

Ordinary Level

Entrepreneurship

For Rwanda Schools

Teacher's Guide Senior 3



"Icon of excellence"

Mark Amon Mugaru
Edward Erasmus Kayanja

MASTEP General Supplies Ltd.,
God is Able building,
Airport Road, Remera,
P.O. Box 4647 Kigali,
Email address: mastepsupplies@gmail.com,
Telephone: 0788356249/0730304401

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QUALITY MANAGEMENT SYSTEM
ISO 9001:2008
CERTIFIED

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General Introduction

1.1. *Rationale for entrepreneurship curriculum review*

For the past 12 years, Rwanda has concentrated on basic education, she is now moving towards Universal Secondary Education and, it is in its best interest that those graduating from secondary school are equipped with competences to ensure that they can be productive after graduation. It is for this reason that Rwanda came up with a competence based curriculum.

A competence based curriculum combines subject content and knowledge and also develops skills, values and attitudes to the learners.

Competence is the ability to use an appropriate combination of knowledge, skills, attitudes, values and behaviour to accomplish a particular task successfully. That is, the ability to apply learning with confidence in a range of situations.

Competences are important in the learner's daily life and in the future. For example, communication skills is a competence that is needed all through your life, at school, home and at work.

The generic competencies that must be emphasised and reflected in the learning process are briefly described below and teachers should ensure that learners are exposed to tasks that help them acquire the skills.

- 1. Critical and problem solving skills:** The acquisition of such skills will help learners to think imaginatively, innovatively and broadly to evaluate and find solutions to problems encountered in their surroundings.
- 2. Creativity and innovation:** The acquisition of such skills will help learners to take the initiative and use their imaginations beyond the knowledge provided in the classroom to generate new ideas and construct new concepts.
- 3. Research:** This will help learners to find answers to questions based on existing information and concepts and use it to explain phenomena from gathered information.
- 4. Communication in official languages:** Teachers, irrespective of being language teachers will ensure the proper use of the language of instruction by learners. The teachers should communicate clearly and confidently and convey ideas effectively through spoken and written by applying appropriate language and relevant vocabulary.
- 5. Cooperation, inter personal management and life skills:** This will help the learner to cooperate as a team in whatever task assigned and to practice positive ethical moral values while respecting rights, feelings and views of others. Perform practical activities related to environmental conservation and protection. Advocate for personal, family and community health, hygiene and nutrition and responding creatively to a variety of challenges encountered in life.
- 6. Lifelong learning:** The acquisition of such skills will help learners to update knowledge and skills with minimum external support. The learners will be able to cope with evolution of knowledge advances for personal fulfilment in areas that are relevant to their improvement and development.

What learners are taught and the competencies they acquire is influenced by many factors, including:

- the relevancy of the syllabus,
- the appropriate pedagogical approach by teachers,
- assessment strategies and
- necessary instructional materials.

In line with the competence based curriculum implementation, entrepreneurship syllabus encourages learners to have the opportunity to apply what they have learned in class to real life situations and to make a difference in their own life, community and the labour market. The syllabus also enriches the learner to actively search for and identify or create opportunities from their surrounding or any other place and create new employment opportunities rather than relying on job search.

With this entrepreneurship competence based syllabus, learners will be equipped with a combination of knowledge, skills, attitudes and values which they can demonstrate during and after each level of the learning process. This will enable them to accomplish certain tasks satisfactorily, while personal characteristics such as motivation, self-confidence, and willpower are part of that context.

Interconnected with Cross-cutting issues

All cross-cutting issues are important for learners to learn about and must be integrated across learning areas appropriately since they are not confined to one subject.

The identified cross cutting issues are:

- environment and sustainability,
- financial education,
- gender education,
- inclusive education,
- standardisation culture, and
- peace and values education.

The teacher should integrate cross cutting issues during every lesson where applicable. Give learners time to discuss and understand the relevance and importance, and the need to address them.

1.2. Why teach or learn Entrepreneurship?

1.2.1. Entrepreneurship and society

The developmental process and capital formation cannot in the long run be achieved by the state or by donor funds alone. While both of these must contribute, the backbone of the process should be a middle class of Rwandan entrepreneurs.

Productive entrepreneurship must be fostered to perform its traditional role of creating wealth, employment and vital innovations through opportunities for profit.

Entrepreneurship education is a vital part of the process to build a prosperous society, and a driving force behind employment, growth and competitiveness.

A successful entrepreneur is an asset to the society. He or she can contribute to the well-being of a society in several ways, such as the provision of goods and services, creating new markets and new technologies, new institutional forms, new jobs and net increases in productivity that improves the living conditions of people.

Entrepreneurship is a great enabler, which can help level the playing field between developed and developing countries and regions. It is envisaged that with entrepreneurship education, Rwanda will transform from a subsistence agricultural economy into a knowledge-based society, with a vibrant class of entrepreneurs.

1.2.2. Entrepreneurship and learners

The subject is meant to change the attitudes of learners, encouraging them to focus more on self-employment and self-reliance. It should also raise awareness amongst young people and the broader community for promotion of the potential youth enterprises. The attitude of young people is also a driver of their productivity. Many Rwandan youth lack a culture of entrepreneurship while some youth perceive certain types of jobs as jobs for second zone citizens. This further translates into a negative attitude towards learning skills related to those perceived as blue-collar jobs.

Entrepreneurship education will help to ensure that the key transferable soft skills that employers need are being provided to all secondary graduates, including academic skills, communication and team-work skills. Entrepreneurship education will also help to reduce skills gaps and shortages; improving productivity and business performance; increasing opportunities to boost the skills and productivity of the sector's workforce, including action on equal opportunities; and improving quality and relevance of training for employment among learners.

Using this teacher's guide, the teacher will progressively provide more challenging educational activities; experiences that will enable learners to develop the insight needed to discover and create entrepreneurial opportunities; and the expertise to successfully start and manage their own businesses to take advantage of these opportunities.

Education in entrepreneurship therefore, helps learners to apply business knowledge, skills and attitudes to solve environmental, economic and social problems in their everyday lives.

1.3. The user/how/when to use the teacher's guide

This teacher's guide is for the purpose of helping the teacher to effectively deliver the Entrepreneurship syllabus following a competence based approach.

The teacher should use this Teacher's guide in reference to syllabus as well as other reference books especially the learner's book. The teacher should employ a number of learner centered approaches suggested within this Teacher's guide to help learners develop competences. The teacher may use this Teacher's guide to prepare unit plans/scheme of his/her various lessons.










1.4. Structure of the teacher's guide

This teacher's guide is divided into three major parts:

- **The general introduction.**
- **Units development** which includes a number of lessons that help to equip learners with expected competencies.
- **Bibliography** for users' further references.

The Entrepreneurship Teacher's guide contains 10 Units which are divided into lessons with each lesson containing a number of worked activities and answered end of unit assessment. In each lesson, the teacher is guided on the steps to take while delivering the lesson.

Each Unit contains

- **Topic Area, Sub-topic Area and unit number and title** are found at the beginning of every unit.
- **Key unit competence:** describing the competence to be developed in the unit.
- Further more, at the beginning of the unit there is the **key unit competence** to be developed, **knowledge to be acquired** and its **application to daily life**.
- **Every lesson contains;**
 -  Lesson number, name of the lesson and time allocation.
 - ✓ **Instructional objective:** a precise statement of what a learner should be able to do or which indicates the terminal behavior of the learner, at the end of a lesson. The instructional objective should also focus on the 5 elements (conditions, who, action/behaviour, content, standard criteria for acceptable performance).
 -  **Materials and preparation:** Any materials necessary for the lesson that will have to be collected beforehand.
 -  **Methodology:** Lists the different teaching techniques and methods to be used during the lesson.
 -  **Generic competences:** which promote the development of the higher order thinking skills.
 -  **Cross cutting issues** to be addressed within the lesson.
 -  **Steps:** Step by step description of what the teacher needs to do to conduct the lesson/activity, including basic instructions to the learners, questions to raise, content to deliver.
 -  **Worked activities,** the explanation of the concept, answered test skills acquired.
- At the end of each unit, there is the answered **end unit assessment** for assessing achievements of the unit competence.
- In order to cater for the multi ability learners, this teachers guide is packed with;
 -  **Remedial activities** which are meant for learners with difficulties or slow learners. Since the competence based approach is meant to accommodate all learners, the remedial activities will help for instance slow learners to catch up and be motivated to improve by providing them with remedial or support activities.
 -  **Extension activities** which are meant to encourage learners to do more research and remain active through trying different activities. These activities encourage life long learning. They build high order thinking skills since such activities involve critical thinking and problem solving.

1.5. Methodological notes

In working with learners, it is important that the lessons are conducted using participatory methodologies and in an environment, that is open and inclusive.

Creating and maintaining a respectful and collaborative learning environment will enable Learners to participate fully, and in a way, that maximizes their learning.

At the same time, norms should be established with the Learners in the beginning and should reflect the rules or guidelines one would find in the workplace and daily life – being on time, having regular attendance, dressing appropriately, being accepting and open to everyone's contributions, speaking respectfully to one another, not interrupting when someone else is talking, working in a team, taking on responsibility, etc.

It is also important that the learning environment provides the Learners with the opportunity to take on leadership roles. There are also opportunities throughout the lesson for leading group work, sharing small group work with the larger group, etc. The teacher will need to be aware of who is and who is not participating and find ways to balance their participation so those who tend not to speak or take a leadership role get the opportunity to do so.

The following types of **techniques and strategies** are used throughout this Teacher's guide:

1. **Pair share and pair work:** When introducing a new activity or when working with the large group, the teacher may find it useful to have two people sitting next to each other to work together or share their ideas on a topic. This encourages participation from those that are less comfortable speaking in front of the large group, gives an opportunity for Learners to share their experiences and ideas with someone and helps to build trust amongst the Learners as they get to know each other better. The teacher should remember to give clear instructions and keep time.
2. **Small and large group discussions:** Discussions happen in every activity whether it is working in small groups or large groups. As a teacher, it is important to be clear on what the task/topic of discussion is, keep Learners focused on the topic, make sure everyone has the opportunity to participate, keep to time and gauge Learners' levels of energy and interest. During small group discussions, it is important for the Teacher to go around to all of the groups to make sure they have understood the task and are staying on course and to gauge their understanding of the topic. During large group discussions, the Teacher needs to manage the flow of the discussion, engage those who are not participating and repeat or sum up the main points discussed.
3. **Small group work:** Many activities get carried out in small groups to allow maximum participation. When working in small groups, it is important to:
 - ✎ Divide Learners in different ways and in groups of different sizes, depending on the activity (and mix the groups each time so they aren't always working with the same people).
 - ✎ Give clear instructions on the task, time allotted, the expected outputs, and how the output or outcome will be reported back to the full group. If the output will be presented on flip chart paper, someone will need to be designated as the recorder. If literacy levels are low, verbal feedback is better.
 - ✎ Visit groups to make sure they are on the right track.
 - ✎ Manage the time well, especially when the small groups are sharing their output with the large group.
4. **Individual work:** Throughout the lessons, Learners will engage in a lot of individual work most of which will be done directly in their handbook/note books.
5. **Role plays:** These provide the opportunity for Learners to practice new skills and attitudes in the safety of the lesson setting before trying it out in the real world. Role plays can be planned ahead of time with a script or be developed by the Learners themselves around a particular issue. They can be done by a few people in front of the large group to demonstrate a skill, attitude or situation, or they can be done in small groups of three where people switch roles after a period of time. Typically, in the small group one person acts as an observer and gives constructive feedback back to the other group members. When doing role plays, it is important to give the Learners information on the objectives of the role play, their specific roles and a checklist for

the observer. Role plays should always be processed afterwards, where the teacher can lead the discussion with some guided questions prepared beforehand.

6. **Inner/outer circle:** This is used with large groups where learners form two circles, an inner circle of the actors and an outer circle of the observers. The inner circle is given a task to perform while the outer circle acts as observers as assigned different tasks by the teacher on the participants in the inner circle.
7. **Case studies/scenarios:** Case studies provide Learners with the opportunity to put their newly acquired knowledge into practice to identify, analyse and solve a problem. The case study can be based on a real-life situation or be created to reflect an issue they might face in the workplace. Case studies can be read aloud to Learners or handed out, depending on the literacy level. They can also be completed in pairs, small groups or large groups. The information in the case study/scenario should be clearly presented and a set of questions should be provided to help guide the Learners in their analysis. The ultimate goal of the case study is to generate possible solutions to issues that may arise in the course of performing one's work.
8. **Games:** These are a fun way of learning new information or applying newly acquired information. They can be based on popular games or made up. Games can introduce an element of competition and can energize a group. Learners should be clear on what the objectives are and how to play the game.
9. **Brainstorming:** This is an element of many of the activities, and is used when one wants the Learners to generate ideas. During a brainstorming lesson, Learners share one idea at a time, all of which are written down. All ideas are accepted and should not be judged. Learners can further discuss the items after the list has been generated, and depending on the objective of the activity, they might rank the ideas in order to prioritise or categorise their responses.
10. **Presentations:** These are a more traditional way of providing information to Learners and are useful when other participatory methods will not effectively get at the information you are trying to provide. Presentations are best kept to a minimum, combined with methods that are more engaging and participatory. When giving a presentation, it is best to plan it ahead, keep the time to a minimum and break it up with questions and answers from the Learners.
11. **Panel discussions:** These involve bringing in experienced people to discuss a particular topic. Learners are given the opportunity to ask questions and those on the panel provide information based on their experience. The people on the panel may be experts in a particular area (e.g. business owners, workforce development specialists) or they may be the Learners themselves who have had a particular type of experience. When outsiders are brought in, it is important to contact them at least a week ahead of time, explain the objectives of the lesson and the type of information you would like them to share with the Learners.
12. **Pictures/drawings:** These can be used in different ways during a lesson. They can be created by the Learners to reflect something they have learned or they can be used as an aid by the teacher to generate discussion on a particular topic. When using a picture(s), make sure that it clearly presents the issues that you are trying to get at and make sure it is culturally appropriate. Provide the Learners with guided questions when they are trying to interpret or analyse a picture.

- 13. Reflection activities - individual, guided, journal writing:** Reflection activities, when Learners get the opportunity to step back and think about their own experiences, behaviour or attitudes, can be done during or at the end of an activity. Reflection might be guided by the teacher, where the teacher creates a quiet, comfortable environment and poses a series of questions for the Learners to think about. These thoughts might be shared with other Learners after enough time is provided for individual reflection. Reflection activities may also happen at the end of an activity, in the form of writing ideas down in their handbooks, based on what was brought up during a particular activity.
- 14. Review activities:** These take on many forms in this Teacher's guide – round robin (when people go around in a circle and share something they learned during the lesson), quiz competition, ball throwing, question and answer, etc. These activities are done at the end of every lesson to review the main topics, concepts and ideas that were covered. Review activities provide the opportunity for Learners to recall main points and for teachers to gauge the level of understanding of the Learners.

As a teacher, it is important to remember to:

- ✎ Be respectful.
- ✎ Listen and observe.
- ✎ Speak clearly.
- ✎ Maintain good eye contact.
- ✎ Write neatly and so everyone can see it.
- ✎ Position visuals so that everyone can see them.
- ✎ Be flexible and adjust approach when necessary.
- ✎ Be patient.
- ✎ Be open and approachable.
- ✎ Encourage participation by all Learners.
- ✎ Provide positive feedback to all Learners to encourage participation.
- ✎ Repeat and/or rephrase questions you ask or points you make.
- ✎ Repeat points made by Learners to show you are listening and make sure you have understood correctly.
- ✎ Write and repeat instructions for small group activities.
- ✎ Ask questions to clarify points made and probe further.
- ✎ Build upon Learners' experiences and knowledge.
- ✎ Link information from one unit to another unit.
- ✎ Be aware of the level of understanding and interest of the Learners.
- ✎ Give people time to respond to questions.
- ✎ Re-direct comments and questions back to other Learners to encourage discussion.
- ✎ Manage time well by keeping yourselves and Learners on task.
- ✎ Summarise the main points at the end of an activity or unit.
- ✎ Be honest: If you don't know the answer to a question, say so, and direct the Learner to the appropriate place or person for the information (or find the information and get back to the Learner with the information the next day).
- ✎ Use icebreaker activities to make Learners feel more relaxed and energizers when the group is low in energy.

1.6. Content map

A content map is a comprehensive summary of the structure and content of the book. Each unit has its own content map but following the same structure.

The teacher should use the content map to help him/her prepare and plan for the lesson and identify the key elements to look out for in each unit.

Unit 1	Resources and their Usage
Number of periods	9
Key unit competence	To be able to manage resources properly.
Number of lessons	6 and the 7 th lesson is for answering end of unit 1 assessment.
Equipments, learning and teaching materials required.	<ul style="list-style-type: none"> ▪ Ordinary Level Entrepreneurship, Learners book 3. ▪ English dictionary. ▪ Writing equipment (pen and papers). ▪ Chalk and chalkboard. ▪ Photographs on resources. ▪ Internet connection. ▪ Reference books in the library. ▪ Play and presentations. ▪ Case study - At school (Agaciro S.S)
Activities/Techniques	<ul style="list-style-type: none"> ▪ Group activities ▪ Individual activities ▪ Case study analysis ▪ Picture study ▪ Brain storming ▪ Class presentations ▪ Gallery walk ▪ Items that can be reused, recycled and repaired.
Generic competences practiced	<ul style="list-style-type: none"> ▪ Communication skills: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials. ▪ Team work: Through working in groups to discover the unknown. ▪ Critical thinking: Through case studies, brainstorming activities, problem solving and question and answer methods. ▪ Research and problem solving: Through individual and group research learning activities. ▪ Cooperation: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials.
Crosscutting issues to be addressed	<ul style="list-style-type: none"> ▪ Financial education ▪ Gender education ▪ Environment and sustainability

Assessment strategies of the key unit competence	<p>Formative assessments: Test skilled acquired questions after learning of various concepts.</p> <ul style="list-style-type: none"> ▪ Test skill acquired 1.1: Meaning of resources. ▪ Test skill acquired 1.2: Types of resources. ▪ Test skill acquired 1.3: Effective utilisation of resources. <p>Summative assessments: End of unit assessment. These are questions at the end of the unit covering all concepts in the unit.</p>
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Unit 2	Career Opportunities
Number of periods	7
Key unit competence	To be able to make rational career choices.
Number of lessons	6 and the 7th lesson is for answering the end of unit 2 assessment.
Equipments, learning and teaching materials required.	<ul style="list-style-type: none"> ▪ Ordinary Level Entrepreneurship, Learners book 3. ▪ Photographs of people of different careers. ▪ Flip charts showing people of different careers. ▪ Career guidance teacher/person. ▪ Career action templates ▪ Writing equipment (pen, papers and markers). ▪ Chalk and chalkboard. ▪ Internet connection ▪ Reference books in the library.
Activities/Techniques	<ul style="list-style-type: none"> ▪ Interviews with people of different careers. ▪ Picture study ▪ Group activities ▪ Individual activities ▪ Research on careers of family members and friends ▪ Brain storming ▪ Class presentations
Generic competences practiced	<ul style="list-style-type: none"> ▪ Communication skills: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials. ▪ Team work: Through working in groups to discover the unknown. ▪ Critical thinking: Through case studies, brainstorming activities, problem solving and question and answer methods. ▪ Research and problem solving: Through individual and group research learning activities. ▪ Cooperation: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials.
Crosscutting issues to be addressed	<ul style="list-style-type: none"> ▪ Standardisation culture ▪ Environment and sustainability ▪ Financial education ▪ Peace and values ▪ Gender education

Assessment strategies of the key unit competence	<p>Formative assessments: Test skilled acquired questions after learning of various concepts.</p> <ul style="list-style-type: none"> ▪ Test skill acquired 2.1. <p>Summative assessments: End of unit assessment. These are questions at the end of the unit covering all concepts in the unit.</p>
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Unit 3	Communication Skills
Number of periods	9
Key unit competence	To be able to communicate effectively in life and business
Number of lessons	8 and the 9th lesson is for answering the end of unit 3 assessment.
Equipments, learning and teaching materials required.	<ul style="list-style-type: none"> ▪ Extracts from Entrepreneurship Senior 1 and 2. ▪ Ordinary Level Entrepreneurship, Learners book 3. ▪ Pictures showing communication and types of communication. ▪ Statements on methods of communication ▪ Case study - At the construction site. ▪ Various department at school/work ▪ Samples of business documents. ▪ Pictures depicting good and bad customer care ▪ Writing equipment (pen and papers). ▪ Chalk and chalkboard.
Activities/Techniques	<ul style="list-style-type: none"> ▪ Writing of sample business documents ▪ Picture study ▪ Group activities ▪ Individual activities ▪ Case study analysis ▪ Brain storming ▪ Class presentations
Generic competences practiced	<ul style="list-style-type: none"> ▪ Communication skills: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials. ▪ Team work: Through working in groups to discover the unknown. ▪ Critical thinking: Through case studies, brainstorming activities, problem solving and question and answer methods. ▪ Research and problem solving: Through individual and group research learning activities. ▪ Cooperation: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials.
Crosscutting issues to be addressed	<ul style="list-style-type: none"> ▪ Peace and values ▪ Gender education ▪ Standardisation culture

Assessment strategies of the key unit competence	<p>Formative assessments: Test skilled acquired questions after learning of various concepts.</p> <ul style="list-style-type: none"> ▪ Test skill acquired 3.1 ▪ Test skill acquired 3.2 <p>Summative assessments: End of unit assessment. These are questions at the end of the unit covering all concepts in the unit</p>
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Unit 4	Forms of Enterprises
Number of periods	6
Key unit competence	To be able to analyze different forms of enterprises.
Number of lessons	6 and the 7 th lesson is for answering the end of unit 4 assessment.
Equipments, learning and teaching materials required.	<ul style="list-style-type: none"> ▪ Ordinary Level Entrepreneurship, Learners book 3. ▪ Documentation on businesses in community. ▪ Flip charts and markers. ▪ Reference books in the library ▪ Internet connection. ▪ Pictures depicting forms of enterprises. ▪ Writing equipment (pen and papers). ▪ Chalk and chalkboard.
Activities/Techniques	<ul style="list-style-type: none"> ▪ Field visit ▪ Picture study ▪ Group activities ▪ Individual activities ▪ Research ▪ Brain storming ▪ Class presentations
Generic competences practiced	<ul style="list-style-type: none"> ▪ Team work: Through working in groups to discover the unknown. ▪ Critical thinking: Through case studies, brainstorming activities, problem solving and question and answer methods. ▪ Research and problem solving: Through individual and group research learning activities. ▪ Cooperation: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials.
Crosscutting issues to be addressed	<ul style="list-style-type: none"> ▪ Peace and values ▪ Financial education
Assessment strategies of the key unit competence	<p>Formative assessments: Test skilled acquired questions after learning of various concepts.</p> <ul style="list-style-type: none"> ▪ Test skill acquired 4.1 <p>Summative assessments: End of unit assessment. These are questions at the end of the unit covering all concepts in the unit.</p>

Unit 5	Forms of Enterprises
Number of periods	6
Key unit competence	To be able to analyze the importance of various sectors of production in Rwanda's economy.
Number of lessons	6 and the 7 th lesson is for answering the end of unit 5 assessment.
Equipments, learning and teaching materials required.	<ul style="list-style-type: none"> ▪ Ordinary Level Entrepreneurship, Learners book 3. ▪ Internet connection ▪ Journals on environment ▪ Photographs in sectors of production ▪ Reference books ▪ Writing equipment (pen and papers). ▪ Chalk and chalkboard
Activities/Techniques	<ul style="list-style-type: none"> ▪ Picture study ▪ Group activities ▪ Individual activities ▪ Brain storming ▪ Class presentations
Generic competences practiced	<ul style="list-style-type: none"> ▪ Communication skills: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials. ▪ Team work: Through working in groups to discover the unknown. ▪ Critical thinking: Through case studies, brainstorming activities, problem solving and question and answer methods. ▪ Research and problem solving: Through individual and group research learning activities. ▪ Cooperation: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials.
Crosscutting issues to be addressed	<ul style="list-style-type: none"> ▪ Environment and sustainability
Assessment strategies of the key unit competence	<p>Formative assessments: Test skilled acquired questions after learning of various concepts.</p> <ul style="list-style-type: none"> ▪ Test skill acquired 5.1 ▪ Test skill acquired 5.2 <p>Summative assessments: End of unit assessment. These are questions at the end of the unit covering all concepts in the unit.</p>

Unit 6	Customs procedures
Number of periods	7
Key unit competence	To be able to examine the role of Rwandan customs procedures
Number of lessons	5 and the 6th lesson is for answering the end of unit 6 assessment.
Equipments, learning and teaching materials required.	<ul style="list-style-type: none"> ▪ Ordinary Level Entrepreneurship, Learners book 3. ▪ Reference books and internet connection. ▪ Writing equipment (pen and papers). ▪ Chalk and chalkboard. ▪ Resourceful person (from Rwanda Revenue Authority)

Activities/Techniques	<ul style="list-style-type: none"> ▪ Field visits ▪ Interviewing a resourceful person ▪ Group activities ▪ Individual activities ▪ Research ▪ Class presentations
Generic competences practiced	<ul style="list-style-type: none"> ▪ Team work: Through working in groups to discover the unknown. ▪ Critical thinking: Through case studies, brainstorming activities, problem solving and question and answer methods. ▪ Research and problem solving: Through individual and group research learning activities. ▪ Cooperation: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials.
Crosscutting issues to be addressed	<ul style="list-style-type: none"> ▪ Financial education ▪ Standardisation culture
Assessment strategies of the key unit competence	<p>Formative assessments: Test skilled acquired questions after learning of various concepts.</p> <p>Summative assessments: End of unit assessment. These are questions at the end of the unit covering all concepts in the unit.</p>

Unit 7	Developing a business plan
Number of periods	10
Key unit competence	To be able to develop a business plan for a project
Number of lessons	11 and the 12th lesson is for answering the end of unit 7 assessment.
Equipments, learning and teaching materials required.	<ul style="list-style-type: none"> ▪ Ordinary Level Entrepreneurship, Learners book 3. ▪ Resourceful person (entrepreneur) ▪ Sample business plan ▪ Case study - Busonga Paper Tech ▪ Business journals and other reference books. ▪ Writing equipment (pen and papers). ▪ Chalk and chalkboard.
Activities/Techniques	<ul style="list-style-type: none"> ▪ Interviewing a resourceful person (entrepreneur) ▪ Field visit ▪ Group activities ▪ Individual activities ▪ Case study analysis ▪ Brain storming ▪ Class presentations
Learning Outcomes	Learners are able to develop a business plan for a project.
Vocabulary acquisition	Terminologies related to a business plan.

Competences practiced	<ul style="list-style-type: none"> ▪ Communication skills: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials. ▪ Team work: Through working in groups to discover the unknown. ▪ Critical thinking: Through case studies, brainstorming activities, problem solving and question and answer methods. ▪ Research and problem solving: Through individual and group research learning activities. ▪ Cooperation: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials.
Crosscutting issues	<ul style="list-style-type: none"> ▪ Peace and values ▪ Gender education
Assessment	<p>Formative assessments: Test skilled acquired questions after learning of various concepts.</p> <p>Summative assessments: End of unit assessment. These are questions at the end of the unit covering all concepts in the unit.</p>

Unit 8	Effects of Business activities on the environment
Number of periods	7
Key unit competence	To be able to practice business activities that are environmentally friendly.
Number of lessons	6 and the 7th lesson is for answering the end of unit 8 assessment.
Equipments, learning and teaching materials required.	<ul style="list-style-type: none"> ▪ Ordinary Level Entrepreneurship, Learners book 3. ▪ Photographs on activities that affect the environment. ▪ Flip charts and markers ▪ Case study - It is a bottle of water ▪ Writing equipment (pen and papers). ▪ Chalk and chalkboard.
Activities/Techniques	<ul style="list-style-type: none"> ▪ Picture study ▪ Case study analysis ▪ Reference books ▪ Group activities ▪ Individual activities ▪ Brain storming ▪ Class presentations
Generic competences practiced	<ul style="list-style-type: none"> ▪ Communication skills: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials. ▪ Team work: Through working in groups to discover the unknown. ▪ Critical thinking: Through case studies, brainstorming activities, problem solving and question and answer methods.

	<ul style="list-style-type: none"> ▪ Research and problem solving: Through individual and group research learning activities. ▪ Cooperation: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials.
Crosscutting issues to be addressed	<ul style="list-style-type: none"> ▪ Environment and sustainability ▪ Gender education ▪ Peace and values
Assessment strategies of the key unit competence	<p>Formative assessments: Test skilled acquired questions after learning of various concepts.</p> <p>Summative assessments: End of unit assessment. These are questions at the end of the unit covering all concepts in the unit.</p>

Unit 9	Ethics in business
Number of periods	7
Key unit competence	To be able to behave ethically in life and business
Number of lessons	6 and the 7th lesson is for answering the end of unit 9 assessment.
Equipments, learning and teaching materials required.	<ul style="list-style-type: none"> ▪ Ordinary Level Entrepreneurship, Learners book 3. ▪ Reference books ▪ Flip charts and markers ▪ Journals and newspapers ▪ Internet connection ▪ English dictionary. ▪ Writing equipment (pen and papers). ▪ Chalk and chalkboard.
Activities/Techniques	<ul style="list-style-type: none"> ▪ Group activities ▪ Interviews ▪ Role play ▪ Individual activities ▪ Research ▪ Brain storming ▪ Class presentations
Generic competences practiced	<ul style="list-style-type: none"> ▪ Communication skills: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials. ▪ Team work: Through working in groups to discover the unknown. ▪ Critical thinking: Through case studies, brainstorming activities, problem solving and question and answer methods. ▪ Research and problem solving: Through individual and group research learning activities. ▪ Cooperation: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials.

Crosscutting issues to be addressed	<ul style="list-style-type: none"> ▪ Gender education ▪ Peace and values ▪ Standardisation culture
Assessment strategies of the key unit competence	<p>Formative assessments: Test skilled acquired questions after learning of various concepts.</p> <p>Summative assessments: End of unit assessment. These are questions at the end of the unit covering all concepts in the unit.</p>

Unit 10	Ethics in business
Number of periods	7
Key unit competence	To be able to behave ethically in life and business
Number of lessons	6 and the 7th lesson is for answering the end of unit 9 assessment.
Equipments, learning and teaching materials required.	<ul style="list-style-type: none"> ▪ Ordinary Level Entrepreneurship, Learners book 3. ▪ Reference books ▪ Flip charts and markers ▪ Journals and newspapers ▪ Internet connection ▪ English dictionary. ▪ Writing equipment (pen and papers). ▪ Chalk and chalkboard.
Activities/Techniques	<ul style="list-style-type: none"> ▪ Group activities ▪ Interviews ▪ Role play ▪ Individual activities ▪ Research ▪ Brain storming ▪ Class presentations
Generic competences practiced	<ul style="list-style-type: none"> ▪ Communication skills: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials. ▪ Team work: Through working in groups to discover the unknown. ▪ Critical thinking: Through case studies, brainstorming activities, problem solving and question and answer methods. ▪ Research and problem solving: Through individual and group research learning activities. ▪ Cooperation: This is developed through repeated group activities and sharing of findings through class presentations and sharing of learning materials.
Crosscutting issues to be addressed	<ul style="list-style-type: none"> ▪ Gender education ▪ Peace and values ▪ Standardisation culture
Assessment strategies of the key unit competence	<p>Formative assessments: Test skilled acquired questions after learning of various concepts.</p> <p>Summative assessments: End of unit assessment. These are questions at the end of the unit covering all concepts in the unit.</p>

1.7. Unit Plan/scheme of work

Academic year: 2018 Term: 1 School: GSS. Competence Based Subject: Entrepreneurship
Teacher's name: Keza Gaciro Class + Combination: Senior three

22nd-26th/01/2018 Week 1 2periods	UNIT 1: Resources and their usage.	Lesson 1: Meaning of Resources	Knowledge and understanding ❖ Explain the meaning of resources. ❖ Identify various types of resources Skill ❖ Analyze the different types of resources	Brainstorm ❖ Think-pair-share ❖ Group research ❖ Group discussion ❖ Question and answer ❖ Case study analysis	Internet connection ❖ Entrepreneurship Students Book 3 ❖ Library ❖ Case study excerpts	Lesson was conducted as planned and objectives achieved.
29nd- 1st/02/2018 Week 2 2periods		Lesson 3: Resources and their importance	Knowledge and understanding ❖ Explain the importance of resources Skill ❖ Analyze the different types of resources. ❖ Appreciate rational utilisation of resources.	Brainstorm ❖ Think-pair-share ❖ Group research ❖ Group discussion ❖ Quiz ❖ Question and answer ❖ Case study analysis	Internet connection ❖ Entrepreneurship Students Book 3 ❖ Library ❖ Case study excerpts	Lesson was conducted as planned and objectives achieved.
04th-07th/02/2018 Week 3 2periods		Lesson 4: Effective utilization of resources	Knowledge and understanding ❖ Explain the meaning of effective and sustainable utilization of resource Skill ❖ Determine whether resources are effectively utilized. ❖ Develop strategies on how resources can be effectively utilized and sustained. Attitudes and values ❖ Advocate for the proper use of resources. ❖ Use resources properly and sustainably	Brainstorm ❖ Think-pair-share ❖ Group research ❖ Group discussion ❖ Quiz ❖ Question and answer ❖ Case study analysis	Internet connection ❖ Entrepreneurship Students Book 3 ❖ Library ❖ Case study excerpts	Lesson was conducted as planned and objectives achieved.
10th-13th/02/2018 Week 4 2periods		Lesson 5: The 4Rs: • Reuse • Reduce • Repair • Recycle Lesson 6: The 4Rs: Reuse, Reduce, Recycle, Repair (Skit)	Knowledge and understanding ❖ Explain the meaning of effective and sustainable utilization of resource Skill ❖ Determine whether resources are effectively utilized. ❖ Develop strategies on how resources can be effectively utilized and sustained. Attitudes and values ❖ Advocate for the proper use of resources. ❖ Use resources properly and sustainably	Brainstorm ❖ Think-pair-share ❖ Group research ❖ Group discussion ❖ Quiz ❖ Question and answer ❖ Case study analysis	Internet connection ❖ Entrepreneurship Students Book 3 ❖ Library ❖ Case study excerpts	Lesson was conducted as planned and objectives achieved.
		Lesson 7: End of unit summative Assessment	To be able to manage resources properly	❖ Written test		

1.8. Competence – based Lesson Plan

School Name: GSS. Competence Based

Teacher's name: Keza Gaciro

Term	Date	Subject	Class	Unit No	Lesson No	Duration	Class size
1	22nd Jan 2017	Entrepreneurship	S.3	1	1 of 7	40 min	40
Type of Special Educational Needs to be catered for in this lesson and number of learners in each category.				Visual problem (long sighted): 2; Slow learners: 4 Gifted learners: 3			
Unit title		Resources and their usage.					
Key Unit Competence:		To be able to manage resources properly.					
Title of the lesson		Meaning of Resources.					
Instructional Objective		Through analyzing the main roles of an entrepreneur and things their school needs to operate properly, learners should be able of explain correctly the meaning of resources.					
Plan for this Class (location: in/outside)		In class for activity 1 in small groups; and/or out of class but within school premises for activity 2 in small groups.					
Learning Materials (for ALL learners)		Internet; Computers; availability of various resources in the school.					
References		Entrepreneurship Learners Book 1, 2 and 3.					

