



**New** Secondary

# Entrepreneurship

FOR RWANDA

S1

## Teacher's Guide

T Manimbi • S Paarman



# Contents

Introduction .....	iv
<b>Topic area 1 Entrepreneurial culture .....</b>	<b>1</b>
Unit 1 Meaning, roles and characteristics of an entrepreneur .....	1
Unit 2 Personal values, skills and characteristics of an entrepreneur .....	10
Unit 3 Work in the society .....	18
<b>Topic area 2 Business activity .....</b>	<b>25</b>
Unit 4 Concepts of needs, wants, goods and services .....	25
Formal assessment .....	32
<b>Topic area 3 Financial information and decision making .....</b>	<b>34</b>
Unit 5 Financial awareness .....	34
Unit 6 Initiation to accounting .....	44
Formal assessment .....	52
<b>Topic area 4 Business growth and ethics .....</b>	<b>54</b>
Unit 7 Factors and indicators of business growth .....	54
Unit 8 Concept of standardisation .....	62
Formal assessment .....	69
Glossary .....	71
Additional material for the Teacher .....	73
Worksheets 1–8 .....	73
Memorandum for Worksheets 1–8 .....	81

# INTRODUCTION

## 1. How to use this Teacher's Guide

This Teacher's Guide accompanies the textbook for *New Secondary Entrepreneurship for Rwanda Senior 1*. It is designed to support teachers in implementing Rwanda's new curriculum, set to be launched in January 2016. The main purpose of the curriculum is to equip Rwandans with the necessary competences (knowledge, skills, values and attitudes) to realise the aims of Vision 2020 and recent government policies. These involve turning Rwanda into a competence-based society, which necessitates a curriculum that incorporates the best of education practices in the developing world.

Teachers are encouraged to read the Introduction to this Guide in order to understand how *New Secondary Entrepreneurship for Rwanda Senior 1* meets the needs of the new competence-based curriculum. The Introduction provides a clear explanation of what a competence-based curriculum is, as well as how to develop competences in learners. It lists the cross-curricular basic competences and describes the generic competences in user-friendly terms. In addition, it lists and explains the cross-cutting issues that are integral to the curriculum, highlighting the importance of addressing these issues with young learners. Since the new competence-based curriculum requires a shift in terms of teaching, learning and assessment approaches, the Introduction to this Guide also provides a clear explanation of student-centred learning, formative and summative assessment, teaching

multi-ability learners (including those with special educational needs), classroom organisation, and different infrastructure and facilities. It includes a detailed Content map that outlines the key components of each learning unit in this course, as well as sample lesson plans. Finally, the Introduction contains a clear explanation of *Entrepreneurship* and its importance to learners in Rwanda and in society in general. The broad *Entrepreneurship* syllabus competences are also outlined, as well as the typical resources and skills required for teaching this subject in the classroom.

Following the Introduction, the bulk of this Teacher's Guide consists of clear, concise and user-friendly notes for the teacher that are designed to support the implementation of *New Secondary Entrepreneurship for Rwanda Senior 1*. Notes are presented unit by unit and correlate closely with the syllabus for Entrepreneurship. These notes have been written as comprehensively as possible in order to provide all teachers with the support they need. Thus, less confident teachers or those working in more challenging conditions are guided step-by-step through the teaching and learning process for this subject, and more confident teachers or those working in more favourable conditions are also encouraged to extend and enrich their learners beyond the syllabus requirements.

## 2. How *New Secondary Entrepreneurship for Rwanda Senior 1* meets the needs of the new competence-based curriculum

*New Secondary Entrepreneurship for Rwanda Senior 1* aims to meet the needs of the new competence-based curriculum through the provision of a Student's Book and Teacher's Guide that are based on the key components of such a curriculum. Following a brief description of a competence-based curriculum, these key components are explained in further detail below:

### a) What is a competence-based curriculum?

A competence-based curriculum is designed to develop learners' knowledge, skills, attitudes and values in a holistic way. Rather than focussing only on imparting subject content and skills, the curriculum also aims to cultivate particular attitudes and values which benefit learners and society as a whole. Thus, learning becomes more than just the acquisition of knowledge and skills, as it involves engaging in experiences and activities that positively influence one's understanding and approach towards what one is learning.

### b) How to develop competences in learners

A competence is the ability to do a certain task successfully, as the result of having obtained a particular combination of knowledge, skills, attitudes and values. The national policy documents, which are based on the aspirations of Rwanda as a nation, focus on cross-curricular 'basic competences' and cross-curricular 'generic competences'. Basic competences are addressed in the broad subject competences and in the objectives listed

for each year and for each unit of learning. Basic competences relate to:

1. Literacy
2. Numeracy
3. ICT and digital competences
4. Citizenship and national identity
5. Entrepreneurship and business development
6. Science and technology.

Generic competences, on the other hand, are not subject-specific and may be applied to any subject or situation. These core competences, which must be emphasised in the learning process alongside the basic competences, are:

1. **Critical thinking and problem-solving skills:** The ability to think creatively and widely in order to find solutions to problems in a variety of situations.
2. **Creativity and innovation:** The ability to take the initiative and to use one's imagination to generate new ideas and construct new concepts.
3. **Research:** To gather and use information to formulate and answer questions, and to explain ideas, concepts and phenomena.
4. **Communication in official languages:** To use the language of instruction to communicate effectively and correctly through speaking and writing.
5. **Cooperation, interpersonal management and life skills:** To cooperate effectively with others in a team and to demonstrate positive moral values and respect towards the rights, feelings and beliefs of others; to practically and actively conserve and protect the environment; to promote personal, family and community health, hygiene and nutrition; and to respond creatively to life's challenges.
6. **Lifelong learning:** To advance one's knowledge and skills independently

and to be equipped to deal with new knowledge and learning challenges as one progresses through life.

### c) Cross-cutting issues

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

- **Genocide studies:** This is aimed at helping learners to understand the circumstances leading to genocide and the inspiring story of healing and rebuilding national unity. It is also aimed at encouraging learners to develop an awareness 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 fostering learners' understanding of the impact of humans on the environment and their part in sustaining the environment around them. Learners need to develop knowledge of sustainability, as well as the skills, attitudes and values to practise and promote sustainability in their world.
- **Gender:** This is designed to get learners 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 enables future generations to ensure that the potential of the whole population is realised.
- **Comprehensive sexuality education:** This issue deals with topics such as HIV/AIDS, other sexually transmitted infections, family planning, gender equality and reproductive health. Addressed in an age-appropriate, gender-sensitive and life-skills-based way, it provides learners with the appropriate knowledge, skills, values and attitudes to make positive choices about their sexuality and life style. Many young people are underinformed or misinformed 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, empathetic and open way which emphasises basic human rights.
- **Peace and values education:** Peace education is obviously vital in the curriculum, since peace is a prerequisite for a society to flourish 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 equips learners with sound 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 has the potential for transforming other areas of their lives as well.
- **Standardisation culture:** This helps learners to understand the importance of standards as a key component of economic development and sustainability. The adoption of 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 involves ensuring that all learners are engaged in education, 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 embraces different learning styles.

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

The new curriculum requires a move towards student-centred learning (SCL) and *New Secondary Entrepreneurship for Rwanda Senior 1* is designed to support this move. SCL (also sometimes called active learning) entails learners being actively involved in their learning, rather than passive recipients of information passed on by the teacher or from a textbook. Thus, they learn by engaging 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. Typically, 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 therefore based on the capabilities, needs, interests and experiences of the learners themselves. SCL also helps learners to become more responsible for their own learning and to develop awareness of their preferred learning styles. In addition, it teaches them to 'think about their thinking' and to have greater insights into the learning process and how they reach a particular solution, product or decision.

The shift to student-centred or active learning necessitates a change in teaching styles too. Teachers (and textbooks) are no longer considered to be the 'fount of all knowledge', as their roles shift to being facilitators, organisers, advisors, counsellors and role-models. For many teachers who are accustomed to more

traditional ways of teaching, this may be unsettling. However, this Teacher's Guide is designed to support and encourage teachers in implementing SCL in the following ways:

- Suggestions are given for classroom organisation, which include whole class, group, pair and individual work, ensuring learners engage in participatory and interactive activities;
- Lists of suitable resources and materials are provided that enable learners to explore, discover and construct knowledge in a variety of different ways;
- Advice on how to elicit and assess prior knowledge on new topics is given, so that learners are able to build new understandings based on what they already know;
- A range of learning activities are included that enable learners to develop and consolidate new knowledge, skills, values and attitudes in different ways that take into account the fact that individuals progress in different ways and at different rates;
- Assessment procedures are clearly outlined in order 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.

Thus, not only does this Teacher's Guide support teachers in creating a suitable learner-friendly environment to foster 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 student-centred, competence-based

curriculum and it presents new challenges that are not applicable to a more traditional, knowledge-based curriculum. 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 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 competences before progressing to the next unit. The teacher has to assess how well each learner masters both the subject and generic competences described in the syllabus and, from this, will develop a picture of the learner's all-round progress.

This Teacher's Guide provides clear advice and guidelines to teachers for implementing formative assessment in every learning unit. Key unit competences, 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, as well as for assessing the learning process during the unit. A variety of formative

assessment methods are advocated including observation, oral questioning, peer- and self-assessments, pen and paper, and so on. This Teacher's Guide also focusses 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 learner's 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 competences. 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 assessments at the end of every learning unit. Practical advice is given on what to assess, how to assess and how to award marks or scores via simple rubrics, answer memos, checklists and so on. These are designed to assist teachers with assessing learners' competences 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 engage with their learning, regardless of their different needs or abilities, whether these are physical, emotional, social or intellectual. This Teacher's Guide therefore has a

section in every learning unit which is aimed at assisting the teacher with catering for learners with different needs and abilities. These include those who require remediation, those who require consolidation, and those who require 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**

An integral part of teaching multi-ability learners includes catering 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. Thus, *New Secondary Entrepreneurship for Rwanda Senior 1* 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 and out of the classroom.

### **h) Gender representation**

Similar to the way in which learners with SEN difficulties are portrayed in a positive way and every attempt is made to involve them as active participants in this course, so, too, 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 workplace, 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 importance and respect it deserves.

### **i) Different infrastructure and facilities**

As with many other education systems in Africa, there is a great deal of variation in Rwanda amongst schools in terms of infrastructure, facilities, resources and conditions. This may be particularly so in urban versus rural schools. In more challenging circumstances, teachers may be tempted to ignore the requirements of a competence-based curriculum and focus solely on teaching syllabus content. Thus, *New Secondary Entrepreneurship for Rwanda Senior 1* is designed to enable all schools and learners in Rwanda to develop the required competences. 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. However, it also takes into account higher levels of resource provision and therefore incorporates a 'layered approach' to learning activities that provides for schools with or without a computer lab, science lab, library, Internet connectivity and so on. Teaching notes may therefore 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

In keeping with the shift towards the active, student-centred learning that a competence-based curriculum demands, *New Secondary Entrepreneurship for Rwanda Senior 1* emphasises the organisation of the classroom as an activity-based, student-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 therefore threatening to many teachers (and learners), it is worth spending time at the start of the course to establish some class agreements or rules about this type of interactive learning. It is also advisable for teachers to introduce paired and group-work activities slowly and to gradually increase them as you (and learners) become more familiar with them. Suggestions for implementing paired and group-work activities include:

- Establishing 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).

- Allocating 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.

## 3. How to use the sample lesson plans

This Teacher's Guide contains comprehensive notes for the teacher on each learning unit in *New Secondary Entrepreneurship for Rwanda Senior 1*. Within the notes for each learning unit, there are clear and concise lesson plans. Lesson planning is crucial in order to ensure that all learning objectives in each unit are covered. Thus, comprehensive support is provided so that the full range of knowledge, skills, attitudes and values are met over time through a variety of learning activities and experiences. In this Teacher's Guide, every effort has been made to ensure the lesson plans are simple, direct and user-friendly. Below are two sample lesson plans, indicating the kind of useful information that these plans provide for teachers of this course.

## Sample lesson plans

### Lesson plan format with prompts

School Name: \_\_\_\_\_ Teacher's name: \_\_\_\_\_

Term	Date	Subject	Class	Unit N°	Lesson N°	Duration	Class size
1		Entrepreneurship	S1	3	2 of 9	40 min	45
Type of Special Education Needs to be catered for in this lesson and number of learners in each category							
Unit title	Work in the society						
Key unit competence	Analyse different types of work, effects of myths and beliefs about work and the value of work in society						
Title of the lesson	Classification of work						
Instructional objective	K & U: Explain meaning and different types of work Skills: Distinguish the different types of work in their localities A & V: Take part in various work in the society						
Plan for this class (location: in/ outside)	Classroom. Learners present posters with findings from the introductory activity then arrange seating for group Activity 3.1. Complete Activity 3.2 in pairs. Lastly, rearrange seating to complete Activity 3.3 as a class.						
Learning Materials (for ALL learners)	Posters, Student’s Book						
References	References influencing the lesson planning						

Timing for each step	Description of teaching and learning activity		Generic competences and cross-cutting
	Teacher activities	Learner activities	Issues to be addressed + a short explanation
<b>Introduction</b> 5 min (approx. 10%)	Allow learners to present posters on work to the class. Discuss learners' ideas for future roles in the workplace.	Present posters on work to the class.	Basic competence to be focused on: <ul style="list-style-type: none"> <li>• Literacy</li> <li>• Citizenship and national identity</li> <li>• Entrepreneurship and business development</li> </ul>
<b>Development of the</b> 30 min (approx. 75%)	Discuss the definition of work and explain that work has changed throughout history. Write the classification of physical and mental work on the board and ask learners to rearrange into groups to complete Activity 3.1. Ask learners to add to the list of work on the board. Next discuss the types of work and provide examples for agriculture, manufacture, trading and service.	Perform activities following guidelines with care. Focus on learning objectives and concentrate on learning gains from each activity. Complete tasks and examine whether learning outcomes have been achieved.	<ul style="list-style-type: none"> <li>• Generic competence focus</li> <li>• Lifelong learning</li> <li>• Critical thinking</li> <li>• Creativity and innovation</li> <li>• Research and problem solving</li> </ul>
	Read the case study 'Kigali retail shop is busy as a bee' and ask learners to complete Activity 3.2 in pairs. Discuss the answers in class. Lastly, complete Activity 3.3 as a class.		<ul style="list-style-type: none"> <li>• Communication skills in language subjects and other subjects</li> <li>• Cross-cutting issue focus</li> <li>• Gender – discussing myths and beliefs in the workplace relating to gender</li> <li>• Inclusive education – discussing myths and beliefs in the workplace</li> </ul>
<b>Conclusion</b> 5 min (approx. 15%) <b>Summary and assessment</b>	Capture feedback from Activity 3.3 and read through the homework requirements for Activity 3.4.	Contribute to feedback and ensure all learning outcomes met.	
<b>Teacher self-evaluation</b>	Evaluate posters and answers to activities and assess learners' understanding of the topic. Write the classification of work on the board at the beginning of the next as background information for the myths and beliefs about work.		

## Sample plans plan format with prompts

School Name: \_\_\_\_\_ Teacher's name: \_\_\_\_\_

Term	Date	Subject	Class	Unit N°	N°	Duration	Class size
		Entrepreneurship	S1	6	8 of 10	40 min	45
Type of Special Education Needs to be catered for in this and number of learners in each category							
Unit title	Initiation to accounting						
Key unit competence	Analyse the importance of accounting to the business						
Title of the	Advantages and disadvantages of cash and credit transactions						
Instructional objective	K & U: Distinguish between cash and credit transactions Skills: Select the appropriate mode of payment A & V: Make informed choices regarding the appropriate mode of payment for goods and services						
Plan for this class (location: in/ outside)	Classroom. Learners discuss answers to Activity 6.1 and write answers on the board. Divide into groups to prepare for role play (Activity 6.2)						
Learning Materials (for ALL learners)	Rwandan Francs (cash), Internet, Student’s Book						
References							

Timing for each step	Description of teaching and learning activity		Generic competences and cross-cutting
	Teacher activities	Learner activities	Issues to be addressed + a short explanation
<b>Introduction</b> 5 min (approx. 10%)	Reiterate the types of business transactions and describe cash and credit payments. Do a calculation on paying in instalments from the previous .	Copy calculation on paying in instalments in work books	Basic competence to be focused on: <ul style="list-style-type: none"> <li>• Literacy</li> <li>• Numeracy</li> <li>• Entrepreneurship and business development</li> </ul>
<b>Development of the</b> 30 min (approx. 75%)	Discuss the advantages and disadvantages of cash and credit transactions. Ask learners to complete Activity 6.1. Write the table on the board and ask learners to populate the table with their findings. Discuss the answers in a class discussion.	Perform activities following guidelines with care. Focus on learning objectives and concentrate on learning gains from each activity. Complete tasks and examine whether learning outcomes have been achieved.	<ul style="list-style-type: none"> <li>• Generic competence focus</li> <li>• Lifelong learning</li> <li>• Critical thinking</li> <li>• Creativity and innovation.</li> <li>• Research and problem solving.</li> <li>• Communication skills in Language subjects and other subjects</li> <li>• Cross-cutting issue focus</li> </ul>
<b>Conclusion</b> 5 min (approx. 15%) <b>Summary and assessment</b>	Ask learners to rearrange into groups to prepare for the role play of Activity 6.2. Read through the activity and ask the groups to source the required information at home before the next where they will perform the role play.	Contribute to feedback and ensure all learning outcomes met.	Financial education – providing tools for sound money management practices
<b>Teacher self-evaluation</b>	Evaluate answers to Activity 6.1 and assess learners' understanding of the topic. Rearrange classroom to prepare for role play in the following .		

#### 4. How to use the content map

In addition to comprehensive notes for each learning unit, *New Secondary Entrepreneurship for Rwanda Senior 1* also contains a content map in both the Teacher's Guide and in the Student's Book. The content map is intended to provide a clear and easy reference for both the teacher and the learner 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)

- Competences practised (broad subject competences and generic competences)
- Subject practice (content of particular subject)
- Vocabulary acquisition (list of key new words)
- Numeracy (if applicable to the subject)
- Study skills
- Revision
- Assessments (informal and formal formative and summative assessments)
- Learning outcomes (list of learning objectives as per the syllabus).

The content map for *New Secondary Entrepreneurship for Rwanda Senior 1* is on the next page.

