



New **Secondary**

Entrepreneurship

FOR RWANDAN SCHOOLS

Teacher's Guide
S2

P Bigirimana • T Manimbi • S Paarman

Contents

Introduction	v	Sub-topic area: Work in socio-economic development.	15
1. How to use this Teacher's Guide	v	Unit 3 Role of work and socio-economic development	15
2. How Entrepreneurship meets the needs of the new competency-based curriculum	v	3.1 Content summary	15
3. The Scheme of work.	xi	3.2 Additional content	15
4. How to use the sample lesson plan	xi	3.3 Teaching steps	17
5. Content map	xi	3.4 Marking checklist	19
6. The role of Entrepreneurship in Society	xxix	3.5 Suggested answers	19
Topic area: Entrepreneurial culture	1	Topic area: Business activity	23
Sub-topic area: Concept of entrepreneurship	1	Sub-topic area: Concept of business activities	23
Unit 1 Roles, benefits and challenges of an entrepreneur	1	Unit 4 Market	23
1.1 Content summary	1	4.1 Content summary	23
1.2 Additional content	1	4.2 Additional content	23
1.3 Teaching steps	3	4.3 Teaching steps	25
1.4 Marking checklist	5	4.4 Marking checklist	29
1.5 Suggested answers	6	4.5 Suggested answers	30
Sub-topic area: Personal development	9	Sub-topic area: Taxation	34
Unit 2 Setting personal goals.	9	Unit 5 Taxes in Rwanda	34
2.1 Content summary	9	5.1 Content summary	34
2.2 Additional content	9	5.2 Additional content	35
2.3 Teaching steps	11	5.3 Teaching steps	37
2.4 Marking checklist	13	5.4 Marking checklist	41
2.5 Suggested answers	13	5.5 Suggested answers	42

Topic area: Financial information and decision making 46

Sub-topic area: Managing finances:

Budgeting46

Unit 6 Personal budgeting46

6.1 Content summary46

6.2 Additional content46

6.3 Teaching steps48

6.4 Marking checklist50

6.5 Suggested answers50

Sub-topic area: Basic Accounting53

Unit 7 Initial Accounting entries of a business53

7.1 Content summary53

7.2 Additional content53

7.3 Teaching steps56

7.4 Marking checklist59

7.5 Suggested answers60

Topic area: Business growth and ethics 64

Sub-topic area: Standardisation64

Unit 8 Concepts of metrology and quality testing64

8.1 Content summary64

8.2 Additional content64

8.3 Teaching steps66

8.4 Marking checklist68

8.5 Suggested answers69

Additional resources for teachers 71

Worksheets 1 to 871 – 79

Memorandum: Worksheets
1 to 880 – 88

INTRODUCTION

1. How to use this Teacher's Guide

This Teacher's Guide goes with the textbook for S2 Entrepreneurship. It helps teachers use Rwanda's new curriculum. The main purpose of the curriculum is to help Rwandans learn the necessary competencies (knowledge, skills, values and attitudes) to achieve the aims of Vision 2020 and recent government policies. These policies aim to turn Rwanda into a competence-based society, and need a curriculum that includes the best education practices in the developing world.

Teachers should read the Introduction to this guide to understand how S2 Entrepreneurship satisfies the new competence-based curriculum. The Introduction gives a clear explanation of a competence-based curriculum, as well as how to develop these competencies in learners. It lists the cross-curricular basic competencies and describes the generic competencies in user-friendly terms. It also lists and explains the cross-cutting issues that are built into the curriculum, highlighting the importance of dealing with these issues with young learners.

The new competence-based curriculum requires a shift in teaching style, and learning and assessment approaches. The Introduction to this Teacher's Guide also clearly explains learner-centred learning, formative and summative assessment, teaching multi-ability learners (including those with special educational needs) and classroom organisation. Schools have different infrastructures and facilities and teachers are taught to work with what

they have. It includes a detailed Content map that gives the key components of each learning unit in this course, as well as sample lesson plans. Finally, the Introduction contains a clear explanation of S2 Entrepreneurship and its importance to learners in Rwanda and in society in general. The broad S2 Entrepreneurship syllabus competencies are outlined, as well as the basic resources and skills required for teaching this subject in the classroom.

Following the Introduction, this Teacher's Guide contains clear, concise and user-friendly notes for the teacher to help with the implementation of S2 Entrepreneurship. Notes are presented unit-by-unit and follow the syllabus closely. These notes are clear and complete to provide teachers with the support they need. Teachers are guided step-by-step through the teaching and learning process for this subject, and are also encouraged to extend and enrich their learners beyond the syllabus requirements.

2. How S2 Entrepreneurship meets the needs of the new competence-based curriculum

This course aims to meet the needs of the new competence-based curriculum by providing a Student's Book and Teacher's Guide based on the key components of the curriculum.

a) What is a competence-based curriculum?

A competence-based curriculum helps to develop learners' knowledge, skills, attitudes and values in a holistic way. The curriculum focuses not only on teaching

and learning subject content and skills, but also aims to teach particular attitudes and values, that benefit learners and society as a whole. Learning becomes more than just learning knowledge and skills. It engages learners in experiences and activities that positively influence their understanding and approach towards what they are learning.

b) How to develop competencies in learners

A competency is the ability to do a certain task successfully, because of having obtained a particular combination of knowledge, skills, attitudes and values. The national policy documents, which are based on the ideals of Rwanda as a nation, focus on cross-curricular 'basic competencies' and cross-curricular 'generic competencies'. Basic competencies relate to:

- Literacy
- Numeracy
- ICT and digital competencies
- Citizenship and national identity
- Entrepreneurship and business development
- Science and technology
- Communication in official language.

Generic competencies, on the other hand, are not subject-specific and may be applied to any subject or situation. These core competencies are:

- **Critical thinking and problem-solving skills:** The ability to think creatively and widely in order to find solutions to problems in many different situations.
- **Creativity and innovation:** The ability to take the initiative and to use your imagination to find new and better ways of doing things.
- **Research:** To collect and use information to ask and answer questions, and to explain ideas, concepts and phenomena.

- **Communication skills:** To use the language of instruction to communicate effectively and correctly through speaking and writing.
- **Co-operation, interpersonal management and life skills:** To co-operate with others in a team and to show positive moral values and respect for the rights, feelings and beliefs of others; to take steps to conserve and protect the environment; to improve personal, family and community health, hygiene and nutrition, and to react in a positive way to life's challenges.
- **Lifelong learning:** To continue learning formally and informally throughout your life so that you can deal with changes as you progress through life.

c) Cross-cutting issues

There are eight cross-cutting issues, which reflect key national concerns and are included in the curriculum for all subject areas. These are:

- **Genocide studies:** This is aimed at helping learners to understand what led to the 1994 genocide and the inspiring story of healing and rebuilding national unity. It is also aimed at encouraging learners to be aware of the role and responsibility of each individual to ensure that nothing of this nature ever happens again.
- **Environment and sustainability:** This is aimed at increasing learners' understanding of the impact of humans on the environment and what they can do to protect the environment around them. Learners need to learn about sustainability, as well as the skills, attitudes and values to practise and promote sustainability in their world.
- **Gender:** Learners should learn to recognise basic human rights and the importance of promoting female equality. They learn to understand that

preventing the female population from participating fully in society has a negative impact on the development of the nation as a whole. A good understanding of gender equality helps to ensure that the potential of the whole population will be realised in future.

- **Comprehensive sexuality education:** This issue deals with topics such as HIV/AIDS, STI, family planning, gender equality and reproductive health. Taking the age and gender of the learners into consideration, it gives learners the appropriate knowledge, skills, values and attitudes to make positive choices about their sexuality and life style. Many young people have little knowledge about sexuality and gender, and this can make them vulnerable to abuse, ill health and unplanned pregnancies. Comprehensive sexuality education deals with these issues in a respectful and open way, which emphasises basic human rights.
- **Peace and values education:** Peace is necessary for a society to develop and for individuals to focus on personal achievement and their contribution to the nation. Values education helps to ensure that young people contribute positively to society through promoting peace and being committed to avoiding conflict.
- **Financial education:** This introduces learners to good financial practices and behaviours that ensure their economic well-being and that of the nation as a whole. It provides them with the tools for participating in a healthy economy, which can transform their lives.
- **Standardisation culture:** This helps learners to understand the importance of standards in economic development and sustainability. Accepting a standardisation culture has a positive

impact on infrastructure, industrialisation, economic growth, trade and the welfare of the nation as a whole.

- **Inclusive education:** This means that all learners must be educated, regardless of their gender or ability, including those with learning difficulties or other disabilities. It ensures that all learners participate actively and positively in education, and it includes different learning styles.

d) What is student-centred learning (SCL)?

The new curriculum requires a move towards student-centred learning (SCL) and S2 Entrepreneurship is designed to support this move. Learners must be actively involved in their learning, and not be passive recipients of information passed on by the teacher or from a textbook.

They learn by taking part in activities that require them to question, discuss, do practical tasks, solve problems, work in a group, think critically, use their imaginations and so on. They construct knowledge for themselves by moving from the concrete through the pictorial to the abstract. In this way they develop skills, attitudes and values in addition to content knowledge.

The creation of a learner-friendly environment is based on the abilities, needs, interests and experiences of the learners themselves. SLC also helps learners to become more responsible for their own learning and to develop awareness of their own learning styles. It also teaches them to *think about their thinking* and to understand the learning process and how they reach a particular solution, or decision.

The shift to learner-centred or active learning necessitates a change in teaching styles. Teachers (and textbooks) are no longer considered to be the source of all knowledge, as they become facilitators, organisers, advisors, counsellors and role-models. For many teachers, who are accustomed to more traditional ways of teaching, the change may be difficult.

This Teacher's Guide is designed to support and encourage teachers in implementing SLC in the following ways:

- Suggestions are given for classroom organisation, which include whole class, group, pair and individual work, ensuring learners engage with one another in activities.
- Lists of suitable resources and materials are provided that enable learners to explore, discover and construct knowledge in different ways.
- Advice is given on how to elicit and assess prior knowledge on new topics, so that learners are able to build new understandings based on what they already know.
- A range of learning activities is included that enables learners to develop and consolidate new knowledge, skills, values and attitudes in different ways, taking into account that learners learn in different ways and progress at different rates.
- Assessment procedures are clearly outlined to determine the effectiveness of teaching and learning processes.
- Helpful questions and answers are provided that enable teachers to evaluate learning and to offer appropriate remediation, consolidation and enrichment to learners.

Not only does this Teacher's Guide support teachers in creating a suitable learner-friendly environment to encourage learning both in and out of the classroom,

but it also supports the development of teachers themselves in their new professional roles.

e) Assessment requirements

Assessment plays a crucial role in a learner-centred, competence-based curriculum and it presents new challenges for the teacher. Since the focus is now on how the learner is able to apply knowledge, skills, values and attitudes in different contexts, the nature of assessment has changed both in terms of what to assess and how to assess. The curriculum emphasises two types of assessment, namely Formative or Continuous assessment (assessment for learning) and Summative assessment (assessment of learning). These two types of assessment are explained in more detail below.

Formative assessment (assessment for learning)

Formative or continuous assessment may be formal or informal and it is used to check if learning is actually occurring. Before each learning unit, the teacher has to identify assessment criteria and procedures for evaluating learners against these criteria. Then, at the end of each learning unit, the teacher has to ensure that every learner has mastered the key unit competencies before progressing to the next unit. The teacher has to assess how well each learner has mastered both the subject and generic competencies described in the syllabus and, from this, will be able to assess the learner's all-round progress.

This Teacher's Guide provides clear advice and guidelines to teachers for formative assessment in every learning unit. Key unit competencies, assessment criteria and learning objectives are signposted at the start of every unit, and advice is given on what and how to assess

learners at the end of every unit. In addition, suggestions are provided for assessing learners' prior knowledge or experience at the start of a learning unit, and for assessing the learning process during the unit. A variety of formative assessment methods are suggested, including observation, oral questioning, peer and self-assessment, pen and paper, and so on. This Teacher's Guide also focuses on involving the learners in the formative assessment process, so that they become more aware of and responsible for their own learning.

Summative assessment (assessment of learning)

Summative assessment is used to assess the learners' competence at the end of a process of learning. Typically, it is used to assess whether learning objectives have been achieved and the results may be used to rank or grade learners, to decide on progression, to select for the next level of education, or for certification. Summative assessment needs to be integrative in order to show that the learner has mastered all the competencies. Thus, assessment tasks require learners to apply their knowledge, skills, values and attitudes in different contexts. Summative assessment usually occurs at the end of a learning unit, at the end of a school term and at the end of a school year.

As with formative assessment, this Teacher's Guide provides clear guidelines to teachers for implementing summative assessment at the end of every learning unit. Practical advice is given on what to assess, how to assess and how to award marks or score via simple rubrics, answer memos, checklists and so on. These are designed to assist teachers with assessing learners' competencies in an integrative way, and with making decisions about progression to the next unit or level.

f) Teaching multi-ability learners

All learners have the right to learn, regardless of their different needs or abilities whether these are physical, emotional, social or intellectual. This Teacher's Guide has a section in every learning unit which is aimed at assisting the teacher with providing for learners with different needs and abilities. These include those who require remediation, consolidation, and extension work.

Each subsection is clearly signposted and typically includes questions (with possible answers) that can be posed to each group in order to facilitate their learning. In addition, careful thought has been given to the resources and materials listed for every learning unit, so that the needs of different learners may be met.

g) Catering for SEN learners

Teaching multi-ability learners includes providing for those with special educational needs (SEN). Inclusive education involves the provision of learning materials and activities that enable those with physical, emotional, social or intellectual difficulties to actively engage in and fully benefit from the learning process. SEN-learners must feel acknowledged and as much a part of the teaching and learning environment, as those without these particular needs. S2 Entrepreneurship reflects positive images of the active inclusion of disabled people in its texts, illustrations and activities. Suggestions are also given to teachers in the unit notes of this Teacher's Guide to emphasise this message whenever possible, both in the classroom and outside of it.

h) Gender representation

Just as learners with SEN difficulties are shown in a positive way and are involved as active participants in this course, so are

females. Any kind of gender stereotyping is avoided in this course material and every effort has been made to demonstrate gender equality in the home, at school, in the work place, and in all other aspects of society. Where necessary, notes have been included in this Teacher's Guide to remind and encourage teachers to emphasise the important message of gender equality, and to treat this issue with the respect it deserves.

i) Different infrastructure and facilities

In Rwanda and other countries in Africa, schools differ in respect of their infrastructures, facilities, resources and conditions. This is especially true in the difference between urban and rural schools. Teachers should not give in to the temptation to ignore the requirements of the competence-based curriculum and focus only on teaching syllabus content.

S2 Entrepreneurship is designed to enable all schools and learners in Rwanda to learn the required competencies. It takes into account basic levels of resource provision and clearly states the minimum level of work needed for all schools and learners to meet the curriculum requirements. It also takes into account higher levels of resource provision and uses a 'layered approach' to learning activities that provide for schools with or without a computer lab, science lab, library, internet connectivity and so on. Teaching notes may consist of alternative suggestions, depending on the resources available at a particular school. For example, they may state:

If your learners have access to the internet, then...

If your learners do not have access to the internet, then...

J) Classroom organisation

Classroom organisation has to change to encourage the learner-centred learning demanded by the curriculum.

S2 Entrepreneurship explains the organisation of the classroom as an activity-based, learner-centred environment. Different ways of organising the classroom are suggested and encouraged including whole class, large and small group, paired and individual activities. As group work and pair work may be unfamiliar, and fill teachers and learners with uncertainty, it is worth spending time at the start of the course to agree on some rules about this type of interactive learning. It is also advisable for teachers to introduce paired and group work activities gradually until they (and learners) become more familiar with it. Suggestions for implementing paired and group work activities include:

- Deciding on a signal that your class understands means the start or end of pair or group work (for example, raising your hand, ringing a little bell, writing a particular symbol on the board).
- Having each learner turn to the person next to/behind/in front of them for pair work, in order to avoid too much movement around the classroom.
- Having each pair join up with the pair next to/behind/in front of them for small group work.
- Numbering learners from 1–8 and then asking all the ones to form a large group, all the twos to form another large group, and so on.
- Having a few basic rules for listening and speaking in a pair or group (such as taking turns, making sure everyone has a chance to say something, using appropriate body language, learning a few terms to express agreement or disagreement politely).

- Giving different roles to different members of each group (such as someone who writes down everyone's ideas, someone else who reports back everyone's ideas to the rest of the class, someone who makes sure everyone contributes to the discussion, and someone who collects all the materials for the group).
- Pairing or grouping learners according to their abilities so that they are able to progress at their own pace and benefit from remediation activities (weaker learners) or extension activities (stronger learners).
- Mixing learners into multi-ability pairs or groups so that weaker learners can benefit from the input of stronger learners, and vice versa.

Note: Encourage learners to practice entrepreneurship activities in their communities (at school and at home).

This is the best indicator of entrepreneurial activities as a result of studying entrepreneurship as a subject at school.

3. The Scheme of work

In addition to helpful notes for each learning unit, S2 Entrepreneurship also contains a Scheme of work in the Teacher's Guide and a Learning overview in the textbook. The Scheme of work provides a clear and easy reference on the following for each learning unit:

- Dates and number of lessons (and homework) in a week
- The units and key unit competences covered
- Subject covered in the lesson
- Learning objective covered in each lesson
- Teaching methods and techniques to apply

- Resources and references needed for each lesson
- Evaluation procedures.

4. How to use the sample lesson plans

This Teacher's Guide contains complete notes for the teacher on each learning unit in S2 Entrepreneurship. Within the notes for each learning unit, there are clear and concise lesson plans. Lesson planning is necessary to ensure that all learning objectives in each unit are covered.

Comprehensive support is provided so that all the knowledge, skills, attitudes and values that are needed are met over time through a variety of learning activities and experiences. The lesson plans are simple, direct and user-friendly. Below are two sample lesson plans, which show the kind of useful information that these plans provide for teachers of this course.

5. Content map

In addition to helpful notes for each learning unit, S2 Entrepreneurship also contains a Content map in the Teacher's Guide and a Learning overview in the textbook. The Content map provides a clear and easy reference on the following for each learning unit:

- Number of lessons (and homework)
- Introductory activity (for example, a class discussion on a particular topic)
- Classroom organisation (whole class, groups, pairs and individual work)
- Equipment required (list of resources and materials required)
- Learning activities (list of learning activities as per the syllabus)
- Competencies practised (broad subject competences and generic competencies)
- Subject practice (content of particular subject)

- Vocabulary acquisition (list of key new words)
- Study skills
- Revision
- Assessments (informal and formal formative and summative assessments)
- Learning outcomes (list of learning objectives as per the syllabus).

Format of Unit Plan/Scheme of work

Academic year: ...2017

Term:1

School: ...Martyrs Sec School.....

Subject: ...Entrepreneurship.....

Teacher's name: ...

Paul Bigirimana.....

Class + Combination: ...

S2.....

Dates	Unit title	Lesson title + Evaluation	Learning objectives + Key unit competence	Teaching methods & techniques + Evaluation procedures	Resources & References	Observations
From Feb 06 (Monday) to Feb 10 (Friday) 2 periods per week	Unit 1: Roles, benefits and challenges of an entrepreneur	Lesson 1: The role of entrepreneurs in the community	Knowledge and understanding: <ul style="list-style-type: none"> Recognise the role of an entrepreneur in socio-economic development. Skills: <ul style="list-style-type: none"> Assess the role of an entrepreneur in socio-economic development. Attitudes and values: <ul style="list-style-type: none"> Appreciate the role of an entrepreneur in socio-economic development. 	<ul style="list-style-type: none"> Refer to the vocabulary introduced in senior 1 and revisit the definitions for entrepreneur, entrepreneurship, enterprising person and intrapreneur. Recap the characteristics of an entrepreneur covered in senior 1. Group work for oral/written feedback (teacher to move among the groups to listen and comment) 	<ul style="list-style-type: none"> Entrepreneurship Senior 1 and 2 Student Books Work Readiness Program Trainer manual Internet Case study scenarios 	
	Lesson 2: The role of socio-economic development			<ul style="list-style-type: none"> In pairs, learners typically work with the person sitting next to them Individual, activities assigned for homework are typically individual. Reading and 		

Dates	Unit title	Lesson title + Evaluation	Learning objectives + Key unit competence	Teaching methods & techniques + Evaluation procedures	Resources & References	Observations
		<p>Lesson 3: Entrepreneurs' contribution to social-economic development</p>		<ul style="list-style-type: none"> • Writing activities are useful for assessing the personal understanding of the work. • <i>Presentations to be done in small groups</i>, allow a representative from each group to present their work • <i>Group work</i>, arrange the tables in the classroom so that a smaller group of between four to six learners can work together. Often feedback is given by a representative to the whole class either orally or by writing on the board. • <i>Role-play</i>, divide the learners into small groups of 3 or 4. Move among them to answer any problems. 	<ul style="list-style-type: none"> • Entrepreneurship Senior 1 and 2 Student Books • Work Readiness Program Trainer manual • Internet • Case study scenarios 	

Dates	Unit title	Lesson title + Evaluation	Learning objectives + Key unit competence	Teaching methods & techniques + Evaluation procedures	Resources & References	Observations
From February 13 (Monday) to February 17 (Friday) 2 periods per week	Unit 1 Roles, benefits and challenges of an entrepreneur	Lesson 4: Benefits and challenges	<p>Knowledge and understanding:</p> <ul style="list-style-type: none"> Describe the benefits and challenges of being an entrepreneur. Identify the benefits and challenges of being an entrepreneur. <p>Skills:</p> <ul style="list-style-type: none"> Analyse the benefits and challenges associated with being an entrepreneur. <p>Attitudes and values:</p> <ul style="list-style-type: none"> Develop a positive attitude towards being an entrepreneur. Start entrepreneurial activities in the community. 	<ul style="list-style-type: none"> <i>Presentation of role-plays</i>, ensure the learners are watching quietly and being supportive of one another 	<ul style="list-style-type: none"> Entrepreneurship Senior 1 and 2 Student Books Work Readiness Program Trainer manual Internet Case study scenarios 	

Dates	Unit title	Lesson title + Evaluation	Learning objectives + Key unit competence	Teaching methods & techniques + Evaluation procedures	Resources & References	Observations
		<p>Lesson 5: Risks and benefits of entrepreneurs and employees</p>		<ul style="list-style-type: none"> • <i>Individual work</i>, can be done as homework • <i>Black board work</i>, set up the blank table on the board and ask the groups' representatives to complete the table 		
		<p>Lesson 6: Entrepreneur interview</p>		<ul style="list-style-type: none"> • <i>Interview</i>, arrange with a well known entrepreneur from the community to give a talk about the benefits and challenges they face every day. • <i>Small groups</i>, learners to have their questions prepared before the interview starts • <i>Group presentations</i>, divide them into small groups. Choose different groups every time. Make sure there is at least one gifted/fast learner in each group. 	<ul style="list-style-type: none"> • A resourceful person <p>For interview, and questionnaire guides see:</p> <ol style="list-style-type: none"> 1. https://www.livecareer.com/quintessential-entrepreneurial-informational-interviewing 2. https://www.livecareer.com/interview-questions-entrepreneurial-informational-interviewing 3. https://bitwizards.com/Thought-Leadership/Blog/2011/December-2011/20-Questions-for-an-Entrepreneur 	

Dates	Unit title	Lesson title + Evaluation	Learning objectives + Key unit competence	Teaching methods & techniques + Evaluation procedures	Resources & References	Observations
From January 25 (Mo) to January 29 (Friday) 2 periods		Lesson 7: Entrepreneurship in your community		<ul style="list-style-type: none"> • <i>Whole class discussions and oral reporting</i> • <i>Group presentations, divide them into small groups. Choose different groups every time. Make sure there is at least one gifted/fast learner in each group.</i> 		
		Lesson 8: Revision		<ul style="list-style-type: none"> • <i>Class discussions, summarise the unit with input from the class.</i> • <i>Individual, ensure that the remedial learners understand the content, give one-one help if necessary while the rest of the class completes the self-assessment on their own</i> • <i>Evaluation: assess each learner with the help of the checklist and rubric in the teacher's guide</i> 	<ul style="list-style-type: none"> • Entrepreneurship Senior 1 and 2 Student Books • Work Readiness Program Trainer manual • Worksheets at back of the Teacher's Guide for additional revision questions 	

Dates	Unit title	Lesson title + Evaluation	Learning objectives + Key unit competence	Teaching methods & techniques + Evaluation procedures	Resources & References	Observations
		Summative Evaluation 1	Key unit competence: To be able to analyse the role, benefits and challenges of being an entrepreneur	Evaluation procedures: oral, written activities, presentations and role-play		

Sample Lesson plan 1

School Name:.....Teacher's name:

Term	Date	Subject	Class	Unit no.	Lesson number	Duration	Class size
1	8 Feb 2017	Entrepreneurship	Senior 2	1	1 of 8	40 min	45
Type of Special Educational Needs (SEN) learners to be catered for in this lesson and number of SEN learners in each category				Visual impairment: 1 Slow learner: 5 Gifted learner: 6			
Unit title		Role, benefits and challenges of being an entrepreneur					
Key unit competence		To be able to analyse the role, benefits and challenges of being an entrepreneur					
Title of the lesson		Role of entrepreneurs in the community					
Instructional objective		Through analysing Figures 1.1 and 1.2, learners should be able to appropriately assess the role of entrepreneur in their community					
Plan for this class (location: in/outside)		<ul style="list-style-type: none"> • The lesson will take place inside the classroom. • Class discussion • Learners work in pairs • Individual and small group work 					
Learning materials (for ALL learners)		Printouts of the circular flow model					
References		Newspaper articles, business reports, discussions with business leaders and entrepreneurs. Work readiness manual, Entrepreneurship S2 Student Book.					