Timing for each step	Description of teaching and learning activity		Generic competences and cross cutting issues to be addressed + a short explanation
	Teacher activities	Learner activities	
Introduction (10 min)	<p>Brainstorm for any five things learners need for them to be able to study well/to have good education.</p> <p>Have learners suggest the lesson in reference to the answers from the brainstorm.</p> <p>Introduce the lesson as "Meaning of Resources"</p> <p>Using mingle, form 5 small groups of 8 learners.</p>	<p>Mention different things they need for them to study properly such as:</p> <ul style="list-style-type: none"> • Pens; Books; Desks, school fees, pens, etc. <p>Give suggestions on the lesson such as:</p> <ul style="list-style-type: none"> • Needs or wants • Materials needed at school • Resources of a person, etc. <p>Write the lesson title in their notebooks</p> <p>Through Mingle game, they form 5 small groups of 8.</p>	<p>Generic competences:</p> <p><i>Communication skills</i> through giving different things needed for them to study properly</p> <p><i>Critical thinking</i> as they come up with suggestions of the lesson</p>

Development of the lesson. 20 min	Introductory activity 1 Have learners in small groups to refer to the main roles of an entrepreneur such as Mobilizing necessary resources, Proper allocation of resources and Exploitation of resources looked at in Senior one and two to discuss the following questions	In their small groups, they refer to the main roles of an entrepreneur such as Mobilizing necessary resources, Proper allocation of resources and Exploitation of resources looked at in Senior one and two and suggest possible answers to the questions as below:	Generic competences: <i>Communication skills</i> through group discussions and presentations. Teamwork and cooperation during group work. Cross cutting issue: <i>Peace education and values</i> as they work harmoniously in their groups.
	Who is an entrepreneur? <ol style="list-style-type: none"> 1. What do you understand by resources? 2. What is meant by mobilizing resources? 3. Why do you think it necessary for proper allocation of resources? 4. List any four resources entrepreneurs mobilize Have learners present their answers while harmonizing their answers.	<ol style="list-style-type: none"> 1. An entrepreneur is a person who identifies an opportunity and takes risks of starting a business 2. Things needed by an entrepreneur to start, operate and manage an enterprise properly 3. Gathering necessary resources/things required by an entrepreneur to start and operate an enterprise 4. Because proper allocation of resources leads to proper managing of the business 5. Money, workers, land, capital, etc. 	<i>Gender:</i> The learners make groups consisting of boys and girls as they carry out the activity.

	<p>Activity 2</p> <p>Have learners in their small groups to move around the school and identify things needed by their school to operate properly by filing the table below:</p> <p>Table 1.1: Resources and their usage</p> <p>No. Resource How it used</p> <p>1. Example: Computer</p> <p>Example: typing exams, making reports</p> <p>2.</p> <p>3.</p> <p>4.</p> <p>5.</p> <p>6.</p> <p>Have learners put their work on the wall, and have learners do a gallery walk as they discuss findings of the other groups</p>	<p>Present their answers as they take notes of the harmonized answers by the teacher</p> <p>In their groups, they move around their school as they do the activity by completing the table below such as:</p> <p>No.</p> <p>Resource</p> <p>How it used</p> <p>1. Example:</p> <p>Computer Example: typing exams, making reports</p> <p>2. Teachers</p> <p>Teaching learners</p> <p>3. School bell For changing lessons</p> <p>4. Desks Sitting on during lessons</p> <p>5. Land Building on and cultivation</p> <p>6. School car</p> <p>Transporting food, learners</p> <p>Put their work on the wall, do a gallery walk as they discuss findings from the other groups</p>	<p>Cross cutting issue:</p> <p><i>Financial education:</i></p> <p>As learners identify the different types of resources, they get to know that among the resources is the financial resource and in general that resources are scarce, so they need to plan and budget for each resource in order to use them efficiently.</p>
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Conclusion:	<p>Have 2-3 learners give the meaning of resources; 4-5 learners to give examples of resources in their school and their uses.</p> <p>Give learners an assignment of researching on the types of resources.</p> <p>Have learners organize the class and dismiss the class for the next activity.</p> <p>Have learners make a summary of the lesson.</p>	<p>Give the meaning of resources; examples of resources and their uses in the school.</p> <p>Take assignment.</p> <p>Let learners present their summaries to the class as they take notes</p> <p>Resources are a stock of money, materials, staff, knowledge and other assets that can be drawn on by a person or organisation to function effectively.</p>	<p>Generic competences:</p> <p><i>Cooperation, personal and interpersonal management:</i> As the learners carry out the different activities in their groups, they develop a sense of cooperation, personal and interpersonal management.</p> <p>They learn to work together and also behave well in a group.</p>
Summary		<p>Importances of resources which include:</p> <ul style="list-style-type: none"> • Source of employment • Source of income • Aid in infrastructure development • Source of government revenue • Source of foreign exchange. 	

Assessment 10 min	Let learners do skill test 1.1 , in the Learner’s Book page 3.		Let learners present their answers to the class as they take notes.	
	Enterprise	Resources required	Use of the resource	
	Bakery	Oven	For baking bread and cakes.	
		Mixer	For mixing dough.	
		Wheat	For making bread	
	Restaurant	Fryer	For frying	
		Cooker	For cooking.	
		Juicer	For making juice	
	Hotel	Money	For paying salaries	
		Washing machines	For washing laundry	
		Vacuum cleaner	For cleaning the floor.	
Teacher lesson evaluation	Teaching and Learning Methods were all available, learners participated actively and therefore, instructional objective achieved.			

TOPIC AREA: ENTREPRENEURIAL CULTURE

SUB-TOPIC AREA: WORK IN SOCIO-ECONOMIC DEVELOPMENT

UNIT 1

Resources and their Usage



Key unit competence: To be able to manage resources properly.

Prerequisites of this unit

In this unit, you should refer and link learners to previous learning such as:

- Roles of an entrepreneur in entrepreneurship.
 - ✍ Scanning the environment.
 - ✍ Identifying business opportunities.
 - ✍ Mobilising necessary resources.
 - ✍ Proper allocation of resources.
- Concept of needs, wants, goods and services.
- Financial awareness.
- Role of work in socio-economic development.
- Personal budgeting.

Cross-cutting issues to be addressed

- Financial education
- Environment and sustainability
- Gender education
- Peace and values

Generic competences

- Critical thinking
- Communication skills,
- Research and problem solving
- Creativity and innovation
- Lifelong learning

Vocabulary or key words or concepts

- Resources
- Resource allocation
- Utilisation of resources

- Efficiency
- Effectiveness
- Reuse
- Reduce
- Repair
- Recycle

Guidance on introductory activity

Have learners in groups or pairs read through the introductory activity on page 1. Have them discuss the questions that follow. You can have a few groups or pairs present their answers on one question for example, group/pair 1 question (a), group/pair 2 question (b)..... Encourage other groups/pairs to give their answers on what the groups/pairs have presented.

Note: There are no wrong or right responses. This activity is just to have learners have an orientation on what they are likely to cover in the unit.

Possible responses to questions

- (a) Desks, firewood, computers, teachers, books, money.
- (b) Food, cash power, clothing, sugar, money.
- (c) Water, forests, soils, electricity, people, taxes.
- (d) Human resources, money, finance, land, technology.

Attention to Special Educational Needs

Throughout the unit, the teacher should:

- Ensure that limitations that could hinder learning/full participation are addressed.
- Supervise and observe all learners during the lesson.
- Establish a positive and approachable relationship with learners (use appropriate body language, walking around, making himself/herself available for questions, embracing different types of questions and opinions, modelling respect and so on).
- Encourage participation (learners are encouraged to speak and ask questions either by the atmosphere the teacher creates or by the teacher's direct encouragement of learners).
- Teaching/Learning facilities/materials/are suitable for learning to all learners.

List of lessons

Lesson 1: Meaning of resources

Lesson 2: Types of resources

Lesson 3: Resources and their importance

Lesson 4: Effective utilization of resources




Lesson 5: The 4Rs: Reuse, Reduce, Repair, Recycle

Lesson 6: The 4Rs: Reuse, Reduce, Repair, Recycle

Lesson 7: End unit 1 assessment



Lesson 1: Meaning of Resources (40 minutes)

- ✓ **Instructional Objective:** Through analyzing the main roles of an entrepreneur and things their school needs to operate properly, learners should be able to explain correctly the meaning of resources.
-  **Materials:** Basic materials for a class/lesson to be conducted: desks, learner's books, pens, chalk and photographs on resources.
-  **Generic competences:** Critical thinking, communication skills and research and problem solving.
-  **Methodology:** Brainstorm in large group, small group work, gallery walk.
- ∞ **Cross cutting issues to be addressed:** Financial education through discussion/analysing the roles of entrepreneurs in mobilising resources and their proper allocation.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have them brainstorm any five things they need to be able to study well or have a good education (*expected answers: pens, books, desks, school fees and so on*).
3. Ask learners to suggest the lesson in reference to their answers in step 2. (*expected answers: needs or wants; materials needed at school; resources of a person and so on*).
4. Write the lesson title "**Meaning of resources**" on the chalkboard, and using a '**Mingle game**', have learners form 5 groups of 8.
5. Guide learners to do the activity.

Activity 1.1, Learner's Book, Page 2

Have learners in small groups to refer to the main roles of an entrepreneur such as mobilising of the necessary resources, proper allocation of resources and exploitation of resources looked at in Senior one and two to discuss the following questions:

1. *Who is an entrepreneur?*
2. *What do you understand by resources?*
3. *What is meant by mobilising resources?*
4. *Why do you think it necessary to allocate resources properly?*
5. *List any four resources entrepreneurs mobilise.*

Have learners present their answers while harmonising their answers.

Possible Answers

1. *An entrepreneur is a person who identifies an opportunity and takes risks of starting a business.*
2. *Things needed by an entrepreneur to start, operate and manage an enterprise properly.*
3. *Gathering necessary resources/things required by an entrepreneur to start and operate an enterprise.*
4. *Because proper allocation of resources leads to proper managing of the business.*
5. *Money, workers, land, capital, etc.*

Activity 1.2, Learner's Book, Page 2

Have learners in their small groups to move around the school, identify things needed by their school to operate properly and fill in the table below:

Table 1.1: Resources and their usage

No.	Resource	How it used
1	Example: Computer	Example: typing exams, making reports
2		
3		
4		
5		
6		

Have learners put up their work on the wall, and have them do a gallery walk as they discuss findings of the other groups. During the presentation, the teacher should emphasise the importances of proper use of resources.

Possible Answers

No.	Resource	How it used
1	Example: Computer	Example: typing exams, making reports, research
2	Teachers	Teaching students, advising
3	School bell	For changing lessons, time alert
4	Desks	Sitting on during lessons, writing
5	Chalk	Writing on the blackboard
6	School car	Transporting students, teachers, etc.

6. Let learners attempt test skills **acquired 1.1** in the learner's Book, page 3 by filling in the table.




Possible Answers

Enterprise	Resource required	Use of the resource
Bakery	Oven	For baking bread and cakes.
	Mixer	For mixing dough.
	Wheat	For making bread
Restaurant	Fryer	For frying
	Cooker	For cooking.
	Juicer	For making juice
Hotel	Money	For paying salaries
	Washing machines	For washing laundry
	Vacuum cleaner	For cleaning the floor.

7. By tossing a ball, conclude the lesson by asking 2-3 learners to give the meaning of resources; and 4-5 learners to give examples of resources in their school and their uses. (Resources: A stock or supply of money, materials, staff, and other assets that can be drawn on by a person or organisation in order to function effectively).
8. Have learners take the assignment (make research on the types of resources).
9. Ask learners to organise the class and end the lesson.



Lesson 2: Types of Resources (40 minutes)

- ✓ **Instructional Objective:** Through analyzing resources and their uses in their school from activity 2 in lesson 1, learners should be able to classify them correctly into the main types of resources.
-  **Materials:** Learners findings from activity 2 in lesson 1.
-  **Methodology:** Brainstorm in large group, small group work, gallery walk.
-  **Generic competences:** Critical thinking, communication skills and research and problem solving.
- ∞ **Cross cutting issues to be addressed:**
 - **Financial Education:** *Because financial resources are scarce, you need to properly manage them through developing a culture of budgeting, saving and record keeping among others.*
 - **Gender education:** *Both the entrepreneur and employees should perform their responsibilities, respect one another and should never be biased against sex or gender roles.*
 - **Environment and sustainability:** *All raw materials are got from the environment. Therefore, it is all our responsibility to properly use these resources and protect the environment for its sustainability. For example, adopt a policy of cut one and plant four trees.*



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have learners review the last lesson by answering the following questions:

Review activity

- a What are resources? (Resources are things we need, or needed by a business enterprise to operate smoothly).
- b Mention any resources required at home; school or by an entrepreneur (Home: furniture, food, water, etc.; school: chalk, furniture, teachers, etc.; An entrepreneur: labour, land, capital, raw materials, etc.).

3. Write the lesson title “**Types of resources**” on the chalkboard, and remind learners that they will do the following activity in their previous 5 groups of 8.
4. Let the learners do the activity.

Activity 1.3, Learner's Book, Page 4

Referring to activity 2.1 in lesson 1, let each group:

1. Classify the resources identified by filling in the table below according to the following types. You may add other resources not identified in activity 2.1. Group 1: Financial, Group 2: Raw Materials, Group 3: Human; Group 4: Information; Group 5: Technological.

Table 1.2: Types of Resources

No.	Financial	Raw materials	Human	Information	Technological
1					Example: computer
2					
3					

2. Briefly explain the types of resources identified above.
3. Have learners put their work on the wall and have each group move from one group's work to another adding any new suggestions. Or have each group present their work to others. Encourage learners to add more to various groups' work while you harmonize their answers for them to make notes.

Possible Answers

1. Types of resources

No.	Financial	Raw materials	Human	Information	Technological
1	Money	Land	Teachers	Suppliers' information	Example: computer
2	Loans	Desks	Cooks	Customers' information	School bell
3	Grants	Water	Drivers	Internet	School car

2. Types of resources explained:

- ✍ *Financial: This refers to money and other resources that can be converted into money, for example, selling of assets.*
- ✍ *Raw materials: These are the basic materials from which goods and products are made.*
- ✍ *Human: Are people who use their skills to produce goods, provide a service or run a business enterprise.*
- ✍ *Information: This is data and information used by an entrepreneur in an enterprise.*
- ✍ *Time: This is an important resource for entrepreneurs. It determines quantity of production and the volume of human, financial and other resources required.*
- ✍ *Technology: Technological resources basically refer to systems and tools required to effectively produce or create a product or services.*

5. Let learners attempt test skills acquired 1.2 in the learner's Book, page 7. Expected answers will vary for this test skills acquired.

Possible Answers

1. *Resources he will need include: Financial, raw materials, human, information, time and technology (machines).*
2. *Likely sources of resources include: Personal savings, loans from banks, recruitment of staff from universities, buying machines from factories.*
3. *Importance of proper utilisation of resources*
The resources are preserved for the next generation.
The resources are protected from extinction.
It leads to reduction of waste through recycling.

Environment and sustainability: *All raw materials are got from the environment. Therefore, it is our responsibility to properly use these resources and protect the environment for its sustainability. For example, adopt a policy of cut one and plant four trees in order to avoid depletion of our forest reserves.*

6. Have learners take the assignment (*Make research on the importance of resources to an entrepreneur*).
7. Using random picking, conclude the lesson by asking learners to mention the types of resources identified during the lesson.
8. Ask learners to organise the class and end the lesson.

**Lesson 3:****Resources and their Importance
(40 minutes)**

✓ **Instructional Objective:** Through group research and discussion, learners should be able to explain correctly the importance of resources to an enterprise and economic development.

 **Materials:** Internet connection; reference books in the library.

 **Methodology:** Group research, group discussions and presentations

 **Generic competences:** Critical thinking, communication skills and research and problem solving.

∞ **Cross cutting issues to be addressed:** Environment and sustainability: Almost all resources come from the environment and for our survival we need resources. Therefore, it is our responsibility to conserve our environment as we use the resources.

**Steps**

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have learners review the last lesson by answering the following questions:

Review activity

- a. *Mention and briefly explain the main types of resources.*
- b. *Mention one example of each type of resources identified above.*
- c. *What is resource mobilisation?*
- d. *At school, why do we need desks, teachers, chalk, books, etc.?*

3. Ask learners to suggest the lesson in reference to their answers in the review activity. (expected answers: Need for resources, uses of resources; importance of resources, etc.)
4. Use counting from 1,2,3,4,5 to form five groups and have each group make research on the importance of resources to an enterprise and socio-economic development as below:
 - ✍ Group 1: Financial,
 - ✍ Group 2: Raw materials,
 - ✍ Group 3: Human;
 - ✍ Group 4: Information;
 - ✍ Group 5: Technological.
5. Let the learners do the activity 1.4.

Activity 1.4, Learner's Book, Page 7*From activities 1-3**Fill and complete the table below.***Table 1.3: Importance of resources.**

Resources	Importance in an enterprise	Contribution to socio-economic development
<i>Financial</i>	1. 2.	
<i>Raw materials</i>	1. 2.	
<i>Human</i>	1. 2.	
<i>Information</i>	1. 2.	
<i>Technology</i>	1. 2.	

Have each group present their findings to a large group; encourage learners to add on other groups work; harmonise their work for them to take notes.

Possible Answers

Resources	Importance in an enterprise	Contribution to socio-economic development
<i>Financial</i>	<ul style="list-style-type: none"> ▪ buying raw materials ▪ paying workers 	<i>putting up enterprises to employ people</i>
<i>Raw materials</i>	<ul style="list-style-type: none"> ▪ producing goods ▪ providing services 	<i>increase on goods and services provided in country</i>
<i>Human</i>	<ul style="list-style-type: none"> ▪ operating production units. ▪ providing services to customers 	<i>Providing manpower to developmental activities</i>
<i>Information</i>	<ul style="list-style-type: none"> ▪ knowing enterprise suppliers and customers. ▪ knowing source of finance 	<i>Provides information on where there is market for a country's products</i>
<i>Technology</i>	<ul style="list-style-type: none"> ▪ used to turn raw materials to finished goods ▪ moving raw materials, products to and from the enterprise. 	<i>developing of infrastructure such as schools, hospitals, roads</i>

6. Refer learners to Students Book page 7-9 for the importance of resources.
7. Have learners take the assignment (*Make a research on how to manage/utilize resources effectively*).
8. By randomly picking from each desk, conclude the lesson by asking learners to identify one resource either of an entrepreneur, home or school and give its importance.
9. Ask learners to organize the class and end the lesson.



Lesson 4:

Effective Utilisation of Resources (40 minutes)

- ✓ **Instructional Objective:** Through group analysis of a case study of a school, learners should be able to appropriately suggest how best to utilise the various resources.
- Materials:** Case study (At school)
- Methodology:** Group work and discussions and presentations.
- Generic competences:** Critical thinking, communication skills and research and problem solving.
- ∞ **Cross cutting issues to be addressed:**

Environment and Sustainability: *To waste, to destroy, our natural resources, to skin and exhaust the land instead of using it so as to increase its usefulness, will result in undermining in the days of our children the very prosperity which we ought by right to hand down to them amplified and developed. (Theodore Roosevelt)*



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have learners review the last lesson by answering the following questions:

Review activity

- a *Mention any four importances of resources to an enterprise.*
- b *Suggest how we can use our resources efficiently at home or at school.*

3. Ask learners to suggest the lesson in reference to the review activity. (expected answers: Importance of resources, efficient use of resources, efficient utilisation of resources, etc.)
4. Write the lesson title “**Efficient utilization of resources**” on the chalkboard, and using a ‘**Mingle game**’, have learners form 5 groups of 8
5. Provide each group with a case study (At school), and have learners analyse and discuss it and thereafter answer the questions that follow.
6. Let the learners do the activity 1.5.

Activity 1.5, Learner’s Book, Page 10

Case study (At school)

AGACIRO S.S is a community based school in Nyagatare district, Eastern Province. When the school started in 2013, it had all the necessary facilities for a conducive learning environment such as enough desks in classrooms, tap water, good latrines, well-furnished dormitories for both girls and boys. The school was a model for other surrounding schools.

Nyagato happened to do her school practice from AGACIRO S.S and this is what she told me one day. "Students leave the furniture out and sometimes it rains on the furniture most of which is broken because of the poor handling; the library is almost empty as most of the books were lost and others are all torn with no covers.

Students have to be forced to attend classes and night preps, and only get to read when there is an exam something which greatly affected the academic standards of the school. When confronted about their behavior, students say that the school will buy new furniture and books; and that they also have a lot of time they will read in S.3 before the national examinations".

Answer the following questions:

1. List all the resources you can identify in the case study.
2. Are the resources being utilised properly? Support your answer.
3. Suggest how best the students can utilise the various resources at AGACIRO S.S.
4. What advice do you give to fellow students about using the resources in our community?

7. Have each group present their answers in large groups; encourage learners to add on other groups work; harmonise their work for them to take notes.

Possible Answers

1. Desks, classrooms, tap-water, latrines, dormitories, library, books.
2. No, because of the following:
 - (a) Students leave the furniture out and sometimes it rains on the furniture most of which is broken because of the poor handling.
 - (b) the library is almost empty as most of the books were lost and others are all torn with no covers.
 - (c) Students have to be forced to attend classes and night preps, and only get to read when there is an exam something which greatly affected the academic standards of the school hence misusing their time.
3. Putting back furniture in classrooms when finished using it; closing the tap when not using water, switching off lights during day time; handling library books with care; using their reading time properly.
4. Planning for resource utilisation; budgeting for activities; proper human resource management; saving (conservation of natural resources); reduce; reuse; recycling; repair (remind learners that most of these will be discussed in the next lesson).

Environment and Sustainability: To waste, to destroy our natural resources, to skin and exhaust the land instead of using it so as to increase its usefulness, will result in undermining in the days of our children the very prosperity which we ought by right to hand down to them amplified and developed. (Theodore Roosevelt)

We are supposed to use our natural resources sparingly and efficiently. We should develop Rwanda using the natural resources and also hand them to the future generation.

8. Refer learners to Students Book page 10 for the effective utilisation of resources.
9. By tossing a ball, conclude the lesson by having learners suggest how they will effectively utilise resources at home and school.
10. Have learners take the assignment (Make research on "The 4Rs especially Reuse, Reduce, Recycle, Repair" as ways of effective utilisation of resources).
11. Learners to organise the class and end the lesson.

Additional information

Efficient and effective use of resources

- Efficiency - being efficient - is concerned with how much it costs an organisation to produce goods and services with the resources it uses.
- Effectiveness - being effective - is concerned with the quality of the goods and services it produces with the resources it uses.

An organisation may improve the skills of its employees, use different equipment or change the way that people work. This can result in the people producing:

- ✍ more goods and services - it is more efficient;
- ✍ better goods and services - it is more effective;
- ✍ more and better goods and services - it is more efficient and more effective.
- Efficiency is described as being about the relationship between inputs and outputs. Inputs are the resources that are used, outputs are what is produced.



Lesson 5:

The 4Rs: Reuse, Reduce, Repair, Recycle (40 minutes)

- ✓ **Instructional Objective:** Using their home or school as reference, learners should be able to correctly explain the concepts of reduce, reuse, recycle and repair and appropriately suggest how best to utilise the various resources through reuse, reduce, recycle and repair strategies.



Materials:

- ✍ One large bag of popcorn.
- ✍ 6 small individual serving-size bags of popcorn.
- ✍ One-gallon jug of juice in a glass jar.
- ✍ A six pack of juice boxes (be aware of food allergies if students eat popcorn or juice).
- ✍ Assorted items that can be reused and recycled (detergent bottles, soda bottles, blankets, glass jars, magazines, newspapers, paper plates, plastic yogurt cups, paper, plastic water bottles, cereal boxes, etc.).
- ✍ Computer with Internet access.



Methodology: Group work and discussions; and presentations.



Generic competences: Critical thinking, communication skills and research and problem solving.



Cross cutting issues to be addressed:

Environment and Sustainability: *To waste, to destroy, our natural resources, to skin and exhaust the land instead of using it so as to increase its usefulness, will result in undermining in the days of our children the very prosperity which we ought by right to hand down to them amplified and developed. (Theodore Roosevelt)*



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have learners review the last lesson (effective utilisation of resources) by answering the following questions:

Review activity

3.
 - a Suggest how we can use our resources efficiently at home or at school
 - b Ask the students to brainstorm ideas about garbage; and reusing, reducing, repairing and recycling and record their ideas on the chalkboard or chart paper.
4. Write the lesson title “**The 4Rs: Reuse, Repair, Reduce and Recycle**” on the chalkboard, and using a ‘**Mingle game**’, have learners form 4 groups.

Review activity

Reducing, Reusing, Recycling, Repairing

Assign each group a concept, i.e.:

Group 1: Reduce;

Group 2: Reuse;

Group 3: Repair and

Group 4: Recycle and:

Have each group do the following:

Ask questions to confirm students’ understanding of the different concepts. Focus on explaining how we depend on the earth’s resources, and how we can play a role in taking care of the earth by effectively using resources.

Possible Answers

Group 1: Reducing Waste

1. How do can we reduce waste?

Explain the idea of reducing waste by telling your class that when you avoid making garbage in the first place, you don’t have to worry about disposing of waste or recycling it later.

2. Show the students the large bag of popcorn and the individual bags of popcorn and ask them which they think makes more waste. Show the students how more wrapping is used in the individual bags and tell them that if more paper and packaging is used to make something, it makes more waste, or garbage. Explain how packing popcorn in reusable containers will reduce waste because it makes less garbage.

3. Show the students the gallon jug of juice in a glass jar, and a six-pack of juice boxes. Ask the students to predict which of these items makes more waste.

Tell the students that it takes more paper and plastic to make the juice boxes.

4. Explain how the following can reduce waste

✍ If you write on both sides of paper, how does this reduce waste?

✍ If you buy one big bottle of detergent instead of three small ones, how does this reduce waste?

✍ If you use a reusable lunch box or bag instead of paper, how does this reduce waste?

- ✍ If you use dishes instead of paper plates, how does this reduce waste?
- ✍ If you use a reusable mug instead of a paper or plastic cup, how does this reduce waste?
- ✍ If you say, "No thanks, I don't need a bag," when you buy something that doesn't require a bag, how does this reduce waste?

Group 2: Recycling

1. What do you understand by recycling?

Tell the students that recycle means to use something again

2. Mention any things that can be recycled

- ✍ Glass bottles
- ✍ Plastic water bottles
- ✍ Detergent bottles
- ✍ Cereal boxes
- ✍ Newspapers
- ✍ Magazines
- ✍ Plastic yogurt cups

Group 3: Reusing

1. What do you understand by reusing?

Reuse is about extending the life or giving a second life to something (resource) that we previously considered as "garbage". It involves using resources that were considered waste and useless.

2. How can the following items be reused?

- ✍ Gift wrapping paper
- ✍ Paper lunch bags
- ✍ A toy
- ✍ An empty peanut butter jar
- ✍ A cardboard box
- ✍ A plastic milk jug
- ✍ A detergent bottle
- ✍ An empty plastic soda bottle

Encourage your students to bring examples into class. Explain to the class how reusing things instead of throwing them out can help take care of the earth.

Group 4: Repairing

1. What do you understand by repairing?

This involves fixing things (resources) that may be broken, but if given a little time and energy, can be made useful again.

2. Mention some of the ways we can repair things.

- ✍ Sew old clothing or resole a shoe.
- ✍ Repair a watch rather than buying a new one.
- ✍ Mending old shoes.

3. Have each group present their answers large group; encourage learners to add on other groups work; harmonize their work for them to take notes.

Test Skills Acquired 1.3, Learner's Book, Page 16

Have learners still in their groups using their homes or school, complete the following table by suggesting ways of effective resource usage through the strategy assigned to them, i.e.:

Group 1: Reduce;

Group 2: Reuse;

Group 3: Repair and

Group 4: Recycle

Table 1.4: Strategies of effective resource utilization

Strategy	How?
Reduce	<i>E.g. Blowing out candles to reduce energy consumption</i>
Reuse	
Repair	
Recycle	

Have each group present their answers large group; encourage learners to add on other groups work; harmonize their work for them to take notes.

Possible Answers

Strategy	How?
Reduce	<ul style="list-style-type: none"> ▪ <i>E.g. Switching off lights when you leave the room to reduce energy consumption.</i> ▪ <i>tapping rain water to use for house chores instead of tap water.</i>
Reuse	<ul style="list-style-type: none"> ▪ <i>use dishes instead of paper plates.</i> ▪ <i>Refilling a printer cartridge.</i> ▪ <i>Reusing an envelope for more buying goods.</i>
Repair	<ul style="list-style-type: none"> ▪ <i>Sew old clothing or resole a shoe.</i> ▪ <i>Repair a watch rather than buying a new one.</i> ▪ <i>Mend old shoes.</i>
Recycle	<ul style="list-style-type: none"> ▪ <i>paper goes back to pulp.</i> ▪ <i>plastics are melted and formed into new products.</i>

4. Refer learners to Students Book page 10 for the effective utilization of resources.
5. By tossing a ball, conclude the lesson by having learners suggest a strategy of utilising resources through; reuse, reduce, recycle and repair at home and school.
6. Have learners take the assignment (Make a research on "The 4Rs especially Reuse, Recycle, Reduce, Recycle" as ways of effective utilization of resources).
7. Ask learners to organize the class and end the lesson.



Lesson 6:

The 4Rs: Reuse, Reduce, Repair, Recycle (40 minutes)

- ✓ **Instructional Objective:** Through a skit, learners should be able appropriately highlight what they have learned about taking action to conserve/effectively use the earth's resources through REDUCE, RECYCLE, REUSE, REPAIR.

Materials: items that are examples of how to reduce waste, items that are recycled, items that are reused brought by learners.

Methodology: Play and presentations.

Generic competences: Critical thinking, communication skills and research and problem solving.

∞ **Cross cutting issues to be addressed:** *Environment and Sustainability: To waste, to destroy, our natural resources, to skin and exhaust the land instead of using it so as to increase its usefulness, will result in undermining in the days of our children the very prosperity which we ought by right to hand down to them amplified and developed.*



Steps

(Theodore Roosevelt)

1. Invite students to bring in items that are examples of how to reduce waste, items that are recycled, and items that are reused. As a class, sort the items into three groups:

- Things that reduce waste.
- Things that can be recycled.
- Things that can be reused.
- Things that can be repaired.

Tell the students that you will be using these items in a class play.

2. Divide the class into four groups. Assign each group to one of the following categories:

- Reduce
- Recycle
- Reuse
- Repair

Have each student in the group present one item. Each student says the name of the item they have, and how it can be used in effective utilization of resources/take care of the earth. Place four bins on the stage. Label each bin with one of the following signs: Reduce, Recycle, Reuse and Repair

Select a narrator to read the one sentence introduction to each category.

Present the play using the guidelines below.

Part 1: REDUCE

Narrator: There are four important ways to help take care of the earth.

Entire Class: REDUCE, RECYCLE, REUSE, REPAIR.

Narrator: When you reduce things, you can help the earth.

Each student in the "reduce" group presents an item.

The following are examples of what students might say:

- This is paper. When you use less paper, you reduce waste.
- This is a large bag of dog food. When you buy a big size, you reduce waste.

After the item is presented, each student puts the item in the bin labeled "Reduce."



Part 2: RECYCLE

Narrator: There are four important ways to help take care of the earth.

Entire Class: REDUCE, RECYCLE, REUSE, REPAIR.

Narrator: Recycling is using something again. When you recycle things you can help the earth. Each student in the “recycle” group presents one item that can be recycled and places it in recycling bin.

Use the following examples as a guide:

-  This is a detergent bottle. You can recycle this.
-  This is a plastic water bottle. You can recycle this.

After the item is presented, each student puts the item in the bin labeled “Recycle.”



Part 3: REUSE

Narrator: There are four important ways to help take care of the earth.

Entire Class: REDUCE, RECYCLE, REUSE, REPAIR.

Narrator: When you reuse things instead of throwing them out you can help the earth. Each student presents one item that can be reused and places it in the bin labeled “Reuse.”

Use the following examples as a guide:

-  This is a reusable lunch box.
-  This is a reusable cup.

After the item is presented, each student puts the item in the bin labeled “Reuse.”




Part 4: REPAIR

Narrator: There are four important ways to help take care of the earth.

Entire Class: REDUCE, RECYCLE, REUSE, REPAIR

Narrator: When you reuse things instead of throwing them out you can help the earth. Each student presents one item that can be reused and places it in the bin labeled “Reuse.”

Use the following examples as a guide:

-  This is a a torn pair sandals than be repaired.
-  This is a pair of shoes that can be repaired.
-  After the item is presented, each student puts the item in the bin labeled “Repair.”

Part 5: THE END

Have the entire class shout out the four important ways of taking care of the earth to conclude the lesson.

Entire Class: REDUCE, RECYCLE, REUSE, REPAIR. REDUCE, RECYCLE, REUSE, REPAIR, REDUCE, RECYCLE, REUSE, REPAIR. (*You may choose to have class clap and stomp a beat as they say these words*).

3. Ask learners to organize the class and end the lesson.

Unit 1 Assessment

1. What do you understand by resources?

Resources: A stock or supply of money, materials, staff, and other assets that can be drawn on by a person or organization in order to function effectively, or

A stock or supply of money, materials, staff, and other assets that can be drawn on by a person or organization in order to function effectively.

2. Identify various examples of resources used in your home, community and school.

Various resources used in homes, school and community: land, clothes, furniture, machinery, raw materials, money, water, forests, etc.

3. Suggest your own strategies that you can adapt to manage resources properly/ effectively utilize resources in your home, community and school.

Strategies to manage resources properly/effectively utilize resources:

- ✍ Sustainable use of resources.*
- ✍ Planning for resource utilization*
- ✍ Budgeting for activities*
- ✍ Proper human resource Management*
- ✍ Saving (conservation of natural resources)*
- ✍ Reducing Waste of resources*
- ✍ Recycling resources*
- ✍ Reusing resources*
- ✍ Repairing resources*

Remedial Activities

1. Explain in your own words the meaning of resources

2. The following are resources except:

- a. Time
- b. Money
- c. Books
- d. Pieces of chalk
- e. None of the above

3. Resources can be classified as:

- a. Time
- b. Financial
- c. Technological
- d. Human
- e. All of the above

4. With specific examples, explain various types of resources.

5. With specific examples, explain the importance of resources to.

- a. An entrepreneur
- b. Socio-economic development

6. *Differentiate in details, the meaning of effective utilization of resources and sustainable utilization of resources.*
7. *Match the following ways of using resources with the strategy for effective utilization.*

Ways	Strategy
<i>Use blank side of used paper for drafting</i>	<i>Save/conserve</i>
<i>Iron your clothes once in a week</i>	<i>Planning</i>
<i>Make a budget</i>	<i>Reduce</i>
<i>Making a list of resources needed and when they will be needed</i>	<i>Budgeting</i>
<i>Avoiding over-grazing</i>	<i>Reuse</i>

Extension Activities

Activity One: Banner Making

Ask the groups to create a banner with the words **REDUCE**, **RECYCLE**, **REUSE**, **REPAIR** and illustrations to depict the strategies. Share the banner by posting it where others in the school and community can view it.

Activity Two: Poetry

“Ask the students to think of poem reflecting their group name i.e. **REDUCE**, **RECYCLE**, **REUSE**, **REPAIR**. Post students’ work to share with others in the school or community or have them read the poem to others.

Activity Three: Challenges

What challenges are faced in improving sustainable utilization of resources in our homes, community and schools.

Activity Four

Your uncle wants to start an agricultural processing business from local fruits in your home area. He has come to you for some advice before starting the business. Using your knowledge of entrepreneurship, advise your uncle about:

- a. *The kind of resources he will need for his business (starting and operating).*
- b. *Likely sources of those resources identified above.*
- c. *Importance of proper utilization of those resources.*

TOPIC AREA: ENTREPRENEURIAL CULTURE

SUB-TOPIC AREA: PERSONAL DEVELOPMENT AND CAREER OPPORTUNITY

UNIT 2

Career Opportunities



Key unit competence: To be able to make rational career choices.

Prerequisites of this unit

In this unit, you should refer and link learners to previous learning such as:

- Meaning, roles and characteristics of an entrepreneur
- Personal values, skills and characteristics of an entrepreneur
- Work in the society
- Role, benefit and challenges of an entrepreneur
- Setting personal goals
- Role of work and socioeconomic development

Cross-cutting issues to be addressed

- Financial Education
- Environment and Sustainability
- Gender Education
- Peace and Values
- Standardization culture

Generic competences

- Critical thinking
- Communication skills
- Research and Problem Solving
- Creativity and Innovation
- Lifelong learning

Vocabulary or key words or concepts

- Career
- Opportunity
- Career opportunity
- Career fields
- Sources of career information
- Action plan

Guidance on introductory activity

Have learners in pairs read through the introductory activity on page 19. Have each learner share with a partner his or her responses to the questions. You can have a few pairs (about 5) share their answers to the rest of the class.

