies of scale like in case of merging and joint venture.

Possible answers to the application activity 5.3

1) Organic growth strategy (or internal business growth strategy) is the expansion of a business enterprise using its own internal resources and capabilities.

While inorganic growth strategy (**or external business growth strategy**) **refer** to the expansion of a business enterprise by using external resources. These external resources and capabilities are obtained through the merger, partnership with other companies, joint venture and franchising the business model.

2) Learners may give their own opinions about people or entrepreneurs in their community/village whose businesses have grown up.

Learners may also give their own thoughts about strategies in which entrepreneurs in their community used to grow. Learners may suggest that some of the strategies entrepreneurs in their community used to grow include:

Internal growth strategies like improving customer care, delivering quality products or services, carry out sales promotion, e.t.c and **external growth strategies** like merging with other enterprises, joint venture, etc.

3) Some of the benefits of establishing clear growth strategies for entrepreneurs.

Establishing internal business growth strategy helps them:

- To increase sales and profits of the company.
- It allows the company to use modern technology using internal resources.
- This strategy can be easily managed by the business owner(s).
- It doesn't require much capital so there is less risk on your finances.

Adopting external business growth strategy helps them:

- To increase sales and profits of the company.
- It allows a company to enter new markets.
- It helps a company to compete at national and international markets.
- It leads to economies of scale like in case of merging and joint venture.

4) Learners may give their own opinions about what may happen to business enterprises if their owners do not apply growth strategies. Most of learners may suggest as follow:

- If a company does not set and implement growth strategies, it may be out of competition and lack customers.
- A business enterprise may make loss and collapse.

- It may be difficult for a business enterprise to expand since it has no direction and targets to achieve.
- A business enterprise may become unable to pay bank loans, salaries to workers, rent, government taxes and other obligations.
- There will be stagnation for a business enterprise since the company will be unable to make creativity and innovation as a way of surviving in the world of business competition.

5) Learners may give their own opinions about how to compete with others if an entrepreneur has small capital. Learners may suggest as follow:

Yes. It is possible for an entrepreneur to compete with a small capital.

An entrepreneur with a small capital can do the following to continue operating and over compete his/her business rivals:

- Improving customer care.
- Offering discounts to customers.
- Producing and offering quality products or services.
- Seeking for a loan from financial institutions to increase capital.
- Setting SMART goals and objectives, this means that small business owners should set goals basing on realistic facts but not on personal unrealistic expectation of incoming revenues from sales.
- Possessing good entrepreneurial characteristics such as: having a lot determination, patience and a positive attitude towards work and love what you are doing, your career; working hard and having proper business plans/vision.
- Another option/alternative is to merge with other businesses, to form joint ventures, cooperatives or partnership businesses as a way of increasing financial capital and skills to beat off competition.

N.B: If you have insufficient capital, keeping these things will enable your business to grow and survive in competition.

LESSON 4: Factors that lead to business growth

Learning objectives: Assess the factors which lead to business growth and development, acknowledge that certain business behavior affect business growth

Prerequisites/Revision/Introduction: Before the lesson, review the learning objective

to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Lead a review of the previous lesson on business growth strategies, handle any homework or assignments, and ensure a conducive learning environment. Help learners link the previous lesson to the current lesson.

Teaching resources: Basic materials for a class/lesson to be conducted: Desks, Learners books, internet, books, case studies, resource persons, visit nearby businesses or local entrepreneurs, debates and any other trustworthy and reliable resources to enhance learning.

Teaching methods: Think-pair-share; small group discussion, brainstorm, interview with entrepreneurs in community, field study, gallery walk, research in the library, research on the internet, etc.

Activity 5.4 Learner's Book

Give instructions to the learning activity, learners in small groups or pairs give some examples of entrepreneurs who have achieved business growth in their community, they also suggest the main things that lead their businesses to grow. Monitor group activities to ensure everyone is actively participating and heard; instructions clearly followed; and address any challenges/issues identified. Encourage learners to think about the environment, be creative, peace and values as they give reasons for their answers.

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities share or present their findings. Harmonize their findings or answers, and link the findings to the learning objective, help them draw conclusions/summary on factors that lead to business growth. Answer or address any questions or challenges about the activity. Guide them to make notes in their notebooks referring to the learner's book.

Application Activity 5.4 Learner's Book

Learners in small groups share ideas on the activity and evaluate the factors that lead to business growth. This activity may be given as a research question or homework. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work.

Possible answers for activity 5.4

a) Two main things that lead businesses to grow include: Presence of market for the products, peace and security in Rwanda, etc.

b) Learners may give their own examples to this question.

A young entrepreneur (girl) created a small business producing mushroom (ibihumyo) in Kigali, now her business/project has grown up since she is able to supply large quantities of mushrooms to many hotels in Kigali.

Another example, an entrepreneur (woman) in Rulindo District has started a small business of poultry farming with few workers. Now her business has grown up to more than 5000 layers and is employing more than 50 workers.

Another example, an entrepreneur (boy) in Muhanga District has started a business of a small boutique with 100 000 Frw, now his business has expanded and moved to Kigali where he has a big wholesale shop with more than 1 000 000 000 Frw, he is employing more than 10 workers and import goods from Europe and Asia (Dubai mainly).

Possible answers to the application activity 5.4

a) Some of the factors that lead to business growth include:

1) Availability of market: The market plays a big role in determining the success of a business. A big and reliable market helps a business to grow. More buyers will mean more sales and more revenue for the business.

2) Enough capital: The amount of capital available to a business determines its growth. If more capital is available, then the business can easily grow but if it lacks enough capital, it will not easily grow.

2) Competent business management: The quality and ability of the business management team determine the growth of a business. If the management is competent and hardworking, then the business will grow faster than if the management is not competent.

3) Technology used by the business: Technology as a method of production determines the quantity and quality of output. It is a factor that determines the growth of a business.

4) Quality of workers: The quality of workers in terms of skills, trainings, experience and commitment is factor of business growth. If the quality of the staff is low, the business will find it hard to grow.

5) Political stability and security: The political environment affects business growth, a peaceful political environment enables a business to grow but when there is insecurity, it is hard for a business to grow. For example, if there is political instability, riots, war or general insecurity, businesses will find it hard to grow because they will lack markets, workers will leave and raw materials will be hard to find.

b) The statement “Try and fail but don’t fail to try”.

This statement means that a person should not have fear of taking the risks of creating a new business. He/she has to accept taking risks in business. In trying to start a business a person has more chances of succeeding. A person who fails to try cannot explore any business opportunity because by trying to create a given business even small one, a person ends up becoming a big entrepreneur or his/her business ends up becoming a large scale business. Many large corporations started small.

In addition, a person should try to do anything even though he/she may fail because every failure has within its seeds for equal or greater success. It is his/her decision to plant these seeds. If you try and fail you get a lesson that helps you to get success in future. On the other hand someone who fails to try cannot achieve economic development in his/her life, this person will become poorer. This statement can help a person to start business and grow because it eliminates fear and encourage one to take risks in business and at the end a person has more chances of growing than failing.

LESSON 5: Factors that hinder business growth

Learning objectives: Identify internal and external factors that hinder business growth, propose possible solutions to constraints of business growth

Prerequisites/Revision/Introduction: Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills; knowledge attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Ensure a conducive learning environment and lead a review of the previous lesson on factors that lead to business growth, handle any homework or assignments. Help learners link the previous lesson to the current lesson using an appropriate discovery activity.

Teaching aids: Basic materials for a class/lesson to be conducted: Desks, Learners books, internet, books, newspapers or magazines, case studies, resource persons, visit nearby

businesses or local entrepreneurs, debates, radio, television and any other trustworthy and reliable resources to enhance learning.

Teaching methods: Think-pair-share; small group discussion, brainstorm, interview with entrepreneurs in community, field study, gallery walk, research in the library, research on the internet, etc.

Activity 5.5.1 Learner's Book

This activity can be given as a research activity, where learners visit few small scale businesses near their school, interview the owners about the barriers/ constraints to their business growth. Learners are to make a report of their findings. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities to share or present their findings. Harmonize their findings or answers, and link the findings to the learning objective, help them draw conclusions/summary on

hindrances/constraints of business growth. Appreciate the teams' presentations and answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to the Learner's book on factors that hinder business growth.

Activity 5.5.2 Learner's Book

Use an appropriate method such as small groups or pairs, provide learners with the activity 5.5 in the learner's book, and give instructions to the activity. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Learners in small groups or pairs use prior knowledge, and research in different sources such as entrepreneurship books, internet, e.t.c to identify external factors that hinder business growth in their community and suggest the possible solutions to overcome those hindrances.

Monitor to make sure whether everyone is working on the activity, instructions were understood, ensure everyone is given an opportunity and is contributing in-group discussions. Encourage learners to work together, value each others' contributions, share ideas, etc.

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities to share or present their findings. Harmonize their findings or answers, and link the findings to the learning objective, help them draw conclusions/summary on external factors that hinder business growth and the possible

solutions to overcome those hindrances. Refer to the possible solutions to the activity below.

Appreciate the teams' presentations and answer or address any questions or challenges about the activity. Guide learners to make notes in their books referring to Learner's book.

Application Activity 5.5 Learner's Book

This activity can be given as an individual, pair or small group activity. Learners read and analyze the activity to suggest some entrepreneurial practices that hinder business growth and propose the corresponding solutions to those hindrances/ barriers of business growth.

Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating. Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work. Conclude the lesson by guiding the learners on what to learn in terms of next lesson, home works, organizing the class, etc.

Possible answers for activity 5.5.1

Visit a small scale business near your school or in your home village. Interview the business owner and ask the owner to explain reasons why his/her business has not grown to a large scale. Based on the explanations the owner has given to you, make a report summarizing the constraints to business growth in this area.

This activity may be given as a research question in groups or as individual. **Generally, some constraints of business growth include:**

a) Internal constraints (hindrances) such as inadequate capital, lack of proper business plan, lack of proper record keeping, etc.

b) External constraints (hindrances) such as small market, high competition, bad economic times, natural hazards like drought, floods, etc.

Possible answers for activity 5.5.2

Basing on your prior knowledge from entrepreneurship lesson in ordinary and advanced level, discuss the external factors that hinder business growth in your community and suggest the possible solutions to overcome those hindrances.

Some of the external hindrances to business growth in Rwanda are:

1) High competition: At times some businesses do not expand because of stiff competition. This may happen if a new and bigger company or individual joins the business and is able to produce better quality products, provide better services, and charge lower prices.

As a solution to this hindrance, an entrepreneur should improve customer care in business, working hard and perseverance, and use bank loan to increase capital so as to be able to compete with others in the same sector.

2) Small local markets: Most businesses face the problem of small local markets and foreign markets are not easy to get. For example, industrial businesses can produce a lot of products if they have a large market but they produce below capacity due to lack of markets. This hinders them to grow.

As a solution to this hindrance, entrepreneurs should carry out proper business research before they start businesses in order to know the products or services needed by the community and produce goods according to the needs of consumers. This helps them to get markets for their goods or services they sell to customers.

3) Natural hazards: Natural hazards like floods, earthquakes, droughts, etc are also barriers to the business growth. This is because such calamities cause business to lose their property and stock. When the losses are very big, the business may collapse. This is even worse for the business if it has not insured itself against such risks.

As a solution to this hindrance, entrepreneurs should insure their business assets and stocks of goods so that in case of loss they are compensated by insurance companies.

Possible answers to the application activity 5.5

i) Not employing a professional accountant in a large enterprise: This leads to **poor record keeping in business** and this hinders the business to grow. As a solution to this hindrance, the business owner(s) should employ highly skilled professional accountants who are able to record and keep business transactions properly.

ii) Not insuring business assets and stock in insurance companies: This may lead to the losses of business assets in case of **natural hazards like fire, drought, floods, etc.** Solution: Entrepreneurs should insure their business assets and stocks of goods so that in case of loss they are compensated by insurance companies.

iii) Use business money on private affairs: This leads to **misuse of business money** and this hinders the business to grow. Solution: the entrepreneur should separate the business money and own money. He/she should spend business money on profitable things but not on unnecessary things which are not profitable.

iv) Employing non competent manager in business: This leads to **poor management of the business** and this is a barrier to the business growth.

Solution: Entrepreneurs should employ highly skilled and competent managers so as to manage properly workers, material resources and financial resources within a business.

v) Being impolite and using negative words when treating customers: This is a **bad customer service** and this is barrier to the business growth.

Solution: Entrepreneurs should improve customer care by providing high quality service to customer s. This helps to retain and attract new customers in business.

Skills lab activity 5.6 Learner's Book

5.5. Use of skills lab method: Skills Lab

Build (max 15 minutes)

Remind students that this lesson will give them skills and knowledge to grow their businesses

Tell learners that through this lesson, they will understand different business growth strategies and be able to apply them in their businesses (club activities or in their back home projects)

Practice (max 25 Minutes)

Assign each of the group with one business growth strategy below.

- Bundling
- Promotion and discount
- Developing new product
- Franchising
- New distribution channels.

The learners in their respective groups each with the given form of business growth strategy will discuss as they appear in students' book.

Move around the groups guiding the discussions and supporting learners accordingly as they answer the given questions.

Present (max 25 Minutes)

Ask group representatives to present their findings and let them ask for clarifications during presentations.

Guide the presentations through question and answer approach to insight more understanding in the learners.)

Possible answers for bundling as a strategy;

- 1) The growth strategy could either be internal or external.
- 2) The activities to be done should be in line with the students', or entrepreneurs' business goals. They should be realistic and should be able to make their business grow.

For example activities during bundling include looking for packaging materials like containers, grouping of products to be bundled and packing products.

- 3) The activities should be implemented soon as business starts to operate
- 4) The learners have to give the advantages and disadvantages in line with the strategy they have been assigned

Advantages of bundling are;

- Help the business person to sell many products at once
- It's a form of advertising business product that attract customers
- It increases sales for the business
- Increased profits from increased sales

Disadvantages are;

- Does not favor small businesses
- It is costly in buying bundling equipment's and materials
- Increase price for business product which may chase away customers

Conclusion (max 10 minutes)

Emphasize that businesses pass through different stages as they grow and that the indicators like increased sales, profits and others prove that the business is growing.

Insist that they should be able to implement the strategies in their students' business club or in the businesses they intend to have back at home so that their businesses can grow.

Portfolio assessment (max 5 minutes)

Ask each learner to describe how he/she will implement one growth strategy in their business club or back home project.

5.6 Unit Summary

Business growth refers to the process by which business enterprises increase their production, profitability and size. It is the expansion of the business enterprise.

Business development is the business growth in terms of sales revenue, business expansion, increasing market and profitability. It can also be seen as the activity of pursuing strategic opportunities for a particular business or organization, for example by cultivating partnerships or other commercial relationships, or identifying new markets for its products or services.

Some of the indicators of business growth include:

- Increased capital
- Increase of assets
- Increase of business profit
- Opening more branches
- Increased market share
- Increased sales revenue
- Increased number of employees
- Increased stock of goods
- Use of advanced technology

No business company which can grow without the contribution and efforts of the business owner(s). To expand in business, It requires having clear strategies which enable the business to succeed in world of business competition. Entrepreneurs work

hard and strive towards achieving the set business goals. There are different strategies which entrepreneurs use to grow their businesses such as:

Offering good customer care, delivering quality products or services, carry out sales promotion, merging with other firms, etc. In addition, different factors influence the level of business growth for business enterprises. The factors that lead to business growth in any business organization are: *availability of market, enough capital, proper business location, Political stability and security, etc.*

5.7.Additional information

The main objectives of any entrepreneur is to have their enterprise grow and expand. Business growth is something that every company wants. Whether you are a start-up or large enterprise, in the business world everyone wants to grow.

The following are the some of the motives (reasons) why business enterprises need to grow:

- Businesses need to grow so that they can earn more profits.
- To enjoy economies of scale.
- To increase market share.
- To attract investors.
- To increase trust and customer confidence.

For businesses to grow and be successful in today's very competitive business world, it is important for businesses to be aware of what their competitors are doing and to find a way to compete with them. A business can compete with its competitors through undertaking the following:

- Research and development
- Carry out a routine SWOT analysis
- Offering best quality products
- Competitive differentiation such as giving longer warranty or a lower price than its competitors.

There are mistakes which prevent companies to grow and these mistakes should be avoided by business owners and managers. If a company seeks to grow it has to avoid the following mistakes: *mismanagement of money, poor personal management, lack of proper record keeping and poor customer care.*

5.8. End unit 5 assessment

1) Assume your business is attaining the following:

a) Increase in production, profitability and size.

This is **business growth**.

b) A prolonged period of little or no growth for companies.

This is **business stagnation**.

2) Assume that you have a mini-supermarket selling fresh milk, juices, bread and cakes in Kicukiro District;

a) How would you know that your business is growing?

b) What are the factors which you think can favour the growth of your business.

c) How would you know also that your business is declining?

d) What can you do to minimize such a decline?

a) The following shows that a business is growing: increase in stock of goods, increase of capital, increase in assets like bank deposits, buying delivery vans, more customers, employing many workers, etc.

b) The following shows that a business is declining: A decrease in sales revenue, decrease in profit, fewer customers, etc.

c) To minimize a decline in business learners may suggest as follow:

- Delivering high quality service to customers.
- Selling quality goods to customers and avoid selling expired goods like expired juices, bread and cakes.
- Being honest and build trust among my customers.
- Taking a loan from financial institutions to increase capital.
- Proper location of the business.
- Offering discount to customers.
- Advertising my business on Radio, Television, etc in order to inform and attract customers to buy more of the business products.

d) The factors which can favor the growth of my business may include: availability of customers, proper business planning, peace and security, proper location of the business, possessing good qualities of an entrepreneur like hardworking, perseverance, creativity and innovation, etc.

5.9. Additional activities

Remedial Activities

- a) With examples, differentiate a growing business and a declining business.
- b).What are the indicators of business that is declining?
- c). Explain briefly the factors that lead to success in business.

Consolidation Activities

- a) Suppose you want to start a business of poultry farming in Eastern Province after school, examine the factors that may affect the growth of your business.
- b) Briefly explain the reasons why some businesses fail?
- c).Indicate the causes of business failure and practical measures to overcome such failure.

Extension Activities

- a) Examine the contribution of applying growth strategies to the growth of a business.
- b).Give practical examples of mergers, franchising and joint ventures in Rwanda.

UNIT 6: TECHNOLOGY IN BUSINESS OPERATIONS

6

Key Topic Competency: To be able to describe the role of technology and its impact on businesses

6.1. Unit Pre-requisite

Learners were introduced to the modes of electronic payment in ordinary level and to technology used in day to day business activities. Also, knowledge and skills gained from the unit of Research in business. (Senior five). All this prior knowledge, skills, attitudes and values should enable learners to justify the role of technology in business operations.

prerequisite

6.2. Crosscutting issues to be addressed

The examples below are some of the crosscutting issues to be addressed throughout the unit. Learners should discuss relating to businesses in the local environment or community.

Gender education: In this unit, both males and females must be put into consideration. Learners should know that regardless of the gender, technology is vital and has to be used in the business operations. They can use any type of technology, tools of ICT that is appropriate for their businesses.

Environment and sustainability: All technology chosen should be sustainable and should try as much to protect the environment. Learners should be able to make decisions on the type of technology, taking into consideration the environment, and how sustainable the technology is. The technology chosen should not focus only on the profitability of the company, but also look at its effects to the natural, social and economic environment.

Inclusive education: There should be no discrimination based on gender, disability, race or background, economic or social setup when it comes to the use modern of technology.

Peace and values education: Living in peace and harmony with others should be emphasized to the learners needs. Learners should appreciate the introduction of technology has done more good than harm in business operations today. When technology is used properly with care it can help people live peacefully.

Financial education: You need to emphasize to learners the need to manage properly their finances when it comes to buying different types of technology to be used in business. They should buy what is needed and the appropriately use different types of technology.

6.3.Generic competencies

Throughout this unit, give learners opportunities to develop their generic competences especially activities and the methodology adapted. Some of the generic competences that you should facilitate learners develop include the following:

Critical thinking: Learners should be helped to think through the entire unit on the concepts, problems and solutions, before coming to the conclusion.

Creativity and innovation: Learners should be encouraged to be innovative, and not concentrate on the already existing businesses, but also be able to create ideas that can be used to develop technology through inventions.

Research and problem solving: New technology has got many challenges. Learners should be challenged to finding solutions to the various problems caused by technology in the business world today.

Communication: Through discussions, debates and presentations, learners should be encouraged to practice individually or in groups. This helps to build confidence, speaking, writing and communication skills to the learners.

Co-operation, interpersonal relations and life skills: Group tasks and assignments should help learners to build interpersonal relations and life skills. This will help learners to learn from individual differences of their peers.

Lifelong learning: The knowledge and skills learned should be applicable in the day to day life experiences, which should help learners to memorize and apply the lessons learnt in their future business ideas and opportunities.

Guidance on the introductory activity

This introductory activity is intended to;

- Attract learner’s attention on the various production techniques used in business
- Motivate learners on the use of different ICT tools in business.
- To help the teacher assess the learner’s prior knowledge, skills, attitudes and values on the importance of technology in business.

The teacher asks learners to form groups or pairs. Then the learners are provided with the introductory activity with clear instructions. Learners will make an analysis on the photos provided in pairs or groups. They will try to give possible answers as the facilitator moves around to monitor where necessary.

Learners present their findings, results, answers through an appropriate method such pair-share, small group presentations on the introductory activity. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating. Also encourage to be active listeners when a group or a pair is presenting their work. Encourage learners to appreciate each other's work especially the presentation.

Appreciate the team's presentations and remind them that this activity is an introduction to the role of technology in business.

Possible answers to the introductory activity.

- i) The use of machines in picture 2 is faster and yields more output.
- ii).Picture 4 will bring quality output and employs few people.

Advantages of Capital Intensive Technology

- Commodities of high quality are produced.
- There is mass production.
- Exploitation of idle resources.
- Promotes development of skills.
- Reduces labor unrest for instance demonstrations and strikes.
- It saves time and increases labor productivity
- Increases a country's assets
- Promotes specialization high profits for the entrepreneur It is appropriate where labor is scarce and not applicable
- It promotes industrialization.

Disadvantages of capital intensive technology.

- It is very expensive to buy machines.
- It leads to technological unemployment
- It widens the income inequality gap

- Costs are high
- It encourages rural- urban migration
- It is not helpful in the eradication of poverty
- It is inappropriate technique in some activities

Advantages of labor intensive production

- It generates more employment opportunities
- It reduces costs of production
- It helps to reduce rural-urban migration (RUM)
- It increases effective demand
- Monopoly control,
- Labor is more mobile than capital technology
- It does not require a lot of skills
- Labor can provide feedback and craftsmanship in the production process
- It encourages decentralization
- It minimizes the dependency on technology

Disadvantages of labor intensive production

- It is relatively expensive in the long-term when compared to machinery
- Inferior quality products are produced
- Limited hours of work.
- It requires a lot of supervision
- Lack of uniformity in production
- Specialization is not promoted
- Managerial complexity arises.
- Difficult in getting skilled man power

iii) Labor intensive technology; is a type of technology that uses more labor than machines while capital intensive technology is a type of technology that uses more machines than labor

iv) Learners will suggest either labor intensive technology or capital intensive technology with the above advantages

v) ICT tools

- Intranet/Social Intranet
- Chat rooms, Private and Group Messaging
- Discussion Forums
- Ticketing, Issue Tracking and Case Software
- Internal Blogs, Video and Audio. ...
- Podcasts
- Web-Based Communication
- Social media
- SMS

vi) The various business opportunities that can be started basing on ICT are;

- Develop and design websites for individuals, organizations and companies.
- Selling ICT equipments like computers, phones, network cables, tablets, laptops etc.
- Repair ICT equipments like laptops, computers, and mobile phones.
- Starting and managing online shops.
- Developing software for different organizations
- Starting training programs for people who want to use computers and such technology in their business enterprises.
- SMS service providers. Sending SMS on behalf of clients. This is also a business opportunity that is cheap to start.
- Operating a call center.
- Manage databases for different companies
- Providing delivery services to other online retailers.
- Develop games
- Create companies that train people about information technology

- Develop mobile applications
 - Computer forensic investigator. These detect computer crimes
 - Multimedia publishing
 - Computer networking
 - Graphics designs
 - Manufacturing or product designs
- vii) Refer possible answers to students' book.

6.4. Lists of lessons.

No.	Lesson title	Learning objectives (from the syllabus including knowledge, skills and attitudes):	Number of periods
1	Meaning of technology and the types of technology	Meaning of technology in business: Identify the different types of technology Distinguish capital, labor and intermediate intensive technology.	2
2	Factors considered when choosing appropriate technology	Choose appropriate technology for different activities. Identify factors considered when choosing technology for the business	2
3	Technology in Business	Explain how ICT helps to enhance the effectiveness in businesses.	2

4	<p>ICT in business Meaning of ICT</p> <p>Tools of ICT like phones, computers ATMs etc.</p> <p>ICT and Business</p>	<p>Identify various ICT tools used in business</p> <p>Use ICT tools like phones, ATM cards, computers.</p>	2
5	<p>Role of ICT in Business</p> <p>Problems associated with using ICT</p>	<p>Discuss the role of ICT in publicity and financial management</p> <p>Discuss the positive and negative role of ICT in a business</p>	2
6	<p>E-commerce/ Online business: Advantages and Disadvantages</p>	<p>Discuss E-commerce, advantages and disadvantages of e-commerce</p>	2
7	<p>ICT as a source of business opportunities</p>	<p>Discuss the opportunities generated by ICT</p> <p>Search and initiate online business transactions.</p>	2
8	<p>Skills Lab 6</p>	<p>Apply Skills Lab</p>	2
<p>End of Unit Assessment</p>		<p>Explain the importance of technology and its impact on businesses as well as choose appropriate technology</p>	1

LESSON 1: Meaning of technology and the types of technology

Learning objectives:

- Explain the meaning of technology in business
- Identify the different types of technology
- Distinguish capital, labor and intermediate intensive technology.

Teaching aids: Basic materials for a class/ lesson to be conducted: Learners books, magazines, and any other trustworthy and reliable resources to enhance learning.

Guidance on lesson 1

Possible methods: Observation, small group discussion, brainstorm, interview with business people, research on the internet/ library.

Prerequisites/Revision/Introduction:

Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Use K-W-L (What learners already know-What they want to know-What they have learnt) after the introductory activity to assess how much students already know and what they would be interested in learning about business ideas and opportunities. Learners write under (K-what I know; W-What I want to know) about technology and the different types of technology. Briefly discuss what is written under each section with learners.

K-W-L Chart		
Topic:		
what I Know	what I Want to know	what I Learned

Activity 6.1 Learner's book

Use a method which is appropriate, such as small groups or pair learners to attempt the activity.

a) Guide learners to demonstrate how technology has helped in the efficiency of the school to both students and the school. Possible answers include;

- Makes work easier for both the students and the school itself
- It promotes the production of quality products
- Complicated tasks can be done easily with the use of technology.
- Ability to process high volumes of information and at a high speed
- Increases customer satisfaction since the products produced are of quality.

b) Guide learners to discuss the feasible projects around their communities. **Possible answers may include;** starting up poultry farming project, vegetable growing, recycled envelopes, stoves production, recycling papers project, soap making projects, designing websites project, sewing clothes project, juice making project, Go green project, bakery projects etc

c) Guide learners to express their opinions on the type of technology they should use and reasons for their own choice. The reasons are some of the advantages given above on both labor and capital -intensive technology.

d) Technology means the use of knowledge, tools, techniques or specific methods to solve a problem or serve a purpose.

Activity 6.2 Learner's Book book

Use a suitable method, such as small groups or pair learners to give their point of view of using more machines than labor.

Possible answers for activity 6.2

- Increases a country's assets
- Promotes specialization
- High profits for the entrepreneur
- It is appropriate where labor is scarce and not applicable
- It promotes industrialization.
- It strengthens good relationships etc.

Activity 6.2.2 Learner's Book book

- 1) Learners in small groups, either pairs and analyze the photo carefully.
- 2) While learners are doing the activity, make sure everyone is actively participating in the discussion
- 3) Learners share their findings, responses or answers to the activity using and ensure all learners are given an opportunity to express their views.
- 4) Harmonize their findings or answers and help them draw conclusions.

Possible answers for activity 6.3 in learner's book

a) Tea picking

b) Capital saving technology is the technology that uses more labor than machines. It means we save capital to use labor.

c) Most economies in Africa employ labor intensive technology in their production process because of the following reasons.

- It is cheap compared to the use of capital and most people in developing countries cannot afford to buy machines.
- They have little to produce.
- Labor is more mobile than capital technology. It's easy to move workers from one town to another compared to moving machinery or capital assets.
- It does not require a lot of skills and is suitable to work with in industries that require human judgement. For instance, picking flowers, picking tea leaves.
- Labor can provide feedback and craftsmanship in the production process, this provides ideas for continuous improvement hence workers can also adapt to introduce innovative ideas in hand crafts.
- It encourages decentralization as it allows industries to be established in various parts of the country. That is to say, the rural areas and small towns.
- It minimizes the dependency on technology which might be complex and very expensive hence increasing self-reliance.
- It is flexible. Unlike machinery, it can be used to meet the changing levels of consumers demands.
- It helps to increasing the standard of living. When labor intensive techniques are adopted, many people in families will get jobs and earn income hence increasing their standards of living.
- It encourages infant industries, which act as training grounds for man power and this helps in the acquisition of skills. These also play a vital role in the economic development of a country.
- Personal touch, people can interact properly with customers and most services cannot be done with the use of machines for instance hair dressing.

Application Activity 6.1 Learner's Book

Learners make an analysis on why the government of Rwanda is encouraging businesses to use capital intensive technology.

Possible answers for activity 6.1

- Commodities of high quality are produced, which compete favorably both in the domestic and international market.
- There is mass production, with the use of machines more output is produced which stimulates the rate of economic growth in a country.
- Utilisation of idle resources is encouraged since it is efficient which increases the production of more goods and services.
- Promotes development of skills, using machines requires highly skilled labor therefore encourages people to do research innovations and inventions.
- Reduces labor unrest for instance demonstrations and strikes. This increases production of more goods and services therefore it is easy to control machines than labor.
- It saves time and increases labor productivity because a worker who uses a machine will do his or her work in a shortest period of time and are less exhausted than using manual labor to perform a given task.
- Increases a country's assets which can be used as collateral security to acquire loans.
- Promotes specialization which leads to production of excess (surplus) at a low cost. The surplus is exported yielding foreign exchange earnings.
- High profits for the entrepreneur since it minimizes costs in form of wages bills and other fringe benefits.
- It is appropriate where labor is scarce and not applicable for example heavy duty and highly risky jobs like mining are best done by machines.
- It promotes industrialization. When capital intensive technology is adopted, many industries will come up and development of other infrastructures such as roads hence promoting the tertiary sector.
- It strengthens good relationships between countries where machines are exported or imported hence fostering trade.

Activity 6.4 Learner's Book book

- 1) Learners in small groups, either pairs and analyze the photo carefully.
- 2) While learners are doing the activity, make sure everyone is actively participating in the discussion
- 3) Learners share their findings, responses or answers to the activity using and ensure all learners are given an opportunity to express their views.
- 4) Harmonize their findings or answers and help them draw conclusions.

Possible answers for activity 6.4 in learner's book

- 1) Harvesting of cabbages
- 2) Intermediate technology
- 3) Yes, I think it suits because cabbages are grown on large scale so by using this technology you will be able to harvest a lot in the shortest time possible. Others include;
 - It provides employment opportunities to the available skilled man power and this solves the economic problem of unemployment in a country leading to improved standards of living.
 - There is efficient utilization of local resources which increases productivity in the economy hence promoting economic growth.
 - It leads to rural development since intermediate technology makes it possible to be developed in rural areas hence solving problems that would arise due to rural- urban migration.
 - It reduces income inequalities through job creation, as many people get employed and earn income.
 - It helps to reduce foreign dependence since it can easily be developed within the country.
 - It enables workers gain more new skills as they use this type of technology.
 - It reduces brain drain in the country since most people will be employed hence saving foreign exchange that would be used to import labor.
 - It promotes linkages among sectors which controls wastage of resources.
 - It promotes the development of craftsmanship in the country. This helps to meet the consumers demand of quality, creativity and authenticity.

- It encourages industrialization especially in the agro-processing industries hence fostering development of a country.

Application activity 6.2

1) Brick making machines, solar energy or solar powered light bulbs, stoves , hippo roller water project.

2) Importance of using the type of technology are:

- It tends to improve the living standards of people in the country through employment opportunities which results in the expansion of agriculture, industries and other services.
- It does not require heavy investment expenditure for its success.
- It promotes self-reliance since local resources and skills are being used and production is mainly for the local market. Therefore, the dependence factor of a country on another country is being reduced.
- It promotes fair income distribution through job creation therefore the income gap is reduced.
- It encourages the exploitation of idle resources and local raw material this results into increased investments.
- It increases the volume of goods and services produced especially consumer goods. This controls inflation in the country.
- It reduces the effect of “brain drain”. many people will be able to work using the technology that matches with the conditions in their country hence reducing man power who are unemployed to search for green pastures.
- It helps to eradicate poverty since there are many sectors which generate income.
- Foreign exchange is saved when all commodities are produced locally due to the use of appropriate technology.
- It encourages specialization which results into large scale production, low prices and fair competition for commodities in the market.

3. a) following areas of human activity.

Human activity area	Simple example	Complex example
Cultivation	Hoe	Tractor
Cloth making	Sewing machine	Electric sewing machine
Secretariat	Typewriter	Computer
Transportation	Bicycle	Lorry
Milking	Milking manually	Milking machines
Mining	Labour	Machines

- i) Learners will give their choice
- ii) Learners will give reasons as to why they chose any of the two.
- iii) So, help guide learners on that activity to choose which is effective.

LESSON 2: Factors Considered when Choosing Appropriate Technology

Learning objectives: Identify factors considered when choosing technology for the business.

Prerequisites: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Learners books, internet, desks and any other reliable resources to enhance learning.

Learning activity: Follow the guidance about the learning activity.

Activity 6.5 Learner's Book

- 1) Learners in pairs, small groups carry out an investigation about the factors being considered when choosing an appropriate technology in any business organization around their school/community.
- 2) While learners are doing the activity, make sure everyone is actively involved.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers and help them draw conclusions/summary. Guide them to make notes in their books referring to student book.

Possible answers to learner's activity 6.5

The following three approaches can help in making the right decision

- i) Balance cost against benefits,
- ii) Look for ease of use,
- iii) Take it for a test drive

Factors considered include:

Social benefit: The technology should have social benefits to the country, in terms of job creation, as well as not having a lot of social costs like pollution (air, water and noise)

Health impact: The technology should put into consideration the health of the users as well as the population around. Some technology for example machines and mobile phones make vibrations which affect the health of the people leading them to get cancer related problems.

Ease of use and adaptability: The technology chosen should be simple to use and easy to learn and adopt. It should be able to accommodate the skills of the available labor in a given country.

Productivity and profitability: The technology chosen should be able to yield profits for the business as well as efficient and effective use of resources to produce much output.

Cost effectiveness: The technology chosen should be affordable to the company and should be able to yield more returns for the capital invested.

Institutional needs: The technology should be able to address the needs of the institution or company where it is being used. For example, banks need more capital-

intensive technology in form of information communications technology as compared to labor intensive technology.

Environmental friendly: The technology must comply with the environmental laws thus, it should not degrade the environment. This is very common with industries which use capital intensive technology.

Others factors include;

- It should be cheap to use
- It should protect the environment
- It should be easy to learn and adopt
- It should have less effects to the users in terms of health
- It should be in line with the business and the business requirements.

Application Activity 6.3 Learner's Book

- 1) Learners read and analyze the text either in groups or in pairs.
- 2) Depending on the purpose of the application activity, chose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities

Possible answers for application activity 6.3 in learner's book

a) Learners will suggest different businesses and show how the technology they use affects the environment. For example, identify any business and describe how their business activities/operations affect the environment due to the technology they use. These may include: Manufacturing businesses, Mining businesses, Charcoal burning, Forestry and cutting of trees for timber, Chemical industries.

- The use of plastics affects the environment
- The use of machines while producing leads to noise pollution which affects the environment.
- In some businesses labor is being used as a technique of production hence exploited.
- Industrial accidents to workers occur due to the use of heavy machines.
- Advanced technology has created unemployment hence increasing poverty levels.

b) Benefits of environmental friendly technology include:

- It helps to minimize the degradation of the environment
- It conserves the use of energy and natural resources
- It promotes the use of renewable resources
- The use of recycled products helps to reduce costs of production
- The use of an environmentally friendly technology in business leads to its sustainability

LESSON 3: Technology in business

Learning objective: Explain how ICT helps to enhance the effectiveness in businesses.

Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class: Desks, Learners books, internet.

Learning activity: Follow the guidance about the learning activity.

Activity 6.6 Learner's Book

- 1) Learners in pairs or small groups Carry out a research and identify the various technologies that are being used in businesses be it in their school or other business enterprises. Suggest their importance in terms of communication, management, accounting and transport.
- 2) While learners are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings and help them draw conclusions to various technologies used in business and their importance. Guide them to make notes in their books referring to learner's book.

NOTE: Emphasize the different cross cutting issues and help learners

understand how they are linked and should be addressed and promoted by entrepreneurs as they use technology in business.

Possible answers for activity 6.6 in learner's book

Technologies used in business may include the following; -

- Telephones for communication
- Email for communication
- Internet for research
- EBM for paying taxes
- Cars, moto bicycles, airplanes for transport
- Calculators, adding machines and counting machines for financial management
- CCTV cameras for security

Activity 6.7 Learner's Book

- 1) Learners in pairs or small groups observe the pictures and explain the importance's or uses of each machine, equipment or technology as used in business.
- 2) While learners are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Make a conclusion. Guide them to make notes in their books referring to learner's book.

Possible answers for activity 6.6 in learner's book

Picture 1: Email, is used for sending and receiving messages

Picture 2: Telephone, used to call and receive calls from business partners and customers

Picture 3: Cashless public transport system (Tap and go), an electronic payment system used in public transport systems.

Picture 4: Transport means used to transport people and goods from one place to another.

Picture 5: CCTV camera used for security

Picture 6: Metal detectors used for security

Picture 7: Electronic Point of sale machine used to make electronic payments

Picture 8: Solar panel energy used to generate electricity using the power of the sun

Picture 9: Electronic safe used to keep money for the business

Application Activity 6.4 Learner's Book

1) Learners read and analyze the text either in groups or in pairs.

2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

a) Benefits of using such technologies:

- Technology makes work easy and enjoyable
- It makes uniformity in work
- It leads to quality production of goods and services
- It provides security in business operations
- It facilitates the movement of goods and people making work more quick and easy.

b) Challenges of using such technologies in local and small scale businesses in Rwanda:

Guide the learners to find challenges of using such technologies in small businesses.

- It's expensive to buy
- It needs qualified staff to use such technologies
- Most of such technologies is found in urban centers, a big challenge to rural area businesses
- Some technologies are not appropriate

LESSON 4: ICT in business Meaning of ICT Tools of ICT like phones, computers ATMs, ICT and business

Learning objectives:

- Identify various ICT tools used in business.
- Use ICT tools like phones, ATM cards, computers

Prerequisite/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/lesson to be conducted: Desks, Learners' books, internet, newspapers, books or magazines, radio, television, computer, projector and any other trustworthy and reliable resources to enhance learning.

Activity 6.8 Learner's Book

Read the following passage and answer the questions that follow.

- 1) Learners in small groups, pairs or individual read the passage to answer the following questions.
- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers and help them draw conclusions.

Possible responses for activity 6.8

- a) ICT stands for Information Communications Technology.
- b) Guide the learners to understand the passage and find the areas where ICT is used in businesses. These may include; -
 - commercial buildings
 - bus Stations
 - Airport

- public transport buses and cabs
 - Online government services
- c) Through critical thinking, learners discuss the reasons why ICT is growing very fast in the business environment today. The reasons may include: -
- Government policy/support
 - A growing literacy levels
 - ICT is cheaper in Rwanda than other countries in Africa
- d) Guide the learners to discuss the tools of ict in business. The responses could be;-
- Intranet/Social Intranet
 - Chat rooms, Private and Group Messaging
 - Discussion Forums
 - Ticketing, Issue Tracking and Case Software
 - Internal Blogs, Video and Audio. ...
 - Social media
 - SMS
- e) Guide the learners to discuss the importance of ICT in business today and the problems of using ICT in business. The responses could be; -
- ICT Makes work easier.
 - Quality products.
 - Complicated tasks.
 - Global marketing.
 - Communication.
 - Production and distribution of company products
- f) The problems of ICT may include; -
- It is expensive
 - It needs training
 - ICT is not common in rural areas

- It increases fraudsters
- It has caused technological unemployment

Activity 6.9 Learner's Book

- 1) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- 2) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 3) Harmonize their findings or answers and help them draw conclusions.

Possible responses for activity 6.9

Possible responses may include; -

- Intranet/Social Intranet
- Chat rooms, Private and Group Messaging
- Discussion Forums
- Ticketing, Issue Tracking and Case Software
- Internal Blogs, Video and Audio. ...
- Podcasts
- Web-Based Communication
- Social media
- SMS

Application Activity 6.5 Learner's Book

Learners explain how the ICT tools are used and the challenges met while using them.

Possible answers to the application activity 6.5

Intranet/social intranet is a hub that is accessed by users who are given permission within the business organization. It is used for internal communication and collaboration.

Chat rooms, private and group messaging; these are collaborative spaces which help teams to work together.

Podcasts are generally presented as audio files available to stream or down loads.

Web-based communication it can be used for video conferencing with people from all corners of the world.

Internal blog is a place where employees can share ideas and experiences fast and in an informal fashion.

Chat rooms are specifically designed for group-based information sharing and messaging.

Challenges are;

- Most of them require internet to have access to them which may not easily be found in rural areas.
- In developing countries many people are poor so buying internet all the time might be expensive to them
- They require people to be skilled yet many people are illiterate in the use of computers.

Activity 6.10. Learner's Book

Read the following passage and answer the questions that follow.

- 1) Learners in small groups, pairs or individual discuss other ways apart from social media, how a business can spread information to the public about its products.
- 2) Make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers and help them draw conclusions.

Possible responses for activity 6.10

Consider all answers given by students as long as they are relevant.

Activity 6.11. Learner's Book

- 1) Learners in small groups, pairs or individual discuss how internet plays a vital role in today' publicity
- 2) Make sure everyone is working and actively participating.

- 3) Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers and help them conclude.

Possible responses for activity 6.11

Role of internet:

- 1) Secure information. Important information can be backed up on external servers making information more secure than keeping paper files and documents.
- 2) Easy mobility of information. It's easy to move information from one department to another or outside the business by use of emails and fax machines
- 3) Book keeping. Computers can balance the business books much more quickly and accurately than using manual system. This involves use of software like Tally, Sage, quick books, etc.
- 4) Security. ICT ensures security through computerized access systems like computer operated safes and money counters.
- 5) Filling of documents. Business documents are filed electronically which is cheaper and safer.
- 6) Easy retrieval of files. Valuable information can be retrieved faster by searching in the computer system, which makes work easily accessed.
- 7) Access to funds; ICT enables easy access to funds through use of ATM cards, such as debit cards, credit cards, and electronic money transfer etc.

Application Activity 6.6 Learner's Book

- a) Learners will write an essay showing the extent on the introduction of ICT in business is a priority?"
- b) Some of the businesses that can be started basing on ICT include internet café, technological shops, web design and maintenance, ICT learning centers among other

LESSON 5: Role of ICT in Business, problems associated with using ICT.

Learning objectives:

- Discuss the role of ICT in publicity and financial management
- Discuss the positive and negative role of ICT in a business

Prerequisite/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners' books, internet, newspapers, books or magazines, radio, computer, projector and any other trustworthy and reliable resources to enhance learning.

Activity 6.12 Learner's Book

Follow the guidance about the learning Activity 6.12; learners Identify one business they are familiar with and discuss how they apply information communication technology.

Possible responses to activity; -

- a) Guide learners to identify at least one business and then show how ICT is being used
- b) Guide the learners to discuss the general advantages of using ICT in business. This can be a summary of the whole unit. These could include; -
 - Makes work easier.
 - Quality products.
 - Complicated tasks.
 - Global marketing.
 - Monitor buying habits
 - ICT improves stock control.
 - Communication
 - Production and distribution of products.
 - Technology has made it easy for companies to handle large numbers of employee profiles as well as client profiles.
 - Technology cuts costs.
 - Improve communication within a firm.

The disadvantages of using ICT in business could be;-

- ICT needs staff training.

- Difficult to implement in some systems.
- Sometimes the users of technology may not be able to.
- Technological unemployment.
- ICT heavily depends on regular and sufficient supply of power (electricity) which is still a challenge especially in the developing countries.
- Through the use of ICT, and the internet, customers search cheaper and better sources of products, which increase competition in businesses.

Guide the learners to use the student book and make a summary of the advantages and disadvantages of using ICT in business in their note books.

Application Activity 6.7 Learner's book

Organize a debate; “Information communications technology in business has done more good than harm” Proposers (give advantages of information communication technology) Opposers (give disadvantages of information communications technology) as mentioned above

Activity 6.13 Learner's book

Follow the guidance about the learning Activity 6.13

- 1) Learners either in small groups, pairs or individual will discuss the problems associated with the use ICT in business.
- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers and help them draw conclusions/summary to sources secondary data. Answer or address any questions or challenges about the activity.

Possible answers for activity 6.13

- a) Problems associated with the use of ICT in business:
 - Sometimes the users of technology may not be able to interpret the

generated information and as a result, fail to use the information for proper decision making.

- Technological unemployment. ICT automates so many processes and as a result, may result in mass unemployment of people.
- ICT heavily depends on regular and sufficient supply of power (electricity) which is still a challenge especially in the developing countries.
- Through the use of ICT, and the internet, customers search cheaper and better sources of products, which increases competition in businesses.
- Sometimes the users of technology may not be able to interpret the generated information and as a result fail to use information for proper decision making.
- ICT heavily depends on regular and sufficient power supply which is still a challenge in developing countries
- The internet provides consumers with the ability to rapidly search for alternative goods and prices which is likely to lower a firm's profit margin.
- It does not put into consideration the use of body language which may lead people to mis-interpret messages because of the use of instant messaging, voice calls.

b) Reason for people not using technology in business:

- limited capital hinders them from using technology
- Ignorance about the advantages of using different technologies in business
- Most technologies require constant maintenance and repair which is costly to those businesses
- It requires skilled labor which increases the cost of production hence businesses opt not use them.
- It creates technological unemployment so if the motive of the business is to employ people then it will reduce or not use the technologies.

Application activity 6.8 Learner's book

1) Learners read the passage and answer the questions that follow.

2) Depending on the purpose of the application activity, chose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible solutions to the application activity 6.9

a) Guide the learners to read through the passage and find the challenges of using ICT in business. These may include; -

- It is expensive in terms of costs for hard ware and soft ware
- It's expensive to train staff
- It is associated with security breaches
- Unauthorized individuals may access confidential data
- Guide the learners to discuss some of the solutions to these problems of ICT in business. These may include among others; -
- Using cheap technology
- Hire qualified staff
- Use security control methods like passwords
- Buy ICT equipment and software from authorized dealers

LESSON 6: E-commerce/Online business: Advantages and Disadvantages

Learning objectives: Discuss E-commerce, advantages and disadvantages of e-commerce

Prerequisite/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners' books, internet, newspapers, books or magazines, computer, projector and any other trustworthy and reliable resources to enhance learning.

ACTIVITY. 6.14 Learner's book

Follow the guidance about the learning Activity 6.14, answer the question that follows.

- 1) Learners in small groups, pairs or individual will try to answer the questions being asked.

2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.

3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.

4) Harmonize their findings or answers and help them draw conclusions.

Possible answers for activity;

Guide learners to research and come with answers using the internet, books, or general knowledge. These responses could include; -

a) E-commerce is electronic commerce which means doing business using the internet or an electronic network.

b) Guide the learners to think and discuss any types of e-businesses in Rwanda. These may include; -

- eBay
- Jumia
- Irembo
- Mtn mobile money
- Tigo cash
- Airtel money
- Amazon

c) Guide the learners to discuss the advantages and disadvantages of e-commerce.

The advantages are.

- Faster buying/selling procedure, as well as easy to find products.
- It is cheaper. Sellers and buyers reach each other without the physical movement of the buyers to the shop.
- Buying/selling is 24/7.
- More reach to customers, you can buy and sell from around the world.
- Virtual goods like music, electronic books can be delivered instantly.
- Low operational costs and better quality of services.
- No need of physical company set-ups.
- Easy to start and manage a business.

- Customers can easily select products from different providers with

The disadvantages include.

- Any one, good or bad, can easily start a business. And there are many bad sites which eat up customers' money.
- It is costly in terms of delivery and ICT equipment.
- There is no guarantee of product quality.
- Mechanical failures can cause unpredictable effects on the total processes.
- As there is minimum chance of direct customer to company interactions, customer loyalty is always on a check.
- There are many hackers who look for opportunities, and thus an ecommerce site, service, payment gateways; all are always prone to attack.

Application activity 6.9 Learner's book

- 1) Learners read the carry out a research on the procedures of starting e-commerce business.
- 2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses.
- 3) Depending on the performance or results, you may decide to give remedial or extension activities.

Expected learners' responses to the application activities 6.10

Qn 1 Step 1 Determine what you want to sell and how you will source your products.

- Turn to your interests and skills
- Source products from other creators or manufacturers if you are not keen in making your products
- Finding suppliers by using online directories like Alibaba, Thomas net, global sources.
- Vetting and communicating with suppliers.

Step 2: Iron out your ecommerce technology and solutions

- Hosting and domain registration (this is where you pick a name that communicates your offerings)
- Register your domain
- Choose your e-commerce platform whether it is self-hosted or hosted platform

Step 3; Sort out the payments side of things

- Fees, there are several payment gateways in the market and some of the top ones are: Stripe, authorize.net, paypal, 2checkout, pay line, world pay.
- Payment types
- E-commerce integration

Step4; Market your e-commerce business

- Search engines
- Content marketing
- Social media
- E-marketing

Step 5; Measure business performance

- Site traffic
- Conversion rate
- Cost per acquisition
- Average order value

Qn2. Learners will design a plan on how to sell their business club products online with your guidance.

LESSON 7: ICT as a source of business opportunities

Learning objectives: Discuss the opportunities generated by ICT Search and initiate online business transactions

Prerequisite/Revision/Introduction: Read the Key unit competency in the syllabus to

determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Desks, Learners' books, internet, newspapers, books or magazines, computer, projector and any other trustworthy and reliable resources to enhance learning.

ACTIVITY 6.15 Learner's book

Follow the guidance about the application Activity 6.10, answer the question that follows.

- 1) Learners in either small groups, pairs or individual will try to answer the questions being asked.
- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers and help them draw conclusions.

Possible answers for activity 6.15

Areas where ICT is used and how it has contributed to creation of business opportunities. Guide learners to find out areas where ICT is being used. For example, it is being used in all sectors of the economy

Guide them to demonstrate how it has created business opportunities in all the sectors of the economy.

Application activity 6.10 Learner's book

Follow the guidance about the learning Activity 6.11, answer the question that follows.

- 1) Learners in either small groups, pairs or individual will try to answer the questions being asked.
- 2) While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an

appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.

4) Harmonize their findings or answers and help them draw conclusions.

Possible answers for application activity 6.10

a) Some businesses that came up because of ICT which operate in Rwanda are: Guide learners to think of businesses from their locality that came up because of ICT in Rwanda: examples the telecommunication companies, radio stations, TV stations and other businesses that sell computers and mobile phones etc.

b) The contributions are tremendous, so refer to the advantages of ICT suggested above in the unit.

6.5. Use of Skills Lab Method: Skills Lab 6

Skills lab Activity 6.11 learners' book

1. Build (Max 15 Min):

Through brainstorming, the learners answer the following questions;

- 1) What is ICT in business?
- 2) Mention any ICT Tools of used in your business activities
- 3) What is the role of ICT in Business activities?

Possible responses

ICT in business refers to the use of knowledge, tools, techniques or specific methods to solve a business problem or serve a business purpose

ICT tools used in business activities:

- Computer
- Phones
- Electronic Billing Machine

Role of ICT in business activities:

- Makes work easier
- Ensures production of Quality products

- Facilitates performance of Complicated tasks
- Facilitates Global marketing
- Monitor buying habits
- Ability to process high volumes of information and at a high speed

Emphasize that ICT (information, communication & technology) is very important in business operations and this lab will inspire them to use ICT tools in their business activities and use the tools to grow their businesses and easily communicate to customers

2) Practice (Max 20 Min)

ICT tools in business club activities:

Inform learners that in their respective lab groups, they will

- i) Describe different ICT tools they will use in their respective business activities
- ii) Explain how they will use them in their respective business activities

Remind groups of how much time they will use for the practice activity. Monitor groups as they do the activity while ensuring that everyone is actively participating.

3) Present (Max 25 Min)

After the allocated time is over, have each group present their answers using an appropriate method such as gallery walk, group presentations to the whole class. Remind each group of the time they have for presenting. Encourage other groups to supplement or add any other thing the group might have left out.

After every group presentation, give feedback and ask the group to post their findings on the Present Boards

4) Conclusion: (Max 10 Min)

Emphasize that businesses take advantage of ICT tools to communicate to their customers and grow their businesses. Also, emphasize that there are a variety of ICT tools for all kinds of business activities. Encourage learners to use ICT tools in business activities to communicate to customers and to make their work easy.

Summarize the following role of ICT in business on the blackboard to conclude the lab;

- Makes work easier
- Ensures production of Quality products

- Facilitates performance of Complicated tasks
- Facilitates Global marketing
- Monitor buying habits
- Ability to process high volumes of information and at a high speed

Portfolio Assignment (Max 5 min)

As a take home for the Unit, give each learner this assignment. Each learner should describe the ICT tools and explain how he/she would use it in his/her Back Home Projects

Table 6: ICT Tools and their usage

Back Home Project	ICT Tool	ICT tool application
E.g. Operating Mobile Money kiosk	Telephone	Sending and Withdrawing money for customers

6.6. End of unit summary

- **Technology** means the use of knowledge, tools, techniques or specific methods to serve a purpose.
- **Capital intensive technology** is a production method which uses more capital or machines than labor.
- **Labor intensive technology** is the production method which uses more of labor units than machines
- **Intermediate technology** means using both labor and capital in almost equal proportions.
- **Appropriate technology** is the type of technology which matches with the existing conditions in the host country.
- **ICT stands for Information Communications Technology**, a term is generally accepted to mean all devices, networking components, applications and systems that combined allow people and organizations to interact in the digital world.
- **E-commerce (electronic commerce or EC)** is the buying and selling of goods and services over an electronic network, or the internet.

- **Industrial action** is when employees who are in a dispute with the employer decide to act either by striking or demonstrate.
- **Closed Circuit Television (CCTV)** is a television system where signals are not publicly distributed but are monitored with a main purpose of security and surveillance.

6.7. Additional information:

Information technology communication can also be defined as the combination of all devices, systems and networking components to allow people interact in the digital world. It also refers to technologies that provide access to information through telecommunications. The internet is the mostly recognized piece of ICT today.

The use of ICT plays a significant role in the success of any business. these are addition benefits;

- Provides a voice to those who would not speak in groups
- Open discussions are being supported in the business organization with the use of ict tools.
- Increases customer satisfaction
- Reduces staff costs
- Leads to access to markets and customers
- Increases efficiency and effectiveness
- It's a competitive edge
- It creates home workers

The costs of using ICT are;

- It requires staff training which may lead to loss
- There is a possibility of losing information
- It might affect people's health and their safety.
- Increases risk of financial scams and hacking
- The use of ICT tools leads to a dependency syndrome which reduces workers from being creative.
- Computer viruses may arise hence losing all the information
- It requires lots of costs. That is costs of installation, repair, replacing new machines.