Timing for each step	Description of teaching and learning activity		
	In groups, learners discuss figure 1.1 and 1.2. Then discuss their findings with the class.		
	Teacher activities	Learner activities	Generic competences and cross-cutting issues to be addressed
Introduction 5 min. (approx. 10%)	Welcome the learners to their studies of Entrepreneurship in Senior 2. Recap unit 1 in Senior 1 with the Review activity on pg. 3.	Discuss with the class	Generic competence focus: <ul style="list-style-type: none"> • Research and problem solving • Communication skills • Critical thinking: by analysing and discussing the images and answering the questions

<p>Development of the lesson 30 min. (approx. 75%)</p>	<p>Introduce the unit by discussing the image on page 3 of the Student Book and answering the questions.</p> <p>Divide the class into small groups to discuss the pre-learning activity on pg 4.</p>	<ul style="list-style-type: none"> • Perform activities and the exercise following guidelines with care. • Focus on learning objectives and concentrate on learning gains from each activity. • Complete tasks. 	<p>Cross-cutting issue to be addressed:</p> <ul style="list-style-type: none"> • Financial education: by analysing the role of the entrepreneur in socio-economic development.
<p>Conclusion: 5 min. (approx. 15%)</p>	<p>Recap the role of an entrepreneur by asking the following questions:</p> <ol style="list-style-type: none"> 1. What are the roles and benefits of being an entrepreneur? 	<ul style="list-style-type: none"> • Contribute to feedback and answer questions. 	
<p>Teacher lesson-evaluation</p>	<p>What do you look at:</p> <ol style="list-style-type: none"> 1. Availability of learning materials 2. Look at the learners' mood 3. Was the content sufficient? 4. Weather conditions/ visits from mayor, president, anything that may affect the smooth running of the lesson. 5. Think of a way forward if the objectives weren't met. 		

Sample Lesson plan 2

School Name:.....Teacher's name:

Term	Date	Subject	Class	Unit no.	Lesson number	Duration	Class size
1	10 Feb 2017	Entrepreneurship	Senior 2	1	2 of 8	40 min	45
Type of Special Educational Needs (SEN) learners to be catered for in this lesson and number of SEN learners in each category				Visual impairment: 1 Slow learner: 5 Gifted learner: 6			
Unit title		Role, benefits and challenges of being an entrepreneur					
Key unit competence		To be able to analyse the role, benefits and challenges of being an entrepreneur					
Title of the lesson		Role of entrepreneurs in socio-economic development					
Instructional objective		Through analysing case studies 1 and 2, learners should be able to appropriately assess the role of entrepreneur in socio-economic development					
Plan for this class (location: in/outside)		<ul style="list-style-type: none"> • The lesson will take place inside the classroom. • Class discussion • Learners work in pairs • Small group work 					
Learning materials (for ALL learners)		Printouts of the case studies					
References		Newspaper articles, business reports, discussions with business leaders and entrepreneurs. Work readiness manual, Entrepreneurship S2 Student Book.					

Timing for each step	Description of teaching and learning activity		
	In groups discuss the case studies 1.1 and 1.2 and complete exercise 1.1		
	Teacher activities	Learner activities	Generic competences and cross-cutting issues to be addressed
Introduction 5 min. (approx. 10%)	Recap the circular flow model in Figure 1.2 on page 4 of the Student Book.	Discuss with the class	Generic competence focus: <ul style="list-style-type: none"> • Research and problem solving • Communication skills • Critical thinking: by analysing and discussing the images and answering the questions

<p>Development of the lesson 30 min. (approx. 75%)</p>	<p>Introduce the learners to the role of the entrepreneur in socio-economic development.</p> <p>Let them complete Exercise 1.1 in pairs and discuss their answers with the class.</p> <p>Read case studies 1.1 and 1.2 with the class. In the same pairs, allow the learners to answer the questions that follow. Discuss the answers with the class.</p> <p>Ask the learners to prepare for the case study presentation as homework.</p>	<ul style="list-style-type: none"> • Perform activities and the exercise following guidelines with care. • Focus on learning objectives and concentrate on learning gains from each activity. • Complete tasks. 	<p>Cross-cutting issue to be addressed:</p> <ul style="list-style-type: none"> • Financial education: by analysing the role of the entrepreneur in socio-economic development.
<p>Conclusion: 5 min. (approx. 15%)</p>	<p>Recap the lesson by asking the learners to summarise the role of the entrepreneur in socio-economic development.</p>	<ul style="list-style-type: none"> • Contribute to feedback and answer questions. 	
<p>Teacher lesson-evaluation</p>	<p>What do you look at:</p> <ol style="list-style-type: none"> 1. Availability of learning materials 2. Look at the learners' mood 3. Was the content sufficient? 4. Weather conditions/ visits from mayor, president, anything that may affect the smooth running of the lesson. 5. Think of a way forward if the objectives weren't met. 		

Content map

	Unit 1: Roles, benefits and challenges of an entrepreneur	Unit 2: Setting personal goals	Unit 3: Role of work and socio-economic development	Unit 4: The market
Number of periods	8 periods	10 periods	8 periods	8 periods
Introduction	Discussing the role of entrepreneurs in the community	Brainstorming goal setting	Investigate role of work in socio-economic development	Investigate the role of a business in the market
Classroom organisation	Class, groups, pairs and individual	Class, groups, pairs and individual	Class, groups, pairs and individual	Class, groups, pairs and individual
Equipment required	Case studies in the Student's Book, Interview guide, questionnaire, Internet	Work readiness training program (trainer manual: 1.1 examples of values, beliefs & desirable qualities; 1.2 skills and qualities assessment; 1.3 setting and achieving goals)	Research materials, Internet	Role plays, newspaper articles, world map or globe
Activities	<ul style="list-style-type: none"> • Discuss roles of entrepreneurs • Evaluate entrepreneurship through case study • Prepare presentation on role of entrepreneur • Interpret case study, • Create a group play • Describe challenges and benefits of being an entrepreneur • Compare risks and benefits of being an entrepreneur 	<ul style="list-style-type: none"> • Brainstorm goal setting • Compare personal growth and development to growth of a tree • Create a poster • Identify SMART goals • Plan a festival • Describe goals and create timeline • Suggest SMART goals • Complete an assessment 	<ul style="list-style-type: none"> • Investigate role of work in socio-economic development • List examples of primary sector work and answer questions on case study • Identify work in primary, secondary and tertiary sectors • Classify activities • Make a presentation • Explain the role of a company in socio-economic development 	<ul style="list-style-type: none"> • Define markets and • Investigate the role of a business in the market • Explain the concept of supply and demand • Explain the relationship between supply and demand • Determine a market price • List advantages of local markets • Evaluate challenges of working in regional markets

	Unit 1: Roles, benefits and challenges of an entrepreneur	Unit 2: Setting personal goals	Unit 3: Role of work and socio-economic development	Unit 4: The market
	<ul style="list-style-type: none"> Describe risks and benefits of being an entrepreneur Interview an entrepreneur and prepare a presentation Identify entrepreneurial activities and describe their impact Complete an assessment 		<ul style="list-style-type: none"> Describe and explain the role of a company in the tertiary sector Take part in a job shadow day Arrange a debate Identify and describe activities that hinder socio-economic development Complete an assessment 	<ul style="list-style-type: none"> Draw a mindmap of advantages and disadvantages of economic integration Explain the consequences of economic integration List members of trade blocs Discuss advantages and disadvantages of belonging to a trade bloc. Research and do presentation on economic integration Debate economic integration Complete an assessment
Competencies practiced	Literacy, numeracy, ICT, citizenship and national identity, entrepreneurship and business development, lifelong learning, critical thinking, research and problem solving, communication skills, co-operation	Literacy, ICT, citizenship and national identity, entrepreneurship and business development, lifelong learning, critical thinking, research and problem solving, communication skills, co-operation	Literacy, ICT, citizenship and national identity, entrepreneurship and business development, lifelong learning, critical thinking, research and problem solving, communication skills, co-operation	Literacy, numeracy, ICT, citizenship and national identity, entrepreneurship and business development, lifelong learning, critical thinking, research and problem solving, communication skills, co-operation
Cross-cutting issues addressed	Genocide studies, gender	Peace and values, inclusive education	Environment and sustainability	Environment and sustainability, peace and values, financial education

	Unit 1: Roles, benefits and challenges of an entrepreneur	Unit 2: Setting personal goals	Unit 3: Role of work and socio-economic development	Unit 4: The market
Vocabulary acquisition	Entrepreneur, entrepreneurship, socio economic environment, resource market, contracting, negotiation, fringe benefits, irregular work hours	Goal, personal growth, SMART goal, specific, measurable, achievable, relevant, time-bound, long-term goal, short-term goal, action plan, milestone, timeline, resource, strategy	Socio-economic development, primary sector, secondary sector, tertiary sector, manufacture, trade, wholesale, online, interdependence, standard of living, employment opportunities, conserving natural resources, exploit, deforestation, overgrazing	Market, supply and demand, domestic market, regional market, international market, economic integration, trade blocks
Study skills	Discussing, evaluating, preparing a presentation, interpreting a case study, creating a group play, describing, comparing, interviewing, identifying	Brainstorming, comparing, creating a poster, identifying, planning, describing, suggesting	Investigating, listing, answer questions, identifying, classifying, presenting, explaining, describing, job shadowing, arranging, debating	Investigating, explaining, determining, listing, evaluating, drawing a mindmap, researching, presenting, debating
Revision	Revision exercises in assessment	Revision exercises in assessment	Revision exercises in assessment	Revision exercises in assessment
Assessments	Activities, exercises (homework)	Activities, exercises (homework), formal assessment	Activities, exercises (homework)	Activities, exercises (homework), formal assessment
Learning outcomes	Analyse the role, benefits desirable characteristics and role of an entrepreneur	To be able to create SMART goals and plans to achieve them	Evaluate the role of work in socio-economic development	Analyse the impact of the different types of markets

	Unit 5: Taxes in Rwanda	Unit 6: Personal budgeting	Unit 7: Initial accounting entries of a business	Unit 8: Concepts of metrology and quality testing
Number of periods	10 periods	10 periods	10 periods	8 periods
Introduction	Discussion on paying taxes	Discussion on needs and wants	Discussion on financial information needed in a business	Discussion on role of standardisation
Classroom organisation	Class, groups, pairs and individual	Class, groups, pairs and individual	Class, groups, pairs and individual	Class, groups, pairs and individual
Equipment required	Internet, tax forms, registration forms, case studies	Internet, research, case studies, reference books, journals	Internet, research, case studies, books and journals	Internet, research, case studies, reference books, journals
Activities	<ul style="list-style-type: none"> • Discuss the purpose of paying taxes • List services provided from paying taxes • Evaluate the need for paying taxes • Explain the difference between tax avoidance and tax evasion • Tabulate the difference between tax avoidance and tax evasion • Evaluate the need for a tax consultant • Discuss the purpose of the Rwanda Revenue Authority (RRA) 	<ul style="list-style-type: none"> • Discuss need and wants • Make suggestions • Interpret and evaluate a budget • Discuss similarities and differences • Draw up a pie chart • List monthly expenses and draw up a pie chart • Draw a mindmap of the importance of budgeting • List income and expenses • Draw up a budget • Find idea for a business • Answer questions on a case study 	<ul style="list-style-type: none"> • Draw up a list of financial information • Identify source documents • Design source documents • Explain and use the accounting equation • Write definitions and explain the double entry bookkeeping system • Identify transactions and complete accounting equation • Record transactions • Complete an assessment 	<ul style="list-style-type: none"> • Discuss standardisation • Discuss units • Identify measurements • Calibrate tools • Develop a checklist • Make suggestions for improvements • List and explain quality testing • Arrange a field trip • Design a logo • Make packaging • Conduct quality control • Complete an assessment

	Unit 5: Taxes in Rwanda	Unit 6: Personal budgeting	Unit 7: Initial accounting entries of a business	Unit 8: Concepts of metrology and quality testing
	<ul style="list-style-type: none"> • Calculate taxes • Do research on VAT • Investigate rights and obligations of tax payers • Listen to presentation by tax expert • Investigate the tax system • Investigate registering a business • Complete an assessment 	<ul style="list-style-type: none"> • Review and adjust a budget • Make suggestions or adjustments to a budget • Complete an assessment 		
Competencies practiced	Literacy, numeracy, ICT, citizenship and national identity, entrepreneurship and business development, lifelong learning, critical thinking, research and problem solving, communication skills, co-operation	Literacy, numeracy, ICT, citizenship and national identity, entrepreneurship and business development, lifelong learning, critical thinking, research and problem solving, communication skills, co-operation	Literacy, numeracy, ICT, citizenship and national identity, entrepreneurship and business development, lifelong learning, critical thinking, research and problem solving, communication skills, co-operation	Literacy, numeracy, ICT, citizenship and national identity, entrepreneurship and business development, lifelong learning, critical thinking, research and problem solving, communication skills, co-operation
Cross-cutting issues addressed	Peace and values education	Financial education	Financial education, Standardisation culture	Standardisation culture

	Unit 5: Taxes in Rwanda	Unit 6: Personal budgeting	Unit 7: Initial accounting entries of a business	Unit 8: Concepts of metrology and quality testing
Vocabulary acquisition	Tax, taxation, Rwanda Revenue Authority (RRA), direct taxes, indirect taxes, tax avoidance, tax evasion, PAYE, dividends, VAT, property tax, rights of taxpayers, tax refund, obligation of taxpayers, consumption tax, Rwanda Development Board (RDB)	Want and need, personal budget, financial risk, decision-making, personal resources, income, expenses, debt repayments, review, advocate, accumulated balance	Bookkeeping, accounting, accounting equation, asset, liability, owners equity, accountant, double entry bookkeeping system, source documents, drawer, drawee, payee, asset account, liability account, owners equity account, prime books, ledger, debit, credit, general journal, Cash Payment Journal (CPJ), Cash Receipt Journal (CRJ)	Metrology, international system of units (SI units), accurate measurements, base units, calibrating tools, quality testing, sampling, equipment and apparatus, quality testing process
Study skills	Discussing, listing, evaluating, explaining, tabulating, calculating, doing research, listening, investigating	Discussing, suggesting, interpreting, evaluating, drawing up a pie chart, listing, drawing a mindmap, drawing up a budget, finding ideas, answering questions, reviewing and adjusting	Listing, identifying, designing, explaining, using, defining, completing equations, recording	Discussing, identifying, calibrating, developing, suggesting, listing, explaining, arranging, designing, making, conducting
Revision	Revision exercises in assessment	Revision exercises in assessment	Revision exercises in assessment	Revision exercises in assessment
Assessments	Activities, exercises	Activities, exercises, formal assessment	Activities, exercises	Activities, exercises, formal assessment
Learning outcomes	Analyse the role of taxes in an economy	Prepare a personal budget	Prepare initial accounting entries for a business	Apply basic concepts of metrology and quality testing

6. The role of Entrepreneurship in society

Rwanda's development and the formation of capital cannot be achieved solely by the state or donor funds. It requires the strong backing of a middle-class of Rwandan entrepreneurs. Productive and profitable entrepreneurship is required in the country for the creation of wealth, employment and important innovations. A successful entrepreneur is valuable to society as he or she contributes in several important ways such as providing goods and services, creating job opportunities, developing new markets, products and technologies, and so on. Thus, entrepreneurship helps to level the playing fields between developed and developing countries and regions. The main goal of Entrepreneurship education is to facilitate the change in Rwanda from a subsistence, agricultural-based economy to a competence-based society with a dynamic, entrepreneurial middle-class. Entrepreneurship education therefore forms a critical part of the process to create a prosperous society in Rwanda, and provides the driving force behind more employment, wealth creation and competitiveness.

Entrepreneurship and the learner

Entrepreneurship education is aimed at developing learners who are self-reliant and aware of self-employment opportunities. It is also aimed at raising the profile of potential youth enterprises amongst young people and the public in general. It is intended to promote a culture of entrepreneurship in young people and to change perceptions about less skilled work, which should result in reducing skills gaps and shortages in the workplace too. Thus, Entrepreneurship education enables learners to develop the necessary knowledge, skills, values and

attitudes to create and take advantage of entrepreneurial opportunities, and to successfully start and manage their own businesses.

Broad Entrepreneurship syllabus competencies

During and at the end of Lower Senior level, learners should be able to:

- Make viable entrepreneurial decisions in life.
- Manage resources properly and responsibly.
- Make rational work and career choices in life.
- Save for future needs and manage finances in daily activities.
- Scan and implement business opportunities from the environment.
- Perform basic accounting for a business.
- Develop and implement a viable business plan.
- Pay taxes according to the Rwandan tax law.
- Apply standards in business operations.
- Apply ethical behaviours in business.

As explained earlier in the Introduction to this Teacher's Guide, these broad Entrepreneurship syllabus competencies are to be developed with the generic competencies. This is so that learners are able to communicate, use their imaginations and apply critical thinking and problem-solving skills in a wide range of situations, both in and outside the classroom.

Ordinary Level Entrepreneurship Syllabus

At the end of Senior Two, the learner should be able to:

- Analyse the role, benefits and challenges of entrepreneurs.
- Develop SMART goals and plans to achieve them.

- Evaluate the role of entrepreneurs in socio-economic development.
- Analyse the impact of the different types of markets.
- Analyse the roles of taxes in Rwanda.
- Prepare a personal budget.
- Prepare and record initial accounting entries of a business.
- Apply the basic concepts of metrology and quality testing.

Since all learning occurs best in context, S2 Entrepreneurship is designed to provide learners in Senior Two with a range of meaningful and stimulating contexts that appeal to learners at the Lower Senior level. Knowledge, skills, attitudes and values are developed through different activities. Learners are required to analyse the role of an entrepreneur and discuss the benefits and challenges of being an entrepreneur, develop SMART goals and plans to achieve them, analyse the role and impact of different types of markets through concepts in economics, evaluate demand, supply and determine equilibrium price, assess advantages and disadvantages of economic integration, discuss and evaluate different types of taxes, discuss the importance of paying taxes, assess the rights and responsibilities of tax payers, prepare and review personal budgets, prepare and record initial accounting entries in a business using the double entry bookkeeping system, evaluate the importance of standardisation, and apply concepts of metrology and quality testing.

A variety of resources are also used for activities including business journals, magazines, case studies, the Internet, business people, accounting software etc. Each key unit competence is addressed effectively. Practical and helpful advice is given on what and how to assess whether learners have met this competence. In

addition, particular attention is given to assisting teachers with designing project work and other challenging tasks, so that learners are given effective opportunities to put their entrepreneurial ideas to practice. Subject-specific vocabulary is highlighted too, so that learners develop the necessary skills to understand and use language in entrepreneurial contexts. Thus, S2 Entrepreneurship is designed to support and encourage teachers to embrace the challenge of implementing the new Entrepreneurship competence-based syllabus for Senior Two.

General note to teacher

Choose an appropriate methodology depending on the activity, class size, class environment and availability of materials. Lessons must be interactive and engaging if all learners are to benefit. Remember, these activities must be sequential, to help develop certain competences in order for the final objective to be achieved. Encourage learners to go to their communities and practically apply what they have learnt in class. This can be done in the form of homework and they can give a report on its progress.

Possible activities

- *Individual work:* activities assigned for homework are typically individual; reading and writing activities are useful for assessing the personal understanding of the work.
- *Pair work:* learners typically work with the person sitting next to them; move around the class to listen and assist where necessary; answers can be given orally, written up on the blackboard or in their exercise books
- *Small group work:* divide the class into small groups of 3 or 4 learners; move among the groups to listen and comment, once activity is completed,

- allow learners to discuss their answers orally or write them up on the blackboard, allow learners to ask questions
- *Large group work:* divide the class into small groups of 6 to 8 learners; move among the groups to listen and comment, once activity is completed, allow learners to discuss their answers orally or write them up on the blackboard, allow learners to ask questions
 - *Brainstorming:* mind maps are a useful tool for this activity, use the blackboard or A3 paper, these mind maps can be used as posters to put up on the walls for revision purposes
 - *Debating:* divide the class into groups with equal number of boys and girls, and with equal capabilities (mixture of slow, average and fast learners), allow time for preparation, make sure everyone contributes to the topic debate
 - *Role-play:* explain to the learners how to role-play. Here is a link to show how role-playing can teach Entrepreneurship <https://www.linkedin.com/pulse/20131014150348-108843352-what-a-role-playing-game-can-teach-about-entrepreneurship>
 - *Presentations:* allow time for preparation, whether it's in class or as homework; ensure the learners listen quietly and respectfully, allow time for questions
 - *Case study scenario:* make printouts of case studies if the student book is not available, this activity can be done individually or in small groups
 - *Project work:* the work could be a group or an individually based project; they should be simplistic; remember it helps you to practically assess the performance of the learners in terms of skills and values
- *Research:* allow the learners access to the Internet, school or community library for these activities
 - *Resourceful person:* invite or visit a resourceful entrepreneur to give the learners hands-on real life experiences.
 - *Field trips:* ensure you have permission (written) from the learners' parents before going on a field trip.
 - *Assessment:* Formative and Summative assessments have been provided in the Student Book as well as worksheets at the back of the Teacher's Guide for additional revision

Roles, benefits and challenges of an entrepreneur

(Student's Book pages: 2 – 12)

Key unit competence: To be able to analyse the role, benefits and challenges of being an entrepreneur

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
At the end of this unit, learners should be able to:		
<ul style="list-style-type: none"> Recognise the role of an entrepreneur in socio-economic development. Describe the benefits and challenges of being an entrepreneur. Identify the benefits and challenges of being an entrepreneur. 	<ul style="list-style-type: none"> Assess the role of an entrepreneur in socio-economic development. Analyse the benefits and challenges associated with being an entrepreneur. 	<ul style="list-style-type: none"> Appreciate the role of an entrepreneur in socio-economic development. Develop a positive attitude towards being an entrepreneur. Start entrepreneurial activities in the community.

1.1 Content summary

- Role of an entrepreneur in socio-economic development:
 - Creation of employment opportunities
 - Provision of goods and services
 - Exploitation of resources, etc.
- Benefits of being an entrepreneur:
 - Increased income
 - Self-reliance
 - Independent decision making
 - Improved status
- Possible challenges of being an entrepreneur:
 - Long and irregular working hours
 - High risk
 - Uncertain income
 - No fringe benefits, etc.

- <http://en.igihe.com/opinion/why-building-entrepreneurial-capacity-is.html>
- http://www.memoireonline.com/10/11/4875/m_The-impact-of-women-entrepreneurs-on-economic-development-of-Rwanda-Case-study-of-women-entreprene4.html

Product and resource markets

Entrepreneurs produce goods and services to sell in the community. Goods are items that you can see and touch, such as shoes, hats, books and pens. Services are provided by people such as dentists, barbers and doctors. We can now add this as the 'product market' onto the model.

Businesses also need resources. A resource is money, materials or labour that the business needs to produce the goods or services. You can see this as the 'resource market' in the circular flow diagram.

An entrepreneur faces many different risks. Financial risk is the risk of losing your savings or possessions, such as a home or a vehicle. Professional and

1.2 Additional content

In this Unit, the learner continues with the concepts of entrepreneurship that were introduced in Senior 1.

Here are two links to follow, should you need any additional information on this Unit:

personal risks mean losing your good reputation or professional relationships. Refer to the worksheets on pages 70 – 88 of this Teacher’s Guide. Use the worksheet as revision, homework or a class activity. You are encouraged to search the Internet if you would like more detailed information on this Unit.

- **Key vocabulary**

Economic environment, economist, circular flow model, resource, direct and indirect jobs, negotiation, contracting, self-reliance, decision-making, status, irregular work hours, fringe benefit, reputation, risks, benefits

- **Competencies practised**

Basic

- **Literacy** – reading case studies, expressing ideas through written text, communicating ideas through speaking, listening for understanding
- **Numeracy** – producing a Venn diagram
- **ICT and digital competencies** – investigating Rwandan businesses using the Internet
- **Citizenship and national identity** – fostering national consciousness by investigating local businesses, relating the impact of historical events on the past and present, national and cultural identity, understanding historical and cultural roots and advocating for the historical, cultural and geographical heritage
- **Entrepreneurship and business development** – applying entrepreneurial attitudes and approaches to challenges and opportunities in school and in life, risk-taking in business ventures and in other initiatives

Generic

- **Lifelong learning** – exploiting all opportunities available to improve knowledge and skills

- **Critical thinking** – think reflectively, broadly and logically about challenges encountered in all situations; think imaginatively and evaluate ideas in a meaningful way before arriving at a conclusion
- **Creativity and innovation** – respond creatively to the variety of challenges encountered in life; take initiative to explore challenges and ideas in order to construct new concepts; generate original ideas and apply them in learning situations
- **Research and problem-solving** – be resourceful in finding answers to questions and solutions to problems
- **Communication skills in language subjects and other subjects** – communicate ideas and information confidently and effectively through speaking and writing; use oral and written language to discuss, argue and debate a variety of themes in a logical and appealing manner; develop and communicate messages and speech appropriate to the target recipient or audience
- **Co-operation** – co-operate with others as a team in whatever tasks may be assigned; demonstrate a sense of personal and social responsibility and make ethical decisions and judgements.
- **Cross-cutting issues**
- **Genocide studies** – Lesson 3: Remind learners that all Rwandans were affected, but now live side-by-side. It is important to remember what happened during the 1994 genocide so that we make sure it never happens again.
- **Gender** – Lesson 6: Remind learners that men and women are involved in fashion. Women play an important role in the socio-economic development of a society.

- **Links to other subjects**

A Level entrepreneurship

- **Classroom organisation**

Whole class: This format is used to discuss issues in a class discussion and when learners report their findings orally on a topic to the class as a whole. Allow time for learners to comment after each presentation.

In this unit, the following activities are suitable for whole class participation:
Introductory activity

Groups: Arrange the tables in the classroom so that a smaller group of between four to six learners can work together. This format is used for learners to research topics and provide either oral or written feedback. Often feedback is given by a representative to the whole class.

During group work, the role of the teacher is to ensure that the required discussion is taking place in the group, by moving among the groups and listening to and commenting on what they are saying.

Pairs: Learners typically work with the person sitting next to them. Pair work is useful for peer assessment.

Individual: Activities assigned for homework are typically individual. Reading and writing activities are useful for assessing the personal mastery of the work.

- **Teaching materials**

Resourceful person, case study scenarios, interview guide, questionnaire, Internet

- **Before you start**

As an introduction to Senior 2 studies, you may find it useful to refer to the vocabulary introduced in Senior 1 and revisit the definitions for *entrepreneur* and *entrepreneurship*. You could also recap the characteristics of an entrepreneur covered

in Senior 1, such as commitment, innovation, creativity, persistence, determination and perseverance.

1.3 Teaching steps: (8 lessons)

Lesson 1

(SB pages 1 – 4)

1. Welcome learners to their studies of Entrepreneurship in Senior 2. Explain that this year, they will build on the skills that they have already acquired.
2. Go through the Review activity to reflect on Unit 1 of Senior 1 Student Book.
3. Introduce the lesson by asking learners to discuss the image in Figure 1.1. In groups, discuss the questions in the Introductory activity.
4. Introduce the circular flow model in Figure 1.2 by completing the Pre-learning activity as a class discussion.