Note: There are no wrong or right responses. This activity is just to have learners have an orientation on what they are likely to cover in the unit.

Possible responses to questions

- (1) Teacher; Education, Police; Security, Doctor; Health, Lawyer; Legal, businessperson; business ...
- (2) Provides security, provides knowledge, provides health services, - provides goods and services ...

Attention to Special Educational Needs

Throughout the unit, the teacher should:

- Ensure that limitations that could hinder learning/full participation are addressed.
- Supervise and observe all learners during the lesson.
- Establish a positive and approachable relationship with learners (uses appropriate body language, walking around, making himself/herself available for questions, embracing different types of questions and opinions, modelling respect,...).
- Encourage participation (learners are encouraged to speak and ask questions either by the atmosphere the teacher creates or by the teacher's direct encouragement of learners).
- Teaching/learning facilities/materials/are suitable for learning to all learners.

List of lessons

Lesson 1: Meaning of: Career, opportunity, career opportunity

Lesson 2: Importance of choosing careers in life

Lesson 3: Fields of career opportunities

Lesson 4: Sources of career information

Lesson 5: Steps taken in choosing a career

Lesson 6: Create a career action plan

Lesson 7: End unit 2 assessment



Lesson 1:

Meaning of: Career, Opportunity, Career Opportunity (40 minutes)

✓ **Instructional Objective:** Through group research either in the school library or internet, learners will be able to explain correctly career, opportunity and career opportunity.

 **Materials:** Internet connection, reference books in the library.

 **Methodology:** Brainstorm in large group, small group work, presentations.

 **Generic competences:** Critical thinking and communication skills.

∞ **Cross cutting issues to be addressed:** Gender education and peace and values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have them brainstorm any five things they will do or want to be able after school (expected answers: engineers, bankers, politicians, teachers, doctors, etc.).
3. Ask learners to suggest the lesson in reference to their answers in step 2. (expected answers: jobs, careers, opportunities, what one wants to be, etc.).
4. Write the lesson title "Meaning of: Career, Opportunity, Career opportunity" on the chalkboard, and using a 'counting 1,2,3,4,5....., learners form 5 groups.

Activity 2.1, Learner's Book, Page 20

Have learners in their groups do the activity below:

In Senior one and two, we looked at personal values, skills and characteristics, and setting personal goals. Using your knowledge of from S.1 and S.2, answer the following questions:

1. What are personal values?
2. What are personal goals?
3. How can our personal values help one to set personal goals?

5. Have learners present their answers while harmonizing their answers.

Possible Answers

4. *Personal values are those elements of your life which you find personally important. The core beliefs which guide you on how to conduct your life in a way that is meaningful and satisfying for you.*
5. *Personal goals are goals set by an individual to influence the direction of their future. Personal goals are our dreams trying to become reality.*
6. *Our personal values determine or influence what we want to be in future and therefore, help us to set our personal goals.*

Activity 2.2, Learner's Book, Page 20

Referring to activity 2.1, learners in their groups, visit the school library or internet and research on the meaning of career, opportunity, career opportunity.

Possible Answers


- **Career:** this what is one wants to be, or what one does over a long period of time
- **Opportunity:** this is an occasion or situation that makes it possible to do something that you have to do.
- **Career opportunity:** this is an area in which one will be qualified to work after completion of the course.


6. Have groups share the findings; harmonize their findings for them to make notes.
7. By tossing a ball, conclude the lesson by asking 2-3 learners to give the meaning of career, opportunity, career opportunity.
8. Have learners take the assignment (*Make a research on the importance of choosing careers in life*).
9. Ask learners to organize the class and end the lesson.

**Lesson 2:****Importance of Choosing Careers in Life
(40 minutes)**

- ✓ **Instructional Objective:** referring to one career role model of their choice, learners in groups will be able to discuss appropriately why it important for one to have a career to reach their life goals.

 **Materials:** Pictures of soldiers, teachers, lawyers, doctors, farmers, etc.

 **Methodology:** Brainstorm in large group, small group work, presentations.

 **Generic competences:** Critical thinking and communication skills.

 **Cross cutting issues to be addressed:** Gender education, standisation culture.

Steps

1. Greet and welcome learners to this entrepreneurship lesson.

Activity 2.1, Learner's Book, Page 20

Have learners in their groups do the activity below:

Referring to activity 2.2 (page 20), have learners answer the following questions:

1. What is the relationship between our personal values and personal goals?
2. What other factors may influence our careers?

2. Have learners share with a neighbor to make link between personal values, setting goals, educational attainment, earnings, and careers. Have some pairs share their answers with the whole class.

Possible Answers

7. *Personal values influence our personal goals which could be educational goals, income, or career goals.*
8. *Our careers can also be influenced by the kind of education attained, income to earn among others.*

3. Ask learners to suggest the lesson in reference to their answers in step 2. (*link between personal values and setting goals; goals and incomes; careers and education, importance of having careers, etc.*).
4. Write the lesson title “Importance of choosing a Career in life” on the chalkboard, and using a ‘using mingle game, learners form 5 groups.
5. Have learners in their groups do the activity below:

Review Activity

In their groups, learners choose one career role model and discuss why having a career can help one reach their life goals which can lead to personal and economic wellbeing.

6. Have groups share the findings; harmonize their findings for them to make notes.

Possible Answers

- *Helps develop professional goals.*
- *Helps to utilize your strength.*
- *Developing innovation*
- *Leads to high performance standards*
- *Acts as a motivation to remain committed.*
- *Enhance skills*
- *Develops the business.*


7. By randomly picking, have 5-6 learners each state one importance of choosing a career in life.
8. Guide the learners through the cross cutting issue. Show them how it is related to the lesson being taught. The cross cutting issues covered in this lesson is:

Standardization Culture: *Inform learners that individuals who choose a career according to their interest and talent usually perform to their best and offer high standard and good quality services to their clients. Advise them to that when choosing a career they should consider their interests and talents.*


9. Have learners take the assignment (*Make a research on the fields of career opportunities*).
10. Ask learners to organize the class and end the lesson.

Lesson 3: Fields of Career Opportunities (40 minutes)

- ✓ **Instructional Objective:** Through interviewing the school’s career guidance teacher, and or making research in the library or internet, learners will be able to identify correctly the fields of careers one can choose from.

-  **Materials/resources:** career guidance teacher, reference books in the library, internet connection, flip papers.

-  **Methodology:** Brainstorm in large group, interviews, group research, gallery walk.

-  **Generic competences:** Critical thinking and communication skills.

- ∞ **Cross cutting issues to be addressed:** Standardisation culture, environment and sustainability, financial education, peace and values, gender education.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.

Activity 2.3, Learner's Book, Page 22

Have learners in their groups do the activity below:

Give examples of careers one can take by filling the table below.

No.	Security Field	Political Field	Law Field	Engineering Field	Commercial Field	Tourism Field
1.						
2.						

Possible Answers

No.	Security Field	Political Field	Law Field	Engineering Field	Commercial Field	Tourism Field
1.	Soldiers	President	Lawyer	Civil engineer	Accountant	Tourist guides
2.	Army	Senators	Judge	Mechanical engineer	Business men	Rangers
3.	Askaris		Jury		Cashiers	

2. Have them brainstorm as many careers as they can think of after which they group related careers together. (*expected answers:* category 1: education; category 2: media, category 3: security, etc.).
3. Ask learners to suggest the lesson in reference to their answers in step 2. (*expected answers: categories of careers, groups of careers, fields of careers, etc.*).
4. Write the lesson title "Fields of career opportunities" on the chalkboard, and using a 'papers written on different color names.....', learners form 5 groups.
5. Have learners in their groups do the activity below while writing their findings on a flip paper:

Review Activity - with a resourceful person

Group 1: interview the school head or class teacher on the various career fields.

Group 2: research on all careers under Education and Hotel & Tourism.

Group 3: research on all careers under Health and Commerce.

Group 4: research on all careers under Security and Media.

Group 5: research on all careers under Law and Construction.

6. Have learners put their work on the wall; have each group from one flip paper on the wall to another as they discuss and add anything they think is missing.
7. After the gallery walk, have a general discussion of the groups work and observations from the gallery walk while harmonizing their findings.

Possible Answers

Group 1:

Group 2:

Group 3:

Group 4:

Group 5:

NB: Emphasize that there are no particular career fields for men or women, both men and women can choose and join a career field they want.

8. Guide the learners through the cross cutting issue. Show them how it is related to the lesson being taught. Cross cutting issues covered in this lesson is:

Environment and Sustainability: Inform learners that individuals involved in agro-forestry activities greatly contribute in protection and sustainability of the environment and its surroundings and at the same time making money. They do so by practicing good farming methods and practicing re-forestation.

Financial Education: Let learners know that financial activities are very important in the success and survival of the business. They play a very important part in a business to operate for a going concern.

Peace and values: Let learners know that security maintained in the country greatly leads to peaceful operations of the businesses in the country. This greatly leads to increased efficiency and productivity of such businesses leading to improved standards of living.

Gender education: Inform learners that men and women should consider choosing a career that best suits their interest. This will greatly increase their performance and positively affect their lives.

9. Guide learners through test skill acquired 2.1 in the learner's book, page 28.

Possible Answers

1. A career is the type of work, job or profession that someone does for a long period of their life and in which they hope to gain advancement. It is often composed of the job held, titles earned and work accomplished over along period of time.
A career often requires special training and comes with some expectations of progress throughout the coursed of the individual's life.
A career opportunity is an occupation chosen as one's work for life. One usually undertakes a course to qualify for an career opportunity desired.


2.	Statement	True/False
	(a) A journalist belong to the education field.	False
	(b) A DJ belongs to the media field.	True
	(c) Teachers belong to the medical field.	False
	(d) Police officers belong to the political field	False
	(e) Pilots belong to the air field	False
	(f) A barrister and chef belong to the same field	True
	(g) Accountants and bankers belong to the finance field	True
	(h) Lawyers and teachers belong to the same field	False


3. (b) 4. (a) 5. (c) 6. (b) 7. (b)

10. By picking randomly, conclude the lesson by asking 4-5 learners to mention any career field discussed in the lesson.
11. Have learners take the assignment (Make a research on the sources of career information).
12. Ask learners to organize the class and end the lesson.


Lesson 4: Sources of Career Information (40 minutes)

✓ **Instructional Objective:** Through interviewing various people at school, learners will be able to describe appropriately the sources of career information.

 **Materials/resources:** various resourceful in the school, flip papers, marker pens.

 **Methodology:** Brainstorm, group interviews, gallery walk.

 **Generic competences:** Critical thinking and communication skills.

 **Cross cutting issues to be addressed:** Gender education and peace and values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Referring to activity 2.4, have learners discuss many ways they got information about their school.

Activity 2.4 Learner's Book, Page 29

Discuss the various ways you get information about your school.

Possible Answers

Friends, newspapers, radios, television, parents, Online, etc.

Remind learners that as there are various sources of information for the schools they choose to join so do careers. There are various sources of career information.

3. Have learners write the lesson title "**Sources of career information**" on the chalkboard, and using a '**counting 1,2,3,4,5.....**', learners form 5 groups.

Review Activity

Have learners in their groups identify 3 different workers/persons in the school and interview them on how they got information about the jobs/careers they are doing while writing their findings on a flip paper.

Group 1:

Group 2:

Group 3:

Group 4:

Group 5:

4. Have learners put their work on the wall; have each group from one flip paper on the wall to another as they discuss the various sources from each group and write any observations for further discussion.
5. After the gallery walk, have a general discussion of the groups work and observations from the gallery walk while harmonizing their findings.

Possible Answers

Like any major decision, selecting a career involves a lot of fact finding. Fortunately, some of the best informational resources are easily accessible. Some sources of career information are.


- **Teachers:** They are always available, have the time and understand their student's strengths, weaknesses, talents and skills
- **Internet:** With the growing popularity of the Internet, a wide verity of career information has become easily accessible. This is the world's leading source of information on careers which may expose you to issues like; most demanded careers, training institutions, needed skills, talents and character, benefits and challenges of careers.
- **Media:** This includes newspapers, radio and television, which normally have columns and articles about different careers, and also radio and TV shows that talk about careers.


- **Career days.** Schools, universities normally organize career days during which students interact with invited professionals about different careers
- **Ministry of Education.** The ministry of education through the department of career guidance is an important source of career information through articles in magazines or internet
- **People you know.** One of the best resources can be those you know, such as friends and family.
- **Guidance and career counsellors.** Counsellors can help you make choices about which careers might suit you best. Counsellors can help you determine what occupations suit your skills by testing your aptitude for various types of work, and determining your strengths and interests.
- **Professional societies, trade groups, and labour unions.** These groups have information on an occupation or various related occupations with which they are associated or which they actively represent.
- **Local libraries.** Libraries can be an invaluable source of information. They can be a convenient place to look for information. Libraries may have information on job openings, locally and nationally; potential contacts within occupations or industries; colleges and financial aid; vocational training; individual businesses or careers; and writing résumés. Libraries frequently have subscriptions to various trade magazines that can provide information on occupations and industries.


6. By picking randomly, conclude the lesson by asking 6-7 learners to mention any sources of career information discussed in the lesson.
7. Have learners take the assignment (Make a research on the steps taken in choosing a career).
8. Ask learners to organize the class and end the lesson.

Lesson 5: Steps taken in choosing a Career (40 minutes)

✓ **Instructional Objective:** Through matching steps of choosing careers with their descriptors, learners will be able to correctly describe the steps followed in choosing a career.

 **Materials/resources:** flip papers, marker pens.

 **Methodology and preparation:** Brainstorm, group discussion and presentation; write a step to choosing a career on one flip paper and its descriptor on another piece of flip paper (about 7 for each).

 **Generic competences:** Critical thinking and communication skills.

 **Cross cutting issues to be addressed:** Gender education and peace and values.

Steps

1. Greet and welcome learners to this entrepreneurship lesson.

Activity 2.5 Learner's Book, Page 32

Have them brainstorm factors that they may consider or may influence them while choosing a career.

Possible Answers

- Family influence.
- Peer pressure and friends.
- Schools and institutions attended.
- Role models.
- Talents and natural abilities.
- Government policy.
- Physical and mental ability.
- Financial expectations.

- Academic performance.
- Personal interest.
- Demand for labour.
- Natural resources in the locality.




Remind learners that they have a right to make a choice of their careers without being influenced by their being boys or girls. All factors should be favorable and the same to both boys and girls.

2. Write the lesson title “**steps taken in choosing a career**” on the chalkboard, and using a ‘**counting 1,2,3.....**’, learners form 14 groups of 3 students each.
3. Provide groups 1-7 with the steps of choosing a career and group 8-14 the descriptors of the steps. Their task is to move around looking for the matching piece of what they have, that is to say, a step with its matching descriptor.

Steps	Descriptor
Define your needs and goals.	What kind of life you want and what you want to achieve in future and what you are ready to do?

- ✍ **Define your needs and goals.** What kind of life you want and what you want to achieve in future and what you are ready to do.
 - ✍ **Identify your resources and skills.** What are your special skills, interests, financial resources, values to your choice of career.
 - ✍ **Identify the options.** Identify the careers that you have a possibility of taking up.
 - ✍ **Research on your options.** Get as much information as you can about the selected careers. Find out the benefits and challenges of each career.
 - ✍ **Evaluate the options.** Compare your abilities, strength, resources, interests, and other factors to get the most suitable one for you.
 - ✍ **Decide on a career.** Make the final decision on which career you are to pursue
 - ✍ **Implement the chosen career.** Put in place strategies to help you get into your career and make a career action plan.
4. When finished the above activity, have groups put their work on the wall starting with what they think is the first step to the last one.
 5. Have a discussion on the steps and harmonize their work in case of steps not correctly identified while referring to the steps above in (3).
 6. By picking randomly, conclude the lesson by asking 7 learners to mention the steps of choosing a career in their order as discussed in the lesson.
 7. Have learners take the assignment (Make a research on the making a career plan).
 8. Ask learners to organize the class and end the lesson.

Lesson 6: Create a career action plan (40 minutes)

- ✓ **Instructional Objective:** Through using a career action plan template, learners will be able to create their own career plans appropriately.
-  **Materials/resources:** career action plan templates.
-  **Methodology and preparation:** Brainstorm, individual work.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Peace and values, gender and financial education.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have them brainstorm what they do or how they prepare for any activity be at home or school?

(Expected answers: planning, writing them down, make a program, etc.)

Remind learners that as they need to plan for school or home activities, so do they need to make a plan to enable them reach their career goals. In this lesson, they are going to prepare their own career action plans.

- Write the lesson title “**Creating a career action plan**” on the chalkboard, and using a ‘**mingle-mingle game**, learners form manageable groups according to class size.
- Provide each student a 2.1: My Career Action Plan Template or have them draw it in their books as the activity progresses. Let each student complete the template with own information. Encourage group members to support one another during the process.
- When finished, have one individual from each group share their career action plans with the whole class while harmonizing the work. Tell students that they will be referring to their career plans every day to measure their progress toward achievement of their careers.
- By picking randomly, conclude the lesson by asking 7 learners to mention the process involved in creating one’s career plan.
- Ask learners to organize the class and end the lesson.

My career action plan template

My Name:

Date:

Step 1: Explore Careers

Find Careers

To learn about your career options, start with jobs that you know about or that seem interesting to you. It is helpful to write down information you find in one place. Later you can add more jobs that seem interesting, and then choose the right options for you.

Write down information about careers you are interested in here:

Career Title	Description	Education/Training Needed	Wage Ranges	Other Information

Step 2: Set Goals

Know Your Values

Values are beliefs that are important to you. Thinking about your values will help you answer the question “Who am I?” The better you know yourself, the easier it will be to find a career that matches your values and skills.

Value	Why It Is Important To Me?
1.	
2.	
3.	
4.	
5.	

Make Short-term

Goals

A short-term goal is something you want to do this week, this month, or this year. Short-term goals help you think about what you can do right away to better your career or education.

Short-term goals can be steps to completing a long-term career goal.

Write down some of your short-term career goals here. Keep track when you complete a career goal and make new career goals for yourself.

Short-term Career Goal	What I Need To Get Done	Date Goal Will Be Complete
1.		
2.		
3.		
4.		
5.		

Make Long-term Career Goals

A long-term goal is something you want to accomplish or complete next year or many years from now. Long-term goals require time and planning. Sometimes it takes many steps to complete a long-term goal. These smaller steps can be your short-term goals.

Think about and write down your long-term career goals below:

Areas	My Long-Term Goals	When Will Goal Be Complete?
Career	1. _____ 2. _____ 3. _____	1. _____ 2. _____ 3. _____
Education	1. _____ 2. _____ 3. _____	1. _____ 2. _____ 3. _____

Step 3: Get Training

Search for Training Options

In order to make good decisions about school, research your options.

Directions: Use the tables below to track your research on schools or programs. First choose a career goals, then look for training programs that help prepare you for that career. If you are looking at more than one career, make a new worksheet for each one.

Career Title: _____

School or Program Name	Type of Training (Degree, license, certification, etc.)	Services for Students	Length of Training	Costs & "Must Haves" to Enroll
1.				
2.				
3.				
4.				

Step 4: Learn More

Develop Work Skills

Work skills are things that you can do at your job. You already have many skills. There are also new skills you can learn.

Write down the skills you have and how you might use them.

Skills I Have	How I Can Use It At Work or School
1.	
2.	
3.	
4.	
5.	
6.	

Write down skills that you want to learn to help you with your career.

Skills I Want to Learn	How I Can Learn This Skill
1.	
2.	
3.	
4.	
5.	

Unit 2 Assessment

1. (a) Define the term career.

A career is an undertaking that people get involved in as they pursue their future life goals. A career is also a profession for which one has trained as an undertaking or as a permanent calling.

(b) Explain the factors you would put into consideration while choosing a career.

- ✎ Family influence. One's parents may influence his/her career either directly or indirectly through moral and financial support.*
- ✎ Peer pressure and friends. Friends influence one's career choice as one wants to fit in their peer groups.*
- ✎ Schools and institutions attended. Schools and institutions influence one's career through either the subjects they emphasize or school culture.*
- ✎ Role models. Different people have certain people they admire and emulate, and they end up taking their careers.*
- ✎ Talents and natural abilities. Most people choose careers basing on their talents and abilities.*
- ✎ Government policy. This may also influence one's career choice especially through educational policies, providing scholarships in particular courses, and many others.*
- ✎ Physical and mental ability. Some people select certain careers because such careers fit their physical and mental state.*

- ✍ *Financial expectations. Financial expectations in terms of income influences one's career as most people prefer certain careers because they are more paying.*
- ✍ *Academic performance. Most people select careers basing on the subjects they have done well.*
- ✍ *Personal interest. Most people choose careers basing on personal interests or in fields they enjoy.*
- ✍ *Demand for labour. Some people normally choose careers basing on the demand in the labour market for such labour.*
- ✍ *Natural resources in the locality: people take up careers depending on the availability of natural resources. For fishermen, farmers, cattle keeping.*

2. (a) *Discuss the sources of career information.*

- ✍ *Teachers. They are always available, have the time and understand their student's strengths, weaknesses, talents and skills.*
- ✍ *Internet. With the growing popularity of the Internet, a wide verity of career information has become easily accessible. This is the world's leading source of information on careers which may expose you to issues like; most demanded careers, training institutions, needed skills, talents and character, benefits and challenges of careers.*
- ✍ *Media. This includes newspapers, radio and television, which normally have columns and articles about different careers, and also radio and TV shows that talk about careers.*
- ✍ *Career days. Schools, universities normally organize career days during which students interact with invited professionals about different careers.*
- ✍ *Ministry of Education. The ministry of education through the department of career guidance is an important source of career information through articles in magazines or internet.*
- ✍ *People you know. One of the best resources can be those you know, such as friends and family.*
- ✍ *Guidance and career counselors. Counselors can help you make choices about which careers might suit you best. Counselors can help you determine what occupations suit your skills by testing your aptitude for various types of work, and determining your strengths and interests.*
- ✍ *Professional societies, trade groups, and labor unions. These groups have information on an occupation or various related occupations with which they are associated or which they actively represent.*
- ✍ *Local libraries. Libraries can be an invaluable source of information. They can be a convenient place to look for information. Libraries may have information on job openings, locally and nationally; potential contacts within occupations or industries; colleges and financial aid; vocational training; individual businesses or careers; and writing résumés. Libraries frequently have subscriptions to various trade magazines that can provide information on occupations and industries.*

(b) Briefly explain the steps you would take in choosing a career.

- ✍ Define your needs and goals. What kind of life you want and what you want to achieve in future and what you are ready to do.
- ✍ Identify your resources and skills. What are your special skills, interests, financial resources, values to your choice of career.
- ✍ Identify the options. Identify the careers that you have a possibility of taking up.
- ✍ Research on your options. Get as much information as you can about the selected careers. Find out the benefits and challenges of each career.
- ✍ Evaluate the options. Compare your abilities, strength, resources, interests, and other factors to get the most suitable one for you.
- ✍ Decide on a career. Make the final decision on which career you are to pursue.
- ✍ Implement the chosen career. Put in place strategies to help you get into your career.

3. What questions would you ask when choosing a certain career?

- ✍ What are the skills required?
- ✍ Does my character fit in the work demands of the chosen career?
- ✍ How long does it take to train?
- ✍ Other than training, what else is required?
- ✍ What is the trend of demand for workers in this field?
- ✍ What are the benefits and challenges of this career?
- ✍ How flexible is it; can I change from one area of activity to another?
- ✍ How easy is it to progress from a low rank to the career top level?

Remedial Activities

1. Explain in your own words the meaning of:

(a) Career

(b) Career opportunity

2. With examples, Identify various sources of career opportunities in your community.

3. What is the importance of making career choice?

4. Identify the different career opportunities under the fields by filling the table below :

Finance Field	Law Field	Mass Media	Education
1. _____	1. _____	1. _____	1. _____
2. _____	2. _____	2. _____	2. _____
3. _____	3. _____	3. _____	3. _____
4. _____	4. _____	4. _____	4. _____

Extension Activities

1. (a) Define career trajectory.

(b) For one chosen career, illustrate and explain its career trajectory.

2. What are the causes of differences between different careers or employees?

3. (a) Give any types of work that is important to your community but people don't like doing it.

(b) For any one work mentioned above, explain its socio-economic importance.

UNIT 3

Communication Skills



Key unit competence: To be able to communicate effectively in life and business.

Prerequisites of this unit

In this unit, you should refer and link learners to previous learning such as:

- Meaning, roles and characteristics of an entrepreneur
- Personal values, skills and characteristics of an entrepreneur
- Work in the society
- Initiation to accounting
- Setting personal goals
- Taxes in Rwanda
- Initial accounting entries for a business.

Cross-cutting issues to be addressed

- Financial Education
- Environment and Sustainability
- Gender Education
- Peace and Values
- Standardization culture

Generic competences

- Critical thinking
- Communication skills,
- Research and Problem Solving
- Creativity and Innovation
- Lifelong learning

Vocabulary or key words or concepts

- Communication
- Internal and External communication
- Verbal communication
- Non-verbal communication
- Oral skills

- Listening skills
- Speaking skills
- Business letter, Memos, Agenda
- Customer service
- Poor, Mediocre and Exceptional service

Guidance on introductory activity

Have learners in pairs read through the introductory activity on page 35. Using a brainstorm, have learners give their ideas regarding the question.

Encourage as many learners as possible to give their views.

Note:

There are no wrong or right responses. This activity is just to have learners have an orientation on what they are likely to cover in the unit.

Possible responses:

Radio, newspapers, email, social media, face to face, tweets/tweeter, television

Attention to Special Educational Needs

Throughout the unit, the teacher should:

- Ensure that limitations that could hinder learning/full participation are addressed.
- Supervise and observe all learners during the lesson.
- Establish a positive and approachable relationship with learners (uses appropriate body language, walking around, making himself/herself available for questions, embracing different types of questions and opinions, modelling respect,...).
- Encourage participation (learners are encouraged to speak and ask questions either by the atmosphere the teacher creates or by the teacher's direct encouragement of learners).
- Teaching/Learning facilities/materials/are suitable for learning to all learners.

List of lessons

Lesson 1: Communication: meaning and importance.

Lesson 2: Communication, types, methods, advantages and disadvantages.

Lesson 3: Factors considered when choosing a method.

Lesson 4: Interpersonal skills: Verbal (Oral) Skills.

Lesson 5: Interpersonal Skills: Non-verbal (Writing) skills.

Lesson 6: Interpersonal Skills: Non-verbal (Writing) skills.

Lesson 7: Customer care: meaning, levels, and principles.

Lesson 8: Customer service: Importance customer service and costs of poor customer service to a business.

Lesson 9: End unit 3 assessment.



Lesson 1:

Meaning and Importance of Communication (40 minutes)

- ✓ **Instructional Objective:** Through analyzing extracts from S.1 and S.2, learners will be able to explain correctly the meaning of communication and describe clearly the importance of communication to an entrepreneur.

Materials: Extracts from S.1 and S.2.

Methodology: group work, presentations.

Generic competences: Critical thinking and communication skills.

Cross cutting issues to be addressed: Gender education and peace and values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Communication: meaning and types**” on the chalkboard, and using a ‘**mingle-mingle game**’, learners form 7 groups.

Activity 3.1, Learner’s Book, Page 36.

Provide each group with an extract from the units we covered in Senior one and two to carefully read them and answer briefly the questions against each.

Extracts from S.1 and S.2

(a) *Role of an entrepreneur in entrepreneurship such as Mobilizing necessary resources.*

Qn. How does an entrepreneur get people to work with?

.....

(b) *Accessing business finance such as Grants, loans from banks, trade credits, etc.*

Qn. What can entrepreneur do to get business finance?

.....

(c) *Users of accounting information Internal users such as Employees, Shareholders, Managers, etc.*

Qn. How does the entrepreneur inform owners about the business affairs?

.....

(d) *Relationship between demand and supply.*

Qn. How do buyers and sellers agree to price of commodities in the market?

.....

(e) *Rights and obligation of tax payers*

Qn. How do tax payers get to know their rights and obligations, amount to pay?

.....

vi. *Source documents*

Qn. How does an entrepreneur inform sellers about goods needed or how much to pay for goods?

.....

vii. *How does your school director inform you about the affairs of the school?*

.....

3. Have each group share their extract and the answer with the whole class.

Possible Answers

- (a) Advertising
- (b) Preparing a business plan
- (c) Using financial reports
- (d) Haggling or bargaining
- (e) RRA website
- (f) Advertising, invoice
- (g) Assembly, email, notice, memos, etc.

4. Remind learners that from the above activity, we realize that there is flow of information among different people or parties either within or out of the business organization.

Review Activity

From the above activity, have each group answer the following questions.

- (a) How is the flow or movement of information among different parties called?
- (b) How do you call the party that send the information?
- (c) How do you call the party that receives the information?
- (d) What is the importance of communication to entrepreneurs?

5. Have learners present their answers while harmonizing their answers.

Possible Answers

- (a) *Communication: the process by which information is transmitted from one person to another through a defined medium*
- (b) *Sender/transmitter*
- (c) *Receiver*
- (d) *Importance of communication.*
 - *Communication helps in knowing when, how, and where to meet customers.*
 - *It helps in maintaining a good relationship with business customers, for example entrepreneurs get complaints from customers about quality of products.*
 - *Communication helps to pass relevant information to the staff of the business which important while coordinating the different departments of the business.*
 - *Communication helps in implementing policies; when an entrepreneur makes a decision, he/she communicates to the staff so that they can implement it.*
 - *Communication is important in recruiting the suitable workers for the business through job advertisements, application, selection and finally recruitment.*
 - *Communication increases the sales of the business, through informing customers about the presence of goods through advertising.*
 - *Communication coordinates operations of different business departments.*
 - *Communication promotes good relationship between the employees and the entrepreneur which improves production and profitability of the business.*

6. Guide the learners through the cross cutting issue. Show them how it is related to the lesson being taught. Cross cutting issues covered in this lesson is:

Cross-cutting Issue: Peace and Values: *Inform learners that one needs to be very cautious when exchanging information, ideas, thoughts, feelings and or emotions such that any form of communication enhances and promotes positive values in the community one belongs to.*

7. By tossing a ball, conclude the lesson by asking learners to give the meaning of communication and its importance to an entrepreneur.
8. Have learners take the assignment (Make a research on the types and methods of communication).
9. Ask learners to organize the class and end the lesson.



Lesson 1:

Communication, Types, methods, advantages and disadvantages (40 minutes)

- ✓ **Instructional Objective:** Through analyzing a set of given statements and pictures, learners will be able to differentiate correctly the types of communication and describe clearly the methods of communication with their advantages and disadvantages.

- ✎ **Materials:** Statements prepared beforehand, Pictures of communication and types of communication.

- 👤 **Methodology:** group work, presentations.

- 📖 **Generic competences:** Critical thinking and communication skills.

- ∞ **Cross cutting issues to be addressed:** Gender education, peace and values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**types of communication**” on the chalkboard, and using a ‘**mingle-mingle game**’, learners form 5 groups.

Activity 3.2, Learner’s Book, Page 37

Provide each group with the following statements.

- a. *There should be no smoking in the company.*
- b. *The company accountant sends tax information to RRA.*
- c. *The manager writes a MEMO informing all workers in the company about new work changes.*
- d. *The purchasing officer sends inquiry letters to potential suppliers.*
- e. *The human resource manager puts an advert for vacant position in the newspaper.*
- f. *The finance manager sends an email to remind the production manager about the meeting to be held next week.*
- g. *The head-teacher calls a staff meeting to discuss the students’ performance.*
- h. *The head-teacher call a parent’s meeting to discuss the students’ performance.*

Each group reads the statements and answer questions that follow.

- i. *Using a table, categorize the above statements on information according to where the information is moving, either within the company or out of the company.*

Flow of information	
Within the company	Out of the company

- ii. Which type of communication involves flow of information within the company?
- iii. Which type of communication involves flow of information out of the company?
- iv. What are some of the channels through information/communication can be done?
 - (a) Within the organization
 - (b) Out of the organization

3. Have groups share their answers as follows:
 - a. group 1 answers for question (i) on "Within the company"
 - b. group 2 answers for question (i) on "Out of the company"
 - c. group 3 answers for (ii)
 - d. group 4 answers for (iii)
 - e. group 5 answers for (iv)
4. Harmonize the groups answers and rectify any challenges from the groups.

Possible Answers

i.


Flow of information	
Within the company	Out of the company
a	b
c	d
f	e
g	h

- ii. *Internal communication: information and ideas exchanged within the organization itself. It occurs when messages are sent between people working within the same enterprise.*
- iii. *External communication: exchange of information both within the organization itself and outside the organization. This is type of communication where information flows between the organization and other external parties.*
- iv. (a). *Memo, Notice, Meetings, Internal email.*
 (b). *External email, Newspapers, Websites, Televisions, etc.*

5. Ask learners to organize the class and end the lesson.

Activity 3.3, Learner's Book, page 39

Form 4 groups and provide each with a picture such as: group 1: Picture 1, group 2: Picture 2, group 3: Picture 3 and group 4: Picture 4. Groups analyze the pictures and fill in the gaps on the right of the picture.

Picture	Activity
	<p>Method of communication:</p> <p>Brief explanation:</p> <p>Examples:</p> <p>.....</p> <p>.....</p> <p>Advantages</p> <p>.....</p> <p>.....</p> <p>Disadvantages</p> <p>.....</p> <p>.....</p>
	<p>Method of communication:</p> <p>Brief explanation:</p> <p>Examples:</p> <p>.....</p> <p>.....</p> <p>Advantages</p> <p>.....</p> <p>.....</p> <p>Disadvantages</p> <p>.....</p> <p>.....</p>
	<p>Method of communication:</p> <p>Brief explanation:</p> <p>Examples:</p> <p>.....</p> <p>.....</p> <p>Advantages</p> <p>.....</p> <p>.....</p> <p>Disadvantages</p> <p>.....</p> <p>.....</p>



Method of communication:

Brief explanation:

Examples:

.....
.....

Advantages

.....
.....

Disadvantages

.....
.....

6. Have each group put their work on the wall, and using a gallery walk, each group moves around from one flip paper another discussing and making observations.
7. Have a plenary session on the groups observations from the gallery walk while harmonizing their work.

Possible Answers

Picture 1:

- Method of communication: Verbal Communication:
- Brief explanation: It is sending a message through a spoken language that is understood by both the sender and receiver of the message.
- Examples: face-to-face talking, listening to a lecture or seminar.
- Advantages: Time saving, Immediate feedback.
- Disadvantages: No record, Limited use.

Picture 2:

- Method of communication: Non-Verbal Communication:
- Brief explanation: It is the sending or receiving of wordless messages. We can say that communication other than oral and written, such as gesture, body language, posture, tone of voice or facial expressions, is called nonverbal communication.
- Examples: gesture, body language, posture, tone of voice.
- Advantages: Help to illiterate people, Attractive presentation.
- Disadvantages: Vague and imprecise, Long conversations are not possible.

Picture 3:

- Method of communication: Written communication
- Brief explanation: It is sending a message by the use of symbols that are understood by both the sender and receiver of the message. Written communication is the medium through which the message of the sender is conveyed with the help of written words.

- Examples: Letters, personal journals, e-mails, reports, articles.
- Advantages: Easy presentation of complex matter, Permanent record.
- Disadvantages: Time consuming, Delay in response.

Picture 4:

- Method of communication: Visual communication
- Brief explanation: It is communication where the ideas and information can be read or viewed through the means of visual aid.
- Examples: Maps ,Movies and plays, Video clips.
- Advantages: Effective for illiterate receiver, Helps in oral communication.
- Disadvantages: Costly, Not appropriate for blind people.

Activity 3.4, Learner's Book, Page 41

Have learners study the pictures on verbal communication and answer the following questions:

1. Analyse the type of communication depicted in the pictures above.
2. Assess the advantages of the type of communication depicted in the pictures above.
3. Assess the disadvantages of the type of communication in the pictures above.