- It may require more furniture to house the equipment's.
- Other technologies that can be used in business are;
- A modem, a router, servers, multi-function printers, VoIP phones.
- **Technology transfer:** is the movement of technology from one place/ country to another.

Merits of technology transfer

- It is a source of income since some technologies can be exported with this aim.
- It facilitates in the exploitation of resources by the recipient country.
- It promotes innovation and invention. People will be able to produce new or improve on the products.
- It increases on the production and efficiency since labor will be more productive.
- It leads to the society transformation be it culture or socially. Today many people have started using face book or whats up and this has changed their way of socializing with others.
- It leads to the development of new skills.

6..8.End of Unit 6 Assessment

1) Write an essay “Technology is something to be welcomed rather than feared”. Learners will write an essay trying to show how technology has done more good than harm. These may include;

- ICT improves the business's efficiency and this reduces human error through the development of automated processes.
- Technology is the wealth of resources available to communicate quickly and effectively.
- Technology provides easy and reliable data storage that protect valuable records of a business. Such as the use of cloud computing
- It reduces the financial costs of the business hence increases the business success.
- Technology can be used to protect the company's information from its competitors. This reduces hacks, sabotage and espionage.
- It has encouraged innovation and creativity. For instance, the use of yammer

.com helps employees to interact well with other creative employees from different organizations.

- The use of computers and internet has helped people to work from any where in the world. This saves time boundaries.
- However, technology has some disadvantages which include;
- It distracts employees at work.
- The maintenance costs are very high
- It encourages laziness among the employees since most of the work is done by machines.
- ICT eliminates face-face communication via cellphones, emails, text messages and this affects the working relationships.
- It's risky especially when it comes to data security. For example, the use of flash cards
- Conclude by saying technology has more advantages than the disadvantages and therefore it is a necessity to a business.

2) a) The factors that may have made Mugwaneza decide to invest in modern technology.

- Increase of quality products
- Increase in quantity
- Increase in business competitiveness
- Efficiency in the production process

b) Learners will give their opinions about employees taking industrial action;

- On one hand the employees were right to take industrial action because they were not consulted and some were lose jobs and on the other hand they were not right because it was for the good of the company and they were also promised to be trained.

c) Analyze the factors that Mugwaneza might have taken into account before acquiring the modern technology. These may include;

- The efficiency of the machines
- Durability

- Cost
- Flexibility, Etc.

d) Learners will give their opinions on how she would have handled that case. Guide them to come to a common understanding.

3) a) Distinguish between capital saving technology and labor-saving technology.

Capital saving technology is the technology which uses more labor than machines while labor saving technology is the technology which uses more capital/ machines than labor.

b) Explain any 5 advantages and 5 disadvantages of using capital intensive technology.

Advantages

- **It saves time and increases labor productivity** because a worker who uses a machine will do his or her work in a shortest period of time and are less exhausted than using manual labor to perform a given task.
- **Increases a country's assets** which can be used as collateral security to acquire loans.
- **Promotes specialization** which leads to production of excess (surplus) at a low cost. The surplus is exported yielding foreign exchange earnings.
- **High profits for the entrepreneur** since it minimizes costs in form of wages bills and other fringe benefits.
- **It is appropriate where labor is scarce and not applicable** for example heavy duty and highly risky jobs like mining are best done by machines.
- **It promotes industrialization.** When capital intensive technology is adopted, many industries will come up and development of other infrastructures such as roads hence promoting the tertiary sector.
- **It strengthens good relationships** between countries where machines are exported or imported hence fostering trade.

Disadvantages

- **It is very expensive to buy machines.** Most developing countries depend on foreign aid and loans to finance their budgets so if they adopt the use of machines they will have too much debts.
- **It leads to technological unemployment** since more machines are used than

labor in the production process therefore most labor will be unemployed which is an economic problem.

- **It widens the income inequality gap** where a few skilled labor will be engaged in the production process to run machines and the unskilled will remain unemployed hence widening the gap.
- **High costs** as a result of maintenance, repairs when broken down and depreciation. therefore, it is expensive because it requires a lot of foreign exchange to import spare parts and other machines.
- It encourages rural- urban migration since most machines are used urban centres. This leads to development of shanty towns or slums in cities.
- It is not helpful in the eradication of poverty since there are very few people employed in the production of goods and services. Etc.

4.a) Technology means the use of knowledge, tools, techniques or specific methods to solve a problem or serve a purpose.

b) Advantages of labor intensive technology

- It generates more employment opportunities for nationals due to investments in various sectors. This leads to even distribution of income in country since they are many people involved.
- It reduces costs of production since in most countries it is cheap and abundant.
- It helps to reduce rural-urban migration (RUM) since it can easily be established in the rural areas where labor is abundant. This leads to rural transformation hence reduction in poverty and crime rate levels.
- It increases effective demand; many people are employed which increases their chances of investing in an economy.
- Monopoly control, it minimizes monopoly tendencies in the industry since the economic power cannot easily be concentrated in a few hands.
- Labor is more mobile than capital technology. It's easy to move workers from one town to another compared to moving machinery or capital assets.
- It does not require a lot of skills and is suitable to work with in industries that require human judgement. For instance, picking flowers, picking tea leaves.
- Labor can provide feedback and craftsmanship in the production process, this provides ideas for continuous improvement hence workers can also adapt to introduce innovative ideas in hand crafts.

- It encourages decentralization as it allows industries to be established in various parts of the country. That is to say, the rural areas and small towns.
- It minimizes the dependency on technology which might be complex and very expensive hence increasing self-reliance.
- It is flexible. Unlike machinery, it can be used to meet the changing levels of consumers demands.
- It helps to increasing the standard of living. When labor intensive techniques are adopted, many people in families will get jobs and earn income hence increasing their standards of living.
- It encourages infant industries, which act as training grounds for man power and this helps in the acquisition of skills. These also play a vital role in the economic development of a country.
- Personal touch, people can interact properly with customers and most services cannot be done with the use of machines for instance hair dressing.

Disadvantages of labor intensive production

- It is relatively expensive in the long-term when compared to machinery, because it is associated with other labor benefits. For example, housing, insurance, medical bills which increases cost of production.
- Inferior quality products are produced, when labor intensive techniques are adopted, many people produce products without carrying research thus poor-quality products.
- Limited hours of work. Machines can work day and night hence produce high output. Economic Growth remains low in a country with the use labor intensive technique of production.
- It requires a lot of supervision which leads to under-utilization of resources and increased costs.
- Lack of uniformity in production, with the use of labor intensive techniques of production there are most likely to produce products that are not uniform which makes them not competitive to the market.
- Specialization is not promoted in the production process which may slow down the production process.
- Managerial complexity arises. It is not easy to manage people since they have individual differences especially when a business grows this may further lead to bureaucracy in decision making.

- Difficult in getting skilled man power it is easy to get machines than skilled labor in a given field and this hampers the production of goods and services.
- Problems in personal life could easily affect the performance at work and lead to inconsistency in the production process.
- Industrial disputes such as strikes may be destructive and time wasting which may retard production yet with the use of machines this cannot happen.
- Labor intensive technique may not be appropriate in unpleasant, heavy and high risky activities like mining.

- 5) i) eBay, jumia, irembo, Airtel money, Amazon, Tigo cash, MTN mobile money
 ii) The merits and demerits of using e-commerce in a business like that of Peter.

Advantages of e-commerce

- It is easy to start and manage an online business.
- A business can reduce the costs of handling sales inquiries, providing price quotes, and determining products availability by using electronic commerce. This means that the operational costs are low and better-quality services.
- It helps consumers to buy products anywhere in the world.
- Electronic payments of tax refunds, public retirement, and welfare support cost less to issue and arrive securely and quickly when transmitted over the internet.
- Electronic payments can be easier to audit and monitor than payments made by cheque, providing protection against fraud and theft losses.
- Electronic commerce can also make products and services available in remote areas.
- Electronic commerce is faster in buying and selling of goods and services. This helps to avoid long queues if their where many buyers.
- Low operational costs and better quality of services.
- There is no need of physical company set-ups in terms of buildings.
- Buying and selling is done 24/7. This means buying and selling can be done twenty-four hours in seven days.
- It is cheaper; Sellers and buyers reach each other without the physical movement of the buyers to the shop.

- Virtual goods like music, electronic books can be delivered instantly.

Disadvantages of e-commerce

- There is no guarantee of product quality.
- It requires internet connection and yet not everyone can be connected.
- Any one, good or bad, can easily start a business. And there are many bad sites which eat up customers' money.
- It is costly in terms of delivery and ICT equipment.
- Mechanical failures can cause unpredictable effects on the total processes.
- There are many hackers who look for opportunities, and thus an ecommerce site, service, payment gateways, all are always prone to attack.
- Return-on-investment is difficult to calculate.
- Many firms have had trouble recruiting and retaining employees with the technological, design, and business process skills needed to create an effective electronic commerce presence.
- Difficulty of integrating existing databases and transaction-processing software designed for traditional commerce into the software that enables electronic commerce.
- There is no consideration of loyal customers since there is no physical contact with customers while carrying out business transactions.

6. Explain how ICT can be of great importance in financial management.

Secure information. Important information can be backed up on external servers making information more secure than keeping paper files and documents.

Easy mobility of information. It's easy to move information from one department to another or outside the business by use of emails and fax machines

Book keeping. Computers can balance the business books much more quickly and accurately than using manual system. This involves use of software like Tally, Sage, quick books, etc.

Security. ICT ensures security through computerized access systems like computer operated safes and money counters.

Filing of documents. Business documents are filed electronically which is cheaper and safer.

Easy retrieval of files. Valuable information can be retrieved faster by searching in the computer system, which makes work easily accessed.

Access to funds. ICT enables easy access to funds through use of ATM cards, such as debit cards, credit cards, and electronic money transfer etc.

7) 'The key to better performance is better management rather than more technology.' Critically assess this view.

Learners are expected to show how better management is a key to better performance rather than more technology or vice versa

If Performance management system process is followed below it will lead to better performance

- Planning Work and Setting Expectations,
- Continually monitoring performance,
- Developing the capacity to perform,
- Periodically rating performance in a summary fashion, and
- Rewarding good performance.

8) Examine the challenges of using Information Communication Technology tools in business.

- ICT needs staff training. With the various updates in technology, it will require the business to incur costs of training, either on-the-job, off-the-job or induction training.
- Difficult to implement in some systems. Systems made by different companies may be incompatible and fail to work together, limiting the firm to use the latest technology.
- Sometimes the users of technology may not be able to interpret the generated information and as a result, fail to use the information for proper decision making.
- Technological unemployment. ICT automates so many processes and as a result, may result in mass unemployment of people.
- ICT heavily depends on regular and sufficient supply of power (electricity) which is still a challenge especially in the developing countries.
- Through the use of ICT, and the internet, customers search cheaper and better sources of products, which increases competition in businesses.
- Sometimes the users of technology may not be able to interpret the

generated information and as a result fail to use information for proper decision making.

- ICT heavily depends on regular and sufficient power supply which is still a challenge in developing countries
- The internet provides consumers with the ability to rapidly search for alternative goods and prices which is likely to lower a firm's profit margin.
- It does not put into consideration the use of body language which may lead people to mis-interpret messages because of the use of instant messaging, voice calls.

6.9. Additional Activities

Extended activities:

1) Describe the problems associated with the transfer of technology in the developing countries?

- **Shortage of capital:** many developing countries fail to acquire technology due to lack of enough capital.
- **Lack of skills:** many people in the developing countries do not have the required skills to run the machines.
- Some technologies are not appropriate because they might be developed for the developed countries. For instance, the robots
- The market size is small since many people in developing countries are poor. Therefore, some technologies might be manufactured for mass production in large markets like china
- Restrictions by developed countries about certain technologies such as nuclear technology which is not allowed in the developing countries.
- Some technologies require raw materials that may not be available in the developing countries, so this may be an obstacle in transferring the technology. Etc
- Political instability. In many developing countries their instabilities which affects the transfer of technology.
- The infrastructure of most developing countries is still under developed or poor to use some technologies from the developed countries.
- There is also limited entrepreneurship skills in the developing countries which is a major obstacle to the need of modern technology
- Sometimes there is government interference. Some governments might

refuse people from using some technologies hence an obstacle to technology transfer.

2) Discuss the types of technology transfers from the developed countries to the developing countries.

- Technology transfer through technical assistance such as education, health etc
- Technology transfer through Direct Foreign Investment (DFIs) by multinational companies.
- Technology transfer through exchange of information
- Technology transfer through import of heavy machines

Key unit competence:

To be able to maintain good relations with people at the work place through effective communication

7.1 Unit Prerequisite

In O' Level S3 Unit 19, Learners were introduced to Communication skills where the meaning of communication; its types communication, business communication documents; and other related topics. This prior knowledge, skills or competences should help the learners to be able to maintain good relations with people at the work place and in society in general through effective communication.

prerequisite

7.2 Cross-cutting issues to be addressed

Note: The examples below are just to guide you on how to address crosscutting issues throughout the unit BUT THIS DOES NOT mean that these are the only ones. You can address and give learners opportunities to discuss all the crosscutting issues where possible taking consideration of their environment or community around them.

Gender education: Emphasis throughout this unit has to be put on how both males and females have the same chance to interact and exchange ideas through interpersonal communication. There is no communication specifically reserved for a particular gender. For example, at school, at the work place, in churches, e.t.c both males and females have same equal chances to give their opinions, interact and communicate to others. Every person irrespective of his/her gender has the right to interact and build relationships with others.

Environment and sustainability: The greatest source of communication is the social environment since it is where communication takes place. When someone calls or sends a message to another, the information passes through a physical environment to reach the receiver. Therefore, great care for environment should be considered for interpersonal communication to take place between people at the workplace, families, schools, etc.

Inclusive education: All people have equal rights to communicate and interact with others. Emphasis has to be put on how we all regardless of our background, economic or social setup have right to interact and share ideas with others whether at school, work place, etc. For instance, visionary impaired people communicate with hearing-impaired people in society or community. Learners need to understand that communication and interaction should not discriminate but promote inclusiveness of all.

Peace and Values: You need to emphasize to learners the need to live in peace and harmony with others. Learners need to identify potential contributions of communication in promoting peace and values to each other. Learners also should possess the values appreciated by the community they want to serve. Learners also need to acknowledge that communication between people should take place in peace and in a respectful way.

Financial education: You need to emphasize to learners the need to use communication in proper management of business funds and other business assets. Financial information of any company is communicated to shareholders so as to invest their money in such company. Therefore, the business funds of any company can be increased through using effective communication with different parties. Learners need to understand that communication is important in financial management of business enterprises.

Note: Refer to other crosscutting issues as identified in the curriculum framework.

7.3. Generic competences to be developed

Throughout this unit, give learners opportunities to develop their generic competences especially activities and the methodology adapted. These have been discussed in the preliminary pages of this teacher's guide. Some of the generic competences that you should facilitate learners develop include but not limited to the following:

Critical thinking: This will be developed through different activities that make learners think reflectively, logically and imaginatively about the challenges encountered in interpersonal communication situations before arriving at a conclusion.

Creativity and innovation: This should be developed through various activities that envisage making learners be able to maintain good relations with people at the work place through effective communication

Research and problem solving: Be resourceful in finding answers to different challenges posed in different learning activities and be able to take part in solving different problems encountered community especially solving customer complaints in business.

Communication: In a logical and appealing manner, through different learning activities worked on, learners should be able to confidently and effectively communicate their findings and ideas through speaking and writing to the targeted audience or recipient.

Lifelong learning: Be able to maintain good relations with people at the work place through effective communication and practice good customer service skills.

Introduction

Every person needs to interact and build relationships with others. Every day, people engage in interpersonal communication with family, friends, employers through face-to-face, phones, etc. Through personal contacts, people build connections and establish relationships to satisfy their social needs and realize their personal goals.

Communication is an essential aspect of human relations and interactions. It helps a person to live and cooperate with others. Communication is also very essential for business activities and operations. Businesses use communication to maintain good relationship with customers, to pass the relevant information to the staff and to advertise business products or services.

However, there are barriers which interfere with the communication process resulting in sending unclear message to the receiver, noise, distraction in the environment, etc.

This unit is therefore designed to equip you with knowledge, and understanding about proper listening and speaking skills. It will also equip you with knowledge and skills as well as attitudes and values that will enable you to maintain good relations with people at the work place and in the society where you live through effective communication.

Guidance on the introductory activity

a) Explaining the purpose of the introductory activity

This activity is intended to:

- Provide interest and motivation to the learners about interpersonal communication.
- Focus learner's attention on demonstrating the skills to maintain good relations with people at the work place and in society in general through effective communication.
- Convince learners about what they will benefit from the unit.

It can:

- Build on previous knowledge, skills, values and attitudes to help the teacher assess the learner's prior knowledge and it link with the new content, or
- Be new content to help arouse learner's interest about what to expect in the new content.
- Be answered in one lesson, or

- Gradually over a period as the unit progresses. There are no right or wrong answers
- b) Use an appropriate method such as small groups or pairs, provide learners with the introductory activity in student book, and give instructions to the activity. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.
- c) Learners in small groups or pairs analyze the introductory activity questions in student book: to give the importance of interpersonal communication among people in a given organization, identify various listening and speaking skills that are essential for proper interpersonal communication, describe the importance of team building in any business and to give the importance of good customer care in business.
- d) Monitor to confirm whether everyone is working on the activity, an instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and is contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, e.t.c
- e) Learners present their findings, results, answers through an appropriate method such as pair-share, gallery work, and small group presentations on the introductory activity. Encourage different learners from the groups to share the group work to avoid just a few learners dominating. Also encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially the presentation.
- f) Appreciate the learners' presentations and remind them that this activity was not meant to come to the very right answers but to help them become aware of what to expect in the unit. Answers to the activity will be got as the unit progresses. You can support learner's answers by referring to possible answers to the introductory activity below:

Possible answers for introductory activity

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation.

a) Interpersonal communication is an exchange of information between two or more people.

b) Listening skills:

- Listening to the speaker without interrupting.
- Ask questions for clarification when you do not understand something.

- Use appropriate body language to show that you are listening (eye contact, nod head, e.t.c).
- Avoid being distracted by noises, mobile phones (turn it off), what other people are doing, etc.
- Be aware of your own attitude and avoid being judgmental.
- Avoid being distracted by the gestures, speaking style, clothing of the person speaking, etc.

Speaking skills:

- Be polite/friendly.
- Be clear, brief, and concise to the point.
- Speak with confidence but not arrogance.
- Be honest.
- Be respectful.
- Use examples to get to the point.
- When you need to be direct, speak with respect.
- Be flexible i.e. check the mood and attitude of others and adjust accordingly.
- Be aware of body language, your own and that of others.

c)

- (i) **No.** Communication between the manager and the cooperative members was not effective because some people in the meeting were loudly conversing and dogs around were barking. This in turn hindered effective communication between manager and the cooperative members.

One can also say that the main objective of the meeting was not achieved since communication was interrupted by noise around.

(ii) Other barriers to effective communication include:

- Unclear message. For example, if the sender sends unclear message to the receiver.
- Message sent at wrong (bad) time. For example, sending a message at night.

- Message getting lost. For example, if the message does not reach the receiver.
- Language barrier that is if you communicate in English to people who understand French only.

(d) Importance of team building in business include:

- Helps to improve team productivity.
- Helps to involve every member in goal setting.
- Helps to motivate team members.
- Helps to identify and effectively use the strengths of team members.
- Helps to improve communication among team members.
- Leads to effective collaboration with team members.
- Facilitates cohesiveness and trust among team members.
- Improves the ability to problem solving.

(e) Importance of good customer care in your business include:

- It helps to increase sales and profits.
- It is a basis for business growth and success.
- It helps to over compete business competitors.
- It is the cheapest way of advertising business products.
- Happy customers will recommend you to others.
- Security of the business resources.

7.4 List of lessons (including assessment)

No	Lesson title/ probable heading	Learning objectives (from the syllabus including knowledge, skills and attitudes):	Periods
1	Listening and speaking effectively	<p>Identifying various listening strategies and skills</p> <p>Demonstrate the use of effective speaking skills and strategies</p> <p>Listen actively and speak appropriately</p>	2
2	Cooperating with others and Teambuilding	<p>Describe the characteristics of a good team.</p> <p>Participate actively in a team</p> <p>Work with and through colleagues or partners to reach a stated goal</p>	2
3	Effective communication	<p>Differentiate communication and effective communication</p> <p>Identify the essentials of effective communication</p> <p>Describe the communication process</p> <p>Identify the barriers to effective communication</p> <p>Communicate effectively with customers by telephone and face to face</p>	2
4	Public relations/ Customer care	<p>Describe the functions and tools of public relations</p> <p>Practice good customer service skills and handle difficult customers</p>	1

5	Customer relations	Describe how to handle customer complaints Show how to give good customer service when there is conflict/ misunderstanding Explain how to manage customer care	2
6	Supplier Relations	Describe ways of being a successful sales person	2
7	Writing skills	Determine the appropriate format, style and tone to use in writing business documents	2
7	Skills Lab 7	Apply Skills Lab Methodology	2
End Unit Assessment		Can be able to maintain good relations with people at the work place	2
Total Number of Periods			17

LESSON 1: Listening and speaking effectively

Learning objectives: Identifying various listening strategies and skills, demonstrate the use of effective speaking skills and strategies, listen actively and speak appropriately

a) Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Use K-W-L (What learners already Know-What they want to know-What they have learnt) after the introductory activity to assess how much students already know and what they would be interested in learning about interpersonal communication. Learners write under (K-what I know; W-What I want to know) about interpersonal communication. Briefly discuss what is written under each section with learners.

K-W-L Chart		
Topic:		
what I Know	what I Want to know	what I Learned

Introductory activity: Refer Learner’s book. Follow the guidance about the introductory activity.

b) Teaching resources: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, books, case study scenarios, role play, resourceful persons and any other trustworthy and reliable resources to enhance learning.

c) Possible Teaching methods: Think-pair-share, small group discussion, brainstorm, research in the library, research on the internet, etc.

ACTIVITY 7.1 Learner’s book

- Learners in small groups, pairs or individual analyze the photo and make comments about the person speaking and the person listening in the photo. During grouping or pairing, ensure a balance between boys and girls and learners ‘different abilities.
- While learner(s) is/are doing the activity, make sure everyone is working and actively participating.
- Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- Harmonize their findings or answers referring to possible responses, and link the findings to the learning objective, help them draw conclusions/ summary on what may happen if the speaker has no speaking skills and also what may happen if the listener has no listening skills, and what is required on the part of the speaker and listener to communicate effectively. Answer or address any questions or challenges about the activity. Guide them to take notes in their notebooks referring to Learner’s book.

Possible answers for application activity 7.1

a) No, because all three students answered differently

b) The 1st and 2nd learners had poor listening skills because they answered wrongly.

c) The third learner had good listening skills since he was able to produce what was said from the loud speaker carrying the meaning of creativity

d) Other listening skills a business person should have include:

- Listening to customers without interrupting
- Use appropriate body language like nodding head .
- Avoid being Judgemental
- Avoid being distracted by phone or noise while talking to customers
- Asking for clarification to understand clearly. etc

e) Speaking skills include :

- Be clear, brief and concise
- Be respectful.
- Use examples to get to the point
- Be honest
- Be aware of your body language and that of others .etc

Application Activity 7.1 Learner's book

This activity can be done as individuals, pairs, small groups, whole class discussion. Learners read and analyze the activity to identify the learner(s) who had poor listening skills and the learner(s) who had effective listening skills amongst the three learners who answered the question, learners think also other listening and speaking skills a person should possess in order to communicate with others effectively. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Basing on the learners' performance or results, you may decide to give remedial or extension activities. Refer to the possible answers below as you assess their work.

Possible answers for activity 7.1

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation.

a)The photo shows people who are conversing between themselves. One person is

speaking while another is listening. Looking at the photo, the listener seems to be attentively listening to the one talking.

- b) i. If the speaker had no good speaking skills, communication would not be effective because the listener would not get the appropriate information from the speaker.
- ii. If the listener had no good listening skills, communication would also not be effective because the information/message from the speaker would not reach the listener in the right way as sent by speaker.
- c) In order for communication between the listener and speaker to take place effectively, it requires both of them to possess good speaking and listening skills.

Possible solutions to the application activity 7.1

Encourage learners to give their own thoughts on the activity. Learners may come up with their own thinking and suggest answers in the following way:

- a) **No.** All learners did not have good listening skills.
- b) The 1st learner and the 2nd learner had poor listening skills since they have failed to give the correct meaning of creativity.
- c) The learner who had good listening skills was the third learner since he/she was able to listen carefully and finally was able to give the right meaning of creativity.
- d) Other listening skills a person should possess in order to communicate with others effectively may include:
 - Listening to the speaker without interrupting.
 - Listening without thinking about how you are going to respond until the person has finished speaking.
 - Ask questions for clarification when you do not understand something.
 - Use appropriate body language to show that you are listening (eye contact, nod head, e.t.c).
 - Avoid being distracted by noises, mobile phones (turn it off), what other people are doing, etc.
 - Avoid being distracted by the gestures, speaking style, clothing of the person speaking, etc.

e) **The speaking skills you need to possess in order to interact effectively with others include:**

- Be clear, brief, and concise to the point.
- Be polite/friendly.
- Speak with confidence but not with arrogance.
- Be respectful.
- Use examples to get to the point.
- When you need to be direct, speak with respect.
- Be flexible i.e. check the mood and attitude of others and adjust accordingly.
- Be aware of body language, your own and that of others

LESSON 2: Cooperating with others and Teambuilding

Learning objectives: Describe the characteristics of a good team, participate actively in a team, work with and through colleagues or partners to reach a stated goal

a) Prerequisites/Revision/Introduction: Read the learning objective to determine what learners will know and be able to do by the end of the lesson. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Learners identify various listening strategies and skills, demonstrate the use of effective speaking skills and strategies discussed in the previous lesson through a question and answer session. Correct any homework or assignment from the previous lesson. Help learners link the previous lesson to the current lesson.

b) Teaching aids: Basic materials for a class/lesson to be conducted: Desks, Learners books, internet, books, case studies, resource persons, role play, school clubs and any other trustworthy and reliable resources to enhance learning.

c) Teaching methods: Think-pair-share; small group discussion, brainstorm, field study, research in the library, research on the internet, etc.

ACTIVITY 7.2 Learner's book

(i) Using an appropriate method such as small groups or pairs; students may make research in the library or internet, group discussions following instructions given to differentiate cooperation and team building, to suggest the importance of working as a team in business other than working as one individual. Ensure a balance among

the groups or when pairing and that the instructions are clearly understood and followed.

- (ii) Make a follow up as learners do the activity. Ensure everyone is actively participating and heard instructions clearly; address any challenges/issues identified. Encourage learners to think about the environment, peace and values, gender education, creativity, innovation and standardization culture as they propose the importance of working as a team in business.
- (iii) Learners share their findings about the importance of working as a team in business other than working as an individual, difference between cooperation and team building through an appropriate method such as group presentation, pair-share, written reports, whole class presentation. Ensure learners of different needs and abilities are given opportunities to share or present their findings.
- (iv) Harmonize their findings or answers, and help them draw conclusions/summary about the importance of working as a team in business. Answer or address any questions or challenges about the activity. Guide them to make notes in their notebooks referring to learners' book.

Application Activity 7.2 Learner's book

This activity can be done as individuals, pairs, small groups, whole class discussion. Learners analyze the activity to evaluate the characteristics that can make their school clubs good teams. Give clear instructions and ensure a balance in the groups. This activity may be given as a research question or homework.

Depending on the purpose of the application activity, chose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for activity 7.2

1. **Cooperation** means to work with other persons for a common purpose or benefit while **Team building** is the process of enabling and facilitating team members to meet their goals.
2. **Yes.** To work as a team is important because it helps people to put their efforts together towards achieving a common goal.
3. Working as a team in business is very important since: it helps to improve team productivity, leads to effective collaboration with team members, helps to motivate team members, etc.

Possible answers to the application activity 7.2

Characteristics that can make my club a good team include:

- Club members should have a common goal.
- Members must be committed to the common goal.
- Each member should contribute and accept the decisions made.
- Every club member must participate actively and positively in meetings and projects.
- Members must trust with one other.
- Club members must contribute resources, skills and constructive ideas to help achieve the common goal.

LESSON 3: Effective communication

Learning objectives: Differentiate communication and effective communication, identify the essentials of effective communication, describe the communication process, identify the barriers to effective communication, communicate effectively with customers by telephone and face to face

a)Prerequisites/Revision/Introduction: Review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Lead a review of the previous lesson on cooperating with others and Teambuilding, handle any homework or assignments, and ensure a conducive learning environment. Help learners link the previous lesson to the current lesson.

b)Teaching resources: Basic materials for a class/lesson to be conducted: Desks, Learners books, internet, books, case studies, resource persons, role play, debates and any other trustworthy and reliable resources to enhance learning.

c)Teaching methods: Think-pair-share; small group discussion, brainstorm, field study, gallery walk, research in the library, research on the internet, etc.

Activity 7.3 Learner's book

Using an appropriate method, such as small groups or pairs, learners analyze the case study of activity 7.3 and suggest the ways/forms the manager used to pass the

information to the staff, learners also suggest the importance and barriers to effective communication.

Make a follow up as learners do the activity. Ensure everyone is actively participating and heard clearly instructions to be followed and address any challenges/issues identified. Encourage learners to think about the environment, peace and values, be creative and think beyond the box as they suggest the importance and barriers to effective communication and the forms used to communicate information.

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities to share or present their findings. Harmonize their findings or answers, and help them draw conclusions/summary on importance and barriers to effective communication and the forms used to communicate information. Answer or address any questions or challenges about the activity. Guide them to make notes in their notebooks referring to Learner's book.

Application activity 7.3 Learner's book

Learners in groups or in pairs read and analyse the application activity questions to discuss the role of effective communication within and outside the organization, they explain briefly the features of effective communication and they discuss the elements (factors) that constitute the process of communication. This activity may be given as a research question or homework.

Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Refer to the possible answers below as you assess their work. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for activity 7.3

a)The ways/forms the manager might have used to pass the information to the staff could be: telephone through calling them, sending SMS through WhatsApp, Face to face talking and Memos.

b)Yes. Communication is important in business in the following ways:

- It helps the entrepreneur to maintain a good relationship with the customers
- It helps to pass information to the staff of the business
- Good communication increases morale among workers
- It helps to increase the sales of the business. For example, through advertising.

- It helps an entrepreneur in building the company brand image.
- It helps in advertising job vacancies for the business. For example, publishing job vacancies on radios, TVs, in newspapers, etc.
- It helps to pass the relevant information to the staff of the business.
- It links entrepreneurs and the suppliers.
- Helps the enterprise to pass information to customers, government and the public.

a) Barriers to effective communication include:

- Using of funny and difficult language.
- Noise in the environment.
- Distraction in the environment.
- Language barrier e.g. to communicate in English to people who understand French only, etc.

Possible answers to the application activity 7.3

a) The role of effective communication within and outside the organization.

A business Organization is a group of people working to earn profit. Various kinds of activities have to be performed by the people of an organization so as to earn profit. These activities need an effective and systematic communication. Different employees and officials in an organization need to communicate to each other.

Without efficient communication, one cannot even imagine to do work and hence will be unable to earn profit. Since the aim of business organization is to earn profit, the organization will die without profit and this death is a result of the absence of communication. This is why communication is called life blood of a business organization. We can prove this statement in the following manner.

Importance of communication inside an organization:

- **Interaction between employer & employee:** Employees are informed about policies and decisions of employers through circulars, reports, notices etc. Employers also get in touch with employees through application, complaint etc. So, communication plays a vital role in the interaction of employer and employee.
- **Helps in setting goals and objectives:** Mostly, the organizations have a variety of formal and informal objectives to accomplish. These objectives

may be financial results, product quality, market dominance, employees' satisfaction, or service to customers. So the communication enables all the persons in an organization to work towards a common purpose.

- **Helps in making and implementing decision:** In order to achieve the objective, people in a business organization collect facts and evaluate alternatives, and they do so by reading, asking questions, talking or by plain thinking. These thoughts are put into a written form. Once a decision has been made, it has to be implemented which requires communication.

Importance of communication outside an organization:

- **It helps in hiring the employees:** If a company wants to hire someone, it advertises the vacancy, receives applications, calls the candidates, takes the interview and then offers job to the successful candidates. The whole process requires communication.
- **Dealing with customers:** Sales letters, brochures, advertisements, and personal sales calls are all used to stimulate the customer's interest. Communication also used in credit checking and handling customers' complaints and questions.
- **Negotiating with suppliers:** To obtain necessary supplies and services, companies develop written specification that outlines their requirement.
- **Negotiating with financiers/banks:** Communication is also used to negotiate loans with lenders and fill out loan applications.
- **Informing the investors:** Balance sheet, income statement, and ratio analysis are used to inform the investors regarding performance of business.
- **Interacting with government:** Government agencies make certain rules to regulate the economy. These rules are communicated to organizations through various papers. These organizations try to fulfill these requirement like filling taxation form and other documents.

b) People use the following forms of communication to communicate with their friends and employers: They use face to face talking, telephone, letters, e-mail, faxes, etc.

- c) 1.** It was a negative and hurting language and this should not be used in business. If I were Mahoro, I would have contacted/called Byiringiro using a positive language since he had not taken very long time before. Generally, in business, positive language helps to attract new customers and increase sales in business.
- 2** The language does not fulfill the features/principles of effective communication. It is not courteous because it is a negative language. For effective communication to exist between the sender and the receiver, it should be **courteous** where the

sender should communicate to the receiver in a respectful way. The sender should avoid hurting the receiver through he /she should not be shy from addressing the issue under concern.

3. The features of effective communication you can use to communicate effectively include:

- **Concrete:** The message should be based on facts and the sender should be able to provide evidence of such facts.
- **Clear:** The message should be clear and easy to understand. The sender should use the language that the receiver understands. If the message is ambiguous and is not understood by the receiver, then that is not an effective communication.
- **Complete:** The message should be complete by including all details that the receiver needs to understand the message.
- **Courteous:** The sender should communicate to the receiver in a respectful way. The sender should avoid hurting the receiver but he /she should not be shy from addressing the issue under concern.
- **Correct:** The information should be correct and accurate.
- **Concise:** The message should be as brief as possible and contains all the information that is required. If the message contains useless and irrelevant details, it may confuse the receiver.

4. The elements (factors) that constitute the process of communication include:

- **The Sender (Transmitter):** This is the person who starts the communication process by sending a message.
- **Message:** This is a verbal, written or recorded communication from one person to another.
- **The Medium of communication:** Refers to the method by which a message moves from a sender to a receiver. For example, the sender can use a letter, telephone, memo, notice board, e.t.c as a medium to send the message to the receiver.
- **The Receiver:** This is the person who receives a message. When a message is received, the receiver decodes it.
- **Feedback:** This is a response (reply) from the receiver of a message that is sent back to the sender. This ensures that a message has been received and understood by the receiver who if necessary act on the message.

LESSON 4: Public relations/Customer care

Learning objectives: Describe the functions and tools of public relations, practice good customer service skills and handle difficult customers

a)Prerequisites/Revision/Introduction: Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Lead a review of the previous lesson on effective communication, handle any homework or assignments, and ensure a conducive learning environment. Help learners link the previous lesson to the current lesson.

b)Teaching resources: Basic materials for a class/lesson to be conducted: Desks, Learners books, internet, books, case studies, newspapers, resource persons, role play, radio, television, debates and any other trustworthy and reliable resources to enhance learning.

c)Teaching methods: Think-pair-share; small group discussion, brainstorm, field study, interview with entrepreneurs in community, research in the library, research on the internet, etc.

Activity 7.4 Learner's book

Give instructions to the learning activity, learners in small groups or pairs analyze the case study and suggest whether Uwamahoro has got good customer service or not and think on why

Uwamahoro decided to move to the other shop to buy the items she wanted. Monitor group activities to ensure everyone is actively participating and heard instructions to be followed clearly and

address any challenges/issues identified. Encourage learners to think about the environment, standardization culture, be creative, peace and values as they give answers to the activity.

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities share or present their findings. Harmonize their findings or

answers, and link the findings to the learning objective, help them draw conclusions/summary on the reasons why Uwamahoro decided to move to the other shop to buy the items she wanted.

Answer or address any questions or challenges about the activity. Guide them to make notes in their notebooks referring to the learner's book.

Application activity 7.4 Learner's book

This activity can be done as individuals, pairs, small groups, whole class discussion. Learners analyze the application activity and explain briefly the functions of public relations, they also discuss the tools of public relations. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Basing on the learners' performance or results, you may decide to give remedial or extension activities. Refer to the possible answers below as you assess their work. Conclude the lesson by guiding the learners on what to learn in terms of next lesson, home works, organizing the class, etc.

Possible answers for activity 7.4

a) No. Uwamahoro got bad customer service/poor customer care since when she was asking for goods in the shop, the shop owner was busy conversing with his/her friends on phone.

b) Uwamahoro decided to move to the next shop to buy goods because the first shop owner did not give her attention and so did not buy what she wanted in the 1st shop.

c) The business owner would have done the following to offer quality service to Uwamahoro:

- Avoid being busy conversing with his/her friends on telephone.
- Welcoming the customer.
- Asking the customer how he can/she can help her.
- Showing concern to the customer.
- Giving the customer attention.

d) Yes, it is important to provide good customer care in business due to the following reasons:

- It is a basis for business growth and success.
- It helps to overcome business competitors.
- It helps to increase sales and profits.
- It is the cheapest way of advertising business products.

- Happy customers will recommend you to others.
- Security of the business resources.

Possible answers to the application activity 7.4

a)The functions of public relations include:

- **Educating the public:** The public relations department educates the public about how they can improve their welfare and make income generating activities. For example, some TVs and newspapers may educate the public about how they can create and manage small businesses to earn money.
- **Mitigating the negative publicity against the business:** The public relations department has the responsibility to identify any negative publicity against the business and products and make efforts to correct such negativity.
- **Monitoring the media:** The public relations department monitors the media for any comments that is issued about the company and its products.
- **It manages crisis periods:** The public relations department monitors and manages crisis periods and ensures that problems of crisis do not adversely affect the business and its products.
- **Provide accurate information:** The public relations department provides accurate information about the performance of the business, product failure, etc.

b)Some of the tools of public relations include:

- **Brochures:** A brochure is a booklet published by an organization that contains information about the organization, its vision, mission, ethics, past and present achievements, etc. This printed paper document is largely used to inform the public about the company's products or services.
- **Photographs:** These are used to communicate about an event or situation. Companies use a photograph of a person or a photograph of an activity that has been done by the company. For example, the photograph of a manager (possibly wearing a T-shirt) giving a cow to poor people under GIRINKA MUNYARWANDA Program may be used to create the image that the company cares for the community.
- **Conferences:** The most common of this type are press conferences where representatives of various media houses (the press) are called upon and knowledgeable member of the organization explains the required information.
- **Interview with journalists:** This is a meeting with journalists who ask

questions and you provide the answer. Your answers may be interpreted differently by different journalists. There is a limited control over the final message when the interview tool is used.

- **Print media:** The print media, particularly the newspapers are the most common tools of public relations. Companies can use print media because newspapers are widely circulated and readily available to a wide audience.
- **Internet:** The internet is a powerful tool of public relations. Notices may be placed on the company website, e-mail sent to the public and social networking websites like Facebook, Whatsapp, Instagram and Twitter are used to communicate. Blogs can also be used as a public relations tool.

LESSON 5: Customer relations

Learning objectives: Describe how to handle customer complaints, show how to give good customer service when there is conflict/misunderstanding, explain how to manage customer care

a)Prerequisites/Revision/Introduction: Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge and attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Ensure a conducive learning environment and lead a review of the previous lesson on public relations/Customer care, handle any homework or assignments. Help learners link the previous lesson to the current lesson using an appropriate discovery activity.

b)Teaching aids: Basic materials for a class/lesson to be conducted: Desks, Learners books, internet, books, case studies, resource persons, debates, radio, television and any other trustworthy and reliable resources to enhance learning.

c)Teaching methods: Think-pair-share; small group discussion, brainstorm, interview with entrepreneurs in community, field study, gallery walk, research in the library, research on the internet, etc.

Activity 7.5 Learner's book

(i) Using an appropriate method, such as small groups or pairs, students may interview local entrepreneur; make research in the library or internet, group discussions following instructions given to give examples of poor service and exceptional service to customers, to think about what customers need from sellers and suggest how to manage customer care with customers. Ensure a balance among the groups or when pairing and that the instructions were clearly understood.

(ii) Monitor to make sure whether everyone is working on the activity, ensure everyone is given an opportunity and is contributing in group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

(iii) Guide learners to share their findings on the activity through an appropriate method such as group presentation, pair-share, written reports, whole class presentation. Ensure learners of different needs and abilities are given opportunities to share or present their findings.

(iv) Harmonize their findings or answers, and link the findings to the learning objective, help them draw conclusions/summary on examples of poor service and exceptional service to customers, what customers need from sellers and how to manage customer care with customers. Refer to the possible answers below as you assess their work.

(v) Appreciate the team's presentations and answer or address any questions or challenges about the activity. Guide learners to make notes in their books referring to Learner's book.

Application activity 7.5 Learner's book

This activity can be given as an individual, pair or small group activity. Learners read and analyse the activity to explain the statement "a customer is a king". They also suggest how they can ensure good customer relations in business.

Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating. Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work. Conclude the lesson by guiding the learners on what to learn in terms of next lesson, home works, organizing the class, etc.

Possible answers for activity 7.5

a) Examples of a poor service you have to avoid if you have a shop or other business in general:

- Being busy chatting on WhatsApp or conversing on telephone when a customer is asking you a given good or service.
- Being impolite and not to respect a customer
- Unfulfilled promises, lies and other deceptions
- Not resolving a complaint of a customer.
- Not ask a customer what he/she needs if he/she enters in your shop.
- Not to tell a customer about how the product works, its quality, etc.

- Use negative and hurting language when dealing with a customer.
- All these elements stated above are examples of a bad customer care you have to avoid in your business.

b) Examples of an exceptional service which you have to maintain in your business:

- Respond to a customer request or complaint as quickly as possible.
- Give the true information to the customer about the quality of product, price, etc.
- Keep promises with customers.
- Explain why some products needed by customers are not there in your shop.
- If you can not lie customers that is you always tell the truth to the customers.

c) **A customer wants/needs the following from any business:**

- **Quality of goods or services:** Most customers expect from the business to buy quality goods or services at reasonable price.
- **Respect:** A customer needs to be respected.
- **Customer care:** Customers are happy when they are better served and cared for. When this happens they recommend you to others and this also builds a positive image of the business.
- **Business that keeps promises:** Customers trust organizations that keep promises with them. When promises are broken, it may affect the relationship between a business and customers.
- **Knowledge:** Customers need to be fully informed about prices, quality, etc for example, they need to be informed about price changes in the business.

d) **The business can do the following to manage customer care:**

- 1) **Be transparent and honest:** Transparency is absolutely crucial to managing customer service expectations effectively and will affect clients' ability to trust a company. Businesses can ensure clients remain confident in their providers and have a positive experience by remaining honest in every possible situation.
- 2) **Openly discuss solutions:** Businesses that have highly knowledgeable customer support teams should be well-versed in the solutions to every

potential problem and be able to speak to those possibilities quickly. One important way businesses can manage customer service expectations is by openly discussing possible solutions to a problem with the client.

- 3) **Provide clear timelines:** Glitches and errors in business can be irritating and costly to customers. However, clients will become more angry if they look forward to their problem being solved in a week, and instead wait a week and a half. Businesses can manage customer service expectations by clearly stating how long any particular task will take from the moment the client gets on a call until the resolution is in progress.
- 4) **Remain optimistic, but realistic:** While optimism is an important part of a positive business experience, managers, customer care officers and other public relations officer be must be realistic about solutions they give to customers. For a business enterprise, it is more important to tell the truth to the customer than set expectations that can't be met.
- 5) **Follow up regularly:** Finally, support teams can manage customer service expectations by following up after each stage of the resolution process.

Possible answers to the application activity 7.5

a) Yes. “The customer is King” because of the following reasons:

- This is because every business needs customers to survive without customers the business will collapse.
- Customers buy business products.
- They provide capital to the business.
- They recommend the business to other buyers.
- They advise the business.
- They advertise business products.
- They enable the business to make profits.
- The business does whatever in the interests of its customers.

b) A business can ensure good customer relations with customers by doing the following:

- Proving quality goods or services to customers.
- Providing good customer care.
- Keeping promises with customers.

- Being polite and respectful to customers.
- Responding customer's request or complaints as quick as possible.
- Using the right weights and measures and avoid cheating customers like charging higher prices because for example other shops in the neighborhood are closed.
- Friendliness i.e customers need to be treated as humans.

LESSON 6: Supplier relations

Learning objectives: Describe ways of being a successful sales person

Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Learners' books, different illustrations, internet, computer, and any other trustworthy and reliable resources to enhance learning.

Activity 7.6 Learner's book

Guidance: Follow the guidance about the Learning Activity

1) The people in the above picture are happy, one is rewarding the other one because of gold service, excellent service

2) The strategies to become a successful salesperson are the following

- Being a Critical Thinker
- Being Resourceful
- Being Honest
- Being Competitive
- Being Communicative
- Being Confident
- Being Knowledgeable
- Being strongly motivated.

- Preparing ahead of time.
- They don't think in terms of sales but rather in terms of building a business.
- They listen more than they speak, getting an understanding of the customer's needs and then finding a solution.
- They are always seeking new, better and faster ways to increase their sales efforts
- They see problems as opportunities.

Application activity 7.6 Learner's book

- a) Muhire as a successful salesperson in his company is characterized by:
- Relationship builder
 - Resourceful
 - Knowledgeable
 - He is strongly motivated.
 - He is thinking in terms of sales but rather in terms of building a business.
 - He listens more than they speak, getting an understanding of the customer's needs and then finding a solution.
 - He is always seeking new, better and faster ways to increase their sales efforts
 - He sees problems as opportunities.
- b) Strategies to use in order to make good relationship with your customers.
- **Practice active listening.** For making good relationship, successful sales people are completely present when s/he talks to customers. S/he is not thinking about another deal or sending funny SMS to his/her team members. S/he is engaged and as a result, his conversations with buyers are deeper and more meaningful.
 - **Make follow up:** Salesperson should make follow to every message received from different channels of communication.
 - **Personalize their message:** The sales salespersons should understand the unique pain points of their customer are facing and can explain why their product is a good fit in that regard that s/he should give its own message according to the customer.

- **View their customer’s success as their own:** Good sales persons touch base frequently with her/his customers to seek feedback and provide tactical suggestions.
- **Build constantly personal relationships:** successful salesperson has to build a personal relationship with customers whereby the customers see her/him as the one who is very important in life. Sometimes making social relationship such as engaging in social activities such helping the poor, community works, etc.

Note: that here are so many strategies that the successful salesperson can put into practice for building good relationship with customers, that is why the strategies are not limited the above mentioned.

LESSON 7: Writing skills

Learning objectives: Determine and write the appropriate format, style and tone to use in writing business documents.

Prerequisite/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for a class/ lesson to be conducted: Business documents, Learners’ books, internet, newspapers, books or magazines, radio, television, computer, projector and any other trustworthy and reliable resources to enhance learning.

Activity 7.7 Learner’s book

Read the following text and answer the questions that follow.

Learners in small groups, pairs or individual read the text to come up with identifying different business documents that can be found in the office, explain business letters and reports and their main parts.

While learner(s) is/are doing the activity, make sure everyone is working and actively participating. Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.

Harmonize their findings or answers, and help them draw conclusions/summary on explanation business documents and methods of writing them. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to learner’s book.

Application activity 7.7 Learner's book

1) Learners read and proof read the business letter given then after they correct errors, spelling, punctuation, presentation and layout, re-write the business document correctly and then they compose another letter to answer the first one. This activity may be given as assignment in class or homework.

2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for activity 7.7

a) Different business documents that can be found in the illustrations

- Standard letters
- Business reports
- Advertisements
- Notices
- Instructions, memos, messages, (using appropriate format, style and tone)

b) Explain the two documents found in that office

- **Business letters:** A letter is a written message from one person to another or from one organization to another. Letters are the most important means of written communication, the most numerous and the most personal. Letters are widely used for external communication. In certain situations a direct letter may be used internally like for confirming an oral briefing, to remind employees about the previous arrangement, etc. They are also very important for any organization or individual for the purpose of giving or seeking information.
- **Business reports:** Business report is an impartial, objective, planned presentation of facts to one or more persons for a specific, significant business purpose. Reports travel upwards to supervisors and management policy-makers, downward and horizontally to those who carry out the work and policies, and outward (outside the firm) to stockholders, customers, the general public and government officials. The report facts may be pertained to events, conditions, qualities, progress, results, investigations, or interpretations. They may help the receiver(s) understand a significant business situation, carry out operational or technical assignments, and / or plan procedures, solve problems and make executive decisions

c) The above documents facilitate business communication in the following:

- Remind employees about previous arrangements.
- Reports suggest measures to overcome business problems.
- Letters confirm briefings for meetings.
- Report provide recommendation for future actions.
- Reports are based on to measure performance of a business. e.t.c

Possible answer for application activity 7.7

- 1) The business document is a business letter
- 2) Proof reading the business letter and making corrections

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P.o.Box:.....

Gasabo

Kigali City

Dear Sir,

RE: Incomplete parts of Entrepreneurship Books

We must first of all thank you for your prompt delivery of the books we had ordered only last week on telephone. For the last so many years of our contact we have been highly satisfied with your prompt and courteous service.

Today, unfortunately, on opening the carton we found three sets of “Entrepreneurship”, part I, II and III incomplete. The last chapter of each of these books is missing. We are convinced it is not your fault. May be at some stage, the books were not properly checked. Anyway, we request you to kindly replace them immediately, so that we could send them to the text-book where they are urgently needed.

Yours Sincerely,

Muhire Anthony

Director Managing

1. Another letter that can be the response of that one

ABC Ltd

Gasabo

Kigali City

P.o.Box:.....

XWZ Ltd

Huye District

P.o.Box:.....

Huye

Tel: 1278936045

Date 20/03/2018

Dear Sir,

RE: Incomplete parts of Entrepreneurship Books

Please accept our apologies for this lapse on our part. We always check all the books before packing and dispatching them. It is really unfortunate that this time you received three defective sets.

Today itself we are replacing them at our cost. We may also assure you that in future we will be more careful in fulfilling your orders

We are really sorry for the inconvenience caused to you.

Yours Sincerely,

Kamanzi Anthony

Director Managing

7.5. Use of skills lab method: Skills Lab 7

Skills lab activity 7.8 Learner's book

For this lab, learners will be able to appropriately develop the different communication forms. Through this, they will be able to apply appropriately the communication forms in their club activities or in the businesses they have or plan to have at their homes.

Guidance to the lab:

1. Build part (max 15 min)

Using Think, Pair and Share; ask learners to answer the following questions.

- 1) What is communication?
- 2) What are the different forms of communication used in business?

Choose few pairs to answer the above questions to the general audience.

Possible answers

- 1) Communication refers to sending and receiving of messages or information.
- 2) Examples of different forms of communication used in business.
 - Letters
 - Telephone
 - Emails
 - Face to face
 - Posters or banners

Emphasize that this lab will inform the learners that effective communication is very essential in business. This lab is an opportunity for them to learn how to communicate effectively to their customers about their products.

2. Practice (Max 25 Min) Developing Communication Forms

Note: This lab requires you to prepare sample templates for the different means of communication. As a teacher, you should have more information about how to write a business letter, make a business telephone call, write business emails, conduct face to face business conversation, and writing business posters or banners.

For example a **business letter** has the following parts: Business name and details, greeting part, body (explaining the purpose of the letter), conclusion that concludes

the letter (thank you part), signature from the writing authority could be the club president or finance secretary

The learners in their respective groups each with the given form of communication drafts information about the product or business they will design the given form communication on.

Given the means, they will write or design the kind of information that will be shared to the customers about the products they are making in the club or the products they intend to make back at home. (use examples accordingly)

Assign each group a given form of communication (Letters, Telephone, Emails, face to face, Posters or banners)

Clarify during practice and notes that information given must be precise, clear, polite, simple and specific.

Make intentional movements around the groups guiding the discussions and supporting learners accordingly as they design the given form of communication.

NB: For the learners that are doing telephone or face to face as forms of communication are not designing anything but instead they coming out with appropriate information they will share to the customers using those forms of communication for example they can role play during presentation using phones(one person acting as the entrepreneur another acting as a customer)

1. Presentations (Max 25 min)

Guide the presentations through question and answer approach to insight more understanding in the learners.

Communicate the appropriate time for this activity to be done. Each group will present their findings, for those with face to face and telephones will role play as they show case the major points in their exchange.

During presentations encourage learners challenge/supplement each other (control this as it takes time) as it will enable them to understand better.

2. Conclusion (Max 10 Min)

As a form of assessment about this lab, **Use ‘Stand and Sit approach’** to make a conclusion by randomly asking learners to answer questions on what they have learnt.

Emphasize that for business club activities and products to be known, communication to the customers must be effective given any means of communication. That they should be able to implement and use these forms of communication in the day today

school club activities or in businesses they tend to start.

3. Portfolio Assignment (5 Min)

As a take way of this lab, provide learners a portfolio assignment which is meant to test the skills learners have attained from this lab. Remember this is an individual activity and thus each learner must do it.

Each learner will develop one form of communication with appropriate information they will communicate to the customers on the product they want to start back at home.

7.6. Unit Summary

Interpersonal communication is an exchange of information between two or more people. As long as a person is communicating with another person, they are involved in interpersonal communication.

Effective communication is a mutual exchange of messages between two or more persons and requires that people involved are satisfied with the interaction taking place. This occurs if the receiver of the message is able to understand it and give an appropriate feedback. Communication is very important in business as it helps a business to maintain a good relationship with the customers and suppliers, advertising job vacancies for the business, helps to pass important information to the workers of the company, etc.

A team is a group of people working together towards attainment of a common goal.

Team building is the process of enabling and facilitating team members to meet their goals. Team building is also defined as the various activities undertaken to motivate team members so as to increase team performance.

Team building is very important in business since it increases collaboration between team members, improves team productivity, helps to make the workplace comfortable and attractive, etc.

Customer care is how the business treats its customers to meet their needs. Customers are very important in business because without them the business cannot survive, it will collapse. For this reason customers must be treated well and highly respected.

Some ways to treat customers well include:

- Providing good customer care to them
- Providing quality products or services
- Giving discounts to customers

- Giving gifts to customers
- Giving them credit facilities to honest and well known customers.
- Accepting returned goods in case they have defects
- Deliver goods on time.

For a company to communicate with customers, employees, suppliers, etc it uses various communication documents such as: Business letters, memos, simple reports, agenda , minutes, standard letters, advertisements, notices, instructions, messages, (using appropriate format, style and tone), proof reading, Identify errors (spelling, punctuation, figures, presentation and layout). The teacher is supposed to give the standard sample documents so that learners end the unit having basic and standard writing knowledge and skills.

7.7 Additional information

Interpersonal communication is the process by which people exchange information, feelings, and meaning through verbal and non-verbal messages. On a regular basis, people use interpersonal communication in different ways. Interpersonal communication is a key life skill and can be used to: give and collect information, maintain relationships, make decisions and solve problems, etc.

Communication has many functions which include:

- **The information function:** This function serves to provide knowledge to the individuals need for guidance in their actions. It also fulfills worker's desires for awareness of things that affect them.
- **The command and instructive functions:** This function serves to make the employee aware of his obligations to the formal organization and to provide him with additional guidance on how to perform his duties adequately.
- **The influence and persuasion function (also known as motivational function):** This function encourages the appropriate individual to perform or to exhibit certain behaviour. Messages communicated are used to convince individuals that their actions can be personally or organizationally beneficial.
- **The integrative function:** This refers to the fact that the communication of messages / ideas, if properly handled, should help to relate the activities of the workers to their efforts complement rather than detract from each other. Work efforts are unified rather than fragmented as a result of properly integrative communication. Employees can perform well and be involved in their work only when they understand their job duties and responsibilities. If the organization's key goals, values and strategies are

not communicated to employees, they will not work in that direction.