Lesson 2

(SB pages 4 – 6)

1. Start the lesson by redrawing the circular flow model. Ask learners to explain the model. If you find that they have not yet understood the concept, work through the model again. Learners to complete Exercise 1.1 in pairs and discuss their answers with the class.
2. Explain how entrepreneurs create direct and indirect jobs. Learners complete Exercise 1.1 individually and ask a learner to write the answers on the board. Read through the case study 1.1 *Entrepreneurs for a better tomorrow* and case study 1.2 *Azeda finds hope in Rwanda theatre* ask learners to answer the questions in pairs. As this case study deals with the traumatic experiences of the 1994 genocide, you will need to present this lesson in a sensitive manner.
3. Learners to discuss their findings with the class. Ask learners to prepare the presentation for case study 1.1 as homework.

Lesson 3 (SB page 7)

1. Start the lesson by allowing learners to present their presentations from the case study *Entrepreneurs for a better tomorrow*. Discuss the presentations as a class.
2. Discuss how entrepreneurs contribute to socio-economic development. Ask learners to prepare the role-play in Activity 1.1 in small groups.

Lesson 4 (SB page 7)

1. Set aside this lesson to allow learners to present their group plays.

Lesson 5 (SB pages 8 – 10)

1. Start the lesson by reading through the benefits of being an entrepreneur and the challenges that entrepreneurs face. Ask learners to provide additional examples and create a table of benefits and challenges on the board.
2. Learners to read through Exercise 1.2 about how to create a Venn diagram and then complete the exercise. Set Exercise 1.2 as individual work.

Lesson 6 (SB pages 10 – 11)

1. Start the lesson by asking learners to prepare an interview with a local entrepreneur (Activity 1.3).
2. Then set aside this lesson to complete and present the answers to the case study *We hear you. Hear us too*.
3. At the end of the lesson discuss Exercise 1.3 and set this as individual work.

Lesson 7 (SB page 11)

1. Learners discuss the answers to Exercise 1.3.
2. As a class, discuss Activity 1.3 and set aside the remaining part of the lesson for the presentations by learners.

Lesson 8 (SB page 11 – 12)

1. Revise the unit as a group.
2. Set the self-assessment at the end of the unit as an individual task.

• Ability groups

Remedial

Allow learners who are struggling with concepts learned to find the answers to these questions.

1. What is the circular flow model?
2. List three benefits of being an entrepreneur.
3. What are financial risks?

Suggested answers

1. A model that shows the relationship between businesses and households
2. Increased income, self-reliance, independent decision making, improved status (any three)
3. The risk of losing possessions or savings

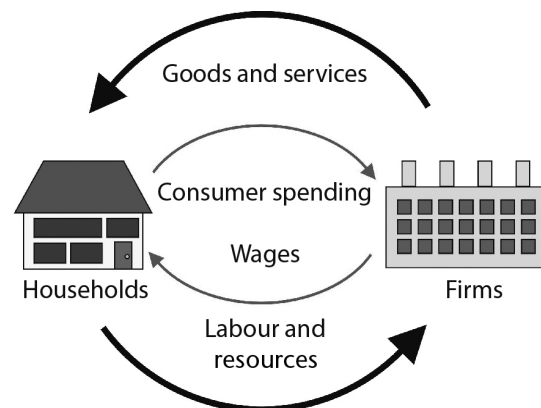
Consolidation

Allow the average learner to answer these questions.

1. Draw the circular flow model and explain the role of the entrepreneur.
2. Describe one of the challenges of being an entrepreneur.
3. Why do you think that an entrepreneur that fails, risks losing personal and business relationships?

Suggested answers

1. The entrepreneur starts new businesses. Without the entrepreneur there would be no circular flow so the entrepreneur plays a vital role in the model.



- Learners can describe one of the following challenges: high risk, uncertain income, no fringe benefit.
- Allow learners' own motivation. Answers could, for example, include that the entrepreneur may be unable to pay back loans to family members or that he or she cannot pay for services provided by another business.

Extension learning

Allow learners who need additional stimulation to answer these questions.

- The circular flow model does not include the government. Suggest how you can link the services provided by the government to the model.
- When an investor invests money, the general rule is that the higher the risk, the higher the potential return. Explain what is meant by this rule and relate this to the risks and returns of an entrepreneur.
- In a table, compare the risks and benefits of being an entrepreneur to the risks and benefits of being an employee.

Suggested answers

- The government raises taxes from households and businesses. In turn the government provides services such as health, education and infrastructure to households and businesses. The government can therefore be linked to both households and businesses in the model.

1.4 Marking checklist

Use the following or a similar marking checklist/rubric to assess an extended text out of 20:

Content (12 marks)	9 – 12 marks	5 – 8 marks	1 – 5 marks
	There is a logical progression from the general to the particular. Content reveals knowledge and understanding of the essentials of the topic.	There are some flaws in the logical progression from the general to the particular. Content reveals some knowledge and understanding of the essentials of the topic.	There is almost no logical progression from the general to the particular. Content reveals little knowledge and understanding of the essentials of the topic.

- Allow learners' own answers related to the relationship between risk and return. Learners should point out that this is the inherent relationship between the benefits and challenges of being an entrepreneur.
- Allow learners' own answers.

Assessment

Assessment of learners can be through formative and summative assessment. Summative assessment usually occurs at the end of every term, as well as in the final examination.

Formative

Any of the exercises in the unit are suitable for use as formative assessment as their purpose is to teach rather than to award marks. Formative assessment also serves to alert teachers to gaps in learners' knowledge. Suggested formative assessment: Activities 9.1 to Activity 9.3.

Summative

This assessment is formal and should ideally be done under examination circumstances, with each learner working individually. The results of a summative test provide a score than can be used to determine whether learners have achieved the desired outcomes.

The Self-assessment on page 12 of the SB can be used as formative or summative assessment.

Language (8 marks)	7 – 8 marks	3 – 6 marks	1 – 2 marks
	Language used correctly in most cases. Language use in general is clear and correct.	Language is sometimes used correctly. Language use in general is not always clear and correct.	The learner does not understand the grammar of the language. Language use is mostly difficult to understand and incorrect.

Use the following or a similar marking checklist/rubric to assess an oral presentation out of 20:

Content (12 marks)	9 – 12 marks	5 – 8 marks	1 – 4 marks
	The content is logically presented. The sentences are meaningful in their context. Content reveals understanding of the topic.	The content is sometimes logically presented. The sentences are sometimes flawed. Content reveals some understanding of the topic.	There is almost no logical arrangement of the content. There is little pattern. Content reveals little understanding of the topic.
Language (8 marks)	7 – 8 marks	3 – 6 marks	1 – 2 marks
	The learner speaks clearly and confidently. The learner uses correct grammar in most cases.	The learner mostly speaks clearly and with confidence. The learner makes some grammatical errors.	The learner does not speak clearly or confidently and has little understanding of grammar.

1.5 Suggested answers

Review activity

(SB page 3)

1. Entrepreneurship: the process of creating, organising and launching a new business.
 Entrepreneur: a person who sets up, manages and takes on the risks of a business
 Enterprising person: an enthusiastic, creative person, eager to take on something new and make a success of it.
 Intrapreneur: an internal employee for example a manager, who promotes innovative product development and marketing by using his/her entrepreneurial skills.

Introductory activity

(SB page 3)

This is an oral activity where learners are asked to discuss the role of entrepreneurs in their own community. The goods and services that are provided by entrepreneurs in the community will therefore vary.

Pre-learning activity

(SB page 4)

Households consume goods and provide the labour for firms.

Exercise 1.1

(SB page 4)

1. An entrepreneur identifies a business opportunity in the community. He or she starts a business with the aim of making a profit.
2. Goods are tangible (real) things such as food products or clothes, whereas a service is intangible and includes haircuts or a check-up by a doctor or dentist.

3. A resource is money, material or labour that a business needs to produce goods or services.
4. Entrepreneurs start businesses. Without businesses there are no products and services offered to households. Businesses also employ people and households rely on salaries and wages to buy products and services. Without entrepreneurs the flow would seize. Entrepreneurs are therefore vital for healthy socio-economic development.

Case study 1.1 *Entrepreneurs for a better tomorrow* (SB page 5)

1. Allow learners' own explanation of how they can use market research, funding options and mentors combined with their skills, for example, in making repairs, doing crafts, cooking or producing a product or service to build a successful business.
2. These new learners will also benefit from the entrepreneurship classes at Makare University. They will have skills to start businesses of their own.
3. Allow learners to present their assessment. Assess the presentation using the oral presentation rubric on page 6.

Case study 1.2 *Azeda finds hope in Rwandan theatre* (SB page 6)

1. Yes, Azeda is an entrepreneur. She founded a theatre and sells plays.
2. A theatre provides a service.
3. A theatre provides employment to a variety of artists such as actors, dancers and so on. The theatre also provides opportunities for writers and musicians. Other people employed by a theatre include backstage technicians and ticket salespersons.

4. Allow learners to offer suggestions such as actors and play writers. Mashirika Theatre Company aims to change the future of Rwanda by increasing awareness of the effect of important topics such as sexism, HIV/ Aids and the 1994 genocide.
5. Entrepreneurs have an important role in healing and developing our communities. They create job opportunities for everyone.

Activity 1.1 (SB page 7)

Allow learners to present their group plays where they show the role of the entrepreneur in the socio-economic environment.

Activity 1.2 (SB page 7)

1. – 2. Allow learners to express their own ideas. Answers can include:
 - Cartoon 1: Benefits of being an entrepreneur: Self-reliance, independent decision-making
 - Challenges of being an entrepreneur: long and irregular working hours
 - Cartoon 2: Challenges of being an entrepreneur: high risk, no fringe benefits
 - Cartoon 3: Benefits of being an entrepreneur: increased income, improved status

Challenges of being an entrepreneur: high risk

- Cartoon 4: Benefits of being an entrepreneur: pride in contribution

Challenges: sole responsibility for decision-making

3. Learners to make up their own cartoon, assess informally.

Exercise 1.2 (SB page 9)

1. – 3. Allow learners to present their ideas in a Venn diagram.

Activity 1.3*(SB page 10)*

This activity is an interview and a presentation. Allow learners to present their findings in a class presentation. Invite the entrepreneur to the presentation. Ensure that the learner says thank you after the presentation.

Case study 1.3 We hear you.*Here us too.**(SB page 10)*

1. The aim of the Twumve-Twumve entrepreneurship evenings is to find solutions for problems faced by Rwandan business people such as the high failure rate of start-up businesses.
2. Allow learners' own answers. Suggestions in the table below.

Risks and benefits of an entrepreneur	Risks	Benefits
Financial	Risk of losing savings, personal possessions	Increased income, higher standard of living
Professional	Risk of losing relationships and status	Improved relationships and status
Personal	Risk of losing relationships	Improved relationships, independent decision making and self-reliance

Exercise 1.3*(SB page 11)*

This is a practical activity. Allow learners to present their findings.

Self-assessment*(SB page 12)*

1. The challenges were finding reliable tailors and sourcing raw materials.
2. The benefits were the *two heads are better than one*. The partnership meant that both women could realise their dreams.
3. Allow learners' own motivation for the positive impact of investing in the education, health and nutrition of children.
4. Allow learners' own motivation for describing the positive effects on the status of an entrepreneur by featuring in popular magazines and participating in prestigious events.
5. Learners' answers may vary.

Key unit competence: To be able to create SMART goals and plan to achieve them

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
At the end of this unit, learners should be able to:		
<ul style="list-style-type: none"> Explain the meaning of goal setting and SMART goals. Identify ways of achieving SMART goals. Distinguish between short-term and long-term goals. 	<ul style="list-style-type: none"> Classify goals into short-term and long-term goals. Set SMART goals. Take steps to achieving set goals. 	<ul style="list-style-type: none"> Appreciate the need for setting SMART goals. Set personal goals in life and strategies to achieve them.

2.1 Content summary

- Concept of SMART goal:
 - Meaning
 - Goal
 - SMART goals (Specific, Measurable, Achievable, Realistic, Timebound)
- Setting long-term and short-term goals
- Action plan
 - what needs to be done
 - when the tasks must be done
 - who will do the tasks
 - when the tasks need to be done by
- Timeline
 - shows progress of the task
 - shows start and finish date of each activity
- Resources
 - money
 - material
 - people

2.2 Additional content

In this Unit, the learner is introduced to goal setting. This is an important lifelong skill that learners can use in all aspects of their lives. This subject has many links to many other topics such as general studies and effective communication.

Refer to the worksheets on pages 70 – 88 of this Teacher's Guide. Use the worksheet as revision, homework or a class activity.

You are encouraged to search the Internet if you would like more detailed information on this Unit. Have a look at these interesting articles:

- <http://www.newtimes.co.rw/section/article/2010-03-29/18188/>
- <http://www.fondationdharcourt.org/the-projects/rwanda-setting-personal-resources-in-motion>
- <http://www.rw.one.un.org/mdg>

• Key vocabulary

Goal, personal growth, SMART goal, specific, measurable, achievable, relevant, timebound, long-term goal, short-term goal, action plan, milestone, timeline, resource, strategy

• Competencies practised

Basic

- **Literacy** – reading case studies; expressing ideas through written text; communicating ideas through speaking; listening for understanding
- **ICT and digital competencies** – investigating businesses through information on the Internet
- **Citizenship and national identity** – fostering national consciousness by planning national celebrations and by

investigating successful business people and businesses in the community

- **Entrepreneurship and business development** – applying entrepreneurial attitudes and approaches to challenges and opportunities in school and in life; risk-taking in business ventures and in other initiatives

Generic

- **Lifelong learning** – exploiting all opportunities available to improve on knowledge and skills; seeking out acquaintances more knowledgeable in areas that need personal improvement and development; taking the initiative to update knowledge and skills with minimum external support
- **Critical thinking** – think reflectively, broadly and logically about challenges encountered in all situations; think imaginatively and evaluate ideas in a meaningful way before arriving at a conclusion
- **Creativity and innovation** – respond creatively to the variety of challenges encountered in life; take initiative to explore challenges and ideas in order to construct new concepts; generate original ideas and apply them in learning situations
- **Research and problem-solving** – 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
- **Communication skills in language subjects and other subjects** – communicating ideas and information confidently and effectively through speaking and writing; using oral and written language to discuss, argue and debate a variety of themes in a logical and appealing manner; developing and communicating messages and speech

appropriate to the target recipient or audience

- **Co-operation** – co-operating with others as a team in whatever task may be assigned.
- **Cross-cutting issues**
- **Inclusive education** – Lesson 1 and 2: Use these lessons and Exercise 2.1 to stress that each person deserves an equal chance. We all need people to support us so that we can reach our full potential.
- **Peace and values education** – Lessons 7, 8 and 9: Use these lessons and Activity 2.1 to stress teamwork and respecting each others' differences. Celebrating Umuganura is a great way to promote Rwandan cultural values that we can use to build, unite and reconcile Rwanda as a nation.

- **Links to other subjects**

General Studies and Effective Communication

- **Classroom organisation:**

Whole class: This format is used to discuss issues in a class discussion and when learners report their findings orally on a topic to the class as a whole. Allow time for learners to comment after each presentation.

Groups: Arrange the tables in the classroom so that a smaller group of between four to six learners can work together. This format is used for learners to research topics and provide either oral or written feedback. Often feedback is given by a representative to the whole class.

During group work, the role of the teacher is to ensure that the required discussion is taking place in the group, by moving among the groups and listening to and commenting on what they are saying.

Pairs: Learners typically work with the person sitting next to them. Pair work is useful for peer assessment.

Individual: Activities assigned for homework are typically individual. Reading and writing activities are useful for assessing the personal mastery of the work.

- **Teaching materials**

Work readiness training programme (trainer manual: 1.1 examples of values, beliefs & desirable qualities; 1.2 skills and qualities assessment; 1.3 setting and achieving goals)

- **Before you start**

The Student Book contains case studies and information about setting goals. Contextualise the lessons by adding current and local stories of people and businesses that are working towards or have reached goals.

2.3 Teaching steps: (10 lessons)

Lesson 1 (SB pages 13 – 14)

1. Begin the unit by discussing the review activity as a class. Learners must discuss the importance of goals and to share their own goals.
2. Learners to complete the Introductory activity in small groups.
3. Set Exercise 2.1 as an individual task.

Lesson 2 (SB page 14)

1. Learners to present their posters from Exercise 2.1.

Parts of the tree	Growth and development of a person
Roots	Values and skills
Trunk	Support system, e.g. friends, family, church, mosque, youth organisations
Branches	Skills, interest and goals (what you want to do or accomplish)
Thorns	Protection
Leaves	Goals you want to reach
Flowers	Future achievements

2. parents, teachers, pastors
3. policemen, judges

Lesson 3 (SB pages 15 – 16)

1. Start the lesson by explaining the concept of SMART goals.
2. Work through each step of setting a SMART goal.
3. Learners to complete Activity 2.1 and 2.2 in small groups and discuss their specific goals as a class.

Lesson 4 (SB pages 16 – 17)

1. Learners to spend the lesson completing Exercise 2.2 in pairs.
2. When complete, discuss the answers in class.

Lesson 5 and 6 (SB pages 17 – 19)

1. Learners to complete the Pre-learning activity individually. Discuss *Long-term and short-term goals* and show learners how to draw up an action plan and create a timeline.

Lesson 7, 8 and 9 (SB page 18 – 20)

1. Learners to spend the lessons completing the Pre-learning activities, three learning activities as well as Activity 2.3 and Activity 2.4 in pairs. Then present their plans to the class after each activity.

Lesson 10 (SB page 21)

1. Learners to read the case study 2.1 *The future is bright for Haguminshuti's chicken empire* and answer the questions.
2. The Self-assessment (page 22) can be used for formal assessment.

- **Ability groups**

Remedial

Allow learners who are struggling with concepts to find the answers to these questions.

1. What is a SMART goal?
2. What is a milestone? Give an example of a milestone.
3. How can an action plan help you to achieve a goal?

Suggested answers:

1. A SMART goal is a goal that is Specific, Measurable, Achievable, Relevant and Timebound.
2. A milestone marks the completion of an event. Allow learners' own suggestions for a milestone.
3. An action plan can help you to achieve a goal because it breaks down every part of the goal into actions that you can complete.

Consolidation

Allow the average learner to answer these questions.

1. Your friend says that he is aiming at increasing the sales of his handwoven baskets by 15% by next year by introducing two new products and hiring two new sales assistants. Is this a SMART goal? Explain your answer.
2. Draw up an action plan to assist your friend with reaching his goal.
3. Create a timeline to assist your friend with reaching his goal.

Suggested answers

1. Yes, it is a SMART goal.
Specific – increase sales 15% by next year
Measurable – 15% increase
Achievable – a 15% increase in one year is a realistic increase
Relevant – the friend is growing his own business
Timebound – one year.
2. Allow learners' own action plans.
3. Allow learners' own timelines.

Extension learning

Allow learners who need additional stimulation to answer these questions.

1. Your friend has asked you to assist with setting a SMART goal. She wants to take part in the annual cycle race, Tour du Rwanda, by next year. Help her with setting a SMART goal.
2. Draw up an action plan to assist your friend with reaching her goal of participating in Tour du Rwanda.

3. Create a timeline to assist your friend with reaching her goal of participating in Tour du Rwanda.

Suggested answers

1. Allow learners' own suggestions. Ensure that all aspects of the SMART goal are included in the answer.
2. Allow learners' own action plans.
3. Allow learners' own timelines.

Learners to search this story on the Internet. The story of South African quadriplegic Chaeli Mycroft who summited Kilimanjaro in September 2015. (<http://www.discoverafrica.com/teamwork/>). Learners discuss findings in groups.

Assessment

Assessment of learners can be through formative and summative assessment. Summative assessment usually occurs at the end of every term, as well as in the final examination.

Formative

Any of the exercises in the unit are suitable for use as formative assessment as their purpose is to teach rather than to award marks. Formative assessment also serves to alert teachers to gaps in learners' knowledge. Suggested formative assessment: Activity 2.1 to Activity 2.2.

Summative

This assessment is formal and should ideally be done under examination circumstances, with each learner working individually. The result of a summative test provides a score that can be used to determine whether learners have achieved the desired outcomes.

The Self-assessment on page 22 can be used as formative or summative assessment.

2.4 Marking checklist

Use the following or a similar marking checklist/rubric to assess an extended text out of 20:

Content (12 marks)	9 – 12 marks	5 – 8 marks	1 – 4 marks
	There is a logical progression from the general to the particular. Content reveals knowledge and understanding of the essentials of the topic.	There are some flaws in the logical progression from the general to the particular. Content reveals some knowledge and understanding of the essentials of the topic.	There is almost no logical progression from the general to the particular. Content reveals little knowledge and understanding of the essentials of the topic.
Language (8 marks)	7 – 8 marks	3 – 6 marks	1 – 2 marks
	Language used correctly in most cases. Language use in general is clear and correct.	Language is sometimes used correctly. Language use in general is not always clear and correct.	The learner does not understand the grammar of the language. Language use is mostly difficult to understand and incorrect.

Use the following or a similar marking checklist/rubric to assess an oral presentation out of 20:

Content (12 marks)	9 – 12 marks	5 – 8 marks	1 – 4 marks
	The content is logically presented. The sentences are meaningful in their context. Content reveals understanding of the topic.	The content is sometimes logically presented. The sentences are sometimes flawed. Content reveals some understanding of the topic.	There is almost no logical arrangement of the content. There is little pattern. Content reveals little understanding of the topic.
Language (8 marks)	7 – 8 marks	3 – 6 marks	1 – 2 marks
	The learner speaks clearly and confidently. Uses correct grammar in most cases.	The learner mostly speaks clearly and with confidence. The learner makes some grammatical errors.	The learner does not speak clearly or confidently and has little understanding of grammar.

2.5 Suggested answers

Introductory activity (SB page 13)

Brainstorm the answers with the class.

Exercise 2.1 (SB page 14)

Allow learners to present their poster and ideas. See page 14 of SB for the answers

Activity 2.1

(SB page 15)

1. Allow learners to give their own suggestions.
2. Learners' answers may vary.

Activity 2.2*(SB page 16)*

Not specific	Specific
I want to get good grades.	I want to get an A in Entrepreneurship at the end of Senior 2.
Not measurable	Measurable
I want to score lots of goals in soccer.	I want to score five goals by the end of the soccer season.
Not achievable	Achievable
I want to have a million francs in my bank account.	I want to learn about saving and investing my money wisely.
Irrelevant	Relevant
I want to play professional soccer.	I want to attend soccer practice three times a week.
Not timebound	Timebound
I want to learn to play the piano.	I want to learn to play three new songs by the end of the term.

Exercise 2.2*(SB pages 16 – 17)*

1. Yes, the entrepreneur has a SMART goal.
- 2.

Specific	Increase sales
Measurable	10% growth
Achievable	Advertising, hire sales assistants
Realistic	Build her own business
Timebound	End of the year

3. Allow learners' own suggestions for translating goals into SMART goals.
4. Allow learners to write their own personal SMART goals.

Pre-learning activity*(SB page 17)*

Answers will vary according to the learners' SMART goals. Learners must state that these goals are called SMART goals.

Pre-learning activity*(SB page 18)*

1. Answers will vary according to the goal they choose.
2. It is important to achieve both short-term and long-term goals to make your life meaningful.

Learning activity 1 and 2*(SB page 18)*

Learners to present their action plan and timelines to the class.

Learning activity 3*(SB page 19)*

The learners' answers will vary according to the goal they choose.

Activity 2.3*(SB page 20)*

This is a practical activity where learners combine their efforts into producing an event.

Activity 2.4*(SB page 20)*

Allow learners to present their SMART goals relating to the farming activities of the farmer.

Case study *The future is bright for Haguminshuti's chicken empire**(SB page 21)*

1. His goal was to start a business in agriculture.
2. His first loan application was rejected, there was an irregular supply of birds and the quality of birds varied.
3. Allow learners to list the SMART goal. The goal should include information from the case study.
4. Allow learners to create a timeline. The timeline should include information from the case study.

Self-assessment*(SB page 22)*

- 1.–3. Answers will vary as this is a practical task. This assessment can form part of formal assessment.

Key unit competence: To be able to evaluate the role of work in socio-economic development

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
At the end of this unit, learners should be able to:		
<ul style="list-style-type: none"> Identify the various activities done in the community. Explain the types of work done in the community. Give examples of activities that hinder socio-economic development. 	<ul style="list-style-type: none"> Analyse the different activities according to the types of work. Assess the contribution of work to socio-economic development. Describe activities that hinder socio-economic development. 	<ul style="list-style-type: none"> Take part in work that contributes to socio-economic development. Show concern about activities that hinder socio-economic development.

3.1 Content summary

- Activities being done in the area
- Classification of activities according to type of work i.e.
 - Agriculture
 - Manufacturing
 - Trading
 - Service provision
- Contribution of the various types of work to socio-economic development
 - Employment opportunities
 - Variety of goods and services
 - Improving standards of living, etc.
- Activities that hinder socio-economic development
 - Over-exploitation of resources
 - Poor farming methods
 - Deforestation

3.2 Additional content

In this Unit, learners will continue learning about the role of work in the socio-economic environment. They were introduced to the value of work in Senior 2 and in this Unit they will continue to engage with the role of the entrepreneur in society. Look at the following link: http://web.undp.org/evaluation/documents/ADR/ADR_Reports/Rwanda/ch3-ADR_Rwanda.pdf

Refer to the worksheets on pages 70 – 88 of this Teacher's Guide. Use the worksheet as revision, homework or a class activity. You are encouraged to search the Internet if you would like more detailed information on this Unit.

• Key vocabulary

Socio-economic development, manufacture, trade, wholesale, online, interdependence, standard of living, employment opportunities, conserving natural resources, exploit, deforestation, overgrazing

• Competencies practised

Basic

- Literacy** – reading case studies; expressing ideas through written text; communicating ideas through speaking; listening for understanding
- ICT and digital competencies** – investigating the use of natural resources on the Internet
- Citizenship and national identity** – fostering national consciousness by encouraging preservation of natural resources
- Entrepreneurship and business development** – applying

entrepreneurial attitudes and approaches to challenges and opportunities in school and in life; risk-taking in business ventures and in other initiatives

Generic

- **Lifelong learning** – exploiting all opportunities available to improve on knowledge and skills
- **Critical thinking** – think reflectively, broadly and logically about challenges encountered in all situations; think imaginatively and evaluate ideas in a meaningful way before arriving at a conclusion
- **Creativity and innovation** – respond creatively to the variety of challenges encountered in life; take initiative to explore challenges and ideas in order to construct new concepts; generate original ideas and apply them in learning situations
- **Research and problem solving** – be resourceful in finding answers to questions and solutions to problems
- **Communication skills in language subjects and other subjects** – communicating ideas and information confidently and effectively through speaking and writing; using oral and written language to discuss, argue and debate a variety of themes in a logical and appealing manner; developing and communicating messages and speech appropriate to the target recipient or audience.
- **Cross-cutting issues**
- **Environment and sustainability** – Lesson 2: Use this opportunity to discuss the impact of development versus conservation. We are responsible for ensuring that our primary, secondary and tertiary activities are sustainable. We need to understand the impact of our actions on the environment. We

need to care for the geographical heritage of Rwanda and pass down a healthy environment to the next generation.