## Content map template

Unit	Unit 1: Meaning, roles and characteristics of an entrepreneur	Unit 2: Personal values, skills and characteristics of an entrepreneur	Unit 3: Work in the society	Unit 4: Concept of needs, wants, goods and services
<b>Topic area and sub-topic area</b>	Entrepreneurial culture Concept of entrepreneurship	Entrepreneurial culture Personal development	Entrepreneurial culture Work in socio-economic development	Business activity Concept of business activities
<b>Key competence</b>	To be able to analyse the desirable characteristics and role of an entrepreneur.	To be able to evaluate own values, skills, strengths and identify areas for development against common characteristics of entrepreneurs.	To be able to analyse the value of different work in the society.	To be able to make rational consumption decisions based on one's needs.
<b>Content</b>	Concept of entrepreneurship; Meaning of entrepreneurship; Characteristics of a good entrepreneur; Roles of an entrepreneur	Personal qualities and in relation to entrepreneurship; Diversity and uniqueness as a source of success	Definition of key concepts; Myths and beliefs about work ; Dignity and value of work; Recognising the value of work in the locality	Concept and meaning of needs; Meaning, types and categories of goods and services; Needs and wants; Consumption of goods and services
<b>Knowledge and understanding</b>	Concept of entrepreneurship; Characteristics of an entrepreneur; Role of an entrepreneur in developing entrepreneurship	Personal qualities, skills and values; Diversity and uniqueness among people in the society	Meaning and different types of work; Myths and beliefs about work; Dignity and value of work	Concepts of need, scarcity, opportunity cost, consumption, goods and services; Primary/basic and secondary needs; Use of scarce resources; Factors that influence the consumption of goods and services
<b>Skills</b>	Distinguish, examine, analyse	Evaluate, self- assess, analyse, identify	Distinguish differences, analyse, describe	Prioritise, evaluate, relate
<b>Attitudes and values</b>	Characteristics for personal success, appreciation	Respect, self-awareness, self-esteem, confidence, positive attitude	Participation, promote positive beliefs and values	Rationalisation, responsible decision-making, awareness

<b>Unit</b>	<b>Unit 1: Meaning, roles and characteristics of an entrepreneur</b>	<b>Unit 2: Personal values, skills and characteristics of an entrepreneur</b>	<b>Unit 3: Work in the society</b>	<b>Unit 4: Concept of needs, wants, goods and services</b>
<b>Activities</b>	Brainstorm types of work done; Discuss aspirations; Relate aspirations to entrepreneurship; Analyse, present and discuss case studies.	Discuss desirable personal and common values and skills related to entrepreneurship; Use scenarios to focus on concepts; Perform a self-assessment; Brainstorm reasons people differ.	Explore meaning and concept of mental and physical of work; Identify and classify work activities; Identify and classify work beliefs and myths; Discuss the meaning, dignity, value and importance of work; Present a theatre piece; Make drawings; Give reasons.	Identify, list, explain and classify needs; Make a presentation; Brainstorm and classify goods; Rank needs; Make choices and give reasons for choices; Research factors that influence the consumption of goods and services; Identify examples of the differences between goods, services and wants.
<b>Links to other subjects</b>	English	English, Social Studies	English, Social Studies, General studies	Economics, General studies, English
<b>Assessment criteria</b>	Analyse characteristics desirable for an entrepreneur to perform his/her role.	Evaluate own values, skills, strengths and areas for development against common characteristics of entrepreneurs.	Analyse different types of work, effects of myths and beliefs about work and the value of work in the society.	Suggest ways of using scarce resources.
<b>Materials</b>	Case studies, Internet, reference books, resource person, journals	Flipcharts, masking tape, handouts on examples of values, beliefs and desirable qualities, entrepreneurial self-assessment sheet, work-readiness training programme	Internet access, reference books, drawing materials	Reference books, Internet, products and money for role-play
<b>Revision</b>	Revision exercises in assessment	Revision exercises in assessment	Revision exercises in assessment	Revision exercises in assessment
<b>Assessments</b>	Activities, exercises (homework)	Activities, exercises (homework)	Activities, exercises (homework)	Activities, exercises (homework), formal assessment
<b>Learning outcomes</b>	Analyse the desirable characteristics and role of an entrepreneur	Evaluate own skills, strengths and areas for development against common characteristics of entrepreneurs	Analyse different types of work, effects of myths and beliefs about work and the value of work in the society	Make rational decisions about consumption based on your needs and the money you have available

Unit	Unit 5: Financial awareness	Unit 6: Initiation to accounting	Unit 7: Factors and indicators of business growth	Unit 8: Concept of standardisation
<b>Topic area and sub-topic area</b>	Financial information and decision making Managing finances	Financial information and decision making Basic accounting	Business growth and ethics Business growth	Business growth and ethics Standardisation
<b>Key competence</b>	To be able to access finance and make financial decisions.	To be able to analyse the importance of accounting to the business.	To be able to analyse factors that influence business growth.	To be able understand basic concepts of standardisation.
<b>Content</b>	Concept and meaning of finance; Accessing business finance; Saving; Borrowing; Proper management of finance; Debit and credit cards	The meaning of accounting and bookkeeping; Importance of accounting; Users of accounting information; Business transactions; Modes of payment	Meaning and factors of business growth; Constraints to business growth; Indicators of business growth/ success; Indicators of business failure	Meaning of standards and standardisation; The importance of standardisation; Subjects and fields of standardisation; Level of standardisation; Types of standards
<b>Knowledge and understanding</b>	Finance, saving, borrowing and debt management; Purpose of business finance; Terms and conditions from a loan contract; The importance of saving; Risks associated with debt; Ways of reducing expenses	Accounting and bookkeeping; Importance of keeping accounting records; Users of accounting information; Cash and credit transactions; Modes of payment	Business, growth, and business growth; Factors contributing to or restraining business growth; Indicators of business growth or failure	Standards and standardisation; The importance of standardisation; Fields and levels of standardisation; Different types of standards
<b>Skills</b>	Describe, analyse, develop, determine, use	Assess, select, make	Assess, analyse, suggest	Assess, analyse
<b>Attitudes and values</b>	Choose best ways of using and saving money; Make financial plans with confidence; Use properly money at their disposal, debit and credit cards	Appreciate the importance of keeping accounting records in business; Make informed choices	Appreciate that business growth depends on proper business operations	Be keen on standards in daily activities
<b>Activities</b>	Brainstorm finance; Connect experiences to a business situation; Discuss savings and share findings; Set and describe ways of achieving the goal; Brainstorm debt; Analyse and discuss terms and conditions; Make a presentation; Relate physical fitness to being financially fit.	Share their personal experiences regarding book-keeping; Analyse and discuss scenarios of two businesses; Identify users of accounting information and explain how they use the information; Share experiences of how they pay for goods and services; Role play paying for goods and services.	Research and share the meaning of business, growth, and business growth; Identify and categorise businesses in their community; Enumerate factors and indicators of business growth or business failure; Make suggestions/ solutions/strategies to constraints of business growth.	Research standards and standardisation; Brainstorm of things to buy and their quality and relate to standardisation; Match lists to standards; Sketch a standardisation space; Identify the importance of standardisation; Discuss and discover fields, levels and types of standardisation.

Unit	Unit 5: Financial awareness	Unit 6: Initiation to accounting	Unit 7: Factors and indicators of business growth	Unit 8: Concept of standardisation
<b>Links to other subjects</b>	General studies	Entrepreneurship	Economics	Chemistry, General studies
<b>Assessment criteria</b>	Suggest ways of accessing and managing their funds.	Analyse the importance of accounting, identify users of accounting information and analyse the modes of payment.	Analyse factors for business growth.	Explain the basic concepts of standardisation and their importance.
<b>Materials</b>	Reference books, bank notes and coins and pass books from various financial institutions	Internet, textbooks, case studies, application exercise, resourceful person	Internet, textbooks, journal, newspapers	Internet, textbooks, journal, newspapers, audio visual aid, resourceful person, case study
<b>Assessments</b>	Activities, exercises (homework)	Activities, exercises (homework), formal assessment	Activities, exercises (homework)	Activities, exercises (homework), formal assessment
<b>Learning outcomes</b>	Assess finance to make financial decisions	Analyse the importance of accounting to the business	Analyse the factors that influence business growth	Understand basic concepts of standardisation

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/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.

## 5. 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 competences**

During and at the end of Lower Secondary 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 finance 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 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 competences are to be developed with the generic competences, 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 One, the learner should be able to:

- Analyse the desirable characteristics and role of an entrepreneur in Entrepreneurship;
- Analyse the value of work in society;
- Make rational consumption decisions based on one's needs;
- Analyse the importance of accounting to the business.

Since all learning occurs best in context, *New Secondary Entrepreneurship for Rwanda Senior 1* is designed to provide learners in Senior One with a range of meaningful and

stimulating contexts that appeal to learners at the lower secondary level. Knowledge, skills, attitudes and values are developed through different activities in which learners are required to discuss and explain entrepreneurship and the role of the entrepreneur, describe their strengths and challenges as entrepreneurs, identify business opportunities, handle and manage finances, understand the accounting process, analyse business growth, and understand basic concepts of standardisation. 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, and 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 into practice. Subject-specific vocabulary is highlighted too, so that learners develop the necessary skills to understand and use language in entrepreneurial contexts. Thus, *New Secondary Entrepreneurship for Rwanda Senior 1* is designed to support and encourage teachers to embrace the challenge of implementing the new Entrepreneurship competence-based syllabus for Senior One.

## Sub-topic area: Concept of entrepreneurship

### UNIT 1 Meaning, roles and characteristics of an entrepreneur

(Student's Book pages: 2–16)

**Key unit competence:** To be able to analyse the desirable characteristics and role of an entrepreneur

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
<b>At the end of this unit, learners should be able to:</b>		
<ul style="list-style-type: none"> <li>• Explain the concept of entrepreneurship</li> <li>• State the desirable characteristics of an entrepreneur</li> <li>• Explain the role of an entrepreneur in developing entrepreneurship</li> </ul>	<ul style="list-style-type: none"> <li>• Distinguish an entrepreneur, enterprising person and an intrapreneur</li> <li>• Examine the characteristics of an entrepreneur</li> <li>• Analyse the role of an entrepreneur in entrepreneurship</li> </ul>	<ul style="list-style-type: none"> <li>• Exhibit desirable characteristics for personal success</li> <li>• Appreciate the role of an entrepreneur in entrepreneurship development</li> </ul>

#### 1. Background notes

In this unit, the learner is introduced to entrepreneurship. This subject includes sections from many other topics such as marketing, financial management and economics.

#### 2. Key vocabulary

entrepreneurship, brainstorming, entrepreneur, intrapreneur, enterprising person, entrepreneurial characteristics, commitment, innovation, creativity, persistence, determination, perseverance, identifying business opportunities, resources, target market, competition

#### 3. Competences practised

- Literacy and 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.

Reading case studies, expressing ideas through writing and speaking, listening for understanding.

- Numeracy – interpreting charts.
- ICT and digital competences – investigating Rwandan businesses through social media such as Twitter and Facebook, as well as other sites on the Internet.
- Citizenship and national identity – fostering national consciousness by investigating successful Rwandans that come from many different backgrounds.
- 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.

- Lifelong learning – exploiting all opportunities available to improve on knowledge and skills.
- Critical thinking – thinking reflectively, broadly and logically about challenges encountered in all situations, thinking imaginatively and evaluating ideas in a meaningful way before arriving at a conclusion.
- Creativity and innovation – responding creatively to the variety of challenges encountered in life, taking 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.
- Peace and values – understanding the need for sustainable development.

#### **4. Cross-cutting issues**

- Environment and sustainability – understanding the impact of the human race on the environment, developing a responsibility to ensure that we use resources responsibly, using Wangari Maathai as an example of people that advocate and work for sustainable development.
- Gender – using examples of both male and female entrepreneurs.

#### **5. 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 suited to whole class participation:

- Introductory activity (SB p 3)
- Activity 1.1 (SB p 4)

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

In this unit, the following activity is suited to group participation:

- Case study activity (SB p 10).

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

In this unit, the following activities are suited to pair participation:

- Activity 1.2 (SB p 7)
- Activity 1.3 (SB p 11)
- Activity 1.4 (SB p 15).

Individual: Activities assigned for homework are typically individual.

Reading and writing activities are useful for assessing the learner's mastery of the work.

In this unit, the following activities are suited to individual assessment:

- Case study activity (SB p 5)
- Exercise 1.1 (SB pp 8 – 9)
- Exercise 1.2 (SB p 12)
- Exercise 1.3 (SB p 13)
- Case study activity (SB p 14)
- Self-assessment at the end of the unit.

#### **6. Teaching materials**

Read through the case studies in the Student's Book, as well as journals on business and management, research Rwandan businesses on the Internet,

consult dictionaries and other reference books, contact local entrepreneurs and other resource persons

## 7. Before you start

As an introduction to studies in entrepreneurship, find newspaper articles and information on the Internet on local businesses. Remember that a business can range from a fruit and vegetable seller at a local market to a large multinational corporation. The introductory activity introduces the learners to their own future as entrepreneurs. Although this is the first time that learners will study entrepreneurship, it is important to highlight that many subjects such as financial studies, economics and social studies have close links to entrepreneurship.

## 8. Teaching steps (9 periods)

### Lesson 1

Welcome learners to the Entrepreneurship course in Secondary 1 and explain the importance of this subject in the context of developing Rwandan society in terms of employment, growth and competition. Introduce the topic Entrepreneurial Culture by studying the image on page 3. Then read through the questions in the introductory activity and discuss the requirements. Learners should pretend that they have completed their formal studies. Encourage them to imagine themselves as adults, playing an active role in their community. Ask learners to write down their ideas and to keep these sealed in an envelope in their homes with a note to say that the seal should only be broken twenty years later. Explain that it will be interesting for them to open it in the future to see if they followed the ideas of their teenage years.

### Lesson 2

Start the lesson by asking learners to give suggestions for why we study entrepreneurship. Explain that this subject did not exist in their parents' generation and ask the learners to list the changes that have happened in Rwanda and in the world since their parents were young. Learners will probably say that their parents followed in the footsteps of their parents or were employed by the state or large firms.

Then explain that the concept of entrepreneurship has only recently been introduced into schools to encourage a culture of self-reliance, self-awareness and job creation. Discuss the importance of entrepreneurship to the development of economies in the world, in Africa, in Rwanda and in the local community.

### Lesson 3

Start the lesson by discussing the concept of entrepreneurship by using the example of the umbrella salesman on page 4.

Explain that the concept of entrepreneurship ranges from a fruit and vegetable seller in a small stall to a person that has built a large corporation. (Bill Gates is a good example.)

Continue with Activity 1.1. In class use brainstorming to write down ideas for solving problems.

Next read the section 'Who is an entrepreneur' on page 4 and note the differences between an entrepreneur, an intrapreneur and an enterprising person. Then read the case studies and the questions in the activity. Ask learners to complete the question as homework for the following lesson. Encourage learners to list other successful Rwandans or international entrepreneurs.

## Lesson 4

Start by asking the class to list the characteristics that they feel a successful entrepreneur should have. Then read through the descriptions in the Student's Book on pages 6 to 7 and add these characteristics to the list. Explain and give examples of the following terms: hardworking, innovative and creative, risk taker, decision maker, persistent, able to find viable business opportunities, seeks information, determined, perseverant. Learners may not be familiar with many of these terms. The Glossary on pages 125–126 at the back of the Student's Book explains many of these terms.

Continue by reading through Activity 1.2 on pages 7 – 8 in the Student's Book. Copy the table onto the board. When learners have completed the exercise ask them to share their information by asking each learner to fill in a word on the table on the board. Ask learners to complete the activity on page 8 for homework.

## Lesson 5

Start the lesson by listing the many roles that an entrepreneur must fill. Read the case study 'The Office solves a problem' and discuss how the entrepreneur identified a business opportunity. Divide the class into groups and complete the questions. Then discuss how to identify business opportunities in the local community.

## Lesson 6

Start the lesson by asking learners to compare their answers in Activity 1.3 and then discuss what is meant by marketing and finding a target market. Explain what is meant by market segmentation and if

time allows discuss different market segments, e.g. geographic, demographic and interest in a specific product or service – for example, a fashionable item, sports equipment or baby products.

Refer back to numeracy studies and discuss how to draw up charts and graphs to show market segmentation. Ask learners to complete Exercise 1.2 on page 12 as homework.

## Lesson 7

Discuss the definition of a competitor. Most learners know that competitors sell similar products and services. Explain that competition also exists because customers have limited time and money. Businesses must compete for customers' time as we can only be in one place at one time. For example, if you go to a restaurant on Saturday evening then all alternatives for spending your time (e.g. another restaurant, a concert and so on) are competition. Businesses also compete for your money. If you buy something at the market, then you might not have money to buy a meal or a fashionable item. You need to select the item that you want to spend your money on. The handbag stand is therefore also competition to the food stall.

Next, discuss the skills and interests of learners in class. Ask learners to complete Exercise 1.3 on page 13 as homework.

## Lesson 8

Discuss what is meant by a business resource. Highlight that entrepreneurship studies is closely linked to the environment and sustainability. List some of Rwanda's resources and note scarce resources.

Next explain that setting up a business requires all the characteristics of a good

entrepreneur to ensure its success. If you have access to the Internet, do research on successful Rwandan or East African businesses. If you do not have access to the Internet, ask learners to provide examples of successful local businesses. Ask learners to identify three successful businesses. They will need to be local businesses as the learners need to interview the business owners.

Read the case study 'Fashion in the Land of a Thousand Hills' and discuss how the two entrepreneurs set up the business. Then complete the questions.

Ask learners to prepare a presentation for the next lesson as per Activity 1.4.

## Lesson 9

Welcome the entrepreneurs that the learners have invited to the lesson. Allow each pair of learners to present their findings orally. Invite the business owner to share tea or a cold drink with the learners after the lesson.

### 9. Support for learners with learning difficulties

#### Remedial

1. What is profit?
2. List three characteristics of a good entrepreneur.
3. What is competition?

#### Answers

1. Profit is the difference between money earned and the costs.
2. Hardworking, innovative and creative, risk taker, decision maker, persistent, able to find viable business opportunities, seeks information, determined, perseverant (learner can pick any three)
3. Competition is a business that sells a similar product, service or an alternative.

### Consolidation

1. What is the aim of starting a business?
2. What is a target market?
3. Your friend is a seamstress that wants to join your clothing business. What type of resource is your friend? Explain your answer.

#### Answers

1. An entrepreneur starts a business with the aim of making a profit.
2. A target market is the group of customers that are likely to buy a product or service.
3. The friend has skills and knowledge needed to produce and sell products and services so she is a human resource.

### 10. Extension learning

1. Why is it important to study entrepreneurship in Rwanda?
2. Explain what is meant by a viable business opportunity.
3. If you know that people want to buy your product, why are entrepreneurs still called 'risk takers'?

#### Answers

1. Rwanda has many business opportunities for people who have the skills necessary to start businesses. A new business also means employment and growth for Rwanda's economy. Entrepreneurship is therefore an important subject that can help Rwandans to build a better country for the future.
2. A viable business opportunity means that an entrepreneur must find a product or service that people want to buy and have the money to buy. (Learners can argue that it is not viable to, for example, open a jewellery store in a poor rural area or a store that sells seeds for the fields in the centre of a city.)

3. An entrepreneur is a risk taker because there are many things about the future that are unknown. The entrepreneur cannot, for example, know how many other businesses will compete with his or her business in the future.

## 11. 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 assessment

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 1.1 to 1.4, as well as Exercises 1.1 to 1.4.

### Summative assessment

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.

Activity 1.4, as well as Exercise 1.1 on page 12 can be used as summative assessment.