Possible Answers

<ol style="list-style-type: none"> 1. Verbal communication 2. Advantages of verbal communication include: <ul style="list-style-type: none"> ✍ Time saving. ✍ Cost savings. ✍ More powerful. ✍ Effectiveness. ✍ Immediate feedback. ✍ More suitable. ✍ A relationship develops. ✍ Flexibility. ✍ Easiness. ✍ Correction of errors. ✍ Informal communication. ✍ Motivation. ✍ Maintaining secrecy. ✍ Future reference. 	<ol style="list-style-type: none"> 3. Disadvantages of verbal communication include: <ul style="list-style-type: none"> ✍ No record. ✍ Expensive. ✍ Inaccuracy. ✍ Limited use. ✍ Confused speech. ✍ No legal validity. ✍ Late decision. ✍ Distortion of the word. ✍ Less important. ✍ Lack of secrecy. ✍ Creates misunderstanding.
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Activity 3.5, Learner's Book, Page 45

Have learners study the pictures on non verbal communication and answer the following questions:

1. Analyse the type of communication depicted in the pictures above.
2. Assess the advantages of the type of communication depicted in the pictures above.
3. Assess the disadvantages of the type of communication in the pictures above.

Possible Answers

- | | |
|---|--|
| <ol style="list-style-type: none"> 1. Written communication 2. Advantages of non verbal communication include: <ul style="list-style-type: none"> ✍ Complementary. ✍ Easy presentation. ✍ Substituting. ✍ Repeat. ✍ Help to illiterate people. ✍ Help to handicapped people. ✍ Attractive presentation.. ✍ Reducing wastage of time. ✍ Quick expression of message. | <ol style="list-style-type: none"> 3. Disadvantages of non verbal communication include: <ul style="list-style-type: none"> ✍ Vague and imprecise. ✍ Continuous. ✍ Multi-channel. ✍ Culture-bound. ✍ Long conversations are not possible. ✍ Difficult to understand. ✍ Not everybody prefers. ✍ Lack of formality. ✍ Distortion of information. |
|---|--|

Activity 3.6, Learner's Book, Page 47

Have learners study the pictures on written communication and answer the following questions:

1. State the type of communication depicted in the pictures above.
2. Assess the advantages of the type of communication depicted in the pictures above.
3. Assess the disadvantages of the type of communication in the pictures above.

Possible Answers

- | | |
|---|---|
| <ol style="list-style-type: none"> 1. Non verbal communication 2. Advantages of written communication include: <ul style="list-style-type: none"> ✍ Easy presentation of complex matter. ✍ Permanent record. ✍ Prevention of wastage of time and money. ✍ Accurate presentation. ✍ Delegation of authority. ✍ Effective communication. ✍ Maintaining image. ✍ Proper information. ✍ Less distortion possibility. ✍ No opportunity to misinterpret. ✍ Controlling tool. ✍ Easy to verify. | <ol style="list-style-type: none"> 3. Disadvantages of written communication include: <ul style="list-style-type: none"> ✍ Expensive. ✍ Time consuming. ✍ Difficult to maintain secrecy. ✍ Delay in response. ✍ Delay in decision making. ✍ Cost in record keeping. ✍ Complex words. ✍ Lack of direct relation. ✍ Others |
|---|---|

Activity 3.7, Learner's Book, Page 50

Let learners study the visual communication aids photography, signs, symbols, maps, colours, posters, banners and designs and answer the questions that follow:

1. To which type of communication do the above aids belongs?
2. Assess the advantages of the type of communication mentioned in 1 above.
3. Assess the disadvantages of the type of communication mentioned in 1 above.

Possible Answers

- | | |
|---|---|
| <ol style="list-style-type: none"> 1. Visual communication 2. Advantages of written communication include: <ul style="list-style-type: none"> ✍ Effective for illiterate receiver. ✍ Helps in oral communication. ✍ Easy explanation. ✍ Simple presentation. ✍ Prevents wastage of time. ✍ Helps in quick decision. ✍ Popular. ✍ Feedback easily observed. ✍ Permanent records. | <ol style="list-style-type: none"> 3. Disadvantages of written communication include: <ul style="list-style-type: none"> ✍ Not appropriate for blind people. ✍ May be impossible to get a feedback. ✍ Not easy to interpret and understand. ✍ Meanings of certain symbols and signs may not be known to all the audience. Different people may interpret the message differently. |
|---|---|

Test skills acquired 3.1, Learner's book, page 53.

Guide the learners through the two case studies.

Listen to their answers and correct them where they go wrong.

Possible Answers

1. (a) manager
(b) letter
(c) members of the cooperative
2. The method of communication used in the case study is not the most appropriate under the circumstances because of the following reasons:
 - ✍ Expensive: Written communication is comparatively expensive. For this communication paper, pen, ink, typewriter, computer and a large number of employees are needed.
 - ✍ Time consuming: Written communication takes time to communicate with others. It is a time-consuming method. It costs the valuable time of both the writer and the reader.
 - ✍ Useless for illiterate person: If messages receiver is illiterate, written communication is quite impossible. It is basically appropriate for those who can read and write.
 - ✍ Difficult to maintain secrecy: Secrecy is not always possible to maintain through written communication. Because there is a need to discuss everything in black and white.
 - ✍ Lack of flexibility: Since writing documents cannot be changed easily at any time. Lack of flexibility is one of the most important limitations of written communication.
 - ✍ Delay in response: It takes much time to get a response from the message receiver; prompt response is not possible in case of written communication that is possible in oral communication.
 - ✍ Delay in decision making: Written communication takes much time to communicate with all the parties concerned. So, the decision maker cannot take decisions quickly.

- ✍ Cost in record keeping: It is very difficult and expensive to keep all the records in written communication.
- ✍ Complex words: Sometimes the writer uses complex words in writing a message. It becomes difficult to meaning out to the reader. So, the objectives of the communication may be lost.
- ✍ Lack of direct relation: If there is no direct relation between the writer and the reader, written communication cannot help to establish a direct relation between them.
- ✍ Others: Prompt feedback is impossible, Slowness, Bureaucratic attitude, Understanding problem between bosses and subordinates, lack in quick clarification and correction, formality problem, lack of personal intimacy, etc.

4. By tossing a ball, conclude the lesson by asking learners describe the types of communication; the method of communication with one example, an advantage and a disadvantage.
5. Have learners take the assignment (Make a research on the factors considered when choosing a method of communication).
6. Ask learners to organize the class and end the lesson.



Lesson 3:

Factors considered when choosing a method of communication (40 minutes)

- ✓ **Instructional Objective:** Through analyzing and discussing a set of statements on methods of communication, learners will be able to clearly describe the factors considered when choosing a method of communication.
- ✍ **Materials:** Statements on the methods of communication.
- 👤 **Methodology:** group work, gallery walk, presentations.
- 📖 **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Gender education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Factors considered when choosing a method of communication**” on the chalkboard, and using ‘counting 1,2,3,4,5.....’, learners form 5 groups.

Activity 3.8, Learner’s Book, Page 54

Factors considered when choosing a method of communication.

Have learners form groups. Let each group think of two methods/ways they normally use to communicate with each other, family, or at school; and give two reasons why they chose those methods of communication while writing their answers on a flip paper. Read the following and answer the question that follows:

Entrepreneurs and organizations employ a number of communication methods during their business operations such as emails, letters, meetings, etc.

Identify and explain some factors which may influence entrepreneurs or organizations to choose and use a given method of communication.

3. Have each group put their work on the wall, and using a gallery walk, each group moves around from one flip paper another discussing and making observations.
4. Have a plenary session on the groups observations from the gallery walk while harmonizing their work.

Possible Answers

- *Speed*
- *Distance*
- *Reliability*
- *Nature of the message*
- *Confidentiality*
- *Cost of the medium*
- *Need for accuracy*
- *Legal consequences*
- *The receiver*

Activity 3.8, Learner's Book, page 54

Have each group read the following statements on information flow and complete the table that follows:

3. *A manager wants to inform workers about a meeting to take place in 2-hours' time.*
4. *A manager informs workers about changes in the company rules and regulations.*
5. *A manager informs the gate keeper to open the gate.*
6. *A manager wants to inform to colleagues in the same workroom to reduce the noise.*
7. *A manager wants to inform company suppliers in the USA about the products required.*
8. *A manager informs members of the public about job vacancies in the organization.*

Analyze the statements above and fill the table below:

Statement	Forms/methods of communication	Reasons/factors to consider

5. Have groups share their answers as follows:
 - a. group 1 answers for statement i
 - b. group 2 answers for statement ii
 - c. group 3 answers for statement iii
 - d. group 4 answers for statement iv
 - e. group 5 answers for statement v

6. Harmonise the groups answers and rectify any challenges from the groups.

Possible Answers

Forms/methods of communication	Reasons/factors to consider
Written (Notice/SMS/WhatsApp)	Cheap, fast, reaches many at one time, urgency.
Written (Meeting/Email/Notice)	Reliable, legal consequences, confidentiality
Non-verbal (Gestures/sign)	Fast, reliable, easy to understand, cheap
Non-verbal (Gestures/signs)	Fast, short distance, cheap
Verbal/Written/Audio-Visual (Telephone call, Email, video call, photos/pictures)	Long distance, cheap, effective, fast, less time
Written/Audi-visual (newspaper adverts, audio adverts, Television adverts, company website)	Reaches many people, effective, less time

7. By tossing a ball, conclude the lesson by asking about 5-6 learners to briefly describe the factors they would consider when choosing a method of communication.
8. Have learners take the assignment (Make a research on non-verbal and oral skills).
9. Ask learners to organize the class and end the lesson.



Lesson 4:

Interpersonal skills: Verbal/Oral Skills (40 minutes)

- ✓ **Instructional Objective:** Through analyzing a scenario and demonstrations, learners will be able to suggest appropriate strategies to oral communication; and demonstrate correctly the non-verbal communication skills.
- Materials:** Scenario 1: At the construction site.
- Methodology:** group work, presentations, group demonstrations.
- Generic competences:** Critical thinking and communication skills.
- Cross cutting issues to be addressed:** Gender education, and Peace and Values.



Steps

- Greet and welcome learners to this entrepreneurship lesson.
- Write the lesson title “**Interpersonal skills: Oral Skills and Non-verbal skills**” on the chalkboard, and using ‘**counting 1,2,3,4,5.....**’, learners form 5 groups.

Activity 3.9, Learner's Book, Page 56

Orals skills

Have each group read Scenario 1: At the construction site and answer questions that follow:

Scenario 1: At the Construction Site.

Vincent is new on the job with a construction company. His job is to mix cement for a wall that will surround a market area. His supervisor had told him that for every bag of cement he should mix in 5 bags of sand. Distracted by all the noise around him, he couldn't remember the number of bags of sand to add to the cement.

He feared he would lose his job if he asked the supervisor again so he did what he thought was right – 10 bags of sand for every bag of cement. After the wall, had been up a few days, it blew over during a storm.

1. *What happened in the role play?*
2. *Why did this situation happen?*
3. *Has anything like this happened to you before, where you either have not been listened to or have not listened? What happened?*
4. *What strategies can we use for active, responsive listening?*

3. Have one group share their answer for (a) to the class; another group share answers on (b); one member from other groups share their responses for (c). Encourage other students to give their contributions.
4. Have each group suggest one strategy they can use for active, responsive listening as in (d) as you harmonize their work.

Possible Answers

- a. *Vincent did not follow clearly the instructions from the supervisor*
- b. *Fear of asking for clarification; not taking notes of what he was being told*
- c. *Yes/No (Answers will vary depending on learner's experiences).*
- d. *Strategies*
 - *Use appropriate body language to show you are listening (eye contact, sit upright, nod head, etc.)*
 - *Listen to the speaker without interrupting.*
 - *Repeat what the speaker has said to make sure you have understood correctly.*
 - *Ask questions for clarification when you do not understand something.*
 - *Avoid being distracted by noises, mobile phones (turn it off!), what other people are doing, etc.*
 - *Avoid being distracted by the mannerisms, speaking style, clothing of the person speaking.*
 - *Truly listen without thinking about how you are going to respond until the person has finished speaking.*

Activity 3.10, Learner's Book, Page 60

Non-verbal communication signals

Tell each group that they are going to demonstrate how they can show that they are:

- a. *not comfortable with a situation or don't have confidence in what they are supposed to be doing. (ex. looking down, not making eye contact, arms crossed in front of them – making themselves look small).*
- b. *fully confident, a leader, and comfortable in their role (ex. makes eye contact, stands in a way that takes up space, feet firmly on the ground – making themselves look big).*

Emphasize that one needs to be aware of the non-verbal communication during communication as it impacts the way we give and receive information, how we listen and how we feel about ourselves.

Test skills acquired 3.2, Learner's book, page 60

Guide the learners through the test skill 3.2.

Let the learners draw a table similar to the one given below. Let them make a list of at least 05 body signals that are often used by sales people to communicate with customers. After which, let them write down the interpretation and the impact or reaction expected from the customer.

Possible Answers

Body signals	Interpretation	Impact
E.g. Nodding	Sales person is attentive and listening to the customer	Customer feels encouraged to explain further.
Smiling	Sales person is pleased with what the customer is saying.	Customer feels he/she is being listened.
Shaking hands	Sales person is attentive to the customer.	Customer feels loved

- By tossing a ball, conclude the lesson by asking about 5-6 learners to mention some strategies for effective listening; and Have everybody try standing and sitting in the different ways.
- Have learners take the assignment (Make a research on the documents used for written communication).
- Ask learners to organize the class and end the lesson.




Lesson 5: Writing Skills (40 minutes)

✓ **Instructional Objective:** Through visiting various departments/people and a matching activity, learners will be able to correctly identify the workplace documents and their uses.

 **Materials:** Various departments/people at school.

 **Methodology:** group visits, presentations, gallery walk.

 **Generic competences:** Critical thinking and communication skills.

∞ **Cross cutting issues to be addressed:** Gender education, and Peace and Values.



Steps

- Greet and welcome learners to this entrepreneurship lesson.
- Write the lesson title "**Interpersonal skills: Writing Skills**" on the chalkboard, and using 'counting 1,2,3,4,5.....', learners form 5 groups.

Activity 3.11, Learner's Book, Page 61

Writing skills (Workplace Documents and their Uses). Each group visits a department/person allocated at their school and identify any 2 documents used for communication in the department or by the person by filling the table below:

Group 1: School accountant;

Group 2: Head teacher's office;

Group 3: Director of studies

Group 4: Kitchen department;

Group 5: Stores/purchasing department.

School department	Document used	How it is used/why it is used/what it's used for

Possible Answers

School department	Document used at school	How it is used
School accountant	receipt	Acknowledge receipt of money
Head teacher's office	Circulars	Used to communicate information to parents.
Director of Studies	Reports	Used to record performance of learners.
Kitchen department	list of materials required	to show materials needed in the kitchen
Stores/purchasing	goods received note	record goods received/purchased

- Have groups put their work on the wall, and through a gallery walk groups move around from one group's work to another while adding some documents they think are missing.

Activity 3.12, Learner's Book, page 61

Writing skills (Workplace Documents and their Uses)

Workplace Document	Uses
1. Business letters	A. Internal communication with co-workers that is typically sent by supervisors.
2. E-mail messages	B. A list of the main topics to be covered during a meeting, including actions from last meeting, main agenda items to discuss, any other business and date of next meeting.
3. Memos	C. Internal and external correspondence for a variety of things.
4. Reports	D. A written account of what went on and was discussed during a meeting.
5. Agenda	E. All written communications to external organizations or clients (could be for many reasons – request information, buy a service or product, thank you letter, complaint, provide information about your product or service.
6. Minutes	F. Provide factual information about a topic and often include recommendations based on what was experienced or observed. Examples include work done reports, internship reports, etc....
6. Estimate and Specification Document	G. Written document that describes the materials and workmanship as well as cost required to do a particular job.

4. Have each group Match the following documents with their uses in the workplace.
5. Have groups present their answers with each group matching one document with its use until all are correctly matched while harmonizing the work.


Possible Answers

Workplace Document	Uses
1. Business letters	C. Internal and external correspondence for a variety of things.
2. E-mail messages	E. All written communications to external organizations or clients (could be for many reasons – request information, buy a service or product, thank you letter, complaint, provide information about your product or service through internet.
3. Memos	A. Internal communication with co-workers that is typically sent by supervisors.
4. Reports	F. Provide factual information about a topic and often include recommendations based on what was experienced or observed. Examples include work done reports, internship reports, etc.
5. Agenda	B. A list of the main topics to be covered during a meeting, including actions from last meeting, main agenda items to discuss, any other business and date of next meeting.
6. Minutes	D. A written account of what went on and was discussed during a meeting.
Estimate and Specification Document	G. Written document that describes the materials and workmanship as well as cost required to do a particular job.


Lesson 6: Writing Skills (40 minutes)


✓ **Instructional Objective:** Through observing sample workplace documents, learners will be able to correctly identify the parts of the workplace documents.

 **Materials and preparation:** flip-chart paper, markers, tape.

 Gather samples of different workplace documents to display – business letter, memo, email, agenda, minutes.

 Set up “stations” around the room.

 **Methodology:** Small group activity (move around room looking at different workplace documents), large group discussion, individual writing.

 **Generic competences:** Critical thinking and communication skills.

∞ **Cross cutting issues to be addressed:** Gender education, and Peace and Values.



Steps

Activity 3.13, Learner's Book, Page 61

Writing skills (Parts of workplace documents)

1. Make a research on the main parts of the different documents (ex., date, sender's address, greeting, etc.) used in an organization.
2. Practice writing the various documents following the main parts identified in (1) above.

1. Before class set up the workplace document “stations” around the room. At each station, place samples (put agenda and minutes at same station). These can be found in 3.1: Sample Workplace Documents but you should also bring in real samples (Cover up the type of document at the top of each document so learners can figure out what type of document it is).
2. Divide participants into 5 groups. Explain that they will visit each of the stations in the room. Their task is to:
 - a. read the document and determine what type of document it is.
 - b. identify the main parts of the document (ex., date, sender’s address, greeting, etc.).
3. When participants are at their last station, ask each group to present that workplace document to the large group. Review the parts of each document and any other significant information related to that document. Answer any questions.

Sample Workplace Documents

1. Business Letter

*Uwera Anita,
PO Box 81 Huye,
January 15, 2017.*

①

②

*Mr. Vincent Kamanzi,
The Director,
Huye Secondary School,
B.P. 2702,
Kigali.*

③

Dear Mr. Kamanzi (The Director),

④

I am writing you this letter to request a change of school. Following my performance in the primary leaving examination as one of the best students, I was assigned to GSS Ngarama in the Eastern Province. This school is very far from where I live.

Due to the low financial situation of my family, they cannot afford to pay the travel costs. I therefore am humbly asking you to relocate me to Huye Secondary School which is near to my family. This will facilitate me in my studies and prevent extra costs for my family.

⑤

I hope you will consider my situation and reply positively. Thank you, sir, for your time and consideration in this matter.

Sincerely,

⑥

*1.1. Uwera Anita
Uwera Anita*

⑦

Parts of a Business Letter:

- ① Sender’s Address
- ② Date
- ③ Recipient’s Address
- ④ Greeting

- ⑤ Body
- ⑥ Closing
- ⑦ Signature/Name of Sender

2. Memo (short for Memorandum)

TO: All students,
 FROM: Marie Nikuze, Huye S.S Director of Studies,
 DATE: January 15, 2017,
 SUBJECT: Change in schedule.

①

This memo is to inform you that effective January 20, 2014, classes will be held from Monday – Thursday between 8:00 am – 3:00 pm. Fridays will be used for extra-curricular activities. All students should report to their assigned rooms posted on the bulletin board starting January 24, 2014.

②


This change was proposed by management to better meet the academic standards of our school. On behalf of the management staff, I would like to wish you all a productive and exciting school year.

Parts of a memo

- ① Heading: name of recipient, name of sender, date and the subject of the memo.
- ② Body: typically includes an opening, supporting information and a closing.

3. Email

Email has become a commonly used way of sending speedy written communication. It is low-cost, accessible, there is no time delay and allows people to respond to each other quickly. You can send emails to multiple people at once and automatically saves messages in your sent box.

 Send	From ▼	uweraanita@gmail.com	①
	To ...	vkamanzi@huyess.org	②
	CC ...	mnikuze@huyess.org	③
	Subject:	Change of School	④

Dear Director,

I am writing you this letter to request a change of school. Following my performance in the primary leaving examination as one of the best students, I was assigned to GSS Ngarama in the Eastern Province. This school is very far from where I live.

Due to the low financial situation of my family, they cannot afford to pay the travel costs. I therefore am humbly asking you to relocate me to Huye Secondary School which is near to my family. This will facilitate me in my studies and prevent extra costs for my family.

Regards,
 Uwera Anita,
 Student,
 Huye.

⑤

⑥

⑦

Parts of an Email

- ① Sender
- ② Main Recipient
- ③ Recipient who needs to be aware of information being sent but not expected to respond.
- ④ Subject: should tell reader the main message of the email.
- ⑤ Greeting
- ⑥ Body
- ⑦ Name and position of sender

4. Agenda

A list of the main items to be discussed during a meeting.

Huye Secondary School Staff Meeting ①

October 23, 2017 9:00 – 11:00 am

Agenda

1. Welcome ②
2. Apologies (those not in attendance). ③
3. Approve minutes of previous meeting. ④
4. Agenda items: ⑤
 - a. Review and accept minutes from July 14th meeting.
 - b. Review academic performance.
 - c. Discuss strategies to improve performance.
5. Any other business. ⑥
6. Next meeting ⑦
7. Close meeting ⑧

Parts of an Agenda

- ① Name of organisation, type of meeting, date and time.
 - ② Welcome
 - ③ Apologies: Group members who could not be there.
 - ④ Approve minutes of previous meeting.
 - ⑤ Agenda items: main points to be discussed during the meeting.
 - ⑥ Any other business: other topics that need to be discussed but that were not part of main agenda items.
 - ⑦ Next meeting: group decides on the next day and time to meet.
 - ⑧ Close meeting: end of meeting.
4. By tossing a ball, conclude the lesson by asking to describe any 5-6 documents used at their school for communication.
 5. Have learners take the assignment (Make a research on Customer service).
 6. Ask learners to organize the class and end the lesson.




Lesson 7:

Customer Care: Meaning, levels and principles (40 minutes)

- ✓ **Instructional Objective:** Through group discussion on questions given and brainstorming activity, learners will be able to explain correctly customer care, describe clearly the levels of customer service and identify the principles of customer service.

 **Materials:** Pictures of customer service.

 **Methodology:** group work, presentations, brainstorm.

 **Generic competences:** Critical thinking and communication skills.

∞ **Cross cutting issues to be addressed:** Gender education, and Peace and Values.



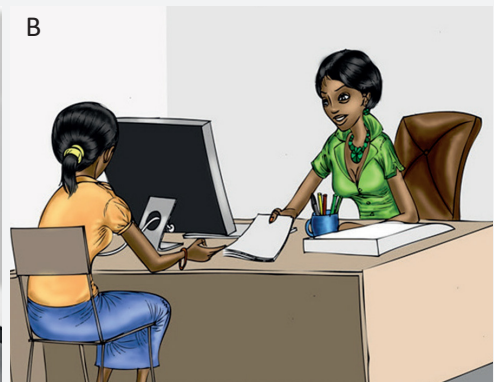
Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Customer Service: Meaning, levels and principles**” on the chalkboard, and using ‘counting 1,2,3,4,5.....’, learners form 5 groups.

Activity 3.14, Learner's Book, Page 65

Have each group do following activity

5. What do you understand by term:
 - a. customer?
 - b. customer care?
6. Describe any two experiences of good and bad customer service? What made it good or bad?
7. Analyze the figures below and answer the questions that follow:



Which of the two figures above (A) and (B) display good and bad customer service? Explain your responses.

3. Have groups share their answers as follows:
 - group 1 answers for 1 (a)
 - group 2 answers for 2
 - group 3 answers for 1 (b)
 - group 4 answers for figure (A)
 - group 5 answers for figure (B)

4. Harmonize the groups answers and rectify any challenges from the groups.

Possible Answers

8. (a) A customer is a person or an organization that buys goods or services from a business.
(b) Customer service is how we meet the needs of the people who use our services.
9. Any (answers may/will vary depending on Learner's experiences).
10. (a) A is poor customer service (playing with finger nails, not looking at customers).
(b) B is good customer service (paying attention to customer, quick service).

Activity 3.15, Learner's Book, Page 66

Communicating with Customers

Let learners analyze the following extract and answer the questions that follow:

Umugwaneza is an office assistant at a certain organization in Gasabo district. One day a customer calls the office and Umugwaneza picks up the phone and "does not say her name or organization, yawns and sounds bored". She asks "What do you want?"

The customer wanted to know if you they sell a particular item. Umugwaneza was rude in her response. The customer hang up.

Questions

1. What happened in the extract?
2. Was this good customer service? Explain
3. What could Umugwaneza have done differently?
4. What are some of the things one should do while speaking on the phone to a customer?

Possible Answers

1. Umugwaneza portrayed poor customer service.
2. No, it was poor customer service. Umugwaneza was rude and hang up the phone on a customer.
3. She would have shown good customer care. She would have been polite and kind to the customer.
4. You should be polite, never hang up on a customer, speak your name and company first.

Activity 3.16: Levels of customer service, Learner's Book, Page 66

Have each group read and answer the following questions

1. What is important to you when you go out to a restaurant?
2. What determines "exceptional service"?
3. What do you think the terms; - Poor service, - Mediocre service and- Exceptional service mean?
4. What can a restaurant/organization do to provide you exceptional service?

5. Select one member from each team to share answers to the whole class; encourage others to give contributions and ask questions while harmonizing their answers. Repeat this until all questions are covered.

Possible Answers

1. Quick service, attention from waiters/waitresses, right command/order.
2. A server in a restaurant who shows up to the table with the menu, explains what is available, gives recommendations, explains why food is late ...
3. Poor service, - Mediocre service and- Exceptional service mean.
 - **Poor service:** those giving service do not seem to care, do not make effort to please customers (example: a server in a restaurant, who does not bring the menu, does not tell you when food is not available, does not ask if you need anything).

- **Mediocre service:** service provided is okay. Those providing service care about customers but might not be able to provide customer with his needs. (Example: server in restaurant who is polite but cannot give information about the food).
 - **Exceptional service:** quality of service is always excellent, customer always feels happy and well taken care of and recommends the service to people he knows. (Example: a server in a restaurant who shows up to the table with the menu, explains what is available, gives recommendations, explains why food is late...).
4. *Exceptional service*
- Anticipates the customer's needs,
 - Tries to understand what the customer is thinking, and
 - Meets and exceeds the customer's highest expectations.

5. Have a brainstorm on some of the customer care principles or saying learners have heard or know of.

Activity 3.17: Levels of customer service, Learner's Book, Page 67. Have each group read and answer the following questions

Resolve conflicts with customers and deal with difficult situations.

1. *How would you describe an angry customer?*
2. *What would you do if you were faced with an angry customer?*
3. *Read the following scenario and answer the questions that follow:*

SANGWA canteen is located in your school. It sells refreshments and edibles to learners and teachers. One day many customers (learners and teachers) were there for break and complaining about bad customer service, refreshment delays and poor refreshment quality.

The customers were angry and called over Nadine, a canteen attendant, to explain what was happening. The problems were happening because the canteen attendant forgot to restock refreshments and there were no refreshments left in the fridge. One client ate sausages and refused pay for them.

- (a) *If you were the canteen attendant what would you do to handle this problem with customers?*
- (b) *What should SANGWA canteen do to handle this situation and make sure that this problem will not happen again?*
- (c) *What principles of customer service should Nadine observe?*

Possible Answers

1. How would you describe an angry customer?
A customer who is not satisfied with the business's products or services and is not willing to compromise.
2. What would you do if you were faced with an angry customer?
Be polite and listen to him/her. Thereafter provide the product or service he/she requires without arguing.
3. (a) Calm down the customers and listen to their complaints. Thereafter, react in correcting the mistakes that were done at the canteen.

- (b) Should provide good customer service. The products and services should be of good quality.
- (c) What principles of customer service should Nadine observe?
 - ✍ The customer is boss! All products, goods and services must be designed to meet customer's needs. It is therefore the customer who dictates the design and nature of goods or services to be produced and provided.
 - ✍ Never argue with a customer. A customer is the only one who deserves the right of choice.
 - ✍ Do not confront a customer. Confronting a customer is the act of threatening a customer.
 - ✍ Always be respectful and listen to the needs of the customer.

5. By randomly selecting, have learners explain customer, customer service; briefly explain the levels of customer service and mention some customer care principles.
6. Have learners take an assignment on importance of good customer service and cost of poor customer service to the business.
7. Ask learners to organize the class and end the lesson.



Lesson 8:

Importance of customer service and costs of poor customer service to a business (40 minutes)

- ✓ **Instructional Objective:** Through group discussion on questions given and brainstorming activity, learners will be able to explain correctly customer care, describe clearly the levels of customer service and identify the principles of customer service.

✍ **Materials:** Pictures of customer service.

👤 **Methodology:** group work, presentations, brainstorm.

📖 **Generic competences:** Critical thinking and communication skills.

∞ **Cross cutting issues to be addressed:** Gender education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title "Customer Service: Importance of customer service and costs of poor customer service to a business" on the chalkboard.

Review Activity

Have learners brainstorm/share experience on what they do when they have been served to their satisfaction and/or they have not been satisfied.

Possible Answers

1. *When satisfied*
 - a. *Refer others to the business*
 - b. *Buy again*
 - c. *Buy other goods*
2. *When not satisfied*
 - a. *Never buy again*
 - b. *Stop others from buying from the business*
 - c. *Hate the place*

Review Activity

Invite an entrepreneur from your school community to share with learners on (in case the entrepreneur does not come, have group discussions).

1. *the benefits of good customer service,*
2. *costs of poor customer service and*
3. *how to make a customer feel welcome, understood, important and comfortable*

Possible Answers

1. *The benefits of good customer service:*
 - *You will keep your customers and your customers will recommend you to others*
 - *You will stand out from your competitors.*
 - *It makes the workplace more enjoyable so staff stay.*
 - *It shows your customers they are important.*
 - *Customers will enjoy visiting you and will buy more.*
 - *Customer service if done right will create word of mouth advertising.*
 - *It is the cheapest form of positive advertising.*
2. *Costs of poor customer service*
 - *Bad reputation*
 - *Loss of confidence and trust*
 - *Ends relationships*
3. *Making a customer feel:*
 - a. *Welcome:*
 - ✎ *Be friendly*
 - ✎ *Greet customer*
 - ✎ *Introduce yourself*
 - ✎ *Use a positive tone of voice*
 - ✎ *Smile/lighten up*
 - b. *Understood*
 - ✎ *Listen carefully*
 - ✎ *Repeat or rephrase to make things clearer*
 - c. *Important*
 - ✎ *Refer to customer by name*
 - ✎ *Show interest in clients' need*
 - ✎ *Ask open-ended questions to understand customer's needs*
 - ✎ *Thank customer for coming*
 - d. *Comfortable*
 - ✎ *Use open body language*
 - ✎ *Show concern*

3. By randomly selecting, have learners mention the benefits of good customer service and costs of poor customer service to an entrepreneur.
4. Remind learners that in the next lesson they will have an end of unit 3 assessment.
5. Ask learners to organize the class and end the lesson.

Unit 3 Assessment

1. (a) Explain the meaning of communication.

Communication is the process by which information is transmitted from one person to another through a defined medium. Communication is simply defined as the act of exchanging information. It is the sharing of information between two or more individuals or groups, to establish a common understanding.

(b) Distinguish between “external communication” and “internal communication”.

External communication occurs when information is shared with an external/ different business enterprises; the sender is from a different entity compared to the sender whereas internal communication is when the message is shared by people (sender and receiver) within the same business enterprise or organization.

(c) Explain the importance of communication in a business.

- ✍ Communication helps entrepreneurs to know when, how, and where to meet customers.*
- ✍ It helps the entrepreneurs to keep a good relationship with business customers, for example entrepreneurs get complaints from customers about quality of products.*
- ✍ Communication helps to pass relevant information to the staff of the business which important while coordinating the different departments of the business.*
- ✍ Communication helps entrepreneurs to implement their policies; when an entrepreneur makes a decision, he/she communicates to the staff so that they can implement it.*
- ✍ Communication is important in recruiting the suitable workers for the business through job advertisements, application, selection and finally recruitment.*
- ✍ Communication increases the sales of the business, through informing customers about the presence of goods through advertising.*
- ✍ Communication coordinates operations of different business departments.*
- ✍ Communication promotes good relationship between the employees and the entrepreneur which improves production and profitability of the business.*

2. (a) What do you understand by the term customer care?

Customer care/service is the provision of service to customers before, during and after a purchase. Customer service is a series of activities designed to enhance the level of customer satisfaction – that is, the feeling that a product or service has met the customer expectation.

(b) As a business manager, what are the benefits of customer care to a business?

- ✍ Creates a competitive edge. Good customer service initiates as of personal touch between the entrepreneur and customers thus giving the enterprise a competitive edge above others.*
- ✍ Secures customer loyalty. Satisfied customers will keep coming back thus leading to higher and stable sales for business survival.*
- ✍ Positive word of mouth advertising. Satisfied customers spread the good news which establishes a credible positive image for the business and increases its business sales.*
- ✍ Job satisfaction. Good customer may result into a pleasant work environment which could reduce labour turnover, cardiac symptoms and absenteeism, hence job satisfaction.*

3. (a) How should a customer care service officer handle customer complaints?

Customer complaints should be handled politely, sympathetically and above all swiftly. Handling of customer complaints should involve:

- ✍ Listening sympathetically to establish the details of the complaint.*
- ✍ Recording the details together with the relevant material, such as a sales receipt, or damaged goods.*
- ✍ Offering rectification-whether by repair, replacement or refund.*
- ✍ Appropriate follow-up action, such as a letter of apology or phone call to make sure that the problem has been solved.*

(b) How can a customer care service official provide customer care to his/her customers?

- ✍ Warmly welcoming customers with a smile, greeting them and where possible calling them by names.*
- ✍ Showing interest and readiness in serving the customers and politely telling them to be patient as you attend to all.*
- ✍ Being polite and friendly makes the customers to feel welcome with a smile as it cost nothing.*
- ✍ Being tidy and clean.*
- ✍ Listening carefully and understanding what the customers say and ask to find out what they need.*
- ✍ Being patient with customers as they decide what they want to buy.*
- ✍ Being honest and trust worthy for example telling the right prices and usage of the product.*
- ✍ Not arguing with customers and not showing them anger but allowing them space for doubt or objection.*
- ✍ Thanking customers for coming even when they have not bought anything.*
- ✍ Offering after sales services such as repair, explaining usage of products.*

Remedial Activities

1. Draw a table similar to the one given below. Make a list of at least 05 body signals that are often used by sales people to communicate with customers. After which, write down the interpretation and the impact or reaction expected from the customer.

Body signals, their interpretation and impact		
Body signals	Interpretation	Impact
E.g. Nodding	Sales person is attentive and listening to the customer	Customer feels encouraged to explain further

2. Name and briefly explain the methods of communication
3. Describe the process involved in transmitting a message.
4. Explain the ways in which a business enterprise would benefit from external communication.
5. Highlight six factors that should be considered when choosing a means of communication to be used in transmitting a message.
6. Explain the advantages of written communication over verbal communication
7. Explain the advantages of non-verbal communication over visual communication
8. Explain five advantages of face to face communication.

Extension Activities

Analyze the case studies below and answer questions that follow:

Case study 1

Three years ago, fifty employees of a large manufacturing enterprise formed a cooperative retail shop. They employed a shop manager to run the shop.

The shop has been doing well for the last three years. However, this year, business has not been good and the manager is concerned about the situation.

Sales have been very low and the profits are declining. The manager has decided to write to each member of the co-operative to inform them of the situation facing the shop.

In the letter, she has asked for ideas on how to increase the sales. The members have also been asked to confirm whether they have received the letter and inform the manager how they individually intend to act on the matter.

4. Identify the following;
 - a. The transmitter of the message.
 - b. The medium used.
 - c. The receiver of the message.

5. Give the reasons why the method of communication used is not the most appropriate under the circumstances.
6. Identify the short-comings associated with the method of communication used with regard to feedback required.