- **Gender** – Lesson 6: Be aware not to set girls versus boys in the debate, but rather for them to complement each other. Debating is a good way for boys and girls to build confidence and self-esteem.

- **Links to other subjects**

Work in citizenship and General studies and Communication skills

- **Classroom organisation**

Whole class: This format is used to discuss issues in a class discussion and when learners report their findings orally on a topic to the class as a whole. Allow time for learners to comment after each presentation.

Groups: Arrange the tables in the classroom so that a smaller group of between four to six learners can work together. This format is used for learners to research topics and provide either oral or written feedback. Often feedback is given by a representative to the whole class.

During group work, the role of the teacher is to ensure that the required discussion is taking place in the group, by moving among the groups and listening to and commenting on what they are saying.

Pairs: Learners typically work with the person sitting next to them. Pair work is useful for peer assessment.

Individual: Activities assigned for homework are typically individual. Reading and writing activities are useful for assessing the personal mastery of the work.

- **Teaching materials**

Research materials, Internet

- **Before you start**

In this Unit, learners will investigate the role of work in the socio-economic environment. This Unit includes links to General studies and Communication skills. Learners can also draw from their knowledge of the natural environment and preserving natural resources from studies in Geography and Chemistry.

3.3 Teaching steps: (8 lessons)

Lesson 1 (SB pages 23 – 25)

1. Welcome the learners and reflect on Unit 3 of Senior 1. In small groups, take them through the Review activity and ask them to discuss the answers as a class.
2. Learners to complete the introductory activity in pairs. If the lesson takes part after lunch, then ask learners what their lunch contained or list a number of standard lunch items on the board.
3. Complete the Pre-learning activity 1 either as a class brainstorming activity or a class discussion. Then, discuss the meaning of socio-economic development and introduce the four types of work namely agriculture, manufacture, trade and service provision. Learners to discuss the second Pre-learning activity in small groups. They are to list the activities on the chalkboard.
4. Learners to read through the case study 3.1 *Farming coffee in Rwanda* and answer the questions in pairs. Discuss the answers as a class.

Lesson 2 (SB page 25 – 26)

1. Start the lesson by recapping the four types of work and provide an example for each one.
2. Ask learners to complete Exercise 3.1 individually. Write the suggested answers on the board.

3. Learners to complete the learning activity in small groups. Discuss one example from each group with the class. Discuss the inter-relationship of the four types of work and set Exercise 3.2 as an individual task.

Lesson 3 (SB page 26)

1. Discuss the answers to Exercise 3.2 as a class.
2. Learners to complete Activity 3.1 in pairs.
3. Set aside the remaining part of the lesson for learners' presentations.

Lesson 4 (SB page 27 – 28)

1. As a class, brainstorm how work contributes to socio-economic development and ask learners to complete Activity 3.2 individually.
2. Learners to read the case study 3.2 *A thousand grey hills of granite* and to answer the questions in pairs.
3. Learners to read the case study 3.3 *A passion for entertainment in Rubavu* and answer the questions for individually.

Lesson 5 (SB page 28)

1. Allow a day for learners to take part in work as discussed in Activity 3.3.

Lesson 6 (SB page 28)

1. Arrange a debate as per Activity 3.4 and set aside the lesson for the debate.

Lesson 7 and 8 (SB pages 29 – 31)

1. Discuss the activities that hinder socio-economic development and the importance of preserving natural resources.
2. Discuss the over-exploitation of natural sources, poor farming methods and how to avoid overgrazing and deforestation.
3. Set Exercise 3.3 and the Self-assessment task as individual tasks.

- **Ability groups**

Remedial

Allow learners who are struggling with concepts learned to find the answers to these questions.

1. List four examples of work in agriculture.
2. What does it mean to exploit natural resources?
3. What does it mean to improve the standard of living?

Suggested answers:

1. Coffee and tea production. Banana, bean, maize, sweet potato and macadamia nut farming.
2. Exploiting natural resources means that we make use of the resource in an irresponsible way.
3. To improve the standard of living means that a person has more money and lives more comfortably (has things that make life easier such as electricity in the home, or a car).

Consolidation

Allow the average learner to answer these questions.

1. How many different jobs are involved in making a hand-woven basket?
2. Explain how the four types of work are inter-related using an example.
3. Give an example of what happens when we exploit a natural resource.

Suggested answers:

1. At least three jobs. The farmers grow banana plantations, the leaves are harvested and sold to the weavers who will then sell their finished products to the public.
2. Allow learners' own explanation.
3. Allow learners' own examples.

Extension learning

Allow learners who need additional stimulation to answer these questions.

1. Research and describe the importance of agriculture for Rwanda's economy.
2. Discuss how we can avoid exploiting our natural resources.
3. Draw a diagram that shows what happens when we deplete our forests.

Suggested answers:

1. Allow learners to motivate their answers.
2. Allow learners to motivate their answers.
3. Learners will design their own diagrams.

- **Assessment**

Assessment of learners can be through formative and summative assessment. Summative assessment usually occurs at the end of every term, as well as in the final examination.

Formative

Any of the exercises in the unit are suitable for use as formative assessment as their purpose is to teach rather than to award marks. Formative assessment also serves to alert teachers to gaps in learners' knowledge. Suggested formative assessment: Activity 3.1 to Activity 3.4.

This assessment is formal and should ideally be done under examination circumstances, with each learner working individually. The results of a summative test provides a score than can be used to determine whether learners have achieved the desired outcomes.

The Self-assessment on page 31 can be used as formative or summative assessment.

3.4 Marking checklist

Use the following or a similar marking checklist/rubric to assess an extended text out of 20:

Content (12 marks)	9 – 12 marks	5 – 8 marks	1 – 4 marks
	There is a logical progression from the general to the particular. Content reveals knowledge and understanding of the essentials of the topic.	There are some flaws in the logical progression from the general to the particular. Content reveals some knowledge and understanding of the essentials of the topic.	There is almost no logical progression from the general to the particular. Content reveals little knowledge and understanding of the essentials of the topic.
Language (8 marks)	7 – 8 marks	3 – 6 marks	1 – 2 marks
	Language used correctly in most cases. Language use in general is clear and correct.	Language is sometimes used correctly. Language use in general is not always clear and correct.	The learner does not understand the grammar of the language. Language use is mostly difficult to understand and incorrect.

Use the following or a similar marking checklist/rubric to assess an oral presentation out of 20:

Content (12 marks)	9 – 12 marks	5 – 8 marks	1 – 4 marks
	The content is logically presented. The sentences are meaningful in their context. Content reveals understanding of the topic.	The content is sometimes logically presented. The sentences are sometimes flawed. Content reveals some understanding of the topic.	There is almost no logical arrangement in the text. There is little pattern. Content reveals little understanding of the topic.
Language (8 marks)	7 – 8 marks	3 – 6 marks	1 – 2 marks
	The learner speaks clearly and confidently. Uses correct grammar in most cases.	The learner mostly speaks clearly and with confidence. The learner makes some grammatical errors.	The learner does not speak clearly or confidently and has little understanding of grammar.

3.5 Suggested answers

Review activity (SB page 23)

1. An activity like a job which involves physical or mental effort in order to achieve a result.
2. Allow learners' own examples.
3. Allow learners' own examples.
4. Everyone has a right to feel that the work they do is worthwhile and they should feel respected for it.

Introductory activity (SB page 23)

This discussion relates to the inter-relationship of work in the different sectors. Discuss the production of the different items that learners bring for their lunch.

Pre-learning activity 1 (SB page 24)

Allow learners' own view points.

Pre-learning activity 2 (SB page 24)

1. Farming, harvesting, pruning, ploughing, milking (accept any farming type jobs).
2. Boiler-maker, drilling, sewing, milling, electrician (accept any manufacturing type job).
3. Shop owner, shop assistant, cashier, merchandiser, trader (accept any trading type job).
4. Client Services Consultant, Client Services trainer, Client Services Teamleader, Client Services Manager (accept any service provision type job).

Case study *Farming coffee in Rwanda* (SB pages 24 – 25)

1. Learners can list coffee farmer, tea farmer, dairy farmer and so on.
2. The awards will bring recognition, exports of the coffee will increase and this will be good for the economy. Award-winning coffee can also be sold at a higher price.
3. Allow learners' own answers. You will need people to manage the washing process at all stages. You will also need mechanics to service the machines. So the more beans that are processed in Rwanda, the more job opportunities are created.

Learning activity (SB page 24)

Allow learners' own examples.

Exercise 3.1 (SB page 26)

- A Baby sitter – service provision
- B Fisherman – agriculture
- C Bookkeeper – service provision
- D Craftsperson – manufacture
- E Plumber – service provision

Exercise 3.2 (SB page 26)

Allow learners' own motivation for their classifications.

Activity 3.1 (SB page 26)

Allow learners to present their presentations. Ensure that they classify work as agriculture, manufacture, trading and service businesses.

Activity 3.2 (SB page 27)

1. Answers should include farmers, pickers, drivers, sales persons, chefs, waiters and so on.
2. Learners should refer to the many jobs that the coffee industry creates.
3. Coffee produced in Rwanda is of a very high quality and is liked all over the world. The more people that buy coffee locally and increased exportation only increases sales and therefore increases revenue.

Case study *A thousand grey hills of granite* (SB page 27)

1. East African Granite Industries provided work to over 150 local people.
2. Mining of granite and production of granite products
3. Selling to the local and export market
4. Allow learners' own explanations of the inter-relationships between the investment in the power line, road network and water treatment plant to the company and to the community in the Nyagatere district.

Case study *A passion for entertainment in Rubavu* (SB page 28)

1. The Gisenyi acrobats perform and run youth programmes catering for children who are vulnerable.
2. They entertain and teach. These are both services.
3. Allow learners' explanation of how performing acrobatic moves requires the trust of fellow acrobats.
4. Yes, when the artists perform abroad they are paid in foreign currency. This is an export of their services from Rwanda to the other country.

Activity 3.3 (SB page 28)

This activity involves learners participating in work in the socio-economic environment.

Activity 3.4 (SB page 28)

You may decide to hold a debate to discuss these topics or hold a class discussion. Make sure that learners argue opposing viewpoints logically. Make sure you have equal number of boys and girls on each debating team.

Exercise 3.3 (SB page 31)

Allow learners' identification and description of activities that hinder socio-economic development in their community.

Self-assessment (SB page 31)

1. This is a practical activity where learners will present their findings on a poster. Make use of the marking checklist/rubric on page 19 to assess the poster.
2. The farmer grows food for his cows. He needs to maintain his fields which requires work and money so his cows eat well. If they eat well, they produce lots of milk. He sells his milk to the dairies. The money he makes he puts back into his business so he can continue to provide for his community. The milk is then turned into cheese. This cheese is sold to various businesses and the community benefits in many different ways.
3. In agriculture, farmers grow and sell cash crops. Many farmers work with cooperatives to sell their products for export. To manufacture means to produce something on a large scale using machines. Trading means buying and selling goods and services. It can be wholesale, retail or online. Service provision means selling services such as transport, health care, teaching, banking, repairs and many more.
4. Learners can describe any three activities, for example overfishing, deforestation and overgrazing.

Answers to Summative assessment

(Units 1 to 3) (SB pages 32 – 33)

Section A

1. Benefits of being an entrepreneur include:

- Increased income
- Self-reliance
- Independent decision making
- Improved status (any three)

Challenges of being an entrepreneur include:

- Long and irregular working hours
- High risk
- Uncertain income
- No fringe benefits (any three)

2. a) Allow learners' own answers. They should explain that Matthew Rugamba is aiming to show people abroad that Africa has a unique style and elegance. (6)

b) Allow learners' own motivation. If potential customers feel that African fashion has a unique style and elegance, it is likely that this will result in more people wanting to buy African fashion. In this way, other Rwandan designers benefit. (4)

3. Allow learners' own motivation. Benefits should include that there is less competition and that people are interested in the business as it produces new products. Challenges include that there is no successful business that you can copy. It may also be difficult to find raw materials and employees that know how to make the product or service. (6)

(6)
[20]

Section B

1. a) Stage 1: planting and maintenance (watering and spraying pesticides)
Stage 2: harvesting and transportation of the cotton to the factory
Stage 3: spinning, weaving and dyeing of the cotton. Then the production of the t-shirts.
Stage 4: Transportation of the final garments to the shops. (3)

b) Stage 1: Agriculture
Stage 2: Agriculture, manufacture
Stage 3: Manufacture
Stage 4: Trade, service provision (3)

2. Cotton plants that use fertilisers, water and land; transport of cotton to factory; electricity for spinning and weaving; dyes; transport to shops (4)

3. To exploit means to derive benefit from. To exploit a natural resource means that we use it, sometimes this use is not sustainable and we will deplete the natural resource. (4)

4. Allow learners' suggestions for preserving natural resources while producing fashion wear. (6)
[20]

Section C

Allow learners' own SMART goal. Assess the goals using a rubric. (10)

Total marks: 50

Key unit competence: To be able to analyse the impact of the different types of markets

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
At the end of this unit, learners should be able to:		
<ul style="list-style-type: none"> • Explain the meaning of <i>Market, Product, Demand and Supply</i>. • Identify various types of markets. • Explain the advantages and the disadvantages for each type of market. • Explain the concept of economic integration. • Give the advantages and disadvantages of economic integration. • Identify certain regional trading blocs. 	<ul style="list-style-type: none"> • Explain the relationship that exists between demand and supply. • Explain the process of shifting from a domestic market to a regional market. • Assess the effects of economic integration on the economy. 	<ul style="list-style-type: none"> • Show support for shifting from a domestic market to a regional market.

4.1 Content summary

- Meaning of:
 - Market
 - Product
 - Supply
 - Demand
- Relationship between demand and supply
- Types of markets
 - Domestic or local market
 - Advantages and disadvantages
 - Regional market
- Advantages and disadvantages
- Economic integration
 - Meaning of economic integration
 - Shifting from domestic market to a regional market
- Advantages and disadvantages of economic integration
- Some regional trading blocs: EAC, COMESA, CEPGL

4.2 Additional content

Markets play an important role in the growth of business and development of entrepreneurial activities. Many learners think of a market in the traditional sense. Emphasise that markets are not always physical locations. Examples of virtual markets include goods and services traded on the Internet as well as the stock exchange (this is not covered in this unit, but keen learners may be interested in this market as well). Here is the link to Rwanda's Stock Exchange: <http://www.rse.rw/>. Here are links to information on Integration:

- <http://siteresources.worldbank.org/INTAFRICA/Resources/257994-1344361818868/rwanda-economic-update-3-july-30-2012.pdf>
- http://www.eac.int/news/index.php?option=com_docman&task=doc_download&gid=252&Itemid=78

In this Unit, you will introduce the different trade blocs that Rwanda belongs

to. Collect newspaper articles and pay attention to any news stories that cover the advantages and disadvantages of belonging to different trade blocs.

Refer to the worksheets on pages 70 – 88 of this Teacher’s Guide. Use the worksheet as revision, homework or a class activity.

You are encouraged to search the Internet if you would like more detailed information on this Unit.

- **Key vocabulary**

Market, demand, supply, equilibrium, domestic market, regional market, tariffs, trade bloc, and economic integration

- **Competencies practised**

Basic

- **Literacy** – reading case studies; expressing ideas through written text; communicating ideas through speaking; listening for understanding
- **Numeracy** – producing supply and demand curves
- **Citizenship and national identity** – fostering national consciousness by investigating local businesses; relating the impact of historical events on the past and present national and cultural identity; understanding historical and cultural roots and advocating for the historical, cultural and geographical heritage

Generic

- **Lifelong learning** – exploiting all opportunities available to improve knowledge and skills
- **Critical thinking** – think reflectively, broadly and logically about challenges encountered in all situations; think imaginatively and evaluate ideas in a meaningful way before arriving at a conclusion
- **Creativity and innovation** – respond creatively to the variety of challenges encountered in life; take initiative to

explore challenges and ideas in order to construct new concepts; generate original ideas and apply them in learning situations

- **Research and problem solving** – be resourceful in finding answers to questions and solutions to problems
- **Communication skills in language subjects and other subjects** – communicating ideas and information confidently and effectively through speaking and writing; using oral and written language to discuss, argue and debate a variety of themes in a logical and appealing manner; developing and communicating messages and speech appropriate to the target recipient or audience
- **Co-operation** – co-operating with others as a team in whatever tasks may be assigned
- **Cross-cutting issues**
- **Peace and values education** – Lesson 3: Use this lesson to stress that strong internal trade creates employment. Economic integration is important for good relations with neighbouring countries. Creating employment is important for Rwanda’s future.
- **Financial education** – Whole unit: When we understand how markets work we can make the correct financial decisions. Economics is therefore an important subject for entrepreneurs.
- **Environment and sustainability** – Lesson 4: Use this lesson to stress that as we grow our economy and trade with our neighbours, we still need to protect the environment. Business growth is good for the economy, but it is important that economic growth does not mean that we over-exploit and degrade the environment.

- **Links to other subjects**

The concepts in this unit can also be found in studies in Economics and Geography.

Regional integration is driven by geo-political forces. The world has become less prone to war since the advent of free trade after WWII.

- **Classroom organisation**

Whole class: This format is used to discuss issues in a class discussion and when learners report their findings orally on a topic to the class as a whole. Allow time for learners to comment after each presentation.

Groups: Arrange the tables in the classroom so that a smaller group of between four to six learners can work together. This format is used for learners to research topics and provide either oral or written feedback. Often feedback is given by a representative to the whole class.

During group work, the role of the teacher is to ensure that the required discussion is taking place in the group, by moving among the groups and listening to and commenting on what they are saying.

Pairs: Learners typically work with the person sitting next to them. Pair work is useful for peer assessment.

Individual: Activities assigned for homework are typically individual. Reading and writing activities are useful for assessing the personal mastery of the work.

- **Teaching materials**

- Role-plays can be conducted in class to illustrate how markets work.
- Newspaper articles dealing with international co-operation.
- Teacher must draw diagrams on the board illustrating the interaction of demand and supply.

- A world map or globe can be used to illustrate regional co-operation.

- **Before you start**

Collect newspaper articles and other news stories that discuss the advantages and disadvantages of Rwanda's economic integration.

You can make use of articles on the Rwanda Development Board website: <http://www.rdb.rw/>

If possible, show learners how to do a transaction in a virtual market using the Internet. For example using the online shopping site: <http://www.kaymu.rw/>

4.3 Teaching steps: (8 lessons)

Lesson 1

(SB pages 36 – 37)

1. Introduce the unit by recapping Unit 4 of Senior 1 with the review activity and answer the four questions.
2. Learners to explain what a market is in their own words. They may provide examples such as shopping at a supermarket or buying goods and services at local stores. Write their suggestions on the board.
3. Discuss the remaining questions of the introductory activity as a class and write the answers on the board. End the lesson by explaining that a market can be a physical location where a transaction between a buyer and a seller takes place. This includes shops such as grocery shops, hairdressers and the traditional marketplace.
4. Explain that a market is any platform where buyers and sellers can interact and where transactions take place. This includes virtual markets. Learners to research examples of goods and services that are traded on the Internet and explain how these transactions take place.

Lesson 2*(SB pages 38 – 40)*

1. Explain that entrepreneurship is closely related to other subjects, for example Economics. Explain to the learners that Economics is a science that studies the way that people and societies make use of their resources. Explain that there are many concepts in Economics that are useful in entrepreneurship.
2. Divide the class into large groups to discuss the learning activity. Ask a representative from each group to report their findings. Then list the following terms on the board and explain each of them: Product, demand, supply, demand curve, supply curve.
3. Use the example in the Student's Book to explain the concept of *demand and supply*. Draw up the curves on the board and show how the demand and supply curves can be used to show the equilibrium price.
4. Learners to complete Exercise 4.1 for the next lesson.

Lesson 3*(SB pages 40 – 42)*

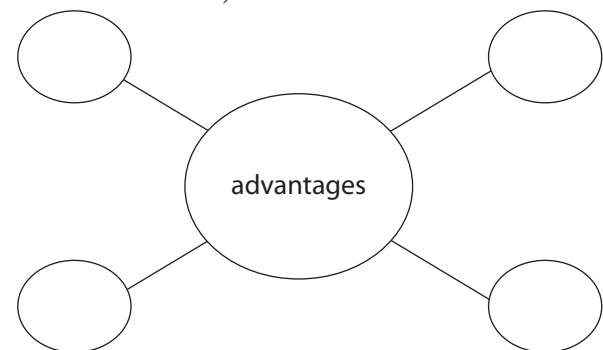
1. Learners to present their answers to Exercise 4.1. If needed, spend some time revising the concepts of demand and supply.
2. Ask learners to complete Exercise 4.2 in pairs.
3. At the end of the class, ask learners to provide their answers and write the correct answers on the board.

Lesson 4*(SB pages 43 – 44)*

1. As the concepts of economics are new, it may be a good idea to spend part of this lesson revising the concepts of demand and supply.
2. Introduce the concept of domestic or local markets by completing the pre-learning activity. Ask the learners to write examples of local markets on the board. They can identify local small

businesses in their community. Ask them to give you the advantages and disadvantages of a domestic market in their communities. Learners may also suggest supermarkets such as Nakumatt (if there is a store in their local area). Point out that while the store sells to people in the local area, Nakumatt and other supermarkets have expanded into Rwanda from neighbouring countries. This means that they are an example of a business that operates in a regional market.

3. Ask learners to provide examples of goods and services that they can buy in Rwanda from other countries. If they cannot come up with examples, use American soft drink manufacturer Coca Cola, South Korean cellular phone company Samsung or South African service provider MTN.
4. Learners to complete the Pre-learning activity in two groups. Allow one group to show the advantages and another the disadvantages on the board. A spider diagram (mind map is very useful for this).



5. Ask learners to read the case study 4.1 *Homegrown Rwandan success*.
6. Set the questions in the case study as homework.

Lesson 5*(SB page 45)*

1. Discuss the answers to the case study as a class.
2. Introduce the concept of economic integration by discussing the

Pre-learning activity. Explain that the term *integrate* means to link and co-ordinate. Economic integration therefore means to co-ordinate and agree with rules regarding import and export of products between countries. Write the following types of economic integration on the board:

- Preferential trade agreement when members commit to a lower tariff on imports
 - Free-trade area where there are no tariffs between member countries
 - Customs union where members commit to a free-trade area and have a common external tariff with non-members.
 - Common market has all the features of a customs union as well as free movement of labour and capital within the bloc. Economic union where members use similar tax and interest rates. Members can also use a single currency (for example the Euro in the European Union).
3. Spend the rest of the lesson discussing advantages and disadvantages of economic integration.

Lesson 6 (SB page 46)

1. Let learners do Exercise 4.3 in small groups, where they draw a mindmap to show the advantages and disadvantages of economic integration.
2. Next, complete Exercise 4.4. Write learners' suggestions on the board.

Lesson 7 (SB pages 46 – 47)

1. Make several copies of a map of Africa and hand these out in class. Colour in the different countries that belong to different trade blocs. Discuss each country in class and the benefits and disadvantage to Rwanda of being connected with the specific country. For example, Kenya provides access to a port in Mombasa where imports to

Rwanda can be shipped. Kenya is also a producer of tea and coffee and therefore is a competitor to Rwanda's exports.

2. Ask the learners to complete the following Pre-learning activity using the Internet or the school or community library as homework.
3. Ask learners to use their knowledge from studies in Geography when they discuss the imports and exports from each country in EAC and COMESA.
4. If time allows, spend some time discussing the European Union and the benefits and disadvantages of this union to the European member countries.
5. Learners to complete Exercise 4.5, questions 1-3 in two large groups. Ask them to think about question 4 as homework.

Lesson 8 (SB page 48 – 50)

1. Learners to debate the role of economic integration to socio-economic development. Move through the class and assist learners where needed.
2. If time allows, let learners do the Self-assessment in class, as an individual task and if there is not enough time, set this assessment as homework.

• **Ability groups**

Remedial

Allow learners who are struggling with concepts learned to find the answers to these questions.

1. What is a market?
2. List three different types of markets.
3. Explain what is meant by economic integration.

Suggested answers:

1. A market is any medium where buyers and sellers can interact and where transactions take place.
2.
 - Domestic or local markets
 - Regional markets
 - International markets

3. Economic integration is an agreement between different countries. The agreement can include rules for tariffs and other trade policies between the countries.

Consolidation

Allow the average learner to answer these questions.

1. In the supply and demand model, describe the relationship between demand and cost.
2. How do you determine a market price using the supply and demand model?
3. State three advantages for an economy to integrate regional markets.

Suggested answers:

1. Learners must explain that the demand for a product will increase as the cost decreases and vice versa. The relationship is inversely proportional.
2. Learners must explain that equilibrium is reached when demand is equal to supply. At this point we find the market price.
3. Learners' answers will differ. Examples can include:
 - increased movement of labour force across borders and the creation of employment opportunities
 - increase in variety and quality of goods and services
 - accessibility to financial institutions to acquire finance
 - increased cross border investment
 - larger markets.

Extension learning

Allow learners who need additional stimulation to answer these questions.

1. Explain the purpose of the supply and demand model.
2. What are the advantages and disadvantages of Rwanda belonging to COMESA and EAC trading blocs?
3. What is a trade bloc?

Suggested answers:

1. Learners' answers will differ. They should include an explanation of the relationship between price, demand and supply. The model helps economists and businesses to understand how markets operate.
2. Learners' answers will differ. Examples can include:
 - increased movement of the labour force across borders and the creation of employment opportunities
 - increase in variety and quality of goods and services
 - accessibility to financial institutions to acquire finance
 - increased cross border investment
 - larger markets.
3. A trade bloc is an agreement between different countries. The agreement can include minimising or eliminating duties and tariffs and imposing tariffs on imports from outside the bloc.

Assessment

Assessment of learners can be through formative and summative assessment. Summative assessment usually occurs at the end of every term, as well as in the final examination.