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

Content (12)	9–12	5–8	1–4
	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)	7–8	3–6	1–2
	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 rubric to assess an oral presentation out of 20:

<b>Content (12)</b>	<b>9–12</b>	<b>5–8</b>	<b>–4</b>
	The content is logically arranged. The sentences are meaningful in their context. Content reveals understanding of the topic.	The content is sometimes logically arranged. The sentences are sometimes flawed. Content reveals some understanding of the topic.	There is almost no logical arrangement in the content. There is little pattern. Content reveals little understanding of the topic.
<b>Language (8)</b>	<b>7–8</b>	<b>3–6</b>	<b>1–2</b>
	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.

## Suggested answers

### Introductory activity

(SB page 3)

In this introductory activity learners are encouraged to present individual ideas.

### Activity 1.1

(SB page 4)

Answers will vary according to learners' ideas about the local business environment.

### Case study activity

(SB page 5)

1. Ishimwe Claudien Ngezahayo develops software programs. He is responsible for ensuring that his program can assist health-care workers to improve health care in Rwanda.
2. Mr Ngezahayo is an intreprenuer. He is responsible for a project but works for a company. The profit for the sale of the health-care programme will go to Jembi Health Systems.
3. Eric Kabera has many ideas. He makes films, teaches film making and organises an annual film festival.

4. Jean-Phillippe Kayabotsi wanted to own a bakery and coffee shop.

5. Yes, Jean-Phillippe Kayabotsi is an entrepreneur. He owns and runs a business.

6. Answers may vary, but learners should point out that entrepreneurs are also people that have many ideas. Sometimes an enterprising person can develop a good idea by starting a business.

### Activity 1.2

(SB page 7)

1. Allow learners to describe the characteristics in their own words.

### Exercise 1.1

(SB pages 8–9)

1. Allow learners to express their own ideas.

**Case study activity***(SB page 10)*

1. The Office sells a service. The service is an opportunity for entrepreneurs to conduct meetings or to complete office-related tasks.
2. The Office saw that many people needed office space but that rental in Kigali was high. This meant that many new entrepreneurs could not afford to rent an office.
3. The Office provides an inexpensive space for an entrepreneur to conduct his or her business. The entrepreneur now has an office, but at a low cost.
4. Answers may vary, but learners should highlight that many rural businesses only require very limited office services and space. Rural businesses are also more spread out than businesses in the city so it is more difficult to select a central point as an office.
5. Answers may vary; learners can suggest a coffee shop, restaurant, courier service and so on.

**Case study activity***(SB page 14)*

1. The Spanish designers travelled around Rwanda looking for bold, creative and adventurous business opportunities. When they met local artists and tailors, they saw that Rwanda had opportunities in the fashion industry. Ines also saw that Rwanda was an easy place to open a business and had low levels of corruption. She also noticed that shopping malls were being built and that many new high-end stores were opening.
2. Ines saw that African fashion was a growing trend.
3. Mille Collines used local artists and tailors to design and produce fashion items.
4. Mille Collines set up the business in Kigali and expanded to open stores in Nairobi, Kenya.
5. The business operations are managed by the original team that started the business.

**Activity 1.3***(SB page 11)*

Oral activity. Allow learners to present their own ideas.

**Exercise 1.2***(SB page 12)*

Answers may vary. Examples below:

1. Age group: young people. Occupation: learners or young professionals.  
Gender: males and females.
2. Age group: parents of babies and young children
3. Occupation: farmers

**Exercise 1.3***(SB page 13)*

Answers may vary depending on learners' skills and interests.

**Activity 1.4***(SB page 15)*

1. Answers will vary. Learners should highlight the need for new jobs and growing the local economy.
2. Answers will vary. Learners should identify problems such as financial, location, distribution or marketing difficulties.
3. Oral activity. Answers will vary.

**Self-assessment***(SB page 16)*

1.
  - a) Allow learners to provide their own definitions. Learners should mention using ideas to start a business and aiming to make a profit.
  - b) Answers will vary. Learners should explain that enterprising persons often use good ideas to become entrepreneurs.
  - c) Sewing and making clothes
  - d) Selling and managing money
  - e) Answers will vary. Learners should note – risk taker, decision maker, able to find viable business opportunities, seeks information.
2.
  - a) Answers will vary. Learners can note the following customers and their needs: learners, business people, new entrepreneurs, visitors and so on.
  - b) Answers will vary. Learners can suggest including a coffee shop or an office supply shop.
  - c) Answers will vary. Learners should include IT skills and also note the entrepreneurial qualities from the list of: hardworking, innovative and creative, risk taker, decision maker, persistent, able to find viable business opportunities, seeks information, determined, perseverant.
3. a–e) Allow answers in learners' own words.

## Sub-topic area: Personal development

### UNIT 2 Personal values, skills and characteristics of an entrepreneur

(Student's Book pages: 17–31)

**Key unit competence:** To be able to evaluate own values, skills, strengths and identify areas for development against common characteristics of entrepreneurs

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
<b>At the end of this unit, learners should be able to:</b>		
<ul style="list-style-type: none"> <li>• Explain personal qualities, skills and values in relation to the family/friends, entrepreneurs and towards employers</li> <li>• Give reasons to support diversity and uniqueness among people in the society.</li> </ul>	<ul style="list-style-type: none"> <li>• Evaluate personal qualities, values and skills against in various contexts</li> <li>• Complete an entrepreneurial self-assessment sheet against personal qualities, values and skills.</li> <li>• Analyse personal strengths and identify areas for development</li> </ul>	<ul style="list-style-type: none"> <li>• Show respect for differences and personal choices</li> <li>• Develop self-awareness, self-esteem, confidence and positive attitude with respect to potential to improve and to succeed</li> </ul>

#### 1. Background notes

In this unit, the learner is introduced to personal values, skills and characteristics of an entrepreneur. This subject has many links to other topics such as marketing, financial management and economics.

#### 2. Key vocabulary

personal qualities, manners, lifelong learning, intelligence, prudence, commitment, innovation, creativity, moral and ethical values, loyalty, honesty, dignity, integrity, moral and ethical problems, greed, selfishness, entrepreneurial self-assessment, personal development, networking, mentorship, diversity, respecting personal choices

#### 3. Competences practised

- Literacy – reading case studies, expressing ideas through written text,

communicating ideas through speaking, listening for understanding.

- ICT and digital competences – investigating people with specific qualities such as Wangari Maathai, Mohandas Gandhi and Nelson Mandela through the Internet.
- Citizenship and national identity – fostering national consciousness by identifying mentors 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.
- 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 – thinking reflectively, broadly and logically about challenges encountered in all situations, thinking imaginatively and evaluating ideas in a meaningful way before arriving at a conclusion.
- Creativity and innovation – responding creatively to the variety of challenges encountered in life, taking 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 – being resourceful in finding answers to questions and solutions to problems, producing 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.
- Cooperation – adapting to different situations including the world of work, demonstrating a sense of personal and social responsibility and making ethical decisions and judgments, practising respect for the rights, views and feelings of others, practising positive ethical and moral attitudes with respect to socially acceptable behaviour.

#### 4. Cross-cutting issues

- Inclusive education – use the golden rule ‘treat others as you want to be treated yourself’ – personal values, skills and characteristics of an entrepreneur.
- Peace and values education – developing moral and ethical values.
- Financial education – economists use ‘what if?’ situations to try to predict what will happen to the economy in the future.

#### 5. 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 suited to whole class participation:

- Introductory activity (SB p 18)
- Activity 2.1 (SB p 21)
- Activity 2.5 (SB p 30)
- Activity 2.6 (SB p 30).

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

In this unit, the following activities are suited to group participation:

- Activity 2.2 (SB p 23)
- Activity 2.3 (SB p 25)

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

In this unit, the following activity is

suited to pair participation:

- Activity 2.4 (SB p 29).

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

In this unit, the following activities are suited to individual assessment:

- Case study activity (SB pp 20 and 22)
- Exercise 2.1 (SB p 23)
- Exercise 2.2 (SB ps 26 – 27)
- Exercise 2.3 (SB p 27)
- Self-assessment at the end of the unit.

## 6. Teaching materials

Arrange flipcharts to display posters, masking tape and handouts with examples of values, beliefs and desirable qualities. Print out entrepreneurial self-assessment sheets and work-readiness training programme (trainer manual; examples of values, beliefs and desirable qualities 1.1 & 1.2)

## 7. Before you start

The first activity requires posters, a flipchart and masking tape, so bring these to the first lesson.

## 8. Teaching steps (8 periods)

### Lesson 1

Start by introducing the introductory activity. Brainstorm values and qualities and write suggestions on the mind map on the board. Discuss that the golden rule – treat others as you want to be treated yourself – is a universal rule.

Next explain the concept of personal values and how these reflect our behaviour and attitudes. Discuss where we develop manners and explain that friendliness, respect and caring are three universal values.

### Lesson 2

Start by explaining that learning does not stop after we leave school.

List examples of lifelong learning such as developing intelligence, self-awareness, prudence and commitment.

Next read the case study 'A commitment to Kenya's future'. Explain that Wangari Maathai was born in the central highlands of Kenya in 1940. She was one of the first Kenyans given an opportunity to study abroad, first in the United States and later in Germany. Upon returning to Kenya she founded the Green Belt Movement.

Discuss how the Green Belt Movement has made a contribution towards the sustainability of farming in Kenya. Let learners answer the questions in class.

Provide definitions for 'creativity', 'innovation' and 'self-reliance'. Read through the steps to become self-reliant on page 21.

End the lesson by playing the 'What if?' game (Activity 2.1). Explain that this game is also a serious game played by economists when they try to predict what will happen in the world economy in the future.

### Lesson 3

Start the lesson by discussing moral and ethical values.

Then read the case study 'A long walk to freedom in South Africa' and discuss Mandela's role in developing a democratic South Africa. Let learners answer the questions in class.

Encourage learners to suggest Rwandan role-models with similar qualities.

Explain what is meant by health by dividing into groups and answering the questions in Activity 2.2.

Ask learners to copy the table on page 23 and complete the activity as homework.

## Lesson 4

Start the lesson by discussing the dilemmas depicted in the pictures on page 24 and 25. Then spend the remainder of the lesson asking learners to act out the role play of Activity 2.3.

Ask learners to complete the entrepreneurial self-assessment as homework.

## Lesson 5

Read through the section on personal development and discuss that all people can benefit from mentorship. Ask learners to read through the steps for identifying and finding a mentor. Then set this task as homework.

## Lesson 6

Discuss and provide examples of networking. Next read the case study 'Mentorship helps create successful fashion brand' and complete the questions.

## Lesson 7

Discuss how the world has changed throughout the past generations and how diverse the world is today. Ask learners to identify diversity in their community. This can be people with a different religion, culture, language or other characteristic. Discuss the importance of respecting personal choices. Divide into groups and complete Activity 2.4.

If you have access to the Internet, research the constitution of Rwanda. Print out relevant sections. If you do not have access to the Internet, refer to Chapter 2 – the rights and duties of citizens Articles 45–51:

### Article 45

All citizens have the right to participate in the government of the country, whether directly or through freely chosen representatives in accordance with the law.

All citizens have the right of equal access to public service in accordance with their competence and abilities.

### Article 46

Every citizen has the duty to relate to other persons without discrimination and to maintain relations conducive to safeguarding, promoting and reinforcing mutual respect, solidarity and tolerance.

### Article 47

All citizens have the duty to participate, through work, in the development of the country; to safeguard peace, democracy, social justice and equality and to participate in the defense of the motherland.

The law shall organize national service, whether civil or military.

### Article 48

In all circumstances, every citizen, whether civilian or military, has the duty to respect the Constitution, other laws and regulations of the country.

Every citizen has the right to defy orders received from his or her superior authority if the orders constitute a serious and manifest violation of human rights and public freedoms.

### Article 49

Every citizen is entitled to a healthy and satisfying environment.

Every person has the duty to protect, safeguard and promote the environment. The State shall protect the environment.

The law determines the modalities for protecting, safeguarding and promoting the environment.

## Article 50

Every citizen has the right to activities that promote national culture.

There is hereby established the Rwanda Academy of Language and Culture.

The law shall determine its functions, organization and operation.

## Article 51

The State has the duty to safeguard and to promote positive values based on cultural traditions and practices so long as they do not conflict with human rights, public order and good morals. The State equally has the duty to preserve the national cultural heritage, as well as genocide memorials and sites.

## Lesson 8

Start the lesson by discussing the diverse and unique skills of learners in Activity 2.5. Then divide into groups. Ask learners to produce the puzzle pieces for Activity 2.6. Complete the puzzles and hang these on the wall. End the lesson by discussing and reading through the assessment on page 31.

## 9. Support for learners with learning difficulties

### Remedial

1. What are good manners?
2. What does it mean to be self-reliant? Give an example from your own life.
3. List one difference between the way that you live today and the way your grandparents lived when they were young.

### Answers

1. Good manners are something that you show every day to make a good impression on others and to feel good about yourself.
2. A self-reliant person works towards goals

without being told. (Learners must include own experiences of working towards and/or reaching a goal.)

3. Learners' own answers. Can include technology, travel, import and export, etc.

### Consolidation

1. What is meant by networking? Give an example.
2. Why is it important to develop desirable business ethics?
3. Etienne is practical and good at making things. Lucy is friendly and enjoys being with people. Explain why these two different people can create a successful business.

### Answers

1. A network is a group of people that help each other. (Learners must include own examples.)
2. Business ethics are important for the long-term success of a business. A business owner that does not show loyalty or consideration for others is unlikely to succeed in the long run.
3. Etienne can make the products and Lucy can sell them. Two different people can combine their strengths to make a successful business.

## 10. Extension learning

1. What is the role of a mentor in lifelong learning?
2. Why are creativity and innovation important skills for an entrepreneur?
3. Why is diversity important in running a business?

### Answers

1. A mentor can assist with developing values such as intelligence, self-awareness, prudence and commitment by sharing his or her own experiences and by offering guidance.

2. The business world is competitive, so to succeed an entrepreneur must develop business ideas that are creative and innovative.
3. Different people bring unique skills to a business. In order to succeed, a business needs to draw on many different skills and a diverse workforce brings different values, skills and strengths to a business.

## 11. 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 assessment

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 2.1 to 2.6, as well as Exercises 2.1 to 2.3.

### Summative assessment

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 31 can be used as summative assessment.

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

Content (12)	9–12	5–8	1–4
	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)	7–8	3–6	1–2
	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 rubric to assess an oral presentation out of 20:

<b>Content (12)</b>	<b>9-12</b>	<b>5-8</b>	<b>1-4</b>
	The text is logically arranged. The sentences are meaningful in their context. Content reveals understanding of the topic.	The text is sometimes logically arranged. 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.
<b>Language (8)</b>	<b>7-8</b>	<b>3-6</b>	<b>1-2</b>
	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.

## 12. Suggested answers

### Introductory activity (SB page 18)

This is an oral activity where learners are encouraged to present individual ideas.

### Case study activity (SB page 20)

1. Wangari Maathai was an environmental and political leader in Kenya
2. She discovered that it was hard for farmers to grow crops because the fertile layer of soil had eroded.
3. She planted trees. This reduced erosion.
4. She was intelligent as she was able to find a solution to the problem. She was also committed to her community as she was dedicated to improving the quality of life.

### Activity 2.1 (SB page 21)

This is a class discussion. Answers will vary according to learners' ideas.

### Case study activity (SB page 22)

1. Apartheid was a discriminative system based on racial segregation.
2. He was sent to prison.
3. The government asked him to stop people from protesting as this caused unrest in South Africa.
4. He refused because the government wanted to continue with the apartheid system. He was loyal to his cause and therefore wanted to continue fighting the discriminatory system.
5. Nelson Mandela was loyal to his cause. He had dignity and integrity.
6. Answers will vary according to learners' ideas.

### Activity 2.2 (SB page 23)

This is a group discussion. Learners should be able to link personal qualities to the personal, social, emotional and economic well-being of a person.

### Exercise 2.1 (SB page 23)

Allow learners to describe their strengths and weaknesses in their own words.

**Activity 2.3** (SB page 25)

This is a role-play scenario.

**Exercise 2.2** (SB pages 26–27)

This is a self-assessment. Allow learners to complete the self-assessment by ranking each question.

**Exercise 2.3** (SB page 27)

Allow learners to present their ideas for finding and selecting a mentor.

**Case study activity** (SB page 28)

1. Desirable personal values, skills and strengths include: good manners, friendliness, respect, caring, intelligence, prudence, commitment, creativity, innovation, self-reliance, loyalty, honesty, dignity, integrity.
2. Learners can suggest skills, values and strengths.
3. Answers may vary. Examples include loyalty, integrity, treating others with dignity.

**Activity 2.4** (SB page 29)

1. Learners can paraphrase Chapter 2, Articles 45–51.
2. Learners can paraphrase (or copy) Article 51:  
‘The State has the duty to safeguard and to promote positive values based on cultural traditions and practices so long as they do not conflict with human rights, public order and good morals. The State equally has the duty to preserve the national cultural heritage as well as genocide memorials and sites.’

**Activity 2.5** (SB page 30)

Class discussion. Allow learners to present their own ideas.

**Activity 2.6** (SB page 30)

Classroom activity. Hang up completed posters on the classroom wall.

**Self-assessment** (SB page 31)

1. a) Answers will vary. Learners can refer to improved soil quality and reduced erosion.  
b) Answers will vary. Learners can refer to the many years that Mandela spent in prison where he sacrificed his own freedom.
2. Allow learners’ own answers. They should highlight that an entrepreneurial self-assessment is a tool that allows them to identify strengths and weaknesses.
3. Answers will vary. Learners should point to the benefits of diversity in the workplace.
4. Answers will vary. Learners can use examples from their own communities.

## Sub-topic area: Work in socio-economic development

### UNIT 3 Work in the society

(Student's Book pages: 32–44)

**Key unit competence:** To be able to analyse the value of different work in the society

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
<b>At the end of this unit, learners should be able to:</b>		
<ul style="list-style-type: none"> <li>• Explain meaning and different types of work</li> <li>• Identify the different myths and beliefs about work</li> <li>• Explain the dignity and value of work</li> </ul>	<ul style="list-style-type: none"> <li>• Distinguish the different types of work in their localities</li> <li>• Analyse how myths and beliefs affect work</li> <li>• Describe the value of work (person and society)</li> </ul>	<ul style="list-style-type: none"> <li>• Take part in various work in the society</li> <li>• Promote positive beliefs and values about work</li> </ul>

#### 1. Background notes

In this unit, you will discuss the many different myths and beliefs associated with work. Please ensure that this topic is dealt with sensitively as many learners may have relatives that work in sectors that are considered inferior. Remember to reiterate that a myth is not a proven fact and that it is up to all of us to dispel myths when they are untrue. If time allows, arrange for the learners to watch an episode of MythBusters, a popular science television programme where popular myths are either dispelled ('busted') or proved to be true.

The learners will spend a day on 'job shadow'. If possible, arrange for a day when they are permitted to spend the day away from school. Each learner needs to apply formally for job shadowing with their prospective employers, so draft a cover letter that can accompany their request.