Identify the method of communicating the message that if it had been used would have been the most appropriate under the circumstances and give your reasons to support your answer.

Case study 2

The managing director of an electrical company has two messages to communicate to the employees. In the first message, he wishes to break the good news that the company has just won tender worth billions of Rwandan francs for the supply of electrical components to a large local manufacturing firm.

In the second message, he would like to inform twenty members of staff that their services are no longer required due to the automation program that has enabled the company to install machines that are computerized and more efficient. Their services therefore have to be terminated. However, they will each receive a sum of money as compensation.

- a. Identify the sender and the receiver of the message.
- b. State the message to be communicated.
- c. Identify the most suitable means to use, giving reasons for your choice.
- d. Explain whether formal or informal method of communication would be most suitable and give your reasons for your answer.

1. Analyze the following extract and answer the questions that follow:

Umugwaneza is an office assistant at a certain organization in Gasabo district. One day a customer calls the office and Umugwaneza picks up the phone and “does not say her name or organization, yawns and sounds bored”. She asks “What do you want?”. The customer wanted to know if you they sell a particular item. Umugwaneza was rude in her response. The customer hang up.

Questions:

- a. What happened in the extract?
 - b. Was this good customer service? Explain
 - c. What could Umugwaneza have done differently?
 - d. What are some of the things one should do while speaking on the phone to a customer?
2. Kigali Tourist Resort Hotel has recently commenced business. The management wishes to increase the number of tourists booking into the hotel. Advise the management on four ways in which establishing a customer care department would help them achieve this goal.

TOPIC AREA: ENTREPRENEURIAL CULTURE

SUB-TOPIC AREA: CONCEPT OF BUSINESS ACTIVITIES

UNIT 4

Forms of Enterprises



Key unit competence: To be able to analyse different forms of enterprises.

Prerequisites of this unit

In this unit, you should refer and link learners to previous learning such as:

- Meaning, roles and characteristics of an entrepreneur
- Personal values, skills and characteristics of an entrepreneur
- Work in the society
- Concept of needs, wants, goods and services.
- Factors and indicators of business growth.
- Role of work and socioeconomic development
- Forms of Enterprises
- Career opportunities.

Cross-cutting issues to be addressed

- Financial Education
- Environment and Sustainability
- Gender Education
- Peace and Values
- Standardization culture

Generic competences

- Critical thinking
- Communication skills,
- Research and Problem Solving
- Creativity and Innovation
- Lifelong learning

Vocabulary or key words or concepts

- Enterprises
- Manufacturing, Agribusiness, Service, Trading enterprises
- Micro, Small scale, Medium scale, Large scale

- Temporary and Permanent businesses
- Sole proprietorship, partnership, joint stock companies, cooperative

Guidance on introductory activity

Have learners in pairs read through the introductory activity on page 35. Using a brainstorm, have learners give their ideas regarding the questions. Encourage as many learners as possible to give their views.

Note: There are no wrong or right responses. This activity is just to have learners have an orientation on what they are likely to cover in the unit.

Possible responses to questions

1. An enterprise is a business set up with an aim of making profits
2. Grocery shops, Mobile Money agents, motorcyclists, saloons, healthy centres, potato growers, cattle keepers...
3. According to sector, size, lifespan and legal status, capital, number of workers ...
4. Manufacturing enterprise, trading enterprises ...
5. Provide employment, incomes, taxes, services ...

Attention to Special Educational Needs

Throughout the unit, the teacher should:

- Ensure that limitations that could hinder learning/full participation are addressed.
- Supervise and observe all learners during the lesson.
- Establish a positive and approachable relationship with learners (uses appropriate body language, walking around, making himself/herself available for questions, embracing different types of questions and opinions, modelling respect,...).
- Encourage participation (learners are encouraged to speak and ask questions either by the atmosphere the teacher creates or by the teacher's direct encouragement of learners).
- Teaching/Learning facilities/materials/ are suitable for learning to all learners.

List of lessons

Lesson 1: The meaning of an enterprise.

Lesson 2: Classification of enterprises.

Lesson 3: Classification of enterprises according to size and life span.

Lesson 4: Classification of enterprises according to ownership/legal status.




Lesson 5: Classification of enterprises in the community.

Lesson 6: Role of enterprises in socio-economic development.

Lesson 7: End unit 4 assessment.



Lesson 1: The meaning of an Enterprise (40 minutes)

- ✓ **Instructional Objective:** Through using their prior knowledge/experience on the concepts of needs, wants, goods and services as well as markets, learners should be able of explain correctly the meaning of an enterprise.
-  **Materials:** reference books in the library, flip papers, marker pens.
-  **Methodology:** Brainstorm in large group, Small group work, Gallery walk.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Gender education, environment and sustainability.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**The meaning of an Enterprise**” on the chalkboard, and using a ‘counting 1,2,3,4,5……., learners form 5 groups.

Activity 4.1, Learner’s Book, Page 74

Have learners in their groups do the activity below:

In senior one and two, you looked at the concept of needs, wants, goods and services as well as markets. Using your background knowledge on the those concepts, answer the following questions:

3. Look around you and categorise the needs and the wants. Of the two categories, which one would you live without? Support your answer.
 4. In a market place, there are always goods and services, suggest some of the good and services you know? Of the goods and services, which can you feel that you have consumed and can you not feel? Support your answer.
 5. You have been told to buy a service from the market. Explain to a lay man the meaning of market. Is a market always physical? Support your answer.
 6. If you wanted to consume a good or service, who do you think would produce the good/service for you?
 7. Murenzi wants to consume a financial service where do you think he can find that service?
 8. An enterprise is a business or company. Using the statement, describe an enterprise to friend.
 9. Referring to your community, suggest any two (2) examples of enterprises you know.
10. Have learners hung/put their work in five corners and using a gallery walk let groups move from one group’s work to another making their observations on the work.
 11. After the gallery walk, have a class discussion on their work while harmonizing their answers.

Possible Answers

1. Accept all correct answers. One would live without wants.
2. Accept all correct answers. One can feel tangible goods when consumed, and intangible goods cannot be felt when consumed.

3. A market is where selling and buying takes place. A is not always physical. There are online markets where buyers can order goods and are delivered to their door steps instantly.
4. An enterprise/business/factory.
5. Financial enterprise.
6. An enterprise is a business or company set with the aim of making profits. An enterprise is basically set up to provide goods and services at a profit. Enterprises can be classified according to sector of activities, size, legal status and lifespan.
7. Accept any correct answers.


12. By tossing a ball, conclude the lesson by asking 2-3 learners to give the meaning of an enterprise.
13. Have learners take the assignment (Make a research on the classification of enterprises).
14. Ask learners to organize the class and end the lesson.




Lesson 2: Classification of enterprises (40 minutes)

✓ **Instructional Objective:** Referring to their communities, learners will be able to describe the classification of enterprises according to products/activities.

 **Materials:** Flip papers and marker pens.

 **Methodology:** Brainstorm, Group research, small group discussions, gallery walk.

 **Generic competences:** Critical thinking and communication skills.

∞ **Cross cutting issues to be addressed:** Gender education, environment and sustainability and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Classification of enterprises according to products/activities**” on the chalkboard, and using a ‘**mingle game**, learners form 4 groups.

Activity 4.2, Learner's Book, page 74

Then have a large group brainstorm on the types of enterprises in their community or Rwanda at large.

Then have each group identify examples of enterprises that belong to the category they have and add on the list of words in the four corners as:

Group 1: Manufacturing enterprises.

Group 2: Agribusiness enterprises.

Group 3: Service enterprises.

Group 4: Trading enterprises.

3. Have a large class discussion on what the groups put on the flip papers while harmonizing their work.




Possible Answers

1. (a) *Manufacturing enterprises are enterprises that process raw materials into finished goods.*
- (b) *Agribusiness Enterprises are business enterprises involved in the growing of crops and rearing of animals with the aim of making profit.*
- (c) *Service Enterprises are business organizations that provide intangible products or benefits that satisfy customer needs in exchange of a payment.*
- (d) *Trading Enterprises are enterprises that deal in the buying and selling of goods.*
2. *For examples of categories of enterprises, encourage learners to give as many as possible under the following categories.*

Manufacturing enterprises	Agribusiness enterprises	Service enterprises	Trading enterprises
Textile manufacturing	Crop production	Transport	Wholesale trading enterprises
Beverage manufacturing	Livestock farming	Beautification	Brokers
Agro-processing enterprises	Apiculture	Legal services	Commissioners
Extractive enterprises	Poultry farming	Education	Retail trading enterprises

4. Have learners classify the enterprises according to a large class discussion on what the groups put on the flip papers while harmonizing their work.
5. By randomly picking, have 5-6 learners each state a category of an enterprise according to product/activity and give one example of each category.
6. Let learners attempt test skills acquired 4.1 in the Learner's book, page 78. Let them give the examples of business enterprises in Rwanda involved in each of the agribusiness enterprise. Accept all correct answers.
7. Have learners take the assignment (Make a research on the Classification of enterprises According to life span).
8. Ask learners to organize the class and end the lesson.

**Lesson 3:****Classification of enterprises according to size and life span (40 minutes)**

- ✓ **Instructional Objective:** Through a group research in the school library or internet, learners will be able to describe the classification of enterprises according to size and life span.
-  **Materials:** Research resources in library, internet connection.
-  **Methodology:** Brainstorm, Group research, small group discussions and presentations.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Gender education, environment and sustainability and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Classification of enterprises according to size and life span**” on the chalkboard, and using a ‘counting 1,2,3,4,5……’, learners form 5 groups.

Activity 4.3 and 4.4, Learner’s Book, Page 81 and 84 respectively.

Have each group a category of enterprises below as.

Group 1: Micro enterprises.

Group 2: Small size enterprises.

Group 3: Medium size enterprises.

Group 4: Large scale enterprises.

Group 5: Temporary and Permanent enterprises.

3. Have each group make a research on the category and fill the table below:

Category	Meaning	Features	Examples
		1.	1.
		2.	2.
		3.	3.

4. Then have groups present their work to class. Encourage other groups to ask questions or make comments on other groups work while harmonizing their answers.

Possible Answers

Classification according to size			
Category	Meaning	Features	Examples
Micro Business	Very small businesses which employs less than five.	<ul style="list-style-type: none"> ▪ Very little capital between Rwf 150,000- Rwf 3,000,000 ▪ Mainly use very simple technology or simple methods of production. ▪ Mainly employ unskilled people; depends on skills of their owners who may be assisted by family members. ▪ Usually operate without registration; just require a trading license from local authorities. ▪ Sales are usually low in quantity and value because of limited capital ▪ Don’t own permanent premises; some rent premises, while others use temporary structures yet others are mobile. ▪ Normally serve a small number of clients, so the market is small. 	<ul style="list-style-type: none"> ▪ hawkers, ▪ kiosks, ▪ groceries, ▪ roadside vendors

<i>Small Scale Business</i>	<i>businesses bigger than micro business</i>	<ul style="list-style-type: none"> ▪ Capital ranges between Rwf 3,000,000 and Rwf 50,000,000. ▪ Mainly use simple technology and produce goods mostly for the local market. ▪ Mainly normally employ between 2 to 20 people. ▪ Mainly started as sole proprietorships and others as partnership. ▪ Sales are relatively higher in quantity and value than micro businesses. ▪ Usually operate from fixed premises that are owned by the proprietor or rented from other peoples. 	<ul style="list-style-type: none"> ▪ retail shops, ▪ restaurants, ▪ bookshops, ▪ bakeries ▪ maize mills
<i>Medium scale businesses</i>	<i>Bigger than small scale businesses</i>	<ul style="list-style-type: none"> ▪ Use capital of between Rwf 50 million and Rwf 500 million. ▪ Directly employ between 20 and 100 people some of whom are skilled in specific areas of the business. ▪ Mainly registered as joint stock companies or operate as partnerships. ▪ Mainly operate from large fixed premises usually owned by the business and fitted with electricity, water and telephone facilities. ▪ Use sophisticated machinery and equipment operated by skilled operators. ▪ Output is usually high and they are able to produce for the local market and even export some surplus products. 	<ul style="list-style-type: none"> ▪ big bakeries, ▪ milk processing plants, ▪ packaging businesses, ▪ coffee hulling factories
<i>Large- scale businesses</i>	<i>Business enterprises that require huge sums of capital to start operation</i>	<ul style="list-style-type: none"> ▪ Employ capital above Rwf 500 million ▪ Directly employ over 100 people some of whom are highly skilled personnel like managers, accountants, engineers, technicians, etc. ▪ Registered as joint stock companies. Some are registered as joint ventures between private and government. ▪ Use a lot of equipment and sophisticated machinery; they use some of the latest production methods. ▪ Produce goods and provide services on large scale for the local and foreign markets. 	<ul style="list-style-type: none"> ▪ banks, ▪ telecommunication companies, ▪ textiles manufacturers, ▪ soft drinks manufacturers, ▪ cement factories

Classification according to life span			
Category	Meaning	Features	Examples
<i>Temporary or short term businesses</i>	<i>business enterprises formed to provide goods or services for a short period of time, after which they are dissolved, i.e. they cease to exist.</i>	<ul style="list-style-type: none"> Created for a short period of time Cease to exist when purpose for creation is finished 	<ul style="list-style-type: none"> A business selling Christmas cards. A business selling water on a one day function. A business to construct a house for 2 months.
<i>Permanent or long term businesses</i>	<i>business enterprises are formed to last for as long as possible</i>	<ul style="list-style-type: none"> Created with no intention of being closed in a short period of time May continue to exist even when original purpose is finished 	All examples of businesses operating for a long period of time

- By randomly picking, have 5-6 learners each state a category of an enterprise according to size and life span, and give one example of each category.
- Have learners take the assignment (*Make a research on the Classification of enterprises According to ownership/legal status*).
- Ask learners to organize the class and end the lesson.



Lesson 4:

Classification of enterprises According to ownership/legal status (40 minutes)

- ✓ **Instructional Objective:** Through a group research in the school library or Internet, learners will be able to describe the classification of enterprises according to ownership/ legal status.
- Materials:** Textbooks in the library, Internet connection.
- Methodology:** Brainstorm, Group research, small group discussions and presentations.
- Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Gender education, environment and sustainability and Peace and Values.



Steps

- Greet and welcome learners to this entrepreneurship lesson.
- Write the lesson title “**Classification of enterprises according to ownership/legal status**” on the chalkboard, and using a ‘mingle-mingle game.....’, learners form 4 groups.

Activity 4.5, Learner's Book, Page 86

1. Have each group a category of enterprises below as.

Group 1: Sole proprietorship.

Group 2: Joint stock companies

Group 3: Partnership

Group 4: Cooperatives

2. Have each group make a research on the category and fill the table below:

Category	Meaning	Features
		1.
		2.
		3.
		4.
		5.

3. Then have groups present their work to class. Encourage other groups to ask questions or make comments on other groups work while harmonizing their answers.

Possible Answers

Category	Meaning	Features
A sole proprietorship	<ul style="list-style-type: none"> ▪ <i>The simplest and most common form of business enterprises in Rwanda.</i> ▪ <i>It is formed, managed and therefore owned by one person, and hence the term sole proprietor.</i> 	<ul style="list-style-type: none"> ▪ <i>Formed, owned and managed by one person.</i> ▪ <i>Owner provides all the capital required.</i> ▪ <i>Owner is also fully responsible for all the debts of the business.</i> ▪ <i>The law does not distinguish the owner of the business from the business.</i> ▪ <i>The owner of the business has unlimited liability over all the debts of the business.</i> ▪ <i>The owner may or may not employ other people to assist in the operations of the business.</i> ▪ <i>All the profit of the business belongs to the owner.</i> ▪ <i>All business decisions are made by the owner who does not have to consult anyone else in decision making.</i> ▪ <i>Most sole proprietorship tends to remain small in size due to the limited access to financial resources.</i>

<i>A partnership</i>	<i>a type of business enterprise formed by two or more people referred to as partners, with the intention of making profit</i>	<ul style="list-style-type: none"> ▪ <i>Are formed and owned by a minimum of two and a maximum of twenty people in the case of ordinary partnerships. In the case of professionals, the maximum of fifty people is allowed.</i> ▪ <i>Partners raise business capital jointly.</i> ▪ <i>The law does not distinguish between the business and its owners.</i> ▪ <i>All partners have unlimited liability over the debts of the business.</i> ▪ <i>Partners share duties and responsibilities in the operations and management of the business as guided by the Deed of Partnership.</i> ▪ <i>The action of one partner is binding to all other partners.</i> ▪ <i>In the law, each partner is an agent of the business and therefore can buy and sell on behalf of the business.</i> ▪ <i>The profit made by the business belongs to all the partners. It is shared in the proportion spelt out by the Deed of Partnership.</i> ▪ <i>Where the partnership makes a law, all the partners also share the loss in the proportion spelt out, either by the agreement or the Partnership Act.</i> ▪ <i>All business decisions are made jointly by the partners through consultations, consensus or majority vote.</i>
<i>Joint stock companies</i>	<i>formed by two or more people under the Companies Act to carry out business activities with the aim of making profit.</i>	<ul style="list-style-type: none"> ▪ <i>Legal control. The formation, registration and operations of joint stock companies are strictly controlled and regulated by law through the Companies Act.</i> ▪ <i>Legal entity. The law recognizes a joint stock company as a legal entity and therefore distinctly separate from the shareholders of the company. The company is therefore treated as a person in itself separate from its shareholders.</i>

- *Limited liability. Shareholders of a limited company are not expected to pay the debts of the business beyond the amount of capital they have raised in form of shares.*
- *Raising capital in form of shares: The capital of a joint stock company is raised through the sale of small units known as shares.*
- *Management by a board of directors: The management and operations of a limited company is carried out by a board of directors.*
- *Sharing of profits among shareholders: The profit made by a joint stock company is shared out among the shareholders according to number and type of shares held by the shareholders. The share of the profit in this manner is called a dividend.*
- *Perpetual existence: The death or withdrawal of a shareholder does not affect the capital of the company neither does it affect its existence. The company will continue in its operations in spite of the withdrawal or death of a shareholder.*
- *Annual general meeting: It is required by law that every limited company should hold a meeting at least once a year to be attended by all shareholders during which the shareholders receive a report regarding performance of the company for the year, the recommendations of the board of directors and elect a new board of directors. This meeting is known as an annual general meeting.*
- *The use of the word "limited" The Companies Act requires each joint stock company to end its name with the word "limited" at the end to inform all individuals or organizations having dealings with the company that all shareholders of the company have limited liability.*




<p><i>Cooperatives</i></p>	<p><i>consists of a group of people with a common purpose who voluntarily come together, pooling their resources together in order to enjoy the economies of scale and improve their economic well- being</i></p>	<ul style="list-style-type: none"> ▪ <i>Recognition as legal entity. In law, a co-operative society is recognized as a legal entity distinctly separate from the members who form the society.</i> ▪ <i>Limited liability. The members of a co-operative society have limited liability.</i> ▪ <i>Sale of shares to members. Co-operatives raise their capital through the sale of shares to those who wish to become members of the society.</i> ▪ <i>Voluntary membership. Membership to a co-operative society is free and voluntary. Anyone who qualifies to be a member may voluntarily join the society and is also free to leave or withdraw membership from the society at any time.</i> ▪ <i>Equal participation. All members of a co-operative society have equal rights to participate in its affairs.</i>
		<ul style="list-style-type: none"> ▪ <i>Democratic control and management. Each member of a co-operative society has equal rights to take an active role in the control and management of the society.</i> ▪ <i>Common bond. All members of a given co-operative society have a common interest that brings them together. Such interest is known as a common bond</i> ▪ <i>Profit sharing. Profit is shared among the members of the society on the basis of the member contribution to the society.</i>

4. By randomly picking, have 5-6 learners each state a category of an enterprise according to ownership/legal status, and give one example of each category.
5. Have learners take the assignment (*Make a research on the different classifications of enterprises in their community*).
6. Ask learners to organize the class and end the lesson.



Lesson 5:

Classification of enterprises in the community (40 minutes)

- ✓ **Instructional Objective:** Through a field visit/study in their community, learners will be able to describe all the classifications of enterprises correctly.
-  **Materials:** documentation on businesses in community.
-  **Methodology:** Field visit and presentations.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Gender education, environment and sustainability and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Classification of enterprises in the community**” on the chalkboard, and using a ‘**mingle-mingle game**.....’, learners form 5 groups.

Review Activity

1. Have each group take a category of enterprises below as.

Group 1: Sole proprietorship and Micro enterprises

Group 2: Joint stock companies and Small size enterprises

Group 3: Partnership and Medium size enterprises

Group 4: Cooperatives and Large scale enterprises

Group 5: Temporary and Permanent enterprises




2. Through interviewing the entrepreneurs, each group is to find out the following about their categories:
 - (a) Identify at least three business enterprises in their category
 - (b) The type of goods or services they deal with.
 - (c) The reasons for the owner opting the form of business enterprise.
 - (d) The challenges the owners are facing.

3. After the field visit, each group should share their findings with the whole class as you harmonize their answers
4. By picking randomly, conclude the lesson by asking 7 to describe any classification of enterprises they know with an example.
5. Have learners take the assignment (Make a research on the *Role of enterprises in socioeconomic development*).
6. Ask learners to organize the class and end the lesson.



Lesson 6:

Role of enterprises in socio-economic development (40 minutes)

- ✓ **Instructional Objective:** Through a group discussions on the enterprises in their community, learners will be able to appropriately describe the role of enterprises in socioeconomic development.
-  **Materials:** Research materials.
-  **Methodology:** Field visit and presentations.
-  **Generic competences:** Critical thinking and communication skills.

- ∞ **Cross cutting issues to be addressed:** Gender education, environment and sustainability and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Role of enterprises in socioeconomic development**” on the chalkboard, and using ‘**counting 1,2,3,4.....**’, learners form 4 groups.

Activity 4.6, Learner's Book, Page 93

1. Have each group take a category of enterprises below as.

Group 1: Agribusiness enterprises.

Group 2: Manufacturing enterprises.

Group 3: Service enterprises.

Group 4: Trading enterprises

2. Each group is to discuss and come up with the contribution of their enterprise to socio-economic development.

3. After the group discussions, each group should share their answers with the whole class as you harmonize their answers.

Possible Answers

Type of enterprise	Contribution to community development
Agribusiness	<ul style="list-style-type: none"> ▪ Provision of food. ▪ Provision of employment. ▪ Protection of environment.
Manufacturing	<ul style="list-style-type: none"> ▪ Provision of finished products. ▪ Provision of employment. ▪ Provision of government revenue.
Service Businesses	<ul style="list-style-type: none"> ▪ Protection of people's health. ▪ Provision of security for people and property. ▪ Source of leisure and entertainment.
Trading businesses	<ul style="list-style-type: none"> ▪ Provision of goods. ▪ Provision of government revenue. ▪ Provision of employment.

General contribution of enterprises to socio-economic development

- All enterprises pay taxes to the government which is used for socio-economic development.
- Source of food as much of the food we feed on from the agriculture and processing enterprises.
- Enterprises employ people and therefore a source of income through salaries and wages or incomes from sale of goods and services, which income is used to acquire our basic needs.
- Service enterprises promotes human health through provision of health services, treatment of people of many diseases and development of human drugs.
- Service enterprises such as schools are a source of knowledge through activities of teachers, journalists, broadcasters, libraries, internet web site builders and many others.

- *Service enterprises provides security, law and order to the community through the activities of police officers, army, security guards, community leaders and government officials.*
- *Transport and communication enterprises enable people and goods to move from place to place and also for information to be transmitted from one place to another.*
- *Some enterprises especially agriculture enterprises, services enterprises are important in the protection of the environment which is also important because it affects our climate and health.*
- *Service enterprise are a source of leisure and entertainment such as sportsmen and sportswomen, musicians, actors, football players, film directors, cinema operators and many others.*

4. By picking randomly, conclude the lesson by asking 7 to describe any Role of enterprises in socioeconomic development.
5. Remind learners that they will have end of unit 4 assessment in the next period.
6. Ask learners to organize the class and end the lesson.

Unit 4 Assessment

Case study: Different forms of enterprises

Jean Paul Nyimana is a friend you have known for many years. He is a computer expert. He has been working for a large computer supplies company in Kigali for many years. The company supplies and services computers. Most people and organizations experiencing technical problems with their computers take them to the company where Jean Paul is assigned to service the computers. He is now well known by many people for his skills in handling technical problems relating to computer breakdowns.

He informs you that he has been thinking of starting business enterprise dealing with servicing and maintenance of computers. He has saved some money for this purpose, but the amount is not quite sufficient for the type of business he would like to start. However, the money is sufficient to start a small size business.

He also tells you that he has two uncles who are very rich. Both have a lot of money and have expressed their willingness to invest in the business enterprise with him.

Nyimana would like to get your advice on various options of the type of enterprise to invest in. Advise him on the forms of enterprises he can chose.

- (a) I would advise him to consider a sole proprietorship business because of the following: As a sole proprietorship, he will own the business alone; requires little capital to start; it is simple to start as it does not require a lot of legal requirements; he will enjoy all the profits alone; quick in decision making as he wont have to consult other people and he will have complete control of his business.*

But as a sole proprietorship, he will be over worked with no time of rest; he will suffer all business losses alone; not easy to acquire additional capital like from banks; his absence may affect the business; and has unlimited liability as the owner.

- (b) I would also advise him to join his uncles and form a partnership business because of the following:

A partnership is a business formed by two or more people who contribute capital for a joint business expecting to share profits

As a partnership, it is easy to raise more money; risks in the business are shared; not very complicated to start; losses are shared with other partners; the business can continue even when one of them is away.

But as a partnership, **you bear all mistakes of others together; profits are shared; decision making is not easy; disagreement is common among partners; still** enough capital may not be raised.

What are the advantages and disadvantages of doing business as a partnership?

Advantages of partnership	Disadvantages of partnership
<ul style="list-style-type: none"> ▪ Easy to raise money. ▪ Risks are shared. ▪ Simple to form and register. ▪ Losses are shared. ▪ In absence of 1 partner the rest run the business. 	<ul style="list-style-type: none"> ▪ Partners bear problems caused by any of the partners ▪ Profits are shared among many ▪ Disagreements may arise ▪ Bureaucracy in decision making

- (c) I would also advise him to form a joint venture business (limited liability company) because of the following:

As a limited liability company, shareholders enjoy limited liability; Easy to transfer ownership by selling shares; More capital is normally raised; Can employ professionals to manage the business; there is Continuity even when founders are away.

But also in a limited liability company, involves Long legal process to form; Owners have no personal control of the business; Subjected to different kinds of taxes; there are Delays in decision making; Benefits/profits are shared among many.

Remedial Activities

1. Define the term business enterprise.
2. List four types of business enterprises.
3. Outline the characteristics of:
 - (a) A sole proprietor.
 - (b) A partnership.
4. Give five reasons why most business enterprises in a shopping center in a village are likely to be operated as sole proprietorships.
5. Explain the reasons why a supermarket is most likely to be operated as a joint stock company than a sole proprietorship.
6. Explain the factors you would consider when deciding on the most appropriate type of business enterprise to invest in.

Extension Activities

1. Briefly outline the process of registering a company in your country
2. Discuss and identify the factors that should be considered when deciding a given type of business enterprise to establish in a trading Centre.

TOPIC AREA: ENTREPRENEURIAL CULTURE

SUB-TOPIC AREA: CONCEPT OF BUSINESS ACTIVITIES

UNIT 5

Sectors of Production



Key unit competence: To be able to analyse the importance of various sectors of production in Rwanda's economy.

Prerequisites of this unit

In this unit, you should refer and link learners to previous learning such as:

- Meaning, roles and characteristics of an entrepreneur
- Personal values, skills and characteristics of an entrepreneur
- Work in the society
- Concept of needs, wants, goods and services.
- Financial awareness
- Initiation to accounting
- Factors and indicators of business growth.
- Role, benefit and challenges of an entrepreneur.
- Role of work and socioeconomic development
- Taxes in Rwanda

Cross-cutting issues to be addressed

- Financial Education
- Environment and Sustainability
- Gender Education
- Peace and Values
- Standardization culture

Generic competences

- Critical thinking
- Communication skills,
- Research and Problem Solving
- Creativity and Innovation
- Lifelong learning

Vocabulary or key words or concepts

- Primary; Secondary and Tertiary sector
- Fishing, Fish breeding, Horticulture, Apiculture

Guidance on introductory activity

Have learners in groups do the introduction activity “The Life of a Yoghurt ‘Ikivuguto’ on page 95 and answer questions that follow. Have groups present their answers to the large group. Encourage other learners to ask questions or give own contributions.

Note: There are no wrong or right responses. This activity is just to have learners have an orientation on what they are likely to cover in the unit.

Possible responses to questions

- a. – Farmers rear cows for milk, - Milk is taken to milk processing plants/centres, - Milk processing centres process milk to yoghurt which is packed, - large scale buyers buy yoghurt from plants and sell it to supermarkets, groceries, restaurants, - you go and buy the yoghurt from the supermarket, grocery, restaurant
- b. Primary sector (Farmers rear cows for milk); Secondary sector (Milk processing centres process milk to yoghurt which is packed); Tertiary sector (Milk is taken to milk processing plants/centres, large scale buyers buy yoghurt from plants and sell it to supermarkets, groceries, restaurants, - restaurant selling the yogurt to you)
- c. Primary sector – provides raw materials, - provides food, provides employment, provides incomes..... Secondary sector – converts raw materials to useful products, - provides employment, - provides market to primary sector products, - provides employment Tertiary sector – makes products available where they are needed, - provides employment, - makes production in other sectors possible.....

Attention to Special Educational Needs

Throughout the unit, the teacher should:

- Ensure that limitations that could hinder learning/full participation are addressed.
- Supervise and observe all learners during the lesson.
- Establish a positive and approachable relationship with learners (uses appropriate body language, walking around, making himself/herself available for questions, embracing different types of questions and opinions, modelling respect,...).
- Encourage participation (learners are encouraged to speak and ask questions either by the atmosphere the teacher creates or by the teacher’s direct encouragement of learners).
- Teaching/Learning facilities/materials/are suitable for learning to all learners.

List of lessons

Lesson 1: The Primary sector.

Lesson 2: Fishing, fish breeding and livestock farming.

Lesson 3: Mining, quarrying and importance of primary sector.

Lesson 4: The secondary sector and its importance.




Lesson 5: The tertiary sector.

Lesson 6: Importance of tertiary sector.

Lesson 7: End unit 5 assessment.



Lesson 1: The Primary sectors (40 minutes)

- ✓ **Instructional Objective:** Through group research either in the school library or Internet, learners will be able to explain correctly the primary sector and identify activities under the primary sector.
-  **Materials:** Reference book, Internet, case study, journals on the environment, news papers.
-  **Methodology:** Brainstorm in large group, small group work, presentations.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Environment and Sustainability and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have them brainstorm any three agricultural activities that are carried out within your country. (Expected answers: crop growing, animal rearing, bee keeping).
3. Ask learners to suggest the lesson in reference to their answers in step 2. (Expected answers: types of agriculture, forms of agriculture, agricultural activities in Rwanda etc.).
4. Write the lesson title “**Meaning of: primary sector, agricultural farming on** the chalkboard, and using a ‘**counting 1,2,3,4,5.....**’, learners form 5 groups.

Activity 5.1 Learner’s Book, Pages 98

Have learners in their groups do the activity below while writing their findings on a flip paper: In Senior one and two, we looked at work in the society, types of work and role of work in socio-economic development. Using your knowledge of work, answer the following questions:

1. *Analyses and explain the activities taking place in pictures A, B, C and D.*
2. *Would you say that activities in pictures A to D belong to the primary sector? Support your answer.*
3. *What do you think are the characteristics of the primary sector?*
4. *Asses the importance of the primary sector?*

5. Have learners put their work on the wall, have each group from one flip paper on the wall to another as they discuss and add anything they think is missing.
6. After the gallery walk, have a general discussion of the groups work and observations from the gallery walk while harmonizing their findings.

Possible Answers

Activity 5.1

5. *A: Fishing; B: Mining; C: Farming; D: Poultry*
6. *Yes, they all belong to the primary sector. This is because they involve getting products from their natural sources.*
7. *- Involve getting resources from their sources*
- Do provide products in raw form.
8. *Importance of the primary sector*
 - *Primary sector provides employment opportunities for many people as they carry out agricultural activities as their jobs and also employ others.*

- *It is a source of food for human consumption. Primary sector is a source of food to the people hence improves peoples' standard of living.*
- *It is a source of income for the state. Government collects taxes from primary sector activities such as farming and rearing.*
- *It is a source of medicine.*
- *It offers raw materials for other industries. Manufactured industries uses inputs from primary sector such as milk, sugarcane, maize, beans etc.*
- *Leads to development of infrastructure in the economy. This is meant to connect primary sector to secondary sector through construction of roads, hospitals, schools, etc.*
- *Widens the tax base, as many people are employed under primary sector. Incomes increases and hence very many people are able to pay tax hence increases revenue for the country.*

7. By picking randomly, conclude the lesson by asking 4-5 learners to mention any activities involved in the primary sector discussed in the lesson.
8. Have do the test skills acquired 5.1 in the learner's book, page 103.

1. Read and analyze the statements in the table below, thereafter state TRUE or FALSE.

Statement	TRUE or FALSE
The primary sector of production is the same as primary school.	
In the primary sector of production there is manufacturing.	
Rugema is a fisher man, he belongs to the primary sector.	
Our school belongs to the primary sector of production.	
Plantation farming is the growing of crops.	
Food crops are grown under plantation farming.	

2. (a) Ndoli wants to engage in the primary sector, he specifically wants to practice agriculture. Tell him the different categories of agriculture.

Possible Answers

1. Statement	TRUE or FALSE
The primary sector of production is the same as primary school.	False
In the primary sector of production there is manufacturing.	False
Rugema is a fisher man, he belongs to the primary sector.	True
Our school belongs to the primary sector of production.	False
Plantation farming is the growing of crops.	False
Food crops are grown under plantation farming.	False




2. Subsistence, Cash crop and Plantation agriculture.

9. Have learners take the assignment (*Make a research on the fish breeding, fishing and livestock farming*).
10. Ask learners to organize the class and end the lesson.



Lesson 2:

Fishing, fish breeding and Livestock farming (40 minutes)

- ✓ **Instructional Objective:** referring to their ethical practices at home, schools or business, learners in groups will be able to discuss appropriately the meaning of fishing, fish breeding and Livestock farming.
-  **Materials:** Reference book, Internet, case study, journals on the environment, news papers.
-  **Methodology:** Brainstorm in large group, small group work, presentations.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Environment and Sustainability and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have them brainstorm any type of fishing and types of livestock farming that are carried out within your country. (*expected answers: types of fishing; using nets, using spears, using advanced. Types of livestock farming may include; cattle rearing, pig rearing, bee keeping,*).
3. Ask learners to suggest the lesson in reference to their answers in step 2. (*expected answers: types of agriculture, forms of agriculture, agricultural activities in Rwanda etc.*).
4. Write the lesson title “**Meaning of: fishing, fish breeding and livestock farming agricultural farming** on the chalkboard, and using a ‘**counting 1,2,3,4,5.....**’, learners form 5 groups.

Activity 5.2 Learner’s Book, Pages 105

Have learners in their groups do the activity below while writing their findings on a flip paper.

Group 1: *Research on fish breeding and fishing*

Group 2: *Research on artisan breeding and industrial fishing*

Group 3: *Research on Livestock farming*

Group 4: *Research on traditional rearing and modern rearing*

Group 5: *Research on Bee keeping*

Activity 5.3 Learner’s Book, Pages 107

Use the library or Internet to research on the following and thereafter present your answers to the class for a discussion.

1. *What are the various forms of livestock farming?*
2. *Discuss the importance of livestock farming carried out in your community?*

5. Have learners put their work on the wall, have each group from one flip paper on the wall to another as they discuss and add anything they think is missing.
6. After the gallery walk, have a general discussion of the groups work and observations from the gallery walk while harmonizing their findings.