Formative

Any of the exercises in the Unit are suitable for use as formative assessment as their purpose is to teach rather than to award marks. Formative assessment also serves to alert teachers to gaps in learners' knowledge. Suggested formative assessment: Activity 4.1 and Exercises 4.1 to 4.5.

Check that learners can do all the exercises and activities in the Unit. Observe how they work with the map and if they can locate the regional trading blocs as well as list the country members.

Summative

This assessment is formal and should ideally be done under examination circumstances, with each learner working individually. The results of a Summative test provide a score that can be used to

determine whether learners have achieved the desired outcomes.

The Self-assessment on page 50 can be used as formative or summative assessment.

4.4 Marking checklist

Use the following or a similar marking checklist/rubric to assess an extended text out of 20:

Content (12 marks)	9 – 12 marks	5 – 8 marks	1 – 4 marks
	There is a logical progression from the general to the particular. Content reveals knowledge and understanding of the essentials of the topic.	There are some flaws in the logical progression from the general to the particular. Content reveals some knowledge and understanding of the essentials of the topic.	There is almost no logical progression from the general to the particular. Content reveals little knowledge and understanding of the essentials of the topic.
Language (8 marks)	7 – 8 marks	3 – 6 marks	1 – 2 marks
	Language used correctly in most cases. Language use in general is clear and correct.	Language is sometimes used correctly. Language use in general is not always clear and correct.	The learner does not understand the grammar of the language. Language use is mostly difficult to understand and incorrect.

Use the following or a similar marking checklist/rubric to assess an oral presentation out of 20:

Content (12 marks)	9 – 12 marks	5 – 8 marks	1 – 4 marks
	The content is logically presented. The sentences are meaningful in their context. Content reveals understanding of the topic.	The content is sometimes logically presented. The sentences are sometimes flawed. Content reveals some understanding of the topic.	There is almost no logical arrangement in the text. There is little pattern. Content reveals little understanding of the topic.
Language (8 marks)	7 – 8 marks	3 – 6 marks	1 – 2 marks
	The learner speaks clearly and confidently. Uses correct grammar in most cases.	The learner mostly speaks clearly and with confidence. The learner makes some grammatical errors.	The learner does not speak clearly or confidently and has little understanding of grammar.

4.5 Suggested answers

Review activity *(SB page 36)*

1. Primary needs are natural or unlearned needs that are determined by their environment and their everyday lives. Secondary needs are desires and wants that become important when primary needs are satisfied.
2. Durable (lasts a long time) and perishable (likely to spoil quickly if not refrigerated) goods. Economic (demands a price) and free goods. Substitute goods (goods be used for the same purpose) or complementary goods (a good's demand is increased when a price of another good decreases)
3. Price, income, social and cultural structure, fashion and expectations
4. Allow learners to give their own examples.

Introductory activity *(SB page 36)*

1. A market is any medium where buyers and sellers can interact and where transactions take place. Allow learners to provide an explanation using their own words.
2. Products
3. Learners should highlight that as Yolande sells to foreign visitors, she will sell most baskets in the tourist seasons (i.e. during the long dry season and the short dry season in January).
4. More baskets will mean more competition. Learners should explain that increased competition will negatively affect Yolande's basket sales. However, if her quality is better than Gakuru's then customers will still buy from her. In addition, furthermore vendors can create a market (such as the popular Caplaki Craft Village in Kigali) and then more tourists will arrive. This will mean more business for both Yolande and Gakuru.

Activity 4.1 *(SB page 38)*

Learners' answers will vary. Accept any reasonable answers.

Learning activity *(SB page 38)*

Learners can suggest that the prices increase because there are less fruits and vegetables available when they are not in season.

Learning activity *(SB page 39)*

Learners can suggest that local farmers will plant more cassava in their fields to take advantage of the higher prices.

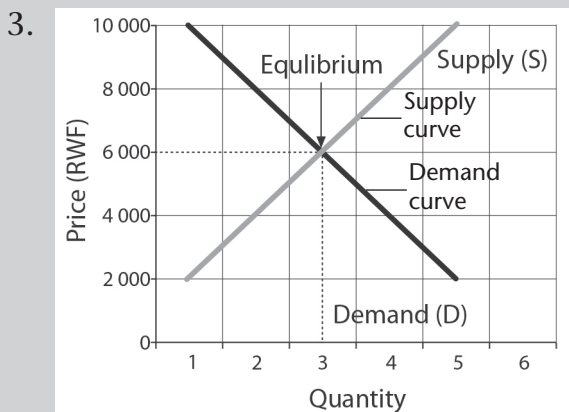
Exercise 4.1 *(SB page 40)*

1. **Market:** the environment that enables buyers and sellers to be brought together
Products: final goods that have been processed from raw materials
Demand, supply: the quantity that consumers are willing to buy at a given price and the quantity that sellers are willing to make available at a given price.
2. Consumers will always demand more at low prices and less at high prices. Thus the relationship is inverse due to the income effect.
3. Suppliers want to make a profit and will always sell more at high prices and less at low prices.
4. If they charge less than 100, they will be charging a price that is less than the cost of producing. This will result in them making a loss. Businesses aim to make a profit.

Exercise 4.2

(SB page 41)

1. Consumers want to pay as little for a product as possible, so the higher the price the less products consumers will buy. Producers want to sell products for as high a price as possible, so the higher the price the more consumers will sell.
2. The higher the price the less consumers will want to buy. The lower the price, the more consumers will want to buy. This is an inverse (opposite) relationship.



4. The market price is at 3 (6 000 Frw). This is where the supply equals the demand. Market equilibrium is reached here.

Pre-learning activity

(SB page 42)

- a) Allow learners to give their own examples

Pre-learning activity

(SB page 44)

An opportunity to expose the surrounding countries (EAC) to the beautiful products of Rwanda. Therefore increasing business revenue and allowing the business to expand.

Case study *Homegrown Rwandan success*

(SB pages 44 – 45)

1. Sina Gérard sells to both the local and the regional market.
2. Learners will provide their own suggestions. For example, that transport costs are lower in the local market and that Sina Gérard understands the customers' tastes and preferences.
3. He needs to ensure that the flowers are still fresh and undamaged when they are delivered. This means that he needs fast transport options. He also needs to provide the flowers at a cost that is not too high.

Pre-learning activity

(SB page 45)

Learners can suggest that economies are integrated, which means that they are combined.

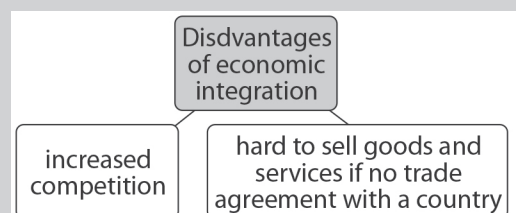
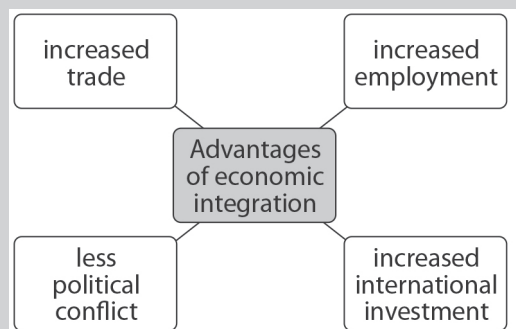
Pre-learning activity

(SB page 46)

The largest trade bloc is the EU (European Union).

Exercise 4.3

(SB page 46)



Exercise 4.4*(SB page 46)*

1. Countries open their borders and accept imports without tariffs and quotas. The firm is able to sell to foreign markets and increase the size of their operations.

2. Political co-operation is important for economic integration as it creates peace, leads to problem solving and wealth creation through co-operation.

Exercise 4.5*(SB page 47)*

1.

EAC	COMESA		CPEGL
Burundi Kenya Rwanda Tanzania Uganda	Burundi Comoros Democratic Republic of the Congo Djibouti Egypt Eritrea Ethiopia Kenya Libya	Madagascar Malawi Mauritius Rwanda Seychelles Sudan, Swaziland Uganda Zambia Zimbabwe	Burundi Democratic Republic of the Congo

2. Rwanda can benefit from:

- increased trade. Economic trade blocs mean that the market where Rwandan products can be sold is larger
- increased employment opportunities
- reduced political conflict with neighbouring countries
- increased foreign investment.

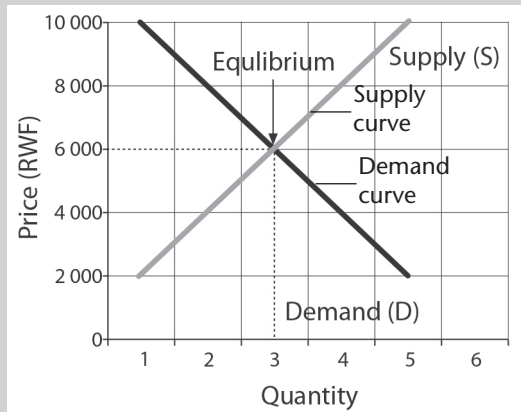
3. Rwanda needs to negotiate the terms and agreements in the trade bloc. This means that the government cannot make independent decisions. Rwandan businesses now have new competition from the member countries. It is easy for Rwandan businesses to sell to other member countries and easy for businesses in the member countries to sell to Rwanda. This means that a Rwandan business must operate more efficiently to be competitive.

4. Answers will differ: Increased movement/jobs are created/sharing of ideas and technology/increased urbanisation.

Self-assessment*(SB page 50)*

1. Demand: The amount of product that a consumer can and wants to buy at a certain price.
Supply: the amount of product that producers are willing to make and sell at a certain price.

2.



3.

Advantages	Disadvantages
<ul style="list-style-type: none"> • The farmer understands local culture and language when communicating with customers. • The farmer knows customers' tastes and preferences. • The farmer knows if the local economy is growing. • The farmer has less transport costs and pays no import duties and can therefore provide inexpensive tomatoes to customers. 	<ul style="list-style-type: none"> • The local market is small so it can be difficult for the farmer to expand her business. • If the local economy is not going well, customers may not buy many tomatoes. • Imported tomatoes from large farms abroad may be sold cheaper at the local market. This makes it difficult for the farmer to compete.

Key unit competence: To be able to analyse the roles of taxes in Rwanda

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
At the end of this unit, learners should be able to:		
<ul style="list-style-type: none"> • Explain the meaning of taxation, taxes, tax avoidance and tax evasion. • Explain the importance of paying taxes. • Identify the sources of taxes. • Identify the rights and obligations of taxpayers. • Distinguish the types of taxes paid in Rwanda. • Identify the conditions, documents advantages and sanctions of subscribing to the tax system. 	<ul style="list-style-type: none"> • Assess the various types of taxes. • Fill in documents required for subscribing to a tax system. 	<ul style="list-style-type: none"> • Appreciate the role of taxes in an economy. • Advocate for payment of taxes in the community. • Show concern for non-tax payment.

5.1 Content summary

- Meaning of:
 - Taxation and tax
 - Tax avoidance and tax evasion
- Importance of paying taxes in an economy
 - Paying government workers
 - Infrastructural development (schools, hospitals, etc.)
 - Raising revenue for the government, etc.
- Sources of taxes
 - Personal income
 - Business profits
 - Personal and business property
 - Business sales, etc.
- Rights and obligation of the taxpayers
- Rights of the taxpayers
 - Right to confidentiality,
 - Right to legal representation
 - Right to tax refund, etc.
- Obligation of the taxpayers
 - Register with Rwanda Revenue Authority
 - Signing of tax returns
 - Supply all the information and documents, etc.
- Different types of taxes
 - Direct taxes
 - Income tax
 - Rental tax
 - Property tax, etc.
 - Indirect taxes
 - VAT
 - Consumption tax
 - Entry duties, etc.
- Subscribing to tax system
 - Conditions
 - Filling in a registration form
 - Legal form of the business
 - Indicate all types of taxes one owes to the RRA, etc.
- Documents
 - Certificate of registration
 - Documents showing types of taxes
 - His/her identification document, etc.
- Advantages
 - Take part in business
 - Take part in nation building
 - Get certification, etc.
- Sanctions/ penalties
 - Fine
 - Closure of business
 - Cancellation of registration certificate

5.2 Additional content

Learners will probably have an idea of what taxes are used for and how they are collected from conversations at home. They may not know the different types of taxes and how these are the main source of income for the government.

Learners are unlikely to be familiar with modern day tax collection, but learners that attend church services are likely to have heard about tax collectors from biblical stories. The tax collectors described in the Bible were disliked by the Jews as they collaborated with the Roman Empire. The taxes collected were used to oppress the population through force, so it is no wonder that tax collectors or taxes were not looked upon favourably.

The system of collecting taxes originates from the need to fund wars.

Early tax systems include the payment of *Danegeld* in Medieval England. The funds were at first used to pay off raiding Danes (Vikings), but were later spent on military expenses.

In ancient Egypt, the use of cooking oil was also taxed.

In Rwanda, the taxation system was inherited from the colonial regime. Today the Rwanda Revenue Authority (RRA), (established in 1997), collects and administers taxes.

Raising revenue for the government

The government does not raise the same amount of taxes every year. The amount depends on how well the economy is doing in Rwanda. The better the economy is doing, the more taxes are raised and the more services the government can provide to its citizens.

Often the government can only pay for some of its budgeted expenses with taxes. If the government cannot raise more taxes, it needs to borrow money from other countries. This is a problem, as the loans must be repaid with **interest**.

Alternatively, the government must cut its expenses. This means less services for Rwandans.

The best option is to improve the economy, which means that more people will work, start businesses and therefore pay taxes.

Personal income tax

An individual must pay personal income tax on his or her income. People earn money from salaries, wages, pensions, interest and **dividends**.

When you work for a company, your employer will deduct tax called Pay-As-You-Earn (PAYE) tax. The employer calculates how much money you have earned. Then money paid towards social security and your pension is deducted. You pay 3% of your salary to the social security fund.

Your employer also pays an amount equal to 2% of your salary towards the fund. The amount left over is your taxable income. The employer calculates this tax and deducts this amount from your income. The employer then declares and pays the tax amount to the Rwanda Revenue Authority (RRA).

The employer must declare and pay PAYE within 15 days following the end of the month in which the income was earned. Employees can be permanent employees, casual labourers and employees with a second employer. They have different tax rates. If you earn less than 30 000 Frw per month, you do not pay tax. If you earn more than 30 000 Frw per month, your employer will deduct tax. The more you earn, the greater the tax percentage that is due to the government. This system is called progressive taxation.

Excise tax

An excise tax is an indirect tax. This means that whomever pays the tax to the government tries to recover the tax by increasing the price of the product. It's a

type of tax charged on products produced in the country. An example of a product that is subject to excise tax is gasoline.

Here are links to additional information on excise taxes and to the Rwanda Revenue Authority website.

<http://www.rra.gov.rw/spip.php?article250>

<http://www.rra.gov.rw/>

Refer to the worksheets on pages 69 – 87 of this Teacher's Guide. Use the worksheet as revision, homework or a class activity.

You are encouraged to search the Internet if you would like more detailed information on this unit.

- **Key vocabulary**

Tax, taxation, Rwanda Revenue Authority (RRA), direct taxes, indirect taxes, tax avoidance, tax evasion, PAYE, dividends, VAT, property tax, rights of taxpayers, tax refund, obligation of taxpayers, consumption tax, Rwanda Development Board (RDB)

- **Competencies practised**

Basic

- **Literacy** – reading case studies; expressing ideas through written text; communicating ideas through speaking; listening for understanding
- **Numeracy** – working out tax rates

Generic

- **Lifelong learning** – exploiting all opportunities available to improve knowledge and skills
- **Critical thinking** – think reflectively, broadly and logically about challenges encountered in all situations; think imaginatively and evaluate ideas in a meaningful way before arriving at a conclusion
- **Creativity and innovation** – respond creatively to the variety of challenges encountered in life; take initiative to explore challenges and ideas in order to

construct new concepts; generate original ideas and apply them in learning situations

- **Research and problem solving** – be resourceful in finding answers to questions and solutions to problems
- **Communication skills in language subjects and other subjects** – communicating ideas and information confidently and effectively through speaking and writing; using oral and written language to discuss, argue and debate a variety of themes in a logical and appealing manner; developing and communicating messages and speech appropriate to the target recipient or audience
- **Co-operation** – co-operating with others as a team in whatever tasks may be assigned; demonstrating a sense of personal and social responsibility and making ethical decisions and judgements.
- **Cross-cutting issues**
- **Peace and values education** – Whole unit: It is important to pay the correct amount of tax so that the government has enough money to develop Rwanda.
- **Financial education** – Whole unit: By paying tax, we help the government to improve the lives of all Rwandans.

- **Links to other subjects**

This Unit links to subjects such as Economics, General studies and Effective Communication. Taxation is an important part of the circular flow diagram introduced in Economics and in Unit 9 of Entrepreneurship Senior 2.

Learners discuss and self-reflect on important issues relating to the role of taxation in socio-economic development. These are also skills learnt in General Studies and Effective Communication.

- **Classroom organisation**

Whole class: This format is used to discuss issues in a class discussion and when learners report their findings orally on a topic to the class as a whole. Allow time for learners to comment after each presentation.

Groups: Arrange the tables in the classroom so that a smaller group of between four to six learners can work together. This format is used for learners to research topics and provide either oral or written feedback. Often feedback is given by a representative to the whole class.

During group work, the role of the teacher is to ensure that the required discussion is taking place in the group, by moving among the groups and listening to and commenting on what they are saying.

Pairs: Learners typically work with the person sitting next to them. Pair work is useful for peer assessment.

Individual: Activities assigned for homework are typically individual. Reading and writing activities are useful for assessing the personal mastery of the work.

- **Teaching materials**

Case study scenarios, registration and declaration forms from the Rwanda Revenue Authority (RRA)

- **Before you start**

Read through the background notes and prepare an introduction on the topic of taxation. If time allows, spend some time discussing the origin of taxation (as funds for military expenses) and contrast it with the current need for taxes.

5.3 Teaching steps (10 lessons)

Lesson 1 *(SB page 52)*

1. Discuss the origin of taxation as a class and contrast the system of collecting funds for military purposes with the

current need for taxes. Explain that taxes play a vital role in the growth and development of a country's economy as taxes are the primary source of income for the state. Explain that every government highlights their priorities in the annual budget speech where spending areas are discussed.

2. Learners to complete the introductory activity and discuss the answers in a class discussion.

Lesson 2 *(SB page 53)*

1. Read through the section on taxation in the Student's Book. Then allow learners to complete Activity 5.1. Discuss the answers to the questions in a class discussion.

Lesson 3 *(SB pages 54)*

1. Describe the difference between tax avoidance and tax evasion. Divide the class in three groups and ask the learners to complete Activity 5.2. Allow one representative from each group to discuss one of the answers with the class. Learners to read Activity 5.2 and discuss the answers to the questions. Ask the learners to collect newspaper articles or other news stories concerning tax evasion or tax avoidance.
2. You can also explain to learners that one of the largest tax related scandals occurred in 2001, where the large energy corporation Enron (in Houston, America) filed for bankruptcy. The corporation fraudulently reported that they were operating at a profit to gain the trust of investors. Many of the company's managers were charged and served jail sentences. The shareholders lost billions of US dollars and many people lost their pensions. The Enron tax scandal is a good example of how important it is for all stakeholders to manage the finances correctly and report and pay the correct taxes.

Ask learners to use the Internet to do further research about this company or search YouTube for the film made about the scandal.

3. Set Activity 5.3 as an individual task for the next lesson.

Lesson 4 (SB pages 54 – 56)

1. Discuss Activity 5.3 as a class. Then discuss the importance of paying taxes. Ask learners to provide examples of government employees and their roles in the local community.
2. Allow time for learners to complete Activity 5.4 in pairs. Provide posters that can assist learners with their presentations.

Lesson 5 (SB pages 56 – 58)

1. Learners to complete the Pre-learning activity in pairs and report back to the class. The learners may use the Internet if it's available or they can use the library. If both aren't available, allow the learners to do the activity at home or where they have access to the Internet or a community library.
2. Discuss the different sources of taxes. Make use of the table and the examples in the Student's Book and explain how to calculate income tax using a progressive system.
2. Ask learners to complete Exercise 5.1 individually.
3. Explain the concept of Value-added Tax (VAT). Contrast VAT paid in Rwanda with a similar tax in other countries. Some countries have very low VAT rates. The lowest are found in Asia (for example Hong Kong with 5%) as well as the Americas with General Sales Tax (GST) in Canada at 5% and in the USA at around 9% (each state has its own tax rates). In Kenya, VAT is levied at two different rates, namely 16% and 14%. VAT in Burundi and Uganda is

also levied at 18%. Scandinavia has some of the highest rates of VAT in the world (Denmark, Sweden and Norway levies 25% tax) and Hungary tops the scale at 27%, although certain necessities such as dairy products and flour are levied at 18%.

4. Ask learners to do the research described in Exercise 5.2 for the next lesson.

Lesson 6 (SB pages 58 – 59)

1. Start this lesson by revising the origin of taxation.
2. Divide the class into groups and allow learners time to present their answers to Exercise 5.2.

Lesson 7 (SB page 58 – 60)

1. Invite or arrange a visit to a Sector Tax official. Allow the learners to ask the official about tax payers rights and obligations. Ask a learner to write what they have learned from the visit, on the board. Allow the class to help.
2. Divide the learners into pairs and ask them to complete Activity 5.5 and report their findings to the class.
3. Ask the learners to provide a definition for the term *obligation*. After the discussion, write down their suggestions on the board as well as the definition provided by the Dictionary: *Obligation: something by which a person is bound or obliged to do certain things, and which arises out of a sense of duty or results from custom, law, etc.* Discuss as a class other laws that citizens of Rwanda are obliged to follow, such as the obligations discussed in the constitution: <http://www.rwandahope.com/constitution.pdf> End the lesson by setting Activity 5.6 as homework.

Lesson 8*(SB pages 60 – 64)*

1. Start the lesson by discussing the answers to the homework activity, Activity 5.6. Then as a class, discuss the Pre-learning activity. Once that is done, continue to discuss the difference between direct and indirect forms of taxes. Write the definition for each type of tax on the board. Then draw a mindmap and ask learners to provide examples of both direct and indirect taxes.
2. Learners to complete the case study 5.1 *Duties and taxes for import into Rwanda* individually.
3. Ask learners to research and bring documentation to class showing learners what information is needed to fill out the different tax forms.

Lesson 9*(SB pages 64 – 65)*

1. Invite another tax official to explain the process of subscribing to the tax system. Learners to do Activity 5.7 in pairs.
2. Learners to discuss the advantages of being part of the tax system. Read through the case study 5.2 *Register your business – it's the law* and discuss the answers to the questions in small groups.

Lesson 10*(SB pages 66 – 68)*

1. Learners to complete the Pre-learning activity in pairs.
2. Discuss the sanctions and penalties for non-compliance with the tax system as a class. Explain the procedures for closing and deregistering a business. Learners then complete the Self-assessment individually.

- **Ability groups**

Remedial

Allow learners who are struggling with concepts learned to find the answers to these questions.

1. What is a tax?
2. What does the government spend taxes on?
3. How does the government collect taxes?

Suggested answers:

1. Tax is a compulsory contribution to state revenue.
2. The government spends taxes on infrastructure such as roads, hospitals, schools, jails and socio-economic development.
3. Taxes in Rwanda are collected by the Rwanda Revenue Authority (RRA).

Consolidation

Allow the average learner answer these questions.

1. Discuss the importance of paying taxes.
2. Explain the difference between direct and indirect taxes.
3. Evaluate the benefits to individuals of tax compliance.

Suggested answers:

1. Allow learners' own answers. They should point out that the government raises taxes so that it has funds for creating economic growth and development. The government uses taxes to pursue the objectives set out in the budget speech. Many people are employed by the government and these civil servants fulfil important functions in education, healthcare etc.
2. Direct taxes are levied on the incomes of individuals (e.g. personal income and dividends) or the profit of a business. Indirect taxes are levied on expenditure. The purchaser pays this money over at the point of sale. Examples include VAT, consumption tax and customs duties.
3. Compliance provides proof of tax registration and business existence, which can be useful in applying for loans. The reputation of the business is enhanced in the community if the business is properly registered and

compliant. Registered businesses have access to merchant discounts and can apply for government tenders. Paying tax is the right thing to do and it contributes to nation-building.

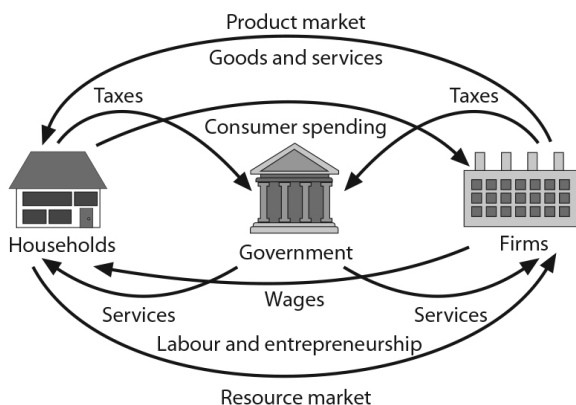
Extension learning

Allow learners who need additional stimulation to answer these questions.

1. The circular flow model shows the relationship between businesses and households. Money also flows from businesses and households to the government in the form of taxes. Add the taxes paid to the model. In return, the government provide goods and services to businesses and households. Add this to the model.
2. Discuss how tax compliance leads to economic development.
3. Write an essay on the history of taxation.

Suggested answer:

1.



2. Allow learners' explanations. They should explain that economic development results in the improved standard of living for all citizens. This happens when everyone has a good chance of securing employment, access to health care and an education. When the citizens in a country have well-paying jobs, this generates additional tax revenue for the

government. This positive development can only happen if tax revenue is generated to spend on infrastructure, improving the efficiency of government departments and so on.

3. Allow learners' own answers. Assess using the marking checklist/rubric on page 41.

• Assessment

Assessment of learners can be through formative and summative assessment. Summative assessment usually occurs at the end of every term, as well as in the final examination.

Formative

Any of the exercises in the unit are suitable for use as formative assessment as their purpose is to teach rather than to award marks. Formative assessment also serves to alert teachers to gaps in learners' knowledge. Suggested formative assessment: Activity 5.1 to Activity 5.7 and Exercise 5.1.

Summative

This assessment is formal and should ideally be done under examination circumstances, with each learner working individually. The results of a summative test provide a score than can be used to determine whether learners have achieved the desired outcomes.

The Self-assessment on page 68 can be used as formative or summative assessment.