Every business enterprise to succeed, it builds and maintains good relations with the public which include customers, suppliers, government, etc. The business organization cannot exist without customers. For this reason, it very important for a business to offer good customer care to its customers as a way of retaining and maintaining them.

The following is some of the importance of offering good customer care in business:

- It increases the volume of sales for the business.
- It attracts customers in the business.
- Leads to higher profits for the business.
- It helps to over compete business competitors.
- It establishes a good image for the business.
- Secures customer loyalty.
- Customers will enjoy visiting you and will buy more.
- Good customer care will make the customers come back.
- Due to good customer care, your customers will recommend you to others.
- Good customer care is the cheapest way of advertising business products.

In this unit; team building and its characteristics has been introduced but it important to note that in a business “Teams cannot be created, they must be built”. The stages of team development/building involves:

- **Forming** where members get to know one another and their tasks.
- **Storming**: Under this stage team members begin to trust one another
- **Norming**: In this stage a team recognizes, accepts, values the differences of team members, focus more time and energy on the purpose, task, vision, mission and conflicts are addressed and resolved.
- **Performing**: This is a stage where tasks are accomplished, team targets are achieved, the team reaches solutions quickly and prevents issues from becoming problems.

7.8. End unit 7 assessment

1.a) The photo shows a football team of players. No. It is not possible for only one person to make a football team and mark goals with other teams. To make a football

team requires many people working together towards a common goal which is marking goals to their rivals.

b) If workers in company B fight against themselves in their offices, the business will not perform efficiently, and it may make loss. Disagreement between the employees of company B may lead to its collapse.

2.i) . The behavior of kamaliza reflected poor customer care. Her behaviour is likely to cause business failure. If I were Kamaliza, the best way I would have conducted my self in the following :

- Avoid being busy chatting on WhatsApp when the customers enter in my alimentation to buy goods.
- Welcoming the customer.
- Asking the customer how he/she can help her.
- Showing concern to the customers.
- Giving the customer attentions.

(ii) The negative effects of giving bad customer service in business include:

- May lead to loss in the business.
- Bad reputation.
- Bad business image.
- Loss of confidence and trust.
- Ends relationship between a business and customers.
- Bad reference for career.
- Loss of a job.
- Lack of customers.

iii) Guide learners and make sure everyone has actively participated in role pay.

3. Some of the good ways of treating customers are:

- Giving discounts to customers.
- Giving good customer care.
- Selling quality products or services.
- Giving gifts to customers e.g sweets, t-shirts, etc.

- Giving credit facilities to well known and honest customers.
- Deliver goods on time.
- Accepting goods returned in case they have defects.

4. **“Customers are lifeblood and backbone of a business.**

Yes. A business is an activity which is done expecting to earn profit. In order to get profit, a business needs customers. Since the aim of a business organization is to earn profit, the organization will collapse without customers. Customers are very important in business. This is why “Customers are lifeblood and backbone of a business. We can prove this statement in the following manner.

Importance of customers to a business is:

- Customers are lifeblood and backbone of a business because every business needs customers to survive.
- Without customers the business cannot continue its activities, it will collapse.
- Customers are source of profit to the business.
- Customers are source of sales revenue to the business.
- Customers help the business to expand its operations.
- Customers provide feedback that helps the business to make improvements.
- Customers buy business products.
- They recommend the business to other buyers.
- Loyal customers can book business products and pay in advance. This is a source of business capital to an entrepreneur.

5. Case Study: AMAHORO Hotel

1)The manager decided to cut off all benefits for the employees and reduced their salaries.

2)The clients of the Hotel decided to change the Hotel because they found good service there.

3)Strategies of effective communication that the waitress of the Hotel should use in order to keep the clients:

- Creating good impression

- Respect the clients
- To listen actively and stay focused when listening
- Give immediate feedback

4) Explain the ways of treating customers better and developing customer loyalty in AMAHORO Hotel

Customer loyalty is based on favorable attitudes and behavioral responses such as repeat purchase.

Let customers know what the hotel is doing for them. This can be in the form of a newsletter mailed to existing customers, or it can be more informal, such as a phone call. Whatever method used, the key is to dramatically point out to customers what excellent service is being provided

Remember special occasions. Send regular customers birthday cards, anniversary cards, holiday cards among others. Gifts are excellent follow-up tools, too. Hotel does not have to spend a fortune to show care. It should use creativity to come up with interesting gift ideas that tie into hotel 'service, the customer's activities or its recent purchase.

5) As the auditor hired by the owner of the hotel, write a comprehensive report about the research done for identifying reasons for income decreasing in the Hotel and suggest the way forward.

AMAHORO HOTEL Ltd

Gasabo District

P.o.Box.....

Kigali City

Tel:1234567890

To: Chairman of Board of Director

From: External Auditor

Ref: 19/06/018

Date 9/07/2018

AUDITING REPORT OF THE AMAHORO HOTEL Ltd DONE

FROM 18/05 TO 26/05/2018

As you may recall, on 15/05/2018 you assigned me to audit AMAHORO Hotel Ltd. This was done from 18/05/2018 to 26/05/2018 and had the purpose of finding out the reasons why the hotel clients had left for going to the neighboring hotels. It is in that regard that I would like to report to you the following findings:

- 1 There are weak customer service delivery.
- 2 The employees are not motivated because of the fact that the manager has cut off the bonus, extra time wages, and bad management environment whereby the manager threaten them.
- 3 Hotels has many potentials such as recreational places, farming land that are not being used.
- 4 The hotel miss corporate social responsibilities so that it can be famous

In view of the above, I would suggest the following recommendations:

- 1 There is urgent need to recruit motivated employees
- 2 Employees should be motivated for working as their own
- 3 Hotel management team should be changed
- 4 Farming land should be used for supplying the hotel and have recreational land used for motivating every one from children to old people to come
- 5 Social responsibilities such as providing clean water to surrounding people,etc

Your urgent attention to the issues raised above is of paramount importance.

.....

Kayiranga Fabien

External Auditor

Compose a letter of termination of the job offer/appointment addressed to the Manager Ms Kampire.

AMAHORO HOTEL Ltd

Gasabo District

P.o.Box.....

Kigali City

Tel:1234567890

31st May, 2018

To Ms Kampire Alice

Kigali, Rwanda

RE: TERMINATION OF YOUR SERVICE AS HOTEL MANAGER

We would like to commend your good services you have been rendering to our hotel since 2015. However, due to the restructuring process aimed at improving the performance of our hotel, your services with us are no longer required effective by 31st May 2018.

Your termination package has already been arranged of two million Rwandan francs (2,000,000frw), the check to be collected from the new accountant office.

We once again thank you for your services and hope to engage you again if need arises.

Yours, sincerely

Kanyange Johnson

Chairman of the Hotel Board Directors

7.9. Additional activities

Remedial Activities

- a) Differentiate between a listening skill and a speaking skill.
- b) Explain in detail verbal and non verbal communication.
- c) Explain the following proverb “amaboko azaguha uyabona mu iramukanya”. Relate this proverb to the real life situations.

Consolidation Activities

- a) Explain briefly the factors considered when choosing a communication channel.
- b) Suppose you get a job after ending your university school, discuss how you can maintain good relations with people at the work place and in society in general through effective communication.
- c) Discuss advantages of having good listening and speaking skills by a person.

Extension Activities

- a) Discuss how you can deal with customer complaints.
- a) Examine the ways you can use to deal with difficult customers.
- b) What are the faults/pitfalls of listening?

Unit 8: OFFICE PROCEDURES

8

Key Unit Competency: To be able to demonstrate ability and knowledge of carrying out general office operations.

8.1 Unit Prerequisite

In Ordinary Level (S2) the learners were introduced to initiation to accounting, (S3) unit 3; unit 6 and unit 10 learners were introduced to Communication skills, Customs procedures and quality management, respectively. For quality management and certification personnel management was included. While in A Level-S.4 unit 7 learners were introduced to Business Organization and management where they found different organizational structure and in S5 unit 7 Learners studied interpersonal communication. This prior knowledge, skills and competences should help them to be able to carry out general office operations.


prerequisite

8.2. Cross-cutting issues to be addressed

Note: The examples below are just to guide you on how to address cross-cutting issues throughout the unit but this does not mean that these are the only ones. You can address and give learners opportunities to discuss all the crosscutting issues where possible; taking consideration of the special needs of learners with disability, environment or community.

Gender education: Emphasis throughout this unit must be put on how both male and females have same opportunities when it comes to carry out general office operations. There is no special office activity reserved or meant for a particular gender, but they can all operate in offices equally.

Environment and sustainability: All human kind activities are carried out in the environment, it is therefore for every person to be responsible for sustainable environment. Especially office procedures used should be carried out in such way that there should not be environmental pollution because in offices there are some waste papers that are no longer needed. Those papers should be recycled and not dumped or burning them in the environment in order to avoid some consequences such as global warming which is due to green house effect cause by different dust in the atmosphere. Therefore, great care for environment is paramount for office operations in business activities.



Inclusive education: In addition to all having equal opportunities to generate knowledge and skills for office management, emphasis has to be put on how we all regardless of our background, economic or social setup have right to carry out office operations based on the choice. It is in that regard that teacher should put special emphasis in helping, by using all means of communication and bringing all required materials and documents to be in touch with blind learners who need also to understand that office operations should not discriminate but promote inclusiveness of all etc.

Peace and Values: You need to emphasize to learners the need to live in peace and harmony with others. Learners need to appreciate personnel relationship and all kinds of telecommunication found in office operations. Learners also need to promote positive communication and values especially towards society, customers, shareholders, environment, and government, among others as they are office managers carrying out office operations.

Refer to other crosscutting issues as identified in the curriculum framework.

8.3. Generic competencies

Throughout this unit, give learners opportunities to develop their generic competences especially activities and the methodology adapted. These have been discussed in the preliminary pages of this teacher's guide. Some of the generic competences that you should facilitate learners to develop include but not limited to the following:

Critical thinking: learners are given activities to analyze different cases about personnel management including job specification, job description, job analysis, job grading and recruitment without forgetting office support services equipment, telecommunication and some business documents. All these activities make learners think reflectively, logically and imaginatively about the practices of offices procedures in different situations before arriving at a conclusion.

Creativity and innovation: learners are given activities to use their creative and innovative abilities to generate job specification, job description, job analysis, job grading and office services and come up with solutions to challenges facing their human resource management, telecommunication and office management.

Research and problem solving: Through activities, give learners a chance to do research or analyze the various problems or challenges faced in human resources management, telecommunication and office management and propose ways or strategies of overcoming or solving the identified problems. Encourage learners to feel part of their community's problem solving.

During and after learning activities, learners should be given a chance to communicate/ share/pass on about best practices of office procedures, findings, results, products from others. Given activities in a logical and appealing manner, through speaking and writing

to others. Give learners opportunities to debate, make presentations, make arguments for and against, make reports among others.

Co-operation, interpersonal relations and life skills: Through different tasks assigned, they should demonstrate a sense of teamwork, cooperation, working with others as they generate job specification, job description, job analysis, job grading and office services through working in groups, teams, pairs.

Lifelong learning: after a task, activity or experience, learners should always share what lessons they have learned, how they may use or link the experience to improve on their knowledge and skills as they find best practices of human resources management, telecommunication and office management.

Guidance on the introductory activity

This introductory activity is intended to:

- Provide interest and motivation to the learners about human resources management, using telecommunication and office management Focus learner's attention on good performance of business activities especially those is found in case study: brick making factory and illustrations.
- Convince learners about what they will benefit from the unit.

It can be

- Built on previous knowledge, skills, values and attitudes to help the teacher assess the learner's prior knowledge and help link with the new content, or
- New content to help arouse learner's interest about what to expect in the new content be answered in one lesson, or
- Gradually over a period as the unit progresses. There are no right or wrong answers

Use an appropriate method such as small groups or pairs, provide learners with the Unit 8 introductory activity, and give instructions about the activity. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Learners in small groups or pairs analyze the Unit 8 introductory activity to describe what has led to the collapsing of the brick making factory; describe cause that led to poor performance of the factory; identify different equipment and documents found in offices; and suggest the best ways of telecommunication for achieving good performance of the organization.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such pair-share, small group presentations on the introductory activity. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating. Also encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially the presentation. Appreciate the team's presentations and remind them this activity was not meant come to the very right answers but to help them become aware of what to expect in the unit. Answers to the activity will be got as the unit progresses. You can support learner's answers by referring to possible answers to the introductory activity below:

Possible answers.

- The cause of poor performance may include but not limited to;
- Limited follow up of staff by supervisors/manager
- Lack of regular reports about performance
- Failure to conduct meetings for feedback and identifying challenges facing the factory
- Unskilled workers etc

Possible answers for question 2

i) An office

ii) I think the conducted interviews to recruit them

iii) Business report because every department can be asked to make a report at the end of a given period

8.4. List of lessons (including assessment)

Lesson title/probable heading Learning objectives (from the syllabus including knowledge, skills and attitudes) and Periods

No	Lesson title	Learning objectives (from the syllabus including knowledge, skills and attitudes):	
1	Personnel	Produce and interpret simple organization charts Design job descriptions, job specifications, advertisements and explain their purposes	3
2	Office support services Equipment	Operate simple office equipment and documents and take care of them	2
3	Telecommunications	Prepare, use and various telecommunication methods, and ways in an organization Describe the advantages and disadvantages of using different telecommunication methods	2
4	Business documents and payment procedures	Identify the various documents used in buying and selling operations Prepare, Interpret and check receipt and payment documents used in business	3

5	Information and record handling	Carry out procedures for maintaining safety, security and confidentiality of information Keep, organize and use effectively the business files, documents and equipment	3
6	Skills Lab 8	Apply Skills Lab Methodology	2
End of Unit Assessment		Can be able to demonstrate ability and knowledge of carrying out general office operations	2

LESSON 1: Personnel

Learning objectives: Produce and interpret simple organization charts;

Design job descriptions, job specifications, advertisements and explain their purposes.

Teaching aids: Learners books, internet, illustrations of organizational charts, case studies and any other trustworthy and reliable resourceful person to enhance learning.

Possible methods: Pair share; small group discussion, brainstorm, interview with resourceful people, research in the library, research on the internet.

Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Use K-W-L (What learners already know-What they want to know-What they have learnt) after the introductory activity to assess how much students already know and what they would be interested in learning about organizational structure and human resource management. Learners write under (K-what I know; W-What I want to know) about organizational structure and human resource management referring to the unit

7 of S4 explaining business organization management. Briefly discuss what is written under each section with learners.

K-W-L Chart		
Topic:		
what I Know	what I Want to know	what I Learned

Activity 8.1 Learners' book

- (i) Learners in small groups, pairs or individual analyze the case study to come up with the right name of the organizational structure, explain the process of recruitment, give duties and responsibilities of some job positions and explain the meaning of organizational chart.
- (ii) During the group discussion make sure everyone is following and actively participating.
- (iii) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- (iv) Harmonize their findings or answers, and help them draw conclusions/summary on production and interpretation of simple organization charts and designing job descriptions, job specifications, advertisements with explanations of their purposes. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to learners book.
- (v) Help to guide learners to define recruitment, job analysis, job description, job specification and job advert. They will also give reasons as to why the above documents are important.

Activity 8.1.3

Guide learners to prepare an application letter and a curriculum vitae for any organization of their choice.

Application Activity 8.1

Learners prepare the job description and job specification of the given positions. They explain the role of job description and job specification in recruiting. The learners draw

also the organizational structure of their school and examine it. This activity may be given as a research question or homework.

Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for activity 8.1.

1)The right name is the financial institution organization structure

2)The answer is found in the introductory activity:

It is (d) : Financial institution organisational structure basing on the departments involved.

The process of recruitment starts by:

(3) How to find personal is through recruitment process which involve the following steps:

- Jobs analysis,
- Jobs descriptions,
- Jobs specification,
- Jobs grading,
- Advertisements,
- Application form are made and
- selection process continued up to the level of finding the needed personnel

(4) a.The following positions have the following duties and responsibilities:

- **Production manager:** S/He has the following duties and responsibilities:
 - production planning and scheduling
 - control and supervision of the production workforce
 - managing product quality (including process control and monitoring
 - maintenance of plant and equipment
 - control of inventory
 - deciding the best production methods and factory layout.
- Production manager has to make close collaboration with various other departments within the organization.

(b) **Accounting and Finance Manager:** this has the following duties and responsibilities:

- Financial record keeping of transactions involving monetary inflows or outflows.
- Preparing financial statements (the income statement, balance sheet and cash flow statement) for reporting to external parties such as shareholders. The financial statements are also the starting point for calculating any tax due on business profits.
- Payroll administration Paying wages and salaries and maintaining appropriate income tax and national insurance records.
- Preparing management accounting information and analysis to help managers to plan, control and make decisions.

5) According to learner's book the question is to define organisation chart: An '**organization**' is a group of individuals working together to achieve one or more objectives. Different organizations have different structures that show different levels of managers to staff personnel.

Possible answer

It refers to diagram (chart which shows how authority flows among workers at the place of work. It shows different levels of managers to staff personal.

Possible answer for activity 8.1.2 refer to students' book

Help to guide learners to define recruitment, job analysis, job description, job specification and job advert. They will also give reasons as to why the above documents are important.

Possible answer for activity 8.1.3 refer to students' book

As teacher you may write parts/ components of an application letter and a CV to guide students during the activity.

Guide learners to prepare an application letter and a curriculum vitae for any organization of their choice.

Possible answers for the Application Activity 8.1, refer to learner's book

1) Job description of :

(a) A physics teacher

- Prepare and deliver courses to students on Physics topics related to the syllabus.

- Evaluate students' class work, laboratory work, assignments, papers and different examinations.

(b)Shop assistant

- A shop assistant is expected to know about the prices of the shop's products and interact with customers with the aim of selling.
- S/He is expected to reach monthly sales targets,
- S/He is also expected to know about various promotions on offer and help in ordering and arranging the delivery of stock.
- Shop assistant is expected to have special knowledge about the products on sale.

(c)Hotel manager

Job description of hotel manager is followed:

- Monitor employee performance and offer regular evaluation meetings designed to improve service
- Keep track of the large event schedule for our property, and ensure events are well managed
- Maintain a close watch on profit and loss reports to determine areas where profitability can be improved
- Collaborate with the hotel accounting group to keep the general ledger books up to date and accurate

(2)Job specification for marketing manager

The job specification describes the knowledge, education, experience, skills, and abilities you believe are essential for any candidate who will successfully perform a particular job.

The successful candidate for the marketing manager position will possess the following qualifications:

(a)Experience of Marketing Manager:

- 10 years of progressively more responsible positions in marketing, preferably in a similar industry in two different firms.
- Experience in supervising and managing a professional marketing staff of seven.

(b) Education of Marketing Manager:

- Bachelor’s Degree in Marketing or a related field required.
- Masters in Business or Marketing preferred.

(C) Required Skills, Knowledge, and Characteristics of Marketing Manager

The most important qualifications of the individual selected as the marketing manager include:

- Strong and effective communicator.
- Highly developed and demonstrated teamwork skills.
- Ability to coordinate the efforts of a large team of diverse creative employees.
- Demonstrated ability to increase productivity and continuously improve methods, approaches, and departmental contribution. Commitment to continuous learning.
- Expert in the internet and social media strategy with a demonstrated track record on Facebook, Twitter, and other social media outlets that are significant in company outreach.
- Demonstrated effectiveness in holding conversations with customers, customer evangelism, and customer-focused product development and outreach.
- Demonstrated ability to see the big picture and provide useful advice and input across the company.
- Ability to lead in an environment of constant change.
- Experience to work in a flexible, and empowering working environment. A small or medium-sized company without marketing staff on the same level and Structured departmentalized experience will not work here.
- Familiarity and skill with the tools of the trade in marketing including public relations, written communication, website development, market research, product packaging, Microsoft software suite of products, visual communication software products, and creative services.
- Experienced in advising product teams about potential markets, desirable product features, go-to-market best practices, and measuring the success of outreach and product sales.

- Experience in managing external public relations and communication consulting firms and contractors.
- Experience in the global marketplace is a plus. Managing global marketing teams or agencies is a plus.

NB: For question 4 and 5, encourage and support learners to find out answers in relation to their school environment and organization.

LESSON 2: Office support services Equipment

Learning objectives: Operate simple office equipment, documents and take care of them

Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Use K-W-L (What learners already Know-What they want to know-What they have learnt) after the introductory activity to assess how much students already know and what they would be interested in learning about office support services equipment in business. Learners write (K-what I know; W-What I want to know) about the types of office equipment's and their importance in business.

Teaching aids: Basic Learners books, internet, journals and any other trustworthy and reliable resources to enhance learning

Possible methods: Think, pair & share; small group discussion, brainstorm, interview with resourceful people, research in the library, research on the internet.

Activity 8.2 Learner's Book

- Learners in either pairs or small groups read and answer the questions.
- While learners are doing the activity, make sure all are actively participating.
- Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- Harmonize their findings or answers and help them conclude. Guide them to make notes in their books referring to student book.

Possible answers for activity 8.2

a) Describe the common office types of equipments you are familiar with and their uses.

Computers: Electronic devices that are used for receiving, storing and processing information

Printers: Electronic devices that print words and images on paper, such as letters, reports, exams, documents, photographs.

Laminator: This is used to protect documents by applying a very thin layer of plastic on the document so that the paper becomes water proof, stronger and resistant to tear

Photocopier: A machine that copies images by use of light; useful when we need to keep/make copies of documents such as reports, exams

Telephone: It helps to make communication with suppliers, customers, employees, and other people in school

Paper cutter: This is used to cut and trim papers either before or after printing

Projector: This is used in large meetings, seminars and presentations at school

Notice board: Important information is placed on the notice board so that people in the school can read it.

Office trays: These keep the incoming and outgoing documents in the school

Calculators: Hand held electronic gadgets used to make numeric calculations especially when writing receipts and invoices, calculating salaries and allowances, etc.

Rubber stamp: This is used to confirm or show authorization from the top office; its proof that a document is valid and authorized

Filing Cabinets: These are used for keeping paper documents in file folders

b) How is this equipment kept safely?

- They should be Kept in a dry place, away from sources of excessive heat or moisture
- The person operating the equipment should carefully read the operational manual to make sure s/he knows very well how the equipment should be operated
- Delegate one person to be in charge of specific equipment to help those who may need any assistance.

- Checking regularly for maintenance and servicing especially as recommended by the manufacturer.
- Use qualified technicians incase an equipment is broken down, and requires repairs
- Office equipment should be engraved or marked to reduce chances of it being stolen
- Avoid moving equipment from place to place. Find one permanent place for each equipment so that it is used from that place without moving it back and forth
- Do not try to fit or use non- recommended parts even when they seem to fit into the machine. Stick to what manufacturers recommend
- Strictly use the recommended spare parts and components
- For machines that use electricity, make sure the electricity supply is stable and of the right voltage
- Conduct regular maintenance checks and servicing especially as recommended by the manufacturer

2) Analyze the photos below and answer questions that follow

a) (a) Typewriter (b) Photocopier c) Stapler and a staple remover (d) Laminating machines (e) A date stamp (f) Guillotine machine (g) Personal computer (h) Shredding machine (i) Binding machine

b) After completing senior six, a group of IT students decided to start up a business of hardware maintenance and sales.

i) Describe the office equipment they will need.

ii) Explain how each of the equipment you have listed will be used.

Possible answers:

1) i) Computers, printers, cables, software's, screw drivers etc

ii) The above will be used as below:

- Computer hardware may be used to replace the old computers
- Cables can also be used to replace the old ones
- Software's also needed to be installed in case a client needs some.
- Screw drivers are used to lock or unlock machines.

3) a. Give reasons why some office equipment or machines work for a short period of time and must be replaced?

Possible answers:

Guide the learners to find reasons why some office equipment are not durable. These could be:-

- Some office equipment are bought from untrustworthy suppliers
- Some equipment handled badly.
- Some equipment are not compatible with the other equipment in the office and end up getting spoilt and damaged.
- Some equipment are outdated and cannot work well with the modern equipment.
- Some office staff are not well trained on how to use some equipment, so they end up spoiling the equipment bought.
- Some equipment are used by many people in an office therefore end up being damaged.

b) Explain what entrepreneurs should do to make their machines last longer to reduce the cost of production.

Possible answers:

Guide the learners to find solutions to machines and equipment that do not last longer in a business. These could be:

- Ensure that all office machines and equipment are in the right environment, away from sources of excessive heat or moisture.
- Ensure regular servicing of the equipment
- Replacing consumables of the office equipment
- Encouraging feedback from the users
- Keeping a logbook of faults
- While cleaning the office equipment, use the types of tools suggested by the manufacturer, for example, the correct cleaning cloths or brushes should be used for photocopiers.
- Use the cleaning fluids suggested by the manufacturer.

Application Activity 8.2 Learner's Book

- 1) Learners analyze the questions being asked and answer the questions that follow. This activity may be given as a research question or homework.
- 2) Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses.
- 3) Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for application activity 8.2

1) Advantages:

- Machines make work easy and so require less labor to run the office
- Communication is quicker with machines
- Some jobs can only be done machines, e.g. copying documents
- They make work neater, for example a type letter is more neat than a handwritten one
- Machines make the office safer
- Machines are more accurate compared to human beings
- Machines make work presentable and attractive
- Work produced by machines is more uniform and standardized

2) Guide the learners as they are carrying out the research about the most common and best office equipment used in modern day offices. These may include; -

- Canon
- Compaq
- Hp
- Toshiba
- Etc.

3) Proper care of office equipment:

- Covering the equipment after use
- Regular checking of the machines

- Keep the equipment in a cool dry place
- Machines should be serviced when necessary etc
- Keep the ventilation holes on the computer clear of blockages from dust or other items to prevent from overheating.
- Use the universal power stabilizers to regulate power to the computers
- Keep the computer room free from dirt and dust.
- Wipe the screen and keyboard regularly with static-free cloth and cleaner designed for use on computers
- Use compressed air to clean debris between the keys on the keyboard.
- Do not switch on the computers if you don't know how to use them.
- Never overcrown a computer. Let at least 2 people use one computer.

4) Security tools for office equipment and machines:

- Installation of cameras
- Installation of Entry alarm systems
- Fire alarms and smoke detectors
- Fire extinguishers
- Locks on doors
- Lockable safes, where office equipment such as stapling machines, punch, scissors, e.t.c. can be kept
- Marking of equipment with business names or initials.

LESSON 3: Telecommunications

Learning objectives:

- Use the various telecommunication methods, and ways in an organization
- Describe the advantages and disadvantages of using different telecommunication methods

Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see

the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic Learners books, internet, journals, newspapers and case study and any other trustworthy and reliable resources to enhance learning.

Learning activity: Follow the guidance about the learning activity.

Activity 8.3 Learner's Book

- 1) Learners in small groups, either pairs or individual read and analyze the activity to answer the questions that follow.
- 2) While learners are doing the activity, make sure everyone is working and actively participating.
- 3) Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.
- 4) Harmonize their findings or answers and help them draw conclusions. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to student book.

Possible answers to learner's activity 8.3

- 1) Areas where telecommunication is being used in Rwanda:

Possible answers

Areas include

- The city of Kigali
- Eastern province
- Urban areas

- 2) Advantages of telecommunications

I) Quick and accessible communication. With telecommunications, sending and receiving messages has become quicker and accessible with the use of internet and other social networks.

II) Costs are reduced. There is no need to travel long distances while sending and receiving correspondence. Telecommunications has solved the problem for most businesses.

III) Saves time. Telecommunications saves time of travel and delivering of information. It's just a tap of the mouse and information is delivered.

IV) World Wide access. With the use of the World Wide Web, businesses and customers can link, which solves the problem of communication and marketing of company products. This facilitates e-commerce and globalization.

V) Saves gasoline (do not have to drive distance). Telecommunications has solved the costs of transportation for most businesses, for, most transactions are done online or by use of telephone.

VI) More than two people can communicate to one another at the same time. This is possible with email and web conferencing, where by more than one person can communicate at a time.

VII) Easy to exchange ideas and information via phone or fax. With just a phone call away, people can share business ideas quicker and faster thus making business easy.

VIII) Easy access to the people you need to contact with. Business can easily contact with customers, suppliers and other stake holders by use of telecommunications.

IX) Enable end users to communicate electronically and share hardware, software, and data resources. Telecommunications has made business better. Goods can be delivered online for example software products.

X) Enable a company to process transactions immediately from many remote locations, exchange business documents electronically with customers and suppliers, or remotely monitor and control production processes.

XI) Interconnect the computer systems of a business so their computing power can be shared by end users throughout an enterprise. This helps to build internal communication in a business and bridges the gap between the employer and the employees.

XII) Develops new products and inventions. Through research on the internet, people are able to come up with different ideas and innovations, which makes businesses grow.

XIII) Telecommunications inspire collaboration among workers. the use of technologies, such as video calling, video conferencing enables employees to work in different departments or separate locations with ease. This yields better performance on any given project.

XIV) Telecommunications play a pivotal role in the development of infrastructure of the national security.

Application Activity 8.3 Learner's Book

Learners carry out research either in groups or in pairs and come up with answers for office equipments with brand names that they believe are more durable and of high quality.

Depending on the purpose of the application activity, choose an appropriate method to assess learners' responses.

Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers:

1) Guide the learners as they discuss and list the telecommunications methods used in businesses. These could be; -

- Telephone
- Social networks
- Radio
- Microwave transmission
- Fiber optics
- Communications satellites
- Fax
- e-mail
- Mobile/cell phones
- Answering machines.

On controlling cost of telephone and data communications refer to students book

LESSON 4: Business Documents and Payment Procedures

Learning objective: Identify the various documents used in buying and selling operations; Prepare, Interpret and check receipt and payment documents used in business

Prerequisite/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic Learners books, internet, magazines and any other trustworthy and reliable resources to enhance learning.

Learning activity: Follow the guidance about the learning activity.

Activity 8.4 Learner's Book

1)Learners in small groups, either pairs or individual will identify the business documents needed.

2)While learners are doing the activity, make sure everyone is working and actively participating.

3)Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Guide them to make notes in their books referring to student book.

Possible answers to learner's activity 8.4

Invoice: This is issued by the seller to the buyer when goods have been sold on credit

A receipt: This is issued as proof that payment has been received

Delivery note. This is issued by the seller and sent along with the goods as proof that goods have been delivered

Letter head: This is a paper on which the company name and address have been printed at the top with free space below for writing on or printing

Vouchers: It's a document that evidences some payment

Application letters: These are letters written requesting for a job, post and vacancy in an organization

Licenses and permits: These are documents showing that a business has been given authority to carry out a particular activity.

Application Activity 8.4 Learner's Book

1)Learners analyze the questions given. This activity may be given as a research question or homework.

2)Depending on the purpose of the application activity, chose an appropriate method to assess learners' findings, answers or responses.

3)Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for application activity 8.4 in learner's book

Business cards, bank statements, letter heads,

Question 2: Refer to the learner's book about business documents. It shows how they look like and their uses.

Question 3. Business documents guide the business to make the write order for the materials required.

- Business documents help to keep a track record of usage of materials
- It helps the business to choose the best suppliers and to make a follow up on the materials supplied.
- They help the business to monitor the usage of stock,
- They help as evidence of payment of the goods ordered, e.g. receipt

LESSON 5: Information and Record Handling

Learning objective: Carry out procedures for maintaining safety, security and confidentiality of information Keep, organize and use effectively the business files, documents and equipment

Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic Learners books, internet, interview with entrepreneurs in community and any other trustworthy and reliable resources to enhance learning.

Learning activity: Follow the guidance about the learning activity.

Activity 8.5 Learner's Book

1)Learners in small groups, either pairs or individual read and analyze the activity and answer the questions asked.

2)While learner(s) is/are doing the activity, make sure everyone is working and actively participating.

3)Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion.

Possible answers for activity 8.5.1) Guide learners to give their findings. Different views will be expressed.

There are times when a staff member fails to trace documents for a client or a customer due to various reasons. Sometimes confidential information for example business finances, payrolls or contracts are read by third parties or sometimes go missing.

2)i) Explain the causes of loss or insecurity in the filing system

ii) As the new data clerk for an organization, what measures can you put in place to ensure confidentiality and safety of business information?

3)**Possible answers**

i)

- - Lack of proper filing systems in place
- - Ignorance about proper filing e.t.c

ii) reason for practicing filing of documents:

- **Future reference.** Documents must be well filed in case reference to past documents is needed
- **Security.** A proper document filing system protects documents from damage or loss
- **Easy accessibility.** Proper filing makes it easy to access the required files easily
- An efficient filing system avails old or past records that are a suitable and reliable basis for future planning and action.
- Proper filing keeps the office and work place neat and well organized.
- **Confidentiality.** Filing makes it possible to identify and keep confidential documents from unauthorized access.
- Filing helps identify documents and paper work that are no longer necessary and can therefore be safely disposed of which creates space and keeps control of what is kept.
- **Legal requirements.** Some documents must be safely retained by the business for a Number of years as a requirement by law.

Application Activity 8.5 Learner's Book

1) Learners read the questions and attempt the questions that follow either in groups or in pairs.

2) Depending on the purpose of the application activity, Choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Responses may include;

1) Yes because of the following Importance of filing school documents:

- Businesses may retain documents for purposes of references
- For purpose of record keeping.
- For confidentiality purpose e.t.c

2) Reasons for destroying old files and documents:

- They destroy old files to create space for the business
- For confidentiality purpose.
- When documents are no longer needed e.t.c

3)a) Centralized filing system or decentralized filing system

b) those who use centralized filing system may have the following reasons.

- Referencing is made easy since all the data is kept together.
- One filing system creates uniformity in services being rendered to all users.
- One person is held responsible for all the documents so its not easy to loose them.
- Work is made easy since the system is uniform
- Effective use of equipment, supplies and space as filing cabinets are efficiently used rather than having a few files in a large cabinet
- Specialization is possible as a professional person can be employed to manage all the documents in one place
- More security of the documents since there is controlled access and proper equipment which is not possible if documents are kept in various offices
- There is better control and supervision.

- It ensures that all correspondences about the same subject matter are filed together which saves time
- A uniform system of filing can be established throughout the organization which is cost effective as it requires less equipment
- It reduces duplication
- It improves security of the documents since all are kept under one roof

c) Those who use decentralized filing system may have the following reasons.

- It is quicker to create, find and use the files since the records are kept near the workers
- It is easy to find what you want since the files are few.
- In the centralized system extra space is needed unlike in the decentralized
- In case of a fire outbreak, theft, loss, the risks are less since not all documents are kept in one place.
- Full time staffing is not required
- Staff feels more comfortable knowing they are in control of their own filing and retrieving
- Confidential documents are not exposed to filing clerks and records officers in the records office.

The challenges faced with those who use centralized system are:

- Records may be too distant from staff for adequate service
- The risks of loss, damage is very high since all documents are kept under one roof.
- Can result in increased personal filing systems
- Full time staffing is needed
- It requires investment in more efficient equipment and or automation
- The challenges faced with those who use decentralized system are:
- if the person responsible is absent, there will be confusion in finding the information
- Can result in fragmented documentation. information related to the same topic or subject filed in multiple places

- Individual staff members may not know how to properly maintain their files
- Lack of uniformity or consistency in the system
- Some staff may lack the technical skills to file documents and may find it hard to retrieve information when needed.

4) Having looked at the merits and demerits of the systems, guide learners to choose what is best for all the business organization given.

Skills lab Activity 8.6 Learner's Book

Use of Skills Lab Method: Skills Lab 8

Plan for the class: Inside the classroom or outside classroom

Teaching materials/learning aids: portfolio note books, note books, present boards, samples of business documents etc.

This lab will enable learners to analyze sample business documents and be able to design the documents to use in their businesses at school and in their back-home projects.

Build (max 15 minutes)

Highlight that businesses use different documents during buying and selling process. Through brain storming, ask learners to mention business documents they know referring to their 'O' level knowledge .

Possible answers of business documents they would give include but not limited to purchase order, letter of inquiry, quotation, receipt note, invoice among others guide the learners to make a connection of documents used in any business organization to their Student Business Club if they have it in existence

Practice (max 30 Minutes)

Provide learners with the format of different business documents and distribute them in groups for observation while explaining their roles in business operations. The following business documents will be provided.

- Inquiry note
- Purchases order
- Invoice
- Receipt
- Good received note.

After observing all these documents, assign one business document to each group from the above listed to be developed and its role for their business club they intend to start or they have been running in school.

Move through all the groups to guide the learners and clarify the instructions.

Present (max 20 Minutes)

Guide presentations as learners present and explain the role of the designed documents. After each group has presented, they show the document to other groups to have a look at.

During presentations, use question and answer approach to insight more understanding in the learners and make sure observe documents designed by students to see if they relate to the samples of documents provided to them.

Conclusion (10 minutes)

Note to students that having and using buying and selling documents is an evidence that transactions happened. Emphasize to students that it will be hard for any business without documents to know its performance and track any mistake that have been made during business transactions,

Through brain storming, randomly ask a few learners to explain what they have learnt from this lab

Portfolio assignment (max 5 minutes);

Each learner designs two business documents to be used in their business club activities or they will use in their back-home project activities.

8.6. Unit Summary:

An organization chart refers to the levels of management and divisions of responsibilities within an organization.

Recruitment involves attracting the right standard of applicants to apply for vacancies. This is one of the major tasks of the human resource managers in an organization.

Job analysis is a systematic way of gathering information about a job.

Job description includes basic job-related data that is useful to advertise a specific job and attract a pool of talent.

A job specification is a written statement of educational qualifications, specific qualities, level of experience, physical, emotional, technical and communication skills required to perform a job, responsibilities involved in a job and other unusual sensory demands.

Job grade is defined as a collection of jobs that are considered having the same value or worth for compensation purposes.

A job advertising is a communication used by an organization to attract talent to work within it.

Buying of goods; This is a process where a person obtains the right of ownership over a product in return for a price.

Selling of goods; This is a process where the seller gives up the right of ownership of a product for a price.

A purchase requisition form is a document which allows employees to request the purchase of a good or service using a uniform process that provides details of the purchase for a purchasing agent, accounting employee or whoever approves purchases.

Letter of inquiry is a document sent by the buyer to the seller to find information about the goods required, their availability, their prices, quantity and the terms of payment. The buyer can send a number of letters to various sellers to find best goods at lower prices.

A price list is a document which shows the goods available for sale together with their prices.

A quotation. It is sent by the seller to the buyer in reply of the letter of enquiry. It provides all the relevant information required by the buyer which has been mentioned in the letter of inquiry

A catalogue Sometimes, instead of sending a quotation, the seller may send a catalogue to the buyers containing detailed and classified information of the various types of goods offered for sale.

A sample is a consumer product that is given to the consumer free of cost so that he or she may try a product before committing to a purchase.

Purchase order is sent by the buyer to the seller to place an order for buying the goods regarding the quotation. It states the type, brand, quantity and price of the goods (as given in the quotation) as well as the terms of delivery, the terms of payment, the expected delivery date and the address to which the goods are to be sent.

Dispatch note is a document sent by the seller to the buyer to inform the buyer that the goods have been dispatched or sent. It shows the quantity of the goods and the date of dispatch.

Delivery note. is a document sent by the seller to the buyer along with the goods to confirm the delivery of goods. It is sent through the delivery van driver and the buyer has to sign on it after the goods are received in good condition. when the buyer receive

the good sent, he/ she send the goods received note to the seller confirming that goods have been received

Consignment note is a document sent by the seller to the buyer when the goods are delivered through the hired vehicles. It is a formal instruction to the transport firm to deliver the goods to the customer. It is to be signed by the buyer for ensuring the right delivery of goods.

An invoice is a document sent by the seller to the buyer to inform the buyer about the amount due on the goods supplied, stating also the type, quantity, price and terms of payment. It is used for the goods sold on credit. It is a very important document used for accounting entries.

The debit note is a document prepared by the seller and sent to the buyer who has been undercharged on an invoice.

The credit note is a document prepared by the seller and sent to the buyer who has been overcharged on an invoice.

Receipt is document issued by the seller to the buyer as a proof of the money received.

Statement of account is sent by the seller to the buyer showing the summary of the transactions between the buyer and the seller for a particular period of time.

Pay-in-slip is a document supplied by a bank for a depositor to fill out, designed to document in categories the items included in the deposit transaction

Credit transfers is the transfer of money from one account to another, mainly from one bank account to another

Direct debits is an arrangement made with a bank that allows a third party to transfer money from a person's account on agreed dates, typically in order to pay bills.

Standing orders is an instruction to a bank by an account holder to make regular fixed payments to a particular person or organization.

Credit card is a small plastic card issued by a bank, building society, etc., allowing the holder to purchase goods or services on credit.

Debit card is a card allowing the holder to transfer money electronically from their bank account when making a purchase

Centralized filing system is one in which the records or files for all staff are located in one central location.

Decentralized system is one in which the files are located at individual work stations and usually controlled by each person who uses them.

A file retention policy, is an organization's established protocol for retaining information for operational or regulatory compliance needs.

8.7. Additional information:

An office is space set aside for administration and coordination functions of an organization.

There are many types of offices and these include:

Traditional Offices. This involves a room with doors and walls; each normally opening directly to the outside; maybe divided into two with first room for the receptionist and the main office

Cubicle firms. These are small work spaces partitioned normally to accommodate one person; each usually has a desk with a computer and other office facilities.

Private Office (Cellular Office). These are single rooms or partitioned offices with permanent walls in which a member of staff works alone

Open Office Layout. This is where the office space is one common room where many people have their desks and chairs from where they work

The key practices that should be observed in managing office documents are: safety, integrity, complete, confidentiality and traceability.

Safety. Business documents should be safely kept so that they are not damaged, stolen, lost or misused

Confidentiality. Documents that contain sensitive and private information should not be easily accessible by unauthorized people

Integrity. Documents should be kept in such a way that they are not tampered with, manipulated or changed

Complete. The documents should be filed with the right information. Different documents require different information and good office practice requires that such documents have all the required information

Traceable. Documents should be easy to follow and determine where a particular document is at a particular time.

An office in a business enterprise has a number of advantages which may include:

Store of documents and records. An office acts as a store for business documents and files ensuring that they are easily accessed when needed, protected from dust, rain, fire; and that they are not stolen or changed without authority

Centre for recording information. Business transactions in form of accounts, registers, visitor's books, and others are kept in the office so that information can be recorded

Business address. An office acts as the official physical address to the business where letters and parcels can be delivered; and where people can be directed to.

Administrative centre. The office serves as the administrative centre of an organization where important decisions and policies are made from

Meeting place. An office is a convenient meeting place for staff and visitors to meet management

Work place. The office is the ordinary work place for some category of business staff like managers, accountants

Sorting and processing documents and records. When documents are received, they are sorted into appropriate categories from the office before they are forwarded to different departments

Legal requirement. To get a business license or some other services like government tenders, one is always asked for the physical location (the office)

Dispatching information. The office acts as the dispatch centre for all official information from the business organization both internal and external

Sign of permanence. A business without a physical office is always considered temporary and is therefore likely to miss out on serious long-term business offers

Receiving centre for information. All information such as letters, parcels, bills, fax, e-mail, telephone and even verbal information for the organization is delivered to the office.

8.8.End of Unit 8 Assessment

1)With reference to a business project owned by your school business club.

a)Identify how the documents are being filed.

Responses may include; alphabetical filing, numerical filing, geographical filing, chronological filing and subject filing.

b)Design an organization chart of the business club and give functions for each department

Note: Responses to this question may vary depending on their wish of hierarchy.

c)Design a job advert for the post of an accountant.

JOB TITLE: Accountant (1 position)

LOCATION: Kigali, Rwanda

Good Samaritan is an international non-profit organization that aims to ensure the wellness of families and communities by strengthening health systems around the world.

OVERALL JOB FUNCTION:

Reporting to the Finance Manager, the Accountant will be responsible for the day-to-day- accounting and book keeping activities, entry of financial movements in the accounting software, reconciliation and compliance of all project-related expenses incurred by the organization.

This is a grant funded, One-year contract, Non-Renewable.

RESPONSIBILITIES:

- Verify staff submissions and process their travel advance requests for country office staff and survey teams
- Process travel advance reconciliations for country office staff and survey teams
- Process and enter transactions into mobile money to pay survey teams and participants
- Mobile money transaction reconciliations and reporting
- Tracking of travel advances for both office staff and survey team
- Production of monthly travel advance statements for country office staff and survey teams
- Verify submissions and process reconciliations of payments to survey participants
- Verify fuel reconciliations and process fuel replenishments for survey teams in collaboration with the Fleet Management Officer
- Process payroll in collaboration with Human Resources to feed the change file for country office staff and survey teams
- Disbursement of survey teams monthly payroll payment
- Ensure compliance with local regulations and laws regarding taxes, social welfare payments and other remittances.
- Maintenance and update of QuickBooks accounting package
- Cash management for all cash transaction in exceptional cases

- Online banking entries and writing cheque payments
- Petty cash management and reconciliation
- Preparation of monthly bank reconciliations.
- Compiling of documents for VAT claim processing and submission to the Rwanda Revenue Authority for reimbursement
- Complying with contractual requirements including timely submission of reports to the Finance Manager and Director of Administration and Finance for consolidation
- Perform any other duties as assigned

MINIMUM QUALIFICATIONS AND EXPERIENCE

- Minimum bachelor's degree, accounting and finance or any related field.
- Minimum 2 years' experience in a similar position in an International Organization

PREFERRED EXPERIENCE, ABILITIES, AND OTHER SKILLS

- Knowledge of United States Government standard provisions and rules and regulations (Cost principles preferred)
- Demonstrated knowledge of Accounting software (QuickBooks)
- Computer literate in Database Management, Microsoft Office package (including email management (Outlook), Excel, Power Point and Word) and Adobe
- Effective writing, verbal and listening communication skills in English
- Very effective organization and time management skills
- Flexible, honest and trustworthy and with sound work ethics
- Good financial calculation understanding, knowledge and skill.

TRAVEL REQUIREMENTS

- No Travel Requirements

MODE OF APPLICATION

Suitably qualified and experienced candidates should send their applications, including a detailed Curriculum Vitae (CV) and cover letter to aaaadbf@gmail.com Please indicate position being applied for in the subject line and do not attach certificates. The

closing date for receiving applications is March 30th, 2018 at 5:00 PM. Only shortlisted candidates will be contacted.

1) You are operating a bookshop in your home area. Some clients return back damaged copies.

2) Present the goods returned note for the stock returned.

Guide learners to prepare a goods returned note.

3)a. Discuss how you would advise your head teacher to keep students documents.
Responses include the use of either;

Centralized filing system: the records or files for all staff are in one central location or a **Decentralized filing** system, where the files are located at individual work stations and usually controlled by each person who uses them.

b) Describe the different classifications you would advise your librarian to file the school past papers

The documents can be classified by five main methods: alphabetical, numerical subject, geographical, chronological.

- **Alphabetical** is where documents are filed according to the first letters of either the name of sender or subject.
- **Numerical filing** is where documents are arranged according to numbers rather than letters. This system is useful for filing orders or other items kept in numerical sequence index which is necessary for locating the correct file.
- **Geographical filing** is where files are divided according to their place of origin for example, countries, provinces or districts, regions. The files within each group are arranged alphabetically.
- **Chronological filing** is a filing system where all documents are filed in order of their dates of receipt. This system is rarely used but it is a useful method of filing papers inside each folder.
- **Subject filing:** Subject filing is where files are classified according to subject headings or topics. Main headings and subsidiary items are in alphabetical order.

Note: Learners can guide the librarian to use any of the above.

a) Ask learners to find out filing cabinets at their school

b) Identify some of the business documents that you know.

Responses will include; purchase requisitions, letter of inquiry, catalogue, sample,

Quotation, invoice, delivery note, credit note, debit note, receipts etc.

c) Explain the purpose of the documents mentioned above.

Guide learners to suggest the business documents and their uses; some responses may include the following;

- **A purchase order:** Is sent by the buyer to the seller to place an order for buying the goods regarding the quotation.
- **A sample:** Is a consumer product that is given to the consumer free of cost so that s/he may try a product before committing to a purchase.
- **Catalogue:** Is a book or a leaflet which shows the nature, type and prices of goods that are on offer.
- **The debit note** is a document prepared by the seller and sent to the buyer who has been under charged on an invoice.
- **The credit note** is a document prepared by the seller and sent to the buyer who has been overcharged on an invoice.
- **Invoice:** An invoice is a document sent by the seller to the buyer to inform the buyer about the amount due on the goods supplied, stating also the type, quantity, price and terms of payment. It is used for the goods sold on credit.

4) You are applying for a post of Head Security Officer for a bank. Prepare a detailed curriculum vitae and an application letter for the post.

Curriculum vitae

1. PERSONAL IDENTIFICATION

- **Names:** BUTERA Janet
- **Date of Birth:** 8/12/1995
- **Gender:** Female
- **Nationality:** Rwandan
- **Marital status:** Married
- Telephone: (+250) 738469764
- E-mail: butejane@yahoo.fr
- Contact address: P.o.Box 1010
Bugesera District
Eastern Province – Rwanda

2. EDUCATION BACK GROUND

Dates attended		Name of the learning Institution	Academic Awards	Main field of study
Fr om	To			
20 10	20 12	Kiziguro Secondary School	Advanced Level Certificate (A2)	Mathematics - Economics- Geography (MEG)
20 07	20 09	New Good Life Christian High Academy	O' Level Certificate	General Education
20 01	20 06	Munezero Primary School	Primary Education Leaving Certificate	Primary Education

3. PROFESSIONAL EXPERIENCE

A	<p>From: January 2011- To date Self-employed: Running a Min Super Market: BUTEJA Min Supermarket</p> <p>Number and kind of employees supervised: 5 Employees (1 Cashier, 2 attendants, 1 Messenger, 1 Cleaner)</p>
B	<p>From: June 2013 – 2015: Worked as receptionist at UBUMWE Guest House, Kigali – RWANDA</p>

4. OTHER SKILLS ACQUIRED

A	<ul style="list-style-type: none"> • October 1st – 30th, 2015: Customer care Training • January 10th – February 13th, 2016: Business Planning and Project Management
B	<ul style="list-style-type: none"> • Good communication skills • Good interpersonal skills • Personal selling skills • Working under minimum supervision

5. LANGUAGES

Mother tongue: Kinyarwanda

Other languages	Read		Write		Speak	
	Easily	Not easily	Easily	Not easily	Easily	Not easily
English	√		√		√	
French	√			√	√	
Swahili		√		√	√	
Kinyarwanda	√		√		√	

5. HOBBIES

3. PROFESSIONAL EXPERIENCE

A	<p>From: January 2011- To date Self-employed: Running a Min Super Market: BUTEJA Min Supermarket</p> <p>Number and kind of employees supervised: 5 Employees (1 Cashier, 2 attendants, 1 Messenger, 1 Cleaner)</p>
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5. LANGUAGES

Mother tongue: Kinyarwanda

Other languages	Read		Write		Speak		
	Easily	Not easily	Easily	Not easily	Easily	Not easily	
English	√		√		√		
French	√			√	√		
Swahili		√		√	√		
Kinyarwanda	√		√		√		

5. HOBBIES

- Volunteering
- Adventuring
- Travelling
- Making friends
- Reading books

5. REFEREES

Full name	Full address	Telephone No. and email	Business or Occupation
Mr. KAYITARE John	Kigali Traders Ltd, Kigali - Rwanda	(+250) 0728543290	The Manager
		kayjohn@yahoo.co.uk	
Mrs. INEZA Beatrice	The New Hope Revival Mission Rwanda	(+250) 0789789781	Commissioner general
		inezabea@gmail.com	
Miss BURANGA ISHEJYA Judith	UBUMWE Guest House	(+250)788 866131	The Hotel Manager
		buraiju@ubumweguest.org	

I, BUTERA Janet do declare that the above information is true to the best of my knowledge.

End with signature and date.....

Gikundiro is a senior six leaver who wants to start a fruit processing business and she needs help from you to:

Design an advert for any post in a fruit processing business.

JESA FRUIT JUICE

p.o. box 123

Tel:0787878787

Job opportunity

Jesa is a re-known fruit juice factory in Rwanda making quality pineapple, straw berry, orange juice etc. the firm is interested in recruiting a suitable qualified person for the post of project manager.

Post: project manager

Job description:

- Planning for the projects
- Overall management of the projects
- Provision of technical services to the factory

Job specification:

- Bachelor's degree in project management
- Master's degree in the related field will be an added advantage
- Five years' experience
- Computer literate
- Good interpersonal skills

Interested candidates should send / deliver their handwritten applications with a detailed CVs, salary history and fringe benefits at the office Kimironko, street KM 129 opposite Benu House

The general manager,
Jesa fruit juice
p.o box123 kigali

Deadline: Thursday 30th May 2018

NB: only successful people will be contacted

Identify office equipment's she may need in her office.

Calculators, cash register, note counting machine, a date stamp, shredding machines, photo copying machine etc.

Prepare at least two business documents she may need while operating business.

Responses may include; a receipt book, invoice, quotation, delivery note credit note e.t.c

Format of a receipt

RECEIPT		Date	31st Jan 2018		No.	87769	
Received From					Amount	RWF 400,000	
Amount	Four hundred thousand francs						
For Payment of	INVOICE NO 10						
From	25th Jan 2018	to	31st Jan 2018		Paid by	Cash	
						Check No.	78987
Received By	kamikazi			[42]		Money Order	
Kigali +250-78000001							
					Account Amt	4000,000 FRW	
					This Payment	400,000 RWF	
					Balance Due	-	

Invoice:

Format of an invoice

JESA FRUIT JUICE FACTORY			
DATE 3rd March 2018			
INVOICE			
No.2305			
To:			
Quantity	Particulars/details	Rate (Unit Price)	Amount
15	Cartons of pineapple juice	1,000	15,000
20	Cartons of orange juice	1,000	20,000
15	Cartons of straw berry juice	3,000	45,000
5	Bottles of passion fruits	5,000	25,000
E&OE			94,500

8.9. Additional Activities

Extended activities:

1) What are the advantages and disadvantages of using machines in an office?

Advantages:

- Machines make work easy and so require less labor to run the office
- Machines facilitate easy and quick Communication.
- Some jobs can only be done machines, e.g. copying documents
- They make work more neat, for example a typed letter is more neat than a handwritten one
- Machines are more accurate compared to human beings
- Machines make work presentable and attractive
- Work produced by machines is more uniform and standardized

Disadvantages:

- Machines have no brain and need staff to operate them

- The initial cost of buying the machines is usually high so some small business enterprises may not afford them
- There is a need to replace old machines and this may be costly
- Machines suffer breakdown and depreciation which affects work
- Machines use particular stationery and equipment which may be costly
- They require regular maintenance which requires technical expertise and is costly
- Some machine requires specific skills to operate them
- Machines may make workers to heavily rely on them even for simple tasks such that in case of the machines break down, no work takes place

2) Explain the factors that should be considered when selecting machines for an enterprise

- **Cost of the equipment:** The cost of the machine determines whether it can be bought or not; where there are options, the affordable type, depending on the budget is chosen
- **Quality:** Machines come in different makes and quality but high-quality machines that are able to do a good job are preferred
- **After sale service:** Given different suppliers, preference is made for the supplier that offers after sales service
- **Availability of spares:** A machine that does not have readily available spare parts is not a good choice
- **Compatibility with other machines:** A good equipment is that which easily matches with other machines
- **Durability:** Machines are more durable than others have greater preference than those that are non-durable
- **Extent of use:** Machines that are very frequently used in the business operations must be bought by the business
- **Size of the firm:** Large firms use latest and advanced types of equipments and machines whereas small firms use comparatively simple and old types of equipment
- **Training facilities:** Availability of facilities to train staff to use certain equipment may influence an enterprise to buy the equipment

3) a. What are the characteristics of Business Documents?