Possible Answers

Activity 5.2

- a. *Group 1: Fish breeding is the rearing of young fish for commercial purposes while fishing is the activity of extracting fish from their sources such as lakes, rivers, fish ponds.*

- b. *Group 2: Artisan fishing is where fishing is done on a small scale and involves the use of traditional methods of rearing fish while industrial fishing is where fish and other aquatic animals are caught on a large scale. It is mainly carried out using trawlers.*
- c. *Group 3: Livestock farming is the rearing of animals for food and for other human uses. Livestock farming is practice of keeping animals for use or profit.*
- d. *Group 4 Traditional rearing is the rearing of cattle or other animals like goats, sheep, and poultry using traditional methods while Modern farming is a practice where the farmer aims at increasing the productivity of animals.*
- e. *Group 5: Apiculture (Bee keeping). This refers to the bee-keeping activity mainly aimed at producing beehive products.*

Activity 5.3




1. *Modern rearing, traditional/intensive farming, apiculture and piggery*
2. *- Provides food stuffs
- Provides employment
- It is a source of revenue*

7. By picking randomly, conclude the lesson by asking 4-5 learners to give meaning of fishing, fish breeding and Livestock farming and their forms
8. Have learners take the assignment (Make a research on mining and quarrying and the importance of the primary sector).
9. Ask learners to organize the class and end the lesson.



Lesson 3:

Mining, Quarrying and importance of primary sector (40 minutes)

- ✓ **Instructional Objective:** Through group research either in the school library or Internet, learners will be able to explain correctly mining and quarrying and also identifying the importance of primary sector.
-  **Materials:** Reference book, Internet, case study, journals on the environment, news papers.
-  **Methodology:** Brainstorm in large group, small group work, presentations.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Environment and Sustainability and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have learners share with a neighbor to make link mining and quarrying and also identifying the benefits of the primary sector. Have some pairs share their answers with the whole class.

Activity 5.4 Learner's Book, Pages 109

Use the library or Internet to research on the following and thereafter present your answers to the class for a discussion.

1. *Mining*
2. *Quarrying*
3. *The importance of the primary sector.*

Possible Answers

1. *Mining refers to the act of extracting ore or minerals from the earth's surface.*
2. *Quarrying refers to the extraction of stones and other materials from the rocks.*
3. *- Primary sector provides employment opportunities.*
- It is a source of food for human consumption.
- It is a source of income for the state.
- It is a source of medicine.
- It offers raw materials for other industries.




3. Ask learners to suggest the lesson in reference to their answers in step 2. (*Link between mining and quarrying*).
4. Write the lesson title “**Mining and Quarrying and Importance of the primary sector**” on the chalkboard, and using a ‘**using mingle game**, learners form 5 groups.
5. In their groups, learners discuss what mining and quarrying and the importance of primary sector in their economy.
6. Have groups share the findings; harmonize their findings for them to make notes.

Possible Answers

- *provides employment opportunities for many people.*
- *source of food for human consumption.*
- *Source of income for the state.*
- *Source of medicine.*
- *Offers raw materials for other industries.*
- *Leads to development of infrastructure in the economy.*
- *Widens the tax base*

7. By randomly picking, have 5-6 learners each state one importance of primary sector.
8. Have learners take the assignment (Make a research on the Secondary sector).
9. Ask learners to organize the class and end the lesson.

**Lesson 4:****The Secondary Sector and its importance (40 minutes)**

- ✓ **Instructional Objective:** Through group research either in the school library or Internet, learners will be able to explain correctly the secondary sector.
-  **Materials:** Reference book, Internet, case study, journals on the environment, news papers.
-  **Methodology:** Brainstorm in large group, small group work, presentations.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Environment and Sustainability and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have them brainstorm any secondary sector, examples of industries in the secondary sector within your country. (expected answers: cloth making, food processing, beverage manufacturing, brick making, car manufacturing).
3. Ask learners to suggest the lesson in reference to their answers in step 2. (expected answer: manufacturing sector, product making etc.).
4. Write the lesson title "Meaning of: secondary sector on the chalkboard, and using a 'counting 1,2,3,4,5.....', learners form 5 groups.
5. Have learners in groups do activity 5.5, Learner's Book, page 110.

Activity 5.5, Learner's Book, Page 110

Have learners in their groups do the activity below:

1. *What do you understand by the term secondary sector?*
2. *With specific examples, mention the various types of industries in Rwanda.*
3. *Discuss various raw materials used in production of various products in Rwanda*
4. *Outline the different products that are produced by the different industries in Rwanda.*
5. *What is the importance of the various types of industries to;*
 (a) *The community*
 (b) *The country*

6. Have learners put their work on the wall, have each group from one flip paper on the wall to another as they discuss and add anything they think is missing.
7. After the gallery walk, have a general discussion of the groups work and observations from the gallery walk while harmonizing their findings.





Possible Answers

1. *The secondary sector involves the transformation of raw materials (natural resources) into finished products ready for consumption.*
2. *Argo-pastoral industry, Argo-food processing, The handicraft industry, Manufacturing industry.*
3. *Juice (fruits); Bags (leather); clothes (cotton).*
4. *Cement, Clothes, Juice, steel bars.*
5. *Acts as a source of income to the state.*
 - *Offers market for agricultural products.*
 - *It provides consumer and capital goods.*
 - *Participate in community development programs .*
 - *They produce good that are consumed by the society*
 - *Offers employment opportunities.*

8. By picking randomly, conclude the lesson by asking 4-5 learners to explain correctly the secondary sector and give its importance.
9. Have learners take the assignment (*Make a research on mining and quarrying and the importance of the primary sector*).
10. Ask learners to organize the class and end the lesson.



Lesson 5: The Tertiary sector (40 minutes)

- ✓ **Instructional objective:** Through group research either in the school library or Internet, learners will be able to explain correctly the tertiary sector.
-  **Materials:** Reference book, Internet, case study, journals on the environment, news papers.
-  **Methodology:** Brainstorm in large group, small group work, presentations.
-  **Generic competences:** Critical thinking and communication skills.
-  **Cross cutting issues to be addressed:** Environment and Sustainability and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have them brainstorm any tertiary sector, examples of industries in the tertiary sector within your country. (expected answers: banks, insurance, transport, telecommunications.)
3. Ask learners to suggest the lesson in reference to their answers in step 2. (expected answer: education, hotel and tourism, mobile money etc.).
4. Write the lesson title "Meaning of: tertiary sector on the chalkboard, and using a 'counting 1,2,3,4,5.....', learners form 5 groups.

Activity 5.6, Learner's Book, Page 113

Have learners in their groups do the activity below:

Have learners in their groups do the activity below while writing their findings on a flip paper:

Group 1: Research on Tertiary sector

Group 2: Research on Transport industry

Group 3: Research on Banks

Group 4: Research on Insurance

Group 5: Research on Warehousing

5. Have learners put their work on the wall, have each group from one flip paper on the wall to another as they discuss and add anything they think is missing.
6. After the gallery walk, have a general discussion of the groups work and observations from the gallery walk while harmonizing their findings.

Possible Answers

- a. *Group 1: The tertiary sector involves the provision of services to consumers and businesses.*
- b. *Group 2: Transportation refers to the carrying or commodities or people for a fee from one place to another.*
- c. *Group 3: A bank is a financial company that collects individuals and organizations' savings, keeps them as deposits and gives loans and other services to its customers.*
- d. *Group 4: Insurance is a service that involves giving a defined compensation to a person, an association or an enterprise in case of an unexpected risk-taking place.*
- e. *Group 5: Warehousing involves depositing good in a warehouse for future use.*

7. Have groups share the findings; harmonize their findings for them to make notes.
8. By picking randomly, conclude the lesson by asking 4-5 learners to mention any career field discussed in the lesson.
9. Have learners take the assignment (Make a research on the importance of the tertiary sector).
10. Ask learners to organize the class and end the lesson.



Lesson 5: Importance of Tertiary sector (40 minutes)

- ✓ **Instructional objective:** Through group research either in the school library or internet, learners will be able to explain correctly the importance of tertiary sector.
- Materials:** Reference book, Internet, case study, journals on the environment, news papers.
- Methodology:** Brainstorm in large group, small group work, presentations.
- Generic competences:** Critical thinking and communication skills.
- Cross cutting issues to be addressed:** Environment and Sustainability and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Referring to Activity 5.8, Learner's Book, Page 112, have learners share with a neighbor to identify the benefits of the tertiary sector. Have some pairs share their answers with the whole class.

Possible Answers

- *People get jobs which improves their standards of living.*
- *Leads to development of infra-structure.*

3. Ask learners to suggest the lesson in reference to their answers in step 2
4. Write the lesson title "Importance of the Tertiary sector" on the chalkboard, and using a 'using mingle game, learners form 5 groups.
5. Have learners in their groups, learners discuss the importance of tertiary sector in the economy.
6. Have groups share the findings; harmonize their findings for them to make notes.

Possible Answers

- *Provision of employment*
- *Leads to improved standards of living.*
- *Support to the manufacturing sector*
- *Improves on labour productivity.*
- *Improvement of quality of life.*
- *Development of Infrastructure.*
- *Development of Social Services*
- *Facilitates trade:*

7. By randomly picking, have 5-6 learners each state one importance of primary sector.
8. Have learners take the assignment.

Test skills 5.2, Learner's Book, Page 118

1. Read the paragraph extract below and answer the questions that follow:

Mr. Kamuhanda is a qualified senior doctor at King Faysal Hospital and an entrepreneur who involves himself in a wide variety of activities that generates incomes to him.

He grows a variety of crops such as maize, bananas, cassava, onions, rears fish, chicken, cattle and pigs. He processes the maize that he grows into maize flour(posho), packs it in sacks, brands it and transports it to the market for sale using his delivery van that he rents out to a firm which pays him a monthly rental incomes of 300,000 Frw.

Using the case study above, classify the identified activities into their respective sectors of production that is;

- (a) Primary sector
- (b) Secondary sector
- (d) Tertiary sector

2. Referring to activity 5.2, give other examples of activities that fall under the above sectors of production by filling the table below.

No.	Primary Sector	Secondary Sector	Tertiary Sector

Test skill 5.2 Learner's Book, page 118

1. (a) *Primary sector: grows a variety of crops such as maize, bananas, cassava, onions, rears fish, chicken, cattle and pigs*
- (b) *Secondary sector: processes the maize that he grows into maize flour(posho), packs it in sacks, brands it.*
- (c) *Tertiary sector: transports products to the market for sale.*

2.

No.	Primary sector	Secondary Sector	Tertiary Sector
1.	mining	smelting	sale of jewels
2.	fishing	processing fish	sale of fish products
3.			
4.			

- (a) *Group 2: Food crop farming is the growing of crops mainly for home consumption. Its production is neither intended for industries nor exported but largely consumed by the farmers themselves and the local population.*
- (b) *Group 3: Cash crop farming is the growing of crops mainly for sale. It can be done either locally within the country or for export (outside the country).*
- (c) *Group 4: Plantation farming is the growing of one crop in a wide area of land or water for commercial sale.*
- (d) *Group 5: Forestry plantation is the cultivation and long-term management of trees on marginal agricultural land.*

9. Ask learners to organize the class and end the lesson.

Unit 5 Assessment

1. (a) What do you understand by the term Primary sector.

The primary sector of the economy is that sector of an economy which makes direct use of natural resources. In less developed economies, the primary sector will comprise the biggest part of the economy. It basically involves extraction of raw-materials from nature. The industries engaged in production or extraction of natural resources such as crops, oil, and ores includes agriculture, forestry, fishing and mining for example, metals and coal have to be mined, oil drilled from the ground, rubber tapped from trees, foodstuffs farmed and fish trawled.

(b) Explain the various examples of activities in the primary sector.

- **Subsistence farming:** This refers to the growing of crops mainly for home consumption. Its production is neither intended for industries nor exported but largely consumed by the farmers themselves and the local population.
- **Commercial farming:** This refers to the growing of crops mainly for sale. It can be done either locally within the country or for export (outside the country). For example Rwanda exports coffee, tea, rice etc to other countries. Cash crop farming is usually done in either one of the following ways;
- **Intensive farming.** This is an agricultural production system characterized by a significant use of inputs. It aims at maximizing production through the use of the factors of production such as land and agricultural materials.
- **Extensive farming.** This is an agricultural production system that does not maximize on the productivity of the factors of production like land. Its generally practiced on large scale and is characterized by relatively weak per hectare productivity.
- **Plantation farming:** This the growing of one type of crop using scientific methods (mechanization and application of fertilizers, pesticides and herbicides). It can also be referred to the growing of one crop in a wide area of land or water for commercial sale. The crops grown include cotton, coffee, tea, cotton, cocoa, sugar cane, sisal, oil seeds, oil palms, rubber trees, and fruits. Plantation farming is aimed at increasing production for domestic use and export. Commonly practiced in tropical areas.

Common characteristics of plantation farming

- ✍ **Plantation estates are very large**, covering thousands of hectares and are normally run by huge foreign or local private companies.
- ✍ **Most plantations in Africa were established by colonialists.**
- ✍ **Plantations are labour intensive**, in that they employ a large number of workers. In the case of labour strategies, workers are recruited from neighboring countries, leading to the development of plural societies, that is, societies made up of different ethnic groups.

- ✎ **Plantations are also capital intensive.** Many plantations use a lot of money in their investments. They have their own factories for processing crops. They also have their own infrastructure. For example, light railway lines and roads for the transportation of harvested crops to the factory and the market.
- ✎ **Plantations usually specialize in the production of a single crop.** In other words, they practice what is known as monoculture. In a few cases, two or more different crops are grown.
- ✎ **Crops on plantations are normally intended or grown for export.** Only few countries have agro-based industries which process plantation products.
- ✎ **Many plantations increase their output by buying local produce or by buying the same product from small scale farmers.**
- ✎ Plantation management provides housing, food and medical facilities and at times elementary education to their employees within the plantation.


- **Forestry plantation** is the science of planting and caring for forests and the management of growing of timber. It can also be defined as the cultivation and long-term management of trees on marginal agricultural land.


Plantations are generally even-aged, planted and managed in rows, consist of a single species (sometimes two or three) and cover a large enough area to provide a suitable return on investment.

Many different timber and non-timber products can be grown in a plantation. The type of product that you decide to grow and the characteristics of your site will determine the species, management and rotation of your plantation. As such, it is important to research timber markets and to have an in-depth understanding of your property and climate before you establish your plantation.

- **Fishing and fish breeding (Pisciculture)** refers to an activity that involves the catching of aquatic animals in their natural environment like from (oceans, ponds, lakes, seas). It is practiced by fishermen for leisure or as a profession. There are various fishing techniques and machinery used depending on the species being caught, the environment and the technology used in fishing. Fishing is also an occupation of catching fish for a living.


- ✎ **Pisciculture.** This refers to the rearing of fish in controlled conditions. This type of fish husbandry is practiced in areas that are partially or entirely closed in concrete or plastic pools, lobster pots or giant cages. This is an intensive method of production. The young fish (fingerlings) are obtained from other pools where fish eggs are hatched. They are then fed with granules and harvested once they have attained the desired size.


 **The artisan or inshore (small scale).** This is the most common type of fishing and it is practiced by many people. It uses small sized ships equivalent to 6 to 25 metres, usually with 2 to 5 crew members per ship. The crew members take several hours over a number of days to carry out the fishing exercise.


 **The industrial or deep sea (large scale) fishing.** Fish and other aquatic animals are caught on a large scale. It is mainly carried out using trawlers of 30-50 metres for a period of 10-15 days (mainly on continental plateau and coastal areas) in seas like Mediterranean Sea. Fish is mainly processed at the coast.

- **Livestock farming** is the rearing of animals for food and for other human uses. Livestock farming is practice of keeping animals for use or profit. The word 'Livestock' applies primarily to cattle or dairy cows, chickens, goats, pigs, horses and sheep. Today, even animals like donkeys, mules, rabbits and insects such as bees are being raised as part of livestock farming.

There are different types of farming. Livestock farming (animal husbandry) refers to the activities that aim at multiplying the domestic animals which are reared. Livestock farming is classified in the following ways.

 **Traditional Rearing/intensive farming.** This refers to the rearing of cattle or other animals like goats, sheep, and poultry. Cattle keeping on a large scale are largely practiced in eastern part of Rwanda in the districts of Karangazi and Nyagatare. There is little or no use of practices that improve animals' breeds or increases productivity.

 **Modern rearing.** Modern farming is a practice where the farmer aims at increasing the productivity of animals. This is done by shortening the gestation period of the animal and by reducing the influence of a surrounding environment that may negatively affect production.

 **Apiculture (Bee keeping).** This refers to the bee-keeping activity mainly aimed at producing beehive products. The beekeepers have to provide bees with shelter and take care of their environment then harvest the beehive products like honey and wax.

(c) What is the importance of the primary sector.

- Primary sector provides employment opportunities for many people as they carry-out agricultural activities as their jobs and also employ others.
- It is a source of food for human consumption. Primary sector is a source of food to the people hence improves peoples' standard of living.

- It is a source of income for the state. Government collects taxes from primary sector activities such as farming and rearing.
- It is a source of medicine.
- It offers raw materials for other industries. Manufactured industries use inputs from primary sector such as milk, sugarcane, maize, beans etc.
- Leads to development of infrastructure in the economy. This is meant to connect primary sector to secondary sector through construction of roads, hospitals, schools, etc.
- Widens the tax base, as many people are employed under primary sector. Incomes increase and hence very many people are able to pay tax hence increase revenue for the country.

2. (a) What do you understand by the term Secondary sector?

The secondary sector is where products are transformed from their natural form into finished products. It can be turned into more useful than before that adds more value to a commodity. This is the manufacturing and assembly process.

The secondary sector takes raw materials and converts them into finished products. This sector is concerned with using raw materials from the primary sectors, such as iron and coke and the production of finished goods, such as cars. These manufactured goods can then be sold in the tertiary sector.

(b) Explain the various examples of activities in the Secondary sector.

- ✍ **The handcraft industry.** This is where production or manufacturing is done manually and there is no use of automated machines. This mainly involves making a piece of work produced by hand labour or make something by hand.
- ✍ **Agro pastoral industry:** This industry involves transformation of agricultural raw materials from animals into semi or finished food products. Examples of raw materials from animals usually include milk, meat, hides and skins, horns and many others. These raw materials undergo transformation before brought to the market. Most agro pastoral industries include Inyanga industry and Nyirangarama industry.
- ✍ **Agro-food processing:** These include all industries which transform agricultural products into finished food products. The raw materials that are used are products from plants and fruits that undergo transformation before brought to the market for example; Kinazi Cassava flour.

Agro pastoral and agro food processing includes the meat industry, the fish industry, the fruits and vegetables industry, the fatty crops industry (which produces oil and margarine), the dairy industry (that produces malt, flour, bakery products), the animal food making industry, the breweries (that produce alcoholic and non-alcoholic drinks) and other food industries.

- **Manufacturing industry.** This industry refers to a business engaged in manufacturing some product. However, manufacturing refers to the act of making something (a product) from raw materials. Manufacturing industries include chemical industries, metal fabrications, wood, rubber and plastic industries, industries that make transport equipment, non-metallic mineral products, beverages and drinks, furniture, paper, leather, machines, tobacco, textiles and electrical products. They also include industries that transform into various items and printing and publishing industries.

(c) What is the importance of the Secondary sector?

- Offers employment opportunities. Many people are employed in this sector and jobs are created by setting up industries.
- Acts as source of income to the state. Secondary sector provides the highest source of revenue to the government both direct tax and indirect tax.
- Offers market for agricultural products. Secondary sector buys inputs from agricultural products which are used in the production of finished products.
- It provides consumer and capital goods. Secondary sector provides both consumer goods (finished products ready for consumption) and capital goods (which are used in the production of other goods).
- Participate in community development programs .
- They produce goods that are consumed by the society. This improves on the quality of life of the society.
- Increases a country's foreign exchange. Some manufacturing enterprises produce for both local and international market. This greatly contributes towards.

3. (a) What do you understand by the term Tertiary sector?

The tertiary sector involves the provision of services to consumers and businesses. This sector provides services to the general population and businesses, including retail, sales, transportation and restaurants. Tertiary sector involves provision of services which facilitate primary and secondary sector to take place. The tertiary industry is the segment of the economy that provides services to its consumers; this includes a wide range of businesses such as financial institutions, schools and restaurants. It is also known as the service industry/sector.

(b) Explain the various examples of activities in the Tertiary sector

- **Transportation.** This refers to the carrying of commodities or people for a fee from one place to another. A person may transport goods for himself/herself or transport the goods for someone else for a fee. Road transport is another important mode of transport services in Rwanda as it covers every corner of the country. Other forms of transport services that are used in Rwanda include; Air transport. Examples of transport companies that render transport services in Rwanda include; Volcano, Horizon agencies, Fidele, Rwanda Air.

- **Warehousing.** A warehouse is a store for goods and merchandise. The act of depositing in a warehouse is called warehousing. This is a service provided by a warehouse to help traders keep their goods safe until they reach their final destinations. Warehousing services are considered as an integral part of both inbound and outbound logistics, as goods produced have to be stored in different geographical locations of the country before shipping and dispatch as per demand and order flows received from different destinations.
- **Communication services:** These are composed of telecom and related services and postal services are considered as important component of service sectors. Telecommunication is the fastest mode of communication developed in the country. Telecommunication services include the telephone service, telex service, telegrams, fax services, internet and broad band service, and radio and television. Rwanda telecom service has proved to be an international success story as the sector has been witnessing commendable growth over the past few years. Examples of enterprises in the communication services include: Mtn, Tigo, Airtel.
- **Banking and insurance.** A bank is a financial company that collects individuals and organizations' savings, keeps them as deposits and gives loans and other services to its customers. Insurance is a service that involves giving a defined compensation to a person, an association or an enterprise in case of an unexpected risk-taking place.

(c) What is the importance of the Tertiary sector?

- **Provision of employment.** The service sector employed more than two thirds of the working population and accounted for more than 60 per cent of the gross national product. For the first time in history, investment per office worker now exceeds investment per factory worker. With the continuing trend towards a service economy, a greater proportion of future operations managers will be employed by this sector.
- **Leads to improved standards of living.** A growing service sector is a sign of increased living standards in that it enables consumers to enjoy more leisure based service activities, such as tourism, sport and restaurants.
- **Support to the manufacturing sector:** In addition to the continuing growth of the service sector, the role of services in the manufacturing sector has been increasing. With increasing automation and the use of computers in the design of a product and its manufacturing process, technical and professional staffs will have a greater role in the actual production of the product than will unskilled workers. Thus, in the factory of the future the productive process may be guided by design engineers, computer operators, and production planners.

- **Improves on labour productivity.** The tertiary sector greatly contributes towards improved labour productivity. Better technology and improved labour productivity have enabled a higher output of manufactured goods and agriculture with less labour. This increased productivity has led to increased incomes of workers to spend on services, spare labour to be able to work in the more labour intensive tertiary sector.
- **Improvement of quality of life.** Tertiary sector has a lot of contribution towards human development in our country. Accordingly, tertiary sector has been rendering some valuable services such as , health services, educational facilities, information technology and information technology enabled services , skill development, health tourism, sports, cultural services which are largely responsible for human empowerment and of the people in general.
- **Development of Infrastructure.** The tertiary services sector has also been playing an important role in developing expanding and management of infrastructure with a special emphasis on development of transportation and communication services. In a developing country like Rwanda, the importance of development of infrastructural facilities is quite high.
- **Development of Social Services.** The tertiary sector also plays an important role in the development and expansion of some social services like sports, cultural services etc. Sports promotes physical fitness and develops human personality which also played an important role in national identity, community bonding and international bonding.
- **Facilitates trade:** The services sector is also playing an important role sector in raising the volume of exports in the country. With services like advertising warehousing, transportation, banking act as aids to trade which facilitate the exchange of goods Facilitates the delivery of goods from the place of manufacture to the customers' premises. This is mainly through transport.

4. Identify the different business enterprises under the different sectors of production.

Primary Sector	Secondary Sector	Tertiary Sector
Crop-production	Agro-processing	Communication
Poultry farming	Beverage manufacturing	Transportation
Mining and quarrying	Metal fabrications	Insurance

Extension Activities

1. (a) Discuss some of the challenges facing each sector of production in Rwanda's economy.
(b) Suggest some of the measures of overcoming the challenges in (a) above.
2. Describe the characteristics of each sector of production in Rwanda.

TOPIC AREA: BUSINESS ACTIVITY

SUB-TOPIC AREA: TAXATION CUSTOMS

UNIT 6

Customs Procedures



Key unit competence: To be able to examine the role of Rwandan customs procedures.

Prerequisites of this unit

In this unit, you should refer and link learners to previous learning such as:

- Meaning, roles and characteristics of an entrepreneur
- Work in the society
- Concept of needs, wants, goods and services.
- Financial awareness
- Initiation to accounting
- Factors and indicators of business growth.
- Role, benefit and challenges of an entrepreneur
- Markets
- Role of work and socioeconomic development
- Taxes in Rwanda
- Forms of enterprises

Cross-cutting issues to be addressed

- Financial Education
- Environment and Sustainability
- Gender Education
- Peace and Values
- Standardization culture

Generic competences

- Critical thinking
- Communication skills,
- Research and Problem Solving
- Creativity and Innovation
- Lifelong learning

Vocabulary or key words or concepts

- Customs, customs declaration,
- Rwanda Revenue Authority, Rwanda Standards Board
- Clearing and forwarding agencies
- Consumption entry, informal entry, in-transit entry, mail entry, transportation and exportation entry, ware house entry.

Guidance on introductory activity

Have learners in groups do the introduction activity on page 119 and answer questions that follow. Have groups present their answers to the large group. Encourage other learners to ask questions or give own contributions.

Note: There are no wrong or right responses. This activity is just to have learners have an orientation on what they are likely to cover in the unit.

Possible responses to questions

- a. Traders buy goods from sellers in outside countries, -traders transport goods up to the border –traders declare goods to customs officials –RSB officials check for standards, -trader pays taxes, -goods released to trader, -trader transports goods to his/her business enterprise.
- b. Selling goods to other countries is called Exporting; while buying from other countries is Importing.
- c. Parties involved: Rwanda Police, Warehousing agencies, Rwanda Standards Board, Transport agencies, Banks
- d. Goods invoice, transport invoice, bank slip, certificate of inspection, RSB certificate
- e. – control the flow of goods going in and out of the country –protect domestic market, - control the safety of goods moving in and out of the country, -collect tax revenues to government ...

Attention to Special Educational Needs

Throughout the unit, the teacher should:

- Ensure that limitations that could hinder learning/full participation are addressed.
- Supervise and observe all learners during the lesson.
- Establish a positive and approachable relationship with learners (uses appropriate body language, walking around, making himself/herself available for questions, embracing different types of questions and opinions, modelling respect,...).
- Encourage participation (learners are encouraged to speak and ask questions either by the atmosphere the teacher creates or by the teacher's direct encouragement of learners).
- Teaching/Learning facilities/materials/ are suitable for learning to all learners.

List of lessons

Lesson 1: Meaning of customs and customs declaration, types of customs declaration

Lesson 2: Role of customs procedures

Lesson 3: Necessary documents for declaration of goods at customs

Lesson 4: The process of clearing through customs

Lesson 5: Stakeholders involved in customs

Lesson 6: End unit 6 assessment



Lesson 1:

Meaning of customs and customs declaration, types of customs declarations (40 minutes)

- ✓ **Instructional Objective:** Through using their S.1 and S.2 knowledge and group research either in the school library or internet, learners will be able to explain correctly customs, customs declaration, and describe the types of customs declarations.

Materials: Internet connection, reference books in the library.

Methodology: group discussions, presentations.

Generic competences: Critical thinking and communication skills.

∞ **Cross cutting issues to be addressed:** Financial Education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Meaning of customs and customs declaration, types of customs declarations**” on the chalkboard, and using a ‘counting 1,2,3,4,5……’, learners form 5 groups.
3. Have learners in groups do the following activity.

Activity 6.1, Learner’s Book, Page 122

Using your knowledge of Senior one and two about Sources of finance and Taxes in Rwanda, answer the following questions:

1. What is taxation, tax, tax avoidance and tax evasion?
2. How are taxes collected in Rwanda?
3. Why important for you and businesses to pay taxes?
4. Which government agencies are in charge of collecting taxes?

5. Have groups share their answers to the whole class while harmonizing their answers.

Possible Answers

- (a) Taxation is the practice of collecting taxes (money) from citizens based on their earnings and property.; Tax is a compulsory contribution to state revenue, levied by the government on workers’ income and business profits, or added to the cost of some goods, services, and transactions.; Tax avoidance is the legal usage of the tax regime in a single territory to one’s own advantage to reduce the amount of tax that is payable by means that are within the law.; Tax evasion is an illegal practice where a person, organization or corporation intentionally avoids paying his true tax liability.
- (b) From rented buildings; from workers’ salaries; from exported and imported; from value added to goods and services; from services offered.
- (c) It helps the government a lot in ensuring that it provides facilities and an environment that promote socio-economic development in communities. These include the beautiful road networks across the country, security, hospitals, access to clean water and electricity, among many others.
- (d) Rwanda Revenue Authority (RRA).

Activity 6.2, research, Learner’s Book, Page 122

In groups have learners visit the library or use the internet and make a research on the following:

- (a) Customs
- (b) Customs declaration
- (c) Types of customs declaration:

(i) *Export and import*

(ii) *Temporary importation*

(iii) *Warehousing*

(iv) *Transit.*

Have groups present them as:

Group 1: answers for (a) and (b)

Group 2: answers for (c i)

Group 3: answers for (c ii)

Group 4: answers for (c iii)

Group 5: answers for (c iv)

Encourage other groups to ask questions or contribute on a group's presentation while harmonizing their answers.




Possible Answers

- (a) *Customs: Government agency entrusted with enforcement of laws and regulations to collect and protect import-revenues, and to regulate and document the flow of goods in and out of the country. (BusinessDictionary.com).*
- (b) *Customs declaration: An official document that lists and gives details of goods that are being imported or exported: Imported goods must be accompanied by a customs declaration form.*
- (c)
 - i. *Export declaration: A government document declaring designated goods to be moved or sold out of the country; Import declaration: A government document declaring designated goods to be moved or sold into the country from other countries.*
 - ii. *Temporary importation is the import of a good into another country or territory for a limited period of time. Such goods are generally not subject to tariffs or similar fees, though they must leave the country within a certain period of time.*
 - iii. *Warehouse entry: for the goods stored in a bonded warehouse.*
 - iv. *In-transit entry: for the movement of goods from the port of unloading to the port of destination, under a Customs bond.*

6. By tossing a ball, conclude the lesson by asking 2-3 learners to give the meaning of customs, customs declaration and briefly explain the types of customs declarations.
7. Have learners take the assignment (Make a research on the role of customs procedure).
8. Ask learners to organize the class and end the lesson.



Lesson 2: Role of customs procedures (40 minutes)

- ✓ **Instructional Objective:** Through a research in the library or using the internet and interview with a resourceful person from RRA, learners will be able to describe clearly the role of customs procedures in customs declaration.
-  **Materials:** Resource materials in library, internet connection, resourceful person from RRA.
-  **Methodology:** group research, presentations, field visits and interview.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Financial education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Role of customs procedures**” on the chalkboard, and using a ‘**using mingle game**’, learners form 5 groups.

Activity 6.3, Learner’s Book, Page 124

Have learners in groups visit the library, or using the internet, or resources from RRA, make a research on the following as:

Group 1: Customs procedures

Group 2 and 3: Declaration documents

Group 4: Stakeholders in customs declarations

Group 5: Role of customs declarations

3. Have groups share their answers to the whole class while harmonizing their answers.

Possible Answers

Customs procedure: *The practices used by customs officers to clear goods into a country and levy tariffs. Includes clearance procedures such as documentation and inspection, methods of determining a good’s classification, and methods of assigning its value as the base for an ad valorem tariff.*

Declaration documents: *they are used to declare what goods are been brought in to the nation, as some may have limits or customs excise tax or are banned from entry. The form is also used to calculate tariffs or duty, if any. These may include: Transaction invoices, Transport documents, import license, Packing list, Certificate of origin, Certificate of analysis. Stakeholder in customs declaration: all parties involved in the customs declaration from RRA, Rwanda Police, RSB, warehouses, etc.*

Roles of customs procedures




- *To ensure observance of laws. Laws on taxes, quality standards of goods and services imported or exported are observed by customs authorities.*
- *Trade compliance and facilitation. Customs procedures also facilitate smooth running of trade activities through regulating prices and quantity of exports and imports.*
- *To protect economic interests. Customs procedures also protects economic interest of an economy, through regulating what should be imported and exported depending on the prevailing conditions.*
- *To protect the rights and interest of citizens and businesses. This can be done through discouraging import so as to protect local business from foreign competition and encouraging export.*
- *To ensure observance of revenue collection. Taxes are collected on imports and exports from borders of a country by customs authorities.*

4. By randomly picking, have 5-6 learners briefly explain the role of customs procedures in customs declaration.
5. Have learners take the assignment (Make a research on the Necessary documents for declaring of goods).
6. Ask learners to organize the class and end the lesson .



Lesson 3:

Necessary documents for the declaration of goods at customs (40 minutes)

- ✓ **Instructional Objective:** Through a research in the library or using the Internet and interview with a resourceful person from RRA, learners will be able to describe clearly the documents necessary for the declaration of goods at the customs.
-  **Materials/resources:** Resource materials in library, Internet connection, resourceful person from RRA.
-  **Methodology:** group research, presentations, field visits and interview.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Financial education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Necessary documents for the declaration of goods at customs**” on the chalkboard, and using a ‘**papers written on different color names.....**’, learners form 5 groups.

Activity 6.4 - research, Learner's Book, Page 125

In their groups learners visit the library, using the Internet, or resourceful person from RRA, and make a research on the following documents for the declaration of goods at customs as:

Group 1: Transaction invoices, Assessment Notice, Warehouse handling fees invoice

Group 2: Transport documents, Bill of Lading, Transport invoice.

Group 3: Import license, Goods arrival notice, Goods Exit Note.

Group 4: Packing list, Payment receipt, Phytosanitary certificate.

Group 5: Certificate of origin, Certificate of analysis, Certificate of Fumigation.

3. Have groups share their answers, encourage other learners to make contributions while harmonizing their answers.

Possible responses:

- a. **Transaction invoices:** a non-negotiable commercial document issued by a seller to a buyer.
- b. **Transport documents:** a document which shows information about cargo that is being transported.
- c. **Import license:** An import license is a document issued by a national government authorizing the importation of certain goods into its territory.
- d. **Packing list:** a more detailed version of the commercial invoice but without price information.
- e. **Certificate of origin:** shows that the goods in a particular shipment have been wholly obtained, produced, manufactured or processed in a particular country.
- f. **Certificate of analysis:** a document confirms that specific goods have undergone specified testing with specified results and adhere to product specifications and standards of production.
- g. **Goods arrival notice:** a document sent by a carrier or agent to the consignee to inform about the arrival of the shipment and number of packages, description of goods, their weight, and collection charges (if any).





- h.
- i. **Assessment Notice:** a document issued by a taxing authority specifying the assessed value of a property.
- j. **Bill of Lading:** a transport document for sea freight. A Bill of Lading B/L is issued by the agent of a carrier to a shipper, signed by the captain, agent, or owner of a vessel.
- k. **Certificate of Fumigation:** is the proof that wooden packing materials used in international sea freight shipping e.g. wooden pallets and crates, wood, wool etc. have been fumigated or sterilized prior the international shipment.
- l. **Goods Invoice:** a document sent by a seller to a buyer. It specifies the amount and cost of goods that have been provided by a seller.
- m. **Payment receipt:** a simple document that shows that payment was received in exchange for goods or services.
- n. **Phytosanitary certificate:** a certificate stating that a specific crop was inspected a predetermined number of times and a specified disease was not found; or a certificate based on area surveillance stating that a specific disease, as far as known, does not occur in the area of production.
- o. **Warehouse handling fees invoice:** document given by a warehouseman for items received for storage in his or her warehouse, which serves as evidence of title to the stored goods.

4. Encourage learners to ask questions and make notes from the discussion with the resourceful person.
5. By randomly picking, have 5-6 learners describe clearly the documents necessary for the declaration of goods at the customs.
6. Have learners take the assignment (Make a research on the Necessary documents for declaring of goods).
7. Ask learners to organize the class and end the lesson .