#### 2. Key vocabulary

classifying work, physical work, mental work, agriculture, manufacture, trading, import and export, service, myths and beliefs about work, dignity and value of work, delivering a presentation

#### 3. Competences practised

- Literacy – reading case studies, expressing ideas through written text, communicating ideas through speaking, listening for understanding.
- ICT and digital competences – investigating Rwandan businesses through social media such as twitter and Facebook and other sites on the Internet.
- Citizenship and national identity – fostering national consciousness by investigating different types of businesses in Rwanda, understanding the historical and cultural roots of Rwandan society and how the local infrastructure functions in relation to the global environment.

- 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.
- Lifelong learning – exploiting all opportunities available to improve on knowledge and skills.
- Critical thinking – thinking reflectively, broadly and logically about challenges encountered in all situations, thinking imaginatively and evaluating ideas in a meaningful way before arriving at a conclusion.
- Creativity and innovation – responding creatively to the variety of challenges encountered in life, taking 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 – being 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.

#### 4. Cross-cutting issues

- Environment and sustainability – discussing the need for a sustainable future in Rwanda, ensuring that we use resources responsibly.
- Gender – discussing myths and beliefs in the workplace relating to gender.
- Inclusive education – discussing myths and beliefs in the workplace.

#### 5. 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 suited to whole class participation:

- Activity 3.2 (SB p 37)
- Activity 3.4 (SB p 39)

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

In this unit, the following activities are suitable for group participation:

- Activity 3.1 (SB p 34)
- Activity 3.3 (SB p 38)

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

In this unit, the following activities are suited to pair participation:

- Case study activity (SB p 36)
- Activity 3.5 (SB p 40)

**Individual:** Activities assigned for homework are typically individual.

Reading and writing activities are useful for assessing the learner's mastery of the work.

In this unit, the following activities are suited to individual assessment:

- Introductory activity (SB p 33)
- Activity 3.4 (SB p 39)
- Exercise 3.1 (SB p 37)
- Exercise 3.2 (SB p 41)

- Exercise 3.3 (SB p 42)
- Activity 3.6 (SB p 43)
- Self-assessment at the end of the unit.

## Teaching materials

Read through the case studies in the Student's Book, as well as journals on business and management, research Rwandan businesses on the Internet, consult dictionaries and other reference books, contact local entrepreneurs and other resource persons.

## 7. Before you start

In this unit, learners will investigate the work environment in Rwanda and beyond. Display the poster produced in the classroom.

## 8. Teaching steps (9 periods)

### Lesson 1

Start by asking each learner to tell the class what work their parents do. Then introduce the Introductory activity. Learners can begin the activity in the classroom and complete the poster at home.

### Lesson 2

Allow time for learners to present their posters and findings.

Then discuss the history of work in the local community and explain how Rwanda has changed during the past one hundred years. Explain the classification of physical and mental work and ask learners to complete Activity 3.1.

Discuss different types of work and identify agriculture, manufacture, trading and service businesses in the local community.

Read the case study 'Kigali retail shop is busy as a bee' and complete the questions. Lastly, complete Activity 3.2 and assign Exercise 3.1 on page 37 as homework.

### Lesson 3

Allow time for learners to present their maps from the homework activity.

Discuss myths and beliefs about work and encourage learners to provide their own myths and beliefs. Allow time for learners to develop the theatre production of Activity 3.3.

### Lesson 4

Let learners present their theatre productions (Activity 3.3).

### Lesson 5

Discuss positive and negative beliefs about work. Complete Activity 3.4 in a class discussion.

Ask learners to team up with a partner. Complete Activity 3.5 and discuss the answers in class.

Read through the steps of 'How to do a presentation' and 'How to deliver a presentation' and assign the homework activity.

### Lesson 6

Allow learners to present their oral presentations (Exercise 3.2).

### Lesson 7

Discuss the dignity and value of work and then assign Exercise 3.3 as homework. Read the case study 'A simple flower can change the world' and assign the questions as homework.

## Lesson 8

If possible, set aside a day for job shadowing (Activity 3.6). If this is not possible, then arrange for learners to complete job shadowing during an afternoon or on a Saturday morning. As an alternative, invite local artisans or business people to share their daily routines with the class.

## Lesson 9

Allow one lesson for presentations by learners of their job-shadowing experiences. Set the self-assessment as homework.

### 9. Support for learners with learning difficulties

#### Remedial

1. What is physical work? Give an example.
2. What is export? List one product that we export from Rwanda to other countries.
3. What is the difference between a cash crop and subsistence farming?

#### Answers

1. Physical work means using your body to do the work. Learners' examples can include cooking, carrying water, laying bricks, etc.
2. Export means to sell products made in Rwanda to other countries. Learners' examples can include tea, coffee, pyrethrum, etc.
3. A cash crop is any crop that a farmer plants to sell. A subsistence farmer plants crops to feed his or her family.

#### Consolidation

1. Classify the following types of work: a factory that produces clothes, a farm that raises pigs, a shop that sells fruits, a hairdresser
2. What does a service business sell? Give an example of a service business.
3. Why is farming important for Rwanda?

#### Answers

1. manufacture, agriculture, trading, service
2. A service business sells a person's time and knowledge. Learners' examples can include banking, medical care, Internet and computer services, transport and tourism.
3. Farming is important for Rwanda because we grow food for our own families and because we grow crops that are exported to other countries.

### 10. Extension learning

1. Why are wholesale traders located in towns?
2. What is better for Rwanda's economy, import or export?
3. How do you think we can change myths and beliefs about work?

#### Answers

1. A wholesale trader needs to be near roads and other infrastructure so that they can transport their items to the stores.
2. Export is better for Rwanda's economy as this means that we sell products made in Rwanda to other countries. This means more work for Rwandans and more foreign currency.
3. Answers will vary, but learners should note that education is an important tool for changing perceptions.

### 11. 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 assessment

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 3.1 to 3.6, as well as homework activities.

### Summative assessment

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 41 can be used as summative assessment.

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

Content (12)	9–12	5–8	1–4
	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)	7–8	3–6	1–2
	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 rubric to assess an oral presentation out of 20:

Content (12)	9–12	5–8	1–4
	The content is logically arranged. The sentences are meaningful in their context. Content reveals understanding of the topic.	The content is sometimes logically arranged. The sentences are sometimes flawed. Content reveals some understanding of the topic.	There is almost no logical arrangement in the content. There is little pattern. Content reveals little understanding of the topic.
Language (8)	7–8	3–6	1–2
	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.

## 12. Suggested answers

### **Introductory activity** (SB page 33)

Answers will vary. Display the posters in the classroom.

### **Activity 3.1** (SB page 34)

Answers will vary. Learners should list examples of both mental and physical work.

### **Case study activity** (SB page 36)

1. Inzuki Design is a retail business and is therefore located in the centre of a town where there are many potential customers.
2. Online trading means selling products via websites on the Internet.
3. Learners can suggest locations at shopping malls, busy streets, larger cities or in cities in East Africa and beyond.
4. To export means that products made in Rwanda are sold in other countries.

### **Activity 3.2** (SB page 37)

1. A tour guide provides a safe route that tourists can follow. The guide can also assist tourists who are tired or require assistance.
2. The fisherman provides tourists with a safe experience on Lake Kivu.
3. The guide sells his knowledge of the history of Rwanda and the genocide.

### **Exercise 3.1** (SB page 37)

Learners will present a map with their answers.

### **Activity 3.3** (SB page 38)

This is a theatre production. Allow learners to present their shows for the class or the school.

### **Activity 3.4** (SB page 39)

1. Answers will vary. Learners should explain that a stereotype is an idea or belief that is widespread, but often not true.
2. Allow learners to present their own ideas.
3. Statement 1: companies outside Rwanda, Statement 2: people in the city, Statement 3: men, Statement 4: older people.
4. Allow learners to present their own ideas. Answers should highlight that a stereotype often presents specific people in a negative light.

### **Activity 3.5** (SB page 40)

1. Business is the last resort when education fails.
2. Entrepreneurs are rich because they cheat.
3. Housework is only for women.

### **Exercise 3.2** (SB page 41)

Learners will present their own ideas. Assess the presentation using the assessment rubric.

### **Exercise 3.3** (SB page 42)

1. Workers must receive minimum pay, males and females must be treated equally, workers must not work more than forty hours per week. The rules all ensure that workers are not exploited.
2. Learners will present their own answers in an essay.

**Case study activity***(SB page 43)*

1. It is a chemical that is extracted from dried flower heads and then used to produce an insecticide.
2. Farmers export pyrethrum to the USA and other foreign markets.
3. Dried flower heads

**Activity 3.6***(SB page 43)*

This activity involves job shadowing. Ensure that learners are given an opportunity to follow a professional person for a day's work. The presentations should reflect their experiences at the workplace.

**Self-assessment***(SB page 44)*

1. a) Étainerie y'l HUYE is a manufacturing business.  
b) Artisans use both mental and physical work. Mental work includes design of jewellery and physical work involves creating jewellery out of tin.
2. a) The author's writing is mental work; printing and distributing the book is physical work.  
b) Mining tin is physical work. Engineers that ensure safe and efficient operations do mental work.  
c) Pumping out methane gas is physical work. Engineers that ensure safe and efficient operations do mental work.
3. a–b) Answers will vary. Learners should highlight the need for each job by showing the results of not completing the job for a year.  
c) Answers will vary. Rules can include minimum wages, working conditions such as working hours, maternity leave, etc.

## Sub-topic area: Concept of business activities

### UNIT 4 Concepts of needs, work, wants, goods and services

(Student's Book pages: 45–63)

**Key unit competence:** To be able to make rational consumptions decisions based on ones needs

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
<b>At the end of this unit, learners should be able to:</b>		
<ul style="list-style-type: none"> <li>• Explain the concept of need, scarcity, opportunity cost, consumption, goods and services</li> <li>• Classify needs according to Primary/basic and secondary needs</li> <li>• Identify the importance of making a choice where there are scarce resources</li> <li>• Explain the factors that influence the consumption of goods and services</li> </ul>	<ul style="list-style-type: none"> <li>• Prioritise needs basing primary and secondary needs</li> <li>• Evaluate different types of goods</li> <li>• Relate the concept of need, want, scarcity, opportunity cost, goods and services to the unlimited human wants</li> </ul>	<ul style="list-style-type: none"> <li>• Make rational consumption for the competing daily needs.</li> <li>• Make responsible decisions while using while satisfying own needs</li> <li>• Advocate for the proper use of scarce resources and sustainability of resources</li> <li>• Show concern for irrational consumption of goods and services</li> </ul>

#### 1. Background notes

In this unit, learners will be introduced to concepts in economics. This subject introduces many new ideas and concepts so ensure that you spend sufficient time on this unit.

#### 2. Key vocabulary

economics, primary needs, secondary needs, basic economic problem, scarcity, opportunity cost, goods and services, rational and irrational consumption of goods and services, sustainable use of scarce resources, economic goods and free goods, substitute goods and complementary goods, durable goods, perishable goods, processing food, biodegradable and non-biodegradable goods, waste management, factors

influencing consumption of goods and services, income, tastes and preferences, culture, social structure, fashion, expectation

#### 3. Competences practised

- Literacy – reading case studies, expressing ideas through written text, communicating ideas through speaking, listening for understanding.
- ICT and digital competences – making presentations on PowerPoint and investigating the economy of Rwanda using sites on the Internet.
- Citizenship and national identity – fostering national consciousness by investigating the economy of Rwanda, understanding the historical and cultural roots of Rwandan society and

how the local infrastructure functions in relations to the global environment.

- 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.
- 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.

#### 4. Cross-cutting issues

- Environment and sustainability – understanding the impact of sustainability on a growing economy.
- Financial education – understanding the role of financial education in economics.

#### 5. 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 suited to whole class participation:

- Introductory activity (SB p 46)
- Activity 4.3 (SB p 51)
- Case study activity (SB p 58)
- Activity 4.7 (SB p 61).

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

In this unit, the following activities are suited to group participation:

- Activity 4.4 (SB p 53)
- Activity 4.6 (SB p 60).

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

In this unit, the following activities are suited to pair participation:

- Activity 4.1 (SB p 48)
- Activity 4.2 (SB p 50)
- Activity 4.5 (SB p 58).

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

In this unit, the following activities are suited to individual assessment:

- Exercise 4.1 (SB p 49)
- Exercise 4.2 (SB p 50)
- Case study activity (SB p 54)
- Exercise 4.3 (SB p 62)
- Self-assessment at the end of the unit.

## 6. Teaching materials

Research relevant topics on economics on the Internet, consult dictionaries and other reference books, create fictional products and money for role-play.

## 7. Before you start

In this unit, you will hold an imaginary market day. Design and print 'money' for an imaginary economy.

## 8. Teaching steps (9 periods)

### Lesson 1

Start with the Introductory activity and list the primary and secondary needs that learners suggest on the board. Explain the subject of economics and how it ties in with entrepreneurship, financial education and social studies. Then ask learners to complete Activity 4.1.

### Lesson 2

Start by introducing the basic economic problem. Explain that a model is a useful tool. You can use a remote island as the model. (Activity 4.3 uses 'Ishuri Island'.) Draw an image of this island on the board and add information to the island throughout the nine lessons in economics. Explain to the class that they are the sole inhabitants on the island and that there is no contact with other islands.

Explain the concept of scarcity. Draw the resources of Ishuri Island – land and labour. Ask learners to make sure that they cater for all needs. They need to allocate land and labour for farming (food),

shelter, education (a school) and cotton fields to produce clothing.

Read through and assign the homework activity.

### Lesson 3

Introduce the concept of opportunity costs. Then use the choices made on Ishuri Island to describe the opportunity cost of each choice.

Assign Exercise 4.2 on page 50 as homework.

### Lesson 4

Explain what is meant by goods and services. Ask learners to complete Activity 4.2. Then discuss the consumption of goods and services and read through Activity 4.3.

### Lesson 5

Spend a lesson at the imaginary market day of Activity 4.3.

### Lesson 6

Explain what is meant by irrational and rational consumption of goods and services. Use the images of the forest as an example. Provide additional examples and ask learners to ask the question 'Can I do this forever?' at every example.

Then divide into groups and complete Activity 4.4.

### Lesson 7

Discuss sustainable use of scarce resources. Read the case study 'Cooperatives can increase food production' and complete the questions.

Then discuss different types of goods. Ask learners if they can identify any other

free goods and highlight that, in a modern society, we need to work with economic goods.

Discuss examples of substitute goods and complementary goods.

## Lesson 8

Start by introducing durable and perishable goods. Then complete Activity 4.5. Read through the case study 'The importance of processing food' and complete the questions.

Discuss the difference between biodegradable and non-biodegradable goods. Ask learners for ideas to manage waste and then complete the questions.

## Lesson 9

Start the lesson by discussing the factors that influence consumption of goods and services. Complete Activity 4.7 and assign the homework activity.

The self-assessment can be used for formal assessment.

## 9. Support for learners with learning difficulties

### Remedial

1. What is a primary need?
2. What does an economist study?
3. What is the difference between a free good and an economic good? Give an example of each.

### Answers

1. A primary need is a good or service that we need, for example food, clothing, shelter and health care.
2. An economist studies economics.
3. A free good does not cost any money. An example is air. An economic good costs money. Learners' examples can include food, clothes, electronics, etc.

## Consolidation

1. Explain the difference between a primary need and a secondary need.
2. Explain why time is a scarce resource
3. What is meant by sustainability?

## Answers

1. A primary need is a product or service that we cannot do without, for example food, clothing, shelter and health care. A secondary need is something that is not necessary but that we would like to have, for example electronics or designer clothes.
2. Time is a scarce resource because we only have enough time to do some of the things that we want to do. For example, we can either study or go to a party.
3. Sustainability means to use natural resources so that they are not damaged or permanently depleted.

## 10. Extension learning

1. Why do you think that we study economics?
2. Your family only has enough money to either pay for your college education or start a new business. Explain what is meant by opportunity cost and list the opportunity cost of each decision.
3. Explain why cutting down the forests in Rwanda is irrational consumption.

## Answers

1. Learners' answers should include our desire to understand the world, make the most out of scarce resources and grow our economies.
2. Opportunity cost is the cost of a choice. If the family pays for a college education then the opportunity cost is the ability to start a new business. If the family starts a new business, then the opportunity cost is the college education.
3. When we cut down our forests without replanting we are depleting a resource.

This means that we will not have this resource in the future. We will therefore not have firewood or other resources from our forests in the future.

serves to alert teachers to gaps in learners' knowledge. Suggested formative assessment: Activities 4.1 to 4.7, as well as homework activities.

## 11. 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 assessment

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

### Summative assessment

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 63 can be used as summative assessment.

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

Content (12)	9–12	5–8	1–4
	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)	7–8	3–6	1–2
	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 rubric to assess an oral presentation out of 20:

<b>Content (12)</b>	<b>9–12</b>	<b>5–8</b>	<b>1–4</b>
	The content is logically arranged. The sentences are meaningful in their context. Content reveals understanding of the topic.	The content is sometimes logically arranged. The sentences are sometimes flawed. Content reveals some understanding of the topic.	There is almost no logical arrangement in the content. There is little pattern. Content reveals little understanding of the topic.
<b>Language (8)</b>	<b>7–8</b>	<b>3–6</b>	<b>1–2</b>
	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.

## 12. Suggested answers

### Introductory activity (SB page 46)

Answers will vary. Learners should make use of images on page 42. Write the answers on the board.

### Activity 4.1 (SB page 48)

1. Answers will vary. Learners should mention both primary and secondary needs.
2. Learners should point out the different needs of children, teenagers, adults and older people.
3. Answers will vary. Learners should highlight different needs based on different circumstances.
4. Answers will vary. Learners should highlight that many electronic needs did not exist when their grandparents were young.
5. Answers will vary. Learners should highlight how different climates and economic circumstances influence secondary needs.

### Exercise 4.1 (SB page 49)

- 1–3 Answers will vary. Learners should rank resources, starting with those that fill primary needs.

### Exercise 4.2 (SB page 50)

1. a) Answers may vary. Learners can show that a family needs to forego other needs such as entertainment, electronic equipment, a car and so on.  
b) Answers will vary. Learners can show that building a new school means not investing in an industrial area or in roads.  
c) Answers will vary. Learners can highlight that the government cannot invest in schools, hospitals or building a new airport.

### Activity 4.2 (SB page 50)

Learners will present a list with their answers.

**Activity 4.3***(SB page 51)*

This is a market day where learners use a fictional island to set up an economy. Allow at least one lesson for this activity and discuss the scenario in the following lesson.

**Activity 4.4***(SB page 53)*

1. Answers will vary. Learners use examples from their own communities or from research on the Internet.

**Case study activity***(SB page 54)*

1. a) Capital, labour, time  
b) Learners will provide their own suggestions.
2. a) Learners should highlight that a national park brings in tourism and thus foreign currency.  
b) Learners will present their own answers.  
c) Learners will present their own answers.

Allow learners time to present their presentations. Use the rubric to assess each poster or oral presentation.

**Activity 4.5***(SB page 58)*

Learners will present their own ideas. Share the lists in class.

**Case study activity***(SB page 58)*

1. Primary need, as it was used to preserve food. Without salt, people would not have had sufficient food during the winter.
2. Learners can use examples from their own lives. Preservation includes drying, canning, freezing, heating, preserving using sugar or salt, cooling, smoking, pickling.
3. Learners can use examples from current conflicts.