- Document consists of Name and address of the business.
- Date when the document is issued
- Reference number of the document; this is important for reference and filing
- Name of person or organization that receives the documents
- Stamp or seal. Most documents are stamped as proof that they are genuine and originate from that company or business
- Signature. Every document should have a signature of some authorized person who prepared it on behalf of the company
- Most documents are made in copies; original, duplicate, triplicate, quadruplicate.

(b) What is the importance of business documents?

- They work as evidence of transactions
- They are used to ensure accountability
- Proof of authority
- Legal purposes like collection of debts; documents and records are good evidence in courts of law, in case of suits
- Help to manage assets and liabilities
- They ensure order by following laid down systems and structures
- They resolve disputes; documents act as the last resort for the settlement of disputes in transactions
- All information cannot be remembered therefore they help to retrieve information needed
- Legal requirements, certain records have to be kept for a number of years from the legal point of view
- For purpose of decision making
- They act as proof of ownership

Unit 9: MONEY MANAGEMENT

9

Key Unit Competency: To be able to manage finances responsibly

1.1 Unit Prerequisite

In ordinary level learners were introduced to personal values, skills and characteristics of an entrepreneur; Concept of needs, wants, goods and services. They have also studied work in the society, financial awareness, setting personal goals, personal budgeting, resources and their usage and Career opportunities. In S4 they continue some units such as career opportunities; setting personal goals, financial management and financial institutions This prior knowledge, skills or competences should help them to be able to manage finances and take advantage of planning, saving and make investments.


prerequisite

9.2. Cross-cutting issues to be addressed

Note: The examples below are just to guide you on how to address cross-cutting issues throughout the unit but this does not mean that these are the only ones. You can address and give learners opportunities to discuss all the crosscutting issues where possible taking consideration of their environment or community.

Financial Education: Financial literacy will be very important in this unit because it is actually the main target of the unit. For instance in setting personal goals, learners will be requested to make saving a plan, how much and when they plan to achieve their saving goals. Learners will also describe strategies to reduce spending and increase savings to become financially fit. While looking at financial management and institutions, learners will appreciate the need for managing their finances and proper ways of managing their financial records and debts up to the level of becoming financial counselor because of mastering and performing money management practices.

Gender education: Emphasis throughout this unit has to be put on how both male and females have same opportunities when it comes to saving and making investments... there are no ideas/opportunities specifically reserved or meant for a particular gender but they can all plan based on financial goals, save and invest for becoming financially fit.



Environment and sustainability: Environment is the most important thing to consider when one wants to make investments after saving for achieving financial goals. It is therefore very crucial to make great care for environment for finding best places of making investments in order to be financially fit.

Inclusive education: In addition to all having equal opportunities to manage finances, emphasis has to be put on how we all regardless of our background, economic or social setup have right to save and make investments. Learners need to understand that money management practices should not discriminate but promote inclusiveness of all etc.

Peace and Values: You need to emphasize to learners the need to live in peace and harmony with others. Learners need to recognize that they need to plan how to get money for the things they need save and invest for their financial fitness in such way that promote peace and are not against the values of the community in which they want to make investment.

Refer to other crosscutting issues as identified in the curriculum framework.

9.3. Generic competencies

Throughout this unit, give learners opportunities to develop their generic competences especially activities and the methodology adapted. These have been discussed in the preliminary pages of this teacher's guide. Some of the generic competences that you should facilitate learners to develop include but not limited to the following:

Critical thinking: learners are given activities to analyse different resources in their daily life to analyze financial needs effectively; determine ways to decrease expenses through reuse, recycling, reduction, and repair; develop personal budgets; setting saving goals; assess the various sources of finance; cut costs through reducing, recycling, repairing and reusing; develop strategies to manage debts; keep basic personal financial records; and develop plans to manage their finances.. All these activities make learners think reflectively, logically and imaginatively for becoming financially fit.

Creativity and innovation: learners are given activities to use their creative and innovative abilities for effectively and efficiently manage finances.

Research and problem solving: Through activities that give learners a chance to do research or analyse the various problems or challenges related to managing finances that are faced in their community and propose ways or strategies of overcoming or solving the identified problems. Encourage learners to feel free for saving and have problem solving skills about their needs and wants. From the culture of saving, learners prepare personal financial fitness plans; develop plans to manage their finances; make investments and budget for specified invented projects for solving problems that are in their communities.

Communication: During and after learning activities, learners should be given a chance to retrieve/share/pass on the ideas, findings, results, products from various sources such as resourceful persons, documents about financial literacy through speaking, listening, reading and writing to or from those resources. Give learners opportunities to debate, make presentations, make arguments for and against, make reports among others.

Co-operation, interpersonal relations and life skills: Through different tasks assigned, they should demonstrate a sense of teamwork, cooperation, working with others as they explain different ways of generating income, saving and making investments for becoming financially fit.

Lifelong learning: After a task, activity or experience, learners should always share what lessons they have learned, how they may use or link the experience to improve on their financial knowledge and skills as they generate income, save and make investments.

Guidance on the introductory activity This introductory activity is intended to:

- Provide interest and motivation to the learners about money management
- Focus learner's attention on saving ideas and opportunities.
- Convince learners about what they will benefit from the unit

It can :

- Build on previous knowledge, skills, values and attitudes to help the teacher assess the learner's prior knowledge and help link with the new content, or
- Could be new content to help arouse learner's interest about what to expect in the new content
- Be answered in one lesson, or
- Gradually, over a period as the unit progresses. There are no right or wrong answers

Use an appropriate method such as small groups or pairs, provide learners with the Unit 9 introductory activity, and give instructions to the activity. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Learners in small groups or pairs analyze the Unit 9 introductory activity to describe what has led to all aspects of saving such as who is supposed to save, when to save, where to save and reasons for saving.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an

opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such as pair-share, small group presentations on the introductory activity. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating. Also encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially the presentation.

Appreciate the team's presentations and remind them this activity was not meant come to the very right answers but to help them become aware of what to expect in the unit. Answers to the activity will be got as the unit progresses. You can support learner's answers by referring to possible answers to the introductory activity below:

Possible answers to the introductory activity

- (a) Everyone can save money. No one is supposed overspend money, from the children to elders and parents, male to female, people with impairment and those who not impaired, from pupils, students to teachers, lecturers, from illiterate to literate persons, professionals to specialists and politicians, subordinates to managers. Everybody in all categories is supposed to save.
- (b) In every aspect of time, saving money should be done. For instance the parents can save for the children that they will beget, new born children. Children from pre-primary school can save money with their own up to every person who is studying. In every circumstances of life, when opportunities are found saving should immediately done.
- (c) There are different ways of saving money, somesavers place their money in a jar, coffee can or a piggy bank which all is not safe and not encouraged. For short periods of time and small amounts of money, the piggy bank method may work, but long-term saver
- (d) We save money in order;
 - To achieve our financial goals
 - To satisfy our needs and wants
 - To do investments inform of business
 - To pay for un expected expenses/emergencies.
- (e) Moral lesson from the case study would be that saving does not require alot of money but one can save little by little and achieve his/her financial goal and personal goals as wel . like Kamali achieved his dream . Therefore we have to save money.

Another lesson is that we should not be influenced by others to change our spending habits.

9.4. List of lessons (including assessment)

Lesson title/probable heading Learning objectives (from the syllabus including knowledge, skills and attitudes) and Periods

No	Lesson title	Learning objectives (from the syllabus including knowledge, skills and attitudes):	Periods
1	Need for finance	Identify the things they need money for at different stages in life Identify sources of finance to meet their personal and business needs	2
2	Financial fitness	To plan how to get money for the things needed. Determine ways to decrease expenses. Identify sources of finance to meet their personal and business needs	2
3	Saving	Setting saving goals Identify ways of saving and explain where to save	2
4	Managing debt	Develop strategies to manage debts	1
5	Record-keeping and Budgeting	Prepare basic personal financial records Explain the importance of budgeting Develop personal budgets	2
6	Exploring savings and loans in Rwanda	Identify and Explain various savings and credit financial institutions	2
7	Financial fitness plan	Prepare personal financial Fitness plans, Set strategies to achieve personal financial Fitness plans Give advice to others for becoming financially fit.	2

8	Skills Lab 9	Apply Skills Lab Methodology	2
End of Unit Assessment		Develop strategies to manage financial resources in saving, recording and budgeting Give financial advices to others.	2

LESSON 1: Need for Finance Finance Finance

Learning objectives: Identify the things they need money for at different stages in life and identify sources of finance to meet their personal and business needs.

Teaching aids: Basic materials for a class/lesson to be conducted: Desks, Learners books, internet, case studies and any other trustworthy and reliable resources to enhance learning.

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet

Prerequisites/Revision/Introduction: Read the Key unit competence in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence and related Assessment Standard.

Use K-W-L (What learners already know-What they want to know-What they have learnt) after the introductory activity to assess how much students already know and what they would be interested in learning about money management. Learners write under (K-what I know; W-What I want to know) about Money Management. Briefly discuss what is written under each section with learners.

K-W-L Chart		
Topic:		
what I Know	what I Want to know	what I Learned

Activity 9.1 Learners' book

Learners in small groups, pairs or individual read and analyze the illustrations and come up with giving difference between money and finance; explain different sources of income; and describe at least fifteen household expenses.

During the group discussion, make sure everyone is following and actively participating. Learners share their findings, responses or answers to the activity using an appropriate method such as group presentation, pair-share or large group discussion. Ensure all learners are given an opportunity to give their views and should be respected.

Harmonize their findings or answers, and help them draw conclusions/summary to find out need for money (personal and business) and different ways of accessing money. Guide them to make notes in their books referring to learners' book.

Possible answers for activity 9.1

- (a) Money comes from the work and activities that people do in their daily lives
- (b) Money is a medium of payment for goods and services. Finance on the other hand deals with the management of money and how to invest it. Regarding money management and financial management, money management covers everything from tracking your expenses, providing saving methods, to efficient and high returns giving investments. Financial management just deals with the investment aspect of it.
- (c) There are different sources of income such as working as self-employed or being employee. When being self-employed one can get income from the profit of business activities for example commerce, farming, manufacturing, giving different services such as transport services, etc. when being employee, income comes from salaries, wages, commission, etc.
- (d) There are so many household expenses, among them are:

Application Activity 9.1 Learners' book

Learners analyze the given questions, which relates to expenses and sources of income either in groups or in pairs and come with answers to the questions. This activity may be given as a research question or homework.

Depending on the purpose of the application activity, chose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Fixed Expenses

- **Housing:** Rent, mortgage or lot rent, 2nd mortgage/equity loan/

association fees, etc., heating, electricity, telephones (land-lines and cell phones), etc.

- **Transportation:** Gas/public, transportation/taxi/parking, car/truck payment, etc.
- **Insurance:** Health (medical and dental, if not payroll deducted), life disability, etc.
- **Child Care:** Child Care/Babysitters, Child Support/Alimony

Periodic Fixed Expenses

- **Housing:** Property/real estate taxes (if not included in mortgage, home insurance (if not included in mortgage, payment), renter's insurance, water/sewage, trash service, etc.
- **Transportation:** Car Insurance, Car Licenses, Car Repairs and Maintenance, License Plates/Registration Fees, Etc.

Flexible Expenses

- **Food:** Food/groceries, work related (lunches and snacks), school lunches, etc.
- **Child Care:** Diaper Expense, Etc.
- **Medical:** Doctor, dentist, prescriptions, glasses, etc.
- **Clothing:** Clothing, laundry/dry cleaning, etc.
- **Education:** Tuition, books/papers/magazines/supplies, lessons (sports, dance, music), etc.
- **Donations:** Religious/charity, etc. (if not payroll deducted)
- **Gifts to give:** Birthdays, major holidays, etc.
- **Personal:** Barber/beauty shop, toiletries, children's allowance, tobacco products, beer, wine, liquor, etc.
- **Entertainment:** Movies, sporting events, concerts, videos, theater, etc. internet service, cable/satellite T.V, restaurants, gambling/lottery tickets, fitness or social clubs, vacations/trips, etc.
- **Miscellaneous:** Home maintenance, checking account or money order fees, etc., pet care/supplies, hobbies and crafts, postage, etc.

Indebtedness Expenses

- **Debts:** Student loan, borrowing from relatives, medical bills, personal loans, etc.

Possible answers for the Application Activity 9.1, refer to learner's book

1) Refer answers to students' book

2) Wants: are things that you would like to have but can live without. Non-basic items like jewelry, cigarettes, and alcoholic beverages. Needs are things that you must have in order to live and advance in your work. Basic consumption like food, clothing and shelter.

3) Total cost of family household:

Fixed Expenses	HOUSEHOLDS	COST IN FRW
Housing		
1	Rent, Mortgage or Lot Rent	80,000
2	2nd Mortgage/Equity Loan/ Association Fees, etc.	70,000
3	Heating	8,000
4	Electricity	2,500
5	Telephones (land-lines and cell phones)	20,000
6	Other	5,000
	S/Tot	185,500
Transportation		
1	Gas/Public Transportation/Taxi/ Parking	23,000
2	Car/Truck Payment	5,000
3	Other	7,000
	S/Tot	35,000
Insurance		
1	Health (medical and dental, if not payroll deducted)	32,000
2	Life	10,000

3	Disability	10,000
4	Other	8,000
	S/Tot	60,000
Child Care		
1	Child Care/Babysitters	65,000
2	Child Support/Alimony	28,000
	S/Tot	93,000
FIXED EXPENSES SUB-TOTAL		373,500
Periodic Fixed Expenses		
Housing		
1	Property/Real Estate Taxes (if not included in mortgage)	42,000
2	Home Insurance (if not included in mortgage payment)	4,000
3	Renter's Insurance	20,000
4	Water/Sewage	6,000
5	Trash Service	10,000
6	Other	5,000
	S/Tot	87,000
Transportation		
1	Car insurance	12,000
2	Car Repairs and Maintenance	85,000
3	Other	10,000
	S/Tot	107,000
PERIODIC FIXED EXPENSES SUB-TOTAL		194,000
Flexible Expenses		
Food		
1	Food/Groceries	60,000

2	Work Related (lunches and snacks)	8,000
3	School Lunches	20,000
4	Other	2,500
	S/Tot	90,500
Child Care		
1	diaper expences	25,000
2	Other	10,000
	S/Tot	35,000
Medical		
1	Doctor	20,000
2	Dentist	50,000
3	Prescriptions	15,000
4	Glasses	40,000
5	Other	15,000
	S/Tot	140,000
Clothing		
1	Clothing	30,000
2	Laundry/Dry Cleaning	5,000
3	Other	10,000
	S/Tot	45,000
Education		
1	Tuition	100,000
2	Books/Papers/Magazines/Supplies	3,000
3	Lessons (sports, dance, music)	15,000
4	Other	10,000
	S/Tot	128,000
Donations		
1	Religious/Charity	80,000
2	Other (if not payroll deducted)	20,000
	S/Tot	100,000

Gifts		
1	Birthdays	20,000
2	Major Holidays	30,000
3	Other	12,000
	S/Tot	62,000
Personal		
1	Barber/Beauty Shop	15,000
2	Toiletries	3,000
3	Children's Allowance	20,000
4	Tobacco Products	6,000
5	Beer, Wine, Liquor	40,000
6	Other	10,000
	S/Tot	94,000
Entertainment		
1	Movies, Sporting Events, Concerts, Videos, Theater, etc.	5,000
2	Internet Service	2,500
3	Cable/Satellite T.V.	20,000
4	Restaurants	5,000
5	Gambling/Lottery Tickets	4,000
6	Fitness or Social Clubs	50,000
7	Vacations/Trips	5,000
8	Other	5,000
	S/Tot	96,500
Miscellaneous		
1	Home Maintenance	30,000
2	Checking Account or Money Order Fees, etc.	50,000
3	Pet Care/Supplies	50,000
4	Hobbies and Crafts	30,000
5	Postage	5,000

6	Other	80,000
	S/Tot	245,000
FLEXIBLE EXPENSES SUB-TOTAL		1,036,000
Indebtedness		
Debts		
1	Student Loan	14,000
2	Borrowing from friends or relatives	60,000
3	Medical Bills	80,000
4	Personal Loans	25,000
5	Other	6,000
5	Other	6,000
INDEBTEDNESS SUB-TOTAL		191,000
TOTAL COST		1,794,500

Note that this is the answer of the 2nd question of the Learning Activities 9.1. There are different sources of money such as working as self-employed or being an employee. When being self-employed one can get income from the profit of business activities for example commerce, farming, manufacturing, giving different services such as transport services, etc. when being employee, income comes from salaries, wages, commission.

LESSON 2: Financial Fitness

Learning objectives: To plan how to get money for the things needed and determine ways to decrease expenses.

Possible methods: Think-pair-share; small group discussion, brainstorm, field study, gallery walk, interview with entrepreneurs in community, research in the library, research on the internet, etc.

Prerequisites/Revision/Introduction: Read the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see

the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Learners briefly explain different sources of money discussed in the previous lesson through a question and answer session. Correct any homework or assignment from the previous lesson. Help learners link the previous lesson to the current lesson.

Activity 9.2 Learner's Book book

Using an appropriate method, such as small groups or pairs learners may interview an entrepreneur; make research in the library or internet, group discussions following instructions given to identify ways for becoming financially fit. Ensure a balance among the groups or when pairing and that the instructions are clearly understood.

Make a follow up as learner's do the activity. Ensure everyone is actively participating and heard; instructions clearly followed; and address any challenges/issues identified. Encourage learners to think about different innovative and standardized sources of income that are found in the environment as they come up with strategies for decreasing expenses for becoming financially fit.

Learners share their findings about the state of feeling the person and how to overcome it; then set strategies to use for becoming financially fit through an appropriate method such as group presentation, pair-share, written reports, whole class presentation. Ensure learners of different needs and abilities are given opportunities to share or present their findings. Learners make financial plans to get money for the things needed and determine ways to decrease expenses.

Harmonize their findings or answers, and help them draw conclusions/summary to identify the processes of making financial plans and practices of reducing expenses. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to learners' book.

Possible answers for activity 9.2

- a) The state of feeling of the person in circle is bad, she is in trouble.
- b) The person is in trouble because she earns daily wages that is low and irregular income. She did not planned to save and has high debts because of borrowing at high interest. She is not able to pay social obligations, unforeseen requirements like sudden illness and some other emergencies.
- c) For that person to be in good mood, it requires to make financial plan, to save and make investments. When making financial planning there are some steps to follow such as determining your current financial situation; developing financial goals; identifying alternative courses of action; evaluating alternatives; creating and implementing a financial action plan; re-evaluating and revising the plan. For saving; there are some

advice to follow and decreasing expenses and the after when investing work and make the saved money work up to the level where the money itself works.

Application Activity 9.2 Learner's Book

Learners analyse their families' financial situation either in groups and create long term and short term smart goals and suggest ways of achieving them under guidance of achievement indicators. This activity may be given as a research question or homework.

Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible solutions to the application activity 9.2

Step 1: Example of financial goal:

A. Long term goal: saving and investing for University education to avoid huge student loan debt for starting studies after three years from now

B. Short term goal:

- To save 10,000 frw on student account from parents each month
- To invest in poultry farming with 80,000 frw after eight months

Step 2: Explanations of the above SMART Goals

a) **S: Specific:** The above objectives are specified to saving and investing for university education

b) **M-Measurable:** the objectives are measurable because the indicators are amount of money saved and poultry farming

c) **A-Achievable:** Saving 10,000frw is achievable because there are some money given by parent for using at school, and the parents also are motivated in supporting the idea. And poultry farming is possible because there is terrain where to practice it.

d) **R-Realistic:** these objective are very relevant and can help to achieve the goals of university education

e) **T: Time bound.** The objectives clarify the time of achievement such as saving 10,000frw every **month**, poultry farming after **eight months**

C. Measures to be used in order to decrease expenses for achieving financial goals :

- Cut-down expenses relating to the things you **want**
- Retain expenses relating to the things you **need**

- Save before spending
- Track and record spending
- Compare expenses to income.

D. Make a budget (spending and savings plan)

After the activity, guide learners on how their findings will be shared with the whole class and emphasizing the crossing cutting issues to the activity.

Close the lesson by guiding the learners on what to cover in terms of next lesson, home works, organizing the class, etc.

LESSON 3 : Saving

Learning objectives: Explain the term “Saving”. Set saving goals and explain where to save money.

Teaching aids: Desks, Piggy banks, coffee can, jar, Learners books, internet, newspapers, books or magazines, radio, television and any other trustworthy and reliable resources to enhance learning.

Possible methods: Think-pair-share; small group discussion, brainstorm, field study, gallery walk, interview with entrepreneurs in community, research on internet, etc.

Prerequisites/Revision/Introduction: Review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Lead a review of the previous lesson on practices for becoming financially fit such as financial planning and decreasing expenses, handle any homework or assignments, and ensure a conducive learning environment. Help learners link the previous lesson to the current lesson.

Activity 9.3 Learner’s Book

Using an appropriate method, learners in reference to different illustrations showing overspending practices, identify consequences of overspending; identify importance of saving; set savings goals, suggest where to save money.

Make a follow up as learner’s do the activity. Ensure everyone is actively participating and heard; instructions clearly followed; and address any challenges/issues identified. Encourage learners to think about the environment, be creative and think beyond the box as they discuss saving practices.

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities to share or present their findings. Harmonize their findings or answers, and help them draw conclusions/summary on setting saving goals, ways of saving and where to save. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to learner's book.

Application Activity 9.3 Learner's Book

Learners in groups analyse their financial situation and think about the financial goals that they want to achieve and come up with setting saving goals and explaining the strategies of achieving those goals. This activity may be given as a research question or homework.

Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers for activity 9.3

- a) Referring to the illustration above, A girl is overspending money through buying different fashion clothes. Two persons become drunk because of drinking a lot. A man who looks like being in trouble because of overspending and not saving and another man who is enjoying life because he has saved.
- b) The consequences of overspending are to stay in vicious cycle of poverty whereby there are no saving plans, high debts because of borrowing at high interest and these lead inability to pay social obligations, unforeseen requirements like sudden illness and some other emergencies.
- c) Money should be saved to pay for unexpected events or emergencies. Without savings, unexpected events can become large financial burdens. Therefore, savings help an individual or family become financially secure. Money can also be saved to purchase expensive items that are too costly to buy with monthly income. Buying a new house, clothes, purchasing an automobile, or paying for a vacation, etc can all be accomplished by saving a portion of income. The main reasons of saving for:
- Basic needs,
 - Household expenses,
 - Education,
 - Emergencies/safety,
 - Retirement/security,
 - Family wellbeing,

- Esteem,
 - Self-actualization
- d) Some savers place their money in a jar, coffee can or a piggy bank which all are not safe and not encouraged. For short periods of time and small amounts of money, the piggy bank method may work, but long-term savers should use a safer method. It is wise to store money in financial institutions like banks depository institution.

Possible solutions to the application activity 9.3

- 1) Saving goals to achieve in future life
- 2) Explain different strategies for achieving those goals

Complete the following table by filling long -, medium-, and short -term savings goals. Include a target achievement date, total cost, and the amount you'll need to save each month to reach your goal. A short-term goal generally will takes 3-6 months, a medium-term goal will take less than 3 years, and a long-term goal will take 3 or more years to achieve. Be sure to include some strategies you will employ to achieve each of your goals.

Time Frame	Saving Goals	Target Date	Total Cost	Monthly Savings Needed	Saving Strategies
Short-Term Goal	To save for being a poultry farmer	6 months	20,000Frw	20,000Frw	Boost your saving contribution Cut down expenses related to wants Save before spending To make budget

Medium-Term Goal	To grow poultry To start transport services using cars	3 years	25,000,000Frw	695,000Frw	<ul style="list-style-type: none"> Pay yourself first Set saving goals (saving plans). Use financial tools Start off small Make savings automatic Boost your saving contribution Cut down expenses related to wants
Long-term Goal	To have Car (Coaster) used for transport services	5 years	50,000,000Frw	1,100,000 Frw for four years	<ul style="list-style-type: none"> Pay yourself first Set saving goals (saving plans). Use financial tools Start off small Make savings automatic Boost your saving contribution Cut down expenses related to wants Save before spending Make budget

LESSON 4: Managing debts

Learning objectives: Develop strategies to manage debts.

Teaching resources: Desks, Learners books, internet, newspapers, books or magazines, radio, television and any other trustworthy and reliable resources to enhance learning.

Possible methods: Think-pair-share; small group discussion, brainstorm, field study, gallery walk, interview with entrepreneurs in community, research on internet, etc.

Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills; knowledge and attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Lead a review of the previous lesson on setting saving goals, strategies of saving and where to save, handle any homework or assignments and ensure a conducive learning environment. Help learners link the previous lesson to the current lesson.

Activity 9.4 Learner's Book

Give instructions to the learning activity, learners in small groups or pairs read the extract and answer the related questions. Monitor group activities to ensure everyone is actively participating and heard; instructions clearly followed; and address any challenges/issues identified. Encourage learners to think about the environment, be creative, place values as they give reasons for their answers.

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities to share or present their findings. Harmonize their findings or answers, and link the findings to the learning objective, help them draw conclusions/summary on the ways of managing debts. Answer or address any questions or challenges about the activity. Guide them to make notes in referring in their learner's book.

Application Activity 9.4 Learner's Book

Learners in groups analyze the case study and give advices to Kamana about the problem encountered and they set strategies that can help Kamana to achieve the goal of loan settlement. This activity may be given as a research question or homework.

Give clear instructions and ensure a balance in the groups. Learners are to give a report of their findings. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the

purpose of the application activity. Refer to the possible answers below as you assess their work.

Possible answers for activity 9.4

1) Mugisha went to Bank of Kigali to request loan because he wanted his poultry farming to grow.

2) Strategies that Mugisha used for having his loan settled are the following:

- Mugisha maintained control over his credit-buying habits. He avoided overuse and misuse of credit that should cause a situation in which his debts far exceed the resources available to pay those debts.
- Mugisha kept up his payments and was sure that it was not gotten out of his control.
- Mugisha put more effort into paying off his debt instead of juggling payments on the debts he was paying.

3) The lessons learnt from Mugisha's experience is that when you want to take a loan, One has to think about the benefits from that loan as well as the lender asks interest the borrower for being able to pay off, should also make high interest than the lender. The lender should control over the loan and make effort up to the loan settlement.

Possible solutions to the application activity 1.4

1) Kamana should start by contacting his creditors to explain his situation. If this doesn't work, he plans how his spending should be reduced over the next few months. This would help him catch up on bills and pay off his debts.

2) The following are strategies to help Kamana settle the loan:

- Know who and how much he owes
- Pay bills on time each month.
- Create a monthly bill payment calendar.
- Make at least the minimum payment.
- Decide which debts to pay off first.
- Pay off collections and charge-offs.
- Use an emergency fund to fall back on.
- Use a monthly budget to plan your expenses.
- Recognize the signs that you need help.

LESSON 5: Record-keeping and Budgeting

Learning objectives: Prepare basic personal financial records.

Explain the importance of budgeting.

Develop personal budgets.

Teaching resources: Basic materials for a class/ lesson to be conducted: Learner's books, internet, newspapers, books or magazines, different business documents, radio, television and any other trustworthy and reliable resources to enhance learning.

Possible methods: Think-pair-share; small group discussion, brainstorm, field study, gallery walk, interview with business persons in community, research on internet, etc.

Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills; knowledge and attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Ensure a conducive learning environment and lead a review of the previous lesson on strategies of managing debts, benefits and risks of borrowing handle any homework or assignments. Help learners link the previous lesson to the current lesson using an appropriate discovery activity.

Activity 9.5 Learner's Book

Use an appropriate method such as small groups or pairs, provide learners with the activity 9.5 in the learner's book, and give instructions about the activity. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Learners in small groups or pairs make a list of different records including business documents, use prior knowledge, and research in different documents, to identify at least four business documents that are usually used in business activities. They explain their role and the place to keep them safely.

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such as pair-share, small group presentations from the activity. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating. Learners make sure that environment and sustainability, gender, creativity, critical

thinking are considered especially when making budget as a record to be kept. Also, encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially the presentation.

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities to share or present their findings. Harmonize their findings or answers, and link the findings to the learning objective, help them draw conclusions/summary on basic records keeping and budgeting. Refer to the possible solutions to the activity below

Appreciate the team's presentations and answer or address any questions or challenges about the activity. Guide them to make notes in their books referring basic records keeping and budgeting.

Possible answers for activity 9.5

1) List of business documents is

- **Automobile and other titles:** Automobile and titles help to confirm ownership of property as well as retrieve document of payment when required.
- **Certificates of deposit or bank savings certificates:** Certificate of deposit may prove the payment made on a given bank account
- **List of insurance policies and their numbers:** Insurance policies and their numbers help in times of claiming compensation
- **Property records, title and deeds:** Property records ; titles and deeds confirm the ownership of properties.
- **Records of home improvements:** Records of home improvements help to know number of household equipments in a given home.
- **Legal papers, leases and contracts:** Legal papers, leases and contracts help to resolve any misunderstanding that may be taken to courts of law. therefore they act as evidence.
- **Copy of household goods inventory with photos or Names and addresses of your financial advisors and financial institutions**
- **Copy of financial plans, net worth statements:** Financial plans and networth statements help to make budget as well as regulating household expenses.
- **List of checking and savings accounts by financial institution:** List of saving accounts help to know the finances you have for savings.

- 2) Those documents are very important to be kept because is that you can retrieve document of payments when required, such as to prove payment of child support, medical bills to insurance companies, or to obtain warranty coverage. Also you can document losses for fire damage or theft for insurance claims. Record keeping can help you save time and money while giving you peace of mind.
- 3) Documents should be kept in secure places and in different file made according to the order of time and type of documents. This is done for facilitating retrieval.

Application Activity 9.5 Learner’s Book

This activity can be given as an individual, pair or small group activity. Learners analyze the table and complete the right amount of money in the blank space. They also read and analyze the extract and give answers to the related questions. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work.

Conclude the lesson by guiding the learners on what to learn in terms of next lesson, home works, organizing the class, etc.

Possible solutions to the application activity 1.5

- 1) budget statement of Mr. Mugisha

Items	January	February	March
Income	200,000frw	250,000frw	270,000frw
Household costs	70,000frw	60,000frw	90,000frw
Other costs	30,000frw	40,000frw	60,000frw
Total expenditure	100,000frw	100,000frw	150,000frw
Balance	100,000frw	150,000frw	120,000frw

- 2) Kayinamura and Muhire should create a specific spending plan based on their income, needs, and wants. They should decide on various financial goals for their current and future needs. They should regularly revise their budget based on changing situations in their lives.

3) Budget of Kayinamura and Muhire

Items	January
Income	200,000frw
House rent	35,000frw
Food/grocery	30,000frw
Cloths	15,000frw
Other costs	20,000frw
Total expenditure	100,000frw
Balance	100,000frw

4) The records to be kept are bank slips, budget records.

LESSON 6: Exploring savings and loans in Rwanda

Learning objectives: Identify and explain various savings and credit financial institutions in Rwanda

Teaching resources: Basic materials for a class/lesson to be conducted; Learners books, internet, newspapers, books or magazines, radio, television and any other trustworthy and reliable resources such as human resources to enhance learning.

Possible methods: Think-pair-share; small group discussion, brainstorm, field study, gallery walk, interview with resourceful persons in community, research on internet, etc.

Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills; knowledge and attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Ensure a conducive learning environment and lead a review of the previous lesson on record-keeping and budgeting, handle any homework or assignments. Help learners link the previous lesson to the current lesson using an appropriate discovery activity.

Activity 9.6 Learner's Book

Use an appropriate method such as small groups or pairs, provide learners with the activity 9.6 in the learner's book, and give instructions to the activity. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Learners in small groups or pairs analyze the structure of Rwandan financial sector and answer the related questions.

Monitor to confirm whether everyone is working on the activity, instructions were

understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such pair-share, small group presentations from the activity. Encourage different learners from the groups to share the groups work to avoid just a few learners dominating. Learners explain the financial institutions in Rwanda, how and where to find loans and how ATMs are used in some financial institutions in Rwanda. Also, encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially after presentation.

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities to share or present their findings. Harmonize their findings or answers, and link the findings to the learning objective, help them draw conclusions/summary on exploration of savings and loans the financial institutions, how ATMs are used in some financial institutions in Rwanda. Refer to the possible solutions to the activity below.

Appreciate the team's presentations and answer or address any questions or challenges about the activity. Guide learners to make notes in their books referring in the learners book on exploration of savings and loans in Rwanda

Possible answers for activity 9.6

1) Explanations of structure of the Rwandan financial sector

a) MINECOFIN:(Ministry of Economic and Finance Planning). this is the Ministry that handle all finance and economy related matters. Ministry of Finance and Economic Planning's mission is to raise sustainable growth, economic opportunities, and living standards of all Rwandans through amongst others promotion of a dynamic, efficient and stable financial market accessible to all segments of the population

b) Rwanda Capital Market is a market for securities which could be debt or equity, where business enterprises and government can raise long-term funds in Rwanda. Capital Market Authority (CMA) is a public institution which is in charge of capital markets authority in Rwanda. Capital Market Authority (CMA) is a public institution established by Law No.23 /2017 of 31/05/2017 responsible for developing and regulating the capital markets industry, commodities exchange and related contracts, collective investment schemes and warehouse receipts system. CMA was previously referred to as the Capital Market Advisory Council (CMAC) which was a council established by Prime Minister's Order of 28 March 2007 to initially guide the development of a Capital Market in Rwanda.

c) BNR: National Bank of Rwanda. Its mission is to ensure price stability and sound financial system

d) Under BNR there are Banks, Microfinance Institutions and SACCOs, and Non Banking Financial Institutions. For more Explanation refer to Student's Book: 9.6.1

2) Loans are found in different categories of such as commercial banks, cooperative banks, development banks, SACCOs, Microfinances, etc. some examples are BPR atasmara, Bank of Kigali, GT Bank, Ecobank, KCB, Equity Bank, Urwego Opportunity Bank, Bank of Africa, Development Bank of Rwanda, Zigama CSS, Umwalimu SACCO, Umurenge SACCO, etc. Note that every bank has its own conditions of giving loans.

3. Different electronic banking categories used in some commercial banks are internet banking, mobile banking, Automatic Teller Machines (ATMs) Cards.

Application Activity 9.6 Learner's Book

This activity can be done in small groups. Learners identify different financial institutions found in their community, make choice of one of them from which money can be borrowed and explain how ATM Cards are used and their advantages. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work.

Conclude the lesson by guiding the learners on what to in terms of next lesson, home works, organizing the class, etc.

Possible solutions to the application activity: 9.6.

1) A list of financial institutions that are found in the community are Umurenge SACCO, BPR atasmara, Umwalimu SACCO, Bank of Kigali, GT Bank, Ecobank, KCB, Equity Bank, Urwego Opportunity Bank, Bank of Africa, Development Bank of Rwanda, Zigama CSS, etc. Note that every bank has its own conditions of giving loans

2) Answers of the questions: The student can give GTbank, BK, Ecobank or any other as long as he/ she give the reason for choosing it.

3) a. **How ATM is used: ATM card is used** to access a computer that allows a bank customer to get cash, make deposits or transfer money between accounts. ATMs are found in banks and many other convenient locations and can be used 24 hours a day, seven days a week.

b. What are the advantages of using ATM Cards?

- It is convenient to use in a wide variety of places in stores, on the phone or online.

- You can better manage your budget using your monthly statement with the details of all of your purchases.
- It is safer than carrying a lot of cash.
- You are not responsible for charges if your card is stolen as long as you report it immediately.
- You can build your credit history.

c. Differentiate Credit Cards from Debit Cards:

Credit Card: You borrow money from a credit card issuer and you pay later (with interest, if you do not pay the balance in full and on time). **Debit Card:** Your own money is taken directly from your bank account to make the payment. It acts like a cheque, but it's faster and more convenient.

LESSON 7: Financial fitness plan

Learning objectives: Prepare personal financial Fitness plans,

Set strategies to achieve personal financial Fitness plans

Give advice to others for becoming financially fit

Teaching resources: Basic materials for a class/ lesson to be conducted: Learners books, internet, sample contract, case studies and any other resourceful persons to enhance learning.

Possible methods: pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet.

Before the lesson, review the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge and attitudes embedded in the learning objective and prepare for your lesson appropriately. Remember the learning objectives link to the key unit competence.

Ensure a conducive learning environment and lead a review of the previous lesson on exploration of savings and loans in Rwanda, handle any homework or assignments.

Use some illustrations, resourceful persons for giving more explanations to learners. Help learners link the previous lesson and the discovery activity to the current lesson.

Activity 9.7 Learner's Book

Learners the illustration in activity 9.7 and answer question related

Learners in small groups, pairs or individual analyse the illustrations to explain different

strategies in sequential order for having financial freedom. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities. Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such as pair-share, small group presentations from the activity. Encourage different learners from the groups to share the group work to avoid just a few learners dominating. Encourage learners to explain different strategies for being financially free. Also, encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially after presentation.

Harmonize their findings or answers referring to possible responses, and link the findings to the learning objective, help them draw conclusions/summary on preparing personal financial fitness plans and giving advice to others about financial issues. Answer or address any questions or challenges about the activity. Guide them to make notes in their books.

Possible responses to the activity 9.7

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation

1. There are three main activities that are used for achieving the financial freedom, these are:

- **Financial Planning:** When planning there are some steps to follow such as set family goals together; set a time frame for achieving family goals; discuss and determine how each member will contribute to achieving family goals; remind everyone of their commitment from time to time and monitor whether the family is achieving its goal or not.
- **Saving:** When saving, the main thing to do is to set saving goals and set strategies to achieve them as it is highlighted in the previous lessons
- **Making investment:** after saving there should be investment and make budget so as to monitor and evaluate every period of time if there is no deviation to the achievement of financial goals

After putting into practices the above activities, the person will be financially fit and will not have any financial difficulties in daily life.

Application Activity 9.7 Learner's Book

Learners will make field trip to financial institution or bring the resourceful persons financial institution and ask the questions related to opening an account, how it works and make decision of opening an student account for their saving. This activity can be done as an individual, pairs, and small groups. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity. Refer to the possible answers below as you assess their work. **Note:** if the activity is to be marked/ corrected by the teacher, there might be no need of sharing.

Conclude the lesson by guiding the learners summarizing the whole unit and request learners to show their practices of the knowledge and skills gained in the unit.

Possible responses to the Application activity 9.7

1) Student Account is a bank account reserved for those who are studying. It is the special account because it is not charged service fee every month as the other kinds of bank account.

2) The benefit of student account are:

- Bank accounts are safe.
- It is an easy way to save money.
- It is cheaper because there are no monthly charges
- You can use it any time needed

3) After two years in saving money to the bank, there are some ways to follow in order to become financially fit. These are:

- **Setting financial goals:** you can't reach your goals if you don't set them; planning how to use savings and investments to reach your goals is key; determine how much you need to save over time to finance your dreams; include an emergency fund in your financial goals.
- **Understand where the money goes:** Create a budget that includes necessities, required expenditures, discretionary items, and the periodic savings necessary to finance long-term financial goals; track your spending; compare it regularly against your budget and make changes to your spending habits where necessary; use the knowledge and skills you gain over time to spend less where possible and save more.

- **Manage debts if any:** Curtailing the use of debt to consume is crucial when trying to optimize savings and investment capital; avoid high-interest rates and potential fees by minimizing the use of credit cards; build a debt management strategy to reduce and eliminate high-interest debt and to accelerate the payment of debts like student loans and your mortgage if they are a priority.
- **Maintain a steady life style:** Spending does not have to grow at the same rate as income; growth in income, bonuses, and other windfalls can increase savings and investment accounts; keeping expenditures relatively constant over time is a key method in achieving a secure financial future
- **Invest wisely:** Establish a low-cost, globally diversified portfolio that is appropriate to achieve both short- and long-term goals; use a broadly diversified portfolio of global stocks and bonds to obtain a proper return in regards to your attitude about, and ability to take, financial risk; where appropriate, think long-term and don't be overly focused on the short-term performance of your investments. stick to your investment plan and review your portfolio periodically to stay on track
- **Obtain knowledge and advices:** Being financially fit means understanding and utilizing the main principles and best practices in saving and investing; when needed, get help from an accredited investment adviser that can help you build an investment plan and portfolio to meet your financial needs

Skills lab Activity 9.8 Learner's Book

Use of skills lab method: Skills Lab 9

1. Build/Activity 1: Think pair Share(max 15mins)

Through small group discussions, learners discuss and answer the questions below;

- Why do businesses need finance?
- Why is important for business to budget for their activities?

Possible responses

Need for finance by businesses

- Pay for Transport services
- Pay for office rent and premises
- Buy products to sell
- Pay for business and products promotion such as advertising

Importance of budgeting for business activities:

- Allocate funds appropriately among business activities
- Enables business to determine source of finance for business activities
- Enables businesses to identify expenses to reduce in business operations
- Enables businesses to identify priority business activities which are to be financed first

Explain that as much as other activities are important for business to survive, without proper planning and budgeting will have great consequences on the performance and survival of the business. Also for businesses to manage their budgeting, they need to decrease spending in their business activities. Explain that this lab will enable them describe ways of cutting costs through reducing, recycling, repairing and reusing for their business activities.

2. Practice: (Max 30 min)

Strategies to cut costs

Inform learners that in their respective lab groups, they come up with strategies to cut costs in a business activity of their choice.

- Explain the instructions to the activity: Each group will think of a business activity
- Suggest strategies or how they will cut costs/expenses for their business activity using the 4Rs (reducing, recycling, repairing and reusing)

They will have 30 minutes to do the activity after which they will share their strategies to the whole group

Groups are free to be creative on how they will present the strategies

Groups can use the following table as guide on the activity

Business activity	What or how to reduce?	What or how to recycle?	What or how to repair?	What or how to reuse?

As the groups are doing the activity, visit groups to check that everyone understands the instructions and that everyone is actively participating

3. Present: (Max 10 min)

Let each group present their strategies using an appropriate methodology. Encourage other teams to challenge/ asks questions regarding other groups' strategies to cut costs/expenses for their business activities.

After every group presentation, give feedback and asks the group to post their findings on the Present Boards

4. Conclusion: (max 10 mins)

Emphasize that coming with strategies to cut cost/expenses for business activities aids the budgeting process of a business and ensures proper use of business resources leading to profitability and success.

Summarize some strategies to cut costs/expenses for business activities below:

a) Reduce

- Turn off lights or lamps in the house, or blowing out candles, to reduce energy consumption
- Use only as much soap and water as you need to get clean, rather than wasting soap and water

b) Reuse

- Reuse bags to carry items at the market, and to carry other materials, such as school supplies or to protect papers.
- Reuse plastic oil jugs or water jugs to carry other liquids

c) Recycle

- Use scrap metal to make stoves or implements.

d) Repair

- Sew old clothing or resole a shoe.
- Repair a equipment rather than buying a new one.

5. Portfolio Assignment:(max 5mins)

As a take home for the Unit, give each learner this assignment. Each learner should design a plan to cut costs for personal or Back Home Projects.

Table 9: My Plan to cut costs/expenses

Personal activity or Back Home Project	What or how to reduce?	What or how to recycle?	What or how to repair?	What or how to reuse?
E.g. Use of energy at home or business activity	Switch off lights during day time	Use waste materials to make fuel such as charcoal instead of buying new charcoal	Repair broken stoves, ovens, lamps instead of buying new ones	Refill gas cylinders instead of buying new ones every time you buy gas

9.6. Unit Summary

This unit is very important and useful to everyone in life situation. It is the answer to the problem of unemployment and under employment of some people in Rwanda because it contains skills and knowledge that can help learners and persons which will lead them to be a good personal finance manager, money manager, business manager, job creator and other entrepreneurial knowledge and skills that that lead to entrepreneurial competences for having financial freedom in life. It gives economic and financial directions for effectively and efficiently managing money and reach to financial fitness. The main headlines such as: analysis of financial needs effectively; determination of ways to decrease expenses through reuse, recycling, reduction, and repair; developing personal budgets; setting saving goals; assessing the various sources of finance; cutting costs through reducing, recycling, repairing and reusing; developing strategies to manage debts; keeping basic personal financial records; and developing plans to manage their finances have been discussed together for achieving the key unit competence.

9.7. Additional Information

Achieving financial fitness requires discipline and determination over the long term, just like running a marathon. Becoming financially fit means feeling good and confident about your financial situation. Becoming financially fit requires learning the principles and best practices that others have used to achieve their financial objectives. It means

being able to manage your money in order to meet your current and long-term needs. The Future of Finance is a long-term, global effort to shape a trustworthy, forward-thinking investment profession that better serves society.

9.8. End of Unit 9 Assessment

A. Answer the following Questions

i) Money is important to your future and your peace of mind. Money can help pay for higher education, which opens the door to many career opportunities. Having money can prevent worry and stress about paying bills and having a safe place to live. Saving money can improve both your financial and emotional well-being. Having good habits with money can allow you to help your family in times of need and improve quality of life. Maintaining good financial habits can help you in three main ways:

- **First**, the jobs you have now and the money you make can influence your future. Even if you are mowing lawns or filing papers, you are learning skills like scheduling your time, working with people, and handling the money you earn. What you do with the money also affects your future. For example, if you save money and buy a reliable car, you can apply for jobs that require a commute. If you save money to pay for higher education, you open the door to careers that can give you a lifetime of greater satisfaction and higher income. If you are disciplined about saving money, you will have more money for the fun things in life.
- **Second**, think about how you feel when you are out of money. Most of us feel anxious or nervous. Learning to save and manage your money can prevent or reduce stress. Think about how you would feel if you didn't have the money needed to purchase a car, pay college tuition, pay rent, or make a mortgage payment on your home. You would feel anxious and frustrated, right? With sufficient resources, you will know that you have money for the things you need.
- **Third**, if you are able to build up extra money by saving and investing, you can share the wealth. People like to spend money on themselves and their families, but it feels good to give away money, too. Think of how much you enjoy giving a gift to someone you love. That same feeling is available when you have enough to feel comfortable sharing with people who may need your help or donating to a cause you support.

Can you remember any times that you wanted to buy something important but didn't have enough money? You would be quite unique if you can't. If you had planned ahead, maybe you would have been able to purchase those items. And, that is what we want learners to begin to do – plan ahead more. Learners should resist the urge to spend so much now, leaving more money available to do things that are more important to their future and to both their financial and mental well-being.

Using this table, learners think of just one example each of how they could influence their future, relieve stress, and share the wealth.

The Benefit	The Activity	How Would This Help?
Influence my future	Example: Save and buy a reliable car.	Example: Can commute better to job.
Relieve my stress	Example: Save to make larger credit card payments.	Example: Stop worrying about loss of credit.
Consider sharing my “wealth”	Example: Save and give to the Red Cross.	Example: Feel I’ve helped people less fortunate than I am.

ii) See the answer of **Introductory Activity b)**. In every aspect of time, saving money should be done. For instance the parents can save for the children that they will be get, new born children. Children from pre-primary school can save money with their own up to every person who is studying. In every circumstances of life, when opportunities are found saving should be immediately done.

iii) .Design a financial plan of your choice then do the following:

a) Strategies of achieving that financial plan are found in the following financial planning steps in **9.7.2**.

When making financial planning there are some steps to follow such as determining your current financial situation; developing financial goals; identifying alternative courses of action; evaluating alternatives; creating and implementing a financial action plan; re-evaluating and revising the plan. See the details in the student’s book.

b) Analysis of financial plan to make a budget for it

This table will help students to make their own budget accordingly

	Projected Monthly	Jan	Feb	Mar	Ann. Tot.	Suggested Allocation	Projected Allocation	Actual Allocation
Income								
Wages								
Gifts								
Allowance								
Other								
TOTAL Income								
Expenses								
Charitable giving								
Faith organization								
Community organization								
Other								
TOTAL Charitable giving						Up to 10%	0%	0%
Transportation								
Car payment								
Car insurance								
Public transportation								
Other								
TOTAL Transportation						Up to 13%	0%	0%
Communication								
Cell phone monthly plan								
Internet								
Communication devices								
Other								
TOTAL Communication						Up to 5%	0%	0%
Entertainment								
Movies								
mp3s/CDs								
Video games								
Concerts								
Eating out								
Other								
TOTAL Entertainment						Up to 8%	0%	0%
Personal Expenses								
Personal products								
Clothing								
Salon services								
Other								

TOTAL Personal Expenses						Up to 7%	0%	0%
Food/household expenses								
Groceries								
Household goods								
Other								
TOTAL Food/household expenses						Up to 15%	0%	0%
Gifts								
For friends								
For family								
TOTAL Gifts						Up to 3%	0%	0%
TOTAL Expenses								
Savings								
Long term goals								
University studies								
Other								
TOTAL Long term goals								
Short term goals								
Vacation								
Other								
TOTAL Short term goals								
TOTAL Savings						Approx. 8%	0%	0%
TOTAL BUDGET								

This table will help students to make their own budget accordingly.

9.9. Additional Activities

Remedial Activities

Based on the financial knowledge that you have about planning, saving and investment, advice someone seeking your financial guidance so that s/he may be financially fit.

Possible answers are found in Student's Book: 9.7.2

Unit 10: ACCOUNTING PRIME BOOKS

10

Key Unit Competency: To be able to record accounting transactions

10.1 Unit Prerequisite

Learners have had a variety of opportunities to help others in accomplishing given tasks or goals. Throughout O' level, S1 (unit 6) and S2 (unit 7) and A' level S4 (unit 10), learners have realized that entrepreneurs take on different accounting skills by performing their roles as entrepreneurs, getting initiation to accounting, initial accounting entries for a business and initiation to accounting respectively in S1, S2 and S4. In addition to this, learners should also be reminded of experiences from their communities and businesses where they have had to help others record their daily activities.


Prerequisite

10.2 Crosscutting issues to be addressed

Note: The examples below are just to guide you on how to address crosscutting issues throughout the unit **BUT THIS DOES NOT** mean that these are the only ones. You can address and give learners opportunities to discuss all the crosscutting issues where possible taking consideration of their environment or community.

Gender education: Emphasis throughout this unit has to be put on how both male and females have the same opportunities when it comes recording accounting transactions. During class and out of class activities, give both boys and girls opportunities to record business transactions regardless of the position. There are no specific transactions meant for a particular sex. Throughout the lesson encourage learners to give and emulate examples of good accountants they know both women and men. As a teacher or a facilitator, you can support gender parity and equality and at the same time be more gender-sensitive in your class by:

- **Be a champion on gender issues:** This includes being supportive of and taking on an active role in gender initiatives, taking the time to explain to



others why these initiatives are important for the future of the Rwandan society

- **Promote gender balance and diversity:** Continuously seek to increase equal representation of boys and girls as part of community, as well as greater representation from diverse groups. An effective leader/teacher/facilitator views both girls and boys as equal contributors to the community and to its work, and is not afraid to encourage girls to take on different roles and ensure their skills are utilized
- **Consider gender-specific initiatives:** An effective teacher/facilitator recognizes girls and boy's different needs and experiences and seeks to ensure that these do not put either, and girls in particular, at a disadvantage. This also means ensuring girls and boys have the same opportunities to advance in their career and be promoted to higher positions
- **Challenge discriminatory practices:** This includes challenging school or community practices to make them more gender-sensitive. As a teacher/leader, it is crucial that you eliminate discrimination based on gender, especially when it comes to family and caring responsibilities. At the same time, it's important to recognize and call out any potential conscious or unconscious gender biases or mindsets that create invisible barriers for girls.

Environment and sustainability: Good and effective teacher/facilitator strives for the survival of those they are facilitating. Since the survival of humans depends on the environment, learners need to be reminded of the importance and the need to sustain the environment as environment leaders. Also, remind learners that one does not need to be an accountant or basic accounting knowledge holder to protect the environment but instead one has always to take a main role in protecting the environment.

Inclusive education: Promoting inclusiveness and diversity within your class is one of the best ways to foster an open-minded, inclusive class culture. Not only does this make good sense; helping your class to better understand classmates, it also makes the classroom a more interesting and personally enriching environment for everyone. Example ask students to record some transactions of business in different accounts Diversity in the class can take many forms, from culture and nationality to gender, physical impairment, race, educational background, and more, and therefore regardless of our background, economic or social setup, all learners have equal opportunities to record accounting transactions in a right way. During class and out of class activities, give all learners opportunities and encourage them to lead teams in accomplishing goals.

Peace and Values: It is everyone's responsibility to take a leadership role in promoting peace and values in the community. The teacher and the learners should always do the following to promote peace and values:

- Place peace in your heart and encourage everyone else to do the same.
- Stress the importance of religious, cultural, gender and social diversity in positively fostering a peaceful and inclusive society.
- Be dedicated to inclusive approaches to tolerance and reconciliation.
- Promote teamwork and collaboration, diversity, assertiveness, negotiations and conflict prevention and resolution.
- Stress tolerance for diversity, freedom of expression and the rights of everyone.
- Be committed to social responsibility and community, civic involvement and the promotion of peace and harmony.
- Support economic development and sustainability of all.

Genocide studies: In class, learners need first to accept that genocide ideology is the worst crime against humanity. In addition, as teachers/facilitators and good citizens we need to analyze and fight against any sign of genocide ideologies manifested and the denial of genocide committed against the Tutsi in April 1994. Encourage learners during tasks to be brave enough to talk about how bad it is to better know the cruelty of genocide ideology and to establish sustainable measures to fight it forever. As a teacher, try to promote the culture of peace, cooperation, unity and love in society and other people in order to promote social cohesion and cooperation in everything they do such as: their businesses, workplace and communities to enhance sustainable development.

Financial education: you need to emphasize to learners the need to manage properly their business revenues and any other monetary issues using accounting terminologies learnt in S4 and S5. This will help them to be financially fit in order to meet their duties including tax obligation as nearly future business generators.

- Also, refer to other crosscutting issues as identified in the curriculum framework

10.3 Generic competencies

Throughout this unit, give learners opportunities to develop their generic competences especially activities and the methodology adapted. These have been discussed in the preliminary pages of this teacher's guide. Some of the generic competences that you should facilitate learners develop in this unit include but not limited to the following:

- **Critical thinking:** This will be developed through different activities that make learners think reflectively, logically and imaginatively as accountants or with accounting basic knowledge entrepreneurs need before making decisions that may affect the whole business stakeholders.

- **Creativity and innovation:** Accountants or with basic knowledge in accounting entrepreneurs are considered as the brains or engines for their business. So, learners should be given opportunities that will make them think differently and on new ways of preparing accounting books while running their businesses.
- **Research and problem solving:** Learners should be given activities and opportunities that require them to be resourceful while recording accounting transactions to find answers to different challenges posed in different learning activities and solving different problems encountered by team and the community.
- **Co-operation, interpersonal relations and life skills:** Through different tasks assigned, learners should demonstrate a sense of personal and social responsibility as they live in society.
- **Lifelong learning:** Be able to exploit available opportunities to improve on knowledge and skills as they record accounting information now and in the future
- **Communication:** In a logical and appealing manner, through different learning activities worked on, learners should be able to confidently and effectively communicate their findings and ideas through speaking and writing to the targeted audience or recipient.

Vocabularies and the Key Words

- Accounting
- Recording
- Transaction
- Account
- Journals
- Ledger
- General ledger and subsidiary ledgers
- Trial balance

Introduction

When it comes to achieving business goals, most people think it is mostly because of the strategy that the business designs. Strategy is one part of a whole range of reasons but not the only reason for success. Numerous factors amount to the success of an organization/business without a doubt accounting basic knowledge is one of the main reasons for this success.

This unit is designed to equip you with knowledge and skills as well attitudes that will enable you demonstrate the characteristics and behaviors of an accountant or accounting basic knowledge holder; recognize the different accounting principles; and apply them as you are recording, journalizing,

posting and making a trial balance in a sound problem solving and decision making processes.