Lesson 3:

The process of clearing through customs (40 minutes)

- ✓ **Instructional Objective:** Through a research in the library or using the Internet and interview with a resourceful person from RRA, learners will be able to describe correctly the process involved in clearing through customs.
-  **Materials/resources:** Resource materials in library, Internet connection, resourceful person from RRA.
-  **Methodology:** group research, presentations, field visits and interview.
-  **Generic competences:** Critical thinking and communication skills.
-  **Cross cutting issues to be addressed:** Financial education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**The process of clearing through customs**” on the chalkboard, and using a ‘**papers written on different color names ...**’, learners form 5 groups.

Activity 6.5 - research, Learner's Book, Page 141

In groups learners visit the library, using the internet, or a resourceful from RRA (could be a staff in charge of tax collection at the sector) and make a research on the process of clearing through customs.

- Have groups share their answers, encourage other learners to make contributions while harmonizing their answers.

Possible Answers

- Obtain notice of arrival of the goods (*avis d'arrivee*).
- Submit goods arrival notice for verification by Rwanda bureau of standards.
- Obtain manifest.
- Submit import document to the clearing agent for tax calculation.
- Pay import tax.
- Obtain an invoice for warehouse handling fees.
- Pay warehouse fees for goods handling.
- Obtain goods exit note.


- By randomly picking, have 5-6 learners briefly describe the steps/process involved in clearing through customs.
- Have learners take the assignment (Make a research on the *Stakeholders involved in customs declarations*).
- Ask learners to organize the class and end the lesson.



Lesson 5:

Stakeholders involved in customs (40 minutes)

- ✓ **Instructional Objective:** Through a research in the library or using the Internet and interview with a resourceful person from RRA, learners will be able to describe correctly the stakeholders involved in customs.

-  **Materials/resources:** Resource materials in library, Internet connection, resourceful person from RRA.

-  **Methodology:** group research, presentations, field visits and interview.

-  **Generic competences:** Critical thinking and communication skills.

-  **Cross cutting issues to be addressed:** Financial education, and Peace and Values.



Steps

- Greet and welcome learners to this entrepreneurship lesson.
- Write the lesson title **"Stakeholders involved in customs"** on the chalkboard, and using a **'papers written on different color names.....'**, learners form 5 groups

Activity 6.6 - research, Learner's Book, page 144

In groups learners visit the library, using the Internet visiting RRA website, or a resourceful from RRA (could be a staff in charge of tax collection at the sector), and make a research on all the stakeholders (agencies, people) involved in customs.

- Have groups share their answers, encourage other learners to make contributions while harmonizing their answers.

Possible Answers

- a. **Rwanda Revenue Authority (RRA):** This is a body concerns with the assessment and collecting taxes on imported and exported commodities at the customs.*
- b. **Bureau of Standards:** This concerns with the quality of commodities being imported or exported. The standards of a commodity are characteristics of a product and different prescription concerning the same products e.g. size, name, labelling color, etc.*
- c. **Clearing and forwarding agencies:** This is a body which is concerned with controlling and imposing taxes on commodities that cross borders of a country.*
- d. **Warehousing, agency, and security bodies:** This agency is concerned with imported commodities. Imported commodities are stored in warehouses on a temporary basis without being subjected to import dues and taxes.*

4. By randomly picking, have 5-6 learners briefly explain the role of customs procedures in customs declaration.
5. Remind learners that in the last lesson/next period they will have an end of unit 6 assessment.
6. Ask learners to organize the class and end the lesson.

Unit 6 Assessment

1. Identify and explain the types of customs declarations in various customs points in Rwanda
 - Consumption entry: for goods to be offered for sale (consumption) in the importing country,
 - Formal entry: that is required to be covered by an entry bond because its aggregate value exceeds a certain amount,
 - Informal entry: that is not required to be covered under an entry bond because its value is less than a certain amount,
 - In-transit entry: for the movement of goods from the port of unloading to the port of destination, under a Customs bond,
 - Mail entry: for goods entering through post office or courier service and below a certain value,
 - Person baggage entry: for goods brought imported as personal baggage,
 - Transportation and exportation entry: for goods passing through a country en-route to another country,
 - Warehouse entry: for the goods stored in a bonded warehouse
 - Export declaration: A government document declaring designated goods to be moved or sold out of the country;
 - Import declaration: A government document declaring designated goods to be moved or sold into the country from other countries
 - Temporary importation is the import of a good into another country or territory for a limited period of time. Such goods are generally not subject to tariffs or similar fees, though they must leave the country within a certain period of time.
2. With examples, explain the role of customs procedures towards the economic development of Rwanda.
 - To ensure observance of laws. Laws on taxes, quality standards of goods and services imported or exported are observed by customs authorities
 - Trade compliance and facilitation. Customs procedures also facilitate smooth running of trade activities through regulating prices and quantity of exports and imports.

- To protect economic interests. Customs procedures also protects economic interest of an economy, through regulating what should be imported and exported depending on the prevailing conditions
- To protect the rights and interest of citizens and businesses. This can be done through discouraging import so as to protect local business from foreign competition and encouraging export.
- To ensure observance of revenue collection. Taxes are collected on imports and exports from borders of a country by customs authorities.

Extension Activities

1. Match the words on the left with corresponding sentences on the right.

1.	Customs	for the goods stored in a bonded warehouse.
3.	Customs declaration	for goods passing through a country en-route to another country.
3.	Consumption entry	for goods entering through post office or courier service and below a certain value.
4.	Formal entry	for the movement of goods from the port of unloading to the port of destination, under a Customs bond.
5.	Informal entry	that is not required to be covered under an entry bond because its value is less than a certain amount.
6.	In-transit entry	that is required to be covered by an entry bond because its aggregate value exceeds a certain amount.
7.	Mail entry	for goods to be offered for sale (consumption) in the importing country.
8.	Transportation and exportation entry	An <u>official document</u> that <u>lists</u> and gives details of goods that are being <u>imported</u> or <u>exported</u> .
9.	Warehouse entry	Government agency entrusted with enforcement of laws and regulations to collect and protect import-revenues, and to regulate and document the flow of goods in and out of the country.

2. Explain briefly the stakeholders involved in customs declarations.

3. Describe the process of clearing through customs.

Extension Activities

1. Assess the role of various stakeholders involved in customs procedures
2. (a) Identify some of the challenges still encountered at customs points
(b) Suggest some of the measures to help people develop a positive attitude towards customs declarations.

TOPIC AREA: BUSINESS GROWTH AND ETHICS

SUB-TOPIC AREA: BUSINESS GROWTH

UNIT 7

Developing a Business Plan



Key unit competence: To be able to develop a business plan for a project.

Prerequisites of this unit

In this unit, you should refer and link learners to previous learning such as:

- Meaning, roles and characteristics of an entrepreneur
- Work in the society
- Concept of needs, wants, goods and services.
- Financial awareness
- Initiation to accounting
- Factors and indicators of business growth.
- Role, benefit and challenges of an entrepreneur
- Setting personal goals
- Initial accounting entries for a business
- Resources and their usage
- Role of work and socioeconomic development

Cross-cutting issues to be addressed

- Financial Education
- Environment and Sustainability
- Gender Education
- Peace and Values
- Standardization culture

Generic competences

- Critical thinking
- Communication skills,
- Research and Problem Solving
- Creativity and Innovation
- Lifelong learning

Vocabulary or key words or concepts

- Plan, business and business plan.
- Executive summary, Business description, Marketing plan, Production plan, Organization plan, Financial plan, Action Plan.
- Start-up costs, Start-up plan, operational costs, cash flow statement.

Guidance on introductory activity

- (a) Before going for a journey, you need to plan.
 - i) Means of transport, how much fare, what facilities needed, documents need, time of travel ...
 - ii) Helps you not get lost, determine money required for the journey, not to miss your means of transport, be well prepared ...
- (b) i) Planning for a journey relates to planning for a business in that: - both involve planning for money required, -determining activities to be perform, -time to perform the activities, keep on track ...
 - ii) business name, location, product/services, owners, amount needed, what to spend on, my customers, ...

Attention to Special Educational Needs

Throughout the unit, the teacher should:

- Ensure that limitations that could hinder learning/full participation are addressed
- Supervise and observe all learners during the lesson
- Establish a positive and approachable relationship with learners (uses appropriate body language, walking around, making himself/herself available for questions, embracing different types of questions and opinions, modelling respect,...)
- Encourage participation (learners are encouraged to speak and ask questions either by the atmosphere the teacher creates or by the teacher's direct encouragement of learners).
- Teaching/Learning facilities/materials/ are suitable for learning to all learners.

List of lessons

Lesson 1: Meaning of a plan, a business and a business plan

Lesson 2: Purpose of a business plan

Lesson 3: User of a business plan

Lesson 4: Elements of a business plan

Lesson 5: The Executive Summary of a business plan

Lesson 6: The marketing plan of a business plan

Lesson 7: The organizational plan of a business plan

Lesson 8: The start-up plan/budget of a business plan

Lesson 9: The business operations and cost plans of a business

Lesson 10: The Cash flow statement

Lesson 11: The Action plan of a business plan


Lesson 12: End unit 7 assessment





Lesson 1:

Meaning of a plan, a business and a business plan (40 minutes)

- ✓ **Instructional Objective:** Through group discussions on scenarios, learners will be able to explain correctly the meaning of a plan, a business and a business plan.

 **Materials:** Flip papers.

 **Methodology:** group discussions, presentations.

 **Generic competences:** Critical thinking and communication skills.

∞ **Cross cutting issues to be addressed:** Financial Education, and Environment and sustainability.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Meaning of a plan, a business and a business plan**” on the chalkboard, and using a ‘**counting 1,2,3,4,5.....**’, learners form 5 groups.

Activity 7.1 - Group work, Learner’s Book, Page 150

Have learners in groups do the following activity:

1. *Imagine your S.3 results are out and you performed very well being the best in your school. Your parents tell you they will support you to celebrate the success. Write down all the activities you will do for you to have a successful party.*
2. *Imagine you want to start a small business in your community after school. List what you will do for you to start and operate your business successfully.*
3. *From (1) and (2), how do we call the process involved in writing or listing down the activities for a successful party or business?*
4. *What do think is:*
 - a. *A plan*
 - b. *Planning*
 - c. *A business plan*
 - d. *Business planning*

5. Have groups share their answers to the whole class while harmonizing their answers as:

Group 1: answers for (a)

Group 2: answers for (b)

Group 3: answers for (c)

Group 4: answers for (d) i and ii

Group 5: answers for (d) iii and iv




Possible Answers

1. *Activities for a successful party include:*
 - *looking for a place for the party*
 - *thinking of who to invite*
 - *deciding on what dress to where?*
 - *calculating how much will the party cost? etc.*

2. *What to do to start and operate a business successfully.*
 - *finding a good business idea*
 - *looking for a good place for the business*
 - *looking for workers*
 - *looking for source of materials*
 - *determining how much the business will cost*
 - *finding the source of funds, etc.*
3. *the process is called planning*
4. (a) *Plan: a written document describing the objectives, aims and procedure of carrying out an activity or project.*
 (b) *Business: any activity carried out with the intention of making an economic gain or profit.*
 (c) *Business plan: a written document describing in details the objectives, goals and procedures of implementing or carrying out a business.*
5. *By tossing a ball, conclude the lesson by asking to explain the meaning of plan, business and business planning.*
6. *Have learners take the assignment (Make a research on the purpose of a business plan).*
7. *Ask learners to organize the class and end the lesson.*



Lesson 2: Purpose of a business plan (40 minutes)

- ✓ **Instructional Objective:** Through interviewing a resourceful person, learners will be able to describe correctly the Purpose of a business plan to an entrepreneur or business.
-  **Materials:** resourceful person (entrepreneur, school head teacher, school accountant).
-  **Methodology:** brainstorm, field visits and interviews.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Financial education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.

Review Activity

Have learners analyze the following statement and then answer the question that follow: "Before going for a journey, you need to plan" Why is it important? Use a brainstorm.

Possible Answers

- *Helps to know how much it costs.*
- *Helps to know what the journey requires in terms of materials.*
- *To determine the means of transport.*
- *To determine how long it will take you.*
- *To determine when to start the journey.*
- *To avoid going where you don't know, etc.*

- Write the lesson title “Purpose of a business plan” on the chalkboard, and using a ‘**using mingle game**, learners form 5 groups.

Activity 7.2 - Learner’s Book, Page 151

Invite an entrepreneur/school head teacher/school accountant, or organize a visit to an entrepreneur and have him/her share with learners the purpose of a business a plan to an entrepreneur or business.

Encourage learners to ask questions and make notes.




Possible Answers

- A Business Plan helps you as an entrepreneur to:
 - decide if you should start your business or not.
 - organize your ideas so that you will start and run your business in the best way.
 - present your business idea to a lending institution such as a bank to get a loan for your business.
 - clarify the direction of the business.
 - ensure the efficient use of resources.
 - provide a way of measuring progress.
 - support effective decision making.
- A good business plan is important to attract investors and funders into your business.
- A business plan provides an overview of all aspects of the business.
- A business plan helps the entrepreneur to set up milestones and targets and also to evaluate the performance of the business.
- A business plan can help an entrepreneur to secure additional funding.
- A good business plan will help the entrepreneur attract partners, etc.

- By randomly picking, have 5-6 learners briefly describe the purpose of a business plan to an entrepreneur or business.
- Have learners take the assignment (*Make a research on the Users of a business plan*)
- Ask learners to organize the class and end the lesson.



Lesson 3: Users of a business plan (40 minutes)

- ✓ **Instructional Objective:** Through a research in the library or using the Internet and interview with a resourceful person such as an entrepreneur, an investor or a bank manager, learners will be able to describe clearly the Users of a business plan.
-  **Materials/resources:** Resource materials in library, Internet connection, resourceful person.
-  **Methodology:** group research, presentations, field visits and interview.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Financial education, and Peace and Values.



Steps

- Greet and welcome learners to this entrepreneurship lesson.
- Write the lesson title “**Users of a business plan**” on the chalkboard, and using a ‘**papers written on different color names ...**, learners form 4 groups.

Activity 7.3 - research, Learner's Book, Page 152

Have learners in groups make a research either in the school library, on internet, or from a resourceful person in/near the school and explain how preparing a business plan will benefit the following:

Group 1: the entrepreneur

Group 2: Financiers

Group 3: Your workers

Group 4: The government

3. Have groups share their answers, encourage other learners to make contributions while harmonizing their answers.

Possible Answers

Entrepreneur

- *A business plan guides the entrepreneur to plan for the business by providing a timetable of activities to be done by the business which helps an entrepreneur to mobilize and coordinate resources.*
- *It defines the goals and objectives of the business which helps the entrepreneur to constantly monitor the progress of the business by comparing what is being done with objectives laid down.*
- *The business plan helps an entrepreneur to identify the sources of funding for the business.*
- *A business plan encourages the entrepreneur to focus on planned activities and avoid making unplanned activities and expenditures that are not planned for.*
- *It helps the entrepreneur to plan for future expansion of the business.*
- *It lays down the marketing strategies that are very crucial in promoting sales.*
- *It sets production targets which help the entrepreneur to know the specific resources necessary to achieve the set targets.*
- *A well-made business plan helps the entrepreneur to get financiers and investors to finance and buy shares respectively.*
- *It helps the entrepreneur to decide whether or not to continue with the business identified.*
- *A good business plan can be used by the entrepreneur as a strategy for motivating employees.*
- *A business plan forms a basis for sound decision making by the entrepreneur.*

Financiers

- *It helps financiers to decide whether or not to extend credit or a loan to the business.*
- *A business plan will help investors decide whether to invest in the business or not*
- *Usually the financial institutions are also interested in the business e.g. they want to know if the business will generate sufficient cash with which to repay the loan.*

Employees (your workers)

- *A business plan helps employees to know their expected performance targets and the resources they will have in order to meet the set targets.*
- *It provides employees with information about where the business is going and their role in it.*

- *It also shows them the future of the business and therefore their prospects for continued employment.*
- *A business plan helps employees to know the vision and mission and so know where the business is headed to. This gives them focus and guidance.*
- *The organizational plan helps determine tasks and responsibilities of each of the workers and so help reduce conflict.*

The government

- *It helps the government to assess the viability of a business to determine specific incentives like subsidies, tax exemptions and credit guarantees that the government may offer.*
- *It helps the government to plan for infrastructure and other services that it may want to set up.*
- *It may guide the government in guaranteeing loans from international organizations like IMF and World Bank required by the entrepreneur.*

4. By randomly picking, have 8 learners describe clearly the Users of a business plan.
5. Have learners take the assignment (Make a research on the Elements of a business plan).
6. Ask learners to organize the class and end the lesson.





Lesson 4: Elements of a business plan (40 minutes)

- ✓ **Instructional Objective:** Through a research in the library or using the Internet and interview with a resourceful person such as an entrepreneur, an investor or a bank manager, learners will be able to describe correctly the Elements of a business plan.

 **Materials/resources:** Resource materials in library, Internet connection, resourceful person.

 **Methodology:** group research, presentations, field visits and interview.

 **Generic competences:** Critical thinking and communication skills.

 **Cross cutting issues to be addressed:** Financial education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Elements of a business plan**” on the chalkboard, and using a ‘**papers written on different color names.....**’, learners form 5 groups.

Review Activity 7.4, Learner’s Book, Page 154

From activity 7.1 and 7.2 of preparing for your party and business, what elements or parts would make up your business plan?

Possible Answers

- *Title*
- *Main activities*
- *Responsibilities*
- *Source of finance, etc.*

3. In groups learners visit the library, using the Internet, or resourceful person from/near your school and make a research on the elements of the business plan.
4. Have groups share their answers, encourage other learners to make contributions while harmonizing their answers.

Possible Answers

1. *Executive Summary: this is a brief overview of the entire business plan in one or two pages.*
2. *General description of the Business: this gives a general view and understanding of the nature of business you are operating or planning to do.*
3. *Vision mission statement, goals and objectives.*
4. *Marketing plan: This explains the general marketing strategy of the business.*
5. *Production plan: This shows how the business plans to produce or acquire the goods or services it plans to sell to its customers.*
6. *Organization plan: This is the part of a business plan that shows how the business will be organized in order for it to produce the planned products and serve its target customers.*
7. *Financial plan: This part of the business plan shows the money that is required to start and operate the business and where it will come from.*
8. *Action plan: This is the part of the business plan that shows how the entrepreneur will go about starting his or her business or implementing the business plan.*

5. By randomly picking, have 8 learners briefly describe the elements of a business plan.
6. Have learners take the assignment (Make a research on how to prepare the various elements of the business plan).
7. Ask learners to organize the class and end the lesson.



Lesson 5:

The executive summary of a business plan (40 minutes)

- ✓ **Instructional Objective:** By using a template, learners will be able to design an executive summary for their own businesses.



Materials/resources: Executive summary template.



Methodology: group work, presentations, gallery walk.



Generic competences: Critical thinking and communication skills.



Cross cutting issues to be addressed: Financial education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**The executive summary of a business plan**” on the chalkboard, and using a ‘**papers written on different color names.....**’, learners form 5 groups.

3. **Activity 7.5: Preparing an executive summary.** Provide each group with a business executive summary template, go through each part together as they fill their templates with own business information on a flip paper.

Executive Summary

This is the first paragraph of your executive summary should generally include your business’s name, its location, what product or service you sell, and the purpose of your plan.

Name of business

.....

Legal form

.....
.....
.....
.....

Contact address

Tel
E-mail

Type of business

.....

%Manufacturer %Service provider %Wholesaler %Retailer

Brief description of the business idea

.....

Products or services

.....
.....
.....
.....

Customers

.....
.....
.....
.....

Owner(s)

(Name, Address, Qualification, Function in the business, Relevant experience)

.....

.....

.....

.....

.....

Number of jobs to be created

.....

.....

.....

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.....

.....

Start-up capital

Investment

Working capital

Total

Source of capital

Own savings

Partner

Family loan

Bank loan

- 4. Have learners hung their flip papers on the wall, and using a gallery walk groups move around observing other groups’ work. Encourage groups to ask questions and harmonize their answers.
- 5. By randomly picking, have 8 learners briefly mention the elements of an executive summary of a business plan.
- 6. Have learners take the assignment (Make a research on how to prepare a marketing plan of the business plan).
- 7. Ask learners to organize the class and end the lesson.



Lesson 6:

The marketing plan of a business plan (40 minutes)

- ✓ **Instructional Objective:** By using a template, learners will be able to design a marketing plan for their own businesses.

 **Materials/resources:** Marketing plan template.

 **Methodology:** group work, presentations, gallery walk.

 **Generic competences:** Critical thinking and communication skills.

∞ **Cross cutting issues to be addressed:** Financial education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**The marketing plan of a business plan**” on the chalkboard, and using have learners remain in their previous 5 groups.
3. **Activity 7.6: Preparing a marketing plan.** Provide each group with a business marketing plan template, go through each part together as they fill their templates with own business information on a flip paper.

When thinking of business, you have to plan in detail how you are going to market your products or services. Marketing is everything you do to find out who your customers are and what they need and want. In your marketing plan, you are required to write down the details of what products or services you are going to sell, what prices you are going to charge where your business is going to be located and how you are going to promote your products or services and mobilize the potential customers.

a. Business Idea and Market

Businesses in any economic sector are based on an idea. It is a business idea about what products or services you are going to provide; where and how you are going to sell and who you are going to sell to.

Description of the business ideas, for example, the business idea, for example, (identify needs, who are the customers, type of products or services to satisfy the needs, how to reach the customers, etc.)

.....

.....

.....

b. Do Market Research

Starting from your business idea you must now learn more about your customers and competitors through market research. From experience and from developing your business idea you know quite a lot about your market. But the more you know the better it is so you probably need to find out more from other sources.

Here are some examples of how you can find out more about your customers and competitors:

- **Talk** to potential customers, ask them, for example:
 - ✍ What products or services they want to buy
 - ✍ What quality they expect from those products or services
 - ✍ What they think about your competitors
- **Study** your competitors' businesses. Find out
 - ✍ What type of products or services they provide
 - ✍ What prices they charge
 - ✍ How they attract customers to buy
- **Ask** suppliers and business friends
 - ✍ - What they think about your business idea
 - ✍ - What they think about your competitor's products or services.
- **Description of the market** (e.g. geographical area, town, type of customers, size of total market, description of competitors, market share for the new business, etc.)

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c. Marketing Plan Product

Detailed description of the product or product range or service.

Product/service	Product/service (1)	Product/service (2)
Denomination		
Specification (e.g. size, color, quality)		
Packaging		
After sales services		

d. Marketing Plan Price

Product/service	Product/service (1)	Product/service (2)
How much are customers willing to pay?	Highest; Average; Lowest	Highest; Average; Lowest
Competitors' price	Highest; Average; Lowest	Highest; Average; Lowest
My price		
Reasons for setting my Price		
Margin for discount?	Yes (?.....%) No	Yes (?.....%) No

e. Marketing Plan Place

Location of the business

Description of the planned location for the business

.....

.....

.....

.....

Reason for choosing this location

.....

.....

.....

.....

Reaching the customers by selling to

% Individuals % Retailers % Wholesalers % Others

Reason for choosing this way of distribution

.....

.....

.....

.....

f. Marketing Plan Promotion

Start-up promotion

Description of the planned actions to inform customers about the opening of the new business (e.g. printed information, brochures, posters, newspaper articles, radio advertisements, opening ceremony, etc. Also, make inquiries about the costs for the different types of promotion).

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- 4. Have learners hung their flip papers on the wall, and using a gallery walk groups move around observing other groups’ work. Encourage groups to ask questions and harmonize their answers.
- 5. By randomly picking, have 8 learners briefly mention the elements of a marketing plan of a business plan.
- 6. Have learners take the assignment (Make a research on how to prepare an organizational plan of the business plan).
- 7. Ask learners to organize the class and end the lesson.



Lesson 7: The organizational plan of a business plan (40 minutes)

- ✓ Instructional Objective: By using a template, learners will be able to design an organizational plan for their own businesses.
-  **Materials/resources:** Organizational plan template.
-  **Methodology:** group work, presentations, gallery walk.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Financial education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**The organizational plan of a business plan**” on the chalkboard, and using have learners remain in their previous 5 groups.
3. **Activity 7.7: Preparing an organizational plan.** Provide each group with a business organizational plan template, go through each part together as they fill their templates with own business information on a flip paper

Organization and Staff

You need to think about who is going to perform which task in your business.

What skills and experiences are needed to produce your products or provide your services?

Do you have to hire any employees?

Organization of the business

Staff requirements

	Position	Tasks, Responsibilities and Qualifications
1.
2.
3.
4.
5.

Planned organization chart (the teacher should guide learners on sketching the chart)

(Sketch of planned shop, office or workshop)

Staff costs

	Position	Qualifications	Salary per month	Social security	Total staff cost
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					

Organization of business premises (the teacher should guide learners on sketching the chart).

(Sketch of planned shop, office or workshop)


- 4. Have learners hung their flip papers on the wall, and using a gallery walk groups move around observing other groups’ work. Encourage groups to ask questions and harmonize their answers.
- 5. By randomly picking, have 8 learners briefly mention the elements of an organizational plan of a business plan.
- 6. Have learners take the assignment (Make a research on how to prepare a startup plan of the business plan).
- 7. Ask learners to organize the class and end the lesson.



Lesson 8:

The Startup plan/budget of a business plan (40 minutes)

- ✓ **Instructional Objective:** By using a template, learners will be able to design a Startup plan/budgets for their own businesses.

 **Materials/resources:** Startup plan/budget template.

 **Methodology:** group work, presentations, gallery walk.

 **Generic competences:** Critical thinking and communication skills.

∞ **Cross cutting issues to be addressed:** Financial education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**The Startup plan/budget of a business plan**” on the chalkboard, and using have learners remain in their previous 5 groups.
3. Provide each group with the startup plan/budget of a business template, go through each part together as they fill their templates with own business information on a flip paper.

Start-Up Capital

Start-up capital is the amount of money you need to start your business. You need money for equipment, materials, rent, wages, etc.

Estimation of start-up capital		Amount
INVESTMENT		
Land		
Building		
Equipment		
Miscellaneous		
Total Investment		
WORKING CAPITAL		
___ months of staff costs		
___ months of operational costs		
Total working capital		
TOTAL START-UP CAPITAL		

Specification of investment items	
Investment item	Prize
Land	Surface
Building	Surface
Equipment Tools	Type, technical specification
Transport	
Miscellaneous	
TOTAL ACQUISITION COSTS	

Sources of funding




Type	Source	Conditions (duration/interest)	Amount
Equity capital	% Own savings		
	% Partner		
Loan 1	% Family		
	% Friends		
	% Money lender		
Loan 2	% Credit cooperative		
	% Government scheme		
	% Bank loan		
TOTAL FUNDING			

8. Have learners hung their flip papers on the wall, and using a gallery walk groups move around observing other groups' work. Encourage groups to ask questions and harmonize their answers.
9. By randomly picking, have 8 learners briefly mention the elements of a Startup plan of a business plan.
10. Have learners take the assignment (Make a research on how to prepare a business operations and cost plans).
11. Ask learners to organize the class and end the lesson.



Lesson 9:

The business operations and cost plans of a business (40 minutes)

- ✓ **Instructional Objective:** By using a template, learners will be able to design a business operations and cost plans for their own businesses.
-  **Materials/resources:** business operations and cost plans template.
-  **Methodology:** group work, presentations, gallery walk.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Financial education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title "The business operations and cost plans" on the chalkboard, and using have learners remain in their previous 5 groups.
3. Provide each group with the startup plan of a business operations and cost plan template, go through each part together as they fill their templates with own business information on a flip paper.

Business Operation and Costs

To be able to set your prices and make financial plans, you need to calculate the costs of your products or services.

Monthly Sales Plan

All products, product range or services.

Month		1	2	3	4	5	6	7	8	9	10	11	12
Product 1	Price												
	Quantity												
	Turnover												
Product 2	Price												
	Quantity												
	Turnover												
Product 3	Price												
	Quantity												
	Turnover												
Product n	Price												
	Quantity												
	Turnover												
All products	Turnover												




Monthly Operational Cost Plan (this should be based on the monthly sales plan)

Month		1	2	3	4	5	6	7	8	9	10	11	12
Product 1	Quantity												
Materials	All costs												
Product 2	Quantity												
Materials	All costs												
Product 3	Quantity												
Materials	All costs												
Product n	Quantity												
Materials	All costs												
Materials	Total costs												
+ Staff	Total costs												
+ Others	Total costs												
= Operation	Total costs												
+ Capital cost	Interest												
	Depreciation												
=	Total costs												

4. Have learners hung their flip papers on the wall, and using a gallery walk groups move around observing other groups' work. Encourage groups to ask questions and harmonize their answers.
5. By randomly picking, have 8 learners briefly mention the elements of a business operations and cost plans.
6. Have learners take the assignment (Make a research on how to prepare a Financial plan of a business).
7. Ask learners to organize the class and end the lesson.



Lesson 10: The Cash flow statement (40 minutes)

- ✓ **Instructional Objective:** By using a template, learners will be able to design a cash flow statement for their own businesses.
-  **Materials/resources:** cash flow statement template.
-  **Methodology:** group work, presentations, gallery walk.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Financial education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title "The cash flow statement" on the chalkboard, and using have learners remain in their previous 5 groups.
3. Provide each group with cash flow statement template. Remind learners that cash flow statement records cash in (revenues) and cash out (expenses/costs). Go through ABC food processing company projected cash flow statement together while answering any questions they have.
4. Using their start up plan/budget developed in lesson 8; monthly sales plans and monthly operations cost plans developed in lesson 9, have learners in groups write projected cash flow statements for their own businesses using the template provided on a flip paper.

Cash flow statement

The part of the financial plan which shows where revenues or incomes will come from and on what it will be spent on.

Cash Flow Plan

Monthly Cash Flow Plan

Month	Pre- operation	1	2	3	4	5	6	7	8	9	10	11	12
Cash beginning of the month													
+ Equity													
+ Loans													
+ Sales													
+ Any other													
I: Total cash in													
+ Investment													
Operational cost													
Interest													
Any other													
II: Total cash out													
I – II Cash at the end of the month													

- Have learners hung their flip papers on the wall, and using a gallery walk groups move around observing other groups' work. Encourage groups to ask questions and harmonize their answers.
- By randomly picking, have 8 learners briefly mention the elements of a cash flow plan.
- Have learners take the assignment (Make a research on how to prepare an Action plan of a business).
- Ask learners to organize the class and end the lesson.



Lesson 11: The Action Plan of a business (40 minutes)

- ✓ **Instructional Objective:** By using a template, learners will be able to design an Action Plan for their own businesses.

 **Materials/resources:** Action Plan template.

 **Methodology:** group work, presentations, gallery walk.

 **Generic competences:** Critical thinking and communication skills.

 **Cross cutting issues to be addressed:** Financial education, and Peace and Values.



Steps

- Greet and welcome learners to this entrepreneurship lesson.
- Write the lesson title "The Action Plan" on the chalkboard, and using have learners remain in their previous 5 groups.
- Provide learners with an action plan template and have them develop action plans for own business using the template provided below on a flip paper.

An Action Plan

An action plan is like an agenda, where you write down what you plan to do by when and how. An action plan helps you to organize your thoughts and to structure your planned activities in a logical and effective manner. With the help of an action plan, you avoid doing things twice and make the best out of your time.

An action plan, furthermore, helps you to control at any point in time if you are on track towards starting your own business.

An action plan, finally, helps to avoid a lot of confusion among group members planning to start a business activity. If every group member has a written plan of what he or she is expected to do, and can expect other group members to do, cooperation of all parties in the implementation process tends to be more effective.

Action plan

Activity	Time line											
	J	F	M	A	M	J	J	A	S	O	N	D

- Have learners hung their flip papers on the wall, and using a gallery walk groups move around observing other groups' work. Encourage groups to ask questions and harmonize their answers.
- By randomly picking, have 8 learners briefly mention the elements of an Action plan.
- Remind learners that in the next lesson they will have an end of unit 7 assessment.
- Ask learners to organize the class and end the lesson.

Unit 1 Assessment

Analyze the case study of Busonga Paper Tech who have developed a business idea in waste paper recycling and processing of stationery.

BUSONGA PAPER TECH

Adapted by Royal Business Consult Trust, Harare Zimbabwe; International Labour rganization

Brief Background

Waste management in the city of Monasa had deteriorated in 2004. The local authorities were running out of space and resources to manage waste. In some parts of the city waste was remaining uncollected for many months. This was creating a health hazard for the local community who themselves were not sure of how to dispose of waste or recycle it.

In realization of the plight in the city of Monasa, a local environmental organization called Health Care started training the local households on the management of waste including some of the ways to reuse waste material that is recyclable. Busonga village community decided to register a Trust called Busonga Environment Trust.

The Trust was encouraging the community to be part of the clean-up including planting trees around to rehabilitate the surroundings. However, after encouraging the community to clean up and collect litter, there was a problem of how to dispose of the litter. This motivated a group of six men and women to form a Community Based Enterprise to recycle Waste. Considering the different types of recyclable waste that was available in the local households and the local industrial site, which included, paper, plastic, bone and cloth, the group chose to focus on paper.

Help Busonga Environment develop a business plan by:

- a. Preparing a brief description of the waste being recycled*
- b. Preparing a marketing plan*
- c. Designing the legal form of business*
- d. Identifying and assigning tasks*
- e. Preparing a costing plan for the products and services*
- f. Calculating the required start-up capital*
- g. Preparing a financial plan*
- h. Preparing the action plan*

Possible Answers

a) Preparing a brief description of the waste being recycled.

Business Idea

*Name of Business: **Busonga** Paper Tech*

The business is going to Produce the following product or products.

- ✍ Produce special paper and use it to make CD boxes,*
- ✍ Gift boxes, and folders,*
- ✍ picture frames,*
- ✍ photo albums and diaries.*

The customers will be:

- ✍ The local community households,*
- ✍ gift shops,*
- ✍ stationery shops,*
- ✍ workshop organizers and tourists*

The business will sell in the following way:

- ✍ The products will be produced per order and delivered to the customers.*
- ✍ A few products will be made for individual customers who will buy from the production site.*

The business will satisfy the following needs of the customers:

- ✍ Communities will enjoy a cleaner environment;*
- ✍ households need special products for decorating their houses,*
- ✍ tourists need special products for souvenirs,*
- ✍ gift shops and stationery shops need products for resell to their customers.*

b) Preparing a marketing plan

(i) Market Research			
1	2	3	4
Products	Customers	Needs and preferences of customers.	Competitors
Conference Folders	NGOs, Development agencies, Government Hotels	They need the folders to be personalized to include logos and company address. The products are usually bought in bulk.	Marvo company which produces files that can be used instead of folders, other printing and stationary suppliers, imported products from Dubai and South Africa.
Gift boxes, picture frames and CD boxes, diaries	Individuals	Want a utility product that is decorative in nature. Picture frames must be easy to hang on the wall.	Individual carpenters in the locality, down town Chinese shops with imports
	Gift shops and stationery shops,	A decorative product for the middle-class person. Artistic designs and variety of options for sizes	Cooper products, wood products and cloth products from local manufacturers. However, competitors have high prices and do not make products to customer specifications.

(ii) Marketing Plan		
(a) Product		
	<i>Range of Products</i>	
	Folders and diaries	Gift boxes
Quality	Special paper with organic colours from leaves, grass and tree barks.	Firm surface and special paper from elephant dung
Colour	Combination of White, Brown and company logo colours	Cream and brown
Size	To fit A 4 size paper and A 5 size paper for the diaries	Two sizes: <ul style="list-style-type: none"> • 20cm x 5 cm x 10 cm • Cube 10cm x 10cm x 10cm
Packaging	Plastic and khaki cover wrap to keep clean	Plastic wrap and small boxes
(b) Price		
	<i>Range of Products</i>	
	Folders and diaries	Gift boxes
Cost	t.b.c*	t.b.c*
How much customers are willing to pay.	1,500,000	450, 000

Competitor's Price	1,300,000	500, 000
Price	t.b.c*	t.b.c*
Reasons for setting this price	t.b.c*	t.b.c*
Discounts will be given to the following customers	5% Discount will be given to bulk orders of more than 100 units	No discounts to be offered
Reason for giving discounts	To encourage bulk orders and provide incentive for cooperate clients.	N/A
Credit will be given to the following customers.	7 days' payment after date of delivery.	No credit offered
Reason for giving credit	To make it convenient for the companies to pay for goods received.	N/A

(c) Place

Location:

The business will be located at one of the members' house, which has a large back yard as well as an open space behind which can be used without formal approval. The business will erect a shade for housing the equipment for processing. The business will approach the local authority. and request a piece of land to store their waste collected from the different sources.