5.4 Marking checklist

Use the following or a similar marking checklist/rubric to assess an extended text out of 20:

Content (12 marks)	9 – 12 marks	5 – 8 marks	1 – 4 marks
	There is a logical progression from the general to the particular. Content reveals knowledge and understanding of the essentials of the topic.	There are some flaws in the logical progression from the general to the particular. Content reveals some knowledge and understanding of the essentials of the topic.	There is almost no logical progression from the general to the particular. Content reveals little knowledge and understanding of the essentials of the topic.
Language (8 marks)	7 – 8 marks	3 – 6 marks	1 – 2 marks
	Language used correctly in most cases. Language use in general is clear and correct.	Language is sometimes used correctly. Language use in general is not always clear and correct.	The learner does not understand the grammar of the language. Language use is mostly difficult to understand and incorrect.

Use the following or a similar marking checklist/rubric to assess an oral presentation out of 20:

Content (12 marks)	9 – 12 marks	5 – 8 marks	1 – 4 marks
	The content is logically presented. The sentences are meaningful in their context. Content reveals understanding of the topic.	The content is sometimes logically presented. The sentences are sometimes flawed. Content reveals some understanding of the topic.	There is almost no logical presentation of the content. There is little pattern. Content reveals little understanding of the topic.
Language (8 marks)	7 – 8 marks	3 – 6 marks	1 – 2 marks
	The learner speaks clearly and confidently. Uses correct grammar in most cases.	The learner mostly speaks clearly and with confidence. The learner makes some grammatical errors.	The learner does not speak clearly or confidently and has little understanding of grammar.

5.5. Suggested answers

Introductory activity *(SB page 52)*

Allow learners' own answers. Write these on the board.

Activity 5.1 *(SB page 53)*

1. Education, health care, sanitation, police
2. Allow learners' explanation. They should suggest that the government will not have funds to provide the services. They would have to source the funds from private individuals or businesses that would have to pay for their own services. Those that could not afford services would have to go without. There would not be any free services such as policing or education.

Activity 5.2 *(SB page 53)*

1. Allow learners to express their views and as the teacher, emphasise the importance of reporting your taxes correctly.
2. Tax evasion is illegal. It entails not declaring income or hiding certain streams of income to prevent having to pay tax. Avoidance involves using tax loopholes to reduce the tax liability.
3. Evading tax. Mr Karimunda is being dishonest about the reasons for the car purchase and the extension to his home. This is illegal.

Activity 5.3 *(SB page 54)*

1. Allow learners to define taxation in their own words. They should highlight that taxes are levied on persons and businesses. They are collected by an authority and used by the government to provide goods and services for the citizens of the country.

2. A tax consultant understands the tax rules and laws. The tax consultant can therefore ensure that the tax avoidance is legal.

Pre-learning activity *(SB page 54)*

Learners' answers will vary.

Pre-learning activity *(SB page 56)*

Learners can identify direct taxes such as income tax and indirect taxes such as VAT.

Activity 5.4 *(SB page 56)*

1. Public expenditure is spending by the government on public services such as infrastructure, policing, the army, education and so on.
2. Allow learners' interpretation of the statement. They should point out that a lack of spending on goods and services will result in social unrest. People will not have access to basic health and education services, poverty will increase and discontent will increase. People will protest, leading to violence.

Exercise 5.1 *(SB page 57)*

Income: 4 000 000 Frw annually.

Step 1: Calculate the 0% of 360 000
 $360\ 00 \times 0\% = 0\ \text{Frw}$

Step 2: Subtract 360 000 from the original amount:

$4\ 000\ 000 - 360\ 000 = 3\ 640\ 000\ \text{Frw}$

Step 3: Calculate 20% of 840 000
(Annual taxable amount on 20%):

$840\ 000 \times 20\% = 168\ 000\ \text{Frw}$

Step 4: Subtract 840 000 from 3 640 000
 $3\ 640\ 000 - 840\ 000 = 2\ 800\ 000\ \text{Frw}$

Step 5: Calculate 30% of 2 800 000
 $2\ 800\ 000 \times 30\% = 840\ 000\ \text{Frw}$

Step 6: Add up all the calculated taxes to get the total tax to be paid.

$0 + 168\ 000 + 840\ 000 = 1\ 008\ 000\ \text{Frw}$

$2\ 1\ 008\ 000\ \text{Frw} - 74\ 000\ \text{Frw}$
 $= 934\ 000\ \text{Frw}$

Exercise 5.2*(SB page 58)*

Learners must identify five VAT-rated and five VAT-exempt items from the receipts they bring to class.

VAT-rated:

water, nuts, sweets, biscuits, cleaning products

VAT-exempt:

fruit, vegetables

Look at the RRA website for more examples <http://www.rra.gov.rw/spip.php?article1120>

Activity 5.5*(SB page 59)*

1. Allow learners' own answers. Some suggestions could be:
 - Taxpayers need to trust the tax authorities.
 - Taxpayers must not be overcharged due to inefficiency.
 - Confidentiality ensures that identity fraud cannot be committed.
 - Taxpayers who duly pay tax may make an incorrect calculation (over-estimate) and should be given a refund.
2. Establishing trust with the taxpayer will ensure future revenues and will reduce the instances of tax evasion and tax avoidance.

Pre-learning activity*(SB page 60)*

Direct taxes e.g. PAYE and company tax, and indirect taxes e.g. VAT, excise duties

Activity 5.6*(SB page 60)*

1. The state must be able to collect taxes timeously and they can only do this if taxpayers act in accordance with the law. They must register, obtain a unique tax code, submit on time, keep the correct records, declare the full amount earned etc.
2. Their lesson of employment, amount earned, sources of income, marital status and physical address

Case study *Duties and taxes for import into Rwanda**(SB page 62)*

1. Stakeholders – factory in Kenya, insurance company, transport by road to Rwanda.
Duties and taxes – duty (EAC countries), 18% VAT
2. Stakeholders – factory in Germany, insurance company, transport by air to Rwanda.
Duties and taxes – duty, 18% VAT
3. Stakeholders – manufacturer in Namibia, insurance company, transport by air to Rwanda.
Duties and taxes – duty (COMESA countries), 18% VAT

Activity 5.7*(SB page 65)*

1. They first need to register with the tax authority. A certificate of registration needs to be generated. A unique tax number is issued. The taxpayer must state whether tax is being paid as an individual or a business local or foreign e.g. sole proprietor. The taxpayer must submit the required identity documents.
2. It ensures that the right person or entity is registered. Records are accurately recorded and the correct entity is taxed at the correct rate. Errors will result in a loss of confidence in the tax system and a loss of revenue for the state.

Case study Register your business – it's the law

(SB page 66)

1. The more people that pay tax, the more revenue the government has to provide goods and services to Rwandans and to increase the level of economic development.
2. Allow learners' suggestions. They can include:
 - applying for loans
 - receiving tax discounts
 - hiring employees
 - taking part in nation building

Self-assessment

(SB page 68)

1.

Direct tax	Indirect tax
<ul style="list-style-type: none">• Income tax• Corporate tax (tax on business profits)• Property tax	<ul style="list-style-type: none">• VAT• Consumption tax• Entry duties
2. Allow learners' own explanations. They should point out that consumption tax is charged on luxury items so people that can afford to buy luxury items, can also afford to pay the additional tax. The government wants to discourage people from buying certain items (e.g. cigarettes or alcohol) and the additional tax is added with this intention.
3. Taxpayer obligations:
 - Register with Rwanda Revenue Authority
 - Apply for a unique Tax Identification Number (TIN)
 - Complete tax returns
 - Supply all documents and information.

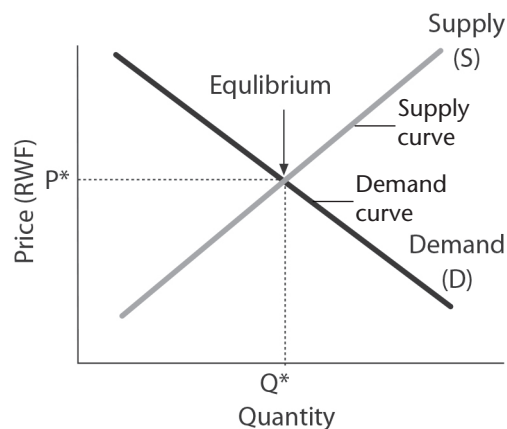
Answers to Summative assessment (Units 4 and 5)

(SB page 69)

Section A

1. Learners can explain in their own words that demand means the amount of product that a consumer can and wants to buy at a given price. The Law of Demand states that as the price of a product rises, consumers will demand less. As the price of the product decreases, consumers will demand more. Supply means the amount of products that producers will sell at a certain price. If consumers are willing to pay a lot for a product, then there will be many sellers that want to sell the products. However, if the consumers will only pay a little for a product, then only a few sellers will sell the product. The price of Jeanette's baskets depends on supply and demand. When the demand is equal to the supply of the baskets, the market has reached equilibrium. This is the market price that Jeanette can sell her baskets for. (6)

2.



(4)

3. Economic integration is a type of co-operation between different countries. The countries involved can agree to lower or take away tariffs (tax or duty paid on imports). This makes it easier for the countries to trade with each other.

Economic integration can be a preferential trade agreement, a free-trade area, a customs union or an economic union. (5)

4. Allow learners' own motivation. Learners that suggest that Jeanette should enter the regional market should explain that there is potential for more sales to customers in neighbouring countries, as well as tourists visiting the region. Learners should also recognise that the cost of exporting means that it will be difficult for Jeanette to compete with businesses selling similar products in the region. (5)
[20]

Section B

1. PAYE is a direct tax. A direct tax is paid by the person that owns the income. (3)
2. The accountant will first determine Frederick's monthly gross salary. Then he or she will deduct pension and other contributions. The accountant will then use the tax scales to determine how much tax to withhold. The net amount that Frederick will be paid is the gross amount less contributions and taxes. (5)
3. VAT is a tax levied on goods. Many basic food items are exempt from VAT. This makes the products less expensive and therefore easier for poor people to afford. (3)
4. VAT is an indirect tax. It is levied on goods and services rather than on a person that earns an income or business that earns a profit. (3)

5. Consumption tax. Learners can explain in their own words that the government encourages people to buy less luxury goods by adding a tax to the goods. The learner can also explain that taxes on luxury goods are paid by those people that can best afford it. (4)
6. Frederick must pay property tax. (2)
[20]

Section C

Assess the brochures using the marking checklist/rubric on page 40. [10]

Total marks: 50

Key unit competence: To be able to prepare a personal budget

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
At the end of this unit, learners should be able to:		
<ul style="list-style-type: none"> • Explain the meaning of budgeting and personal budgeting. • State the role of personal budgeting. • Identify the elements of a budget. • List the steps of budgeting. 	<ul style="list-style-type: none"> • Analyse the principal parts of a budget. • Prepare a budget. • Review and make adjustments to a budget. 	<ul style="list-style-type: none"> • Appreciate the importance of budgeting in a daily life. • Prepare budgets for personal and business activities. • Advocate for budget preparation in the community.

6.1 Content summary

- Meaning of:
 - Budgeting
 - Personal budgeting
- Role of personal budgeting
 - Enable proper use of personal resources
 - Helps in personal decision-making
 - Helps minimise risks
- Elements of a budget
 - Income for the lesson
 - Expenses for the lesson
- Steps in preparing a budget
 - Record all sources of income for a given lesson
 - Create a list of expenses for a given lesson
 - Subtract expenses from income
 - Review the budget
 - Make adjustments

6.2 Additional contents

In this Unit, the learner continues with the concepts of financial information and decision making that were introduced in Senior 1.

Refer to the worksheets on pages 70 – 88 of this Teacher's Guide. Use the worksheet as revision, homework or a class activity.

You are encouraged to search the Internet if you would like more detailed information on this Unit.

• Key vocabulary

Want and need, personal budget, financial risk, decision-making, personal resources, income, expenses, debt repayments, review, advocate, accumulated balance

• Competencies practised

Basic

- **Literacy** – reading case studies; expressing ideas through written text; communicating ideas through speaking; listening for understanding
- **Numeracy** – preparing budgets
- **ICT and digital competencies** – investigating Rwandan businesses using the Internet
- **Entrepreneurship and business development** – applying entrepreneurial attitudes and

approaches to challenges and opportunities in school and in life; risk-taking in business ventures and in other initiatives

Generic

- **Lifelong learning** – exploiting all opportunities available to improve on knowledge and skills
- **Critical thinking** – think reflectively, broadly and logically about challenges encountered in all situations; think imaginatively and evaluate ideas in a meaningful way before arriving at a conclusion
- **Creativity and innovation** – respond creatively to the variety of challenges encountered in life; take initiative to explore challenges and ideas in order to construct new concepts; generate original ideas and apply them in learning situations
- **Research and problem solving** – be resourceful in finding answers to questions and solutions to problems
- **Communication skills in language subjects and other subjects** – communicating ideas and information confidently and effectively through speaking and writing; using oral and written language to discuss, argue and debate a variety of themes in a logical and appealing manner; developing and communicating messages and speech appropriate to the target recipient or audience
- **Co-operation** – co-operating with others as a team in whatever tasks may be assigned; demonstrating a sense of personal and social responsibility and making ethical decisions and judgement.

- **Cross-cutting issues**

Financial education – Lesson 5: It is very important for everyone to know how to budget. This ensures that you don't spend more money than you have and fall into debt.

- **Links to other subjects**

Economics in national budgeting and Mathematics

- **Classroom organisation**

Whole class: This format is used to discuss issues in a class discussion and when report their findings orally on a topic to the class as a whole. Allow time for learners to comment after each presentation.

Groups: Arrange the tables in the classroom so that a smaller group of between four to six learners can work together. This format is used for learners to research topics and provide either oral or written feedback. Often, feedback is given by a representative to the whole class.

During group work, the role of the teacher is to ensure that the required discussion is taking place in the group, by moving among the groups and listening to and commenting on what they are saying.

Pairs: Learners typically work with the person sitting next to them. Pair work is useful for peer assessment.

Individual: Activities assigned for homework are typically individual. Reading and writing activities are useful for assessing the personal mastery of the work.

- **Teaching materials**

Internet, research, case studies, reference books, journals

- **Before you start**

As an introduction to this Unit, you may find it useful to refer to the vocabulary introduced in Senior 1 and revise the ideas of financial decision-making and budgeting.

6.3 Teaching steps: (10 lessons)

Lesson 1 (SB pages 72 – 74)

1. Welcome the learners and introduce the Unit by recapping Unit 5 in Senior 1 and by completing the Review Activity. Then continue with the Introductory activity and ask the learners to write their suggestions on the board.
2. Discuss budgets and the importance of a budget. Learners to read through the case studies 6.1 and 6.2 *Budgeting and our future* and *Presenting the national budget*.
3. Ask learners to complete the questions in pairs.

Lesson 2 (SB page 75)

1. Start the lesson discussing personal budgets.
2. Ask learners to complete Activity 6.1 in small groups.

Lesson 3 and 4 (SB page 75 – 77)

1. Set aside these lessons to work through the case study that shows budgeting as a decision-making tool.
2. Ask learners to complete Exercise 6.1 as homework.

Lesson 5 (SB pages 78 – 79)

1. Start the lesson for the learners with the mindmap in Activity 6.2.
2. Then discuss the elements of a budget, including income and expense elements.
3. Ask learners to complete Exercise 6.2 individually as homework.

Lesson 6 (SB page 80)

1. Start the lesson by discussing how to draw up a budget as a class.
2. Ask learners to complete Activity 6.3 in pairs.
3. Ask learners to prepare their presentations (Activity 6.4 in small groups) for the next lesson.

Lesson 7 (SB page 80 – 81)

1. Start the lesson by allowing learners to present their presentations from Activity 6.4.
2. Learners to read through the budget and requirements for the case study *Drawing up a personal budget*.
3. Ask learners to complete this activity as an individual task.

Lessons 8, 9 and 10 (SB pages 81 – 83)

1. Complete the Pre-learning activity as a class discussion. Learners to make own adjustments
2. Ask learners to complete Activity 6.5 in pairs.
3. Set the Self-assessment at the end of the unit as an individual task.

• Ability groups

Remedial

Allow learners who are struggling with concepts learned to find the answers to these questions.

1. What is a budget?
2. List the difference between a salary and a wage.
3. How can a retired person adjust his or her budget?

Suggested answers:

1. A budget is a spending plan that shows your income and expenses.
2. A salary is paid monthly and a wage is paid weekly. A salary is a fixed sum whereas a wage is a rate per hour.
3. Allow learners' suggestions for reducing expenses.

Consolidation

Allow the average learner to answer these questions.

1. Provide three reasons for drawing up a personal budget.
2. Give three reasons why you may need to adjust a budget.
3. Why do you think that a personal budget is a useful tool for an entrepreneur?

Suggested answers:

1. A personal budget is used to ensure that you use personal resources effectively, to help with personal decision making and to minimise financial risks.
2. Learners' own suggestions, for example the following reasons: illness, unemployment, planning a wedding, retirement.
3. Allow learners' own motivations. Answers should show that all budgets follow the same format and that a business budget and a personal budget are therefore similar.

Extension learning

Allow learners who need additional stimulation to answer these questions.

1. Investigate the national budget. How can the government adjust the national budget? Provide suggestions for how the government can increase income and reduce expenses.
2. Your friend is completing his studies and has been offered a job in Kigali. He wants to invest in a car so that he can drive to his workplace. There is currently not enough money in his budget to afford the debt payments on the car. What do you think that your friend should do? Explain your answer.
3. Compare a personal budget to a business budget. List the differences and similarities.

Suggested answers:

1. Allow learners to present their own findings. They should show that the government must raise taxes to increase income (alternatively improve the national economy so that more taxes are raised). The government can reduce spending on different sectors, such as health care, military and education.

2. Allow learners' own answers that show how to adjust a budget.
3. Allow learners' own answers. Learners should show that income is fixed in a personal budget and that income for a business depends on sales. Expenses in a personal budget are also fixed, whereas a business has fixed and variable expenses.

• Assessment

Assessment of learners can be through formative and summative assessment. Summative assessment usually occurs at the end of every term as well as in the final examination.

Formative

Any of the exercises in the Unit are suitable for use as formative assessment as their purpose is to teach rather than to award marks. Formative assessment also serves to alert teachers to gaps in learners' knowledge. Suggested formative assessment: Activities 6.1 to Activity 6.5.

Summative

This assessment is formal and should ideally be done under examination circumstances, with each learner working individually. The result of a summative test provides a score that can be used to determine whether learners have achieved the desired outcomes.

The Self-assessment on page 83 can be used as formative or summative assessment.

6.4 Marking checklist

Use the following or a similar marking checklist/rubric to assess an extended text out of 20:

Content (12 marks)	9 – 12 marks	5 – 8 marks	1 – 4 marks
	There is a logical progression from the general to the particular. Content reveals knowledge and understanding of the essentials of the topic.	There are some flaws in the logical progression from the general to the particular. Content reveals some knowledge and understanding of the essentials of the topic.	There is almost no logical progression from the general to the particular. Content reveals little knowledge and understanding of the essentials of the topic.
Language (8 marks)	7 – 8 marks	3 – 6 marks	1 – 2 marks
	Language used correctly in most cases. Language use in general is clear and correct.	Language is sometimes used correctly. Language use in general is not always clear and correct.	The learner does not understand the grammar of the language. Language use is mostly difficult to understand and incorrect.

Use the following or a similar marking checklist/rubric to assess an oral presentation out of 20:

Content (12 marks)	9 – 12 marks	5 – 8 marks	1 – 4 marks
	The text is logically presented. The sentences are meaningful in their context. Content reveals understanding of the topic.	The text is sometimes logically presented. The sentences are sometimes flawed. Content reveals some understanding of the topic.	There is almost no logical arrangement in the text. There is little pattern. Content reveals little understanding of the topic.
Language (8 marks)	7 – 8 marks	3 – 6 marks	1 – 2 marks
	The learner speaks clearly and confidently. Uses correct grammar in most cases.	The learner mostly speaks clearly and with confidence. The learner makes some grammatical errors.	The learner does not speak clearly or confidently and has little understanding of grammar.

6.5 Suggested answers

Review activity

(SB page 72)

Allow the learners' own reasons for why managing money is important.

Introductory activity

(SB page 72)

This is an oral activity where learners must provide their own suggestions.

Case study 6.1**Budgeting and our future***(SB page 73)*

1. A budget is a list of income and expenses. The incomes are added to provide a total income. The expenses are added to provide total expenses. The total expenses are then deducted from the total income.
2. Learners can explain that a vehicle is expensive and that Mukundwa therefore had to prepare a budget so that she could plan ahead and determine how to save up so that she could start her business.
3. Mukundwa should re-assess his expenses and see where he can cut some of the expenses. This will mean that he will have to wait to buy certain items.
4. A personal budget is for personal expenses for an individual or a family, whereas a business budget is for business income and expenses

Case study 6.2**Presenting the national budget***(SB page 73 – 74)*

1. The Rwandan government announce the national budget at an annual session in parliament in Kigali.
2. Allow learners' suggestions. The Rwandan government bases its income on taxes collected in previous years as well as economic trends.
3.
 - a) Allow learners' own suggestions.
 - b) Rural development, promoting export, youth development and other programmes were priority programmes because they were allocated a large percentage of the national budget.

Activity 6.1*(SB page 75)*

Allow learners to present their ideas.

Exercise 6.1*(SB page 77)*

Allow learners to present their monthly expenses and pie charts. Ensure that their pie charts are drawn up correctly.

Activity 6.2*(SB page 78)*

The class will draw up a mindmap on the board.

Exercise 6.2*(SB page 79)*

Learners will present their family's income and expenses.

Activity 6.3*(SB page 80)*

Allow learners' own ideas.

Activity 6.4*(SB page 80)*

This is a practical activity. Allow learners to present their presentations.

Case study Drawing up a personal budget*(SB page 80 – 81)*

1.
 - a)
 - Step 1: Record all sources of income for a given lesson.
 - Step 2: Create a list of expenses for a given lesson.
 - Step 3: Subtract expenses from income.
 - Step 4: Review the budget.
 - Step 5: Make adjustments.
 - b) Ngoga rented out a space. He increased his income.
 - c) It will take $\frac{100\ 000}{5\ 000} = 20$ months to save.

Pre-learning activity*(SB page 81)*

Allow each learner to share if they wish.

Review activity*(SB page 81)*

Divide the class into small groups, let them complete the activity. Ask each member to check another member's calculations. Allow them to ask for help if necessary.

Activity 6.5*(SB page 82)*

Allow learners' own suggestions.

Self-assessment*(SB page 83)*

1. Step 1: Record all sources of income for a given lesson.
Step 2: Create a list of expenses for a given lesson.
Step 3: Subtract expenses from income.
Step 4: Review the budget.
Step 5: Make adjustments.

2.

	January	February	March	April	May	June
Income						
Earnings	30 000	30 000	30 000	30 000	30 000	30 000
Total income	30 000	30 000	30 000	30 000	30 000	30 000
Expenses						
Clothes	12 000	12 000	12 000	12 000	12 000	12 000
Transport	5 000	5 000	5 000	5 000	5 000	5 000
Eating out	5 000	5 000	5 000	5 000	5 000	5 000
Total expenses	22 000	22 000	22 000	22 000	22 000	22 000
Balance	8 000	8 000	8 000	8 000	8 000	8 000
Balanced carried forward	0	8 000	16 000	24 000	32 000	40 000
Accumulated balance	8 000	16 000	24 000	32 000	40 000	48 000

	July	August	September	October	November	December
Income						
Earnings	30 000	30 000	30 000	30 000	30 000	30 000
Total income	30 000	30 000	30 000	30 000	30 000	30 000
Expenses						
Clothes	12 000	12 000	12 000	12 000	12 000	12 000
Transport	5 000	5 000	5 000	5 000	5 000	5 000
Eating out	5 000	5 000	5 000	5 000	5 000	5 000
Total expenses	22 000	22 000	22 000	22 000	22 000	22 000
Balance	8 000	8 000	8 000	8 000	8 000	8 000
Balanced carried forward	48 000	56 000	64 000	72 000	80 000	88 000
Accumulated balance	56 000	64 000	72 000	80 000	88 000	96 000

3. 8 000 Frw

4. No, she would have saved 96 000 Frw

5. Allow learners' own suggestions for reducing expenses.

6. Allow learners' own suggestions. Expenses include rent, utilities, food.

Key unit competence: To be able to record initial Accounting entries for a business

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
At the end of this unit, learners should be able to:		
<ul style="list-style-type: none"> Identify various source documents used in business. Identify the users of Accounting information. Explain the double entry Accounting principle and the elements of the Accounting Equation. Identify the different books of prime entry. 	<ul style="list-style-type: none"> Categorise business transactions following the Accounting Equation. Record transactions in the books of prime entries. 	<ul style="list-style-type: none"> Appreciate the need for keeping Accounting records in business. Advocate for proper record-keeping in business. Show concern for poor record-keeping in business.

7.1 Content summary

- Source documents
 - Receipts
 - Voucher
 - Deposit slips
 - Invoices
 - Cheques,
 - Payment orders, etc.
- Accounting Equation
 - Accounts
 - Assets accounts
 - Liabilities accounts
 - Equity accounts
- Prime books:
 - Meaning
 - General Journal
 - Sales Journal
 - Purchases Journal
 - Sales Returns Journal
 - Purchases Returns Journal
 - Cashbooks (Single column)
 - Cash Receipts Journal (Cjr)
 - Cash Payments Journal (Cpj)
 - Ledgers
- Recording transactions using the double entry accounting principle

7.2 Additional content

Up to this Unit, learners have been introduced to the necessity of financial management as a planning tool. Learners have planned budgets and identified costs in a business. They have also discussed tax obligations and payment of indirect taxes such as VAT. In this unit, learners are introduced to basic bookkeeping and Accounting. Learners are only taken through the process of entering financial information in the prime books, so learners will not be able to prepare financial management accounts after completing this Unit.

Encourage learners to learn more about bookkeeping through studies in Accountancy.

Users of accounting information

In a business, a bookkeeper captures the information on source documents in an accounting system. The business owner needs the information to make important decisions for his or her business.

There are also other people that make use of accounting information. We classify

these as internal and external users of Accounting information.

Internal users of Accounting information

An internal user is a user that owns or works for the business. An owner and a manager is therefore an internal user.

External users of Accounting information

An external user is a person that does not work for the company but needs to use the Accounting information. The Rwanda Revenue Service is an external user. Businesses submit their financial information. This information is used to calculate how much tax the business must pay. Investors are also external users.