Introductory activity- Self-assessment and a case study

There is no right or wrong ways to answer this assessment. It is for your own use during this unit. You will read an element of a competence listed in the left column. Think about yourself: do you think you can do this? How well? Read the statements across the top. Put a check in column that best represents your situation.

My experience	I do not have any experience doing this.	I know a little about this.	I have some experience doing this.	I have a lot of experience with this.	I am confident in my ability to do this.
Knowledge, Skills and Attitudes					
Record transactions using single and double entry systems					
Identify the types of accounts that are affected by the transactions					
Develop a positive attitude to record keeping					
Identify the types of books of original entry and how they are used					
Describe the different types of cashbooks					
Describe the different types of ledgers and post the ledger entries from the books of prime entry (original) entry					

My experience	I do not have any experience doing this.	I know a little about this.	I have some experience doing this.	I have a lot of experience with this.	I am confident in my ability to do this.
Knowledge, Skills and Attitudes					
Describe and prepare a trial balance and identify types of errors in a trial balance					

10.4 Guidance on the introductory activity

Remind learners that there is no right or wrong ways to answer this assessment.

It is for their own use during this course to help them get familiar with the topics that will be covered in the unit and help you know where to put more emphasis

This is an individual activity. Have learners turn to the introductory activity in the L.B.

Read the “Knowledge, Skills and Attitudes listed in the left column,

Have learners to think about themselves and put a check under the statement that best represents their situation.

Remind learners that at the end of this Unit, they will take this assessment again.

Remind the learners the key unit competency and through brainstorming have them explain how the introductory activity links with the key unit competence

10.4 List of lessons (including assessment

No.		Learning objectives	Number of Periods
1	Business transactions	Analyze the transactions Explain the steps for transaction analysis	2
2	Accounting systems: 1. Single entry	Record transactions using single entry system	2

3	2. The double entry accounting principle	Record transactions using double entry system;	2
4	Journals: Definition, importance and entries, General journal, Specialized journals	Identify the types of books of original entry and make necessary entries	2
5	Cashbook: Definition, importance and entries	Describe the different types of cashbook	1
6	Ledger: Definition, importance and entries	Post the ledger entries from the books of prime (original) entry Describe the different types of ledger	2
7	Trial Balance: Extraction	Prepare the trial balance Describe the importance of the trial balance	2
8	Trial balance: Errors and correction	Identify types of errors in a trial balance and correcting them	2
9	Skills Lab 10	Apply Skills Lab Methodology	2
End unit assessment		Can be able to manage finances responsibly and keep basic personal financial records	1

Lesson 1: Business Transactions

Learning objectives:

- Analyze the transactions and
- Explain the steps for transaction analysis

Prerequisites/Revision/Introduction:

- Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competency.
- Use K-W-L (What learners already Know-What they want to know-What they have learnt) after the introductory activity to assess how much students already know and what they would be interested in learning about accounting prime books. Learners write under (K-what I know; W-What I want to know) about accounting prime books. Briefly discuss what is written under each section with learners

Teaching aids: Basic materials for conducting a class/ lesson: Learners books, internet, and any other trustworthy and reliable resources to enhance learning.

Guidance on lesson 1

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, case study, field visit (market), research in the library, research on the internet

- Greet and welcome learners in the Entrepreneurship lesson. Ensure there is a conducive and relaxed learning environment.
- Inform them that in this unit, they will build on the concepts of accounting that they were introduced to in O' Level and S.4 particularly those mentioned in above prerequisite of this unit.
- Introduce the introductory activity (a self-assessment and a case study) following the guidelines mentioned above in this TG.

Answers.

- I think accountants record monetary information or help to manage the finance of the business
- Accounting is for recording, classifying, summarizing the accounting information and interpreting the results thereafter.

- Yes, it is necessary for entrepreneurs to have the basic knowledge of accounting, because this will help him/her to make informed decisions like employing such employee (s) or not, spending in this or that, employing professional accountant or not, investing in this or that....
- Write the lesson title “Business transactions” on chalkboard and have learners do Activity 10.1 using an appropriate method such “pair work, small groups,...”.

Activity 10.1

- Learners read activity 10.1 and answer questions that are there
- Have pairs or trios share their answers with the whole class. You can give one of the learners the role of writing their responses on the chalkboard.

Note:

During the activity, pay attention to the following:

- Ensure a gender balance when pairing or grouping learners
- Encourage all learners to participate during presentations, if possible you may chose those to present on behalf of the pairs, or regulate each learner’s contribution

Discourage and positively handle any stereotypes, or negative attitudes that may come up as boys and girls share their recording experiences

Possible responses to the activity

1) I think the business record their daily activities (buying and selling), meaning that the business record what has been bought (in the stock) and sold (out of the stock)

2.a) Positive impact of selling on cash

- It helps to reduce losses that may arise out of bad debts caused by selling on credit;
- It is used when the business is in shortage of cash. Therefore, it helps to solve cash deficits in the business;
- It is done due to new and unknown customers or customers without fixed address of residence
- It provide entrepreneurs with cash to meet their immediate cash requirements.
- It reduces procedural formalities, including documentation and time

wastage associated with credit sales and debt management;

- It is used for items of small value.Etc.

b). Positive impact of selling on credit basis:

- It is as a marketing tool in attracting new customers, thus widens the entrepreneur's market;
- It helps customers to buy expensive items;
- It gives competitive advantage in the market over its competitors who do not give credit facilities;
- It helps an entrepreneur to dispose the stock before it expires and before stock gets out of customers' preference;
- It encourages customers to buy more thus, increasing the total sales volume;
- It may help people to start their businesses. For Example one can get goods on credit from suppliers, sells the goods and pays the supplies later.

3)Make sure learners identify any business and record what is done there like recording sales and purchases, recording debtors and creditors, record revenues and expenses. You may take them to the field (local entrepreneurs) and let them find out what is carried out there.

Note: These responses may be shared or not with the learners. They are specifically meant to guide the teacher while harmonizing learners' responses during presentation.

- After the learners sharing their findings, help summarize their findings by referring to possible responses above, have them make notes from their harmonized responses while also referring to students book for a summary.
- Have learners do the application activity 10.1 in students book using an appropriate approach such as individual work, pair work or small group work

Application Activity 10.1

Based on the purpose of the application activity that is, assessment purposes or reinforcement, mark learners answers or responses. You can as whole class discuss on the responses so as to have a common understanding. You can base on their responses to decide whether to give remedial, extension or consolidation activities

Possible responses

1)A. Collection of payment from the debtors is time consuming and expensive thus, increasing administrative expenses in the business like hiring additional staff for credit follow up;

B. Credit sales may lead to losses as money may lose value (inflation) and by the time debtors pay the amount owed, it will have lost value;

C. Credit sales reduce the working capital of a business because working capital is always tied up in debts. The business may experience cash flow problems and fail to meet its immediate cash requirements yet short borrowing carries additional costs with it in form of interest and borrowing fees;

D. In case of death of a debtor, the business may find difficulty in recovering the amount owed yet taking insurance cover or protection for the debtors' lives is expensive and constitutes additional cost to the business;

E. Some customers may not pay at all and this leads to losses in the business arising out of unpaid or bad debts;

F. Some debtors may take long to pay which results in shortage of cash in the business;

G. Credit selling forces customers to buy what they cannot afford to pay for. Customers may end up in courts of law. This destroys the relationship between the seller and the buyer;

H. This kind of business transaction involves a lot of documentation and paper work. For example, if goods are sold on credit, a seller issues an invoice and opens up a sales day book to record all credit sales which is tiresome;

I. Buyers who buy on credit do not have good bargaining power and they end up paying high prices for the products. The seller fixes a higher price for credit customers compared to cash customers.

2)Difference between creditor and debtors obligation.

Obligation of a creditor	Obligation of a debtor
Record credit sales in books of accounts	Keeps records of credit purchases
State the time when payment for goods has to be made	Pays for the goods within the states time

Issues a debt document called an invoice	Signs the debt document called an invoice
Remind the debtor for unpaid debt	Pays in the agreed form (cash/cheque)
Keeps a proper record of all payment made by the debtor	Keeps records of payments made
Issues a receipt when payment is made	Accepts and keeps the receipt as evidence of payment
Issues credit note for any goods returned	Informs the seller of returned or damaged goods
May re-possess the property or take the buyer to courts of law	In case of failure to pay on an agreed date, he/she informs the creditor in time and requests for more time.

3)Types of accounts in accounting are five (5)

Assets: These are resources controlled by the organization/entity that arises from past transactions or events and from which future economic benefits are expected to flow (inflow) to the firm/enterprise. Ex if a business sells goods on credit then it has an asset called a debtor.

Liability: Liability is obligation of a business as result of past events settlement of which, is expected to result to an economic outflow of amount from the business.

E.g. when a business buys goods on credit, then the firm has a liability called a creditor.

Capital: Capital is the residual amount on the owner's interest in the firm after deducting liabilities from the assets.

Expenses: This account records the expenses of the business and this can be categorized as follow:

(i)Administrative expenses like salaries, rent, depreciation, operating expenses etc

(ii)Selling expenses like advertising, promotion, discount, etc.

Income: Income account shows income received by the business from its operations and from elsewhere. It contains all cash and credit sales, different fees, commissions, grants that have been received by the business.

4) Analyzing accounting transaction

- This is an accounting transaction as it relates to the business and involves a monetary amount.
- The accounts involved are the cash account and the rent income/revenue account.
- The two accounts types are an asset account (cash) income/revenue account (rent received).
- Cash is increased and rent is increased by the transaction.
- An increase to an asset account is a debit, an increase to an income/revenue account is a credit.
- For each account the monetary amount is 60,000

This can then be summarized in the accounting transaction analysis table as follows:

Transaction: payment of rent expense for the period				
Accounts	Type	Change	Dr or Cr	Amount
Cash	Asset	Increase	Debit	60,000
Rent	Income/ Revenue	Increase	Credit	60,000

- Close the lesson by guiding the learners on what to cover in terms of next lesson, home works, organizing the class, etc.

Lesson 2: Accounting Systems

1. Single entry bookkeeping

Learning objectives:

- Record transactions using single entry system

Prerequisites/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competency.

Teaching aids: Basic materials for conducting a class/ lesson: Learners books, internet, and any other trustworthy and reliable resources to enhance learning.

Guidance on lesson 2

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, case study, research on the internet

- Greet and welcome learners in the Entrepreneurship lesson. Ensure there is a conducive and relaxed learning environment.
- Inform them that in this unit, they will build on the concepts of accounting that they were introduced to in O' Level and S.4 particularly those mentioned in above prerequisite of this unit.
- Write the lesson title “Accounting systems: Single entry bookkeeping ” on chalkboard and have learners do Activity 10.2 using an appropriate method such “pair work, small groups,...”.

Learner’s Book Activity 10.2

Learners read activity 10.2 and answer questions that are there

- Have pairs or trios share their answers with the whole class. You can give one of the learners the role of writing their responses on the chalkboard.

Possible responses to the activity

- Accounting is the art of recording, classifying and summarizing in a significant manner and in terms of money, transactions and events which are in part at least of a financial character and interpreting the results thereafter
- I think that school canteen keeper keeps record of the cash received, therefore uses single entry system. He/she may also record credit sales and credit purchases made but using simple notebooks, he/she do not have proper journals where to record relevant accounting information.

Note: These responses may be shared or not with the learners. They are specifically meant to guide the teacher while harmonizing learners’ responses during presentation

- After the learners share their findings, help summarize their findings by referring to possible responses above, have them make notes from their harmonized responses while also referring to students’ book for a summary.
- Have learners do the application activity 10.2 in students using an

appropriate approach such as individual work, pair work or small group work.

Application Activity 10.2 Learner's Book

- Based on the purpose of the application activity, that is assessment purposes or reinforcement, mark learners' answers or responses. You can as whole class discuss on the responses so as to have a common understanding. You can base on their responses to decide whether to give remedial, extension or consolidation activities.

Possible responses

Yes, single entry system is important because:

- It is suitable for small businesses because they cannot afford the cost of double entry.
- It is very simple and straightforward. It is at times referred to as self-employment accounting because it does not require trained accountants to handle;
- It saves times because you need to record each transaction only once;
- It is usually less expensive to maintain than double entry system. It does not require the services of a trained person;

If accounting would use only single system, this would negatively impact the businesses to:

- Find out the financial position by not making easy to prepare balance sheet;
- Check the arithmetical accuracy of entries by extracting a trial balance;
- Prevent fraud by making any alteration of the account more difficult;
- Provide the most reliable information from day to day transactions as opposed to the amounts owed to and by the trader'
- Prepare a trading, profit and loss account. This enables the trader to easily forecast his/her expected profit;
- Record any changes to assets, capital, liability, income and expenses accounts.

Close the lesson by guiding the learners on what to expect in terms of next lesson, home works, organizing the class, etc

Lesson 3: Accounting systems:

The double entry accounting principle

Learning objectives:

- Record transactions using double entry system;
- Identify the types of accounts that are affected by various transactions

Prerequisites/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competency.

Teaching aids: Basic materials for conducting a class/ lesson: Learners books, internet, some material from bursar’s school (petty cashbook), and any other trustworthy and reliable resources to enhance learning.

Guidance on lesson 3

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, case study, research on the internet

- Greet and welcome learners in the Entrepreneurship lesson. Ensure there is a conducive and relaxed learning environment.
- Inform them that in this unit, they will build on the concepts of accounting that they were introduced to in O’ Level and S.4 particularly those mentioned in above prerequisite of this unit.
- Write the lesson title “Accounting systems: double entry system of bookkeeping accounting principle ” on chalkboard and have learners do Activity 10.3 using an appropriate method such “pair work, small groups,.

Activity 10.3 Learner’s Book

- Learners read activity 10.3 and answer questions that are there
- Have pairs or trios share their answers with the whole class. You can give one of the learners the role of writing their responses on the chalkboard.

Possible responses to the activity

- Double entry system is the system by which, every accounting transaction

is recorded using atleast two accounts, atleast one account is to be debited while another is to be credited.

- An account is a record of transactions recorded in the books of accounts of a business. It also refers to the record or statement in the ledger where transactions of similar nature are expressed in financial or monetary terms as recorded in chronological order.

Note: These responses may be shared or not with the learners. They are specifically meant to guide the teacher while harmonizing learners' responses during presentation

- After the learners sharing their findings, help summarize their findings by referring to possible responses above, have them make notes from their harmonized responses while also referring to SB for a summary.
- Have learners do the application activity 10.2 in SB using an appropriate approach such as individual work, pair work or small group work

Application Activity 10.3 Learner's Book

- Based on the purpose of the application activity that is, assessment purposes or reinforcement, mark learners answers or responses. You can as whole class discuss on the responses so as to have a common understanding. You can base on their responses to decide whether to give remedial, extension or consolidation activities

Possible responses

1)The rule of debiting and crediting known as Golden rule states that “every debit entry must have a corresponding credit entry and vice-versa” therefore, the name of double entry. It is one of the most important principles in accounting. This principle stresses that for every transaction; there should be both a debit entry and a corresponding credit entry.

2)Importance of using double entry are:

- It helps to find out the financial position of the business by making it easy to prepare the balance sheet;
- It is easy to check the arithmetical accuracy of entries through a trial balance;
- It prevents fraud by making any alteration of the account more difficult;
- It provides most reliable information from day to day transactions;
- It brings into record both aspects of every transaction: every debit must have a corresponding credit;

- It facilitates reference to the details of any account in case information is required on any transaction;
- It makes easy for preparation of income statement. This helps an entrepreneur/business owner to easily forecast his/her expected profit.

3)Close the lesson by guiding the learners on what to expect in terms of next lesson, home works, organizing the class, etc.

Lesson 4: Journals: Definition, importance and entries, General journal, Specialized journals

Learning objectives:

Identify the types of books of original entry and make necessary entries

Prerequisites/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competency.

Teaching aids: Basic materials for conducting a class/ lesson: Learners books, internet, some material from bursar’s school (petty cashbook), and any other trustworthy and reliable resources to enhance learning.

Guidance on lesson 4

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, case study, research on the internet

- Greet and welcome learners in the Entrepreneurship lesson. Ensure there is a conducive and relaxed learning environment.
- Inform them that in this unit, they will build on the concepts of entrepreneurship that they were introduced to in O’ Level and S.4 particularly those mentioned in above prerequisite of this unit.

Write the lesson title “Journals Definition, importance and entries, General journal, specialized journals on chalkboard and have learners do Activity 10.4 using an appropriate method such “pair work, small groups.”

Activity 10.4 Learner's Book

- Learners read activity 10.4 and answer questions that are there
- Have pairs or trios share their answers with the whole class. You can give one of the learners the role of writing their responses on the chalkboard.

Possible responses to the activity

- Make sure learners visited or help them to visit some businesses and find out what records these businesses keep. You will find that most of them record cash either coming in or going out, incomes and expenses. To be able to earn desired profit they have to keep the following daily books:

a) General journal and Special journals.

- Purchases journal /purchases day book
- Sales journal /sales day book
- Purchases return journal/return outwards book/journal
- Sales return journal/return inwards book/journal

If they cannot afford to all of these, they must keep at least general journal where all accounting information should be condensed.

Note: These responses may be shared or not with the learners. They are specifically meant to guide the teacher while harmonizing learners' responses during presentation

- After the learners sharing their findings, help summarize their findings by referring to possible responses above, have them make notes from their harmonized responses while also referring to students' book for a summary.
- Have learners do the application activity 10.3 in SB using an appropriate approach such as individual work, pair work or small group work

Application Activity 10.4 Learners' book

Based on the purpose of the application activity that is, assessment purposes or reinforcement, mark learners answers or responses. You can as whole class discuss on the responses to have a common understanding. You can base on their responses to decide whether to give remedial, extension or consolidation activities

Possible responses

Journals of **BASASA** enterprise limited as per July 2003. In "000,000" Frw

Purchases journal / Purchases day book for July 2013

Date	Details/Particular	Folio	Invoice number	Amount (000'000)
1st	Santu	P.L1		300
2nd	Tom	P.L2		340
11th		P.L3		630
16th	Musa	P.L4		280
25th	Goba	P.L5		210
29th	Dan	P.L6		530
	Sam			
31th	Totals to be transferred to the purchases account in the general ledger			2290

Where P.L means Purchases Ledger

Purchases return journal /Return outward journal July 2013

Date	Details	Folio	Credit note number	Reason for credit note	Amount (000'000Frw)
5th	Santu	P.L1		Sometimes the reason is given why goods are returned	30
19th	Tom	P.L2			90
27th	Goba	P.L4			250
31th	Sam	P.L6			350
31th	Total to be transferred to the return outward account in general ledger				720

Sales daybook/Sales journal July 2013

Date	Details/particular	Folio	Invoice number	Amount (000'000)
3rd	Ssali	S.L1		430
8th	Mwangi	S.L2		52
14th	Mukasa	S.L3		360
23th	Muta	S.L4		320

31th	Total to be transferred to the sales account in general ledger	1252
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Where S.L means Sales Ledger

Sales return journal / Return inwards journal July 2013

Date	Details	Folio	debit note number (outgoing)	Reason for credit note	Amount (000'000Frw)
10th	Ssali	S.L1		Sometimes the reason is given why goods are being returned	230
21th	Mukasa	S.L3			450
28th	Muta	S.L4			190
31st	Total to be transferred in return inwards accounts in general ledger				780

2) Relevant Journals of Karekezi and sons limited for the month of May 2017

Purchases journal / purchases day book for may 2017

Date	Details/particular	Folio	Invoice number	Amount (Frw)
1st	Peter	P.L1	2	30,000
2nd	John	P.L2	05	34,000
11th	Okyani	P.L3	042	63,000
16th	Joseph	P.L4	055	4,500
25th	Okyani	P.L3	07	20,000
31th	Totals to be transferred to the purchases account in the general ledger			151,500

Purchases return journal /Return outward journal for may 2017

Date	Details	Folio	Credit note number	Reason for credit note	Amount (Frw)
5th	Peter	P.L1	11	Sometimes the reason is given why goods are returned	3,000
7th	John	P.L2	012		23,000
18th	John	P.L2	066		32,000
27th	Joseph	P.L4	059		1,3000
31th	Total to be transferred to the return outward account in general ledger				71,000

Sales daybook/sales journal for may 2017

Date	Details/particular	Folio	Invoice number	Amount (Frw)
3th	Phillip	S.L1	01	43,000
9th	Michael	S.L2	02	23,000
15th	Denis	S.L3	03	36,000
23th	Phillip	S.L1	043	32,000
31th	Total to be transferred to the sales account in general ledger			134,000

Sales return journal / Return inwards journal for may 2017

Date	Details	Folio	debit note number (outgoing)	Reason for credit note	Amount (Frw)
10th	Phillip	S.L1	030	Sometimes the reason is given why goods are being returned	5,200
20th	Denis	S.L3	025		4,500
30th	Denis	S.L3	033		6,000
31st	Total to be transferred in return inwards accounts in general ledger				15,700

- Close the lesson by guiding the learners on what to expect in terms of next lesson, home works, organizing the class, etc

Lesson 5: Cashbook: Definition, importance and entries.

Learning objectives:

- Describe the different types of cashbook

Prerequisites/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competency.

Teaching aids: Basic materials for conducting a class/ lesson: Learners books, internet, some material from bursar’s school (cash books and petty cashbook), and any other trustworthy and reliable resources to enhance learning.

Guidance on lesson 5

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, case study, research on the internet

- Greet and welcome learners in the Entrepreneurship lesson. Ensure there is a conducive and relaxed learning environment.
- Inform them that in this unit, they will build on the concepts of accounting that they were introduced to in O’ Level and S.4 particularly those mentioned in above prerequisite of this unit.
- Write the lesson title “cashbook, definition, importance and entries”
- “On chalkboard and have learners do Activity 10.5 using an appropriate method such “pair work or small groups”.

Activity 10.5 learners’ book

Learner’s Book

- Learners read activity 10.4 and answer questions that are there
- Have pairs or trios share their answers with the whole class. You can give one of the learners the role of writing their responses on the chalkboard.

Possible responses to the activity

- Cashbook is the book which records all receipts (cash and cheques from customers and debtors or other sources), and all the payments (to creditors or suppliers and other expenses) for a particular financial period.

- Cashbook has four forms: single column, double columns, three columns and petty cashbook.
- Where single column records cash receipts and cash payments of simple businesses, which do not have bank account.
- The two columns cashbook is referred to as the double columns cashbook. This is a cashbook, which has both cash account and bank account on each side, where all receipts are debited while all payments are credited.
- The two columns cash book can be enlarged further and converted into a three columns cash book by including a separate column for recording discounts,(discount allowed and discount received) hence the expression of three columns cashbook. This statement means that a three columns cashbook has three columns for amounts on both debit and credit sides. Discount allowed is an allowance extended to a debtor when he/she pays promptly. I.e. within a specified period of time and it is therefore debited in the cashbook as an expense while Discount received is an allowance received from suppliers or creditors when the enterprise pays promptly and therefore it is credited in the cashbook as an income
- A petty cash book is a minor /small cashbook used to record payments regarding minor/small expenses in a business. It is a further extension of the main cashbook.

Note: These responses may be shared or not with the learners. They are specifically meant to guide the teacher while harmonizing learners’ responses during presentation

- After the learners sharing their findings, help summarize their findings by referring to possible responses above, have them make notes from their harmonized responses while also referring to student book for a summary.
- Have learners do the application activity 10.5 in student book using an appropriate approach such as individual work, pair work or small group work
- Application Activity 10.5 Learner’s Book
- Based on the purpose of the application activity that is, assessment purposes or reinforcement, mark learners answers or responses. You can as whole class discuss on the responses so as to have a common understanding. You can base on their responses to decide whether to give remedial, extension or consolidation activities

Possible responses

1. Dr A company's petty cashier as per May, 2016

Cr

Date	Details	Voucher N°	L.F	Receipts	Payment	Analysis columns		
						Stationery	Traveling	General expenses
1 st	Imprest		C.B	1,200,000				
2 nd	Duplicating paper				60,000	60,000		
3 rd	Transport				40,000		40,000	
4 th	Accompaniments				100,000			100,000
5 th	2 dozens Stencils				240,000	240,000		
6 th	cleaners wages				60,000			
8 th	10 brooms for compound cleaning				100,000			60,000 100,000
10 th	stamps and postage				50,000			50,000
11 th	Hire taxi				12,000		12,000	
12 th	3 dozens Omo for cleaners				36,000			36,000
17 th	sodas for staff				<u>120,000</u>			<u>120,000</u>
31 st	Bal		c/d		818,000	300,000	52,000	466,000
					<u>382,000</u>			
					<u>1,200,000</u>			
1/06	Bal		b/d		<u>382,000</u>			
1/06	Reimbursement				<u>818,000</u>			
					<u>1,200,000</u>			

General ledger account

Dr		Stationery account		Cr	
31st May petty cashbook	300,000	31/5 Bal	c/d	300,000	
	<u>300,000</u>			<u>300,000</u>	
1st June Bal	b/d	300,000			

Dr		Traveling account		Cr	
31st May petty cashbook	52,000	31/5 bal	c/d	52,000	
	<u>52,000</u>			<u>52,000</u>	
1st June bd	b/f	152,000			

Dr		General expenses		Cr	
31st petty cashbook	466,000	31st May bal	c/d	466,000	
	<u>366,000</u>			<u>366,000</u>	
1st June bal	b/d	366,000			

1. THREE-COLUMNS CASHBOOK OF LUCENGE TRADERS LTD AS AT MAY 2010.

Date	Details	F.L	D.A	Cash	Bank	Date	Details	F.L	D.R	Cash	Bank
1 st .5.	Bal b/f			600,000	3,000,000	6 th .5	Purchases		48,000		752,000
3 rd	Sales		10,000		190,000	11 th	Rent			100,000	
9 th	Sales		21,000	279,000		12 th	Bank	C		400,000	
12 th	Cash	C			400,000	13 th	Transport				100,000
16 th	Sales		32,000		368,000	14 th	Purchases		120,000		
20 th	Bank	C		100,000		15 th	Stationary				390,000
27 th	Loan			300,000		20 th	Bank				100,000
						28 th	Fixtures		60,000		
						31 st	Bal c/f		599,000		2,616,000
			<u>63,000</u>	<u>1,279,000</u>	<u>3,958,000</u>				<u>48,000</u>	<u>1,279,000</u>	<u>3,958,000</u>
1 st May	Bal b/f			599,000	2,616,000						

General Ledger accounts

Dr

sales account

Cr

31th bal c/d 900,000	3th Bank 190,000
	Disc allowed 10,000
	9th Cash 279,000
	Disc allowed 21,000
	16th Bank 368,000
	Disc allowed 32,000
<u>900,000</u>	<u>900,000</u>
	1st June bal b/d 900,000

Dr **Discount allowed account** **Cr**

3th sales	10,000	31st bal c/d	63,000
9th sales	21,000		
16th sales	32,000		
	<u>63,000</u>		<u>63,000</u>
1st June bal b/d	63,000		

Dr **Purchases account** **Cr**

6th Bank	752,000	31 bal c/d	920,000
Disc received	48,000		
14th Cash	120,000		
	<u>920,000</u>		<u>920,000</u>
1st June bal b/d	920,000		

Dr **Discount received account** **Cr**

31st bal c/d	<u>48,000</u>	6th purchases	<u>48,000</u>
	<u>48,000</u>		<u>48,000</u>
		1st June bal b/d	48,000

Dr **Rent account** **Cr**

11th rent	<u>100,000</u>	31st bal c/d	<u>100,000</u>
	<u>100,000</u>		<u>100,000</u>
1st June bal b/d	100,000		

Dr **Stationery account** **Cr**

Lesson 6: Ledger: Definition, importance and entries

Learning objectives:

- Post the ledger entries from the books of prime (original) entry
- Describe the different types of ledger

Prerequisites/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competency.

Teaching aids: Basic materials for conducting a class/ lesson: Learners books, internet and any other trustworthy and reliable resources to enhance learning.

Guidance on lesson 6

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, case study, research on the internet

- Greet and welcome learners in the Entrepreneurship lesson. Ensure there is a conducive and relaxed learning environment.
- Inform them that in this unit, they will build on the concepts of accounting that they were introduced to in O' Level and S.4 particularly those mentioned in above prerequisite of this unit.
- Write the lesson title “ Ledger” on chalkboard and have learners do Activity 10.5 using an appropriate method such “pair work, small groups,...”.

Activity 10.6 I Learner's Book

- Learners read activity 10.6 and answer questions that are there
- Have pairs or trios share their answers with the whole class. You can give one of the learners the role of writing their responses on the chalkboard.

Possible responses to the activity 10.6

- An account is a record of accounting transaction (s) recorded in the prime books of accounts of a business
- Ledger is the set of accounts which contains personal and impersonal accounts in form of classification. Therefore, personal accounts are composed of debtors and creditors accounts while impersonal accounts are made of real/tangible and nominal/intangible accounts.

Note: These responses may be shared or not with the learners. They are specifically meant to guide the teacher while harmonizing learners' responses during presentation

- After the learners sharing their findings, help summarize their findings by referring to possible responses above, have them make notes from their harmonized responses while also referring to students' book for a summary.
- Have learners do the application activity 10.6 in SB using an appropriate approach such as individual work, pair work or small group work

Application Activity 10.6 Learner's Book

Based on the purpose of the application activity that is, assessment purposes or reinforcement, mark learners answers or responses. You can as whole class discuss on the responses so as to have a common understanding. You can base on their responses to decide whether to give remedial, extension or consolidation activities

Possible responses for 10.5

1. **Personal ledger** is the set of accounts that are indicated by the names of personals. They are divided into two; sales ledger or debtors' accounts, these are names of business 'customer (s) who previously bought on credit and purchases ledger or creditors' accounts, these are names of business' supplier (s) who previously supplied on credit to the business. On the other hand, general ledger is made of accounts which do not appear in the names of persons. They are accounts that appear in the names of things and are further divided into real and nominal accounts.

Real/property accounts: These are accounts, which appear in the ledger in the names of property/tangibles e. g buildings, land, plant, machinery, e.t.c

Nominal accounts: These are accounts, which appear in the ledger in the name of intangibles e.g. expenses, like salaries, wages, depreciation, bad debtors and gains in form of interest e.t.c

2. Muhire's Business Ledger as per October, 2014

Dr			Cash account			Cr		
1st	capital	100,000	15th	fittings	19,000			
3rd	sales	7,000	16th	wages	6,000			
14th	capital	15,000	16th	carriage	4,000			
		<u>122,000</u>	31st	bal c/d	93,000			
					<u>122,000</u>			
1st Nov	bal b/d	93,000						

Dr			Bank account			Cr		
1st	capital	200,000	2nd	purchases	45,000			
18th	loan	50,000	7th	Muberuka	10,000			
24th	sales	21,000	13th	purchases	30,000			
		<u>271,000</u>	31st	bal c/d	186,000			
					<u>271,000</u>			
1st Nov	bal b/d	186,000						

Dr				Capital account				Cr			
31st	bal	c/d	300,000	1st	cash	100,000					
				1st	bank	200,000					
						<u>300,000</u>					
			<u>300,000</u>	1stNov	bal b/d	300,000					

Dr				Muberuka's account				Cr			
7th	bank	10,000		31st	bal	c/d	10,000				
		<u>10,000</u>					<u>10,000</u>				
1st Nov	bal b/d	10,000									

Dr		Purchases account		Cr		
2nd	bank	45,000		31st	bal c/d	75,000
13th	bank	30,000				
		<u>75,000</u>				<u>75,000</u>
1st Nov	bal b/d	75,000				

Dr		Karemera (debtor) account		Cr		
8th	sales	15,000		14th	cash	15,000
		<u>15,000</u>				
						<u>15,000</u>

Dr		Sales account		Cr		
31st	bal c/d	43,000		3rd	cash	7,000
		<u>43,000</u>		8th	Karemera	15,000
				24th	bank	21,000
						<u>43,000</u>
				1st Nov	bal b/d	43,000

Dr		Fittings account		Cr		
15th	cash	19,000		31st	bal c/d	19,000
		<u>19,000</u>				<u>19,000</u>
1st Nov	bal b/d	19,000				

Dr				Wages account				Cr			
16th	cash	6,000		31st	bal	c/d	6,000				
		<u>6,000</u>					<u>6,000</u>				
1st Nov	bal b/d	6,000									

Dr				Carriage account				Cr			
16th	cash	4,000		31st	bal	c/d	4,000				
		<u>4,000</u>					<u>4,000</u>				
1st Nov	bal b/d	4,000									

Dr				Loan account				Cr			
31st	bal	c/d	50,000	18th	bank	50,000					
		<u>50,000</u>				<u>50,000</u>					
				1st Nov	bal b/d	50,000					

Close the lesson by guiding the learners on what to expect in terms of next lesson, home works, organizing the class, etc

Lesson 7: Extraction of a trial balance

Learning objectives:

- Prepare the trial balance and
- Describe the importance of the trial balance

Prerequisites/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competency.

Teaching aids: Basic materials for conducting a class/ lesson: Learners books, internet and any other trustworthy and reliable resources to enhance learning.

Guidance on lesson 7

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, case study, research on the internet

- Greet and welcome learners in the Entrepreneurship lesson. Ensure there is a conducive and relaxed learning environment.
- Inform them that in this unit, they will build on the concepts of accounting that they were introduced to in O' Level and S.4 particularly those mentioned in above prerequisite of this unit.
- Write the lesson title “Extraction of a trial balance” on chalkboard and have learners do Activity 10.6 using an appropriate method such “pair work, small groups,...”.

Activity 10.7 Learner’s Book

- Learners read activity 10.6 and answer questions that are there
- Have pairs or trios share their answers with the whole class. You can give one of the learners the role of writing their responses on the chalkboard.

Possible responses to the activity

1. i. That exercise in accounting is called “drawing a trial balance”

ii. A trial balance is a list of all ledger accounts and their balances at a particular time with credit balances totaled separately from debit balances.

2. Yes, trial balance is important in accounting. Because it helps as proof of the arithmetical accuracy of the entries made in the ledger, it also helps to know the assets and liabilities of a business by just looking at it. It is used for preparing the final accounts, which are prepared to determine the profit or losses of the business

Note: These responses may be shared or not with the learners. They are specifically meant to guide the teacher while harmonizing learners’ responses during presentation

- After the learners sharing their findings, help summarize their findings by referring to possible responses above, have them make notes from their harmonized responses while also referring to SB for a summary.
- Have learners do the application activity 10.6 in students’ book using an appropriate approach such as individual work, pair work or small group work

Application Activity 10.7

Learner's Book

Based on the purpose of the application activity that is, assessment purposes or reinforcement, mark learners answers or responses. You can as whole class discuss on the responses so as to have a common understanding. You can base on their responses to decide whether to give remedial, extension or consolidation activities

Possible responses

Possible responses

Dr				Chantal's two column cash book for the month of November as per 2009				Cr	
Date	Details	F.L	Cash (Frw)	Bank (Frw)	Date	Details	FL	Cash (Frw)	Bank (Frw)
1 st	Balance b/d		700,000	145,000	2 nd	Purchases		130,000	
5 th	Sales		400,000		10 th	Furniture		200,000	
13 th	Bank	C	230,000		13 th	Cash	C		230,000
15 th	Sales			500,000	18 th	Mukamana		100,000	
21 st	Cash	C		690,000	21 st	Bank	C	690,000	
25 th	Mr. frog		90,000		30 th	Balance c/d		300,000	1,225,000
28 th	Sales			120000					
			<u>1420,000</u>	<u>1455,000</u>				<u>1,420,000</u>	<u>1,455,000</u>
1/12/	Bal b/d		300,000	1225000					

- NB. Cashbooks only record cash transactions and capital a/c is opened in ledger to be credited the balances brought down debited in cashbook at beginning of period.

General ledger

Capital account

Dr				Cr			
Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)
30th Nov	Bal c/d		845,000	1st Nov	Cash		700,000
					Bank		145,000

			<u>845,000</u>				<u>845,000</u>
				1/12/2010	Bal b/d		845,000

Purchases account

Dr

Cr

Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)
2nd Nov	Cash	C.Book	130,000	30th Nov	Balance	c/d	<u>230,000</u>
3rd Nov	Mukene	L3	<u>100,000</u>				
			<u>230,000</u>				<u>230,000</u>
1st Dec	Balance	b/d	230000				

Sales account

Dr

Cr

Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)
30th Nov	Balance c/d		1,125,000	5th Nov	Cash		400,000
				11th	Mr. Frog		105,000
				15th	Bank		500,000
				28th	Bank		120,000
			<u>1,125,000</u>				<u>1,125,000</u>
				1st Dec	Balance b/d		1,125,000

Furniture account

Dr

Cr

Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)
10th Nov	Cash		200,000	30th Nov	Balance c/d		200,000

			200,000				200,000
1st Dec	Balance b/d		200,000				

Return inwards account

Dr

Cr

Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)
11th Nov	Mr. Frog		15,000	30th Nov	Balance c/d		15,000
			15,000				15,000
1st Dec	Balance b/d		15,000				

Purchases ledger/ Creditor's ledger/Mukamana's account

Dr

Cr

Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)
18th	Cash		100,000	3rd Nov	Purchases		100,000
			100,000				100,000

Mr. Frog account

Dr

Cr

Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)
11th nov	Sales		105,000	11th nov	Return inwards		15,000
				25th	Cash		90,000
			105,000				105,000

Note: When a debtor clear his/her debt, you credit the debtor's account and the account is cancelled/ removed from the ledger book

Chantal's trial balance as on 30th November 2009

Particulars	Debit	Credit
Cash	300,000	
Bank	1,225,000	
Purchases	230,000	
Furniture	200,000	
Return inward	15,000	
Capital		845,000
Sales		1,125,000
Totals	1,970,000	1,970,000

2. GASHORA TRADERS LIMITED'S GENERAL JOURNAL FOR THE MONTH OF JUNE 2013

Date	Details/ accounts titles	Folio	Debit (Frw)	Credit (Frw)
1st June 2013	Cash	L1	700,000	1,700,000
	Bank	L2	1,000,000	
	Capital	L3		
	(being starting assets and capital)			
2nd June	Purchases	L4	130,000	130,000
	Cash	L1		
	(being goods bought by cash)			
3rd June	Purchases	L4	100,000	100,000
	Sam	L5		
	(being goods bought on credit)			
5th June	Cash	L1	400,000	400,000
	Sales	L6		
	(being goods sold on cash)			

10th June	Equip/Computer. Cash (being an asset bought on credit)	L7 L1	200,000	200,000
13th June	Kadogo Sales (being our goods sold on credit to Kadogo)	L8 L6	105,000	105,000
13th	Return inwards Kadogo (being our goods returned)	L9 L8	15,000	15,000
14th June	Drawings Bank (being cash taken out of business for personal use)	L10 L2	230,000	230,000
15th June	Bank Sales (being our goods sold by cheque)	L2 L6	500,000	500,000
18th June	Sam Cash (being amount paid in full settlement to our creditor)	L5 L1	100,000	100,000
21st June	Bank Cash (being cash deposited to the bank)	L2 L1	69,000	69,000

25th June	Cash Kadogo (being cash received from our debtor)	L1 L8	90,000	90,000
28th June	Bank Sales (being goods sold by cheque)	L2 L6	120,000	120,000

Ledger accounts

Dr				Cash Account				Cr			
Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)				
1st	Capital		700,000	2nd June	Purchases		130,000				
5th June	Sales		400,000	10th June	Office equip.		200,000				
25th June	Kadogo		90,000	18th June	Sam		100,000				
				21st June	Bank		69,000				
				30th June	Balance c/d		691,000				
			1,190,000				1,190,000				
1st July	Balance b/d		691,000								
	b/d	829000									

Dr				Bank Account				Cr			
Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)				
1st June	Capital		1,000,000	14th June	Drawings		230,000				
15th June	Sales		500,000	30th June	Balance c/d		1,459,000				

21st June	Cash		69,000				
28th	Sales		120,000				
			<u>1,689,000</u>				<u>1,689,000</u>
1st July	Balance b/d		1,459,000				

Dr				Cr			
Capital Account							
Date	Details	FL	Amount (Frw)	Date	Details	FL	Amount (Frw)
30th June	Balance b/d		1,700,000	1st June	Cash		700,000
					Bank		1,000,000
			<u>1,700,000</u>				<u>1,700,000</u>
				1st July	Balance b/d		1,700,000

Dr				Cr			
Purchases Account							
Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)
2nd	Cash		130,000	30th June	Balance c/d		230,000
3rd	Sam		100,000				
			<u>230,000</u>				<u>230,000</u>
1st July	Balance b/d		230,000				

Dr				Cr			
Sam's Account							
Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)
18th June	Cash		100,000	3rd June	Purchases		100,000
			<u>100,000</u>				<u>100,000</u>

Dr**Sales Account L6****Cr**

Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)
30th June	Balance c/d		1,125,000	5th June	Cash		400,000
				13th June	Katogo		105,000
				15th June	Bank		500,000
				28th June	Bank		120,000
			1,125,000				1,125,000
				1st July	Balance b/d		1,125,000

Dr**Equipment/Computer Account****Cr**

Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)
10th June	Cash	L1	200,000	30th June	Balance	c/d	200,000
			<u>200,000</u>				<u>200,000</u>
1st July	Balance	b/d	200,000				

Dr**Kadogo's Account****Cr**

Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)
13th June	Sales		105,000	13th June	Return inwards		15,000
				25th June	Cash		90,000
			<u>105,000</u>				<u>105,000</u>

Dr **Return inwards Account** **Cr**

Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)
13th June	Kadogo		15,000	30th June	Balance c/d		15,000
			15,000				<u>15,000</u>
1st July	Balance b/d		15,000				

Dr **Drawings Account** **Cr**

Date	Details	Folio	Amount (Frw)	Date	Details	Folio	Amount (Frw)
14th	Bank		230,000	30th June	Balance c/d		230,000
			<u>230,000</u>				<u>230,000</u>
1st July	Balance b/d		230,000				

TRIAL BALANCE

Details	Debit	Credit
Cash	829,000	
Bank	1,321,000	
Purchases	230,000	
Equipment	200,000	
Return inward	15,000	
Drawings	230,000	
Capital		1,700,000
Sales		1,125,000
TOTALS	2,825,000	2,825,000

Close the lesson by guiding the learners on what to expect in terms of next lesson, home works, organizing the class, etc.

Lesson 8: Trial Balance Errors And Correction

Learning objectives: - Identify types of errors in a trial balance and correcting them

Prerequisites/Revision/Introduction: Read the Key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competency.

Teaching aids: Basic materials for conducting a class/ lesson: Learners books, internet and any other trustworthy and reliable resources to enhance learning.

Guidance on lesson 8

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, case study, research on the internet

- Greet and welcome learners in the Entrepreneurship lesson. Ensure there is a conducive and relaxed learning environment.
- Inform them that in this unit, they will build on the concepts of accounting that they were introduced to in O' Level and S.4 particularly those mentioned in above prerequisite of this unit.
- Write the lesson title "Trial balance errors and correction" on chalkboard and have learners do Activity 10.8 using an appropriate method such "pair work, small groups".

Activity 10.8

Learner's Book

- Learners read activity 10.8 and answer questions that are there
- Have pairs or trios share their answers with the whole class. You can give one of the learners the role of writing their responses on the chalkboard.
- Possible responses to the activity

Answer

- I think an error/errors happened somewhere either in preparation and writing source documents, in classification of transaction and identification of accounts to be affected, in recording or in posting to the ledgers

- Yes, that is a challenge because, Nyanja is not sure if her books of accounts are correctly recorded in and on the daily basis and she is also worried about her business profit
- In order to correct that challenge, Nyanja has to review the accounting process up to a trial balance and be sure if it is applied and correct errors where happened.

NB: Accounting cycle or Process

- The transaction takes place
- Prepare and write the source documents
- Classify the transaction and identify the accounts affected by the transaction;
- Record the transaction in the journal in a chronological order (as they occurred from the 1st to the last)
- The journal entries are posted to the ledgers
- Extract the trial balance from the ledger accounts balances
- Correct errors and post the adjustments to the ledger
- Prepare the adjusted trial balance
- Prepare the financial statements (income statement, balance sheet and cash flow statement)

Note: These responses may be shared or not with the learners. They are specifically meant to guide the teacher while harmonizing learners' responses during presentation

- After the learners sharing their findings, help summarize their findings by referring to possible responses above, have them make notes from their harmonized responses while also referring to SB for a summary.
- Have learners do the application activity 10.8 in SB using an appropriate approach such as individual work, pair work or small group work

Application Activity 10.8 Learner`s Book

Based on the purpose of the application activity that is, assessment purposes or reinforcement, mark learners answers or responses. You can as whole class discuss on the responses so as to have a common understanding. You can base on their responses to decide whether to give remedial, extension or consolidation activities

Possible responses

Journal as per 31st October, 2016

Date	Accounts titles and explanation	Debit (Frw)	Credit (Frw)
A	Wages Salaries (Being correction of an error of wages debited to salaries a/c = error of commission)	15,000	15,000
B	Motor van Purchases (Being correction of an error of Motor van debited to purchases = error of principal)	4,000,000	4,000,000
C	Betty Uwera Denyse Uwera (Being correction of an error of amount debited to D.Uwera instead of B.Uwera = error of commission)	100,000	100,000
D	Purchases John (Being adjustment for an undercharge of purchases = error of original entry)	2,700	2,700

Dr

Suspense account

Cr

Herbert	9,600	Mutoni	
Balance as per Trial balance	8,000	15,300	
	17,600	Purchases	
		2,300	
			17,600

b. **Dr** **Herbert account** **Cr**

	Suspense 9,600
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Dr **Mutoni account** **Cr**

Suspense	15,300
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Dr **Purchases account** **Cr**

Purchases	2,300
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c. Journal entries as per 31st December, 2017

Date	Accounts titles and explanations	Dr (Frw)	Cr (Frw)
A	Mutoni Suspense (Being correction of debit entry previously omitted in Mutoni's account)	15,300	15,300
B	Purchases Suspense (Being correction of error of an under cast in purchases account)	2,300	2,300
C	Suspense Herbert (Being correction of credit entry previously omitted in Herbert account)	9,600	9,600

Close the lesson by guiding the learners on what to expect in terms of next lesson, home works, organizing the class, etc.

Skills lab Activity 10.9

Use of Skills Lab Method: Skills Lab 10

For this lab, learners will be able to correctly record business transactions in different types of journals. Through this, they will be able to record correctly the transactions they incur in day to day life (in their business activities or projects they have or plan to start at home) Guidance to the lab:

Build part (max 15 min)

Using Think, Pair and Share; ask learners to answer the following questions.

- What is a journal?
- Kamuntu is a student at one of the schools in Bugesera. He makes many transactions while at school and at home but he never keeps records. What could be some of the disadvantages of this behavior?
- What are the different types of journals used in a business?

Choose few pairs to answer the above questions to the general audience.

Possible answers

1.A journal is a book of original entry where all the daily transactions of the business are recorded chronologically.

2.Disadvantages associated with not recording transactions as from the case study

- Money can easily be used especially in things that are not needed.
- Kamuntu can't easily know what he spends on daily thus can't easily plan appropriately with the money.
- Kamuntu may easily borrow even when he doesn't need money since when money is just spent without records, it easily gets done. etc.

3.The different types of journals include the following;

- General Journal
- Purchases Journal
- Sales journal
- Purchase returns Journal
- Sales returns journal

Emphasize to the learners that this lab will help them design and use different types of journals in their business club activities or businesses they plan to do back at home.

2. Practice (Max 25 Min) Designing and Recording transactions in the journals.

Assign each of the groups with one of the types of Journals (General Journal, Purchases Journal, Sales journal, Purchase returns Journal, Sales returns journal)

Each group with its assigned journal answers the following questions

- Draws the given type of journal (as assigned)
- Records the above transactions appropriately in the assigned journal
- Highlights the importance of the given journal to the business club.
- Make intentional movements in the groups as you provide the necessary support accordingly as well as ensuring that everyone in the groups is active.

3. Presentations (Max 25 min)

Communicate the appropriate time for this activity to be done. Choose the appropriate method they can use to present their findings for example gallery work or one group presenting at a time. During presentations encourage learners challenge/supplement each other (control this as it take time) as it will enable them to understand better.

Guide the presentations through question and answer approach to insight more understanding in the learners.

4. Conclusion (Max 10 Min)

As a form of assessment about this lab; Use ‘Stand and Sit approach’ to make a conclusion by randomly asking learners to answer questions on what they have learnt.

Emphasize the following as you note on the note board;

- It is very essential for the business club to record all their transactions in the journals before they are posted in the ledgers.
- They should be able to maintain the culture of recording all transactions whether for the club, business or personal where every franc spent or received must be recorded.
- Recording is evidence that transactions happened and this avoids conflicts.

5. Portfolio Assignment

As a take way of this lab, provide learners a portfolio assignment which is meant to test the skills learners have attained from this lab. Remember this is an individual activity and thus each learner must do it.

Each learner will develop two specialized journals they will use for the projects they want to start back at home.

Summary of the unit

This unit explains the meaning of business transactions, record transactions using both single and double entry systems, identify books of prime/original entry, post the ledger entries from the books of prime/original entry and prepare a trial balance to check arithmetical accuracy and correct errors whenever happen. This unit provides prior accounting basic knowledge to entrepreneur to properly keep financial records of his/her business. In running business; entrepreneur must be aware of how to record and keep any accounting, especially financial information to be able to continue running smoothly his/her business and being financially fit using that basic accounting knowledge acquired from this unit.

10.7 Additional information for teachers

- When cashbook is opened, cash account and bank account are not opened in the ledger accounts. We just use the balances (of cash and bank accounts) from cashbook.
- Debiting account does not only mean increasing that account, but also may mean reducing/decreasing it, especially to capital, liability and income accounts. Debiting account only mean increasing it to assets and expenses accounts.
- Assets should not have a credit balance, only the case may appear to the bank account (where the account holder/customer has committed / agreed with the bank before, to use this as bank overdraft). In fact there is a contract between the bank and customer to credit his/her account at a certain level when his/her account balance is of 0 amount, without necessarily reach the bank premises to request for an overdraft.
- Tell learners that petty cashier may be given an additional imprest (fixed) whenever he/she want to pay an expense that requires more cash than he/she has before reimbursement/refund
- Remember that some businesses use to have a private ledger used to keep all accounts that the entrepreneur/manager/management may wish to keep secret. Example of accounts kept in the private ledger may include: drawings, loan, trading profit and loss, purchases turnover etc

- Remember to emphasize on double entry principle because it is the one which, is used in professional accounting
- Tell learners that general journal only records its specific information when other special journals are to be opened.

10.8 End of unit 10 assessment answers: Refer to S.B 10.8

1. Journal to correct errors in SINA Gerard's books of accounts as per December, 31st 2017

Date	Accounts titles and explanation	Dr (Frw)	Cr (Frw)
A	John Johnson (Being correction of amount wrongly credited in John's account)	6,500	6,500
B	Return inward Return outward (Being correction of an under cast in both accounts)	10,000	10,000
C	Rent and rates Rent receivable (Being correction of amount wrongly credited in rent and rates a/c)	120,000	120,000
D	Purchases Juliet (Being correction of amount completely omitted in both accounts)	3,250	3,250

2. Journal to correct errors of Bucyanayandi 's trial balance as per December 2017

Date	Accounts titles and explanations	Dr (Frw)	Cr (Frw)
A	Drawing Suspense (Being a correction of error of debit amount previously omitted in drawing a/c)	7,000	7,000
B	Mutesi Suspense (Being a correction of error of a debit amount previously omitted in Mutesi a/c)	450	450
C	Suspense Return outward (Being correction of error of under cast in return outward account)	10,000	10,000
D	Suspense Gatsinzi (Being correction of error of a credit amount previously omitted in Gatsinzi a/c)	22,500	22,500

3. A

Answers

i(c); ii(a); iii(b); 4(a); 5(a);6(d);7(b); 8(c)

9. Answers

i).True; ii).False; iii).False; iv).False; v).True; vi) vii) false .False; viii).True; ix).False; x).True; xi).False

10. Question: Ledger of Uwimana traders for the month of September 2012

Dr		Cash account		Cr	
1st capital	60,000	4th purchases	60,000		
7th sales	110,000	21th drawing	50,000		
29th sales	80,000	27th Okello	100,000		
	<u>250,000</u>	30th bal c/d	40,000		
			<u>250,000</u>		
1st Oct bal b/d	40,000				

Dr		Bank account		Cr	
1st capital	60,000	2nd land	100,000		
16th sales	90,000	6th furniture	40,000		
30th Jackie	80,000	13th Nissan Rda	90,000		
	<u>230,000</u>		<u>230,000</u>		

Dr		Capital Account		Cr	
30th bal c/d	120,000	1st cash	60,000		
	<u>120,000</u>	1st bank	60,000		
			<u>120,000</u>		
		1st Oct bal b/d	120,000		

Dr		Sales Account		Cr	
30th bal c/d	400,000	7th cash	110,000		
		16th bank	90,000		
		25th Jackie	120,000		
		27th cash	80,000		
	<u>400,000</u>		<u>400,000</u>		
		1st Oct bal b/d	400,000		

Dr	Land account		Cr	
2nd land	100,000		30th bal c/d	100,000
	<u>100,000</u>			<u>100,000</u>
1st Oct bal b/d	100,000			

Dr	Motor van account		Cr	
8th Nissan Rda	90,000		30th bal c/d	90,000
	<u>90,000</u>			<u>90,000</u>
1st oct bal b/d	90,000			

Dr	Purchases account		Cr	
4th cash	60,000		30th bal c/d	190,000
13th okello	130,000			<u>190,000</u>
	<u>190,000</u>			
1st oct bal b/d	190,000			

Dr	Furniture account		Cr	
6th bank	40,000		30th bal c/d	40,000
	<u>40,000</u>			<u>40,000</u>
1st Oct bal b/d	40,000			

Dr	Nissan Rda (creditor) account		Cr	
23th bank	90,000		8th motor van	90,000
	<u>90,000</u>			<u>90,000</u>

Dr		Okello (creditor) account		Cr	
17th Return outward	30,000	13th purchases	130,000		
27th cash	100,000				
	<u>130,000</u>				<u>130,000</u>

Dr		Drawing account		Cr	
21st cash	50,000	30th bal c/d	50,000		
	<u>50,000</u>				<u>50,000</u>
1st Oct bal b/d	50,000				

Dr		Jackie (debtor) account		Cr	
25th sales	120,000	25th Return inward	40,000		
	<u>120,000</u>	30th bank	80,000		
			<u>120,000</u>		

Dr		Return inward account		Cr	
25th Jackie	40,000	30th bal c/d	40,000		
	<u>40,000</u>		<u>40,000</u>		
1st Oct bal b/d	40,000				

Dr		Return outward account		Cr	
30th bal c/d	30,000	17th okello	30,000		
	<u>30,000</u>		<u>30,000</u>		
		1st Oct bal b/d	30,000		

Uwimana traders' trial balance as per September 2012

Accounts titles	Dr (Frw)	Cr (Frw)
Cash	40,000	
Motor van	90,000	
Land	100,000	
Purchases	190,000	
Furniture	40,000	
Drawing	50,000	
Return inwards	40,000	
Capital		120,000
Return outward		30,000
Sales		400,000
Totals	550,000	550,000

11.