**Activity 4.6***(SB page 60)*

1. Answers will vary. Biodegradable products include food scraps. Non-biodegradable items include plastic packaging, containers, electronic waste and batteries.
2. Display the posters in the classroom.

**Activity 4.7***(SB page 61)*

This is a class discussion. Allow learners to present their own ideas.

**Exercise 4.3***(SB page 62)*

1. The consumption of the new style of braid changed as it became fashionable.
2. The consumption of Christmas cards changed due to culture. As Christmas approaches, more people buy cards.
3. The consumption of mobile phones changed as expectations changed. As the government invests in infrastructure, consumers feel more confident about investing in new technology that can help to grow the economy.

**Self-assessment***(SB page 63)*

1. a) Primary need: products and services that we cannot do without  
Secondary need: products or services that we would like to have
- b) Learners can provide suggestions such as not going for a meal at a restaurant, not going to a movie, etc.
- c) Learners can select an opportunity cost that matches the cost of a necklace.
2. a) A scarce resource is any resource that we need in order to fulfil wants and needs. The resource is scarce because we have unlimited needs. We need to make choices when using scarce resources. Examples include labour, capital, time and land.
- b) When we use a scarce resource we need to make a choice. The cost of this choice is called an opportunity cost.
3. a) Learners can rank the items as follows:  
Primary needs – rice, cassava, blanket, school shoes, notebook (for homework), pen  
Secondary needs – cell phone, sunglasses, leather jacket
- b) Complementary goods: pen and notebook
- c) Substitute goods – learners may provide own suggestions. For example, a suit can be a substitute for a leather jacket.
4. a) Learners can provide own answers. They should point out that local communities must benefit from tourism initiatives so that they can support their

families from sales of services to the tourism industry rather than from developing the land for farming.

- b) Learners' own answers.  
Opportunity costs include not developing farm land or industrial land.

**Formal assessment***(SB page 64)***Section A**

1. Mark Zuckerberg is an entrepreneur because he had a good idea that solved a problem (OR Mark Zuckerberg saw that learners wanted to network and he invented a product that could allow them to do this). (2)
2. Mark Zuckerberg is innovative and creative because he invented a new method for networking. (2)
3. Online networking is a secondary need. A primary need is a product or service that we cannot do without whereas a secondary need is something that we would like to have – such as the ability to share updates and pictures with our friends. (4)
4. Snapchat and Instagram are substitutes for Facebook because they offer a similar service. Users can share information and photos on these online networks in the same way that they do on Facebook. (2)
5. a) Natural resources, human resources and capital resources (3)  
b) The employees needed skills and knowledge such as IT skills, creativity and innovation (allow learners' answers as long as they are justified). (3)
6. Allow learners' answers – they should note that Facebook can make use of private information in an inappropriate manner. (4)

### Section B

Allow learners' answers. Below are examples of suitable answers:

1. Diversity is anything that makes people different. It can refer to ethnicity, gender, age, national origin, disability, education and religion. (5)
2. In the past, most people did not travel far and only knew people from their own culture. Diversity is more important today because we need to interact with people that are different to us. They can be from different communities or from different countries. Our world has become 'a global village'. (5)
3. Each employee has unique personal and business skills that can help the business. One employee, for example, is friendly and enjoys being with people. This makes him or her a

good salesperson. Another employee may be good with numbers, making him or her suited for managing finances. (5)

4. We can teach respect for personal choice and diversity through formal education at school and through community leaders. We will also teach respect through our own actions. When we show younger Rwandans how to work with people that are different to ourselves, we set an example that they can follow. (5)

### Section C

Learners' own answers. Give marks for a development plan that shows insight into learning areas and skills development solutions. (10)

**Total marks: 50**

## Sub-topic area: Managing finances

### UNIT 5 Financial awareness

(Student's Book pages: 66–84)

**Key unit competence:** To be able to access finance and make financial decisions

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
<b>At the end of this unit, learners should be able to:</b>		
<ul style="list-style-type: none"> <li>• Explain the meaning of finance, saving, borrowing and debt management</li> <li>• Identify the various sources and purpose of business finance</li> <li>• Identify terms and conditions from a loan contract</li> <li>• Explain the importance of saving</li> <li>• Describe risks associated with debt</li> <li>• Explain the different ways of reducing expenses</li> </ul>	<ul style="list-style-type: none"> <li>• Describe the various ways of getting money to use to buy desired items</li> <li>• Analyse financial needs effectively</li> <li>• Develop saving goals</li> <li>• Analyse different terms and conditions involved when borrowing</li> <li>• Determine ways to decrease expenses through reuse, recycling, reduction and repair</li> <li>• Develop strategies to keep out of debt</li> <li>• Use debit and credit cards to manage funds</li> </ul>	<ul style="list-style-type: none"> <li>• Choose best ways of using money</li> <li>• Save for future needs</li> <li>• Make with confidence financial plans for the future</li> <li>• Use properly money at their disposal</li> <li>• Use properly debit and credit cards</li> </ul>

### 1. Background notes

In this unit, learners are introduced to financial information and decision making. This subject includes many new concepts and terms.

### 2. Key vocabulary

financial management, budget, saving, personal and business finance, personal savings, loans, shareholder, debt, equity, grant, trade credit, microlender, collective saving scheme, borrowing, interest, commercial banks, investment banks, current account, collateral, managing debt, record keeping, debit and credit cards, Rwanda Revenue Authority (RRA)

### 3. Competences practised

- Literacy – reading case studies, expressing ideas through written text, communicating ideas through speaking, listening for understanding.
- Numeracy – computing accurately using the four mathematical operations, manipulating numbers, using relationships to solve problems related to everyday activities like commercial context and financial management.
- ICT and digital competences – investigating commercial banks and the Rwanda Revenue Authority (RRA) using the Internet.
- Citizenship and national identity – fostering national consciousness by investigating commercial banks,

investment banks and the role of the Rwanda Revenue Authority (RRA).

- 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.
- 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.
- Cooperation – cooperating with others as a team in whatever tasks may be assigned, demonstrating a sense of personal and social responsibility and making ethical decisions and judgments.

#### 4. Cross-cutting issues

- Gender – using examples of both male and female entrepreneurs.
- Financial education – improving the financial capability of Rwandans, providing tools for sound money-management practices on earnings, spending, saving, borrowing and investing, encouraging financial behaviours that enhance learners' overall economic welfare.

#### 5. 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 activity is suited to whole class participation:

- Activity 5.7 (SB p 80).

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

In this unit, the following activities are suited to group participation:

- Introductory activity (SB p 67)
- Activity 5.1 (SB p 69)
- Activity 5.6 (SB p 78).

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

In this unit, the following activities are suited for pair participation:

- Activity 5.5 (SB p 77)
- Case study activity (SB p 79).

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

In this unit, the following activities are suited to individual assessment:

- Exercise 5.1 (SB p 70)
- Activity 5.2 (SB p 71)
- Exercise 5.2 (SB p 73)
- Activity 5.3 (SB p 73)
- Exercise 5.3 (SB p 74)
- Exercise 5.4 (SB p 75)
- Activity 5.4 (SB p 76)
- Self-assessment at the end of the unit.

## 6. Teaching materials

Collect forms from banks and microlenders, credit and debit cards.

## 7. Before you start

As an introduction to studies in financial management, discuss with the numeracy teacher options for introducing financial literacy in the mathematics classroom.

## 8. Teaching steps (10 periods)

### Lesson 1

Welcome learners to the topic of financial information and decision making and explain the importance of this subject in the context of developing a sound financial future for the individual and for Rwandan society. Introduce financial awareness by reading through the Introductory activity. Divide into groups and answer the questions.

End the lesson by discussing that finance means how we obtain, budget, save and spend money.

### Lesson 2

Start the lesson by asking learners to give suggestions for definitions of personal and business finances and ask what they think the difference is. Then complete Activity 5.1 in groups and write the suggested answers on the board.

Explain how to use financial information to draw a pie chart. Set Exercise 5.1 as homework.

### Lesson 3

Start the lesson by discussing the answers from the homework activity. Then introduce business finance and the options for accessing funds. Discuss that personal savings and investments from friends and relatives are equity, whereas loans are debt. Ask learners to complete Activity 5.2 and discuss the answers in class.

### Lesson 4

Start by asking the class to list reasons to save money. Write their ideas on the board. Then list the four steps to saving money on the board and explain each step.

Ask learners to complete their savings goals in Exercise 5.2 as homework. Read through Activity 5.3 and ask learners to investigate the savings scheme and visit a local bank before the next lesson.

### Lesson 5

Start the lesson by giving learners the opportunity to present their findings from Activity 5.3. At the end of the lesson discuss the savings plans produced by learners in Exercise 5.2 (SB p 73).

## Lesson 6

Start the lesson by allowing learners to suggest reasons for why we need to borrow money. Then discuss the different sources of business finance. Note any commercial banks and microfinance companies in your community.

Set Exercise 5.3 on page 74 and Exercise 5.4 on page 75 as homework.

## Lesson 7

Discuss the answers to the homework activities. Then discuss the terms and conditions that apply when using banking services. Show learners examples of identification that can be used to open an account. Arrange for a visit to a local commercial bank. Ask learners to collect application forms as per Activity 5.4.

## Lesson 8

Discuss and read the different terms and conditions from Activity 5.4 in class. Then discuss ways to manage debt and the importance of saving. Ask learners to complete Activity 5.5 with a partner. Allow a few minutes for the pairs to complete the role-plays.

Next discuss options for managing money. In pairs, discuss the presentation requirements from the case study. The learners must prepare this presentation for the following lesson. Lastly, divide into groups and complete Activity 5.6. Write the answers on the board.

## Lesson 9

Ask learners to present their presentations from the case study. Then discuss why it is important to separate personal from business finance. Complete Activity 5.7 and discuss the answers with the class.

## Lesson 10

Start by describing the difference between debit and credit cards. Bring examples of each to the class and discuss the information on each card. Next, list the advantages and disadvantages of each type and set Exercise 5.4 on page 83 and the self-assessment as homework.

## 9. Support for learners with learning difficulties

### Remedial

1. What is finance?
2. List three different types of financial institutions.
3. How does a PIN code make a debit card safer to use than cash?

### Answers

1. Finance means how we obtain, budget, save and spend money.
2. commercial banks, investment banks, microfinance companies
3. You can only use the card if you have a PIN code.

### Consolidation

1. Explain why a new business usually needs financing.
2. What is a collective savings scheme?
3. Give two reasons why you should separate your personal finances from business finances.

### Answers

1. The new business needs to buy or rent buildings, raw materials and machinery. Often the business owner does not have enough cash saved and therefore needs financing.
2. Collective savings schemes are savings made by a group of people that pool together their money.
3. To pay correct taxes to Rwanda Revenue Authority (RRA). To see how

well the business is doing. (Allow any other substantiated reasons.)

## 10. Extension learning

1. Why is it not a good idea for an entrepreneur to wait until he or she has saved all the money needed to open a business?
2. Explain what is meant by a savings goal. Write an example of a savings goal.
3. Microfinance companies charge greater interest than commercial banks. Why do you think that people borrow money from microfinance companies when these loans are more expensive?

### Answers

1. Allow learners' own motivation.  
Learners can point out that it is not always possible to wait as other entrepreneurs will take the opportunity. For example, if a new shopping mall opens and the entrepreneur wants to rent a shop, the shopping centre will not wait until the entrepreneur has sufficient funds.
2. A savings goal means deciding what you want to save for and writing down this goal. The learner must show that a savings goal includes calculating how long it will take to save and how much money they need to set aside every month.
3. Allow learners' own motivation.  
Learners should point out that it is

often easier for people to obtain finance from microfinance companies and that many people do not have the required collateral needed to borrow money from a commercial bank.

## 11. 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 assessment

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 5.1 to 5.8, as well as homework activities.

### Summative assessment

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 84 can be used as summative assessment.

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

Content (12)	9–12	5–8	1–4
	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)	7–8	3–6	1–2
	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 rubric to assess an oral presentation out of 20:

Content (12)	9–12	5–8	1–4
	The content is logically arranged. The sentences are meaningful in their context. Content reveals understanding of the topic.	The content is sometimes logically arranged. The sentences are sometimes flawed. Content reveals some understanding of the topic.	There is almost no logical arrangement in the content. There is little pattern. Content reveals little understanding of the topic.
Language (8)	7–8	3–6	1–2
	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.

## 12. Suggested answers

### Introductory activity (SB page 67)

This is an oral activity where learners are encouraged to present individual ideas.

1. For example, it is easier and faster for Ruti to get to school by cycling.
2. For example, savings, borrowing from family, sharing the bicycle with a family member that pays half.

3. For example, it will be easier for Mugisha to deliver his bread and this will also allow him to grow his business.
4. For example, savings, borrowing from family or bank, offering shares in his business.
5. Machinery used in a business is typically more expensive than tools needed in a home. A business often

needs more than one vehicle whereas a family only needs one. Some businesses need large office space, a factory or restaurant. These buildings are more costly than a family home. A business needs to pay wages and salaries to staff whereas a family only needs to pay for food, clothes, etc. for family members.

6. Examples include: transport, a house (a home vs. business premises), electricity, water, telephone.
7. A private person cannot sell shares. Otherwise a business and a private person can use the same options (e.g. loans from banks, loans from family members and friends, savings, etc.)

### Activity 5.1

(SB page 69)

1. Business finance means to manage money and plan for the future of a business whereas personal finance means to manage money and plan for the future of an individual or family unit.
2. The grandmother wants to save up for retirement.  
The parents want to save up to buy a home and a car.  
The young person wants to save up for an education.  
Allow learners' interpretation for how these items will benefit the family.
3. The business owner wants to save up for a shop, delivery vehicle and oven to bake his bread.  
Allow learners' interpretation for how these items will benefit the business owner. Learners should point out that the assets can assist the owner with growing his business and managing the operations of his business efficiently.

### Exercise 5.1

(SB page 70)

1. Housing
2. Allow learners' ideas. For example: learner loan, a vehicle, a tv, furniture.
3. Allow learners' ideas. Learners should highlight that Ngoga is a young person who may be looking at investing in his future by educating himself or buying a home. Savings are therefore more important than clothes.

### Activity 5.2

(SB page 71)

1. Debt is money that needs to be repaid (typically with interest). The bank or the person lending the money does not own a share in the business.
2. Equity is money that is invested in the business. This money is not paid back, but the investor owns a share of the business.  
Uwera needs money to buy leather and other raw materials.

3. <b>Advantages of her uncle investing:</b> Uwera does not need to pay back the money. The uncle is interested in the long-term growth of her business.	<b>Disadvantages of her uncle investing:</b> Uwera now owns a smaller share of her own business. The uncle may want to make decisions about the business that Uwera does not agree with.
--	--

**Advantages of borrowing from her collective savings scheme:**  
Uwera knows the people in the scheme and can therefore arrange for good conditions for repayment. Uwera may not need collateral.

**Disadvantages of borrowing from her collective savings scheme:**  
Uwera needs to repay the money.

**Advantages of asking for a bank loan:**  
Uwera does not have to share her business with anyone.

**Disadvantages of asking for a bank loan:**  
Uwera needs to pay the money back with interest. The bank wants collateral for the loan.

4. Allow learners to express their own ideas. They should point out that the hotel is likely to award the contract to another business.

### Exercise 5.2 *(SB page 73)*

1. Allow learners to express their own ideas.
2.  $(\frac{100,000}{5,000} = 20)$ . It will take 20 months for Ruti to save money for the bicycle.

### Activity 5.3 *(SB page 73)*

1. – 2. This is a presentation. Allow learners to present their findings in class.

### Exercise 5.3 *(SB page 74)*

1. This is a presentation. Allow learners to present their own ideas.
2. a) Duterimbere Microfinance interest (p.a.) =  $200,000 \times 12\% = 24,000$   
b) I & M Bank interest (p.a.) =  $200,000 \times 7\% = 14,000$   
c) Mutoni should borrow from I & M Bank as she will pay RWF 10,000 less in interest per year.

### Exercise 5.4 *(SB page 75)*

1. A commercial bank is a bank that offers services to individuals and businesses. An investment bank buys shares in a business and sells them to investors. A microfinance company works similarly to a commercial bank, but lends smaller loans, typically at higher interest rates than a commercial bank.
2. Allow learners' own answers. They can argue that the most suitable option is a microfinance company if Cyusa has no collateral. If learners argue that Cyusa is a landowner and therefore has collateral, the most suitable option is a commercial bank.
3. The Development Bank of Rwanda (BRD) invests in businesses in tourism.
4. Answers will vary depending on the institutions in the community.

### Activity 5.4 *(SB page 76)*

1. – 2. This is an investigation. Answers may vary depending on financial institutions in the community.

### Activity 5.5 *(SB page 77)*

1. – 3. This is a role-play. Allow learners' own interpretations.

**Activity 5.6** (SB page 78)

Answers will vary. Learners could highlight the following records:

1. Mechanic – job card, record of stock of spare parts, invoices for spare parts, and so on.
2. Supermarket – record of stock, costs of items sold, timesheets for employees, and so on.
3. Hairdresser – record of stock of shampoos and hair treatments, timesheets for employees and so on.
4. Taxi service – service record for vehicle, timesheet for employees, cost of petrol, and so on.

**Case study activity** (SB page 79)

1. This is a presentation. Allow learners' own interpretations.

**Activity 5.7** (SB page 80)

1. Coffee, tea, cellular phone, shampoo, hair products (any three)
2. Learners should highlight that Kirezi needs to calculate accurate tax payable to Rwanda Revenue Authority (RRA) and that she needs to see how well her business is doing.
3. Buy shampoo, coffee and tea for the business and for her home. Use a landline telephone at home or make a record of private cell phone calls.
4. Using business items for personal use means that the business has greater costs. This means that the profit will be lower than it should be.

**Exercise 5.5** (SB page 83)

## Debit card

Advantages	Disadvantages
<ul style="list-style-type: none"> <li>• Safer than cash.</li> <li>• You only spend the money that you have saved.</li> <li>• You can draw cash from an ATM or use it to buy items at a shop.</li> </ul>	<ul style="list-style-type: none"> <li>• If someone has your PIN, then they can use your card.</li> <li>• You cannot borrow money (access finances from a debit card).</li> <li>• You need to keep the slips so that you can control how much money you have spent.</li> </ul>

## Credit card

Advantages	Disadvantages
<ul style="list-style-type: none"> <li>• You can buy an item even if you have not saved the money.</li> <li>• It is safer than cash.</li> <li>• You can draw cash from an ATM or use it to buy items at a shop.</li> </ul>	<ul style="list-style-type: none"> <li>• You pay interest if you cannot pay the full amount at the end of the month.</li> <li>• If someone has your PIN, then they can use your card.</li> <li>• You need to keep the slips so that you can control how much money you spend.</li> </ul>

1. a) Finance means how we obtain, budget, save and spend money.  
 b) Business finance means to manage money and plan for the future of a business whereas personal finance means to manage money and plan for the future of an individual or family unit.  
 c) Answers will vary. Learners can include: stock of accessories, rent of shop, furniture, telephone, advertising, till, shelving, and so on.  
 d) Answers will vary. Learners should highlight that Alice needs to calculate accurate tax for Rwanda Revenue Authority (RRA) and that separating personal and business finances allows her to see how well her business is doing.
2. a) Options include: commercial banks, microfinance companies, friends and family.  
 b) Debt is money that must be repaid (often with interest). Equity is a share in the business and is not repaid.  
 c) A shareholder is an owner of a business. The shareholder invests his or her money in the business and in return owns a part of the business.