Before you invest your money with a business, you need to know that the business is managed well and that it can grow. The bank is also an external user. If a business needs a loan, the bank needs to know that the business can pay back the loan. In a public business, many shareholders own a part of a business. They need to know that the business is managed well. The financial information of this type of business is therefore sent to the shareholders. Although they own part of the business, they do not work in the business and are therefore also considered external users of Accounting information.

The Ledger

Once the Journal entries are posted to the Ledgers, the posting reference column can be filled out with the Ledger name or number. The Ledgers are then added up and the closing balance is used to draw up a Trial Balance. In a Trial Balance, the total amount of debits and the total amount of credits must be the same. When the accountant is certain that there are no errors, the Trial Balance is used to make a set of financial statements. Today, most bookkeepers or accountants do not need to manually transfer all the transactions from the General Journal to the Ledgers. Modern

Accounting software automatically records and transfers the entries.

Cash Receipt Journal (CRJ)

Sometimes a business sells a good or service that is paid at a later time. You will recall that this transaction was recorded in the Sales Journal.

The amount sold was a credit entry in the Accounts receivable account.

When a business receives the money, the amount is now recorded in the CRJ. To record the cash received, we enter the amount as a credit in the Sales account and as a debit in the Accounts receivable (money owed to a company) account.

Cash Payments Journal

A Cash Payments Journal looks similar to the other journals. It includes a column for the transaction date, details of person or business that is being paid, account debited and the account credited. The most common accounts found in this Journal depend on the business. For example, a manufacturing business pays for raw materials whereas a retail business pays for inventory.

Refer to the worksheets on pages 70 – 88 of this Teacher’s Guide. Use the worksheet as revision, homework or a class activity.

You are encouraged to search the Internet if you would like more detailed information on this Unit.

Here are links to websites that show how important bookkeeping is for a business:

- <http://rwanda.smetoolkit.org/rwanda/en/content/en/28/Bookkeeping-and-Record-Keeping-Basics>

- <http://www.newtimes.co.rw/section/Printer/2015-01-27/185341/>

If a learner is showing an interest in Accounting and wishes to study further after he/she leaves school, here is a link to the iCPAR website for further information <http://icpar.icparwanda.com/students/student.html>

- **Key vocabulary**

Bookkeeping, Accounting, Accounting Equation, Asset, Liability, Owner's Equity, Accountant, double entry bookkeeping system, source documents, drawer, drawee, payee, Asset account, Liability account, Owner's Equity account, prime books, ledger, debit, credit, General Journal, Cash Payments Journal (CPJ), Cash Receipts Journal (CRJ), cash receipt journal (CRJ)

- **Competencies practised**

Basic

- **Literacy** – reading case studies; expressing ideas through written text; communicating ideas through speaking; listening for understanding
- **Numeracy** – preparing initial accounting entries for a business

Generic

- **Lifelong learning** – exploiting all opportunities available to improve knowledge and skills
- **Critical thinking** – think reflectively, broadly and logically about challenges encountered in all situations; think imaginatively and evaluate ideas in a meaningful way before arriving at a conclusion
- **Research and problem-solving** – be resourceful in finding answers to questions and solutions to problems
- **Communication skills in language subjects and other subjects** – communicating ideas and information confidently and effectively through speaking and writing; using oral and written language to discuss, argue and debate a variety of themes in a logical and appealing manner; developing and communicating messages and speech appropriate to the target recipient or audience
- **Co-operation** – co-operating with others as a team in whatever tasks may

be assigned; demonstrating a sense of personal and social responsibility and making ethical decisions and judgements.

- **Cross-cutting issues**

- **Financial education** – Whole unit: Bookkeeping and knowledge of financial management is important for everyone. Managing money well means a more secure future.
- **Standardisation culture** – Lesson 2: All around the world, businesses use the same format when issuing source documents.

- **Links to other subjects**

A Level entrepreneurship and Accounting

- **Classroom organisation**

Whole class: This format is used to discuss issues in a class discussion and when learners report their findings orally on a topic to the class as a whole. Allow time for learners to comment after each presentation.

Groups: Arrange the tables in the classroom so that a smaller group of between four to six learners can work together. This format is used for learners to research topics and provide either oral or written feedback. Often feedback is given by a representative to the whole class.

During group work, the role of the teacher is to ensure that the required discussion is taking place in the group, by moving among the groups and listening to and commenting on what they are saying.

Pairs: Learners typically work with the person sitting next to them. Pair work is useful for peer assessment.

Individual: Activities assigned for homework are typically individual. Reading and writing activities are useful for assessing the personal mastery of the work.

- **Teaching materials**

Resourceful person, case study scenarios, source documents, examples of prime book entries, interviews with entrepreneurs, Internet

- **Before you start**

Copy examples of ledgers so that all learners can use these to complete activities.

Collect examples of source documents that you can show as examples. Print examples of financial statements from public enterprises to show learners the information that is provided to external stakeholders.

7.3 Teaching steps: (10 lessons)

Lesson 1 *(SB page 85)*

1. Welcome the learners to a new topic by recapping Unit 6 of Senior 1. Explain that the Review activity will help them to refresh their memories. Discuss the answers with the class.
2. Then discuss the difference between bookkeeping and Accounting. Explain that bookkeeping involves the day-to-day capture of financial information. It is the bookkeeper that collates and captures information used to prepare the financial statements. Accountants prepare financial statements, but accounting is also a broader function than bookkeeping. Explain that the financial management that learners have covered in their Entrepreneurship studies falls under financial management. Tasks such as financial planning and budgeting are completed by accountants in businesses.
3. Explain the Introductory activity. This is a good example that highlights the need for bookkeeping and Accountancy. Learners to complete the activity in pairs. The lists provided by

learners are similar to those compiled when producing start-up budgets for a business.

4. After completing the Introductory activity, read through *What is accounting* in the Student's Book on page 86. Mention that the elements of the Accounting cycle will be discussed later on in the Unit.
5. Ask the class to discuss the Pre-learning activity. Once they have completed this task, ask them to bring examples of these source documents to class the next day.

Lesson 2 *(SB pages 86 – 90)*

1. Start the lesson by asking the learners to show an example of each source document to the class. If they are missing any documents, show them the documents that you prepared for the class. Go through each document explaining what they are and what they are used for.
2. Ask learners to design the source documents in small groups for Activity 7.1. Learners to visit local businesses and identify source documents as homework for the next lesson.
3. Learners to read the case study 7.1 on page 90 and answer the questions.

Lesson 3 *(SB pages 90 – 91)*

1. Discuss with the learners internal and external users of Accounting information. Write down the different stakeholders in a mindmap on the board.
2. Introduce the Accounting Equation. Explain that every financial transaction that takes place can be described using this equation. Use the example of buying jeans in the Student's Book. Ask learners to provide examples from their daily lives. For example, parents that

buy a vehicle (Asset) by taking out a loan (Liability) or using savings (Equity).

3. Learners to complete Exercise 7.1 and discuss the answers in class.

Lesson 4 (SB pages 91 – 92)

1. Start the lesson by introducing the double-entry bookkeeping system. As this unit provides an introduction to bookkeeping, it is important to note that learners are not required to prepare Trial Balance or financial statements. Emphasis must therefore be placed on entering financial information in the Journals and understanding the relationships between Journals, Ledgers, Trial Balance and Financial Statements.

Lesson 5 (SB page 92 – 93)

1. Learners to discuss the concepts of double-entry bookkeeping.
2. Learners to discuss Equity and Liability accounts.
3. Learners to complete Exercise 7.2 individually.

Lesson 6 (SB pages 93 – 94)

1. Learners to present their answers to Exercise 7.2. Discuss the answers and go over any concepts of double entry bookkeeping that learners are still finding difficult.
2. Introduce the prime books and the concepts of debits and credits. Write the following guidelines on the board:

Drawings

Expenses

Assets

Debit side increases

Capital

Liabilities

Income

Credit side increases

(Write the list so that the mnemonic *dead clic* appears.)

When posting from the Cash Receipts Journal (CRJ), debit the Bank and credit the other account.

When posting from the Cash Payments Journal (CPJ), credit the Bank and debit the other account.

3. Learners to complete Exercise 7.3 in class.

Lesson 7 (SB pages 94 – 97)

1. Bring examples of journals to the class. Copy a General Journal, Sales Journal, Purchases Journal, Sales Returns Journal, Cash Book and General Ledger so that learners can complete the activities.
2. Learners to discuss the function of each of the prime books.

Lesson 8 (SB page 97)

1. Continue discussing the function of the different journals and learners to write down the Accounting Cycle.
2. Start introducing how to record transactions. Explain that with every entry that is recorded in the different journals, they must also be recorded in the General Ledger (GL). These amounts in the GL will be total amounts, if more than one transaction happened on that particular day of trading.

Lesson 9 (SB pages 98 – 100)

1. Together with the learners, work through the example of recording transactions in the Student's Book.
2. Ask learners to complete Activity 7.2 individually. Ask the learners to write the answers on the board.

Lesson 10 (SB pages 101 – 103)

1. Revise with the learners on how to record transactions by working through any examples that learners struggled with.

- Learners to complete the Self-assessment in class.
- Set the Formal assessment as an individual task.

- Ability groups**

Remedial

Allow learners who are struggling with concepts learned to find the answers to these questions.

- What is a source document?
- What is the purpose of prime books?
- State the Accounting Equation.

Suggested answers:

- A source document is the original document used in a financial transaction. It is the proof that the transaction took place.
- Prime books record financial transactions. The entries are then summarised in the Ledger accounts and used to draw up the Trial Balance. This information is used to draw up the financial records for the business.
- Asset = Owner's Equity + Liability

Consolidation

Allow the average learner to answer these questions. Read the following transaction and answer the questions that follow.

Mrs Nanyumbe starts a new business and deposits 500 000 Frw of her savings into the business Bank account.

- Name the source document for the above transaction.
- Name the prime book used to record the transaction.
- Which accounts are affected by this transaction?

Suggested answers:

- A deposit slip or receipt
- The Cash Book (Cash Receipts Journal)
- Bank and Capital

Extension learning

Allow learners who need additional stimulation to answer these questions.

John Nkize sells sports equipment to Richard Kamanzi for 40 000 Frw on credit. He originally purchased these goods for 30 000 Frw cash. Some of the stock is damaged and so Richard returns stock to the value of 10 000 Frw and expects a refund.

- Indicate which prime books are used to record these transactions.
- Show the effect of these transactions on the Accounting Equation.

Suggested answers:

1. **Sales Journal**

+ Sales of equipment to Kamanzi:
40 000 Frw

Cash Payments Journal

+ Purchase of equipment: 30 000 Frw
+ refund of return: 10 000 Frw

Sales Returns Journal

+ return of equipment: 10 000 Frw

Purchase Journal

+ purchase of equipment: 30 000 Frw

2.

Assets	=	Liabilities	+	Owner's Equity
i) Debtor (Kamanzi) 40 000	=	0	+	Sales (40 000)
ii) Purcahse (Equip) 30 000	=	0	+	Cash (30 000)
iii) Purchase returns 10 000	=	0	+	Debtor (10 000)
iv) Debtor (Kamanzi) 10 000	=	0	+	Cash (10 000)

All four Journals above show they are balanced.

- **Assessment**

Assessment of learners can be through formative and summative assessment. Summative assessment usually occurs at the end of every term, as well as in the final examination.

Formative

Any of the exercises in the Unit are suitable for use as formative assessment as their purpose is to teach rather than to award marks. Formative assessment also serves to alert teachers to gaps in learners' knowledge. Suggested formative assessment: Activity 7.1 to Activity 7.4.

Summative

This assessment is formal and should ideally be done under examination circumstances, with each learner working individually. The results of a summative test provide a score than can be used to determine whether learners have achieved the desired outcomes.

The Self-assessment on page 98 can be used as formative or summative assessment.

7.4 Marking checklist

Use the following or a similar marking checklist/rubric to assess an extended text out of 20:

	9 – 12 marks	5 – 8 marks	1 – 4 marks
Content (12 marks)	There is a logical progression from the general to the particular. Content reveals knowledge and understanding of the essentials of the topic.	There are some flaws in the logical progression from the general to the particular. Content reveals some knowledge and understanding of the essentials of the topic.	There is almost no logical progression from the general to the particular. Content reveals little knowledge and understanding of the essentials of the topic.
Language (8 marks)	7 – 8 marks Language used correctly in most cases. Language use in general is clear and correct.	3 – 6 marks Language is sometimes used correctly. Language use in general is not always clear and correct.	1 – 2 marks The learner does not understand the grammar of the language. Language use is mostly difficult to understand and incorrect.

Use the following or a similar marking checklist/rubric to assess an oral presentation out of 20:

	9 – 12 marks	5 – 8 marks	1 – 4 marks
Content (12 marks)	The content is logically presented. The sentences are meaningful in their context. Content reveals understanding of the topic.	The content is sometimes logically presented. The sentences are sometimes flawed. Content reveals some understanding of the topic.	There is almost no logical arrangement in the text. There is little pattern. Content reveals little understanding of the topic.

Language (8 marks)	7 – 8 marks	3 – 6 marks	1 – 2 marks
	The learner speaks clearly and confidently. Uses correct grammar in most cases.	The learner mostly speaks clearly and with confidence. The learner makes some grammatical errors.	The learner does not speak clearly or confidently and has little understanding of grammar.

7.5 Suggested answers

Review activity *(SB page 85)*

- Allow learners' own explanations
 accounting: managing resources of a family or business in an orderly and effective way.
 bookkeeping: an occupation or an activity of keeping financial records of a business
- Accounting assists in good financial management and helpful when paying taxes.
- Accountants, bookkeepers, creditors and investors
- purchasing goods and materials (cash or credit)
 – purchasing services (repairs, health care)
 – Sales (cash or credit)
 – paying wages and salaries
 – movement of money in the Bank account (this usually arises from the above transactions)
- cash, credit card, debit card, bank transfers, direct debit, phone and mobile payments, cheques and prepaid cards

Introductory activity *(SB page 85)*

Write the suggestions from learners on the board.

Items on the checklist could be:

- rent
- equipment
- wages
- ingredients
- transport costs.

Pre-learning activity *(SB page 86)*

- You will receive an receipt from the bus company or shop as record of payment.
- Source documents or receipts

Activity 7.1 *(SB page 89)*

- Learners can identify invoices, receipts, bank statements, salary slips, vouchers and so on.
- Learners can use cardboard, A4 paper and coloured pencils to design source documents. They must use examples from the textbook to design similar but original and personalised documents.

Pre-learning activity *(SB page 90)*

- An asset because you paid for the bicycle and now you own it.
- A liability because you are still paying the Bank therefore you still owe money. It is an asset to the Bank because they own it until you have paid off the money completely.

Case study *A cup of tea* *(SB page 90)*

- a laptop and a delivery vehicle.
- The Bank loan of 3 000 000 Frw (see markup).
- The money that an owner invests in a business (1 100 00).
- Assets = Owner's Equity + Liabilities
- 4 100 000 Frw =
1 100 000 + 3 000 000

Exercise 7.1*(SB page 91)*

- The Accounting Equation shows how Assets are bought using Owner's Equity and Liabilities.
- | | | | | |
|---------|---|---------|---|--------|
| Assets | = | OE | + | L |
| 200 000 | | 120 000 | | 80 000 |

Exercise 7.2*(SB page 93)*

- Definitions:
 - Account: record in the double entry bookkeeping system
 - Asset: item of value owned by a person or business
 - Liability: money owed
 - Owner's Equity: money invested by the owner in a business
- Assets = Owner's Equity + Liability
Learner can explain in their own words that when you buy an Asset you will either do this using savings or by borrowing money.
- In the double-entry bookkeeping system there are two components to every transaction. One entry is called a credit and one is called a debit. Each transaction must be entered as a debit with a corresponding credit. The two entries must be equal. Learners can use an example to show how to use the double-entry bookkeeping system.

Exercise 7.3*(SB page 94)*

- Investment of 100 000 Frw
 - ↑ in Owner's Equity (OE) which leads to a credit
 - ↑ in Assets (cash) which leads to a debit
- Purchase of equipment of 150 000 Frw
 - ↑ in Assets (equipment) which leads to a debit
 - ↓ in Asset (cash) which leads to a credit
- Loan from his brother of 50 000 Frw
 - ↑ in creditor (Liabilities) which leads to a credit
 - ↑ in Assets (cash) which leads to a debit

Activity 7.2*(SB page 100)*

Cash Receipts Journal (CRJ)			
Date	Details	PR	Amount
1/8	Capital	GL 11	20 000
5/8	Sales	GL 11	10 000

Cash Payments Journal (CPJ)			
Date	Details	PR	Amount
4/8	Wages	GL 11	6 000

Purchases Journal			
Date	Details	PR	Amount
4/8	Muzanse Farm Stores	GL 11	10 000
5/8	Rwanda Seed Supplies	GL 11	5 000

Sales Journal			
Date	Details	PR	Amount
3/8	Pyrethrum coop (inv 555)	GL 111	5 000

i)

Assets			
Debit (+)		Credit (-)	
i) Cash	100 000	ii) cash	150 000
ii) Equipment	150 000		
iii) Cash	50 000		

ii)

Liabilities			
Debit (+)		Credit (-)	
		iii) cash	50 000

iii)

Owner's Equity			
Debit (-)		Credit (+)	
		i) cash	100 000

Assets = Liabilities + Owner's Equity
 150 000 = 50 000 + 100 000

Self-assessment

(SB page 101)

- Receipt, invoice, voucher, payslip, statement of account, bank statement, cheque
- Accounting Equation shows the relationship between Assets, Owner's Equity and Liabilities.
 - Double-entry method of bookkeeping – For every financial transaction, one account must be debited and the other account must be credited.
- General Journal – This Journal records unusual, irregular transactions e.g. disposal of assets, depreciation, year-end adjustments etc.
 - Sales Returns Journal – Purchases are often not in order. Some items may be damaged, incorrect or overcharged. In this case, they are returned to the seller. The refund needs to be recorded in this prime book.

- Short-term liabilities must usually be paid within a year. Long-term liabilities are paid over a long lesson of time, for example five years.

Answers to Summative assessment

(Units 6 and 7)

(SB pages 102-103)

Section A

- A budget is a list of income and expenses. (2)
- She must identify all possible incomes and expenses and list them. She must then deduct the expenses from the income. If needed she must revise and adjust her budget. (4)
- Monthly costs (Frw)
 - Rent: 12 000
 - Food clothes and personal items: 12 000
 - Transport: 5 000
 - Eating out 5 000
 - Total: 34 000 (2)

b)

	Expenses	Income
Sales (48 000 × 12)		480 000
Rent (12 000 × 12)	144 000	
Food, clothes and personal items (12 000 × 12)	144 000	
Transport (5 000 × 12)	60 000	
Eating out (5 000 × 12)	60 000	
Total expenses	408 000	

(10)

- She can save 480 000 – 408 000 = 72 000 in a year.

$$\frac{72\,000}{12} = 6\,000$$

She can save 6 000 Frw per month

(2)

[20]

Section B

1. For every transaction, one account has to be credited and one account has to be debited. (4)
2. It is a document that records the nature of a transaction. (2)
3. Invoice, cheque, pay slip, statement of account, voucher etc. (2)
- 4.

Cash Receipts Journal (CRJ)		
Date	Details	Amount
1/5	Owner	20 000
5/5	Sales	10 000

Cash Payments Journal (CPJ)		
Date	Details	Amount
4/5	Tools	7 500
5/5	MTN	2 500
6/5	Wages	5 000

(12)

[20]

Section C

1. Learners must supply an invoice for the transaction. (4)
 2. Learners can suggest that Suzanna increases her income by selling other musical instruments, by teaching music or by performing with a band. (6)
- [10]

Total marks: 50

Key unit competence: To be able to apply basic concepts of metrology and quality testing

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
At the end of this unit, learners should be able to:		
<ul style="list-style-type: none"> • Explain the meaning of metrology, quality testing, and accurate measurement. • Identify the base units used in accurate measurement. • Identify where base units are applicable. • Explain the quality testing process. 	<ul style="list-style-type: none"> • Analyse accurate measurements. • Assess the applicability of base units. • Assess the quality testing process. 	<ul style="list-style-type: none"> • Appreciate the need for metrology, quality testing and accurate measurement. • Show concern for accurate measurement and quality testing.

8.1 Content summary

Meaning and relationship between:

- Metrology, quality testing, and accurate measurement
- Accurate measurements units
 - Mass (Kilogram, kg)
 - Time (second, s)
 - Temperature (Kelvin, K)
 - Length (metre, m)
 - Current (Ampere, A)
 - Molecules (Mole, mol)
 - Frequency (Hertz, Hz)
 - Volume (Litre, L)
- Application of base units
 - Trade
 - Quality testing
 - Calibration
 - Verification
- Quality testing process
 - Sampling
 - Quality and safety controls in the laboratories
 - Equipment and apparatus
 - Reagents and consumables
 - Test methods
 - Test reports
 - Quality and safety controls in the laboratories

8.2 Additional content

In this Unit, we continue with explaining the role of setting standards in business. The learner will recognise many standards from studies in the sciences like Biology and Chemistry.

Follow this link to additional information on Metrology: <http://www.rsb.gov.rw/~rbs/main-nav/metrology.html> Refer to the worksheets on pages 77 – 88 of this Teacher's Guide. Use the worksheet as revision, homework or a class activity.

You are encouraged to search the Internet if you would like more detailed information on this Unit.

• Key vocabulary

Metrology, international system of units (SI units), accurate measurements, base units, calibrating tools, quality testing, sampling, equipment and apparatus, quality testing process

• Competencies practised

Basic

- **Literacy** – reading case studies; expressing ideas through written text; communicating ideas through speaking; listening for understanding

- **ICT and digital competencies** – investigating standards through information on the Internet

Generic

- **Citizenship and national identity** – fostering national consciousness by encouraging learners to develop a culture of standardisation
- **Entrepreneurship and business development** – applying entrepreneurial attitudes and approaches to challenges and opportunities in school and in life; risk-taking in business ventures and in other initiatives
- **Science and technology** – apply science and technology skills to solve practical problems; develop a sense of curiosity, inquisitiveness and research
- **Lifelong learning** – exploiting all opportunities available to improve on knowledge and skills; seeking out acquaintances more knowledgeable in areas that need personal improvement and development; taking the initiative to update knowledge and skills with minimum external support
- **Critical thinking** – think reflectively, broadly and logically about challenges encountered in all situations; think imaginatively and evaluate ideas in a meaningful way before arriving at a conclusion
- **Creativity and innovation** – respond creatively to the variety of challenges encountered in life; take initiative to explore challenges and ideas in order to construct new concepts; generate original ideas and apply them in learning situations
- **Research and problem solving** – be resourceful in finding answers to questions and solutions to problems; produce new knowledge based on research of existing information and concepts and sound judgement in developing viable solutions

- **Communication skills in language subjects and other subjects** – communicating ideas and information confidently and effectively through speaking and writing; using oral and written language to discuss, argue and debate a variety of themes in a logical and appealing manner; developing and communicating messages and speech appropriate to the target recipient or audience
- **Co-operation** – co-operating with others as a team in whatever task may be assigned.

• **Cross-cutting issues**

Standardisation culture – Whole unit: Use this unit to stress the importance of striving to meet and keep high standards in what we reproduce in Rwanda and how we do business. This will make us a business leader in Africa. Standardisation is important for many different reasons. We follow safety standards so that workers stay healthy and do not get hurt. We follow quality standards so that we know what to expect when we buy a product.

• **Links to other subjects**

Science and Technology

• **Classroom organisation**

Whole class: This format is used to discuss issues in a class discussion and when learners report their findings orally on a topic to the class as a whole. Allow time for learners to comment after each presentation.

Groups: Arrange the tables in the classroom so that a smaller group of between four to six learners can work together. This format is used for learners to research topics and provide either oral or written feedback. Often, feedback is given by a representative to the whole class.

During group work, the role of the teacher is to ensure that the required discussion is taking place in the group, by moving among the groups and listening to and commenting on what they are saying.

Pairs: Learners typically work with the person sitting next to them. Pair work is useful for peer assessment.

Individual: Activities assigned for homework are typically individual. Reading and writing activities are useful for assessing the personal mastery of the work.

- **Teaching materials**

Research, Internet, textbooks, case studies, audio visual, resource person, field visits

- **Before you start**

This Unit builds on standardisation from Senior 1.

8.3 Teaching steps: (8 lessons)

Lesson 1 (SB pages 107 – 108)

1. Introduce the new topic by recapping Unit 8 in Senior 1 with the review activity. Answer the questions.
2. Discuss the questions of the Intradictory activity as a class and ask a learner to write down the suggestions on the board.
3. Explain that metrology is the study of measurements complete the Review activity by reading the quotation and discussing how accurate measurements are linked to good standards in a business. Then ask learners to identify measurements from the SI units that they can recognise from their studies in Mathematics, Physics, Chemistry, Geography and Biology. Learners to complete Activity 8.1 in small groups.
4. Complete the Pre-learning activity together as a class and discuss the importance of accurate measurements. Then set the Exercise 8.1 for homework.

Lesson 2 (SB pages 108 – 109)

1. Start the lesson by allowing learners to present the answers to Exercise 8.1.
2. Discuss how to calibrate tools, and set aside the remaining lesson for the learners to complete the case study in Activity 8.2.

Lesson 3 (SB page 110 – 111)

1. Discuss the quality testing process and ask learners to complete Activity 8.4.

Lesson 4 (SB page 112)

1. Learners to read through the case study 8.1 *Improving road safety in Rwanda*.
2. Learners to answer the questions in small groups. They can select one person to relay the answers to the class.

Lesson 5 (SB page 113)

1. Discuss quality and safety control as a class.
2. Learners to read the case study 8.2 *Testing for quality and safety*.
3. Learners to spend the lesson completing the questions.

Lesson 6 (SB page 112)

1. This lesson is a field trip (Activity 8.5).
2. Learners to work in pairs when they visit different businesses.

Lesson 7 (SB page 112)

1. Set aside this lesson to allow learners to present their findings from the field trip. Learners to work in pairs.

Lesson 8 (SB pages 114 – 117)

1. Brief the learners to bring all the materials listed in Activity 8.6. Learners to spend the lesson completing the activity in small groups.
2. Display the final products in the classroom.
3. Set the Self-assessment as an individual task.

- **Ability groups**

Remedial

Allow learners who are struggling with concepts learned to find the answers to these questions.

1. What is a metrology?
2. Your friend buys a t-shirt, size *small*. You have the same t-shirt as your friend and compare the two items. If the t-shirts were quality tested, what should you find?
3. Describe inspection as a quality control method.