1. Capital = assets – liabilities

Assets are

Cash in hand: 4,800,000 + cash at bank 6,500,000 + Ineza (debtor) 1,200,000 + Rachelle (debtor) 2,800,000 = 15,300,000Frw as total assets

Liabilities are: Alice (creditor) 2,600,000 + Eric (creditor) 4,400,000 = 7,000,000Frw

Capital = assets – liabilities: 15,300,000Frw – 7,000,000Frw = 8,300,000Frw

Journal entries of John as per April 2016

Date	Accounts titles and explanations	Dr (Frw)	Cr (Frw)
1st April ,2016	Cash in hand	4,800,000	
	Cash at bank	6,500,000	
	Rachelle (debtor)	1,200,000	
	Ineza (debtor)	2,800,000	
	Alice (creditor)		2,600,000
	Eric (creditor)		4,400,000
	Capital		8,300,000
	(being capital, assets and liabilities as at this date)	15,300,000	15,300,000

3. THREE-COLUMNS CASH BOOK AS PER APRIL 2016

Date	Details	FL	D.A	Cash	Bank	Date	Details	FL	D.R	Cash	bank
1 st	Bal b/d			4,800,000	6,500,000	8 th	Cash	C			1,400,000
2 nd	Ineza		30,000		1,170,000	20 th	Wages			1,300,000	
8 th	Bank	C		1,400,000		26 th	Alice		78,000		2,522,000
14 th	Rachelle		56,000	2,744,000		28 th	Bank	C		1,000,000	
28 th	Cash	C			1,000,000	30 th	Eric		110,000	4,290,000	
						30 th	Bal	c/d		2,354,000	4,748,000
				<u>86,000</u>	<u>8,944,000</u>				<u>188,000</u>	<u>8,944,000</u>	<u>8,670,000</u>
1st March	Bal	b/d		2,354,000	4,748,000						

4. General ledger

Dr **Discount allowed** **Cr**

By cash	86,000	
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Dr **Discount received** **Cr**

	By cash	188,000
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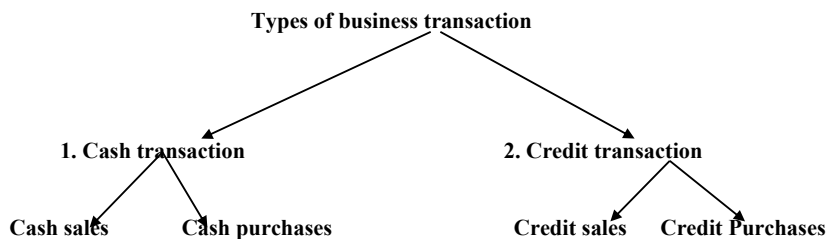
10.9 Additional activities

10.9.1 Remedial activities

- Differentiate accounting from bookkeeping
- Explain what is business transaction and its types.
- Basing on your concrete example, differentiate single entry from double entry accounting principle
- What accounts do you know in accounting?

Answers

- Accounting is the art of recording, classifying and summarizing in a significant manner and in terms of money, transactions and events which are, in part, at least, of a financial character, and interpreting the results thereof” While Bookkeeping is the art of recording business transactions in a set of books of accounts
- Business transaction is (refers) to any dealing between two or more parties that involves exchange of value.



- Example, Business bought a public phone of 50,000Frw by cash as per 15th January, 2018
- In single entry system, only cash is recorded (either coming in or going out). Therefore, only 50,000Frw is recorded

Dr	Cash account	Cr
		15/1/2018 by public phone 50,000

- In double entry accounting principle, you record both cash and any other change (in assets, liability, capital, income or expenses). Therefore, cash and public phone are recorded

Dr	Public phone a/c	Cr
15/1/2018 by cash 50,000Frw		

Dr	Cash account	Cr
		15/1/2018 by public phone 50,000

N.B: What you consider here, is to make sure the if a learner is able to record using single entry and double entry accounting systems.

- Accounts in accounting are five (5)
- 1. Assets; 2. Capital; 3. Liability; 4. Income; and 5. Expense accounts

10.9.2. Consolidation activities

Briefly explain the accounting cycle

- 1 Suppose you are correcting errors that affect the agreement of the trial balance.
- 2 What should you do under the following circumstances: a) in case of overcast; b) in case of omission
- 3 Explain clearly, what is ledger?

Answer

1. The accounting cycle is the accounting process through the following steps:

- The transaction takes place;
- Prepare and write the source documents;
- Classify the transaction and identify the accounts affected by the transaction;
- Record the transaction in the journal in a chronological order (as they occurred from the 1st to the last);
- The journal entries are posted to the ledger;
- Extract the trial balance from the ledger accounts balances;

- Correct errors and post the adjustments to the ledger;
- Prepare the adjusted trial balance;
- Prepare the financial statements (income statement, balance sheet and cash flow statement)

2.a) - In case of overcast /over addition on a debited account, then to correct it do the following:

- **Credit the account previously over added using over added amount**
- **Debit the** suspense account using the same amount
- In case where an overcast/over addition on a credited account, then to correct it:
 - Debit the account previously over added by an overcast amount
 - Credit a suspense using the same amount

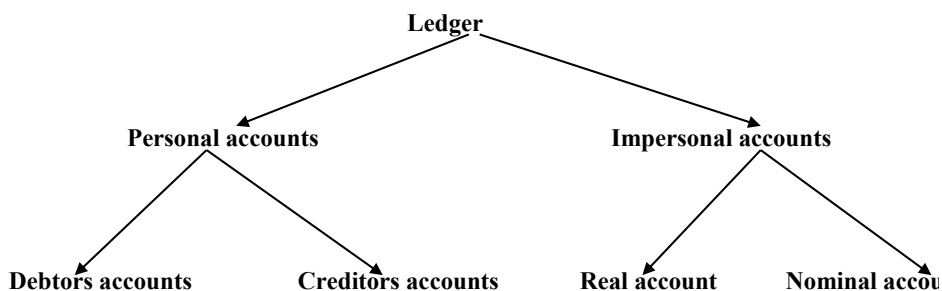
b) - In case of omission of an account to which a debit entry was to be made, the following should be made:

- Debit the account previously omitted
- Credit the suspense account

- In case of omission of an account to which a credit entry was to be made, the following should be made:

- Debit the suspense account
- Credit the account previously omitted

3.A ledger is a book of second entry, which contains condensed and classified records of transactions transferred or posted from the books of original entry.



10.9.3. Extended activities

1. After explaining different books of prime entry, relate source documents to their corresponding books of prime entry

2. You are given the following information of Peter in Frw as per 31st December, 2013: Building 320,000; materials 90,000; stock 36,000; debtors 27,000; bank 25,000; cash 3,500; long term loan 32,000; creditors 19,500 and capital 450,000.

Additional information:

- He bought goods on credit from Eric of 8,000 Frw
- Paid by cheque in partial settlement of a loan of long term
- Paid Mrs. Jeannine in full settlement by cash 950 Frw
- He bought materials, paid by cheque 10,000 Frw
- You are required to enter the above transactions into ledger and prepare the trial balance

Answer

1.a) Books of prime entry are:

- Sales journal: the daily book, which records credit sales to different customers;
- Purchases journal: the daily book, which records credit purchases from different suppliers;
- Return inwards /sales returns journal: the daily book, which records credit sales returned from our customers for different reasons;
- Return outwards/purchases return journal: the daily book, which records credit purchases returned to suppliers for different reasons;
- Cashbook: the daily book, which records cash coming in or going out of the business;
- Petty cashbook: the daily book, which record petty cash expenses or small expenses made (done) in business by cashier;
- General journal: the daily book, which records other correspondence like:

- Purchases/sales of fixed assets on credit;
- Correcting errors;
- Opening and closing entries
- End of year adjustments
- Recording any other transaction that cannot be recorded conveniently in other subsidiary books

b)

Source documents	Books of prime books
Sales invoice	Sales journal
Purchases invoice	Purchases journal
debit note	Return inwards/sales return
Credit note	Return outwards/purchases return
Receipts / cheques	Cashbook
Petty cash vouchers	Petty cashbook
Other correspondence	General journal

2. Dr Building account Cr

31/12/2013 By bal b/d	320,000	Bal c/d	320,000
	<u>320,000</u>		320,000
		Bal b/d	<u>320,000</u>

Dr Material account Cr

31/12/2013 by bal b/d	90,000	Bal c/d	100,000
D by bank	10,000		<u>100,000</u>
	<u>100,000</u>		

Bal b/d **100,000**

Dr **Stock account** **Cr**

31/12/2013 by bal b/d	36,000	Bal c/d	44,000
Eric	8,000		
	<u>44,000</u>		
Bal b/d	44,000		
			44,000

Dr **Debtors account** **Cr**

31/12/2013 by bal b/d	27,000	Bal c/d	27,000
			<u>27,000</u>
Bal b/d	2,7000		
			<u>27,000</u>

Dr **Bank account** **Cr**

31/12/2013 by bal b/d	25,000	by long term loan	10,000
		D. by materials	10,000
		Bal c/d	5,000
			<u>25,000</u>
			<u>25,000</u>

Dr **Cash account** **Cr**

31/12/2013 by bal b/d	3,500	by creditor (Jeannine)	950
		Bal c/d	2,250
			<u>3,500</u>
Bal b/d	2,250		
			<u>3,500</u>

Dr		Long term loan a/c		Cr	
B. by bank	10,000	31/12/2013 by bal b/d	32,000		
Bal c/d	<u>22,000</u>			<u>32,000</u>	
	<u>32,000</u>	bal b/d			<u>22,000</u>

Dr		Creditors account		Cr	
C. by cash	950	31/12/2013 by bal b/d	19,500		
Bal c/d	26,550				
	<u>27,500</u>	A. stock	<u>8,000</u>		
		Bal b/d	26,500		
				<u>27,500</u>	

Dr		Capital account		Cr	
Bal c/d	450,000	31/12/2013 by bal b/d	450,000		
	<u>450,000</u>			<u>450,000</u>	
		Bal b/d			<u>450,000</u>

PETER'S TRIAL BALANCE AS ON 31/12/2013

Accounts titles	Dr (Frw)	Cr (Frw)
Building	320,000	
Materials	100,000	
Stock	44,000	
Debtors	27,000	
Bank	5,000	
Cash	2,550	
Loan		22,000
Creditors		26,550
Capital		450,000
Totals	498,500	498,500

UNIT 11 : RIGHTS AND RESPONSABILITIES OF WORKERS AND EMPLOYERS

11

Unit Competency: To be able to exercise rights and responsibilities as an employee and employer

11.1. Unit Prerequisite

Learners were introduced to the concept of human rights, citizen duties and responsibilities, ways of preventing human rights, violations in history subject (senior 1-unit 10) and Rights, duties and obligations in history subject (senior 2-unit 12). This prior knowledge, skills and competences should help them to be able to exercise rights and responsibilities as an employee or employer at workplace.

prerequisite

11.2. Cross-cutting issues to be addressed

Note: The examples below are just to guide you on how to address cross-cutting issues throughout the unit **BUT THIS DOES NOT** mean that these are the only ones. You can address and give learners opportunities to discuss all the cross-cutting issues where possible taking in consideration the environment or **community** around them.

- **Gender education:** Promoting decent and productive employment and income equality for women and men is one of the priorities of the government of Rwanda and the world at large. Throughout this unit, integrate gender concerns about rights and responsibilities at workplace and do away with all the stereotypes that generate discrimination against women or men at work by telling girls and boys that they all have to discharge the obligations incumbent on them and see their rights respected.
- **Inclusive education:** In addition to all having equal rights to education, emphasis has to be put on how well, regardless of our background, economic or social setup have right and obligations that do not discriminate. Learners need to understand that work obligations should not discriminate but promote inclusiveness of all etc.
- **Peace and Values:** You need to emphasize to learners the need to live in peace and harmony with others. Learners need to appreciate employment rights and responsibilities that promote peace and are not against the values of the community.

- **Standardization culture:** You need to emphasize to learners the need for meeting both national and international standards related to rights and responsibilities of workers and employers. This will help them to abide by standards of effective employment rights and responsibilities as prospective workers and employers.
- **Genocide studies:** In class, learners need first to accept that genocide is the worst crime against humanity. In addition, as prospective workers, employers and good citizens need to analyze and fight against any sign of genocide ideologies and the denial of genocide committed against the Tutsi in 1994. Encourage learners during tasks to be brave enough to talk about how bad it is to better know the cruelty of genocide ideology and to establish sustainable measures to fight it forever. As a teacher, try to promote the culture of peace, cooperation, unity and love at workplace.

Note: Refer to other cross-cutting issues as identified in the curriculum framework.

11.3. Generic competencies:

Throughout this unit, give learners opportunities to develop their generic competences especially activities and the methodology adapted. These have been discussed in the preliminary pages of this teacher’s guide. Some of the generic competences that you should facilitate learners develop include but not limited to the following:

- **Critical thinking:** This will be developed through different activities that make learners think intellectually, skillfully, reflectively, logically and imaginatively about the challenges encountered at workplace before taking any conclusion related to employer-employee relationships.
- **Research and problem solving:** One of the most important and crucial things at work is the ability to research and find out new ways of operation and solutions to problems that can arise. Learners should be provided activities that help them to be resourceful in finding answers to different challenges and be able to take part in solving different problems encountered by themselves and the community.
- **Communication:** Both workers and employers have the responsibility to communicate in a respectful and orderly way. Through different learning activities worked on, learners should be able to confidently and effectively communicate their findings and ideas through speaking and writing to the targeted audience or recipient, and this will train them for essence of effective communication at work.
- **Co-operation, interpersonal relations and life skills:** Through different tasks assigned, they should demonstrate a sense of personal and social responsibility as s/he works in teams.
- **Lifelong learning:** learners must be given activities that help them develop

the culture of endless learning to keep improving on knowledge and skills.

Vocabularies and the Key Words

- Right
- Responsibility
- Universal human rights

Introduction

Every business has a responsibility to ensure it follows the relevant rules and regulations. If you are an employer, make sure you do everything you can to get it right. Equally, as an employee, you should also be aware of your own responsibilities, as well what your rights are and what your employer should be doing with regard to. For example: pay, contracts, time off, working hours, etc...

This unit is designed to equip learners with appropriate employment knowledge, skills, attitudes and values, and these include identifying the universal human rights, differentiating between rights and responsibilities, describing the relationship between rights and responsibilities, advocating for rights and responsibilities of workers and employers at workplaces, etc. Through this unit, learners will gain competency that will help them exercise rights and responsibilities as an employee or employer at workplace.

Introductory activities:

- 1) What do you understand by terms “right” and “responsibility”?
- 2) Identify your own personal rights and responsibilities.
- 3) Explain the rights and responsibilities of workers.

Guidance on the introductory activity

- i) Remind learners that there is no right or wrong ways to answer this assessment.
- ii) It is for their own use during this course to help them get familiar with the topics that will be covered in the unit and help you know where to put more emphasis
- iii) This is an individual activity. Have learners turn to the introductory activities in their books.
- iv) Help learners research, exchange ideas among them. After explaining what

right and responsibility are, they will identify their own personal rights and responsibilities and workers' ones.

v) Remind the learners the key unit competency.

11.4. List of lessons (including assessment)

No.	Lesson title/probable heading	Number of Periods
1	Meaning of: - Rights and responsibilities of workers and employers - Universal Human Rights	3
2	Rights and responsibilities of workers	4
3	Rights and responsibilities of employers	4
4	Apply Skills Lab Methodology (Lab 11)	2
End unit assessment	Can recognize right and responsibilities as an employee and employer	2

Lesson 1: Meaning of Rights and Responsibilities of Workers and Employers, and Universal Human Rights

Learning objectives:

- To explain the difference between rights and responsibilities
- To explain the meaning of rights and responsibilities of a worker and an employee
- To identify the universal human rights most concerned about in entrepreneurship.

Prerequisite/Revision/Introduction: Read the key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competency.

Teaching aids: Basic materials for conducting a class/ lesson: Learners' books, internet, library and any other trustworthy and reliable resources to enhance learning.

Guidance on lesson 1

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet

- Greet and welcome learners in the Entrepreneurship lesson. Ensure there is a conducive and relaxed learning environment.
- Inform them that in this unit, they will build on the concepts of history that they were introduced to in O' Level mentioned in above prerequisite of this unit.
- Introduce the introductory activity following the guidelines mentioned above in this teacher's guide.
- Write the lesson title "Meaning of rights and responsibilities of workers and employers, and Universal Human Rights" on chalkboard and have learners do Activity 11.1 using an appropriate method such "pair work, small groups, etc".

Activity 11.1 Learner's Book

Learners read activity 11.1 and answer questions that follow.

- Let learners think about the case study.
- Let two or three learners come together/pair up and share their experience with each other and discuss the following questions:
 - (a) Explain the difference between rights and responsibilities
 - (b) What do you understand by rights of a worker?
 - (c) Explain what you understand by responsibilities of an employer.
 - (d) Identify the universal human rights that are most concerned about in entrepreneurship.
- Have pairs, trios; or groups share their answers with the whole class. You can give one of the learners the role of writing their responses on the chalkboard.

Note:

- *During the activity, pay attention to the following: Ensure a balance when pairing or grouping learners*
- *Encourage all learners to participate during presentations, if possible you may choose those to present on behalf of the pairs, or regulate each learner's contribution*
- *Avoid one or few learners dominate the teaching-learning process.*

Possible responses to the activity 11.1, learner's book

Note: These responses may be shared or not with the learners. They are specifically meant to guide the teacher while harmonizing learners' responses during presentation

1. **Rights** are predominately privileges granted to individuals by governing bodies and are generally written into laws. For example, in a democratic country, the government may grant its entire people the right to choose their own government by voting, the rights to free speech.

While

Responsibilities are the duties or obligations of an individual by the governing body that are required to be done by the said individual.

Briefly, Rights are principles or benefits that you are entitled to exercise or claim **whereas**

Responsibilities are duties that you are expected to fulfil.

2. **Workers' rights or labour rights** are a group of legal rights and claimed human rights having to do with labour relations between workers and their employers, usually obtained under labour and employment law
3. **Responsibilities of an employer:** These are the things which an employer is required to do or as part of a job, role, or legal obligation towards their employees.
4. **The following are but not limited to some of the universal human rights that are most concerned about in entrepreneurship:**
 - Freedom from discrimination
 - Freedom from slavery
 - Freedom of believe and religion

- Right to social security
 - Right to desirable work and to join trade unions
 - Right to rest and leisure
- (i) After the learners sharing their findings, help summarize their findings by referring to possible responses above, have them make notes from their harmonized responses while also referring to **“Meaning of rights and responsibilities of workers and employers, and Universal Human Rights” for a summary.**
- (ii) Have learners do the application activity 11.1 in students’ book using an appropriate approach such as individual work, pair work or small group work

Application Activity 11.1 Learner’s Book

Learners discuss the relationship between rights and responsibilities of workers and employers either in groups or in pairs. This activity may be given as a research question or homework.

- Depending on the purpose of application activity, choose an appropriate method to assess learners’ findings, answers or responses to decide whether to give remedial, extension or consolidation activities.

Possible answers for application activity 11.1, learner’s book

The following are examples of relationship between rights and responsibilities of workers and employers:

(a)The right of a worker is the responsibility of an employer:

Rights can be enjoyed only in the world of duties. For every right, there is a corresponding responsibility. When the employers fail to discharge their responsibilities properly, the rights of workers become meaningless. “A worker can enjoy his/her rights only if the employers allow them to do the same. For example, the workers have the right to work in a workplace that is free from any form of discrimination. It is the responsibility of the employers to respect that right and prevent any form of discrimination to happen.

(b)Rights of a worker or employee also imply responsibilities for him/her:

Rights are not the monopoly of a single individual or party. Everybody gets these equally. This means that “others also have the same rights which you have, and it is your duty to see that others also enjoy their rights.” Professor Laski has rightly said that one man’s right is also his duty. It is one’s duty to respect the rights of others as well as the duty to use one’s rights in the interest of others.

(c) Rights are to be used for social good:

Rights originate in society. Therefore, while enjoying rights, we must always try to promote social interest. It is the duty of every one of us to use our rights for promoting the welfare of the society as a whole.

- (iii) Close the lesson by guiding the learners on what to expect in terms of next lesson, home works, organizing the class, etc

Lesson 2: Rights and Responsibilities of Workers

Learning objectives:

- To describe rights of workers in a business.
- To examine responsibilities of the workers in the business.

Prerequisite/Revision/Introduction: Read the key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competency.

Teaching aids: Use an extract from Rwanda labour law (Article 48)

Basic materials for conducting a class/ lesson: Learners' books, internet, library and any other trustworthy and reliable resources to enhance learning.

Guidance on lesson 2

Possible methods: Pair share; small group discussion, brainstorm, interview with employed people, research in the library, research on the internet

- Greet and welcome learners in the Entrepreneurship lesson. Ensure there is a conducive and relaxed learning environment.
- Inform them that in this unit, they will build on the concepts of history that they were introduced to in O' Level mentioned in above prerequisite of this unit.
- Introduce the lesson by guiding learners to do a review of the previous lesson(s)/ assignment/homework using an appropriate method (such as brainstorming, pair-share, small groups, among others)
- Write the lesson title "Rights and responsibilities of workers" on chalkboard and have learners do Activity 11.2 using an appropriate method such "pair work, small groups etc".

Activity 11.2 Learner's Book

Learners read activity 11.2 and answer questions that follow.

- Let two or three learners come together/pair up and discuss the extract together. Tell learners to go outside the school and bring to class experiences about rights and responsibilities of workers they know from different workplaces. Advise them not to be limited to general or common rights and responsibilities available to them, but also brainstorm and add their ideas.
- Have pairs, trios; or a group share their answers with the whole class. You can give one of the learners the role of writing their responses on the chalkboard

Note:

During the activity, pay attention to the following:

- *Ensure a balance when pairing or grouping learners (pairs or groups must if possible represent a variety of life such religious, people with disabilities, etc.*
- *Encourage all learners to participate during presentations, if possible you may choose those to present on behalf of the pairs, or regulate each learner's contribution*
- *Avoid one or few learners dominate the teaching-learning process.*

Possible responses to the activity 11.2, learner's book

Note: These responses may be shared or not with the learners. They are specifically meant to guide the teacher while harmonizing learners' responses during presentation

Any 3 rights of a worker in a business are described as follows;

- (i) You have the right to get information about hazards in the workplace: If your employer doesn't tell you, ask to ensure you know where the actual and potential hazards are at your workplace.
- (ii) Right to be paid by the employer the agreed remuneration regularly and in due time: When the worker/employee has executed the work assigned to him/her must be paid his/her salary. Nevertheless, the employee is entitled to his/her salary even if the work has not been executed provided the non execution is as a result of the fault of the employer.
- (iii) Right to be provided favourable working conditions: The employer should find a job that corresponds to the qualifications of the employee as agreed by the parties. He/she should be provided with all the facilities (working materials) means necessary for execution of the work. The employee has

also the right to employer’s supervision to ensure that there is security at work site in order to avoid industrial accidents and occupational diseases.

Any 4 responsibilities of the workers in the business are explained as follows;

- (i) **To work conscientiously:** the worker must perform his/her obligations in good faith and with due diligence. He/she must avoid cheating, misuse of working tools and raw materials, mistakes or negligence in the performance of his/her work.
- (ii) **Personal execution:** The employee must personally execute the contract of employment in the time, place and under conditions agreed between the parties. He/she is not competent to request a third party to do his job or to assist him/her without the consent of his/her employer even when the remuneration of the third party will be paid by the employee or gratuitous.
- (iii) **Loyalty:** The duty of loyalty requires the worker to respect the orders of the employer or her/his representatives when given in the furtherance of work.
- (iv) **Respecting the rules prescribed by the establishment/business:** The worker has a responsibility to respect the business internal rules and regulations. These can be but not limited to safety rules, lunch period and break rules, dressing code or personal appearance rules, rules about keeping employer’s and customer’s sensitive information confidential, etc.
- (v) Learners summarize and make notes about the rights and responsibilities of workers from their answers in the introductory activity and activity 11.2
- (vi) Learners do the application activity 11.2 in the learner’s book using an appropriate approach (research, homework, assignment) based on your purpose of the application activity (assessment, reinforcement). This is to help you assess whether learners can apply the competences to a different situation and for learning reinforcement.

Possible answer for application activity 11.2, learner’s book

Activity	Right	Responsibility
Follow instructions given by the employer		✓
Receive fair pay at the correct time	✓	
Do a good job and finish on time		✓
Arrive on time and stay until the work day has ended		✓

Do all work in a safe manner and be careful of other people		✓
Have time for regular breaks	✓	
Work in a safe workplace	✓	
Use all equipment safely	✓	
Respect the equipment and materials from the workplace		✓
Be provided protective clothing or equipment	✓	
Be given clear information about the job and expectations	✓	
Have the right equipment and materials to do the work properly	✓	
Have a positive attitude about his/her work		✓

(vii) Close the lesson by guiding the learners on what to expect in terms of next lesson, home works, organizing the class, etc.

Lesson 3: Rights and responsibilities of employers

Learning objectives:

- To discuss rights of workers in a business.
- To exercise responsibilities of the workers in the business.

Prerequisite/Revision/Introduction: Read the key unit competency in the syllabus to determine what students will know and be able to do by the end of the unit. Look at the action verb, concept and context of each learning objective. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competency.

Teaching aids: Use an extract from Rwanda labour law (Article 47)

Basic materials for conducting a class/ lesson: Learners' books, internet, library and any other trustworthy and reliable resources to enhance learning.

Guidance on lesson 3

Possible methods: Pair share; small group discussion, brainstorm, interview with employed people, research in the library, research on the internet.

- (i) Greet and welcome learners in the Entrepreneurship lesson. Ensure there is a conducive and relaxed learning environment.
- (ii) Introduce the lesson by guiding learners to do a review of the previous lesson(s)/ assignment/homework using an appropriate method (such as brainstorming, pair-share, small groups, among others.....)
- (iii) Write the lesson title “Rights and responsibilities of employers” on chalkboard and have learners do Activity 11.3 using an appropriate method such “pair work, small groups, etc”.

Activity 11.3 Learner’s Book

Learners read activity 11.3 and answer questions that follow.

- Let two or three learners come together/pair up and discuss the extract together. Tell learners to go outside the school and bring to class experiences on rights and responsibilities of employers they know from different workplaces. Advise them not to be limited to general or common rights and responsibilities available to them, but also brainstorm and add their ideas.
- Have pairs, trios; or a group share their answers with the whole class. You can give one of the learners the role of writing their responses on the chalkboard

Note:

During the activity, pay attention to the following:

- *Ensure a balance when pairing or grouping learners (pairs or groups must if possible represent a variety of life such religious, people with disabilities, etc.*
- *Encourage all learners to participate during presentations, if possible you may choose those to present on behalf of the pairs, or regulate each learner’s contribution*
- *Avoid one or few learners dominate the teaching-learning process.*

Possible response to the activity 11.3, learner’s book

Note: These response may be shared or not with the learners. They are specifically meant to guide the teacher while harmonizing learners’ responses during presentation.

The training presentation for the rights and responsibilities of

employers should entail the following:

Rights of employers	Responsibilities of employers
<ul style="list-style-type: none">• Hiring rights• Firing an employee• To see his orders respected• To see his work well executed• To see all legal provisions in his/her favor being respected	<ul style="list-style-type: none">• Provide competent supervision• Provide training to employees• Provide a workplace safe and free from hazards• Ensuring no discrimination in the workplace• To affiliate workers to the social security scheme• To pay the worker the agreed remuneration regularly and in due time

Note: The list of rights and responsibilities of employers is large. The above list is for guidance as you cannot exhaust it.

- (IV) Learners summarize and make notes about the rights and responsibilities of employers from their answers in the introductory activity and activity 11.3
- (V) Learners do the application activity 11.3 in learners book using an appropriate approach (research, homework, assignment) based on your purpose of the application activity (assessment, reinforcement). This is to help you assess whether learners can apply the competences to a different situation and for learning reinforcement.

Possible answer for application activity 11.3, learner's book

For this question, there is no specific answer for it. A teacher gives an opportunity to learners to present their findings which are examples of different organizations, and you guide them design the correct and clear answer entailing the information from the entire class population.

Skills lab Activity 11.4 Learner's Book

11.5. Use of skills lab method: Skills Lab 11

In this lesson, learners will interview school administrator and will be able to identify the rights and responsibilities of workers & Employers and apply them appropriately in the business club activities and their back-home projects

Build (max -15 minutes)

Using Think, Pair & Share Introduce the lesson by asking learners to do the following questions:

1. What are the employees' rights at work?

Possible answer; employees have rights to work in a safe & health place, ask employer to correct dangerous conditions, receive training from the employer, right to a fair pay/remuneration etc.

2. What are employees responsible for at their work place?

Possible answer; employees are responsible for carrying out duties of their position, keep in good condition work tools, respect regulation at work place etc.

N.B: Inform learners that this lesson gives them an opportunity to be responsible in the business clubs and to exercise their rights accordingly.

Practice (max 30 Minutes)

Arrange with the school administrator to attend the lesson as a guest speaker or take the Learners out of the classroom to visit administrator in his/her office if possible.

Assign the questions to a few students who will ask the administrator in reference to students' book and this is to avoid wastage of time or confusion.

Each group can have a question so that there is fair representation during interviewing.

Present (max- 20 minutes)

Ask each group to present their findings (summary as from the interview) from the interview. Clarify some points to the learners during presentation

Emphasize that organizations must respect workers' rights and that learners have responsibilities to play toward achieving goals of their business club they intend to start or have been operating.

Conclusion (max 10 minutes)

Conclude by providing human rights violation pictures and ask students to identify human rights violated in the displayed pictures.

Note that workers have to be familiar with their rights at work and if they are violated, they have a right to request for them from their employers. That much as they have rights, they are responsible for performing their duties and other tasks expected of them.

Emphasize that they should be able to perform their duties and responsibilities in the business club and that club leaders have to respect the rights of members like not having a meeting when its Sunday service while most are in church, etc.

Portfolio assignment (max 5 minutes) ; Ask each learner to draw 3 pictures showing human rights violation in their portfolio note books.

11.6. Summary of the unit

This unit explains the meaning of workers and employers' rights and responsibilities, universal human rights. It describes also both workers and employers' rights and responsibilities according to the law regulating labour in Rwanda (Law no 13/2009 of 27/05/2009).

Rights and responsibilities are interrelated. Rights are considered to be essential for the expansion of human personality. They offer to the individual a sufficient scope for free action and thus prepare ground for self-development.

All employees have basic rights and responsibilities in the workplace including the right to privacy, fair compensation, and freedom from discrimination on one hand, on the other hand, the employers have also to abide by principal responsibilities and enjoy rights that they have to abide by and enjoy.

11.7. Additional information for teachers

Workplace rules for business owners & employees impact on rights of both workers and employers.

Rules for workers may be legally required, but various optional workplace rules should be considered as well. Carefully selected workplace rules can protect your business from legal claims and help you maintain an orderly positive work environment.

What to consider when selecting your work rules?

Work rules can help you create and maintain an orderly atmosphere that is pleasant to work in where employees can work effectively. Creating such an atmosphere is to your benefit as an employer because employees tend to be more creative and productive when they are contented.

Work rules can help improve quality of work life by:

- Creating an atmosphere where employees are treated with dignity and respect;
- Helping to ensure that employees conduct themselves in a professional and safe manner;
- Encouraging open communication between you and your employees;
- Ensuring that all employees are treated fairly and that they follow the same rules.

However, because the relationship between work rules and quality of work life is an important one, if work rules are unreasonable, inappropriate, or unenforced, the rules can actually damage employee.

Avoid overly restrictive work rules

Overly restrictive work rules mean nothing but trouble. Not only do they create unnecessary hardship for employees, but they make you seem unreasonable and unconcerned about the feelings and needs of your employees. If you have a rule, you should be able to give any employee who asks a good business-related reason for having it. The reasons should be clearly related to the employee's job, and you should not impose personal opinions or beliefs on your employees in the form of work rules.

Example: When Roger was interviewed for a job and was subsequently hired, he was clean-shaven. When he reported for his first day at work, Roger was wearing a beard. The employer had a policy against employees having facial hair.

The employer asked Roger to shave off the beard, but Roger refused because he felt it was an infringement on his personal freedom, and more importantly, no one ever gave him a good reason why this rule existed. As a result, the employer fired Roger.

There are no winners here. The employer lost a good employee and the employee lost a good job. The employer will now have to spend more time and money to replace the employee.

In the example above, the employer, upon noticing the employee's reluctance to shave the beard, should have explained why it had the policy against beards. It might have been enough to make the employee change his mind. If the employer could not come up with a good reason, it shouldn't have had the policy in the first place.

11.8.End of Unit 11 Assessment

Answers:

1. d
2. False
3. d
4. e
5. True
6. False
7. False

11.9. Additional activities

11.9.1. Remedial activities

The following questions require short answers, true or false, and filling the gaps with appropriate word(s).

- (a) Who is responsible for providing equipments necessary to do the work in the workplace?
- (b) It is not bad to harass people at work if it is all in fun.
- (c) Workers who have any negative opinions about their place of work should be dismissed.
- (d) Should workers get paid on a regular basis, as stated in their contract, or only when the employers have enough money to do so?
- (e) All workers should have a written contract.
- (f) A woman with the same qualification, years of experience and position as a man must be paid -----salary.
 - (a) Employers should train employees on health and safety in the workplace.

Possible answers:

- (a) The employer
- (b) False, no form of harassment is acceptable
- (c) False, workers have the right to express their opinion about their workplace.
- (d) Yes regular, as agreed upon schedule
- (e) True
- (f) Equal
- (g) True

11.9.2. Consolidation activities

Mignone is a worker at a cyber café. Muhire, the manager, pays her a lot of attention. At first, she felt flattered, but when he started touching and cuddling her, she got worried. She wants him to stop, but is afraid that if she says anything, she might lose her job or stain the working relationship.

Questions:

- (a) Which right of Mignone (worker) is violated?
- (b) What strategies should the business owner apply to prevent sexual harassment in workplace?

Possible answers:

1. The right of Mignone that is violated is “Working in a safe and healthful workplace; (a) As an employer, you have a responsibility to maintain a workplace that is free of sexual harassment. This is your legal obligation, but it also makes good business sense. If you allow sexual harassment to flourish in your workplace, you will pay a high price in poor employee morale, low productivity, and lawsuits.

Strategies for prevention

There is a number of steps that you can take to reduce the risk of sexual harassment occurring in your workplace. Although an employer may not be able to take all of the steps listed below, he/she should take as many of them as he/she can.

- **Adopt a clear sexual harassment policy.** In an employee handbook, the employer should have a policy devoted to sexual harassment. That policy should:
 - Define sexual harassment
 - State in certain terms that he/she will not tolerate sexual harassment
 - State that he/she will discipline or fire any wrongdoers
 - Set out a clear procedure for filing sexual harassment complaints
 - State that she/he will investigate fully any complaint that she/he receives, and
 - State that she/he will not tolerate retaliation against anyone who complains about sexual harassment.
- **Train employees.** At least once a year, conduct training sessions for employees. These sessions should teach employees what sexual harassment is, explain that employees have a right to a workplace free of sexual harassment, review your complaint procedure, and encourage employees to use it.
- **Train supervisors and managers.** At least once a year, conduct training sessions for supervisors and managers that are separate from the employee sessions. The sessions should educate the managers and supervisors about sexual harassment and explain how to deal with complaints.

Unit 12: TEAM LEADERSHIP

12

12.1 Key Unit Competency:

Key Unit Competency: To be able to lead a team in accomplishing a goal

12.1. Unit Prerequisite

Learners have had a variety of opportunities to lead others in accomplishing given tasks or goals. Throughout O' level and A' level, learners have realized that entrepreneurs take on different leadership by performing their roles as entrepreneurs, setting personal and business goals, respecting rights and meeting own responsibilities, making rational career choices, communicating effectively in life and business, behaving ethically in life and business, among others. In addition to this, learners should be reminded of experiences from their communities where they have had to lead others or be led to accomplish community goals.

prerequisite

12.2 Crosscutting issues to be addressed

Note: The examples below are just to guide you on how to address crosscutting issues throughout the unit BUT THIS DOES NOT mean that these are the only ones. You can address and give learners opportunities to discuss all the crosscutting issues where possible taking consideration of their environment or community.

Gender education: Emphasis throughout this unit has to be put on how both male and females have the same opportunities when it comes to leading others. During class and out of class activities, give both boys and girls opportunities to lead regardless of the position. There are specific leadership roles meant for a particular sex. Throughout the lesson encourage learners to give and emulate examples of good leaders they know both women and men... as a teacher or a leader; you can support gender parity and equality and at the same time be more gender-sensitive in your class by:

- **Being a champion on gender issues:** This includes being supportive of and taking on an active role in gender initiatives, taking the time to explain to others why these initiatives are important for the future of the team
- **Communicating in a gender-sensitive manner:** An effective leader sets the tone for the direction and work of their team, ensures that your messaging is consistent across platforms and audiences, particularly when it comes to your team's gender equality objectives. This also means being inclusive

in the language that is used both verbally and in writing; never tolerate derogatory or discriminatory language. As a teacher/leader, you set the example.

- **Promoting gender balance and diversity:** Continuously seek to increase equal representation of boys and girls as part of work teams and committees, and within the larger community, as well as greater representation from diverse groups. An effective leader views both girls and boys as equal contributors to the team and to its work, and is not afraid to encourage girls to take on different roles and ensure their skills do not go unnoticed.
- **Considering gender-specific initiatives:** An effective leader recognizes girls and boy's different needs and experiences and seeks to ensure that these do not put either, and girls in particular, at a disadvantage. This also means ensuring girls and boys have the same opportunities to advance in their career and be promoted to higher positions.
- **Challenging discriminatory practices:** This includes challenging school or community practices to make them more gender-sensitive. As a teacher/leader, it is crucial that you eliminate discrimination based on gender, especially when it comes to family and caring responsibilities. At the same time, it's important to recognize and call out any potential conscious or unconscious gender biases or mindsets that create invisible barriers for girls.

Environment and sustainability: Good and effective leaders strive for the survival of those they are leading. Since the survival of humans depends on the environment, learners need to be reminded of the importance and the need to sustain the environment as leaders. Also, remind learners that one does not need to be a leader to protect the environment but instead one has always to take a leadership role in protecting the environment.

Inclusive education: Promoting inclusiveness and diversity within your class is one of the best ways to foster an open-minded, inclusive class culture. Not only does this make good sense helping your class to better understand classmates it also makes the classroom a more interesting and personally enriching environment for everyone. Diversity in the class can take many forms, from culture and nationality to gender, race, sexuality, educational background, and more, and therefore regardless of our background, economic or social setup, all learners have equal opportunities to lead and to be led in a right way. During class and out of class activities, give all learners opportunities and encourage them to lead teams in accomplishing goals.

Peace and Values: It is everyone's responsibility to take a leadership role in promoting peace and values in the community. The teacher and the learners should always do the following to promote peace and values:

- Place peace in your heart and encourage everyone else to do the same.
- Stress the importance of religious, cultural, gender and social diversity in positively fostering a peaceful and inclusive society.
- Be dedicated to inclusive approaches to tolerance and reconciliation.
- Promote teamwork and collaboration, diversity, assertiveness, negotiations and conflict prevention and resolution.
- Stress tolerance for diversity, freedom of expression and the rights of everyone.
- Be committed to social responsibility and community, civic involvement and the promotion of peace and harmony.
- Support economic development and sustainability of all.

Genocide studies: In class, learners need first to accept that genocide ideology is still there. In addition, if we are to fight it as leaders, we need to analyze how it is manifested in our respective areas. Encourage learners during tasks to be brave enough to talk about it to better know the cruelty of genocide ideology and to establish sustainable measures to fight it. As a teacher, try to promote the culture of peace, cooperation, unity and reconciliation in both leaders and other learners in order to promote social cohesion and cooperation to enhance sustainable development.

Refer to other crosscutting issues as identified in the curriculum framework

12.3 Generic competencies

Throughout this unit, give learners opportunities to develop their generic competences especially activities and the methodology adapted. These have been discussed in the preliminary pages of this teacher's guide. Some of the generic competences that you should facilitate learners develop include but not limited to the following:

- **Critical thinking:** This will be developed through different activities that make learners think reflectively, logically and imaginatively as leaders before making decisions that may affect the whole team
- **Creativity and innovation:** leaders are considered as the brains or engines for their teams. So, learners should be given opportunities that will make them think differently and of new ways while leading group tasks.
- **Research and problem solving:** one of the roles of leaders is to help groups solve problems. Learners should be given activities and opportunities that require them to be resourceful while leading teams to finding answers to different challenges posed in different learning activities and solving different problems encountered by team and the community.

- **Communication:** a great leader is one who has the ability to communicate effectively with his/her team. Give learners an opportunity to communicate their group needs and findings effectively either through speaking, writing or any other form to the targeted audience or recipient.
- **Co-operation, interpersonal relations and life skills:** Through different tasks assigned, they should demonstrate a sense of personal and social responsibility as s/he works in teams.

Lifelong learning: Be able to exploit available opportunities to improve on knowledge and skills as they lead teams now and in the future

Introduction

When it comes to achieving business goals, most people think it is mostly because of the strategy that the business designs. Strategy is one part of a whole range of reasons but not the only reason for success. Numerous factors amount to the success of an organization and leadership without a doubt is one of the main reasons for this success.

This unit is designed to equip you with knowledge and skills as well as attitudes that will enable you demonstrate the characteristics and behaviors of an effective leader; recognize the different leadership styles; and apply them as you lead, assist, motivate and organize others; guide sound problem solving and decision making processes; and lead a team in accomplishing its goals

12.4 Guidance on Introductory activity

There is no right or wrong ways to answer this assessment. It is for your own use during this unit. You will read an element of a competence listed in the left column. Think about yourself: do you think you can do this? How well? Read the statements across the top. Put a check in column that best represents your situation.

Identify characteristics of effective leaders	I do not have any experience in doing this	I know little about this	I have some experience of doing this	I have a lot of experience with this	I am confident in my ability to do this
Demonstrate leadership in my personal life and with others, at work or in the community					
Promote group cooperation					
Help others accomplish a task by providing guidance & leadership					
Describe my own leadership style					
Use necessary steps to successfully solve problems – identification; information gathering; generating, choosing and evaluating a solution					

12.5 List of lessons (including assessment)

No.	Lesson title/probable heading	Learning objectives (from the syllabus including knowledge, skills and attitudes):	Periods
1	Introduction to unit 12: Team leadership Meaning of: - Team - Teamwork – Leadership	Explain the meaning of a team, teamwork and leadership.	2
2	Qualities of an effective leader	Describe the qualities of an effective leader Work well as a team member Recognize that all people have qualities of a good leader	2
3	Leadership Styles	Describe the different leadership styles Differentiate the various leadership styles. Recognize that leadership styles should change according to the context in which they are working.	2
4	Source of power in Leadership	Describe the different sources of power in leadership Differentiate the various sources of power in leadership Recognize that we can derive power as leaders from different sources	2

5	Leadership and team requirements	Identify team leading requirements Lead a group in accomplishing a task	1
6	Strategies to Work together/ developing a team	Describe strategies to work together Suggest ways of developing team work	
7	Leading Problem Solving and Decision Making	Identify the basic steps of problem solving Solve problems by applying the appropriate approaches Appreciate the challenges and dynamics amongst people during the problem solving process	2
8	Skills Lab 12	Use Skills Lab Methodology	2
	End unit assessment	Can motivate, organize and lead a team in accomplishing a goal	1
			16

Lesson 1: Team leadership: Introduction; Team – Teamwork – Leadership

Learning objectives:

- Assess their knowledge regarding team leadership
- Explain the meaning of a team, teamwork and leadership

Prerequisites/Revision/Introduction:

Read the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching resources:

Basic materials for conducting a class/ lesson: Desks, Learners books, internet, school and community leaders(resource for persons) and any other trustworthy and reliable resources to enhance learning.

Guidance on lesson 1

Possible methods: Individual work, pair share; small group discussion, research in the library, research on the internet

i) Greet and welcome learners to this Entrepreneurship lesson. Ensure there is a conducive and relaxed learning environment by using the “All Aboard” energizer following the steps below:

- a) Draw a large circle on the floor (could be with chalk or a rope in the shape of a circle).
- b) Ask all learners to fit into the circle.
- c) Reduce the size of the circle after every successful attempt and have them try to fit in it.
- d) Keep reducing the circle size until it is impossible for all to fit in. (Encourage them to be creative by standing on one foot, lifting people, etc.)
- e) After the energizer, ask a few learners to share their experience (was it easy to all fit in the circle? What strategies did they use to be able for all to fit in the circle? How does this activity relate to the unit team leadership?)

Explain that working well as a team and having good leadership qualities helped the group to do this activity successfully. Also, explain that throughout this unit, learners will be required to take on various leadership roles

Note:

Since the activity involves learners getting very close to each other, you should be aware of the following:

- learners with disabilities,
- girls not feeling comfortable getting very close to the boys and vice-versa
- you can have separate energizers for
- or you can have some learners with challenges do other tasks such as being observers

ii) Inform them that in this unit, they will build on the concepts of entrepreneurship that they were introduced to in O' Level and S.4 particularly those mentioned in above prerequisite of this unit.

Even in citizen and history “o” level.

iii) Introduce the introductory activity (self –assessment) following the guidelines mentioned above in this teacher`s guide.

iv) Write the lesson title “Team leadership: Introduction; Team - Teamwork – Leadership” on chalkboard and have learners do Activity 12.1 in the learner`s book using an appropriate method such “pair work, small groups, etc.”.

Activity 12.1 Learner’s Book

Read the following paragraph and answer questions that follow.

- Have each learner to think about a time he/she has been a leader. It could be a leader of anything – such as a group task at school, home or in their community, at a job, being a leader on a sports team... encourage learners not to limit themselves leadership roles that are well known or common but any time they have had to lead any task
- Let two or three learners come together/pair up and share their experience with each other and discuss the following questions:
 - a) How did you like playing that role?
 - b) What made it difficult or easy?

c) Based on your experience described above in b), what do you understand by:

- Team
- Teamwork
- Leadership

Have pairs or trios share their answers with the whole class. You can give one of the learners the role of writing their responses on the chalkboard.

Note:

During the activity, pay attention to the following:

- *Ensure a balance when pairing or grouping learners*
- *Encourage all learners to participate during presentations, if possible you may chose those to present on behalf of the pairs, or regulate each learner's contribution*
- *Discourage and positively handle any stereotypes, or negative attitudes that may come up as boys and girls share their leadership experiences*

Possible responses to the activity

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation

For a) and b), let each learner share their own experience.

c).

- **Team:** A team is a group of individuals working together to reach a common goal

A group of people with different skills and different tasks, who work together on a common project, service, or goal, with a meshing of functions and mutual support.

- **Teamwork:** Teamwork is the collaborative effort of a team to achieve a common goal or to complete a task in the most effective and efficient way. This concept is seen within the greater framework of a team, which is a group of interdependent individuals who work together towards a common goal (From Wikipedia, the free encyclopedia)
- **Leadership:** A simple definition is that leadership is the art of motivating a group of people to act towards achieving a common goal.

This leadership definition captures the essentials of being able to inspire others and being prepared to do so. Effective leadership is based upon ideas (whether original or borrowed), but will not happen unless those ideas can be communicated to others in a way that engages them enough to act as the leader wants them to act.

Put even more simply, the leader is the inspiration and director of the action. He or she is the person in the group that possesses the combination of personality and leadership skills that makes others want to follow his or her direction. (By Susan Ward, Updated July 17, 2017)

v) After the learners sharing their findings, help summarize their findings by referring to possible responses above, have them make notes from their harmonized responses while also referring to learner's book for a summary.

vi) Have learners do the application activity 12.1 in the learner's book using an appropriate approach such as individual work, pair work or small group work

Application Activity 12.1 Learner's Book

Learners read the following statements to identify a team, teamwork and leadership, and give reasons to support their response

- a) Nkusi playing football against Musoni
- b) Mukamana the Head prefect passing on instructions from the teacher on duty to a group of students on the activity they are to do.
- c) Nkusi and Niragire playing football against Rugwiro and Mutesi
- d) A group of five students reading their books in the library
- e) Mukamana the Head prefect giving instructions to a group of fellow students with whom they are going to represent the school in a debate competition
- f) A group of five girls reading science magazines in the library preparing for a science competition against another class

Based on the purpose of the application activity that is, assessment purposes or reinforcement, mark learners answers or responses. You can have a whole class discussion on the responses to have a common understanding. You can base on their responses to decide whether to give remedial, extension or consolidation activities.

Possible responses

- i) Not a team, because they are playing as individuals against each other
- ii) Not leadership, Mukamana is simply passing instructions not for a common goal but what the teacher wants a group (not a team) to do
- iii) It is a teamwork, Nkusi and Niragire are a team with a common goal of scoring against the team of Rugwiro and Mutesi
- iv) Not a team and not teamwork, these are just boys in the library not reading for a common purpose.
- v) Team work and leadership, Mukamana is giving instruction to her teammates as a leader on how to compete in the interschool debate
- vi) It is team work, the girls have a common objective of participating in the interschool science competition as a team

Close the lesson by guiding the learners on what to expect in terms of next lesson, home works, organizing the class, etc

Lesson 2: Qualities of an Effective Leader

Learning objectives:

- Describe the qualities of an effective leader
- Work well as a team member
- Recognize that all people have qualities of a good leader

Guidance on lesson 2

Prerequisites/Revision/Introduction:

Read the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching resources:

Find pictures of famous leaders – past and current, local national and international; Basic materials for conducting a class/ lesson: Desks, Learners books, internet, and any other trustworthy and reliable resources to enhance learning.

Possible methods:

Pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet

- i) Greet and welcome learners to this Entrepreneurship lesson. Ensure there is a conducive learning environment
- ii) Introduce the lesson by guiding learners to do a review of the previous activities/ lessons/knowledge/assignment/homework using an appropriate method (such as brainstorming, pair-share, small groups, among others)
- iii) Write the lesson title “Qualities of an effective leader” on chalkboard and have learners do the following introductory activity:
 - a) Learners think about examples of leaders whom they think are inspiring (famous people or people from their communities).
 - b) Then, pair up and discuss about their inspiring leaders describing why they think their leaders are inspiring?
 - c) Pairs share and describe their leaders to the whole class. Write their responses on the blackboard (expected responses enthusiastic, courageous, self-control, ability to make decisions, clear vision, planner, believer in themselves and others, dedicated, pleasant, empathetic and understanding, responsible, cooperative, passionate.....)
- iv) Explain the objectives of the lesson and how the linkage between the introductory activity above and the lesson objectives. Introduce activity 12.2 in the learner’s book using an appropriate method such “individual work, pair work, small groups, large group discussion...”

Activity 12.2 learners’ book

- a) Stick pictures of great leaders on the wall in different corners of the classroom (past and present, local, national and international). Below the picture, stick a flipchart paper. Learners move around the room, writing beneath the picture qualities/ characteristics they think best describes the leader. (learners do not need to repeat any quality/characteristic already written)

Note:

The pictures should:

- *Represent both male and female leaders*
- *Include leaders with disabilities*
- *Be inclusive, that is, represent a variety of life such as religious, political, economic, education, sports, science... etc.*

b) Learners in small groups:

- Discuss how one leader of their choice demonstrates (d) the qualities listed under his/her picture in their lives.
- Can we all be leaders?

v) Learners (probably in small group presentations) share how their choice of a leader demonstrates (d) the qualities or characteristics listed beneath. Encourage other learners to make their own contributions to the leader as others are presenting. As learners present their findings, harmonize their answers.

Note:

- During the activity:
- *Ensure a balance when pairing or grouping learners*
- *Encourage all learners to participate during presentations, if possible you may choose those to present on behalf of the pairs, or regulate each learner's contribution*
- *Emphasize that everybody is a leader at some point in his or her life. One does not need to be famous or have the same traits as people like Nelson Mandela. By striving to have some of these qualities, one can become a great leader*

vi) Learners summarize and make notes about qualities of an effective leader from their answers in the introductory activity and activity 12.2 above, while referring to Learner's book.

vii) Learners do the application activity 12.2 in the learner's book using an appropriate approach (research, homework, assignment) based on your purpose of the application activity (assessment, reinforcement). This is to help you assess whether learners can apply the competences to a different situation and for learning reinforcement.

Application Activity 12.2 Learner's Book

Learners read the following extract from “Rwanda. A remarkable turnaround of a nation, 2014, page 9” and answer questions that follow

To produce the desired outcomes, structural advantages have to interact with agency – social organisation and leadership. Luckily for Rwanda, at the heart of its success has been the focused political leadership to guide the country through the rough waters of reform. President Paul Kagame and his colleagues in RPF have exhibited extraordinary political foresight and skill at navigating local difficulties and international pressures to steer the nation to success. Yet, Rwanda's achievements are not singularly because of the intrinsic values of its dominant political party, the RPF – however important these maybe. Rather, they have largely been because of RPF's ability to build a broad-based collaborative relationship with other political parties and social forces in the country to sustain the momentum for progressive change.

- a) Do you describe RPF as a team? Give reasons to support your response
- b) From the extract, why do you think RPF has a good leadership
- c) Do you describe President Paul Kagame as an effective leader? Support your response with four qualities from the extract

viii) Basing on your purpose of the application activity that is, assessment purposes or reinforcement, guide learners on how their responses will be evaluated. Refer to the possible answers below. Encourage learners to support their responses. Based on learners' responses, you may give remedial, extension or consolidation activities

Possible responses for application activity 12.2

Based on the extract, you may consider some of the following responses. Although consider other responses learners may give and give them a chance to support their answers.

- a) RPF is a team because it is a group of Rwandans with a common goal of fighting genocide and its ideology, enhancing social organisation and cohesion, good leadership, focused on democracy, steering the nation to success, among others
- b) RPF has good leadership because it motivates Rwandans to common purpose of: fighting genocide and its ideology, enhancing social organisation and cohesion, good visionary leadership, democracy focused political leadership, steering the nation to success, etc.

c) President Paul Kagame is an effective leader with at least the following Qualities:

- He is focused –guides – has foresight and skills
- He always aims for success of all Rwandans
- He has ability to build a broad-based collaborative relationship,
- He builds momentum towards progressive positive change.
- He is an enterprising leader, and Many other good qualities

ix) Close the lesson by guiding the learners on what to expect in terms of next lesson, home works, organizing the class, etc

Lesson 3: Leadership Styles

Learning objectives:

- Describe the different leadership styles
- Differentiate the various leadership styles.
- Recognize that leadership styles should change according to the context in which they are working

Guidance on lesson 3

Prerequisites/Revision/Introduction:

Read the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids:

Cut out (or write on slips of paper) the leadership styles; Basic materials for conducting a class/ lesson: Desks, Learners books, internet, and any other trustworthy and reliable resources to enhance learning.

Possible methods:

pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet

i) Greet and welcome learners to this Entrepreneurship lesson. Ensure there is a conducive learning environment

ii) Guide learners to review the previous activities/ lessons/ knowledge/ assignment/ homework using an appropriate method (such as brainstorming, pair-share, small groups, among others....)

iii) Write the lesson title “Leadership Styles” on chalkboard and have learners do Activity 12.3 following the instructions below:

a) Cut out (or write on slips of paper) the 5 main styles of leadership and their descriptions found in learner’s book and fold them in half.

b) Learners in 5 small groups select a folded piece of paper. Each group has a different type of leadership style and that they are to:

i) Discuss the meaning of the leadership style and think of examples of people who tend to lead in that way.

ii) Do a short role play that shows the type of leadership style assigned.

iii) Discuss when this type of leadership would be appropriate to use.

Guide learners/groups to share their work by:

Activity 12.3 Learner’s Book

a) Explaining the meaning and giving examples of the leadership style

b) Doing a role play depicting the leadership style

c) Describe when the leadership style would be appropriate to use

Note:

- *Ensure a balance when pairing or grouping learners*
- *Give clear instructions especially regarding the role play (time, positive image/values)*
- *Encourage all learners to participate in the role play and presentations, if possible you may choose those to present on behalf of the pairs, or regulate each learner’s contribution*
- *Encourage learners to give as many examples of people as possible of people who lead by the leadership style selected. Encourage other groups to supplement other groups’ answers*
- *Encourage learners to think of many examples/situations where each leadership style would be appropriate to apply, and give reasons to support their choice*
- *Harmonize learners’ answers and ask questions to ensure that the right leadership style is depicted by the role-play.*

Refer to the following possible answers to guide in harmonizing learner's answers

1) The “Authoritarian” Leader:

- Identifies a problem, considers alternative solutions, chooses one of them, and then tells followers what they are to do.
- May or may not consider what the group will think or feel about the decision, but they clearly do not participate in the decision-making.
- Assigns roles.
- Relies primarily on his or her own judgment.