3. Learners will draw up a savings goal using the cost of RWF 200,000 and monthly savings of RWF 10,000. Learners must highlight that it will take Ngoga twenty months to save enough money to buy the PC.
4. A savings account at a bank is a private account. The account holder earns savings on the money saved in the account. A collective savings scheme is money collected (pooled) by many different people. No interest is earned in a collective savings scheme.
5. Examples of terms and conditions: minimum opening deposit, equal monthly deposits, monthly interest payable, one free withdrawal every six months. (Allow learners' answers, substantiated by forms from local bank.)  
 a) Collateral is something offered as security as repayment for a loan. The collateral is forfeited (given up) if the loan is not paid.  
 b) Allow learners' answers. They should point out that a bank makes money from lending money.
6. Allow learners' answers. Learners should point out the obvious dangers of the sister spending too much money if she applies for a credit card.

## Sub-topic area: Basic accounting

### UNIT 6 Initiation to accounting

(Student's Book pages: 85–95)

**Key unit competence:** To be able to analyse the importance of accounting to the business

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
<b>At the end of this unit, learners should be able to:</b>		
<ul style="list-style-type: none"> <li>• Distinguish accounting and bookkeeping</li> <li>• Describe the importance of keeping accounting records</li> <li>• Identify the various users of accounting information</li> <li>• Distinguish between cash and credit transactions</li> <li>• Identify the various modes of payment</li> </ul>	<ul style="list-style-type: none"> <li>• Assess the importance of keeping records</li> <li>• Select the appropriate mode of payment</li> <li>• Make payments using appropriate mode of payment</li> </ul>	<ul style="list-style-type: none"> <li>• Appreciate the importance of keeping accounting records in business</li> <li>• Make informed choices regarding the appropriate mode of payment for goods and services</li> </ul>

#### 1. Background notes

In this unit, the learner is introduced to bookkeeping and accounting. This subject has close links to financial management and good knowledge and understanding of numeracy is therefore important.

#### 2. Key vocabulary

accounting, bookkeeping, records, financial statements, profit and loss, internal and external users of accounting, Rwanda Revenue Authority (RRA), business transactions, cash and credit, instalments, modes of payment, electronic payments, prepayment

#### 3. Competences practised

- Literacy – reading case studies, expressing ideas through written text, communicating ideas through speaking,

listening for understanding.

- Numeracy – computing accurately using the four mathematical operations, manipulating numbers, solving problems relating to financial management.
- ICT and digital competences – investigating banking options on 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.
- 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.

- 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.

#### 4. Cross-cutting issues

- Financial education – improving the financial capability of learners, tools for sound money-management practices on earnings, savings, borrowing and investing, encouraging sound financial behaviour.

#### 5. 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 activity is suited to whole class participation:

- Introductory activity (SB p 86).
- Groups: Arrange the tables in the classroom so that a smaller group of between four and six learners can work together. This format is used for learners to research topics and provide either oral or written feedback. Often feedback is done 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.

In this unit, the following activities are suited to group participation:

- Case study activity (SB p 92)
- Activity 6.2 (SB p 94)

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

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

In this unit, the following activities are suited to individual assessment:

- Exercise 6.1 (SB p 87)
- Exercise 6.2 (SB p 89)
- Exercise 6.3 (SB p 91)
- Activity 6.1 (SB p 94)
- Self-assessment at the end of the unit.

#### 6. Teaching materials

Read through the case studies in the Student's Book as well as journals on business and management, research Rwandan businesses on the Internet, consult dictionaries and other reference books, contact local entrepreneurs and other resource persons.

#### 7. Before you start

As an introduction to studies in accounting, collect examples of bookkeeping records, as well as financial statements. Bring these to class to show learners how accountants collect and assess financial information.

Collect advertisements from businesses that sell goods on instalments. Ask learners to calculate the total cost of each item. If you have access to the Internet, study Rwanda Revenue Authority's website – <http://www.rra.gov.rw/> and show learners how to use the tax calculator.

## 8. Teaching steps (10 periods)

### Lesson 1

Bring till slips and receipts to school and complete the oral activity. Discuss the information on each receipt and how this information can help us to manage money better. Next, introduce the concepts of accounting and bookkeeping and differentiate between these two roles.

### Lesson 2

Bring financial statements and bookkeeping records from public enterprises to the class. Start the lesson by revising the definitions of accounting and bookkeeping. Then show the learners the financial information on the different records and explain how this information is used by accountants to make important business decisions. Then set Exercise 6.1 on page 87 as a homework assignment.

### Lesson 3

Start the lesson by discussing the answers to the homework activity. Then continue with an explanation of why accounting is important. Make use of the financial statements to show examples of profit and loss. Then ask learners to do simple calculations of sales and expenses on the board. Calculate profit and loss of the examples.

### Lesson 4

Start by explaining how accounting information is used to evaluate a business. Collect newspaper articles about local businesses that are either closing down or growing. Discuss the situations with the learners and explain which accounting information was used to make the

decisions. Introduce Exercise 6.2 on page 89. Read through the scenarios and ask the learners to complete the answers as homework.

### Lesson 5

Start the lesson by explaining that there are two types of users for accounting information. The first type is internal users. List the examples of internal users and discuss why each user needs accounting information. Do commission calculations on the board using a variety of examples – for example, from advertisements of items where commission is typically earned such as real estate and car sales.

Set Exercise 6.3 on page 91 as homework.

### Lesson 6

Start the lesson by working through the answers of the homework activity. Then introduce external users of accounting.

If you have access to the Internet, study Rwanda Revenue Authority's website – <http://www.rra.gov.rw/> – and show learners how to use the tax calculator. If you do not have access to the Internet, explain the role of the Rwanda Revenue Authority.

### Lesson 7

Explain how a bank and a supplier of a business can also be an external user of accounting information. Next, read the case study and discuss the answers in class.

Discuss what it meant by a business transaction and give examples of paying by cash, credit and in instalments. Collect advertisements from businesses that sell goods on instalment. Ask learners to calculate the total cost of each item. Calculate how much interest the learner will pay by paying for the item in instalments.

## Lesson 8

Discuss the advantages and disadvantages of cash and credit transactions. Ask learners to complete Activity 6.1 and discuss the answers in a class discussion.

## Lesson 9

Divide learners into groups and ask them to prepare for a role-play (Activity 6.2). Then discuss different modes of payment. If you have access to the Internet, show learners how to do electronic transfers. For example, the i-click option from I & M bank: [www.imbank.com/business/i-click-Internet-banking/](http://www.imbank.com/business/i-click-Internet-banking/)  
Set the self-assessment as homework.

## Lesson 10

Allow learners to present their role-plays from Activity 6.2. End the lesson by discussing different situations where learners' families have paid for products and services using different modes of payment. Collect and mark the self-assessment.

## 9. Support for learners with learning difficulties

### Remedial

1. Why is bookkeeping a useful tool?
2. When does a business make a profit?
3. Is the Rwanda Revenue Authority (RRA) an internal or external user of accounting?

### Answers

1. Bookkeeping is a useful tool because it shows us a record of money that we spend and receive.
2. The business makes a profit when it receives more money than it spends.
3. RRA is an external user of accounting.

### Consolidation

1. What is the difference between

accounting and bookkeeping?

2. Yves owns 10% of a business. The profit of the business was RWF 500,000. Calculate Yves' share of the profit.
3. Why does an item cost more if we buy it in instalments? Explain using a calculation.

### Answers

1. Bookkeeping is keeping a record of the money that we have spent and received. Accounting uses the information from bookkeeping to make a financial report that can assist us with managing a business.
2. Yves' share of the profit:  
 $500,000 \times 10\% = \text{RWF } 50,000$ .
3. When we buy in instalments we usually need to pay interest. For example, if an item costs RWF 100,000 with 10% interest, then we pay RWF 110,000 for the item. This is RWF 10,000 more than if we paid cash for the item.

## 10. Extension learning

1. What information on a slip or receipt can help us manage money better?
2. Are you certain that you will make a profit if you simply add RWF 100 to the cost of a handbag and sell it from your store?
3. How do the tax payments made to Rwanda Revenue Authority (RRA) benefit the business?

### Answers

1. Learners' answers can include the following information: cost per item or per weight allows us to compare the cost of an item with other shops, we can determine if we are paying VAT (value added tax) on the item, we can see if we are paying interest or penalties, if we pay in instalments we can calculate the total cost of an item, we can see the payment date that we

- must pay by to avoid penalties.
- No. The business has many costs that must be paid before it can make a profit. The business must, for example, pay rent, electricity and a salary to the salesperson. When these costs are paid the business can make a profit.
  - The Rwanda Revenue Authority (RRA) collects the tax that is used to build roads, schools and hospitals. The business makes use of the roads to transport goods and services. Children of employees and the owner make use of the schools and if the owner or employees are sick, they make use of the hospitals.

## 11. 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 assessment

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 6.3, as well as homework activities.

### Summative assessment

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 assessment on page 95 can be used as summative assessment.

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

Content (12)	9–12	5–8	1–4
	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)	7–8	3–6	1–2
	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 rubric to assess an oral presentation out of 20:

<b>Content (12)</b>	<b>9–12</b>	<b>5–8</b>	<b>1–4</b>
	The content is logically arranged. The sentences are meaningful in their context. Content reveals understanding of the topic.	The content is sometimes logically arranged. The sentences are sometimes flawed. Content reveals some understanding of the topic.	There is almost no logical arrangement in the content. There is little pattern. Content reveals little understanding of the topic.
<b>Language (8)</b>	<b>7–8</b>	<b>3–6</b>	<b>1–2</b>
	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.

## 12. Suggested answers

### Introductory activity

(SB page 86)

This is an oral activity where learners are encouraged to bring receipts to the class.

#### Suggested answers:

1. Information includes cost per item or per weight, VAT (value added tax), interest or penalties, cost of an instalment, payment date that we must pay by to avoid penalties.
2. We keep the receipts so that we can manage the finances of a business or a home.
3. Suggestions can include: cost per item or per weight allows us to compare the cost of an item with other shops, we can determine if we are paying VAT (value added tax) on the item, we can see if we are paying interest or penalties, if we pay on instalment we can calculate the total cost of an item, we can see the payment date that we must pay by to avoid penalties.

### Exercise 6.1

(SB page 87)

1. Bookkeeping is keeping a record of the money that we have spent and received. Accounting uses the information from bookkeeping to make a financial report that can assist us with managing a business.
2. a) Bookkeeping and accounting are important for a family to manage income and daily expenses, to plan for finances in the future such as college fees and retirement, or to calculate how to afford a home loan or instalments for furniture or other expensive items.  
b) Bookkeeping and accounting are important for a business to ensure that the daily running of the business is effective, that the business receives money from customers and pay suppliers. They are also important for future planning for business growth.

c) Bookkeeping and accounting are important for a school as teachers must be paid correctly, the facilities must be maintained and new investments such as IT facilities or new classrooms must be planned for.

3. The first person is handing over a slip for payment. This is bookkeeping. The second person is at a planning meeting. This is accounting. The last person is discussing growth. This is accounting.

### Exercise 6.2

(SB page 89)

1. Shop A keeps a record of stock of red dresses and sales of red dresses. This allows the owner to see that the red dress is popular.
2. When there are no more red dresses in Shop B, customers will come to Shop A to buy a dress there. Shop B therefore loses sales.
3. Shop A keeps a record of the hours that each employee works. This allows Shop A to correctly calculate the money that each employee must be paid.
4. Allow learners' own answers. Answers should include a reference to other costs such as rent, electricity and commission.
5. Learners should highlight that Shop A is likely to be more successful and make more money as a result of using bookkeeping and accounting.

### Exercise 6.3

(SB page 91)

1. Internal users: business owner, employee, shareholder.
2. Shema will receive  $1,000,000 \times 25\% = \text{RWF } 250,000$
3. Bwiza can use the following information: stock of earrings, sales of earrings, costs and sales price of earrings.
4. Jabo is an internal user of accounting because an employee needs to know how much salary they earn. An employee sometimes earns commission and therefore needs to know how many items he or she sold.

### Case study activity

(SB page 92)

1. Bookkeeping and accounting are important to Shema because he needs to manage the daily earnings and costs of his business. Shema also uses bookkeeping and accounting to make important decisions about the future of his business.
2. Internal users: Shema, the five drivers  
External users: Rwanda Revenue Authority (RRA), the bank
3. Shema needs to manage his business and make decisions for the future. Each driver needs to know how many hours they worked and what they will get paid.  
The Rwanda Revenue Authority (RRA) needs to know how much profit Shema made so that he can pay the correct amount of tax.  
The bank needs to know that Shema can pay back the loan for his delivery trucks .

**Activity 6.1**

(SB page 94)

Allow learners to present their own ideas. Suggestions below:

	Advantages	Disadvantages
Cash Payments	We pay straight away and therefore always know how much money we have. We do not pay interest or penalties Sometimes we get a discount by paying cash.	A thief could steal your cash or you could lose it. It can be difficult to save enough to pay for large items in cash.
Credit Payments	We can get to use items that we need now and only pay later. We do not need to carry cash that can be lost or stolen.	We do not pay straight away and therefore do not always know how much money we have. We may need to pay interest or penalties. We do not get discounts offered for cash payments.

**Activity 6.2**

(SB page 94)

1. This is a role-play. Allow learners to present their own ideas.
2. Answers will vary. Examples below:

	Advantages	Disadvantages
Cash	We can get discounts by paying cash	A thief could steal your cash or you could lose it
Electronic payments via the Internet	We do not need to carry cash that can be stolen or lost It is easy to pay as you can do it from any computer	Internet transfers can be used fraudulently (money scams) if people find your banking information
Prepayment	When we receive the item it is already paid for We can plan ahead for an item that we want in the future	We need to pay before we receive an item

## Self-assessment

(SB page 95)

1. a) Bookkeeping is an important tool for Mugeni as it helps her to manage the money in her business. She can see the costs of items and how many goods or services she sells.  
b) She can use accounting information to draw up financial statements that can help her make decisions for the future of her business.
2. Internal: business owner, employees  
External users: Rwanda Revenue Authority (RRA), banks, suppliers
3. Modes of payment: cash, electronic payments, prepayment
4. If answers differ from those below, learners need to provide an explanation:  
a) Food and clothes should be paid for in cash.  
b) University education can be paid in installments or credit (a loan).  
c) A car can be paid for using instalments or credit (a loan).
5. Answers will vary. Learners should highlight that the advantages of cash payments include not paying interest or penalties and that we often receive discounts on cash payments. Disadvantages should include that cash can be lost or stolen and that it is difficult to save enough to pay for large items in cash. Advantages of credit payments include that we can get to use items that we need now and only pay later. Another advantage is that we do not need to carry cash that can be lost or stolen. Disadvantages of paying on credit include that we must pay interest or penalties. Another disadvantage is that since we do not pay straight away, we often pay for items long after we have used them.

## Formal assessment

(SB page 96)

### Section A

1. A new business usually needs financing to invest in costly items, for example a delivery van. Often the business also needs money to pay for the first rent, raw materials and salaries of employees. It can be difficult to save enough money, so the owner needs to finance the remaining costs. (5)
2. a) Debt means borrowing the money either from the bank or from other people. Equity is money invested in a business by the owners. (4)  
b) Advantage of debt: The owner does not need to share ownership of the business. Disadvantage of debt: The money must be repaid with interest. (4)
3. We use accounting information to see how a business is managed. We can see if the owner invests his or her money or if the money is a loan from the bank. We can see if the business is making a profit or a loss (allow learner's own motivation). (5)
4. External users: the Rwanda Revenue Authority (RRA), the bank, suppliers (any two) (2)

## Section B

1. Personal finance is management of a person's money, for example a salary. Business finance is the management of the money in a business. (4)

2.

	Advantages	Disadvantages
Cash transactions	We pay straight away and therefore always know how much money we have. We do not pay interest or penalties. Sometimes we get a discount by paying cash.	Cash can be lost or stolen. It can be difficult to save enough to pay for large items in cash.
Credit transactions	We can get to use items that we need now and only pay later. We do not need to carry cash that can be lost or stolen.	We do not pay straight away and therefore do not always know how much money we have. We may need to pay interest or penalties. We do not get discounts offered for cash payments.

(8)

3. Business owner and shareholder – use the information to make financial decisions about how to run the business now and in the future.  
Employee – uses the information to know how much salary or commission he or she makes.  
Manager – uses the information to control how the business earns or spends money. (8)

## Section C

Learners' answers. Give marks for a saving plan that shows insight into financial awareness. (10)

**Total marks: 50**

## Sub-topic area: Business growth

### UNIT 7 Factors and indicators of business growth

(Student's Book pages: 98–110)

**Key unit competence:** To be able to analyse factors that influence business growth

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
<b>At the end of this unit, learners should be able to:</b>		
<ul style="list-style-type: none"> <li>• Explain the meaning of business, growth, and business growth</li> <li>Identify factors contributing to or restraining business growth</li> <li>Identify indicators of business growth or failure</li> </ul>	<ul style="list-style-type: none"> <li>• Assess factors for business growth or business failure</li> <li>Analyse indicators of business growth or business failure</li> <li>Suggest strategies/solution to overcoming the constraints of business growth</li> </ul>	<ul style="list-style-type: none"> <li>• Appreciate that business growth depends on proper business operations</li> </ul>

#### 1. Background notes

In this unit, learners are introduced to business growth and ethics. The S1 syllabus focuses on growth and standardisation. Ethics are introduced in subsequent years, but have already been introduced as part of entrepreneurial qualities. This subject has many links to other topics such as financial management and business operations.

#### 2. Key vocabulary

growth, physical, mental and emotional growth, economic growth, business goals, business location, business support services, constraints to business growth, reputation, social media, stock, business finances, indicators, sales volume, profit, branches, losses, empty stock, low sales

#### 3. Competences practised

- Literacy – reading case studies, expressing ideas through written text, communicating ideas through speaking, listening for understanding.
- ICT and digital competences – investigating businesses through information on the Internet.
- Citizenship and national identity – fostering national consciousness by identifying factors of business growth 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.
- 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.
- Cooperation – cooperating with others as a team in whatever task may be assigned.

#### 4. Cross-cutting issues

- Environment and sustainability – discussing the need for a sustainable future in Rwanda, ensuring that business growth is achievable while using resources responsibly.
- Financial education – discussing the

financial calculations of indicators of business growth and business failure.

#### 5. Classroom organisation

**Whole class:** This format is used to discuss issues as 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 suited to whole class participation:

- Activity 7.1 (SB p 102)
- Activity 7.4 (SB p 107).