Suggested answers

1. Metrology is the study of measurements.
2. You should find that the t-shirts are similar, for example have the same size and quality.
3. Inspection means following a checklist to see if the product has defects such as holes and cracks.

Consolidation

Allow the average learner to answer these questions.

1. Is the newton (N) an SI base unit? Explain your answer.
2. Explain why it is important to calibrate tools.
3. Standards are important to scientists. Are they also important to businesses? Write a report where you explain your answer.

Suggested answers

1. No, the newton (N) is not an SI unit. It is not one of the eight SI base units. It is therefore a derived unit.
2. Learners should point out that calibrated tools have exact measurements and therefore are used to provide accurate measurements.
3. Allow learners' own explanations.

Extension learning

Allow learners who need additional stimulation to answer these questions.

1. Give suggestions for how to use three of the SI base units for measurements in a business.
2. Your school has asked you to test the quality of the chairs in the classroom. Draw up a quality testing process where you explain how to test the quality of the chairs.
3. You have designed a tea bag with a new blend of tea. After producing the first batch of bags, you discover that the bags are not the same size. Why do you think this is a problem?

Suggested answers

1. Allow learners' own suggestions.
2. Allow learners' own quality testing process.
3. Allow learners' own suggestions such as *the tea will taste different, you cannot estimate the cost of each tea bag* etc.

- **Assessment**

Assessment of learners can be through formative and summative assessment. Summative assessment usually occurs at the end of every term, as well as in the final examination.

Formative

Any of the exercises in the unit are suitable for use as formative assessment as their purpose is to teach rather than to award marks. Formative assessment also serves to alert teachers to gaps in learners' knowledge. Suggested formative assessment: Activity 8.1 to Activity 8.5.

Summative

This assessment is formal and should ideally be done under examination circumstances, with each learner working individually. The results of a summative test provide a score than can be used to determine whether learners have achieved the desired outcomes.

The Self-assessment on page 116 can be used as formative or summative assessment.

8.4 Marking checklist

Use the following or a similar marking checklist/rubric to assess an extended text out of 20:

Content (12 marks)	9 – 12 marks	5 – 8 marks	1 – 4 marks
	There is a logical progression from the general to the particular. Content reveals knowledge and understanding of the essentials of the topic.	There are some flaws in the logical progression from the general to the particular. Content reveals some knowledge and understanding of the essentials of the topic.	There is almost no logical progression from the general to the particular. Content reveals little knowledge and understanding of the essentials of the topic.
Language (8 marks)	7 – 8 marks	3 – 6 marks	1 – 2 marks
	Language used correctly in most cases. Language use in general is clear and correct.	Language is sometimes used correctly. Language use in general is not always clear and correct.	The learner does not understand the grammar of the language. Language use is mostly difficult to understand and incorrect.

Use the following or a similar marking checklist/rubric to assess an oral presentation out of 20:

Content (12 marks)	9 – 12 marks	5 – 8 marks	1 – 4 marks
	The content is logically presented. The sentences are meaningful in their context. Content reveals understanding of the topic.	The content is sometimes logically presented. The sentences are sometimes flawed. Content reveals some understanding of the topic.	There is almost no logical arrangement in the text. There is little pattern. Content reveals little understanding of the topic.
Language (8 marks)	7 – 8 marks	3 – 6 marks	1 – 2 marks
	The learner speaks clearly and confidently. Uses correct grammar in most cases.	The learner mostly speaks clearly and with confidence. The learner makes some grammatical errors.	The learner does not speak clearly or confidently and has little understanding of grammar.

8.5 Suggested answers

Review activity *(SB page 106)*

- Standards – level of quality
– standardisation – implementation of standards or regulations
– standards body – a group of people or organizations that define technology standards
– standards harmonisation: process of minimising conflicting standards. The goal is to provide a common standard.
- Standardisation brings innovation and spreads knowledge about leading edge techniques. It helps boost productivity and efficiency.
- Basic standards
Normal standards
Current standards
Attainable (expected) standards
Ideal (theoretical) standards

Introductory activity *(SB page 106)*

This is an oral activity where learners are asked to discuss the standards involved in producing milk. Allow learners to provide their own suggestions.

Activity 8.1 *(SB page 107)*

Allow learners' own suggestions

Activity 8.2 *(SB page 107)*

- Time (hours and minutes)
- Length (centimeters)
- Temperature (degrees Celcius)
- Mass (kilogram)

Exercise 8.1 *(SB page 108)*

- The t-shirt was produced to a standard size (small, medium, large or extra large)
- The saddle comes in various sizes.
- The tyre size is a standard size for that brand or size of bicycle.
- The length of chain will depend on the size of bicycle.

- As mentioned, the lenses of the glasses is produced to the exact specifications needed for the boy to see clearly.

Activity 8.3 *(SB page 108)*

This is a practical activity where learners calibrate a tool.

Activity 8.4 *(SB page 110)*

Allow learners to present their own checklist.

Case study 8.1 *Improving road safety in Rwanda* *(SB page 111)*

- Testing means that people are less likely to drink too much alcohol as they know that there is a chance that they will be tested.
- When people see the result of a car crash on a crash test dummy, they are more likely to increase their use of seatbelts as they see the damage that a car crash would cause to a person.
- Allow learners' suggestions for testing the quality of road safety programmes at schools. Suggestions can include practical tests for the learners.

Activity 8.5 *(SB page 111)*

This is a field trip.

Case study 8.2 *Testing for quality and safety* *(SB page 112)*

- Mass and volume, fat content, carbohydrates (sugar content) and protein, test on content of fertilisers (learners can select any measurements from the case study)
- moles or grams
- The plants would not get sufficient nutrients and will not grow well, or the plants would get an excess of nutrients that would then be wasted.
- It is important to know the fat content of a food product so that we can select food with the correct nutrients for a healthy diet.

5. Allow learners' suggestions for why quality testing is important for different stakeholders.
6. Metrology is the study of measurements. We use accurate measurements to test the quality so that we can test the product against a specific standard.

Activity 8.6 (SB page 113)

This is a practical activity.

Self-assessment (SB page 115)

1. A sample is a small part of the whole that is randomly selected. Some of the tourists that have just completed the tour would be a useful sample.
2. She can use a questionnaire (also accept other useful methods suggested by learners).
3. Answers will vary.
4. Allow learners' explanation of why it is important to test the quality of a service.

Answers to Summative assessment

(Unit 8) (SB page 116)

Section A

1. Metrology is the study of measurements (2)
- 2.

SI base unit	Symbol
Length	m
Mass	kg
Time	s
Electric current	A
Temperature	°C and F
Amount of substance	mol
Luminous intensity	cd

- (any five) (5)
3. The text discusses the problem of road safety at night. Mountainous and unlit roads make it hard for motorists to see cyclists and pedestrians. (4)

4. A reflector band allows motorists to see cyclists and pedestrians. This will result in fewer accidents. (2)
 5. A sample is a small part of the whole that is randomly selected. In this example the sample is a few learners from a class that test out the effectiveness of the reflector by monitoring if the reflector is visible during the evening and night. (5)
 6. Allow learners' own suggestions, for example reducing the speed limit, increase the number of traffic police on the road, increase penalties for unsafe driving etc. (2)
- [20]

Section B

1. Learners should explain that a crash test dummy is used as the testing situation is too dangerous and risky to use a real person. (4)
 2. Allow learners' own suggestions. For example, the dummy is placed in the driver's seat of a simulator (a machine designed to operate like a vehicle). Safety tests are then done using the simulator. We can check if the safety systems work by evaluating if the dummy was damaged. (6)
 3. Allow learners' own suggestions. The checklist can include durability of the band, comfort and effectiveness. (6)
 4. Allow learners' own explanations. They should highlight that quality testing ensures that the reflector bands help make pedestrians and cyclists more visible (4)
- [20]

Section C

Learners must design a product aimed at improving road safety. They must set standards for the product and draw up a quality testing process. Evaluate the project using the rubric on page 66. (10)

Total marks: 50

7. Additional resources for teachers

Worksheet 1

UNIT 1 Roles, benefits and challenges of an entrepreneur

Case study

Job creators and environmental pioneers

Maria Mayaja and Monica Umwari are two young women determined to change the world. Angazi, the name of their new business, means 'to shed light' in Swahili. This name refers to their mission.

'Our aim is to be the pioneers of environmental solutions in Rwanda by developing fresh concepts through innovation and community engagement,' Monica explains.

In 2012, Maria Mayaja worked with a group of primary school children. They made mosaics from bottle tops. She began to think about how waste could be turned into something of value. She decided to develop bags and, together with Monica, produced handbags using billboard canvas and kitenge. The product met with mixed reactions. People did not understand the concept. However, the two ladies did not give up. They invested all their savings, left their steady jobs and concentrated on their new business.

Today Angaza employs three people that produce purses, wallets, handbags and other products from old advertising billboard materials and beautiful kitenge covers. Their clients are tourists, young professionals and corporate businesses. The Rwanda Rotary Club ordered 500 laptop bags and the pair have also received orders from clients in the United States and Europe.

There have been challenges. Maria says that the first year was the most difficult as it was hard to sell their idea to people and they had no capital to start.

In spite of this, Maria and Monica both want to challenge other women to rise up and put their ideas to work. 'Believe in yourself and in your idea even if everybody in the room thinks it's crazy' is their advice.

Read the case study 'Job creators and environmental pioneers' and answer the questions that follow.

1. Describe three benefits and three challenges of being an entrepreneur for Maria Mayaja and Monica Umwari. (6)
2. Why do you think that the two entrepreneurs chose the name Angazi? (4)
3. Draw a circular flow model that shows the relationship between businesses, households, products and resources. (8)
4. Monica advises new entrepreneurs to find a mentor. Explain how a mentor can reduce the risk of being an entrepreneur. (2)

[20 marks]

Worksheet 2

UNIT 2 Setting personal goals

Every year in September, during the Kwita Izina ceremony, gorilla babies born in the past year are given names. This ceremony highlights the importance of the protection of the endangered mountain gorilla. The proceeds from tourism also benefit local communities near Volcanoes National Park.

This year, you have been appointed as the organiser for the Kwita Izina ceremony.

1. Draw up a SMART goal for arranging the festival. (5)
2. Draw up an action plan where you identify the tasks and resources needed. (5)
3. Develop a timeline that shows start and end points. (5)
4. What skills do you need to run the festival? (3)
5. What opportunities does this festival give your community? (2)

[20 marks]

Worksheet 3

UNIT 3 Role of work in socio-economic development

Bourbon Coffee opened its first café in Kigali in 2007. The popular chain now has eight shops across the capital as well as a branch in the USA. The company's goal is to bring profits back to the coffee farmers and their families in Rwanda. They aim to do this by marketing Rwandan coffee as a unique high-end speciality product rather than a commodity (raw material) traded in bulk (large quantities).

Each Bourbon Coffee branch employs trained baristas (an Italian word describing a person trained in serving coffee). They offer coffee from the five coffee-growing regions of Rwanda. Many stores are equipped with a bakery and full kitchen that serves fresh-baked pastries, food and ice cream. The top-quality coffee is produced at the shop's coffee roasting and packing facilities. The coffee shops also feature local artwork.

At the MTN Centre in Kigali, business people make use of the conference room with an electronic white board (a board that transmits information from a computer) and high-speed Internet connection.

1. Bourbon Coffee provides work to many people in Rwanda. List examples of work in each sector. (3)
2. Bourbon Coffee wants people to see Rwanda's coffee as a high-end product and not a commodity sold in large quantities. Why do you think that this is important? (4)
3. Bourbon Coffee's webpage states 'Coffee touches the lives of more families than any other product in Rwanda'.

Evaluate this statement by highlighting the contribution of the coffee farmers to the socio-economic development of Rwanda. (10)

4. List three different activities that hinder socio-economic development in Rwanda. (3)

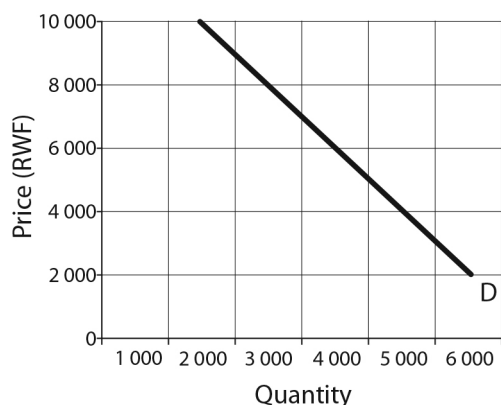
[20 marks]

Worksheet 4

UNIT 4 The market

Gakuru enjoys creative writing. He entered a competition where he submitted a story about a village during the genocide. His teacher praised him and suggested that he send the story to a publisher (a company that produces and sells books) in Kigali. The publisher wants to sell Gakuru's story and draws up the demand curve to show how the quantity demanded is related to the price that Gakuru sells the book for.

Use the demand curve to answer the questions that follow.



1. How many books will Gakuru sell at 6 000 Frw per book? (1)
2. Explain the relationship between the selling price of a book and the quantity demanded. (3)
3. The publisher shows how many books they are willing to print and supply at certain prices. Use this information and the information in the demand curve to determine the equilibrium price for Gakuru's book. (10)

Price (Frw)	Quantity supplied
2 000	2 000
4 000	3 000
6 000	4 000
8 000	5 000
10 000	6 000

4. Gakuru wants to sell the book in Rwanda and abroad. List the three different types of markets. (3)
5. Describe three advantages of Gakuru selling in the domestic market. (3)

[20 marks]

Worksheet 5

UNIT 5 Taxes in Rwanda

Ishimwe is very excited about starting his new business. He has travelled to Japan and will be importing cellular phones to sell from his stores in Kigali. Ishimwe is on his way to the Rwanda Revenue Authority to register his business.

1. Why is it important for Rwandans to pay tax? (4)
2. Explain the difference between a direct tax and an indirect tax. (6)
3. Do you think that Ishimwe must pay consumption tax? Explain your answer. (4)
4. After registering with the RRA, Ishimwe continues to the Rwanda Development Board (RDB). The vision of the RDB is to transform Rwanda into a global hub for business, investment and innovation.

How does Ishimwe contribute to nation building by subscribing to the tax system and registering his business? (6)

[20 marks]

Worksheet 6

UNIT 6 Personal budgeting

Eric is a young man who lives and works in Butare. His monthly salary is 50 000 Frw.

He is engaged and is planning to get married to Jeanette.

Below are Eric's monthly expenses.

Monthly expenses	Cost (Frw)
Housing (rent and utilities)	20 000
Food	7 500
Eating out	2 500
Clothes and personal items	5 000
Transport	5 000
Medical insurance	5 000
Debt repayments	5 000
Total monthly costs	50 000

1. Draw up a bar chart of Eric's monthly costs.

(Tip: A bar chart uses rectangular bars to show different values. Write costs on the vertical X-axis and list the different expenses on the Y-axis. Remember to give your bar chart a suitable title).

(6)

2. Eric wants to save up for his wedding. Provide two suggestions that will allow him to save.

(2)

3. Eric reduces his costs by eating out less. His food costs are now 8 000 Frw per month. Eric also increases his income by renting out a room for 5 000 Frw to a student. Draw up a budget for the month. Show how much Eric can save during these three months.

(10)

4. Use Eric as an example and advocate for budget preparation in your family.

(2)

[20 marks]

Worksheet 7

UNIT 7 Initial Accounting entries of a business

1. What is a source document? (2)
2. List two types of source documents. (2)
3. Complete the table. (6)

Prime books	Type of entries
Sales Journal	
Purchases Journal	
Sales Returns Journal	
Cash Receipts Journal (Crj)	
Cash Payments Journal (Cpj)	
General Journal	

4. Joseph sells school supplies from a store in Butare. The following transactions took place during one week in January 2017.

Date

3/1 Credit sales to Huye Secondary School for 30 000 Frw. Invoice 102 issued.

4/1 Cash payment of wages for 5 000 Frw.

4/1 Cash payment of rent for 20 000 Frw.

5/1 Buy supplies from Kigali Office Importers 10 000 Frw on credit.

5/1 Cash sales for 10 000 Frw. The amount is deposited in the Bank.

5/1 Joseph invests 30 000 Frw in the business. The amount is deposited in the Bank.

Record the transactions in the different journals below.

[10]

Cash Receipts Journal (CRJ)			
Date	Details	PR	Amount

Cash Payments Journal (CPJ)			
Date	Account debited	PR	Amount paid

Purchases journal			
Date	Details	PR	Accounts receivable

Sales journal				
Date	Invoice number	Customer	PR	Accounts receivable

[20 marks]

Worksheet 8

UNIT 8 Concepts of metrology and quality testing

The Rwanda Standards Board (RSB) is a public institution that is managed by the Rwandan Government.

The Standards divisions of the RSB develops standards that:

- ensure that consumers are protected from hazards to their health and safety
- protect the economic interest of consumers
- ensure improved quality of goods and services.

1. Explain how quality testing ensures that the standards developed by the RSB are adhered to. (4)
2. Explain why the RBS uses samples for quality testing. (3)
3. The RBS manages metrology laboratories. What is metrology? (1)
4. What does it mean to calibrate a tool? (3)
5. Give an example of how to calibrate a tool. (4)
6. The RBS protects consumers by verifying that measurements used are correct. One project involved testing pumps that dispense (give out) fuel at a fuel station. All faulty instruments were removed and pumps that measured an accurate amount of fuel were installed. Explain how the installation of new pumps protects consumers. (5)

[20 marks]

Memorandum: Worksheet 1

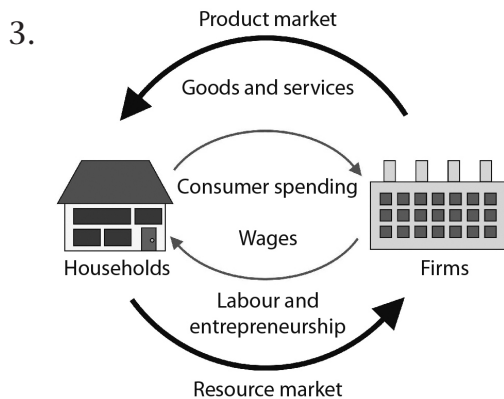
UNIT 1 Roles benefits and challenges of an entrepreneur

Suggested answers:

1. Benefits: self reliance independent decision-making making a difference in their community improved status (any three)

Challenges: no steady job uncertain income the risk of losing their savings the risk that people did not understand the product (any three)

2. Allow learners' own interpretation. They should point out that the two entrepreneurs wanted to 'shed light' on the issue of how a business could contribute to environmental sustainability by using waste products to create employment and reduce waste. (4)



4. Allow learners' own explanations. They should point out that a mentor is an experienced person that can assist a new entrepreneur with making good decisions that reduces risks. (8)

(8)

(2)

[20 marks]

Memorandum: Worksheet 2

UNIT 2 Setting personal goals

1. Allow learners' own suggestions. Ensure that the goal is Specific Measurable Achievable Realistic and Timebound. (5)
2. Learners must draw up an action plan. Ensure that tasks and resources needed are identified. (5)
3. Learners must draw up a timeline. Ensure that the timeline shows significant events as well as start and end points. (5)
4. Skills can include organising skills marketing skills financial skills (allow learners' own suggestions as long as they provide motivation) (3)
5. Opportunities can include business development and offering products or services for tourism. The festival will also educate the community on the importance of preserving Rwanda's gorilla population. (2)

[20 marks]

Memorandum: Worksheet 3

UNIT 3 Role of work in socio-economic development

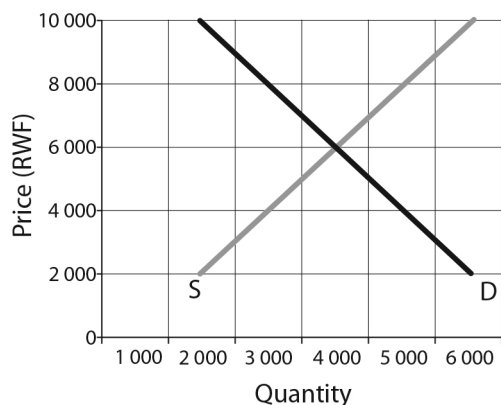
1. Agriculture – coffee farmers; Manufacture – roasters and packaging of coffee; Trade – sales people bakers; Service provision – waiters baristas accountants (3)
2. Allow learners' own motivations. They should point out that a commodity is sold in bulk and therefore farmers receive a lower rate per kilogram than when they sell a high-end specialty product. It is therefore better for farmers to sell a high-end specialty product. (4)
3. Allow learners to motivate their own statement. They should point out that coffee farming is an important industry for Rwanda. As it is one of Rwanda's main exports it is also the product that most people in foreign nations associate (think of) with Rwanda. By developing coffee production in Rwanda it is possible to change the lives of many Rwandans that are directly or indirectly involved with the production of coffee. (10)
4. Overfishing overgrazing deforestation (learners can add their own suggestion for actions that degrade the environment) (3)

[20 marks]

Memorandum: Worksheet 4

UNIT 4 The market

1. 4 000 books. (1)
2. The relationship between price and quantity demanded is inversely proportional. If we raise the price then the demand will decrease. (3)
3. (10)



4. Domestic regional and international market (3)
5. Allow learners' own suggestions. They should point out that Gakuru understands the local culture and knows that his story is relevant to Rwandans. He can provide the story in both English and Kinyarwanda. He can communicate with customers and can visit bookstores and book fairs. He knows customers' tastes and preferences. (3)

[20 marks]

Memorandum: Worksheet 5

UNIT 5 Taxes in Rwanda

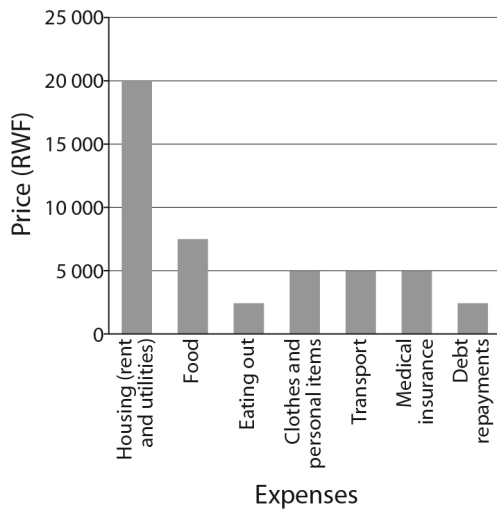
1. Allow learners' own motivations. They can point out that the taxes raised by the RRA are used to supply services such as schools hospitals and infrastructure to Rwandans. (4)
2. A direct tax is a tax that is payable by the person or company that earned the income. An indirect tax is levied on goods and services rather than on income. Examples of direct tax: income tax rental tax property tax (any two). Examples of indirect tax: VAT consumption tax entry duties (any two). (6)
3. Yes Ishimwe must pay consumption tax. This tax is levied on luxury goods such as alcohol cigarettes and electronics. The cellular phones that Ishimwe imports are considered luxury items and he must therefore pay consumption tax. (4)
4. Allow learners' own motivations. They should explain that registering with the RRA RBD and paying taxes means that Ishimwe contributes to the development of Rwanda. His taxes enable the government to develop infrastructure that makes it possible for foreign business to invest in Rwanda. By funding schools the government also ensures that Rwandan learners can learn innovative ways for Rwanda to grow into a global hub. (6)

[20 marks]

Memorandum: Worksheet 6

UNIT 6 Personal budgeting

1.



2. Eric can reduce his costs for example by eating out less or by taking a bicycle or walking to work. He can also earn extra income for example by taking on additional work or renting out a room in his home. (2)

3.

	January	February	March
Income			
Earnings (salary or wages)	50 000	50 000	50 000
Other income	5 000	5 000	5 000
Total income	55 000	55 000	55 000
Expenses			
Fixed expenses			
Rent and utilities	20 000	20 000	20 000
Food	8 000	8 000	8 000
Clothes and personal items	5 000	5 000	5 000
Transport	5 000	5 000	5 000
Medical insurance	5 000	5 000	5 000
Debt repayments	5 000	5 000	5 000
Total expenses	48 000	48 000	48 000
Balance (total income – total expense)	7 000	7 000	7 000
Balanced carried forward	0	7 000	14 000
Accumulated balance	7 000	14 000	21 000

(12)

Add ticks for correct marks as follows:

Correct table

Correct income

Correct amount for additional income

Correct expenses

Correct amount for revised food costs

Correct total expenses

Correct balance

Correct balance carried forward

Correct accumulated balance

Correct final savings

4. Allow learners' own motivation. They can highlight that a budget is a useful tool for financial management and that it can help people plan for changes in their financial situation such as Eric who needs funds for his wedding. (2)

[20 marks]

Memorandum: Worksheet 7

UNIT 7 Initial Accounting entries of a business

1. A source document is the original document used in a financial transaction. This is the proof that the transaction took place. (2)
2. Examples of source documents include:
 - a receipt
 - a voucher
 - a pay slip
 - an invoice
 - a cheque
 - a payment order (any two) (2)

3.

Sales Journal	Credit sales
Purchases Journal	Credit purchases
Sales Returns Journal	Returns of goods sold on credit
Cash Receipts Journal (Crj)	All cash receipts
Cash Payments Journal (Cpj)	All cash payments
General Journal	All transactions

4.

Cash Receipts Journal (Crj)			
Date	Details	PR	Amount
5/1	Sales		10 000
5/1	Owner		30 000

Cash Payments Journal (Cpj)			
Date	Account debited	PR	Amount paid
4/1	Wages		5 000
4/1	Rent		20 000

Purchases Journal			
Date	Details	PR	Accounts receivable
4/1	Kigali Office Importers		10 000

Sales Journal				
Date	Invoice number	Customer	PR	Accounts receivable
3/1	106	Huye Secondary School		30 000

[20 marks]

Memorandum: Worksheet 8

UNIT 8 Concepts of metrology and quality testing

1. Allow learners' own answers. They can explain that quality testing can ensure that a product is safe to use or to eat. They can also explain that quality testing can ensure that consumers are paying an appropriate price for a product. (5)
2. The RBS uses samples because it is impossible to test all products. The sample represents all the products. If random samples meet the standards then we assume that the remaining products or services also meet the standards. (3)
3. Metrology is the study of measurements. (1)
4. When we calibrate a tool we verify that the tool has the correct measurements. (3)
5. Allow learners' own explanation of taking a tool where the measurements are known and using this tool to mark the appropriate measurements on a new tool. The new tool is now calibrated. (4)
6. Learners can explain in their own words that a faulty pump will supply an incorrect amount of fuel. Motorists will therefore pay more for fuel. By installing pumps that measure fuel accurately consumers are therefore protected. (5)

[20 marks]