2) The “Persuading” leader:

- Like the “Authoritarian” leader, makes the decisions without consulting the group. Instead of simply announcing the decision he or she attempts to persuade the group members to accept the decision.
- Describes how the decision fits everyone's interests.

3)The “Consulting” Leader:

- Gives the group a chance to influence the decision from the beginning.
- Presents the problem and relevant background information, then asks the members for their ideas on how to solve the problem.
- May offer a possible solution for the group members' reaction.
- Selects the solution the members regard as most promising.

4) The “Joining” Leader:

- Participates in the discussions as “just another” member agreeing in advance to carry out whatever decision the group makes.
- Encourages group decisions.
- Allows for individual recognition.
- Tends to guide, not rule.

5) The transformative leader:

- leader identifies the needed change,

- creates a vision to guide the change through inspiration, and
- Executes the change with the commitment of the members of the group.

b) Guide and give clear instructions for learners to conduct the role play accordingly

c) Which style is more appropriate and when?

The Authoritarian and Persuading styles of leadership are most prevalent:

- In large groups,
- At times when a quick decision or deadline must be met
- In passive groups,
- In groups which seldom meet,

The Consulting style of leadership is most effective and/or prevalent:

- In large groups,
- In organized groups
- In motivated groups,

The Joining style of leadership is most prevalent and /or effective:

- In small groups,
- In highly motivated groups,
- In groups that can deal with a less structured environment. There might be a lot of brainstorming, trying things out but switching direction as needed, etc.,
- In groups which have a relatively high need for independence,
- In groups where the members have the necessary knowledge and experience to deal with the problem,
- In groups where the members expect to share in decision-making.

The Transformative style of leadership is most effective and/or prevalent:

- In teams with different strengths and weaknesses.
- When you want team members to work through a problem and arrive at a solution themselves (rather than giving them the answer or direction straight away).

- When you want to get your team to engage through providing direction and motivation
 - When you want to get your teams' respect by being honest, trustworthy, and driven.
- v) Learners summarize and make notes about leadership styles and when is appropriate from their answers in the activity 12.3, while referring to students' book.
- vi) Learners do the application activity 12.3 in the learner's book using an appropriate approach (research, homework, assignment) based on your purpose of the application activity (assessment, reinforcement) following the instructions below:

Application Activity 12.3 Learner's Book

- a) Learners (use an appropriate methodology) analyze the leadership scenarios below as a leaders,
- b) Determine which leadership styles is more appropriate for the scenario
- c) Give reasons to support their choice.

Leadership Scenarios

- a) You are at the workplace and suddenly the building where the finished products are stored catches fire
 - b) In the finance department, workers are complaining that the rules and regulations in their department are not favorable to all and therefore, need to be changed
 - c) In your department, as a leader you want to introduce computers because you believe they will improve on the efficiency of the workers but they feel computers are not necessary, as it is a wastage of the company's money
 - d) Recently, there have been changes in government policies that automatically affect the performance of the business. You as the managing director are to lead senior management to come up with strategies to counter the effects of the new policies
 - e) At school, all the classrooms are dirty and need to be cleaned.
 - f) Implementing government programs such as "Umuganda"
- vii) Based on the purpose of the application activity that is, assessment purposes or reinforcement, guide learners on how their responses will be evaluated.

Refer to the possible answers below. Encourage learners to support their responses. Based on learners' responses, you may give remedial, extension or consolidation activities

Possible responses for question 2 (also consider other responses and reasons given)

- a) The Authoritarian, because a quick decision has to be taken to save the products
 - b) Joining style of leadership or Consulting leadership style, because it requires everyone's participation so as to be accountable for the rules set
 - c) Persuading styles of leadership or the Consulting style of leadership, because indeed computers are very important but you need to convince the workers how they will benefit and improve their productivity
 - d) The Consulting style of leadership or the Joining style of leadership, since the policy affects the whole organization and these are senior managers who have a big say in the running of the company and therefore in decision making
 - e) Authoritarian leadership style, because no one may be willing to clean and also the urgency to use the classroom
 - f) Authoritarian and Persuading styles of leadership, because in most cases people do not want to willingly participate in government programs as they feel they do not benefit directly
- x) Close the lesson by guiding the learners on what to expect in terms of next lesson, give them the home work below and organize the class, etc.

Reflect upon and write about:

- a) Their own leadership qualities – Which qualities do you already have and which qualities would you like to improve upon?
- b) Their leadership style: What is your preferred leadership style? Which one are you least comfortable with? How can you become more comfortable with all types of leadership styles?

Use the template My Leadership Qualities and Style provided below:

My leadership qualities:

.....
.....
.....

Leadership qualities I would like to improve upon:

.....
.....
.....

My preferred leadership style:

.....
.....

Leadership style I am least comfortable with:

.....
.....

Ways I can become more comfortable with all types of leadership styles:

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Lesson 4: Source of Power in Leadership

Learning objectives:

- Describe the different sources of power in leadership
- Differentiate the various sources of power in leadership
- Recognize that we can derive power as leaders from different sources

Guidance on lesson 4

Prerequisites/Revision/Introduction:

Read the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids:

Pictures of leaders (local, national or international) such as teacher, religious leader, president, police person, parent; Basic materials for conducting a class/ lesson: Desks, Learners books, internet, and any other trustworthy and reliable resources to enhance learning.

Possible methods: Pair share; small group discussion, brainstorm, research in the library, research on the internet

- i) Greet and welcome learners to this Entrepreneurship lesson. Ensure there is a conducive learning environment
- ii) Introduce the lesson by guiding learners to do a review of the previous activities/ lessons/knowledge/assignment/homework using an appropriate method (such as brainstorming, pair-share, small groups, among others)
- iii) Write the lesson title “Source of power in Leadership” on chalkboard and have learners do Activity 12.4 following the instructions below:

Activity 12.4 learners book

- b) Hung pictures of leaders (local, national or international) such as teacher, religious leader, president, police person or parent on the chalkboard or wall.
- c) In large group discussion, learners:
 - i) Identify the picture

ii) Explain how the people illustrated in the picture exert influence on people they lead

iii) Identify the source of power for the each person illustrated in the picture

iv) Give one other example of people/leaders who gain power through the sources identified above in (iii).

Note:

- *If you cannot get pictures, you can simply write the names of the leaders on the chalkboard or on papers and hung them on the wall*
- *Be careful to have a balance between personalities in the pictures (gender, disability...)*
- *Encourage all learners to participate during the discussion, be on a lookout for quiet, shy, slow learners who rarely participate.*
- *Discourage any examples of leaders who misuse their leadership power for example leaders who ask for sexual favors from their subordinates, etc...*
- *Harmonize learners' answers and ask questions to ensure that the right source of power and examples are identified for each picture*
- *One leader can derive power from a number of sources depending on the situation at hand. So, learners should describe when a person can have different power influences on those he/she leads*

Refer to the following possible answers to guide in harmonizing learner's answers

a) Depending on the pictures (teacher, religious leader, president, police person or parent) or any other as provided by the teacher

b) How each exerts influence people they lead

- **President:** Through the position and duties as a leader
- **Teacher:** Through his/her specific skills or expertise
- **Religious leader:** Through his/her ability to persuade or influence others
- **Police person:** Through his/her ability to punish or penalize others

- **Parent:** through his/her ability to give something of value, such as money, responsibility or praise

Note: students can give names of leaders instead of positions which is correct

c) Source of power for each:

- **President:** Formal authority or legitimacy
- **Teacher:** Expertise
- **Religious leader:** Persuasion or Reference
- **Police person:** Coercion
- **Parent:** Reward

d) Other examples of people for each source of power:

- Formal authority or legitimacy: CEO, Head teacher, Executive Director
- Expertise: Doctor, Lawyer, Engineer, Accountant
- Persuasion or Reference: marketing manager, a boss who treats employees well
- Coercion: Head of school, security personnel
- Rewards Boss who promises bonuses, raises, promotion

iv) Learners summarize and make notes about sources of power in leadership from their answers in the activity 12.4, while referring in the learner's book.

Learners do the application activity 12.4 in the learner's book using an appropriate approach (research, homework, assignment) based on your purpose of the application activity (assessment, reinforcement) following the instructions below:

Application activity 12.4: Source of power scenarios

- a) Learners (use an appropriate methodology) analyze the sources of power scenarios below,
- b) Determine which source of power is depicted
- c) Give reasons to support their answer.
 - 1) Amahoro is junior manager in one of the privately owned hotels in Kigali city. She is a very good worker but her boss is always threatening her with

demotions, pay cuts, layoffs, and terminations if she does not give in to his sexual demands.

- 2) Niyokwizerwa is a manager in one of the biggest customer care companies in the city. Her employees admire her leadership abilities such as allowing them to make decisions in certain work situations, the way she talks to the customers and therefore, has affected the employees' performance, as she has become a point of reference for their behavior.
- 3) Gakuru is a well-loved head teacher at a certain school in Western province. His staff love him because he always gives them monetary awards, wage or salary increases, bonuses, plaques, certificates, and gifts, praise, positive feedback, recognition, more responsibility including a rise in status, and even a well-timed 'thank-you.'
- 4) Benimana is a secretary in one of the law firms in Kigali. One day her boss-Uwamariya had to file a case with the court by the end of the day or their client lost the right to file the lawsuit, which happens to be worth millions of Rwandan francs. The boss's word processing program crashed, and thinks she may have lost the legal complaint. The court clerk's office closes in less than one hour, not nearly enough time to redraft. The boss approaches you to see if you can do anything.
- 5) Iyakaremye is a junior officer in the national army of Rwanda. He says in the army, an order is an order. All junior officers have to perform commands from high-ranking officers without questioning.

vi) Based your purpose of the application activity that is, assessment purposes or reinforcement, guide learners on how their responses will be evaluated. Refer to the possible answers below. Encourage learners to support their responses. Based on learners' responses, you may give remedial, extension or consolidation activities

Possible responses (also consider other responses and reasons given)

- 1) **It is coercive power:** Her boss is exerting his influence on her by threatening her with demotions, lay-offs, pay cuts, etc. (this a case to do with sex abuse at the workplace which should be discouraged. Have learners discuss briefly on why it should be discouraged and what should Amahoro do)
- 2) **It is referent power:** Niyokwizerwa is models a behavior that demonstrates appropriate conduct and decision-making which influences the employees will observe her behavior and act as they believe she would act in the same way

3) **It reward power:** The head teacher gives some type of reward to the staff as a means to influence them such as monetary awards, wage or salary increases, bonuses, plaques, certificates, and gifts, praise, positive feedback, recognition. etc

4) **It is expertise power:** The Boss (Uwamariya) needs the skills and knowledge of the secretary (Benimana) if she is to recover the file. The boss is at the mercy of the secretary who tells her that the file can be recovered if she (boss) follow her directions. Benimana (secretary) has expertise power over the boss

5) **It is legitimate power:** In the army or any of the defense forces in any country, a commanding officer, literally has absolute control over the soldiers under his/her command. This is due to the legitimate power that he/she possesses due to his rank in the chain of command.

vii) Close the lesson by guiding the learners on what to expect in terms of next lesson, give them the home work if any and organize the class, etc

Lesson 5: Leadership and team requirements

Learning objectives:

- Identify team leading requirements
- Lead a group in accomplishing a task

Prerequisites/Revision/Introduction:

Read the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids:

Helium sticks/long light rods or pipes for each group. Basic materials for conducting a class/ lesson: Desks, Learners books, internet, and any other trustworthy and reliable resources to enhance learning.

Guidance on lesson 5

Possible methods: Pair share; small group discussion, brainstorm, research in the library, research on the internet

- i) Greet and welcome learners to this Entrepreneurship lesson. Ensure there is a conducive learning environment
- ii) Introduce the lesson by guiding learners to do a review of the previous activities/ lessons/knowledge/assignment/homework using an appropriate method (such as brainstorming, pair-share, small groups, among others).
- iii) Learners in small groups do the energizer activity as follows:

Activity 12.5 learners' book

- 1) Inform learners that they are now going to get more practice learning how to work together. Divide them into groups of 10 – 12 people and have them line up in two rows facing each other.
- 2) Introduce the Helium Stick- a long, thin, lightweight rod/plastic pipe.
- 3) Learners point their index fingers and hold their arms out. Lay the Helium Stick/ pipe down on their fingers. Get the group to adjust their finger heights until the Helium Stick is horizontal and everyone's index fingers are touching the stick.
- 4) Explain that the objective is to lower the Helium Stick to the ground. Each person's fingers must be in contact with the Helium Stick at all times. Pinching or grabbing the pole is not allowed - it must rest on top of fingers.
- 5) Reiterate to the group that if anyone's finger is caught not touching the Helium Stick, the task will be restarted. Let the task begin...
- 6) After each team has successfully lowered the stick to the ground, debrief:

Debriefing Questions:

- a) What was the initial reaction of the group?
 - b) How well did the group cope with this challenge?
 - c) What skills did it take to be successful as a group?
 - d) What creative solutions were suggested and how were they received?
 - e) When did the group really begin to cooperate to accomplish the task?
 - f) What roles did different people play in the group? Did some people take on a leadership role?
 - g) As a leader, how can you encourage group cooperation?
 - h) What situations in life/work/home could you compare to the helium stick?
- *Usually participants/learners think this is going to be an easy activity but then find that despite the lightweight of the rod, it is difficult to get it down to the ground!*
 - *Everybody needs to communicate well, planning a strategy and then implement it. Cooperating and focusing on what each other is doing is the key to success in this activity. Usually people take on leadership roles at different points in the activity, depending on how it is going. The helium stick can represent any task or problem that a group at work, home or in the community has to work together to resolve.*
 - Leaders need to make sure that everybody is “on board” by engaging individuals directly, asking questions, asking for ideas, complimenting people when they have a good idea or take an action that helps the group, etc.

iv) Write the lesson title “Leadership and team requirements” on chalkboard and have learners do Activity 12.5 following the instructions below:

a) Learners in small groups:

- i) Identify any one team in the community they think has a good leadership and give reasons to support their answer
- ii) Identify any one team in the community they think has a bad leadership and give reasons to support their answer
- iii) Discuss what they think are the requirements for teams to be successful

Note:

- *Encourage all learners to participate during the discussion, be on a lookout for quiet, shy, slow learners who rarely participate.*
- *Encourage learners to think of as many examples of teams in their community and try to differentiate groups from teams.*
- *Harmonize learners' answers and ask questions to ensure that they come to leadership and team requirements.*

Refer to the following possible answers to guide in harmonizing learner's answers

a) Teams that have good leadership (depending on examples learners give from their community). Reasons for their choices may include:

- They communicate well with each other, sharing their thoughts, opinions and ideas with members of their team; as well as taking into consideration what others have to say.
- They focus on goals and results. They agree on and set team goals based on outcomes and results, rather than just on the amount of work being done. They set a clear plan about how they are going to achieve these objectives, as a group, as well as each individual's contribution.
- Everyone contributes his/her fair share of the workload and fully understands what their responsibilities are and where they fit in with the running of the team. They feel a sense of belonging to the team, are committed to their work and really care about the success of the team.
- They offer each other support. Team members are always happy to assist others when they need a helping hand with work.
- Team members are diverse. Everyone is unique and offers their own experiences and knowledge that others may not possess. Individuals are assigned particular roles based on their strengths and skills.
- Good leadership. They have a leader that they trust and respect. This individual essentially works as the glue holding the team together and should be responsible for setting the pace, offers encouragement and motivation and keeps all members of the team updated.
- They are organized. Organisation is essential for the smooth running of a team. Without it, the team can become chaotic and goals are unlikely to be achieved. Though each individual should be responsible for organizing their own workload, management should ensure that everything is running to plan and each member of the team is getting their work completed efficiently

- They have fun. It should not be all work and no play! Teams who work particularly well together enjoy each other's company and get together outside of the office from time to time to socialize and have some fun! Building a positive relationship with your colleagues can make for a much more relaxed environment and reduce conflict.

Note: A strong team is the foundation of high-performing business and a good team ethic can be held largely accountable for the success and smooth running of the organisation. If employees do not gel and work well together, problems can rise, such as poor organisation, missed deadlines and conflict within the workplace.

- b) Teams that have bad leadership (depending on examples learners give from their community). Teams with bad leadership will lack the above qualities discussed in a).
- c) The requirements for teams to be successful (depending on examples learners give from their community). The following describe the environment that must occur within the team for successful teamwork to take place.
- **The team understands the goals** and is committed to attaining them. This clear direction and agreement on mission and purpose is essential for effective teamwork. Team members must have an overall mission that is agreed upon and that provides the umbrella for all that the team tries to do. This team clarity is reinforced when the organization has clear expectations for the team's work, goals, accountability, and outcomes.
 - The team creates an environment in which people are comfortable **taking reasonable risks** in communicating, advocating positions, and taking action. Team members trust each other. Team members are not punished for disagreeing; disagreement is expected and appreciated.
 - **Communication is open, honest, and respectful.** People feel free to express their thoughts, opinions, and potential solutions to problems. People feel as if they are heard out and listened to by team members who are attempting to understand. Team members ask questions for clarity and spend their thought time listening deeply rather than forming rebuttals while their coworker is speaking.
 - **Team members have a strong sense of belonging to the group.** They experience a deep commitment to the group's decisions and actions. This sense of belonging is enhanced and reinforced when the team spends the time to develop team norms or relationship guidelines together.
 - **Team members are viewed as unique people** with irreplaceable experiences, points of view, knowledge, and opinions to contribute. After all, the purpose of forming a team is to take advantage of the differences. Otherwise, why would

any organization approach projects, products, or goals with a team? In fact, the more that a team can bring out divergent points of view, that are thoughtfully presented and supported with facts as well as opinions, the better.

- **Creativity, innovation, and different viewpoints are expected** and encouraged. Comments such as, “we already tried that and it didn’t work” and “what a dumb idea” are not allowed or supported. The team members recognize that the strength in having a team is that every member brings diverseness to the effort to solve a problem, improve a process, reach a goal, or create something new and exciting.
- **The team is able to constantly examine itself** and continuously improve its processes, practices, and the interaction of team members. The team openly discusses team norms and what may be hindering its ability to move forward and progress in areas of effort, talent, and strategy. The team holds review meetings that assess the team’s process and progress in approaching and accomplishing the team mission.
- **The team has agreed upon procedures for diagnosing, analyzing,** and resolving teamwork problems and conflicts. The team does not support member personality conflicts and clashes nor do team members pick sides in a disagreement. Rather, members work towards the mutual resolution of problems and disagreements.
- **Participative leadership is practiced** in leading meetings, assigning tasks, recording decisions and commitments, assessing progress, holding team members accountable, and providing direction for the team.
- **Members of the team make high quality decisions together** and have the support and commitment of the group to carry out the decisions made. They also gain the support and commitment of the people they report to in order to accomplish and communicate the team’s progress and success.

v) Learners summarize and make notes about sources of power in leadership from their answers in the activity 12.5, while referring to students’ book.

vi) Learners do the application activity 12.5 in the learner’s book using an appropriate approach (research, homework, assignment) and methodology (pair work, small group discussion, etc...) based on your purpose of the application activity (assessment, reinforcement) following the instructions below:

Application Activity 12.5: learners book

a) Learners (use an appropriate method) read the scenario (The School Business Club) in the learner’s book

The School Business Club

You are the president of your school business club president. The District Youth leader has advised you that for your club to win the upcoming competitions, the club should have an overall impact on the school and community. Club membership should comprise students from S1 to S6, but S4&5 members are not willing to accept others from other classes. They claim that the new members will simply enjoy current club achievements, and they will not bring much since most of the work has been done, and projects are already running; the club is not united as well.

b) Learners discuss and answer the questions below:

i) What should you do to ensure the club is united?

ii) What are the characteristics required of the club to be successful?

iii) Based on your purpose of the application activity that is, assessment purposes or reinforcement, guide learners on how their responses will be evaluated. Refer to the possible answers below. Encourage learners to support their responses. Based on learners' responses, you may give remedial, extension or consolidation activities

Note:

During the activity:

- *Ensure a balance when pairing or grouping learners*
- *Encourage all learners to participate during presentations, if possible you may choose those to present on behalf of the pairs, or regulate each learner's contribution*

Possible responses (also consider other responses and reasons given)

a) What one should do to ensure the club is united? Refer to suggestions below to support learners' contributions:

- Work with the team to develop a common goal
- Nurture sense of belonging; focus on what team members have in common
- Make all team members feel that they have something to contribute
- Help team members work together to efficiently solve problems
- Encourage members to leave aside personal goals and desires for the benefit of the team
- Treat team members fairly and equally

- Structure the work of the team in a simple & logical fashion; distribute work fairly.
- Manage team efficiently so that work proceeds in a timely manner.
- Create an environment that supports and rewards openness, creativity, trust, mutual respect and a commitment to provide high quality services.

Characteristics required for the club to be successful. Refer to suggestions below to complement learners' responses:

- A common purpose or goal: All team members need to understand and accept the team's objectives.
- Clear roles and tasks: All team members should understand what is expected of them.
- Decision making procedures: All team members should know how decisions are made and in what ways problems are solved. An effective team works with defined procedures to come to a unanimous decision so that action can be taken.
- Trust among team members: All team members should feel safe and supported.

Close the lesson by guiding the learners on what to expect in terms viii) of next lesson, give them the homework if any and organize the class, etc

Lesson 6: Strategies to Work together/ developing a team

Learning objectives:

- Describe strategies to work together
- Suggest ways of developing teamwork

Guidance on lesson 6

Prerequisites/Revision/Introduction:

Read the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching resources:

Basic materials for conducting a class/ lesson: Desks, Learners books, internet, and any other trustworthy and reliable resources to enhance learning.

Possible methods: Pair share; role-play, small group discussion, brainstorm, interview with business people, research in the library, research on the internet

- i) Greet and welcome learners to this Entrepreneurship lesson. Ensure there is a conducive learning environment
- ii) Introduce the lesson by guiding learners to do a review of the previous activities/ lessons/knowledge/assignment/homework using an appropriate method (such as brainstorming, pair-share, small groups, among others).
- iii) Write the lesson title “Strategies to Work together/ developing a team” on chalkboard and have learners do activity 12.6 in the learner`s book using an appropriate method such “pair work, small groups, case study analysis...” following the instructions below:

Activity 12.6 learners book

- a) Learners analyze the scenario in the learner`s book and do a role-play depicting the scenario.
- b) Think of a situation at work, school or home where there is a new/unfamiliar task for everyone to accomplish. People are required to get themselves organized to accomplish it. This particular task will need leaders to emerge to assume responsibilities, manage people and the communication process for the success of the given activity.
- c) You may allocate each small group a task to role-play. Let learners prepare for the role-play
- d) Learners role play their task allocated

Note:

During the activity:

- *Ensure a balance when pairing or grouping learners*
- *Encourage all learners to participate during presentations, if possible you may choose those to present on behalf of the pairs, or regulate each learner`s contribution*

c) After the role play debrief the activity using the following questions

Debriefing questions

- a) Describe some strategies you will use to have the people accomplish the task
- b) How would you feel as a leader when you were communicating and people were not listening or trying to offer suggestions and instructions at the same time?
- c) What was your strategy for communicating when you were a leader?
- d) What would be your strategy for better communication as a leader?

iv) Learners summarize and make notes about Strategies to Work together/ developing a team from their answers in the activity 12.6, while referring to students' book.

For possible answers of the above questions, refer to learners book

v) Learners do the application activity 12.6 in the learner's book using an appropriate approach (research, homework, assignment) and methodology (pair work, small group discussion, etc...) based on your purpose of the application activity (assessment, reinforcement) following the instructions below:

Application Activity 12.6 Scenario

a) Learners (use an appropriate method) read the scenario and role play the scenario in the learner's book

Scenario: Robbery of construction site materials

At a construction site you are manager, you realized that some of the site materials are progressively missing unknowingly. Then you decided to call all workers for a meeting on how to resolve the problem. Among your team are the following:

Muganwa: A domineering person who wants to take over the discussions and lead the group. He thinks he has all the answers and do not want to waste time having everybody share their ideas.

Kwitonda: A disagreeable person who has a negative attitude and resistant towards all ideas.

Umuhoza: A harmonious person who always try to make people feel relaxed and constantly trying to smooth things out between people who are disagreeing.

Mbaraga: An encouraging person who wants to make sure that everybody is heard, regardless of his or her background or ideas. Pulls group members into the conversation.

Barafinda: An ideas person who gets very excited and loves to brainstorm and share extravagant ideas that are not always realistic.

b) Let learners prepare for the role-play

c) Learners (each group) role plays their task allocated

After the role play debrief the activity using the following questions

Note to Teacher

Assign the following roles (depending on the number of people in the group, you might need to eliminate some of the roles below). Make sure learners do not share their role description with others. You, the teacher, will be assessing the leadership skills of the group leader.

Group leader: You are a strong leader who tries to speak clearly and listen effectively. You need to clearly explain the objectives to the group and keep the group on task. Try to involve all in the discussion. You are responsible for developing the plan.

Quiet / shy person: You have very many good ideas but you will not say anything until someone asks you directly.

Domineering person: You want to take over the discussion and lead the group. You think you have all the answers and do not want to waste time having everybody share their ideas.

Disagreeable person: You have a negative attitude and are resistant towards all ideas.

Harmonious person: You always try to make people feel relaxed and are constantly trying to smooth things out between people who are disagreeing.

Encouraging person: You want to make sure that everybody is heard, regardless of his or her background or ideas. Pull group members into the conversation.

Ideas person: You get very excited in the group and love to brainstorm and share extravagant ideas that are not always realistic.

Taskmaster: You are always very organized and like to stay focused on the task. You keep bringing the group back to the practical actions that need to be taken to accomplish the task.

Debriefing questions

- a) Which leadership style did the leader apply in solving the problem?
- b) Explain any strategies the leader employed to ensure team work
- c) What advice would you give to your team members to foster team spirit

vi) Based on your purpose of the application activity that is, assessment purposes or reinforcement, guide learners on how their responses will be evaluated. Refer to the possible answers below. Encourage learners to support their responses. Based on learners' responses, you may give remedial, extension or consolidation activities

vii) Close the lesson by guiding the learners on what to expect in terms of next lesson, give them the homework if any and organize the class, etc

Lesson 7: Leading Problem Solving and Decision Making

Learning objectives:

- Identify the basic steps of problem solving
- Solve problems by applying the appropriate approaches
- Appreciate the challenges and dynamics amongst people during the problem solving process

Prerequisites/Revision/Introduction:

Read the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge and attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching resources:

Problem solving scenarios. Basic materials for conducting a class/ lesson: Desks, Learners books, internet, and any other trustworthy and reliable resources to enhance learning

Guidance on lesson 7

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet

- i) Greet and welcome learners to this Entrepreneurship lesson. Ensure there is a conducive learning environment
- ii) Introduce the lesson by guiding learners to do a review of the previous activities/ lessons/knowledge/assignment/homework using an appropriate method (such as brainstorming, pair-share, small groups, among others).
- iii) Write the lesson title “Leading Problem Solving and Decision Making” on chalkboard and have learners do activity 12.7 in the learner’s book using an appropriate method such “pair work, small groups, case study analysis...” following the instructions below

Activity 12.7 learners book

- a) Learners analyze the illustration in the learner’s book and discuss whether they think the members will solve their problem and get a solution while giving reasons to support their responses.
- b) Learners think of a problem that their friend or relative has had at work, with family or friends and:
 - i) Describe what the problem was and its causes
 - ii) Describe what they did about it
 - iii) Describe whether they went through any steps while solving the problem, and if yes which steps.
 - iv) Learners share their findings (using an appropriate method). Refer to the possible responses below to complement their findings.

Note:

During the activity:

- *Ensure a balance when pairing or grouping learners*
- *Encourage all learners to participate during presentations, if possible you may chose those to present on behalf of the pairs, or regulate each learner’s contribution*
- *When examples of situations that deal with genocide, sexual harassment come up in the discussion, guide learners accordingly to share and discuss it in an appropriate way.*

Possible responses (also consider other responses and reasons given)

- 1) For the illustration, have each group/learners give their own responses. Encourage them to give reasons to support whatever responses they choose
- 2) Based on the situation groups or learners, guide them to describe it, how they solved it and the steps they went through to solve it (regardless of the order). Refer to the following steps:

C . Problem Solving Steps and Tips

- 1) **Define the problem:** keep emotions aside and state the problem
 - 2) **Get more information about the problem:** at work – form supervisor, colleagues, written materials
 - 3) **Generate many ideas on how to solve the problem:** there is often more than one solution!
 - 4) **Choose a solution:** should be acceptable to all involved
 - 5) **Implement the solution**
 - 6) **Evaluate the solution:** Has the problem been solved?
- v) Learners summarize and make notes about Leading Problem Solving and Decision Making from their answers in the activity 12.7, while referring in the learner's book.
- vi) Learners do the application activity 12.7 in the learner's book using an appropriate approach (research, homework, assignment) and methodology (pair work, small group discussion, etc...) based on your purpose of the application activity (assessment, reinforcement) following the instructions below:

Application Activity 12.7 learners book

- a) Learners in small groups analyze a problem solving scenario given and prepare a role-play for their given scenario

Scenarios for Problem Solving

Scenario 1:

Uwera is head of a child headed household. She has been raising her younger sisters. She has small part time jobs. She sells tomatoes, bananas and cleans houses. Uwera is

worried because she does not earn enough money to pay for rent and for school fees for her younger sisters.

Help Uwera solve her problem.

Scenario 2:

You work at a construction site. You notice that tools are disappearing from the worksite on a regular basis. What do you do?

Scenario 3:

Two boys and three girls, all orphans of AIDS, live together. They are free from HIV. People do not want to go close to them or help them, as they fear they will contact HIV because the parents of the children died of AIDS.

As a leader of the community, how will you handle the problem?

Scenario 4:

Nshimiye is a young woman working at SMART hotel as a waiter. One evening she went to work at 7 pm for the night shift. She was well dressed wearing her uniform. She had a table of 3 men who were drinking beer and smoking. They called her to come serve them. One of them started touching her inappropriately. He tried to kiss her.

If you were Nshimiye, what would you do you?

1) Learners first share the steps they will go through to solve the problem in the scenario and then role-play the scenario following the problem solving steps

Note:

- *Ensure a balance when pairing or grouping learners*
- *Encourage all learners to participate during presentations, if possible you may chose those to present on behalf of the pairs, or regulate each learner's contribution*
- *Some of the scenarios tackle very sensitive issues. Make sure there are no learners traumatized by the scenarios. In such cases, you may have the learners discuss and role-play scenarios with which they are comfortable*
- *Ensure that solutions learners come up with are REAL (**R**ealistic: applicable not only in theory but also in practice; **E**-Effective: the solution is an answer to the problem; **A** -Acceptable: the solution is accepted by all of those involved; **L**-Logical: the solution is not based on emotion but is fair)*

vii) Based on your purpose of the application activity that is, assessment purposes or reinforcement, guide learners on how their responses will be evaluated. Refer to the possible answers below. Encourage learners to support their responses. Based on learners' responses, you may give remedial, extension or consolidation activities

viii) Close the lesson by guiding the learners on what to do in terms of next lesson, end of unit assessment, home works, organizing the class, etc.

Skills lab Activity 12.8 Learner's book

12.5 Use of Skills Lab Method:Skills Lab 12

1) Build (Max 15 min)

Through Pair& Share, learners answer the questions below;

- i) What do you understand by leadership?
- ii) Briefly explain the different leadership styles that can be used to lead business activities

Possible responses

. **Leadership** is the art of motivating a people to act towards achieving a business goals (refer to learner's book)

. Different leadership styles used to lead business activities

- The "Authoritarian" Leader/ Autocratic style/Authoritarian
- The "Persuading" leader:
- The "Consulting" Leader:
- The "Joining" Leader:
- The transformative leader:

Explain that for every business to achieve its set goals there is need to lead people towards achieving business activities. There are so many styles of leading people to achieving business goals and so a business should apply a style that is appropriate to the business goals. This lab therefore, will enable learners recognize that leadership styles should change according to the context in which they are working.

2) Practice: (Max 30 min)

Leadership Style Scenario

Inform learners that in their respective lab groups, they will read and analyze leadership styles scenarios and:

- Describe the leadership styles applied in the scenario giving reasons to support their answers
- Justify whether this was the most appropriate style to applied
- They will have 15 minutes to do the activity after which they will share their strategies to the whole group

Groups can use the following table as guide on the activity

Leadership Style scenario	Style applied	Reasons to support style	Was this the most appropriate style?	Justify your answer

As the groups are doing the activity, visit groups to check that everyone understands the instructions and that everyone is actively participating

3) Presentation: (Max 20 min)

After 15 minutes, let each group present their findings using an appropriate methodology. Encourage other teams to challenge ask questions regarding other groups' the leadership styles in the scenario and the justification given

After every group presentation, give feedback and asks the group to post their findings on the Present Boards

4) Conclusion: (Max 10min)

As a leader, it is important to understand the different styles of leading. The style you choose will depend on the context in which you are working in, the people you are

working with, their needs and expectations, whether or not you have a deadline, the task, etc.

5) Portfolio Assignment: (Max 5min)

As a take home for the Unit, give each learner this assignment. Each learner describes a situation that is likely to happen in a business and explain which leadership style would be applied to deal with the situation in their Back Home Projects.

Table 12: My appropriate leadership style

Personal activity or Back Home Project	Possible situation	Leadership style to deal with situation	Justification for the leadership style chose

12.6 Unit Summary

Teamwork is an essential part of workplace success. Like a basketball team working together to set up the perfect shot, every team member has a specific role to play in accomplishing tasks on the job.

Although it may seem as if one player scored the basket, that basket was made possible by many people’s planning, coordination, and cooperation to get that player the ball. Employers look for people who not only know how to work well with others, but who understand that not every player on the team can or will be the one who gets the ball. When everyone in the workplace works together to accomplish goals, everyone achieves more.

The ability to work as part of a team is one of the most important skills in today’s job market. Employers are looking for workers who can contribute their own ideas, but also want people who can work with others to create and develop projects and plans.

Teamwork involves building relationships and working with other people using a number of important skills and habits:

- Working cooperatively
- Contributing to groups with ideas, suggestions, and effort
- Communication (both giving and receiving)
- Sense of responsibility

- Healthy respect for different opinions, customs, and individual preferences
- Ability to participate in group decision-making

When employees work together to accomplish a goal, everyone benefits. Employers might expect to “see” this in action in different ways. For example, team members in the workplace plan ahead and work cooperatively to assign tasks, assess progress, and deliver on time. They have professional discussions during which differing approaches and opinions might be shared and assessed in a respectful manner. Even when certain employees end up with tasks that were not their first choices, jobs get done with limited complaints because it is in the spirit of teamwork and with the overall goal in mind. A leader or manager may often serve as the teamwork facilitator. In this case, team members participate respectfully in discussion, carry out assigned tasks, and defer to the leader in the best interest of the goal. Consensus is wonderful, but not always possible, and an assigned leader will often support and facilitate the decision-making necessary for quality teamwork to exist.

12.7 Additional Information

Problem Solving Tips

- Often there is more than one solution to a problem. Be open to different possibilities!
- our experiences, culture and background will influence the solutions you think of.
- Avoid making assumptions.
- Never give up!
- Be prepared to listen openly to different points of view.
- Focus on the solution you want, not on things that cannot be changed.
- Remember to use your good listening, speaking and cooperation skills when problem solving with others
- The importance of teamwork is undeniable. The list of the benefits of teamwork is:
- **Support** - Teamwork leads to camaraderie between team members. This will not only lead to better social relationships, but can also act as a support when things go wrong.
- **Varied skills** – Different team members bring with them different skills.

- **Distribution of work** - Distributing work not only reduces each individual's burden, but also increases responsibility and ensures better commitment to completing the task individually and as a whole.
- Mastering Soft Skills for Workplace Success
- **Creativity** - Different people have different skills and possess different perspectives. Therefore any activity that involves teamwork benefits from the various creative thoughts and inspirations of different people.
- **Accomplish faster** – People working together will tend to complete a project faster than if one person was working alone.

12.8 Additional activities

12.8.1 Remedial activities

- 1) What does leadership mean to you?
- 2) What makes someone a great leader?
- 3) What does a good leader do?
- 4) Which qualities or characteristics does a bad leader usually have?
- 5) How would you go about getting cohesion among a team who disagree?

Possible answer: In this question, check for strategies learners give to develop cohesion such as:

- Find common ground between the members who disagree,
 - Talk about the importance of the overall goal and
 - Implications if we didn't come together to achieve it.
 - Then work together to come to an agreement that is a win/win for both sides.
- 6) How do you motivate your team?

Possible answer: In this question, check for strategies learners give such as:

- Find out what motivates the members individually so that they can speak about how a goal or change is going to benefit them.
- Ensure that they give the right amount of positive and constructive feedback to help them perform effectively

- Their actions always match their words so when they speak to the team with conviction; they are on-board with performing their best

12.8.2 Consolidation activities

7) Describe a time you took a leadership position when you did not have the title of a leader.

Possible answer: In this question, learners give an example from a situation where they were in a group and took responsibility to delegate to achieve goals. Show how they gained from the other members to follow their lead and the result of the leadership.

For example: In class, we were put into groups of four to complete a marketing project. We had to prepare a 15-page paper and 10-minute presentation on a new produce for our entrepreneurship club. I took the initiative among the group to lead a discussion on how we should split up the work when we meet throughout the term and deadlines for each person's part of the work. Because I was the one to take the lead on the discussion and had a plan in mind, I gained the trust of the other members quickly. We created a group email to help us all keep track of our progress and so we could help each other outside of class and our meetings. By the end of the term, my group achieved a 95% on our project.

8) What is the best part of working on a team?

_ Having common goal and teamwork

9) What is the most difficult part of working on a team?

-having diversionary ideas and goals. This disrupt and delays a team to achieve what they want.

12.8.3 Extended activities

10) Consider different jobs in your community. Arrange for field trips to some local job sites where participants can ask both managers and employees a few questions about teamwork (or ask an employer and employees to come in to talk about the impact of teamwork on the job).

Possible answer

- **Alternatively, participants can do this independently and then share their experiences with the larger group.**
- **Work with participants to develop a single set of questions to ask to managers and employees. Questions should be focused on the importance**

- b. Have self confidence
- c. Are flexible
- d. Have a positive attitude
- e. All of the above

A=e

(iii) A leader should choose one style of leadership and always stick to it – authoritarian, persuading, consulting, or joining.

True

False

A=False

(iv) When giving instructions to a group of people, you should:

- a. Repeat the question
- b. Ask if the question is clear
- c. Ask someone to say the question back to you in their own words
- d. All of the above

A=d

e. None of the above

(v) To be successful, teams need:

- a. Different goals
- b. Vague roles and tasks
- c. Trusting relationships among team members

A=c

d All of the above

e. None of the above

(vii) To develop team spirit, develop a common goal and make sure all team members feel they have something to contribute.

True

False

A=True

(viii) Problem solving steps include:

- a. Defining the problem and getting more information
- b. Generating ideas on how to solve the problem
- c. Choosing, implementing and evaluating a solution
- d. All of the above
- e. None of the above

A=d

(viii) You are leading a team to accomplish a task that is more difficult than you expected. You should:

- a. Give up in order to stop wasting valuable time
- b. Listen to only those team members who agree with your opinions
- c. Maintain a positive attitude and encourage others to participate

A=c

- d. Focus on one solution

(ix) Real leaders include only those who are famous.

True

False

A=False

(x) Promoting group cooperation means encouraging people to be open to the ideas of others.

True

False

A=True

2. In Rwanda there are a number of activities done that require collaboration of community members and good leadership. Study the picture below and answer questions that follow.



Primary source Fig. 12.13: Members in a communal activity (Photo by Kanyike John Paul, May 2018)

- a. Which style of leadership is appropriate for the above activity to succeed? Give reasons
- b. What strategies does the leadership of the community use for the activity above to succeed?

Possible solutions

- a. There is no single one style which is appropriate. Consider learners' responses basing on the situation at hand during the activity and kind of people as below:

The Authoritarian and Persuading styles of leadership are most prevalent:

- In large groups,
- In passive groups,
- In groups, which seldom meet,
- At times when a quick decision or deadline must be met.

The Consulting style of leadership is most effective and/or prevalent:

- In large groups,

- In motivated groups,
- In organized groups

The Joining style of leadership is most prevalent and /or effective:

- In small groups,
- In highly motivated groups,
- In groups that can deal with a less structured environment. There might be a lot of brainstorming, trying things out but switching direction as needed, etc.,
- In groups, which have a relatively high need for independence,
- In groups where the members have the necessary knowledge and experience to deal with the problem,
- In groups where the members expect to share in decision-making

The Transformative style of leadership is most effective and/or prevalent:

- In teams with different strengths and weaknesses
- When you want team members to work through a problem and arrive at a solution themselves (rather than giving them the answer or direction straight away).
- When you want to get your team to engage through providing direction and motivation
- When you want to get your teams' respect by being honest, trustworthy, and driven.

b. Strategies the leadership of the community use for the activity above to succeed

Work with the team to develop a common goal

- Nurture sense of belonging; focus on what team members have in common
- Help team members work together to efficiently solve problems
- Encourage members to set aside personal goals and desires for the benefit of the team
- Treat team members fairly and equally
- Structure the work of the team in a simple & logical fashion; distribute work fairly

- Manage team efficiently so that work proceeds in a timely manner
- Create an environment that supports and rewards openness, creativity, trust, mutual respect and a commitment to provide high quality services
- Value Everyone’s Contribution
- Encourage discussion
- Ensure all team members understand that their ideas & opinions are equally important & relevant
- Encourage people with different abilities & personalities to work together
- Value Everyone’s Contribution. Team members have different skills and experience and so each team member must be given an opportunity and feel that their contributions are valued
- Empower Team Members. Delegating authority and empowering the team to make decisions is more likely to pull together members together and work collaboratively to achieve business goals.
- Resolve Conflict Within the Team. Constructive conflict among team members is a sign of a healthy team. However, unhelpful arguments and conflict should be tackled for the team to stay focused
- Celebrate Team Successes. When the team achieves a milestone or target, you should encourage team members to celebrate their success together act as an incentive to reach the next milestone or target

3. Read and analyze the following scenarios and decide which leadership style is depicted

a) Juliet is the leader of an organization that provides computer services. She has realized that there is a problem with the way they advertise their business. Sitting at her desk, she lists some approaches they can take to improve their communications. She then tells the other employees what they need to do without asking for anyone else’s ideas.

Possible response:

Any style given by the learners should be considered depending on the explanations given by the learners to support the style of leadership.

From the scenario above, this is an Autocratic style because:

- **Leader comes up with solutions to the problem by herself**
- **Leader just gives instructions for others to follow in solving the problem**

- **Leader does not consider or give others a chance to give their opinions on the problem**

b) Sheja is the manager of a catering service called Best Bakery. They have been asked to prepare cakes for an upcoming wedding of the daughter of a political leader. She decides that coconut cakes will be the best and calls the staff together to discuss the order. She informs them of the order and then launches into a speech about all the advantages of making coconut cake. Others express an interest in making vanilla cakes but in the end, Sheja convinces them coconut is best.

Possible response:

Any style given by the learners should be considered depending on the explanations given by the learners to support the style of leadership.

From the scenario above, this is a Persuading style because:

- Like the “Authoritarian” leader, he/she makes the decisions without consulting the group.
- Leader simply announces the decision or she attempts to persuade the group members to accept the decision.
- **Leader convinces others how the decision fits everyone’s interests**

c) Jean de Dieu is the owner of a successful auto mechanic workshop. A customer has brought a vehicle in that has multiple problems. He asks his team to assess the problems and get back to him with possible solutions. A few hours later they have a meeting to discuss what they have found and what they propose. They have a discussion, Jean de Dieu gives some advice and the team begins the repairs.

Possible response

Any style given by the learners should be considered depending on the explanations given by the learners to support the style of leadership.

From the scenario above, this a Consulting style because the leader:

- Gives the group a chance to influence the decision from the beginning.
- Presents the problem and relevant background information, and then asks the members for their ideas on how to solve the problem.
- May offer a possible solution for the group members’ reaction.
- Selects the solution the members regard as most promising.

d) Peter runs a tailoring business in town. He has 5 employees. With an upcoming holiday, they have many orders to fulfill. Peter gathers all the employees to get their opinions on how to best manage the process so they can meet the deadlines. In the end, they decide together to divide tasks amongst themselves. Kwesi and two others were tasked with cutting and shaping the cloth while the other tailors would do the sewing. In the end they managed to keep all of their customers satisfied.

Possible response

Any style given by the learners should be considered depending on the explanations given by the learners to support the style of leadership.

From the scenario above, this is a Joining style because the leader:

- Participates in the discussions as “just another” member agreeing in advance to carry out whatever decision the group makes.
- Encourages group decisions.
- Allows for individual recognition.
- Tends to guide, not rule

e) Keza is one of the leading members of the community youth association in a rural area. Following the illness of several community members, she decided it was necessary for community members to have better access to potable water. During weekly youth association meetings, she shared her vision and got others interested in resolving the problem. Together they researched different possibilities such as working with local government offices to mobilize resources to install a borehole (pipe drilled down to access clean water). During their association meetings, Keza always recognized the effort each individual was making. Eventually the youth were able to mobilize the resources necessary to access clean water. The youth and the community members were all inspired by her commitment and hard work to make it happen.

Possible response

Any style given by the learners should be considered depending on the explanations given by the learners to support the style of leadership.

From the scenario above, this is the transformative style because:

- Leader identifies the needed change,
- Leader creates a vision to guide the change through inspiration, and

- Leader executes the change with the commitment of the members of the group.

4. Your class visits the community to identify any problem affecting the community members and come up with a solution to the identified problem.

Questions:

- a) You need to choose a leader to help the team reach its goal, what kind of leader would you propose for your team?
- b) What style of leadership would you advise the leader to apply as he/she leads your team to reach its goal?
- c) What do you think the new leader should do in order to lead a successful team?
- d) What advice would you give the leader in order to strengthen teamwork or working together towards reaching your goal?

5. Read the following passage and answer questions that follow.

Ntwali started a business selling general merchandise in his community. He is renting the place where his business operates. Ntwali paid his property owner three months' rent in advance but never asked for receipt. After two months, his property owner says he wants the rent for the two months. Ntwali is perplexed and tries to remind the property owner that he paid his rent for three months. The property owner denies and asks Ntwali for proof of the payment which he does not have. Ntwali is stuck, does not know what to do while the property owner threatens to evict him if he does not pay his rent.

Questions:

Referring to the problem solving steps, help Ntwali resolve the above problem

Possible response.

The main issue here is not what solutions the learners give or come up with but whether they have followed the steps of problem solving as below:

- 1) Define the problem: **Nonpayment of rent**
- 2) Get more information about the problem: at work: **lost rent receipt, land lord denies receiving the rent**
- 3) Generate many ideas on how to solve the problem: **paying rent again, landlord forgiving him rent, sharing the months between among**

- 4) Choose a solution: **this should depend on learners choice**
- 5) Implement the solution: **depends on the solution taken, costs, period**
- 6) Evaluate the solution: **depends on the outcomes of the solution**



Key Unit Competency:

To be able to justify the need for conformity assessment to business

13.1. Unit Prerequisite

In O' level, Unit 8 (S1), learners explained the basic concepts of standardization; unit 8(S2) analyzed the need for metrology, quality testing and accurate measurement; while in S3 unit 10, they explained the requirements for acquiring a certification mark for a given business. In A level, unit 5 (S4), they were able to analyze the role of standards in business. Therefore, based on this rich background, learners should be able to justify the need for conformity assessment in business. In addition, learners should be reminded of experiences from their communities where they have had to conform or prove whether certain basic standards are met or being followed.

prerequisite

13.2 Crosscutting issues to address

Note: The examples below are just to guide you on how to address crosscutting issues throughout the unit BUT THIS DOES NOT mean that they are the only ones. You can address and give learners opportunities to discuss all the crosscutting issues where possible taking into consideration the learning environment and the community.

- **Environment and sustainability:** It's important to note that conforming to the required guidelines regarding quality and accreditation standards necessitates entrepreneurs to be responsible with the environment. During business activities like packaging and production processes, the environment is used in one way or the other. Satisfying customers' needs should also include appropriate use of the environment and making sure that the natural resources are sustainable for all the current and future generations.
- **Inclusive education:** Emphasis has to be put on how all learners irrespective of their backgrounds, economic or social setup have right to participate in business activities that benefit their communities. Learners need to appreciate that irrespective of their backgrounds, they have to set business projects that conform to the standards, accreditation and measurements.

- **Peace and Values:** In day-to-day activities both at school and community, learners need to live in harmony and peace. Re-echo that providing high quality goods and goods that conform to the set guidelines set by Rwanda Standards Board (RSB) promotes expected values of the country. Learners also need to work in harmony during group activities and other activities as provided by the teacher.
- **Gender education:** Rwanda is a gender sensitive country that promotes gender equity across all spheres of life. Thus, emphasis has to be put throughout this unit on how both male and females have same opportunities when it comes to participating in class and other opportunities outside class like taking up leadership in their communities. When they are presenting different learning activities, researching and other assignments, all learners irrespective of sex should be given equal opportunities.
- **Financial inclusion:** Being financially responsible partly means resources are used appropriately and productively. Conforming to the standards by entrepreneurs will save financial resources, as the consumers will confidently accept them on the market.
- **Refer to other crosscutting issues as identified in the preliminary pages of the teachers' guide and curriculum framework.**

13.3 Generic competencies to be developed

Generic competencies: Throughout this unit, give learners opportunities to develop their generic competences especially activities and the methodology adapted. These have been discussed in the preliminary pages of this teacher's guide. Some of the generic competences that you should facilitate learners develop include but not limited to the following:

- **Critical thinking:** This will be developed through different activities that make learners think reflectively, logically and imaginatively quality control, inspection, testing any other aspect of conformity assessment.
- **Creativity and innovation:** learners have to become aware of the need for conformity assessment for their products, services, systems, etc. as they come up with new ideas or improvements in the business world.
- **Research and problem solving:** learners need opportunities to be resourceful while finding answers to different challenges posed in different learning activities and solving different problems encountered by non-conformity assessment.
- **Communication:** give learners an opportunity to communicate effectively about the role of conformity assessment to the wellbeing or success of the enterprise.
- **Co-operation, interpersonal relations and life skills:** Through different

tasks assigned, they should demonstrate a sense of personal and social responsibility towards conformity assessment to healthy environment, customer and market.

- **Lifelong learning:** give learners opportunities to exploit available opportunities to improve on knowledge and skills as regards to conformity assessment.

Introduction

Most products or services are regulated in some way, normally to make sure that health, safety and environmental requirements are met. Even if products are not regulated, the marketplace will still often require products to meet a particular standard.

There are a series of procedures that ensure these requirements or standards are met. Products are normally tested or inspected by appropriate laboratories or inspection bodies. Providers of goods and services often need to have management systems that are independently certified. These testing, inspection, and certification activities collectively are known as **conformity assessment**.

The government, consumers and the business community rely on the assurance given by conformity assessment bodies to protect public health, safety welfare and the environment. Credible conformity assessment also supports the government's obligations under international trade agreements.

This unit is intended to equip you with knowledge and skills as well attitudes that will enable you understand the relationship between standards – quality testing - quality control – certification; and appreciate the importance and necessity of conformity assessment in business.

Guidance on the introductory activity

This activity intends to:

- Provide interest and motivation to the learners about conformity assessment in business
- Capture learner's attention on conformity assessment in business
- Convince learners about what they will benefit from the unit

The activity can:

- Build on previous knowledge, skills, values and attitudes to help the teacher assess the learner's prior knowledge and help link with the new content, or
- Could be new content to help arouse learner's interest about what to expect in the new content

- Be answered in one lesson, or gradually over a period as the unit progresses. There are no right or wrong answers

Use an appropriate method such as small groups or pairs, provide learners with the introductory activity in the learner's book, and give instructions to the activity. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities

Learners in small groups or pairs read and analyze the extract in the learner's book and:

- Discuss what they understand by conformity assessment.
- Briefly describe the activities involved in conformity assessment.
- Discuss the importance of accreditation for certification services and testing laboratories
- Describe the importance of conformity assessment for health and safety of consumers, fair trade and market access (local, regional and international)

Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.

Learners present their findings, results, answers through an appropriate method such pair-share, small group presentations. Encourage different learners from the groups to share the group's work to avoid just a few learners dominating. Also encourage other learners to listen and not disturb when other teams are sharing unless it is a question. Encourage learners to appreciate each other's work especially the presentation

Appreciate the team's presentations and remind them this activity was not meant come to the very right answers but to help them become aware of what to expect in the unit. Answers to the activity will be got as the unit progresses. You can support learner's answers by referring to possible answers to the introductory activity below:

Possible answers to the introductory activity

- Conformity Assessment involves sampling, inspection, testing and certification as a means of giving assurance that the product, process, system, body or person does conform to the requirements of standard(s) or technical regulation(s). It is the demonstration used to show that a product, service, system, person or body meets specified requirements.
- Activities involved in conformity assessment are:
 - Testing** is the determination of one or more characteristics of an object of

conformity assessment, according to a procedure. Testing can be applied to materials, products or processes.

ii) Inspection is the examination of a product design, product, process or installation and determination of its conformity with specific requirements, or, based on professional judgement, with general requirements.

iii) Certification is the issuance of a conformance statement by a third party (usually a certification body) that a product, process, system or person has demonstrated the fulfillment of specified requirements.

c) Importance of accreditation for certification services and testing laboratories

i) Accreditation systems provide confidence that conformity assessment programs and organizations meet requirements. There are accreditation programs for laboratories, inspection bodies, certifiers and registrars. Accreditation provides confidence that conformity assessment systems operate with needed integrity and competence.

ii) Accreditation can facilitate a competitive market for conformity assessment by establishing and enforcing the “bar” to which conformity assessment programs must rise for their results to be accepted. This competition can serve to make conformity assessment more efficient, effective and responsive to the needs of its stakeholders.

iii) Accreditation can also facilitate the acceptance of products in foreign markets based on conformity assessment conducted domestically. This can reduce the cost of demonstrating compliance for the supplier by limiting the number of conformity assessment providers that they have to utilize to enter multiple markets.

d) The importance of conformity assessment for health and safety of consumers

. Conformity assessment is important to suppliers, consumers, and regulators. It enables producers to demonstrate that their product(s) meet relevant design and safety standards and gives consumers confidence when selecting products in the marketplace

. Conformity helps establish credible proof that the product has been manufactured, imported, and is ready for sale since it will be in accordance with applicable regulations and product safety standards.

. Certification provides a means of demonstrating the product’s safety, which increases consumers’ confidence in the integrity of the product if certification is by an accredited certification body

. Conformity assessment activities facilitate market acceptance for manufacturers, importers, and sellers, by providing confidence that applicable requirements are being met.

13.4 List of lessons (including assessment)

no.	Lesson title/probable heading	Learning objectives (from the syllabus including knowledge, skills and attitudes):	Periods
1	Meaning of conformity assessment in business	<p>Explain the meaning of conformity assessment</p> <p>Analyze the need for conformity assessment in business</p>	2
2	Quality testing	<p>Explain the relationship between standards – quality testing - quality control – certification</p> <p>Appreciate the need for quality assurance and quality management in business</p>	2
3	Certification	<p>Explain the importance of accreditation for certification services and testing laboratories</p> <p>Assess whether or not businesses require certification</p>	2
4	Accreditation	Explain the importance of accreditation for certification services and testing laboratories	1
5	Importance of conformity assessment for health and safety of consumers, fair trade and market access	Justify the importance of conformity assessment for health and safety of consumers, fair trade and market access (local, regional and international)	2
6	Skills Lab 13	Apply Skills Lab Methodology	2
6	End Unit Assessment	Explain the need for conformity assessment to business	1
			12

Lesson 1: Meaning of conformity assessment in business

Learning objectives:

- Explain the meaning of conformity assessment
- Analyze the need for conformity assessment in business

Prerequisites/Revision/Introduction:

Read the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching resources:

Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, case studies and any other trustworthy and reliable resources to enhance learning.