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

In this unit, the following activities are suited to group participation:

- Introductory activity (SB p 99)
- Activity 7.2 (SB p 105)
- Activity 7.3 (SB p 106)

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

In this unit, the following activity is suited to pair participation:

- Case study activity (SB p 104).
- Activity 7.5 (SB p 107)

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

In this unit, the following activities are

suited to individual assessment:

- Exercise 7.1 (SB p 102)
- Exercise 7.2 (SB p 105)
- Exercise 7.3 (SB p 107)
- Activity 7.6 (SB p 108)
- Exercise 7.4 (SB p 109)
- Self-assessment at the end of the unit.

## 6. Teaching materials

Arrange flipcharts to show growth or decline of business profits, display posters from Activity 7.4, collect newspaper articles of failed businesses and of successful and growing businesses.

## 7. Before you start

The Student's Book contains case studies and information about business success and failure. Contextualise the lessons by adding current and local stories of business success and failure.

## 8. Teaching steps (9 periods)

### Lesson 1

Start with the Introductory activity.

Brainstorm the qualities that make a tablet such a desirable item and write suggestions on the board. Discuss that growth often does not continue indefinitely and that Apple will continuously have to introduce new and improved tablets in order to continually grow sales.

Next discuss that the term 'growth' is used to describe physical and mental growth. Read the case study 'Life without limbs' and if possible show learners the link to this organisation on the Internet ([www.lifewithoutlimbs.org](http://www.lifewithoutlimbs.org)).

Ask learners to complete the questions in pairs and discuss the answers in a class discussion.

### Lesson 2

Start by describing that all new businesses need to grow. An established business can grow in two different ways, by selling more products and services or by reducing costs. Highlight this by discussing the scenarios on page 101. Do a few simple calculations on the board to show how increased sales result in growth and how decreased expenses result in increased profit.

Next read through Exercise 7.1 on page 102 and set it as homework.

### Lesson 3

Start the lesson by discussing the answers to the homework activity. Then discuss the link between business growth and economic growth. Discuss the current economic situation in Rwanda and in the world and how this impacts on the success of local businesses. Discuss examples that learners produce in Activity 7.1.

### Lesson 4

Start the lesson by discussing the factors that contribute to business growth. Draw a mind map on the board and list business goals, business locations and business support services. Ask learners to add to this mind map with their own ideas.

Then read the case study 'Quality teas from Africa to the world' and set the activity as homework.

### Lesson 5

Read through the answers to the homework activity and then divide into groups and complete Activity 7.2.

Ask learners to complete Exercise 7.2 at the bottom of page 105 as homework.

## Lesson 6

Discuss the answers to the homework activity and then introduce the constraints to business growth. Create a mind map on the board and list customer relationships, management of stock and management of business finance. Ask learners to add to this mind map with their own ideas.

In class, discuss the different social media that learners use. Then discuss how a business' reputation can be affected when customers make use of social media to complain about products or services

Lastly, divide into groups and ask learners to design the poster in Activity 7.3.

## Lesson 7

Allow time for learners to complete the poster for Activity 7.3. Display the posters in class. Then discuss management of stock and its implications for business success. If possible, arrange for a visit to a local business (Activity 7.4). If this is not possible, then discuss businesses that need to manage large amounts of stock (e.g. supermarkets). Assign Exercise 7.3 for the next lesson.

## Lesson 8

Discuss how management of business finance impacts on the success of a business. Ask learners to find newspaper articles and select the most suited for Activity 7.5.

## Lesson 9

Discuss how we use indicators generally and in business. Then complete Activity 7.6 and set Exercise 7.4 on page 109 as homework. The assessment (SB p 110) can be used for formal assessment.

## 9. Support for learners with learning difficulties

### Remedial

1. List two types of business growth.
2. Why should a business goal be easy to follow?
3. Explain why low stock is an indicator for business failure.

### Answers

1. Increasing sales. Decreasing costs.
2. It is easy to see if we have reached a goal if it is clear and easy to follow.
3. A business that has little stock has no products to sell.

### Consolidation

1. Explain the link between economic growth and business growth.
2. Why are customer relationships important?
3. Why is crime rate important for a retail business?

### Answers

1. Allow learners' own motivation. They should highlight that when the economy is growing it is easier for a business to grow.
2. Customer relationships are important because every business needs to sell products or services to customers to make a profit.
3. A retail business needs customers to come to the shop. A high crime rate means that customers will be scared and will stop coming to the shop.

## 10. Extension learning

1. Why do you think that most businesses want to grow by increasing sales rather than by decreasing costs?
2. Suggest a way that social media can be used to develop customer relationships.

3. Which indicators should you pay more attention to, indicators for growth and success or indicators for failure? Motivate your answer.

### Answers

1. Allow learners' own motivation. They should highlight that it is often easier to sell more products than to cut down on costs. Cutting down on costs can also sometimes result in poor service which in the long run will influence sales.
2. Allow learners' own motivation. They could, for example, suggest that a business respond to complaints on social media and offer solutions that will ensure customer satisfaction.
3. Allow learners' own motivation.

## 11. 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 assessment

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 7.1 to 7.6, as well as homework activities.

### Summative assessment

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 110 can be used as summative assessment.

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

Content (12)	9–12	5–8	1–4
	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)	7–8	3–6	1–2
	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 rubric to assess an oral presentation out of 20:

<b>Content (12)</b>	<b>9–12</b>	<b>5–8</b>	<b>1–4</b>
	The content is logically arranged. The sentences are meaningful in their context. Content reveals understanding of the topic.	The content is sometimes logically arranged. The sentences are sometimes flawed. Content reveals some understanding of the topic.	There is almost no logical arrangement in the content. There is little pattern. Content reveals little understanding of the topic.
<b>Language (8)</b>	<b>7–8</b>	<b>3–6</b>	<b>1–2</b>
	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.

## 12. Suggested answers

### Introductory activity

(SB page 99)

This is an oral activity where learners are encouraged to present individual ideas.

### Case study activity

(SB page 100)

1. Nick was born without arms and legs. His struggles would have included not being able to do daily tasks for himself.
2. Allow learners' own motivation. They should highlight that emotional and mental growth is needed to overcome challenges.
3. If possible, learners should have researched the organisation and heard Nick Vujicic speak – this will allow learners to ascertain that he has a friendly, outgoing nature and is an effective public speaker, all skills and talents that are useful as a motivational speaker.

### Exercise 7.1

(SB page 102)

1. A. The business grew by lowering costs.  
B. The business grew by increasing sales  
C. The business grew by increasing sales.
2. In example A, Kamana reduced his costs by finding a new supplier. In example B, Jabo made a large bulk sale. This probably meant that the corporation received a lower price. He increased his income. In example C, the business invested in advertising. This increased the sales.

### Activity 7.1

(SB page 102)

This is a class discussion where learners will present their own ideas.

**Case study activity** (SB page 104)

1. a) Agriculture – farmers in the Virunga Mountains  
Manufacture – cooperative in Rwanda  
Trading – the Excellent Tea Company  
b) Agriculture – must be in a rural area where there are good conditions for growing crops  
Manufacture – must be close to raw materials and close to roads so that the tea can be transported  
Trading – must be close to customers
2. Allow learners' own motivation. They can point out that the business uses suitable agricultural and manufacturing businesses to produce and distribute their product and that people in New York enjoy drinking good-quality tea.

**Activity 7.2** (SB page 105)

Allow learners to make their own suggestions using the illustration.

**Exercise 7.2** (SB page 105)

1. A beauty salon is a service business.
2. Allow learners to present their own ideas. Support services include products for treatment, telephone line, electricity provider, cleaning services, etc.
3. Allow learners to present their own ideas.

**Activity 7.3** (SB page 106)

1. Allow learners to share their examples.
2. Allow learners to present their own ideas. Hang up the completed posters on the classroom wall.

**Activity 7.4** (SB page 107)

This activity involves a field trip to a business that has stock.

**Exercise 7.3** (SB page 107)

- 1.–3. Learners' own ideas.

**Activity 7.5** (SB page 107)

Class presentation. Allow learners to present their own ideas.

**Activity 7.6** (SB page 108)

1. Research activity. Allow learners to select their own indicators of success.
2. This activity involves a field trip to a successful business.

**Exercise 7.4** (SB page 109)

1. An indicator is anything that shows the state of something. This means that we can use an indicator of success (for example, sales volume or business profit) to show the state of the business. If business profit is high, then this indicates (shows) that the business is successful.
2. Business profit, business branches (learners may also add their own indicators).
3. Learners can motivate their own answer. Gisa should take his friends' advice as fax machines are becoming outdated.
4. Fax machines send messages to people and Gisa therefore has experience in the communication industry. He also has experience in the service industry. He can use both these skills and experience to build a successful Internet café.

**Self-assessment***(SB page 110)*

1. Answers will vary. Learners can describe growth as a combination of increased sales and decreased expenses.
2. business goals, business support services, business location
3. Answers will vary. Learners can refer to Dieudonne Haguminshuti identifying a business opportunity that he felt could result in a successful business.
4. Allow learners' own answers. They should highlight the fact that when a supermarket sells a chicken, the bird

was hatched 42 days earlier. This means that planning is essential to ensure that the supermarket always has stock.

5. Answers will vary. Learners should point to the potential of increased sales as meat consumption is increasing. They can also show that there are only a few businesses selling meat as the production is decreasing. This means that an agricultural business that produces meat has a greater chance of success.
6. Answers will vary. Learners can highlight that more types of products mean increased sales.

## Sub-topic area: Standardisation

### UNIT 8 Concept of standardisation

(Student's Book pages: 111–123)

**Key unit competence:** To be able Understand basic concepts of standardization

Learning objectives		
Knowledge and understanding	Skills	Attitudes and values
<b>At the end of this unit, learners should be able to:</b>		
<ul style="list-style-type: none"> <li>• Explain the meaning of standard, standardization, standards body, and standards harmonization</li> <li>• Explain the importance of standardization</li> <li>• Identify the fields and levels of standardization</li> <li>• Give the different types of standards</li> </ul>	<ul style="list-style-type: none"> <li>• Assess the fields and levels of standardization</li> <li>• Analyze standardization practices in the community</li> </ul>	<ul style="list-style-type: none"> <li>• Be keen on standards in daily activities</li> </ul>

### 1. Background notes

In this unit, you will introduce learners to the concept of standardisation. This concept is an important issue that cuts across different fields. By developing an understanding of the importance of standards as a pillar of economic development and in the practices, activities and lifestyles of citizens, we develop a culture of standardisation. This in turn impacts upon health improvement, economic growth, industrialisation, trade and the general welfare of people.

### 2. Key vocabulary

standardisation, standards, standards body, standards harmonisation, fields of standardisation, levels of standardisation, international standard, regional standard, national standard, basic standard, product standard, terminology standard, testing

standard, code of practice, service standard, process standard

### 3. Competences practised

- Literacy – reading case studies, expressing ideas through written text, communicating ideas through speaking, listening for understanding.
- Numeracy – computing accurately using the four mathematical operations.
- ICT and digital competences – investigating standards using sites on the Internet.
- Citizenship and national identity – fostering national consciousness by encouraging 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.

- 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.

#### 4. Cross-cutting issues

- Environment and sustainability – discussing how standardisation can ensure a sustainable future in Rwanda.
- Standardisation culture – developing understanding of the importance of standards as a pillar of economic development and in the practices, activities and lifestyles of the citizens.

#### 5. Classroom organisation

Whole class: This format is used to discuss issues as 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 suited to whole class participation:

- Introductory activity (SB p 112)
- Activity 8.2 (SB p 116)
- Activity 8.6 (SB p 121).

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

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

In this unit, the following activities are suited to group participation:

- Case study activity (SB p 115)
- Case study activity (SB p 117)
- Activity 8.3 (SB p 118)
- Activity 8.4 (SB p 119).

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

In this unit, the following activity is suited to pair participation:

- Activity 8.1 (SB p 114)

Individual: Activities assigned for homework are typically individual.

Reading and writing activities are useful for assessing the learner's mastery of the work. In this unit, the following activities are suited to individual assessment:

- Case study activity (SB p 114)
- Activity 8.5 (SB p 121)
- Activity 8.7 (SB p 122)
- Self-assessment at the end of the unit.

## 6. Teaching materials

Read through Activity 8.4 (SB p 119–120). Ensure that you have A4 paper, scissors, staplers, rulers and pencils available for this activity.

## 7. Before you start

In this unit, learners will investigate standardisation. Explain that the team that wins the standardisation challenge will be awarded a prize or a certificate.

## 8. Teaching steps (9 periods)

### Lesson 1

Start by asking learners what they think a standard is. Write ideas on the board. Then introduce the Introductory activity. Learners should be able to identify Braille, but if this is unfamiliar, you can explain how the standard of Braille ensures that sight-impaired or blind persons around the world are able to read using this system. Next write suggested standards on the board.

### Lesson 2

Start the lesson by introducing the term 'standard' and use examples in science to describe the importance of standards. Next complete Activity 8.1.

Read the case study 'Following food safety standards to grow export and set the answers to the questions as homework.

### Lesson 3

Start the lesson by discussing the answers to the homework activity.

Next, discuss standardisation. Read the case study 'Setting Fairtrade standards'. Divide into groups and allow time for learners to present their findings to the questions in the case study.

### Lesson 4

Introduce the concept of a standards body. If you have access to the Internet, research standards bodies such as the Rwanda Standards Board ([www.rsb.gov.rw](http://www.rsb.gov.rw)) or the International Organization for Standardization ([www.iso.org](http://www.iso.org)).

Introduce Activity 8.2 to the class and set a standard. Explain that the activity serves to highlight how standards bodies control standards and that the standard itself is therefore not important. Suggest that learners bring an item such as a left sock or a toothbrush to school for a school week. Allow time for learners to design a control sheet.

### Lesson 5

Start the lesson by introducing the concept of standards harmonisation. Read the case study 'Tax harmonisation in East Africa'. Divide into groups and complete the questions.

### Lesson 6

Discuss the importance of standardisation. Next divide into group to complete Activity 8.3. Allow time for the learners to prepare the role-plays for the class.

### Lesson 7

Discuss the importance of setting standards in a business. Then divide into groups and spend the remaining part of the lesson completing Activity 8.4. Ensure that you have a certificate of prize for the winning team. The paper-chain activity also provides an important insight into other business areas such as management skills, financial management and operations.

Arrange for a guest speaker to be present at the next class.

## Lesson 8

Discuss the fields of standardisation and ask learners to complete Activity 8.5. Next discuss the levels of standardisation and ask your guest speaker to share his or her knowledge on standards. Remember to ask one of your learners to thank the guest speaker on behalf of the class. Set question 2 of Activity 8.6 as homework.

## Lesson 9

Write the answers to the homework activity on the board. Next, discuss types of standards. Set aside the remaining time to focus on Activity 8.7. Provide learners with posters for their design of a space for testing standards.

Set the self-assessment as homework.

### 9. Support for learners with learning difficulties

#### Remedial

1. What is a standard? Give an example.
2. What is the role of a standard body?  
List one standard body.
3. ISO is an international standard. What is an international standard?

#### Answers

1. A standard is a way of doing things that follows guidelines or regulations.  
An example is an ISO standard.
2. A standard body is an organisation that sets and controls standards. An example is Rwanda Standards Board (RSB).
3. An international standard is a standard that is recognised in all countries.

#### Consolidation

1. Why do you think scientists use standards?
2. Why do you think standards are important for Rwanda's export?

3. What is the role of Rwanda Standards Board (RSB)?

#### Answers

1. Scientists that work in different countries or speak different languages can communicate their findings with each other using standards.
2. Allow learners' own motivation.  
Answers can include that buyers in other countries will only buy products that adhere to specific standards.
3. Rwanda Standards Board (RSB) sets and controls many national standards in Rwanda.

### 10. Extension learning

1. Braille is an example of a standard.  
Why do you think that standards harmonisation is important for people who read Braille?
2. In an exam, 20 marks are allocated to a question and 10 marks to another question. Use testing standards to explain what this says about the two questions.
3. The Hippocratic Oath states the obligations and codes of conduct of a medical doctor. Do you think that codes of conduct are important?

#### Answers

1. Allow learners to motivate their answers. Suggestions include that Braille readers can use the same alphabet to read text in different languages.
2. A testing standard is used in exams. To answer the 20 mark question you would need to write down twice as much information as the 10 mark question.
3. Answers will vary, but learners should note that a code of conduct such as the Hippocratic Oath protects both the patient and the doctor.

## 11. 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 assessment

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 8.1 to 8.9, as well as homework activities.

### Summative assessment

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 123 can be used as formative or summative assessment.

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

Content (12)	9–12	5–8	1–4
	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)	7–8	3–6	1–2
	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 rubric to assess an oral presentation out of 20:

Content (12)	9–12	5–8	1–4
	The content is logically arranged. The sentences are meaningful in their context. Content reveals understanding of the topic.	The content is sometimes logically arranged. The sentences are sometimes flawed. Content reveals some understanding of the topic.	There is almost no logical arrangement in the content. There is little pattern. Content reveals little understanding of the topic.
Language (8)	7–8	3–6	1–2
	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.

## 12. Suggested answers

### Introductory activity (SB page 112)

1. Braille standard, metric system, signals standard
2. Answers will vary. Learners should list examples of everyday standards.
3. Allow learners to provide their own motivation.

### Activity 8.1 (SB page 114)

This is a discussion in pairs. Allow learners to provide their own motivation.

### Case study activity (SB page 114)

1. HACCP is the food safety standard Hazards Analysis and Critical Control Points.
2. Producers need to follow HACCP to ensure that they are allowed to export to other countries.
3. Learners can provide their own suggestions based on their research. Examples:
  - a) Transport: safety standards (e.g., seatbelts)
  - b) Housing: standard sizes of bricks, safety standards for electrical appliances
  - c) Medicine: standards for medical practice (e.g., medical confidentiality)
  - d) Education: standard for examinations

### Case study activity (SB page 115)

1. Paying a minimum price to the producer, work as a cooperative, follow health and safety standards
2. Allow learners' own motivation.
3. a)–b) Allow learners' own motivation. Dangers to farm workers include working with hazardous chemicals (pesticides and other poisons) and dangerous machinery.
4. Allow learners' own explanations. Reference can be made to prohibition of child labour, paying a minimum price and following health and safety standards.

### Activity 8.2 (SB page 116)

This is a class activity. Learners should note the effectiveness of their control system.

### Case study activity (SB page 117)

1. Standard harmonisation means that different standards are adjusted to combine to a single standard that everyone agrees on and follows.
2. a) Rwanda Standards Board (RSB), ISO (allow other suitable answers)  
b) A standards body is an organisation that sets and controls standards.
3. Allow learners' own motivation. For example, if tax laws are harmonised then all citizens in a region pay the same amount of tax. This ensures that competition is fairer.

### Activity 8.3 (SB page 118)

This is a role-play scenario. Allow learners to present their role-plays to the class.

**Activity 8.4***(SB page 119)*

This is a class activity. Allow enough time for learners to evaluate their results after producing the paper chains.