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet

Guidance on lesson 1

Possible methods: Individual work, pair share; small group discussion, research in the library, research on the internet

- i) Greet and welcome learners to this Entrepreneurship lesson. Ensure there is a conducive and relaxed learning environment
- ii) Inform them that in this unit, they will build on the concepts of entrepreneurship that they were introduced to in O' Level and S.4 particularly those mentioned in above prerequisite of this unit.
- iii) Introduce the introductory activity following the guidelines mentioned above in this teacher's guide.
- iv) Write the lesson title "Meaning of conformity assessment in business" on chalkboard and have learners do Activity 13.1 in the learner's book using an appropriate method such "pair work, small groups..." following the instructions below:

Activity 13.1 Learner's Book

- a) Based on their knowledge of S.4 about standards, quality control and management, learners:

- i) Discuss the meaning of quality testing and certification
 - ii) Describe the relationship between quality control, inspection and certification.
 - iii) Discuss the meaning of quality assurance and quality management
 - iv) Describe the activities they would do to ensure their product (juice) meets the standards.
 - v) Describe how such activities identified above in d) are called.
- b) Learners share their answers with the whole class using an appropriate method. Guide learners presentations by referring to possible solutions below:

Note:

During the activity, pay attention to the following:

- *Ensure a balance when pairing or grouping learners*
- *Encourage all learners to participate during discussions and presentations, if possible you may chose those to present on behalf of the pairs/groups, or regulate each learner's contribution*
- *Emphasize the importance of standards in our everyday activities*

Possible responses to the activity 13.1

Note: These responses may be shared or not with the learners. They are specifically to guide the teacher while harmonizing learners' responses during presentation

a) **Quality Testing** is the determination of one or more characteristics of an object of conformity assessment, according to a procedure. Testing can be applied to materials, products or processes while Quality Certification is the issuance of a conformance statement by a third party (usually a certification body) that a product, process, system or person has demonstrated the fulfillment of specified requirements

b) **Quality inspection** is concerned with postoperative or post-production check of products. It does not have direct impact on production process. Quality inspector only sorts products, and doesn't let poor quality products to leave the factory. Quality inspection has no feedback loop. That means that information about failures and their causes is not passed to workers or managers. Therefore, this system cannot improve itself.

Quality control is the next stage of quality approach evolution. In that approach there is a direct connection between quality inspector and workers. Tests should not only distinguish bad products from good, but also find the cause of problems. This information should be sent to managers, as well as workers, who can then improve the process.

Certification is the process of certifying that a certain product or system has passed performance tests and quality assurance tests, and meets qualification criteria stipulated in contracts, regulations, or specifications

c) **Total quality management (TQM)** is a methodology to ensure quality through the coordination of all the processes in a company while Quality Assurance is part of quality management that focuses on planning, documenting, and agreeing on the steps, rules, and guidelines that are necessary to ensuring quality.

d) Activities they would do to ensure their product (juice) meets the standards:

e) **IQC** – In-coming Quality Control. This will involve inspecting the raw and component materials from suppliers upon arrival.

f) **IPQC** - In-process Quality Control. This refers to the quality control during the assembly process. It is very important because you can detect and handle the problem that occurs ahead of time.

g) **OQC** - Outgoing Quality Control. This involves the inspection of products before taking to the market. This is a crucial step in ensuring the goods to the market are defect-free

h) The process above is referred to as quality control

v) Learners summarize and make notes about Meaning of conformity assessment in business from their answers in the introductory activity and activity 13.1 above, while referring in the learner`s book.

vi) Learners do the application activity 13.1 in the learner`s book using an appropriate approach (research, homework, assignment) based on your purpose of the application activity (assessment, reinforcement). This is to help you assess whether learners can apply the competences to a different situation and for learning reinforcement.

Application Activity 13.1 Learner`s Book

vii) Learners assume they are planning to start a company producing juice their community and describe the conformity assessment activities that will be used to demonstrate whether the product (juice) is fulfilling specified requirements giving an example.

viii) Based your purpose of the application activity that is, assessment purposes or reinforcement, mark learners answers or responses. You can as a whole class discussion on the responses to have a common understanding. You can base on their responses to decide whether to give remedial, extension or consolidation activities.

Possible responses

a) The activities are:

1) Testing: This will determine if one or more characteristics of an object of conformity assessment, according to a procedure. It may be applied to materials, products or processes of juice production.

Example: Determining the total sugar content in the juice, to see whether the juice fulfills the sugar content requirement of the standards body

2) Inspection: This will involve the examination of a product design, product, process or installation and determination of its conformity with specific requirements, or, based on professional judgement, with general requirements.

Example: Examining the net weights of juice in the bottles (i.e. total weight – weight of bottle) from the same production batch to see whether they all contain 500 ml of juice.

3) Certification: This will involve seeking a conformance statement by a third party (usually a certification body) that a product, process, system has demonstrated the fulfillment of specified requirements.

Example: an independent certification body will conduct an audit on our company to conclude whether the quality management system (QMS) of our Company fulfills the requirements of ISO 9001.

ix) Close the lesson by guiding the learners on what to expect in terms of next lesson, home works, organizing the class, e.t.c

Lesson 2: Quality Testing in Conformity Assessment

Learning objectives:

- Explain the relationship between standards –quality testing - quality control – certification
- Appreciate the need for quality assurance and quality management in business

Prerequisites/Revision/Introduction:

Read the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching resources: Basic materials for a class/ lesson to be conducted: Desks, Learners books, internet, case studies and any other trustworthy and reliable resources to enhance learning.

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet

Guidance on lesson 1

Possible methods: individual work, pair share; small group discussion, research in the library, research on the internet

- i) Greet and welcome learners to this Entrepreneurship lesson. Ensure there is a conducive learning environment
- ii) Introduce the lesson by guiding learners to do a review of the previous activities/ lessons/knowledge/assignment/homework using an appropriate method (such as brainstorming, pair-share, small groups, among others)
- iii) Write the lesson title “Quality testing in conformity assessment” on chalkboard and have learners do activity 13.2 in the learner’s book following the instructions below:

Activity 13.2 Learner’s Book

- a) Learners (using appropriate methodology) read and analyze the case study of Kamanzi the businessperson and:
 - i) Discuss what you understand by the terms:
 - Inspection
 - Quality testing
 - ii) Discuss what they think caused Kamanzi’s business to be closed
 - iii) Discuss the importance of testing products before it reaches the final user.
 - iv) Describe the relationship between laboratory test and quality control.
- iv) Learners (probably in small group presentations) share their answers in a

large group. Not all groups may present their work, a few groups can present and others supplement with what other groups have left out. As learners present their findings, harmonize their answers referring to the possible solutions below:

Note:

During the activity:

- *Ensure a balance when pairing or grouping learners*
- *Encourage all learners to participate during presentations, if possible you may chose those to present on behalf of the pairs, or regulate each learner's contribution*
- *You may ask learners to give some examples of entrepreneurs or businesses in their locality that operate like Kamanzi*

Possible solutions to activity 13.2

1.i) Inspection is the examination of a product design, product, process or installation and determination of its conformity with specific requirements, or, based on professional judgement, with general requirements.

ii. Quality testing determine whether a process, product, or a service complies with the requirements of a specification, technical standard, contract, or regulation.

2a) What caused Kamanzi's business to be closed

- Did not follow properly the rules and regulations that govern the starting of a given business
- Was selling watery juice
- Was not using proper packaging materials
- Some bottles of juice were found expired.

b) Importance of testing before reaching the final user

- It provides consumers with confidence to be able to trust the product or service
- It gives the company a competitive edge
- It helps regulators ensure that health, safety or environmental conditions are met, such as pollution or noise
- It allows for Government to protect their populations from unnecessary risks

c) Relationship between laboratory test and quality control.

- Quality Control is used in developing systems that ensure that goods and services delivered meet or exceed user expectations. It does not only verify the delivery of good quality but also identifies gaps and failures that need to be addressed while Testing on the other hand aims at detecting and solving technical issues in the goods and services and assessing the overall product usability, performance, security, and compatibility.

v) Learners summarize and make notes about Quality testing in conformity assessment from their answers in the introductory activity and activity 13.2 above, while referring in the learner's book.

vi) Learners do the application activity 13.2 in the learner's book using an appropriate approach (research, homework, assignment) based on your purpose of the application activity (assessment, reinforcement). This is to help you assess whether learners can apply the competences to a different situation and for learning reinforcement.

Application Activity 13.2 Learner's Book

Learners read and answer the questions for activity 13.2

Based your purpose of the application activity that is, assessment purposes or reinforcement, guide learners on how their responses will be evaluated. Refer to the possible answers below. Encourage learners to support their responses. Based on learners' responses, you may give remedial, extension or consolidation activities

Possible responses

Based on the extract, you may consider some of the following responses. Although you consider other responses learners may give and give them a chance to support their answers.

a) i). Quality Testing, or conducting tests, is practical identification of properties (characteristics) of the concerned subject by conformity assessment

ii). Testing laboratories are conformity assessment bodies with special technical equipment and staff, which may be organizations or their sections.

b) i). Technological testing laboratories,

These testing laboratories are part of the management and inspection elements of the production processes, and do not fulfil the function of impartial and independent body. When assessing the conformity, these laboratories act as entities of the first party, the producer.

ii). Testing laboratories involved in the process of placing a product on the market,

These testing laboratories are independent bodies with competence certificated by accreditation in accordance with the standard ISO 17025, which act in conformity assessment as typical entities of a third party. Certification bodies in certification of products, or authorized or notified entities in assessing conformity of products in the regulated sphere rely upon the activities of these testing laboratories.

iii). Testing laboratories working outside the business area

These testing laboratories operate outside the scope of activities of the first two groups. They include special testing laboratories at research institutions and universities, within the framework of supervisory organizations, but also small private testing laboratories performing specialized measurements in various areas. Even for these laboratories, it is typical to have their competence and objectivity confirmed by an accreditation.

c) i). By the level of systemic provisions of quality assurance testing activities;

At the level of system requirements, testing laboratories are required to have:

- . A clear organizational structure with clear definition of its legal status and specified scope of activity,
- . Accountable management with clearly defined reporting relationships and specified responsibilities and competencies of staff,
- . Established policy and quality objectives,
- . Prepared documentation of its QMS and specified functional procedures of its assessment.

. By the level of technical competence in providing the required services.

From the standpoint of securing technical competence, a testing laboratory is primarily required to have:

- . sufficient technical equipment matching the performed tests,
- . qualified and periodically trained test staff,
- . developed test procedures, including methods of their quality assurance,
- . Adequately ensured compliance with the metrology requirements.

d) Relationship between Quality Assurance, Quality Control and Testing

Quality Assurance is a “the continuous and consistent improvement and maintenance of process that enables the QC job”. It focuses more on organizational aspects of the quality management, monitoring the consistency of the production process.

Through **Quality Control**, the team verifies the product’s compliance with the functional requirements. It is a “process through which a business seeks to ensure that product quality is maintained or improved and manufacturing errors are reduced or eliminated”. This activity is applied to the finished product and performed before the product release. In terms of manufacturing industry, it is similar to pulling a random item from an assembly line to see if it complies with the technical specs.

Testing is the basic activity aimed at detecting and solving technical issues in the product and service and assessing the overall product usability, performance, security, and compatibility.

The table showing the differences between quality assurance, quality control and quality testing

	Quality Assurance	Quality Control	Testing
Purpose	Setting up adequate process, introducing the standards of quality to prevent the errors and flaws in the product	Making sure that the product corresponds to the requirements and specs before it is released	Detecting and solving software errors and flaws
Focus	Processes	Product as a whole	Source code and design
What	Prevention	Verification	Detection
Who	The team including the stakeholders	The team	Test Engineers, Developers
When	Throughout the process	Before the release	At the testing stage or along with the development process

viii) Close the lesson by guiding the learners on what to expect in terms of next lesson, home works, organizing the class, e.t.c

Lesson 3: Certification in conformity assessment

Learning objectives:

- Explain the importance of accreditation for certification services and testing laboratories
- Assess whether or not businesses require certification

Guidance on lesson 3

Prerequisites/Revision/Introduction:

Read the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for conducting a class/ lesson: Desks, Learners books, internet connection, and any other trustworthy and reliable resources to enhance learning.

Possible methods: Pair share; small group discussion, brainstorm, interview with business people, research in the library, research on the internet

- i) Greet and welcome learners to this Entrepreneurship lesson. Ensure there is a conducive learning environment
- ii) Guide learners to review the previous activities/ lessons/ knowledge/ assignment/ homework using an appropriate method (such as brainstorming, pair-share, small groups, among others.....)
- iii) Write the lesson title “Certification in conformity assessment” on chalkboard and have learners do Activity.

Activity 13.3 Learner’s Book

- a) Learners read and answer the questions in activity 13.3
 - 1) What do you understand by the following terms:
 - a) Conformity assessment
 - b) Certification in conformity assessment
 - c) Certification schemes

d) Surveillance

e) Accreditation

Note:

- *This activity can be done individually, in pairs or small groups as a research activity either in the library or on internet.*
- *Ensure a balance when pairing or grouping learners*
- *Make sure to follow up on learners during the activity to support and ensure everyone is participating and following the instructions*

iv) Guide learners/groups to share their work by explaining the terms.

Note:

- *You can have a pair or small group present one term, then the others supplement their answers with their own findings to ensure all pairs/small groups have an opportunity and avoid duplication*
- *Encourage all learners to participate in the presentations, have a balance between boys and girls, slow and quick learners and if possible you may chose those to present on behalf of the pairs, or regulate each learner's contribution*
- *Harmonize learners' answers and ask questions to ensure that they define each term correctly.*

Refer to the following possible answers to guide in harmonizing learner's answers

Meaning of the terms

a) Conformity assessment: Conformity assessment involves a set of processes that show your product, service or system meets the requirements of a standard. The main forms of conformity assessment are testing, certification, and inspection.

b) Certification in conformity assessment: Certification is the provision by an independent body of written assurance (a certificate) that the product, service or system in question meets specific requirements.

c) Certification schemes: A certification scheme is a set of documents and tools defining how to certify that a given product or service meets specific criteria. In particular, it includes:

- a) A methodology
- b) Certification requirements
- c) An evaluation process
- d) Evaluation tools
- e) The process and criteria for qualifying evaluation laboratories

Certification schemes provide assurance (through a certification mechanism) that certain characteristics or attributes of the product or its production method or system, laid down in specifications, have been observed

d) **Surveillance:** This is the continuous conformity assessment of certified products with regard to requirements of the importing market. This is performed randomly, in different manners such as:

- Random loading supervision
- Arrival verification
- Surveillance of quality management systems
- Control audits of manufacturing process
- Regular inspections
- Random product laboratory testing
- Control of factory production registry

e) **Accreditation:** The term “accreditation” refers to official recognition that a subject of accreditation is competent to carry out specific activities or

Attestation issued by a third party related to a conformity assessment body, conveying formal demonstration of its competence to carry out specific tasks in the field of conformity assessment

vi) Learners summarize and make notes about conformity assessment from their answers in the activity 13.3, while referring to Learners book.

vi) Learners do the application activity 13.3 in the learner’s book using an appropriate approach (research, homework, assignment) based on your purpose of the application activity (assessment, reinforcement) following the instructions below:

Application Activity 13.3 Learner's Book

a) Learners (individually, pairs or small groups) do the application activity 13.3 in the learner's book.

1) Describe briefly the process/steps the products have to go through to be confirmed for selling in the foreign markets.

2) Describe the role of the following institutions involved in inspection activities in Rwanda:

i) Rwanda Bureau of Standards (RBS)

ii) Ministry of Agriculture and Animal Resources agencies

iii) The Ministry of Health.

iv) The Ministry of Infrastructure (MININFRA) and Local Government Authorities

v) Rwanda National Police

vi) Rwanda Development Board (RDB)

vii) Rwanda Environmental Management Authority (REMA)

vii) Based your purpose of the application activity that is, assessment purposes or reinforcement, guide learners on how their responses will be evaluated. Refer to the possible answers below. Encourage learners to support their responses. Based on learners' responses, you may give remedial, extension or consolidation activities

Possible responses for application 13.3 (also consider other responses and reasons given)

1) Advice to a friend on how to have the products confirmed for selling the foreign markets

. **Step 1: Preliminary verification:** One requests for conformity assessment and following the receipt of the request, the relevant standards required for its execution are identified. Then, the competences required are verified if they are available and which procedures should be applied, which can be a combination of sampling, laboratory analysis and audit.

. **Step 2: Preparation:** After this Cotecna, which is in charge of providing the necessary instructions to the involved parties (inspector, laboratory and

auditor) verifies that the parties are able to carry out the required tasks that have been decided in step 1

. **Step 3: Evaluation:** This is the technical analysis of the file, and the evaluation of the results. Strictly speaking, this is the assessment of conformity. At the end of this step, conclusions are recorded in a report, where all detected non-conformity is recorded.

. **Step 4: Certification:** This is when the decision to certify is made, which is documented and signed off by the person who made this decision. Generally, the technical committee, the Regional Office, an expert, or even a director makes it. Ultimately, the certification decision is materialized with the issuance of a Certificate of Conformity (COC) or a Non-Conformity Report (NCR).

. **Step 5: Surveillance:** This is the continuous conformity assessment of certified products with regard to requirements of the importing market. This is performed randomly, in different manners such as:

- Random loading supervision
- Arrival verification
- Surveillance of quality management systems
- Control audits of manufacturing process
- Regular inspections
- Random product laboratory testing
- Control of factory production registry

2) The role of the following institutions involved in inspection activities in Rwanda:

a) Rwanda Standards Board (RSB): RSB inspects imports and exports for quality compliance to standards and ensures their control at all points of their production, marketing and consumption within the country. This is done through import inspection at border posts, industrial inspection and market surveillance activities.

b) Ministry of Agriculture and Animal Resources agencies: Rwanda Animal Resources Development Authority (RARDA), Rwanda Agricultural Development Authority (RADA) and Rwanda Horticulture Development Authority (RHODA) carry out plant protection and animal health inspections, as well as controls of agrochemicals.

c) The Ministry of Health. The Ministry of Health inspects food supplements, food hygiene, medical products and establishments.

d) The Ministry of Infrastructure (MININFRA) and Local Government Authorities: The Ministry and Local Government Authorities inspect buildings, roads, bridges and other civil engineering structures.

e) Rwanda National Police: Rwanda National Police carries out inspections of motor vehicles for roadworthiness.

f) Rwanda Development Board (RDB): RDB inspects hotels and food establishments.

g) Rwanda Environmental Management Authority (REMA): REMA inspects projects, activities and products that may cause environmental degradation. Among products inspected are prohibited products that can pollute the environment such as prohibited chemicals and gases.

ix) Close the lesson by guiding the learners on what to expect in terms of next lesson, give them the home work below and organize the class, etc.

Lesson 4: Accreditation in conformity assessment

Learning objectives:

- Explain the importance of accreditation for certification services and testing laboratories

Guidance on lesson 4

Prerequisites/Revision/Introduction:

Read the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids: Basic materials for conducting a class/ lesson: Desks, Learners books, internet, and any other trustworthy and reliable resources to enhance learning.

Possible methods: pair share; small group discussion, brainstorm, research in the library, research on the internet

i) Greet and welcome learners to this Entrepreneurship lesson. Ensure there is a conducive learning environment

ii) Introduce the lesson by guiding learners to do a review of the previous activities/ lessons/knowledge/assignment/homework using an appropriate method (such as brainstorming, pair-share, small groups, among others)

iii) Write the lesson title “Accreditation in conformity assessment” on chalkboard and have learners do Activity 13.4 following the instructions below:

Activity 13.4 Learner’s Book

Learners (individually, pairs or small groups) read and:

1) Discuss the meaning of:

Accreditation

Accreditation in conformity assessment

2) Describe the importance of accreditation in conformity assessment

Note:

- *This activity can be done individually, in pairs or small groups as a research activity either in the library or on internet.*
- *Ensure a balance when pairing or grouping learners*
- *Make sure to follow up on learners during the activity to support and ensure everyone is participating and following the instructions*

viii) Guide learners/groups to share their work by explaining the terms.

Note:

- *You can have a pair or small group present one term, then the others supplement their answers with their own findings to ensure all pairs/small groups have an opportunity and avoid duplication*
- *Encourage all learners to participate in the presentations, have a balance between boys and girls, slow and quick learners and if possible you may chose those to present on behalf of the pairs, or regulate each learner’s contribution*
- *Harmonize learners’ answers and ask questions to ensure that everybody is on the right track and activity answered correctly.*

Refer to the following possible answers to guide in harmonizing learner's answers

3) Meaning of the terms:

i. Accreditation: the action or process of officially recognizing someone as having a particular status or being qualified to perform a particular activity. Or

Certification of competence in a specified subject or areas of expertise, and of the integrity of an agency, firm, group, or person, awarded by a duly recognized and respected accrediting organization.

ii. Accreditation in conformity assessment: Accreditation is a statement from an accreditation body – an independent third-party entity – declaring that specified requirements related to conformity assessment bodies have been met and that the accredited body is competent to perform certain functions. Or

Accreditation is the process of evaluating the competence of a conformity assessment body.

2) The importance of accreditation in conformity assessment

- Accreditation primarily means increasing confidence in compliance with the required quality level of services provided by accredited bodies;
- Regular supervision of the observance of accreditation criteria carried out by the accreditation body leads to the development of quality management systems with accredited entities;
- There is significant pressure to constantly improve the quality of services provided by accredited bodies, to increase the skills of their staff and to improve technical equipment of these entities;
- Accreditation brings a positive economic effect, both in terms of accredited bodies and their customers, as well as from the perspective of the public interest;
- Where the participation of an accredited body is not clearly stipulated, services provided by accredited and non-accredited bodies are distinguished.

iv) Learners summarize and make notes about accreditation in conformity assessment from their answers in the activity 13.4, while referring in the learner's book.

v) Learners do the application activity 13.4 in the learner's book using an appropriate approach (research, homework, assignment) based on your purpose of the application activity (assessment, reinforcement) following the instructions below:

Application Activity 13.4 Learner's Book

vi) Learners (use an appropriate methodology) discuss the benefit of carrying out accreditation activities in conformity assessment in Rwanda.

vii) Based on your purpose of the application activity that is, assessment purposes or reinforcement, guide learners on how their responses will be evaluated. Refer to the possible answers below. Encourage learners to support their responses. Based on learners' responses, you may give remedial, extension or consolidation activities

Possible responses (also consider other responses and reasons given)

The benefits of accreditation activities to Rwanda:

accreditation increases confidence in compliance with the required quality level of services provided by accredited bodies;

regular supervision of the observance of accreditation criteria carried out by the accreditation body leads to the development of quality management systems with accredited entities;

there is significant pressure to constantly improve the quality of services provided by accredited bodies, to increase the skills of their staff and to improve technical equipment of these entities;

accreditation brings a positive economic effect, both in terms of accredited bodies and their customers, as well as from the perspective of the public interest;

where the participation of an accredited body is not clearly stipulated, services provided by accredited and non-accredited bodies are distinguished.

viii) Close the lesson by guiding the learners on what to expect in terms of next lesson, give them the home work if any and organize the class, etc.

Lesson 5: Importance of Conformity Assessment for Health And Safety of Consumers, Fair Trade and Market Access

Learning objectives:

- Justify the importance of conformity assessment for health and safety of consumers, fair trade and market access (local, regional and international)

Guidance on lesson 5

Prerequisites/Revision/Introduction:

Read the learning objective to determine what students will know and be able to do by the end of the lesson. This will help you see the skills, knowledge attitudes embedded in the learning objective. Remember the learning objectives link to the key unit competence.

Teaching aids:

Basic materials for conducting a class/ lesson: Desks, Learners books, internet, and any other trustworthy and reliable resources to enhance learning.

Possible methods: Pair share; small group discussion, brainstorm, research in the library, research on the internet

ix) Greet and welcome learners to this Entrepreneurship lesson. Ensure there is a conducive learning environment

x) Introduce the lesson by guiding learners to do a review of the previous activities/ lessons/knowledge/assignment/homework using an appropriate method (such as brainstorming, pair-share, small groups, among others.....)

ix) Write the lesson title “Importance of conformity assessment” on chalkboard and have learners do Activity 13.5 following the instructions below:

b. Learners :

Read and analyze the passage;

1) Describe the importance of conformity assessment in:

- a. International trade
- b. Healthy and safety of customers
- c. Promoting fair trade and market access

Note:

- *This activity can be done individually, in pairs or small groups as a research activity either in the library or on internet.*
- *Ensure a balance when pairing or grouping learners*
- *Make sure to follow up on learners during the activity to support and ensure everyone is participating and following the instructions*

xii) Guide learners/groups to share their work by explaining the terms.

Note:

- You can have a pair or small group present on one sector, then the others supplement their answers with their own findings to ensure all pairs/small groups have an opportunity and avoid duplication
- Encourage all learners to participate in the presentations, have a balance between boys and girls, slow and quick learners and if possible you may choose those to present on behalf of the pairs, or regulate each learner's contribution
- Harmonize learners' answers and ask questions to ensure that everybody is on the right track and activity answered correctly.

Refer to the following possible answers to guide in harmonizing learner's answers

Note:

- These answers are general just to guide you. Encourage learners to give the importance for each sector separately

Importance of conformity assessment in (International trade, Healthy and safety of customers, promoting fair trade and market access)

- . It provides consumers and other stakeholders with added confidence.
- . It gives your company a competitive edge.
- . It helps regulators ensure that health, safety or environmental conditions are met.
- . It enables producers to demonstrate that their product(s) meet relevant design and safety standards
- . It gives consumers confidence when selecting products in the marketplace.
- . It gives the company a competitive edge
- . It helps regulators ensure that health, safety or environmental conditions are met, such as pollution or noise
- . It allows for Government to protect their populations from unnecessary risks
- . Insurers want to know that equipment will not cause loss of life or damage

. Through conformity assessment, manufacturers are confident that their products or services meet required criteria;

. It is significant to suppliers as they feel secure in the knowledge that the product or service they are offering for sale meets necessary criteria and can be confidently used for the purpose intended;

. Consumers through conformity assessment are assured that the products or services purchased meet the necessary requirements and are suitable for the purpose intended; and regulators can use it to ensure health, safety and environmental requirements are met.

xiii) Learners summarize and make notes about the importance of conformity assessment in Rwanda from their answers in the activity 13.5, while referring to Learners book.

xiv) Learners do the application activity 13.5 in the learner's book using an appropriate approach (research, homework, assignment) and methodology (pair work, small group discussion, etc...) based on your purpose of the application activity (assessment, reinforcement) following the instructions below:

Application Activity 13.5 Learner's Book

a) Discuss whether conformity assessment is important to Rwanda

xv) Based your purpose of the application activity that is, assessment purposes or reinforcement, guide learners on how their responses will be evaluated. Refer to the possible answers below. Encourage learners to support their responses. Based on learners' responses, you may give remedial, extension or consolidation activities

Possible responses (also consider other responses and reasons given)

Based on learners response, for those who 'Yes', refer to the following responses to guide you. It is important because:

. It provides consumers and other stakeholders with added confidence.

. It gives your company a competitive edge.

. It helps regulators ensure that health, safety or environmental conditions are met.

. It enables producers to demonstrate that their product(s) meet relevant design and safety standards

- . It gives consumers confidence when selecting products in the marketplace.
- . It gives the company a competitive edge
- . It helps regulators ensure that health, safety or environmental conditions are met, such as pollution or noise
- . It allows for Government to protect their populations from unnecessary risks
- . Insurers want to know that equipment will not cause loss of life or damage
- . Through conformity assessment, manufacturers are confident that their products or services meet required criteria;
- . It is significant to suppliers as they feel secure in the knowledge that the product or service they are offering for sale meets necessary criteria and can be confidently used for the purpose intended;
- . Consumers through conformity assessment are assured that the products or services purchased meet the necessary requirements and are suitable for the purpose intended; and regulators can use it to ensure health, safety and environmental requirements are met.

Application Activity 13.5 Learner's Book

12.6 Use of Skills Lab Method: Skills Lab 13

For this lab, learners will Interview a guest speaker on certification requirements. Through this, they will be able to clearly analyze certification requirements for the business they intend to start back at home or at school business club.

Guidance to the lab:

1) Build part (max 15 min)

Using Think, Pair and Share; ask learners to answer the following questions.

- i) If a business club in the school wants to take the products to the market, what will they make sure they do for the products to be accepted by the Standard Board?
- ii) If the products fulfill all those requirements, what should the club present as proof?

Choose few pairs to answer the above questions to the general audience.

Possible answers

- 1) For products to be accepted at the standards board, they must fulfil the following;
 - They must confirm to the required minimum Standards as set by the board.
- 2) The proof that a product fulfills the requirements as set by the board is;
 - Certification (Certified RSB trademark)

Emphasize to the learners that this lab will help them to apply certification requirements to the business club products or to the products they intend to start back at home.

1. Practice (Max 30 Min) Interviewing a resource person (an Entrepreneur)

N.B:

- i) Identify and prepare the guest speaker/entrepreneur ahead of time.
- ii) Arrange with the guest speaker to attend the lesson or take the learners outside the school to visit an entrepreneur.
- iii) Tell the learners during interview to take notes and summarize the findings from the interview since each group will make presentations of all the questions.

Assign each group one question to the learners to be asked to the guest speaker. Questions to ask the entrepreneur;

- 1) Why would some products fail to conform to the required standards?
- 2) Do all the products have same certification requirements? (Why?)
- 3) What are the certification requirements for a product to be put on the market?
- 4) What is importance conformity assessment to customers?
- 5) What advice can you give to our students' business club about certifying our product?

Monitors and control the learners while they interact with the guest speaker

Make intentional movements in the groups as you provide the necessary support accordingly as well as ensuring that everyone in the groups is active.

3. Presentations (Max 25 Min)

Communicate the appropriate time for this activity to be done. Choose the appropriate method they can use to present their findings for example gallery work or one group presenting at a time. During presentations encourage learners challenge/supplement each other (control this as it make time) as it will enable them to understand better.

Guide the presentations through question and answer approach to insight more understanding in the learners.

4. Conclusion (Max 05 Min)

As a form of assessment about this lab; Use ‘Stand and Sit approach’ to make a conclusion by randomly asking learners to answer questions on what they have learnt. Emphasize to the learners that for all the products they are making either at school in the club or back at home, they must Standards Board (RSB)

Emphasize the following as you note on the note board some of the conformity requirements;

- Legal registration.
- Quality assurance
- Environment friendly

5. Portfolio Assignment

As a take way of this lab, provide learners a portfolio assignment which is meant to test the skills leaners have attained from this lab. Remember this is an individual activity and thus each learner must do it.

Each learner will identify and explain three certification requirements they will use for the business projects they want to start at home.

13.5 Summary of the unit

Most products or services are regulated in some way, normally to make sure that health, safety and environmental requirements are met. Even if products are not regulated, the marketplace will still often require products to meet a particular standard.

There are a series of procedures that ensure these requirements or standards are met. Products are normally tested or inspected by appropriate laboratories or inspection bodies. Providers of goods and services often need to have management systems that are independently certified. These testing, inspection, and certification activities are collectively known as conformity assessment.

The government, consumers and the business community rely on the assurance given by conformity assessment to protect public health, safety and welfare and the environment. Credible conformity assessment also supports the government's obligations under international trade agreements.

Conformity assessment is the process of deciding whether or not a product, service, process, system, person or body conforms to a standard and/or complies with relevant requirements in technical regulations or standards. Among other things, conformity assessment involves procedures for:

- Sampling, testing and inspection
- Evaluation, verification and assurance of conformance
- Registration.

Conformity assessment:

- Provide purchasers with confidence in the suppliers, products or services they use;
- Help businesses be competitive;
- Facilitate trade;
- Create market advantage; and
- Provide a visible link between standards and the market.

Conformity assessment bodies

Organizations carrying out testing, inspection or certification are referred to as conformity assessment bodies and comprise the following:

Laboratories test or measure samples or items using scientific methods to determine particular characteristics and/or compliance with standards or specifications. Laboratories can be classified as being either 'testing' or 'calibration' laboratories.

Inspection bodies examine individual products, services, and processes using measurement and professional judgment to establish compliance with standards or specifications.

Systems certification bodies certify organizations for compliance with quality management systems standards (ISO 9001) and/or environmental management systems (ISO 14001).

Note: Organizations are never "accredited" to ISO 9001 or ISO 14001, they are "certified".

Product certification bodies grant licenses for manufacturers to mark their products as

complying with particular standards or specifications. Decisions to grant such licenses are based on test and inspection reports on prototypes or selected examples of the product, plus other criteria, e.g. packaging and labeling.

Personnel certification bodies certify personnel as being qualified with respect to defined criteria or standards. An example is certified auditors who undertake ISO 9000 and ISO 14001 audits.

Accreditation authorities accredit conformity assessment bodies. Accreditation is formal recognition that a conformity assessment body has been independently assessed by an accreditation authority in the five key areas of:

- Competence and experience of staff
- Integrity and traceability of equipment and materials
- Technical validity of methods
- Validity and suitability of results
- Compliance with appropriate management systems standards and is found to be competent to carry out its services in a professional, reliable and efficient manner.

Accredited laboratories and inspection bodies are competent to undertake specific tests or inspections (scope of accreditation) and are, therefore, entitled to issue certificates of compliance. These certificates may take the form of test or inspection reports.

Accreditation authorities are usually government-owned or government-endorsed, and operate away from any political and commercial influence. Each is peer-reviewed regularly, based on evaluations against an international standard, by other accreditation authorities from around the world.

Accreditation, which operates across all market sectors, provides an impartial assessment against internationally recognized standards. This has benefits for several groups.

a) **Government:** Accreditation provides confidence in the competence and consistency of conformity assessment activities that can be used to support the implementation of government policies and regulations that impact on health, welfare, security and the environment.

b) **Industry:** Accredited conformity assessment is essential for decision-making and risk management. Organizations can save time and money by selecting accredited and therefore competent conformity assessment services.

Accredited conformity assessment can provide a competitive advantage and

facilitates access to export markets within Europe and beyond – with the aim of ‘tested or certified once, accepted everywhere.’

Accurate measurements and tests carried out in compliance with best practice have the potential to limit product failure, control manufacturing costs and foster innovation.

c) Accredited organizations: Accreditation is objective proof that conformity assessment organizations conform to recognized standards. The internationally recognized system is used to develop and sustain high standards of performance.

d) Consumers: Accredited conformity assessment gives consumers confidence through ensuring consistently high standards in the quality of products or services purchased.

13.6 Additional Information

Standards and Conformity Assessment

Standards are specifications, which define materials, methods, processes or practices. They provide the basis for determining consistent and acceptable minimum levels of quality, performance, safety and reliability. Generally, standards are voluntary compliance documents and only become mandatory if called up in legislation, regulations or in contracts.

Standards are the basis for conformity assessment. Laboratories, inspection bodies and certification bodies refer to standards when testing samples, inspecting equipment and operations, or assessing management systems. Accreditation authorities refer to standards when accrediting conformity assessment bodies.

Organizations that deal with the development of technical standards include physical standards of measurement, legal metrology and documentary standards development. These organizations form a specialized system for worldwide standardization and have established an international and regional infrastructure.

To make the conformity assessment constitute a highly most reliable system, it has to be carried out by authorized and adequately competent entities. Today, accreditation is considered the highest level of public inspection of the proper functioning of these entities. So that its value and credibility were not questioned, accreditation is carried out on a non-commercial basis, as the public administration service guaranteed by the state.

During its application, accreditation has become a generally accepted manner, confirming that the various conformity assessment entities are sufficiently credible, impartial and independent in their decisions, and that the results of their activities can be considered reliable.

13.7 End of Unit 13 Assessment

1. Your school organized a business club competition where different students had to exhibit their products. You are among the judges



Photo courtesy of EDUCATE! EXCHANGE 2016-17

Secondary source: Figure 13.7. Learners display products from their clubs

Questions:

- 1) Basing on your background knowledge on conformity assessment;
 - a) Explain the key issues you will focus on to ensure the products meet the required competition standards.

Possible responses:

Depending on the responses by the learner, consider the following issues:

- Certification of the product
 - Management systems
 - Personnel
 - Testing
 - Inspections
- b) Explain why it is important to have teams go through the above steps identified.

Possible response

Depending on the responses of the learners, consider the following to guide you:

- Proves that a product being placed on the market complies with all legislative requirements.
- Ensures confidence of consumers, public authorities and manufacturers regarding the conformity of products.
- Where the certification body gives written assurance that, a product, service or management system conforms to specific requirements.
- Where the certification body examines a wide range of products and report on such parameters as quality, fitness for use and continuing safety in operation.
- Where the certification body tests a product against specific criteria and reports on the results. These results are used to determine the performance of the product.

c) If the teams want to start businesses to sell their products on the market (local and regional), what advice would you give them so as to have their products conform to standards.

Possible responses:

Consider some of the following in the advice:

- Have their businesses certified
- Have their products go testing
- Have process and products go through inspection
- Have their products certified for local and foreign markets

2) Explain why it is important for them to have their businesses meet the conformity assessment

Possible responses:

- Consider learners responses/importance of their businesses meeting conformity assessment
- Refer to benefits of conformity assessment in the learners' book for guidance

3) Explain the importance of accreditation for certification services and testing laboratories.

Possible responses:

- Consider learners responses/importance for certification and testing laboratories
- Refer to benefits of certification and testing laboratories in the learners' book for guidance

13.8 Additional activities

13.8.1 Remedial activities

1) Define the following terms as relates in conformity assessment

- a) Conformity assessment
- b) Standards
- c) Quality testing
- d) Certification
- e) Testing laboratories
- f) Certification schemes
- g) Inspection
- h) Market surveillance

2) Briefly describe the role of the following bodies in conformity assessment

- a) Accreditation bodies
- b) Test laboratories
- c) Inspection bodies
- d) Certification bodies

13.8.2 Consolidation activities

1. Name and briefly explain the process an exporter/importer may go through in order to clear his/her goods through customs

2. Analyze the following picture and answer questions that follow:

Standardisation, regulation, worldwide strategies

Market surveillance (2)

- Conformity assessment takes place before the product is put on the market**
- Market surveillance takes place after the product is placed on the market**

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graph LR; A[Conformity Assessment] --> B[Product placed on the market]; B --> C[Market surveillance];
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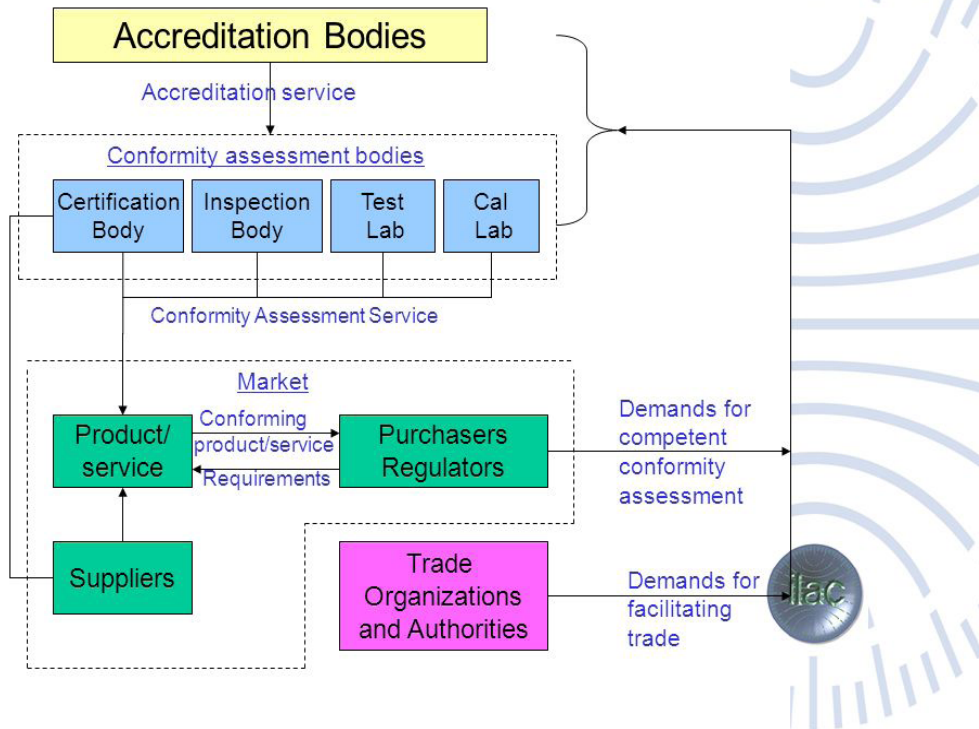
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- What does conformity assessment mean?
- What do you understand by the term surveillance?
- Why does conformity assessment take place before the product is put on the market?
- Why does surveillance take place after the product is placed on the market?

13.8.3 Extended activities

3. Analyze the picture below and answer question that follows:

Supervision in the Market



- a) Describe the process of conformity above
- b) Name some of the stakeholders or bodies involved in the conformity assessment with their role
- c) Why is it important to go through the process described above?

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Standardization, regulation, worldwide strategies 1 Modules of ...

ANNEXES

ANNEX 1: REQUIRED COMPETENCES AS OUTLINED IN THE CURRICULUM

There are two types of competences addressed by the curriculum. These are basic and generic competences. The indicative learning activities in each unit have been planned so that they contribute to the development of the basic and generic competences. The descriptors of each competence should contribute to the elaboration of good learning activities and exercises.

Basic competences Descriptors

Competences		Competence Descriptions
Basic	Literacy	<p>Reading a variety of texts accurately and quickly.</p> <p>Expressing ideas, messages and events through writing legible texts in good hand-writing with correctly spelt words.</p> <p>Communicating ideas effectively through speaking using correct phonetics of words.</p> <p>Listening carefully for understanding and seeking clarification when necessary</p>
	Numeracy	<p>Computing accurately using the four mathematical operations.</p> <p>Manipulating numbers, mathematical symbols, quantities, shapes and figures to accomplish a task involving calculations, measurements and estimations.</p> <p>Use numerical patterns and relationships to solve problems related to everyday activities like commercial context and financial management.</p> <p>Interpreting basic statistical data using tables, diagrams, charts and graphs.</p>
	ICT and digital competences	<p>Locating, extracting, recording and interpreting information from various sources.</p> <p>Assessing, retrieving and exchanging information via internet or cell phones.</p> <p>Using cell phones and internet for leisure and for money transactions.</p> <p>Using computer keyboard and mouse to write and store information.</p> <p>Using information and communication technologies to enhance learning and teaching(all subjects)</p>
	Citizenship and national identity	<p>Relating the impact of historical events on past and present national and cultural identity.</p> <p>Understanding the historical and cultural roots of Rwandan society and how the local infrastructure functions in relation to the global environment.</p> <p>Demonstrating respect for cultural identities and expressing the role of the national language in social and cultural context. Advocating for the historical, cultural and geographical heritage of the nation within the global dimension.</p> <p>Showing national consciousness, a strong sense of belonging and patriotic spirit. Advocating for a harmonious and cohesive society and working with people from diverse cultural backgrounds.</p>

Generic Competence	Competence Descriptors: What learners are able to demonstrate during the learning process
Critical thinking	<p>Think reflectively, broadly and logically about challenges encountered in all situations.</p> <p>Weigh up evidence and make appropriate decisions based on experience and relevant learning.</p> <p>Think imaginatively and evaluate ideas in a meaningful way before arriving at a conclusion.</p> <p>Explore and evaluate alternative explanations to those presented by others.</p>
Creativity and innovation	<p>Responding creatively to different challenges encountered in life.</p> <p>Use imagination beyond knowledge provided to generate new ideas to enrich learning.</p> <p>Take initiative to explore challenges and ideas in order to construct new concepts.</p> <p>Generate original ideas and apply them in learning situations.</p> <p>Demonstrate resilience when faced with learning challenges.</p>
Research and problem solving	<p>Be resourceful in finding answers to questions and solutions to problems. Produce new knowledge based on research of existing information and concepts and sound judgment in developing viable solutions.</p> <p>Explain phenomena based on findings from information gathered or provided.</p>
Communication	<p>Communicating and conveying confidently and effectively information and ideas, through speaking and writing and other forms of communication, using correct language structures and relevant vocabulary in a range of social and cultural contexts.</p> <p>Comprehending language through listening and reading.</p> <p>Using oral and written language to discuss, argue and debate a variety of themes in a logical and appealing manner.</p> <p>Communicating clearly and confidently using a range of linguistic, symbolic, representational and physical expression.</p> <p>Developing and communicating formal messages and speech appropriate to the target recipient or audience.</p>
Cooperation, interpersonal management, life skills	<p>Co-operating with others as a team in whatever task assigned. Adapting to different situations including the world of work.</p> <p>Demonstrating a sense of personal and social responsibility and making ethical decisions and judgments.</p> <p>Respecting others' rights, views and feelings.</p> <p>Having positive ethical and moral attitudes with socially acceptable behaviour.</p> <p>Performing practical activities related to environmental conservation and protection.</p> <p>Advocating for personal, family and community health, hygiene and nutrition.</p> <p>Developing motor skills to perform a variety of physical activities for fitness, health, leisure and social interaction.</p>

Lifelong learning	<p>Taking initiative to update knowledge and skills with minimum external support.</p> <p>Coping with the evolution of knowledge and technology advances for personal fulfillment</p> <p>Seeking out acquaintances more knowledgeable in areas that need personal improvement and development.</p> <p>Exploiting all opportunities available to improve on knowledge and skills.</p>
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ANNEX 2: CROSS-CUTTING ISSUES DESCRIPTORS AND THEIR INTEGRATION IN SUBJECTS

Cross-cutting Issue	Description	Subjects incorporating aspects of the cross-cutting issue
Genocide Studies	<p>Genocide Studies provides young people with an understanding of the circumstances leading to the genocide and the remarkable story of recovery and re-establishing national unity. Genocide Studies helps learners to comprehend the role of every individual in ensuring nothing of the sort ever happens again.</p>	<p>Social Studies, History and Citizenship, General Studies, Religious Education, ICT, Music</p>

<p>Environment and sustainability</p>	<p>The growing awareness of the impact of the human race on the environment has led to recognition of the need to ensure our young people understand the importance of sustainability as they grow up and become responsible for the world around them. Hence Environment and Sustainability is a very important cross-cutting issue.</p> <p>Learners need basic knowledge from the natural sciences, social sciences and humanities to understand and interpret principles of sustainability. They also need skills and attitudes that will enable them in their everyday life to address the environment and climate change issue and to have a sustainable livelihood.</p>	<p>SET, Social Studies, Geography, Biology, General Studies, Agriculture, Home Science, English, French, Kinyarwanda, Kiswahili, Entrepreneurship, Art and Craft, Economics, ICT, Music, Physical Education, Physics, Chemistry</p>
<p>Gender</p>	<p>There is a strong moral imperative to afford every individual their basic human rights and gender inequality results in women and girls being treated less favourably than men. A strongly negative impact of unequal treatment which affects the nation as a whole is the fact that it results in women being held back and their talents and abilities not being fully realised. With a good understanding of the principles of Gender Equality, it is intended that future generations will ensure that the potential of the whole population is realised.</p>	<p>Social Studies, History and Citizenship, General Studies, English, French, Kinyarwanda, Kiswahili, Entrepreneurship, Economics, Literature in English, ICT, Music, Physical Education, Physics</p>

<p>Comprehensive sexuality education(HIV/AIDS, STI, Family planning, Gender equality and reproductive health)</p>	<p>Comprehensive sexuality education which is age appropriate, gender sensitive and life skills based can provide young people with the knowledge and skills to make informed decisions about their sexuality and life style. Preparing children and young people for the transition to adulthood has been one of humanity's great challenges with human sexuality and relationships at its core. Few young people receive adequate preparations for their sexual lives. This leaves them potentially vulnerable to coercion, abuse and exploitation. Unintended pregnancy and sexually transmitted infection (STI) including HIV/AIDS. Many young people approach adulthood faced with conflicting and confusing messages about sexuality and gender. This is often exacerbated by embarrassment, silence, disapproval and open discussion of sexual matters by adults (parents, teachers) at very time when it is most needed.</p> <p>Comprehensive sexuality education supports a rights- based approach in which values such as respect, acceptance tolerance, equality, empathy and reciprocity are inextricably linked to universally agreed human right.</p> <p>A clear message concerning these dangers and how they can be avoided, from right across the curriculum, is the best way to ensure that young people understand the risks and know how to stay healthy.</p>	<p>SET, Social Studies, Geography, History and Citizenship, Biology, General Studies, English, French, Kinyarwanda, Kiswahili, Religious Education, Physical Education, ICT, Music</p>
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<p>Peace and Values Education</p>	<p>The need for Peace and Values Education in the curriculum is obvious. Peace is clearly critical for society to flourish and for every individual to focus on personal achievement and their contribution to the success of the nation. Values education forms a key element of the strategy for ensuring young people recognize the importance of contributing to society, working for peace and harmony and being committed to avoiding conflict.</p>	<p>All subjects</p>
<p>Financial Education</p>	<p>Financial education makes a strong contribution to the wider aims of education. It makes learning relevant to real life situations. It aims at a comprehensive financial education program as a precondition for achieving financial inclusion target and improves the financial capability of Rwandans. Financial education has a key role of not only improving knowledge of personal but also transforming this knowledge into action.</p> <p>It provides the tools for sound money management practices on earnings, spending, saving, borrowing and investing. Financial education enables people to take appropriate financial services both formal and informal that are available to them and encourages financial behaviours that enhance their overall economic well being.</p>	<p>Mathematics, Social Studies, Economics, Entrepreneurship, General Studies, ICT, Pre-primary</p>

<p>Standardisation Culture</p>	<p>Standardisation Culture develops learners' understanding of the importance of standards as a pillar of economic development and in the practices, activities and lifestyle of the citizens. It is intended that the adoption of standardization culture should have an impact upon health improvement, economic growth, industrialization, trade and general welfare of the people.</p> <p>While education is the foundation and strength of our nation, standards are one of the key pillars of sustainable economic development.</p>	<p>All subjects</p>
<p>Inclusive Education</p>	<p>Inclusive education involves ensuring all learners are engaged in education and that they are welcomed by other students so that everyone can achieve their potential. Inclusive practice embraces every individual regardless of gender or ability including those with learning difficulties and disabilities. The almost focus of inclusive curriculum is on ensuring participation in education of learners with different learning styles and other difficulties. To be successful, it entails a range of issues including teacher's positive attitudes, adapting the learning resources, differentiation of teaching and learning methods and working together. Overall the benefits of an inclusive curriculum extend to all learners.</p>	<p>All subjects</p>

ANNEX 3: QUESTION STEMS & ACTIVITIES DERIVED FROM BLOOM'S TAXONOMY TO BE USED IN TEXTBOOKS

The following tables are adapted and developed from Bloom's Taxonomy, provide lists of verbs, question stems and activities that authors and Content providers could use in creating competence and skill-based activities for teachers to use in class for learners at different levels.

Knowledge

Useful Verbs	Sample Question Stems	Possible activities
Tell	What happened after...?	Make a list of the main events
List	How many...?	Make a timeline of the main events
Describe	What was it that ...?	Make a facts chart
Relate	Can you name the...?	Make a list of the information that you can remember
Locate	What happened at...?	List all the places in the story
Write	How did you get to school in the rainstorm?	List all the problems in getting to school and your solutions to the problems
Find	What is the meaning of ...?	Use a dictionary and start a Vocab notebook
Name	What are your favourite foods?	List all of the favourite foods of the group members and the frequency with which they are provided and make a chart to show the results
State	What birds have you seen today on the way to school?	Make a chart of the common birds seen around the school

Comprehension

Useful Verbs	Sample Question Stems	Possible activities
Explain	Write in your own words...	Draw pictures to show an event
Interpret	Write a brief outline of...	Illustrate with pictures the main idea
Outline	What happened next...	Make a cartoon strip with matchstick men to show a sequence of events
Discuss	Who do you think will win....	Make a chart of the teams taking part

	Entrepreneurship and business development	<p>Applying entrepreneurial attitudes and approaches to challenges and opportunities in school and in life.</p> <p>Understanding the obligations of the different parties involved in employment.</p> <p>Planning and managing micro projects and small and medium enterprises.</p> <p>Creation of employment and keeping proper books of accounts. Risk-taking in business ventures and in other initiatives. Evaluating resources needed for a business.</p>
	Science and technology	<p>Apply science and technology skills to solve practical problems encountered in everyday life including efficient and effective performance of a given task.</p> <p>Develop a sense of curiosity, inquisitiveness and research to explain theories, hypotheses and natural phenomena.</p> <p>Reason deductively and inductively in a logical way.</p> <p>Use and experiment with a range of objects and tools of science and technology and draw appropriate conclusions.</p>

Compare	What is the difference between...	List the differences between living in the hills and living in the valleys
Predict	What would happen if	Write two different endings to the same story
Describe	What happened on the way to school?	Make a cartoon of your journey to school

Applications

Useful Verbs	Sample Question Stems	Possible activities
Illustrate	Categorize animals by their characteristics	Make a chart showing different groups of animals with the same characteristics
Collect data	How many in your family?	Design a questionnaire to find out how many brothers and sisters the children have (and even ages). Then present the collected data statistically and draw conclusions
Classify	What are the most important daily activities in the village?	Make a list of different activities and put in rank order of importance to village life

Design	How would you make something work better?	Make a collection of photographs to show how something works and how it could be made to work better
Examine	Identify the different ways in which products are promoted and sold	Present a different market strategy for a product
Identify	What are the strong and weak points of...	Invent a game, which illustrates the strong and weak points

Analysis

Useful Verbs	Sample Question Stems	Possible activities
Analyse	Which events could have happened...	Design a questionnaire to gather data for analysis
Examine	What was the main theme of	Design an investigation to collect evidence to form a viewpoint on...
Contrast	What other possible outcomes could there have been?	Make a flow chart to show critical stages in an activity where different outcomes could be possible
Investigate	Why did Changes occur	Construct a graph to illustrate the results of your investigation
Explain	Explain what happened when...	Make a decision tree to illustrate your explanation
Distinguish	Distinguish between two different approaches to the same problem	Make a poster/PowerPoint presentation of the results of the analysis
Identify	Identify the importance of different factors in determining the outcome of an event e.g. a rainstorm	Write a short report and illustrate the relative importance of different factors with graphs

Synthesis

Useful Verbs	Sample Question Stems	Possible activities
Create	Create an idea for a machine to do a new job	Provide plans showing the different parts of the machine and how it would work
Invent	An improved design for your school	Provide a plan to scale to show your improved design
Compose	Write a poem about ...	Put your poem into an illustrated poster or into a PowerPoint presentation
Imagine	What would happen if...?	Write a story about what you think might happen if...
Plan	If you had access to all the required resources how would you solve the problem of... .	Produce a plan showing the resources you would need and how you would apply them to solving the problem. Show also how you would know if the problem had been solved
Formulate	Formulate a new recipe for a tasty meal	Write down the ingredients, quantities and methods of preparing your new meal
Devise	Devise new and unusual uses for ...	Prepare an advertising campaign to sell your new uses

Evaluation

Useful Verbs	Sample Question Stems	Possible activities
Judge	Is there a better solution to...	Prepare a list of criteria to judge the solution to a problem. Indicate priority criteria and ratios
Select	Judge the value of...	Conduct a class debate about an issue of special interest
Decide	Decide if something is good or bad	Prepare a poster/PowerPoint to present 5 criteria to judge if it is good or bad
Justify	Explain and justify your attitudes to homework	Organise a class survey on homework and present the results

Argue	Your point of view about ... And defend your arguments against others who disagree	Take a class view on which arguments were best and why?
Recommend	When you have just completed a problem solving exercise recommend ways in which your approach to the problem could have been improved	Prepare a report that clearly explains the reasons for your recommendations
Rate	How effective was ?	Collect data and analyse it to demonstrate the effectiveness
Assess	How serious global warming would be for the area where you live	Produce a proposal showing how individuals can take action against global warming