**Activity 8.5***(SB page 121)*

1. Science	A. Standards for accounting (GAAP)
2. Education	B. Standards for safety inspections of vehicles
3. Commerce	C. Standard for conducting and reporting on findings of experiments
4. Housing	D. Standards for setting tests and exams in secondary schools
5. Transport	E. Standards for using safe building materials
6. Textiles	F. Standards for sizes of clothes

**Activity 8.7***(SB page 122)*

1. Allow learners to write their own motivation. Answers can, for example, highlight the need for people to communicate with each other and the convenience of products conforming to specific sizes.
2. Allow learners to write their own ideas. A process standard for a cooperative can include specific guidelines for how to pick and grade coffee beans.
3. Allow learners to present their sketch of a space to test standards.

**Activity 8.6***(SB page 121)*

1. This activity involves inviting a guest speaker to speak to the class about standards.
2. a) International standardisation: A standard used by all countries.  
Example: ISO  
b) Regional standardisation: A standard used in a specific region.  
Example: EN  
c) National standardisation: A standard used in a specific country.  
Example: National Examination Council

**Self-assessment***(SB page 123)*

1. A standard is a way of doing things that has been approved or accepted by a recognised organisation. KZ Noir follows standards set by the Rainforest Alliance.
2. Rainforest Alliance is a standard body. A standard body sets and controls standards. A business that wants to be Rainforest Alliance certified must follow a prescribed set of standards.
3. a) Standards harmonisation means that several standards are merged into one. Fairtrade and Rainforest Alliance have their own specific standards. To harmonise the standards, these two organisations would have to agree on following the same standards.  
b) An example of harmonising standards can be the standards and control of soil quality or protection of workers. Both organisations would have to follow the same standards.
4. a) An international standard is a standard that is followed in all countries.  
b) A regional standard is a standard that is set and controlled in a region and a national standard is a standard that is set and controlled in a country.

**Formal assessment***(SB page 124)***Section A**

1. Personal growth means learning to believe in our abilities and to manage challenges in life. Business growth means selling more products or services. (1)
2. Mutunda Clays can increase profits by selling more products and by reducing costs. (5)
3. Mutunda Clay is a manufacturing business. (2)
4. Learners' answers. Must be close to raw materials and transport options. (3)
5. Product standard can be the size of a tile or brick as well as the amount of raw materials used to produce each product, or the time that each product is cured (dried). Process standards can include guidelines for how to mix materials, molding and curing. (5)

**Section B**

1. a) An indicator for business growth is an aspect of the business that we can measure to show the state of success. Examples include sales volume, profit, branches. (5)  
b) Empty stock is an indicator of business failure because the business will have few raw materials for making new products and therefore few products to sell. (2)

2. a) Allow learners' answer.  
Discussion should include an explanation of the roles of standards, for example, control and safety. (5)
- b) Basic standard, product standard, terminology standard, testing standard, code of practice, service standard, process standard (any three) (3)
- c) A standards body is an organisation that sets and controls standards. Learners

can select any standards body – examples include Rwanda Standards Body (RSB) and International Organization for Standardization (ISO). (5)

### Section C

Learners' answers. Give marks for a product standard that includes details of content and packaging and a testing standard that shows a procedure for quality testing. (10)

**Total marks: 50**

# Glossary

- accountants** – people who keep financial accounts
- accounting** – the work of keeping financial accounts
- arable** – land usable for growing crops
- attitude** – approach to life
- bookkeeping** – keeping records of financial transactions in a business
- brainstorm** – group discussion to produce ideas and ways of solving problems
- budget** – a plan that shows how you are going to manage money
- business failure** – when a business cannot sell enough products or services to pay for expenses
- business finance** – financial management for a business
- cash crops** – crops sold at a market
- collateral** – something offered as security for repayment of a loan, to be forfeited if the loan is not paid
- collective savings scheme** – a group of people save their money in one fund
- commission** – a fee that is a percentage of a sale
- competition** – a business that sells a similar product, service or offers an alternative
- corruption** – dishonest conduct by a person in power, typically involving bribery
- credit** – buying goods or services and paying in the future
- credit card** – small plastic card that allows the holder to buy goods or services on credit
- current account** – account where money can be withdrawn without notice
- customers** – People who buy your product or service
- debit card** – small plastic card that allows the holder to pay money from their bank account electronically
- debt** – owing money to a person or an institution
- economics** – social science studying how people choose to use resources
- economist** – a person who studies economics
- equity** – money invested in a business by the owner
- export** – send goods and services to another country for sale
- external** – outside
- financial statements** – formal record of financial activities
- grant** – money given by a government or other organisation for a particular purpose
- import** – bring goods and services into a country from abroad to sell
- indicators** – things that show the state of something
- innovative** – original and creative in thinking
- instalment** – a number of equal payments spread over a period of time
- interest rate** – proportion of a loan that is charged as interest to the person borrowing
- internal** – inside
- life skills** – skills needed to deal with problems in everyday life
- loan** – money that must be paid back
- mentor** – a person who can help you with your personal development
- micro lenders** – types of banks that lend small

amounts of money to people

**motto** – a short statement describing a goal or an ideal

**objectives** – things aimed for; goals

**personal finance** – financial management for an individual or a family

**PIN (personal identification number)** – a unique code used for debit and credit cards

**population density** – the number of people per square kilometre

**potential** – the capacity to develop one's abilities

**primary needs** – goods or services that we need, for example, food, clothing, shelter and health care

**profit** – the difference between the amount earned and the costs

**raw materials** – basic material from which a product is made, for example, wood or iron

**receipt** – a bill that is marked as paid

**reputation** – an opinion held about a person or a business

**resources** – something that we have and can use to assist us

**retirement** – when a person stops working, usually at sixty five years of age

**risk** – the possibility of failure

**savings account** – an account provided by a bank to save money and earn interest

**secondary needs** – goods or services that are not necessary, but that we desire or wish for, for example, designer clothes

**self-awareness** – being able to identify and recognise your own emotions, personal strengths and interests

**shareholder** – a person who owns a part of a business

**social media** – tools that allow people to share information via Internet networks, for example, Facebook and Twitter

**standard** – a way of doing things that has been approved or accepted by a recognised organisation

**standing order** – instruction to a bank to add a fixed amount into an account every month

**subsistence** – growing crops to meet your family's needs

**sustainable development** – development that does not use up (deplete) resources

**target market** – a group of customers with similar characteristics that the business wants to sell to

**tax** – money paid to the government of a country

**trade credit** – an agreement where a customer can buy goods and pay the supplier at a later date

**trend** – change in a general direction

**viable** – capable of success

**withdrawal** – taking money out of an account

# Worksheet 1

## UNIT 1 What is entrepreneurship?

Read the case study 'Giving back to the community through Red Rocks' and answer the questions that follow.

### Case study

#### Giving back to the community through Red Rocks

Harriet Ingabire is one of Rwanda's young entrepreneurs that is making a difference in her community. In 2013, she left a steady job in the United States and returned to Rwanda where she settled in Musanze. Here her foster brother Greg showed her a small piece of land. Straight away, Harriet had ideas swimming in her mind.

Musanze is a starting point for visitors to the Volcanoes National Park, so Harriet knew that she wanted to build something for tourists. She also wanted to do something that benefited the local community, so she asked the local authorities in Muko Sector for a list of the poorest families in the area. She received a very long list and decided to stay with every family.

The experience led to opening the guest house Red Rocks. Aside from offering accommodation, Harriet also introduced new things that tourists could do while visiting Musanze. "If you want, you can stay overnight and sleep in the same house as your host" she explains. "The next morning you can learn to weave baskets, milk goats or take dancing lessons."

The women working with Harriet are grateful. Some of them have saved up and can provide for their families or even build a home. Harriet has plenty of energy. In the future she plans to construct houses for abused women or those that still do not have a house of their own.

[source: The Diva Magazine Oct – Dec 2015 [www.thedivamagazine-rw.com](http://www.thedivamagazine-rw.com)]

1. The table below shows characteristics of a good entrepreneur. Do you think that Harriet has the characteristics in the list? Write down your explanation in the table.

Characteristics of a good entrepreneur	Does Harriet have this characteristic? Explain your answer.	
Risk taker		(2)
Persistent		(2)
Hardworking		(2)
Decision maker		(2)
Creative and innovative		(2)
Seeks information		(2)
Perseverant		(2)
Determined		(2)
Able to find viable business opportunities		(2)

2. Is Harriet a good example of an entrepreneur? Explain your answer.

[20 marks]

## Worksheet 2

### UNIT 2 Personal values, skills and characteristics

Read the case study 'Modelling beyond borders' and answer the questions that follow.

#### Case study

##### Modelling beyond borders

Alexia Uwera's story is similar to the tale of our nation. It is full of hope, the pursuit of dignity and the promise of a brighter future.

As a child, Alexia enjoyed watching fashion shows on the television. As she was shy and lacked confidence she didn't envision her future as a model. As she grew up and attended high school at the Namasagali College in Uganda, she put on her modelling cap and entered beauty pageants. Time after time Alexia emerged victorious.

Her international career began in 2012 when Alexia won the Rwanda Premier Model Competition. From that point on there was no turning back.

Alexia has travelled to Dubai and Geneva to fulfill her passion. She is thankful to her friends and family who have believed in her, but she has also realised that she would not be able to make the journey on her own. In 2014, she partnered with a company called Concept + which has lots of experience in the fashion industry.

Today, Alexia Uwera's future is bright and with each stroll down the catwalk she knows that she is going places.

*[source: The Diva Magazine Oct – Dec 2015 [www.thedivamagazine-rw.com](http://www.thedivamagazine-rw.com)]*

1. Which area did Alexia need to develop before she could start a career as a model? (3)
2. Why do you think that Alexia feels that she cannot do the journey on her own? (3)
3. What is a mentor? (4)
4. Write a mindmap where you list your passions. For each passion state how a mentor can help you to achieve success in that specific area. (10)

**[20 marks]**

## Worksheet 3

### UNIT 3 Work in the society

Fish farming (or aquaculture) means breeding fish in a controlled environment. In Rwanda, we operate fish farms in Lake Kivu.

1. Fish farming can produce an important food source. Fresh and dried fish also provide many new jobs in Rwanda. Classify the work as physical or mental work. Explain your answer. (3)
2. List three other examples of work in the agricultural sector. (3)
3. Numwimerere is a beekeeping cooperative at the Akagera Buffer Zone. The cooperative keeps bees on land bordering the Akagera National Park. Harvesting honey provides work to the local community while preserving wildlife. Write a paragraph that explains the importance and dignity of the work of the Numwimerere cooperative. (10)
4. Is it important that the law protects the dignity of workers? Explain your answer. (4)

[20 marks]

# Worksheet 4

## UNIT 4 Concepts of needs, wants, goods and services

1. What does an economist study? (3)
2. List three examples of primary needs and three examples of secondary needs.  
Use the pictures for ideas. (6)



3. Name three different types of resources. (3)
4. Why do you think that we consider an entrepreneur a resource? (3)
5. Explain what is meant by the basic economic problem. (5)

[20 marks]

## Worksheet 5

### UNIT 5 Financial awareness



Mugisha is an entrepreneur who sells bread to hotels and restaurants in Kigali. He wants to buy a delivery van.

1. Explain the difference between personal and business finance? (3)
2. Do you think that Mugisha can use his own savings to buy the van? Explain your answer. (3)
3. Mugisha wants to expand his business to Huye. Make a list of items that he will need in his new bakery business. (6)
4. What is the difference between debt and equity? (4)
5. Mugisha offers you a share in the business. Explain what it means to be a shareholder. (4)

[20 marks]

## Worksheet 6

### UNIT 6 Initiation to accounting

1. Study the image and provide an answer to each question in the speech bubbles. (6)



2. List three internal users and three external users of accounting information. (6)
3. Yves owns 10% of a business. The profit of the business was RWF 300,000. Calculate Yves's share of the profit. (2)
4. What information on a receipt can help you to manage your money better? (6)

[20 marks]

## Worksheet 7

### UNIT 7 Factors and indicators of business growth



Kamana is an entrepreneur. He organises music events and festivals. Kamana uses social media to advertise his events.

1. Why do you think that social media is an effective way to grow Kamana's business? (6)
2. Kamana wants to grow his business by increasing the amount of people that attend his festivals. Why do you think that Kamana wants to grow his business by increasing sales rather than by decreasing costs? (6)
3. List two indicators of business failure. (2)
4. Draw up a poster to advertise a festival in your area. Make sure that you encourage as many visitors as possible to the festival. (6)

[20 marks]

## Worksheet 8

### UNIT 8 Concept of standardisation

Dieudonne enjoys English at school. He plans to be a writer and editor. The online magazine *Tales of Rwanda* is his idea:

#### ***Tales of Rwanda* for tomorrow's leaders**

*Tales of Rwanda* is a monthly online literary magazine for young readers. Schools pay a subscription fee and can offer the magazine free of charge to learners at primary schools.

The magazine will contain short stories, articles, poetry, cartoons, activities and competitions. All content will be produced by Rwandan authors and illustrators.

E-learning is the education of the future and *Tales of Rwanda* offers a unique Rwandan education to build tomorrows leaders.

Dieudonne has received the first articles and stories from other aspiring Rwandan authors. Before he accepts the stories, he first checks that the spelling and grammar of the articles are correct.

1. What is a standard? Give an example. (4)
2. Dieudonne writes down the standards that he wants to set for the material in his magazine. Why do you think that this is important? (4)
3. What is a Standards Body? Provide an example. (4)
4. Match the standard with the field: (8)

1. Education	A. Standards for managing stock
2. Commerce	B. Standards for grammar and spelling
3. Housing	C. Standards for safety on building sites
4. Accounting	D. Standards for wages

[20 marks]

# Memorandum: Worksheet 1

## UNIT 1 What is entrepreneurship?

Suggested answers:

1. 

Characteristics of a good entrepreneur	Does Harriet have this characteristic? Explain your answer.
Risk taker	
Persistent	
Hardworking	
Decision-maker	
Creative and innovative	
Seeks information	
Perseverant	
Determined	
Able to find viable business opportunities	

(2)

(2)

(2)

(2)

(2)

(2)

(2)

(2)

(2)
2. Yes, Harriet is a good example of an entrepreneur as she has all the characteristics of a good entrepreneur. (2)

[20 marks]

## Memorandum: Worksheet 2

### UNIT 2 Personal values, skills and characteristics

Suggested answers:

1. Alexia was shy and lacked confidence. She needed to believe in herself and was lucky to have the support of friends and family. (3)
2. Allow learners' answers. They can suggest that she needs financial backing and emotional support. A company in the fashion industry can also help to market Alexia. (3)
3. A mentor is a person with life experience that can help you with your personal development and teach you life skills. (4)
4. Allow learners' individual mindmaps. (10)

[20 marks]

## Memorandum: Worksheet 3

### UNIT 3 Work in the society

Suggested answers:

1. Fish farming is physical work. It involves breeding fish in controlled conditions. (3)
2. Learners can list various examples of work in the agricultural sector such as farming for crops, farming for livestock, bee keeping (3)
3. Allow learners' own explanations. (10)
4. Allow learners' answers. Learners should point out that every person must be treated with dignity. (4)

[20 marks]

## Memorandum: Worksheet 4

### UNIT 4 Concepts of needs, wants, goods and services

Suggested answers:

1. An economist studies how people choose to use resources. (3)
2. Allow learners' suggestions. Primary needs can include food, shelter, a bed and clothes. Secondary needs can include a car, cell phone and other luxury items. (6)
3. Land, raw materials, buildings, money, entrepreneurs (any three) (3)
4. Entrepreneurs use ideas to make use of the other resources such as land and raw materials to produce goods and services. They are therefore valuable to a community and considered a resource. (3)
5. The basic economic problem is that people have unlimited needs, but that we have limited resources. This means that there is not enough land, machinery, time and so on for everything that we need or want. The result is that we need to make choices. We need to choose many things, – for example, which crops to grow, how much money to spend on clothes, how much time to spend studying and so on. (5)

[20 marks]

# Memorandum: Worksheet 5

## UNIT 5 Financial awareness

Suggested answers:

1. Business finance means to manage money and plan for the future of a business whereas personal finance means to manage money and plan for the future of an individual or family unit. (3)
2. Learners should point out that Mugisha probably does not have enough savings to buy a van as this is a very expensive item. (3)
3. Answers will vary. Learners can list: baking oven and utensils, stock, telephone, shelving, delivery van and so on. (6)
4. Debt is money that must be repaid (often with interest). Equity is a share in the business and is not repaid. (4)
5. A shareholder is an owner of a business. The shareholder invests his or her money in the business and in return owns a part of a business. (4)

[20 marks]

# Memorandum: Worksheet 6

## UNIT 6 Initiation to accounting

Suggested answers:

1. a. Advantages of cash transactions: we pay straight away and therefore always know how much money we have, we do not pay interest or penalties, sometimes we get a discount for paying cash. (3)  
b. Advantages of credit transactions: we can get to use items that we need now and only pay later, we do not need to carry cash that can be lost or stolen. (3)
2. Internal users: Employee, business owner, shareholder (3)  
External users: Rwanda Revenue Authority (RRA), bank, investor (3)
3. Yves share of the profit:  $300,000 \times 10\% = \text{RWF } 30,000$  (2)
4. Allow learners' answers that can include: cost per item or per weight allows us to compare the cost of an item with the cost at other shops, we can see if we are paying interest or penalties. If we pay on installment we can calculate the total cost of an item and we can see the payment date that we must pay by to avoid penalties. (6)

[20 marks]

# Memorandum: Worksheet 7

## UNIT 7 Factors and indicators of business growth

Suggested answers:

1. Learners will provide their own motivation. They should point out that Kamana's target market is young people and that many young people use social media. Social media is an effective marketing tool so many people will see Kamana's festival being advertised. Positive feedback from previous festivals will encourage the growth of Kamana's business. (6)
2. Learners will provide their own motivation. They should point out that it is often easier to sell more products than to cut down on costs. Cutting down on costs can also result in poor service which in the long run will influence sales. (6)
3. Business losses, low stock, low sales (any two) (2)
4. Assess learners' posters using the following rubric: (6)

Informative (3)	3	2	1
	Logical; very informative (incl. time, date, place)	Fairly informative	Some information missing
Language and spelling (1)	1	0	
	Correct	Some errors	
Outcome (2)	2	0	
	Will attract many visitors	Will attract some visitors	

[20 marks]

# Memorandum: Worksheet 8

## UNIT 8 Concept of standardisation

Suggested answers:

1. A standard is a way of doing things that follows guidelines or regulations. An example is an ISO standard. (4)
2. Accept reasonable answers, for example:
  - cartoonists and authors will know what is expected of them.
  - it saves Dieudonne time as he does not have to work through articles and cartoons that do not meet the standards. (4)
3. A standards body is an organisation that sets and promotes standards. An example is the Rwanda Standards Board (RSB). (4)

4. (8)
- |               |   |
|---------------|---|
| 1. Education  | A. Standards for managing stock           |
| 2. Commerce   | B. Standards for grammar and spelling     |
| 3. Housing    | C. Standards for safety on building sites |
| 4. Accounting | D. Standards for wages                    |

[20 marks]