The location is chosen for the following reason:

- The place is near the households, which collect and separate waste and it is near the industries that produce substantial amount of paper waste.
- There is sufficient space to store the collected waste that will meet the production needs of the business.
- The premises have access to water as well as electricity.
- They also considered that renting was cheaper than building or buying their own premises.
- Since they did not have a lot of money to invest in the business.

(d) Promotion

i. Advertising

<i>Type of advertising</i>	<i>Details</i>	<i>Costs</i>
Sign posts	10 wooden signs	2,000,000
Samples	2 Folders	500,000
	2 Diaries	400,000
	2 Gift boxes	200,000
Promotional	Meeting with local leaders to get their support	1,000,000

ii. Sales Promotion

<i>Type of Publicity</i>	<i>Details</i>	<i>Cost</i>
Word of mouth	Door to Door visits to potential customers.	

Clean environment School competition	The group would launch a clean environment school promotion where the school with the cleanest environment will receive books and equipment.	1,000,000 prizes will be donated by other businesses
--------------------------------------	--	--

c) Designing the legal form of business

<p>Form No. C.R. 21</p> <p style="text-align: center;">The Companies Act (Chapter 24:03)</p> <p style="text-align: center;">Application for Search as to Availability of Name</p> <p>To:</p> <p>The chief Registrar of Companies, Rwanda Development Board P. O. Box 177 Kigali</p> <p>I/We _____</p> <p>Of _____</p> <p>Hereby make application for a search to be conducted as to the availability of the following name Busonga Paper Tech.</p> <p>Presented for filing by _____</p> <p>In regard to this application the following information is submitted:</p> <ol style="list-style-type: none"> 1. The dominant business or object of the company will be/is to produce special paper and use it to make CD boxes, Gift boxes, and folders, picture frames, photo albums and diaries 2. The names and addresses of persons connected with the company as directors/ Members are: _____ _____ 3. The company will be operating from one of the members' house. 4. The company will be/is a subsidiary of a foreign company namely. _____ 5. The reasons for the proposed change of name are: _____ <p>The fee of 15 000 FRW includes reservation of the name for a period of one month.</p> <p>Signed _____</p> <p>This 14 day of, March, 2017</p> <p>Notes:</p>

d) Identifying and assigning tasks

STAFF			
Tasks of group members			
Tasks	Required skills and experience	Performed by	Pay (Per month)
Folder designing, cutting patterns, marketing and selling	<ul style="list-style-type: none"> Designing experience and stationery experience. Marketing and sales management. 	Ms. Mutesi	Rwf. 100,000
Gluing and placing designs	<ul style="list-style-type: none"> Stationary production. experience 	Mr. Sibomana	Rwf. 100,000
Finishing, quality control and maintenance of records	<ul style="list-style-type: none"> Stationery production. experience, quality control and business management skills 	Mrs. Mutoni	Rwf. 100,000

e) Preparing a costing plan for the products and services

i. Direct material costs for producing a conference folder

Product: Conference Folder			
Direct Material Costs per Item			
1	2	3	4
Raw Material	Buying Costs	Quantity Per Folder	Costs Per Item
	x	=	
Cost of paper	50,000/ sheet	2 sheets	100,000
Chipboard	600,000/sq. m	0,5 sq. m	300,000
Decorations	30,000/ packet	2 packets	60,000
Total			460,000
			FRW 460,000
			Direct materials cost per item

ii. Direct labour costs per hour

Labour Costs Form

			DIRECT LABOUR COSTS		INDIRECT LABOUR COSTS	
1	2	3	4	5	6	7
Group Member	Total Working hours per month	Total Monthly pay	Hours in production per month	Pay for time in production	Hours not in production per month	Pay for time not in Production
Mrs. Mutesi	160	100,000	80	50,000	80	50,000
Mr. Sibomana	160	100,000	80	50,000	80	50,000
Mrs. Mutoni	80	50,000			80	50,000
Total			160 hrs.	100,000	240hrs	150,000

Direct Labour Costs per Hour

Total Pay for Time in Production
From column 5

Total Hours in Production per Month
From column 4

$$\frac{100,000}{160\text{hrs}}$$

= FRW 625
Direct Labour costs per hour

iii. Direct labour costs per item

2. DIRECT LABOUR COSTS PER ITEM

ACTIVITY	TIME PER ITEM (MAN-HOURS)
Patten design	10 minutes
Cutting	5 minutes
Gluing	5 minutes
Decorations	10 minutes
	30min=0,5 hours

$x \times 625 = \text{FRW } 312.5$

Total

Direct Labour Costs
per Hour

**Direct labour
cost per item**

iv. Indirect Costs

From the labour Costs Form, total of column 7

Calculate the depreciation for equipment that has a high value and lasts a long time

Indirect Cost Form	
Indirect costs per month (in Rwf)	
1. Transport	30,000
2. Operation and maintenance	38,690
3. Indirect labour	150,000
4. Stationery	10,000
5. Marketing	10,000
5. Consumables	30,000
6. Depreciation	11,310
7. Rent	10,000
	290,000

v. Calculation of Depreciation for Busonga Paper Tech

To calculate your monthly costs for depreciation, divide the total costs of each piece of equipment by the number of years you expect to use it. The result indicates the depreciation costs per year for the piece of equipment.

To reach at the depreciation cost per month, you divide that figure again by 12 (months of the year). The result indicates the depreciation per month of that piece of equipment.

Add up the depreciation per month of each piece of equipment that you have bought, and you reach at the total depreciation cost per month.

Depreciation Form			
Depreciation per month			
Item	Cost Price	Product Life Span	Depreciation per month
3 Storage Cages	50,000 per cage	36 months	4,166.66
3 Vat Machines	20,000 per vat machine	36 months	1,666.66
Beater Machine	60,000	48 months	1,250
2 Mould Screens	5,000 pear mould screen	24 months	416.66
2 Wet and dry presser	10,000	36 months	555.55
Hand tools (scissors, rulers etc)	40,000	12 months	3,333.33
Total			11,388.86

vi. Calculate the total costs per product

PRODUCT COSTING FORM for Busonga Paper Tech**Product: Conference Folders****1. DIRECT MATERIAL COSTS PER ITEM**

1	2	3	4
Raw Material	Buying Costs per unit	Quantity Per Item	Costs Per Item
Cost of paper	500/ sheet	2 sheets	1,000
Chipboard	6,000/board	0,5 board	3,000
Decorations	300 /packet	2 packets of beads	600
Total			FRW 4,600

Direct material
cost per item**2. DIRECT LABOUR COSTS PER ITEM**

ACTIVITY	TIME PER ITEM (MAN-HOURS)
Patten design	10 minutes
Cutting	5 minutes
Gluing	5 minutes
Decorations	10 minutes
	30min=0,5 hrs.

625 = FRW 312.5

TOTALDirect Labour
costs per hourDirect Labour
Costs per folder**3. INDIRECT COSTS PER ITEM****INDIRECT COSTS PER HOUR****TOTAL INDIRECT COSTS PER MONTH**

(From Indirect Costs Form)

FRW 290,000

= 1,812.50

TOTAL HOURS IN PRODUCTION

160hrs

Indirect Costs per Hour

(From labour cost form)

0, 5 hours x 1,812.50 = 906.25

Total Time
Per ItemIndirect Costs
Per HourDirect costs
per item**4. TOTAL COSTS PER ITEM**

FRW 5,818.70

f) Calculating the required start-up capital

Busonga Paper Tech estimates that it will take them about two months to get their products supplied regularly in the market. Below is their calculation of the required start-up capital.

REQUIRED START-UP CAPITAL	
This is equipment required to make paper and process the different products	Investments
	• Business Premises
	Putting up a shade for processing 100,000
	• Equipment
	Storage Cages 3x 50,000 150,000
	Vat Machines 3x 20,000 60,000
	Beater Machine 60,000
	Mould Screens 2x 5,000 10,000
	Wet and dry presser 2x 10,000 20,000
	Hand tools (scissors, rulers) 40,000
Rent is for two months	Working Capital
Other costs like stationery and consumables	Stocks of raw materials 200,000
	Promotion 102,000
	Wages and salaries 600,000
	Rent 20,000
	Other costs 100,000
	Total Start-up capital 1,462,000

Busonga Paper Tech plans to raise the startup capital from two sources. Health Care has a facility for donating equipment to groups who start waste recycling businesses. The group also plans to get a loan for working capital from a local development institution which have an interest free loan facility

g) Preparing a financial plan

i. Sales and Costs Plan

Estimate total sales per month

Busonga Paper Tech considered that they had a unique paper product, which had opportunity to attract customers. Furthermore, their folders were appealing and could be sold to a number of institutions running seminars and conferences. From their market research the group made the following estimates:

- a. Conference organizers were estimated to be about 30 institutions out of which at least five organize conferences and seminars each month. The group estimated that they could be able to sale to two conference organizers every month with each organizer buying a minimum of twenty folders.

- b. Gift Shops would buy the jewelry box and CD boxes. The city of mimosa has a total of 20 gift shops. The gift shops, which had indicated that it could buy the products, were 5. It is estimated that each shop would buy 15 products of each type every month.
- c. Institutions buying diaries were estimated to be 20 but these would likely buy diaries at the beginning of the year. A total of 100 diaries would be sold a year.
- d. Individual buyers were likely to buy picture frames and it is estimated that 15 picture frames would be sold every month.

The Sales and Cost Plan of Busonga Paper Tech (thousands)**Year: 2017**

DETAILS	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
SALES	679	841.96	841.96	841.96	841.96	841.96	841.96	1,187	1,187	1,187	1,780	2,759	138,3,076
Direct material costs	25,600	31744	31744	31744	31744	31744	31744	44760	44760	44760	67140	104067	521,551
Direct labour costs	10,000	10,000	10,000	10,000	10,000	10,000	12,000	12,000	12,000	12,000	12,000	12,000	132,000
Gross profit	32,300	42452	42452	42452	42452	42452	40452	61940	61940	61940	98860	159,833	729,525
Indirect costs	33,000	35,000	35,000	35,000	35,000	38,000	38,000	38,000	38,000	38,000	40,000	40,000	443,000
Net Profit/(Loss)	(700)	6,452	6,452	6,452	6,452	4,452	2,452	23,940	23,940	23,940	58,860	119,833	282,525

Notes

1. **Sales:** Busonga Paper Tech estimates their sales based on the sales estimates made during the costing session. However, they realize that demand for their products is likely to increase by 24% in February, 41% in August, 50% in November and 55% in December. November and December increases are due to an increased demand for gift boxes for Christmas presents and diaries for the coming year.
2. **Direct Material costs:** These are expected to increase proportionate with the increase in sales.
3. **Direct Labour Costs:** Direct labour costs are forecast to increase in by 20% July when there is a nationwide wages adjustment. Busonga group has agreed not to change the salaries of those not in production.
4. **Net profit:** The business is not expecting to make much profit in the first year, but plans to expand production in the second year to increase its profitability
5. **Indirect costs:** Increase in February, June and November due to more traveling, delivering expenses and stationery costs

ii. A Cash Flow Plan

To make sure they do not run out of cash when they start their waste recycling business, Busonga Paper Tech prepares a Cash Flow Plan covering the first 12 months of their business operations.

Busonga Paper Tech Cash Flow Plan , YEAR: 2017

	JAN	FEB	MAR	APR	MAY	JUN	JUL	AUG	SEP	OCT	NOV	DEC	TOTAL
1 Cash at the start of the month	Nil	983.32	1,007.77	1,032.22	1,056.67	1,081.12	1,105.67	1,110.22	1,281.33	1,452.44	1,623.55	2,119.07	13,853.38
2 Cash in from sales	611.10	825.67	825.67	825.67	825.67	825.67	825.67	1,152.49	1,152.49	1,152.49	1,720.70	2,661.10	13,404.39
3 Any other cash in	1,462	0	0	0	0	0	0	0	0	0	0	0	1,462
4 TOTAL CASH IN	2,073.10	1,808.99	1,833.44	1,857.89	1,882.34	1,906.79	1,931.34	2,262.71	2,433.82	2,604.93	3,344.25	4,780.17	28,719.77
5 Cash out for direct material costs	256	317.44	317.44	317.44	317.44	317.44	317.44	447.60	447.60	447.60	671.40	1,040.67	5,215.51
6 Cash out for direct labour costs	100	100	100	100	100	100	120	120	120	120	120	120	1,320
7 Cash out for indirect costs	278.61	278.61	278.61	278.61	278.61	278.61	328.61	328.61	328.61	328.61	328.61	348.61	3,813.32
8 Cash out for planned investment in equipment	370	0	0	0	0	0	0	0	0	0	0	0	370
9 Loan repayment	85.17	85.17	85.17	85.17	85.17	85.17	85.17	85.17	85.17	85.17	85.17	85.17	1,022.04
10 Any other cash out	-												
11 TOTAL CASH OUT	1,089.78	801.22	801.22	801.22	801.22	801.22	801.22	981.38	981.38	981.38	1,225.18	1,594.45	11,680.67
12 CASH AT THE END OF THE MONTH	983.32	1,007.77	1,032.22	1,056.67	1,081.12	1,105.67	1,110.22	1,281.33	1,452.44	1,623.55	2,119.07	3,185.72	17,039.10

To make their Cash Flow Plan, Busonga Paper Tech has followed the 12 steps in the plan. Steps 1-4 are for CASH IN. Steps 5-10 are for CASH OUT. Look at each step for January, the first month in business for Busonga Paper Tech:

Step 1: Cash at the start of the month: This is the amount of cash Busonga Paper Tech expects to have in the cash box. Since Busonga Paper Tech has no equity, they fill in the amount in Nil in the section.

Step 2: Cash in from sales. This is cash sales during the month of January. Busonga Paper Tech looks at their Sales and Cost Plan to find the forecast for cash sales in January. If by any chance, there were credit sales made in January and the actual cash for such sales is received in February or March then that figure will be included will be included in the amount of cash received from sales in the month in which the actual cash is received. They estimate that 10% of sales will be on credit each month.

Step 3: Any other cash in: This is the amount of cash Busonga Paper Tech forecast for January from any other source such as a loan from a bank or a grant. As agreed in their planning section, Busonga Paper Tech will receive part of their working capital needs as a loan. Busonga Paper Tech specified their working capital needs and equipment in the Start-up Capital Form in the Business Plan. A total of FRW 1,462 is required. They fill that amount in.

- Step 4: Total cash in:** Busonga Paper Tech adds up all the Cash In amounts from Steps 1, 2, and 3.
- Step 5: Cash out for direct material costs:** This is the amount of cash Busonga Paper Tech forecast the business will pay out in January to buy materials needed to finance the production process. In a situation, whereby the company buys materials on credit, the figure for such sales will be considered in the month in which the actual cash payment is made out to its creditors.
- Step 6: Cash out for direct labour costs:** This is the amount of cash Busonga Paper Tech forecast the business can expect to pay out in January to pay wages for employees directly involved in the collection of waste from the households. They find the amount in their Sales and Cost Plan.
- Step 7: Cash out for indirect costs:** This is the amount of cash Busonga Paper Tech forecast the business will pay out in January for indirect costs. They look at their Sales and Cost Plan to find the amount (depreciation is subtracted from the indirect costs figure in the cash flow plan because it is not part of the cash flow plan since it does not involve any movement of cash. Depreciation like all other provisions is just a book record which does not involve the actual movement of cash.).
- Step 8: Cash out for planned investment in equipment:** Busonga Paper Tech writes down the amount of money that they will spend on buying equipment.
- Step 9: Loan repayment:** This is where Busonga Paper Tech will write down their loan repayments. Their loan is interest free, so they write down only the principal amount. They plan to pay back the loan in 12 months
- Step 10: Any other cash out:** This is where Busonga Paper Tech writes down any cash used, e.g. for the registration of the CBE and stocks of materials. They look at the required start-up capital form and fill in the amount.
- Step 11: Total cash out:** Busonga Paper Tech adds up all the cash out amounts from Step 5-10. This is the total cash amount that Busonga Paper Tech expects to go out of the business during January.
- Step 12: Cash at the end of the month.** Busonga Paper Tech subtracts the total cash out from the total cash in to get the amount left in the cash box at the end of January. Cash at the end of the month is cash at the start of the next month. Busonga Paper Tech can see from the Cash Flow Plan that they will not run out of cash in their operation, at least if everything goes according to plan.

h) Preparing the action plan

Activity	Time line											
	J	F	M	A	M	J	J	A	S	O	N	D
Developing a business plan												
Doing Market research												
Acquiring start up capital												
Acquiring factors of production												
Start production												
Marketing and promotion												
Sale of finished products												

Remedial Activities

- What is a business plan?
 - Explain the elements of a business plan.
- Differentiate a plan and a business plan
 - Explain how a business plan is important to
 - Entrepreneur
 - Financiers
 - Employees
 - The government

Extension Activities

- What is meant by an action plan?
- Why is it necessary to prepare action plan when making a business plan?
- Ntwari would like to start up a carpentry workshop in his home area. Help him prepare an action plan for the showing the different activities
- Ntwari plans to make and sell tables, chairs and cupboards in his workshop, help him prepare a Financial plan if he plans to acquire a loan from BCR 2,000,000; loan from Gato 2,270,000; his own contribution 3,730,000; will buy a plot of land 1,370,000; building workshop 1,500,000; workshop equipment and machinery 1,200,000; initial stock of timber 1,310,000; generator 500,000; furniture and fittings 720,000; marketing and promotions 100,000; cash in bank (operating capital) 1,300,000. Ntwari plans to sell make 1000 chairs, 500 tables and 200 cupboards; and sell them at 7,500, 27,000 and 100,000 each respectively. He will pay 150,000 salary to each workshop technician; taxes 10,000; transport 50,000 at the end of each month.

TOPIC AREA: BUSINESS GROWTH AND ETHICS

SUB-TOPIC AREA: BUSINESS GROWTH

UNIT 8

Effects of Business Activities on the Environment



Key unit competence: To be able to practice business activities that are environmentally friendly.

Prerequisites of this unit

- In this unit, you should refer and link learners to previous learning such as:
- Meaning, roles and characteristics of an entrepreneur
- Work in the society
- Concept of needs, wants, goods and services.
- Financial awareness
- Factors and indicators of business growth.
- Role, benefit and challenges of an entrepreneur
- Setting personal goals
- Resources and their usage
- Role of work and socioeconomic development
- Concept of standardisation

Cross-cutting issues to be addressed

- Financial Education
- Environment and Sustainability
- Gender Education
- Peace and Values
- Standardization culture

Generic competences

- Critical thinking

Communication skills,

- Research and Problem Solving
- Creativity and Innovation
- Lifelong learning

Vocabulary or key words or concepts

- Environment, Atmosphere, Hydrosphere, Lithosphere, Biosphere
- Internal and External business environment

Guidance on introductory activity

Have learners in groups do the introduction activity on page 147 and answer questions that follow. Have groups present their answers to the large group. Encourage other learners to ask questions or give own contributions.

Note: There are no wrong or right responses. This activity is just to have learners have an orientation on what they are likely to cover in the unit.

Possible responses to questions

(a) Activities in the cases study that affect the environment:

Using non-renewable construction materials, excessive use of electricity, leaving equipment switched on even when not working, excessive use of office paper, dumping of electronic wastes ...

(b) i) Reducing these effects identified:

ii) Using renewable materials for construction, reducing use of electricity, switching of requirement when not in use, recycling office paper, recycling electronic materials ...

N.B: remind learners that under unit 8, they will look at the environment, components of the environment, business activities that affect the environment and strategies to reduce the negative effects of business activities on the environment.

Attention to Special Educational Needs

- Throughout the unit, the teacher should:
- Ensure that limitations that could hinder learning/full participation are addressed.
- Supervise and observe all learners during the lesson.
- Establish a positive and approachable relationship with learners (uses appropriate body language, walking around, making himself/herself available for questions, embracing different types of questions and opinions, modelling respect,...).
- Encourage participation (learners are encouraged to speak and ask questions either by the atmosphere the teacher creates or by the teacher's direct encouragement of learners).
- Teaching/Learning facilities/materials/ are suitable for learning to all learners.

List of lessons

- Lesson 1: Meaning and components of Environment.
- Lesson 2: Business environment and its components.
- Lesson 3: Business activities that positively affect the environment.
- Lesson 4: Business activities that negatively affect the environment.
- Lesson 5: Positive and negative effects of business activities on the environment.
- Lesson 6: Measures to reduce negative effects of the business activities on the natural environment.
- Lesson 7: End unit 8 assessment



Lesson 1:

Meaning and Components of Environment (40 minutes)

- ✓ **Instructional Objective:** Through using their knowledge of lower classes and a research either in the school library or internet, learners will be able to explain correctly the **meaning and components of the environment**.
- Materials:** Internet connection, reference books in the library.
- Methodology:** group discussions, research work, gallery walk.
- Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Environment and sustainability, Financial Education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Meaning and Components of the environment**” on the chalkboard, and using a ‘**counting 1,2,3,4,5.....**’, learners form 5 groups.
3. Have learners do the following activity in their groups

Activity 8.1, research activity, Learner’s Book, Page 170

Based on your everyday experiences and knowledge from lower classes, answer the following questions:

1. *What do you understand by environment?*
2. *List any 5 things in the environment.*
3. *What do you think is business environment?*
4. *Mention any 3 things that may be in a business environment.*

4. Have groups share their answers to the whole class while harmonizing their answers

Possible Answers

1. *Environment is man and his surroundings. Humans and anything that surrounds them.*
2. *Trees, buildings, businesses, cars, people, books, lakes*
3. *Business environment is the business enterprise, all people and other stakeholders involved in business activities of factors that affect its functioning.*
4. *Workers, business owners, materials, government policies, equipment, etc.*

5. Have learners do the following activity

Activity 8.2, research activity, Learner’s Book, Page 170

In groups have learners visit the library or use the Internet and make a research on the following with examples writing them on a flip paper:

- (a) *Atmosphere*
- (b) *Hydrosphere*
- (c) *Lithosphere*
- (d) *Biosphere*

6. Have groups hung their work on the wall and use a gallery walk to have learners move from one group's work to another adding something and taking notes.
 - (a) Group 1: answers for (i)
 - (b) Group 2: answers for (ii)
 - (c) Group 3: answers for (iii)
 - (d) Group 4: answers for (iv)

Encourage other groups to ask questions or contribute on a group's presentation while harmonizing their answers.

Possible Answers

Group 1: i. Atmosphere: The atmosphere is a mixture of nitrogen (78%), oxygen (21%), and other gases (1%) that surrounds Earth. Air is main physical component which provides oxygen for respiration.

Group 2: ii. Hydrosphere: The hydrosphere is the liquid water component of the Earth. It includes the oceans, seas, lakes, ponds, rivers and streams. The hydrosphere covers about 70% of the surface of the Earth and is the home for many plants and animals.




Group 3: iii. Lithosphere: The lithosphere is the solid outer section of Earth, which includes Earth's crust (the "skin" of rock on the outer layer of planet Earth), as well as the underlying cool, dense, and rigid upper part of the upper mantle.

Group 4: iv. Biosphere: The biosphere is made up of the parts of Earth where life exists. The biosphere extends from the deepest root systems of trees, to the dark environment of ocean trenches, to lush rain forests and high mountaintops.

7. By tossing a ball, conclude the lesson by asking 5-6 learners to give the meaning of environment and briefly describe the components of the environment.
8. Have learners take the assignment (*make a research on the Business environment and its components*).
9. Ask learners to organize the class and end the lesson.



Lesson 2: Business environment and its components (40 minutes)

- ✓ **Instructional Objective:** Through a research in the library or using the Internet, learners will be able to describe clearly the Business environment and its components.
-  **Materials:** Resource materials in library, Internet connection.
-  **Methodology:** brainstorm, group research, presentations.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Environment and sustainability, Financial Education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have learners brainstorm on the following:

- (a) Anything found in/that affects a business operations (especially their school).
- (b) How do you call the things identified above?
- (c) What is a business environment?

Possible Answers

- (a) Desks; teachers; students; parents; books; government policy; suppliers, etc.
- (b) They are called business environment.
- (c) Business environment is the combination of internal and external factors that influence a company's operating situation.

3. Write the lesson title "Business environment and its components" on the chalkboard, and using a 'using mingle game, learners form 5 groups.

Activity 8.3 - research, Learners Book, Page 172

Have learners in groups visit the library, or using the Internet, and make a research on the following as:

- (a) Internal business environment
- (b) External business environment
- (c) Give any 3 examples of the components of internal and external business environment.

4. Have groups share their answers to the whole class while harmonizing their answers as:
- Group 1: answers for (a).
 - Group 2: answers for (b).
 - Group 3: answers 2 examples of internal business environment.
 - Group 4: two examples of external business environment.
 - Group 5: two ways how any 2 (one internal and external) example affect the business.

Possible Answers

- (a) *Internal environment: It is defined as all the forces or conditions that are available within an environment that affect an organization and business. Internal environment examples: Employees, Shareholders, Organization structure, Organization culture.*
 - ✎ Shareholders: These are people who contribute capital to start the business so they enable the business operate*
 - ✎ Employees: they help the business produce or provide services and run the business.*
- (b) *External environment: All the forces and condition that cannot be controlled by the business is called external environment. External environment examples: Economic environment, Political or legal environment, Social environment, Technological environment.*
 - ✎ Technological environment: helps to change the level of job, skill, and product and so on.*
 - ✎ Political environment: affects how the business operates in terms of laws, policies to follow.*




5. Encourage other groups to make contribution on group's presentations learners and ask questions.

6. By randomly picking, have 5-6 learners briefly explain the Business environment and its components.
7. Have learners take the assignment (*Make a research on the Business activities that positively affect the environment*).
8. Ask learners to organize the class and end the lesson .



Lesson 3:

Business activities that positively affect the environment (40 minutes)

- ✓ **Instructional Objective:** Through group discussion on various business activities in their community, learners will be able to describe clearly the Business activities that positively affect the environment.
-  **Materials/resources:** Flip papers, marker pens.
-  **Methodology:** group discussions, presentations.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Environment and sustainability, Financial Education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Business activities that positively affect the environment**” on the chalkboard, and using a ‘papers written on different color names ...’, learners form 5 groups.
3. Have learners do the following activity.

Activity 8.4: Group discussion, Learners Book, Page 173

In their groups learners identify any 2 business activities in their community and describe how those business activities positively affect the environment using the format provided on the flip paper.

Business Activity	How it positively affects the environment?

4. Have groups share their answers, encourage other learners to make contributions while harmonizing their answers.

Possible Answers

Business Activity	How it positively affects the environment?
Alternative energy use	<ul style="list-style-type: none"> ▪ Saves on cutting down forests for fuel. ▪ Reduces carbon emissions which depletes the ozone layer.
Soil erosion control	<ul style="list-style-type: none"> ▪ Reduces soil fertility loss and leaching of minerals. ▪ Reduces water loss from the soil.
Afforestation and reforestation	<ul style="list-style-type: none"> ▪ More forests which improves the air we breath. ▪ Reduces desertification and leads to more rain.
Greening and beautification	<ul style="list-style-type: none"> ▪ Makes environment appealing and more beautiful. ▪ Increases vegetation cover which improves the air.

- By randomly picking, have 5-6 to briefly describe any business activities that positively affect the environment.
- Have learners take the assignment (Make a research on the *Business activities that negatively affect the environment*).
- Ask learners to organize the class and end the lesson.



Lesson 4:

Business activities that negatively affect the environment (40 minutes)

- ✓ **Instructional Objective:** Through group discussion on various business activities in their community, learners will be able to describe clearly the Business activities that positively affect the environment.
- Materials/resources:** Flip papers, marker pens.
- Methodology:** group discussions, presentations.
- Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Environment and sustainability, Financial Education, and Peace and Values.



Steps

- Greet and welcome learners to this entrepreneurship lesson.
- Write the lesson title “**Business activities that negatively affect the environment**” on the chalkboard, and using a ‘**papers written on different color names ...**’, learners form 5 groups.
- Have learners do the following activity

Activity 8.5 - research, Learners Book, Page 176

In their groups learners identify any 2 business activities in their community and describe how those business activities negatively affect the environment using the format provided on the flip paper.

Business Activity	How it negatively affects the environment?

- Have groups share their answers, encourage other learners to make contributions while harmonizing their answers. (**refer students to SB page.....**).

Possible Answers

Business Activity	How it negatively affects the environment?
<i>Industrialization</i>	<ul style="list-style-type: none"> ▪ Cause climate change, pollution to air, water and soil, health issues. ▪ Depletion of resources in form raw materials
<i>Heating and air conditioning systems</i>	<ul style="list-style-type: none"> ▪ Affects and depletes the ozone layer. ▪ Affects the quality of the air we breath.
<i>Deforestation</i>	<ul style="list-style-type: none"> ▪ Clear large tracts of forest to make farms, roads and railways which leads to desertification. ▪ Reduces vegetation cover which improves the air.
<i>Poor farming methods</i>	<ul style="list-style-type: none"> ▪ Leads to cutting down vegetation. ▪ Leading to soil degradation, loss of soil fertility, etc.

5. By randomly picking, have 5-6 to briefly describe any Business activities that negatively affect the environment.
6. Have learners take the assignment (Make a research on the Positive and negative effects of business activities on the environment).
7. Ask learners to organize the class and end the lesson.



Lesson 5:

Positive and negative effects of business activities on the environment (40 minutes)

- ✓ **Instructional Objective:** Through group discussion on various business activities in their community, learners will be able to describe clearly their positive and negative effects on the environment.



Materials/resources: Flip papers, marker pens.



Methodology: group discussions, presentations.



Generic competences: Critical thinking and communication skills.



Cross cutting issues to be addressed: Environment and sustainability, Financial Education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Positive and negative effects of business activities on the environment**” on the chalkboard, and using a ‘**papers written on different color names**’, learners form 5 groups.
3. Have learners do the following activity.

Activity 8.6 and 8.7 - research, Learners Book, Pages 177 to 178. In their groups learners have learners do the following activity as:

Groups 1, 2, 3: positive effects of business activities on the environment.

Groups 4, 5: negative effects of business activities on the environment.

4. Have groups share their answers, encourage other learners to make contributions while harmonizing their answers.

Possible Answers

Positive effects:

- *Saves on cutting down forests for fuel.*
- *Reduction on carbon emissions which depletes the ozone layer.*
- *Reduction on soil fertility loss and leaching of minerals.*
- *Reduces water loss from the soil.*
- *More forests which improves the air we breath.*
- *Reduction on desertification and leads to more rain.*
- *Makes environment appealing and more beautiful.*
- *Increased vegetation cover which improves the air.*
- *Increased the renewable energy share of the energy mix also offers a major opportunity for reducing greenhouse gas emissions as well as creating employment.*
- *Improved drinking water quality, household sewage connection, and improved hygiene practices.*

- *Result into taxes which the government uses the revenue to set up schools, hospitals, roads and provide security to the country which benefits the society.*
- *Results into production of products that satisfy people's needs especially which improves the society's well-being.*
- *Creation of employment opportunities for the people which improve their standards of living.*
- *Corporate social responsibility activities such as sponsoring sports activities, planting trees, building schools and hospitals which help the community.*
- *Business activities promote infrastructural development in the society such as road construction, schools, houses for people thus contributing to the development of the society.*

Negative effects:

- *Increased climate change, pollution to air, water and soil, health issues.*
- *Depletion of resources in form raw materials.*
- *Increased effect and depletion of the ozone layer.*
- *Poor quality of the air we breath.*
- *Increased desertification due clearing large tracts of forest to make farms, roads and railways.*
- *Reduced vegetation cover which affects the air.*
- *Increased soil degradation, loss of soil fertility, etc.*
- *Contributed to global phenomena such as climate change, the greenhouse effect, ozone hole and increasing desertification.*
- *Untreated wastewater has caused environmental problems including: pollution of groundwater reservoirs, damage of transport and wastewater treatment systems.*
- *Leakage from the fuel and energy industries, as well as industries involving hazardous materials, are the main causes of land contamination which affects agricultural activities.*
- *Hazardous materials widely used in a variety of different businesses, including industry and agriculture have caused damage to human health, environment and property.*
- *Production of non-approved pesticides have damaged the environment and resulted in the poisoning of living things and in environmental pollution.*
- *Products that contain asbestos (friable or cement) that is in a state of disintegration have caused the release of asbestos fibers into the air which is hazardous to the environment and caused human illness such as lung disease.*

5. By randomly picking, have 8-10 to briefly describe any positive or negative effects of business activities on the environment.
6. Have learners take the assignment (Make a research on the Measures to reduce negative effects of business activities on the natural environment).
7. Ask learners to organize the class and end the lesson.



Lesson 6:

Measures to reduce negative effects of business activities on the natural environment (40 minutes)

- ✓ **Instructional Objective:** Through group discussion on various business activities in their community, learners will be able to describe clearly the Measures to reduce negative effects of business activities on the natural environment.

 **Materials/resources:** Flip papers, marker pens.

 **Methodology:** group discussions, presentations, gallery walk.

 **Generic competences:** Critical thinking and communication skills.

∞ **Cross cutting issues to be addressed:** Environment and sustainability, Financial Education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Measures to reduce negative effects of business activities on the natural environment**” on the chalkboard, and using a ‘papers written on different color names ...’, learners form 5 groups.

Activity 8.8 - research, Learners Book, Page 181

In their groups learners do the following activity as:

Identify two negative effects of business activities on the natural environment and suggest a measure on how to reduce it. Use the table below and put your work on a flip paper.

Negative effect on environment	How to reduce the negative affect on the environment?
1.	
2.	

3. Have groups share their answers, encourage other learners to make contributions while harmonizing their answers.

Possible Answers

Negative effect on environment	How to reduce the negative affect on the environment?
<i>Increased climate change, pollution to air, water and soil, health issues.</i>	<i>Proper treatment and filtering of waste.</i>
<i>Increased effect and depletion of the ozone layer.</i>	<i>Reduced burning of natural fuels like wood.</i>
<i>Increased desertification due clearing large tracts of forest to make farms, roads and railway.</i>	<i>Planting of more trees.</i>
<i>Reduced vegetation cover which affects the air</i>	<i>Greening and planting of trees.</i>
<i>Increased soil degradation, loss of soil fertility, etc.</i>	<i>Soil erosion control measures like terracing.</i>
<i>Depletion of resources in form raw materials.</i>	<i>Coming up with alternative materials or reusing, recycling.</i>

4. By randomly picking, have 5-6 to briefly describe any Measures to reduce negative effects of business activities on the natural environment.
5. Remind learners that they will have an end of unit 8 assessment in the next lesson.
6. Ask learners to organize the class and end the lesson.

Unit 8 Assessment

Possible responses

Read the case study below and answer questions that follow.

But It's Just a Bottle of Water...

By: Lindsey May, Jessica Kotke, and Charles R. Bomar, Department of Biology, University of Wisconsin—Stout

On the way to school, Sally and her mother picked up groceries for her to use at school. Sally's mother insisted on getting bottled water for her daughter because of her strong belief that bottled water was safer and cleaner than tap water. Back at the dorm, however, Sally's new roommate, Jane, argued against this with facts she had learned in class.

"Did you know that while tap water is frequently tested to maintain public health and safety, bottled water has no guidelines for testing? The RBS can't regulate all the water that is bottled and sold within the country, which accounts for most of bottled water."

Sally was taken aback by her new roommate's comments on the first day that they met. "Ummmm, ok, but it can't be that bad," she said. Sally's mother, on the other hand, admired Jane's enthusiasm and passion for the environment, and her knowledge of bottled water.

"So, what you're saying is you want to pay a lot more for untested water sealed in bottles that are horrible for the environment, especially since people don't recycle?" said Jane.

"Water bottles are convenient... anyway, I recycle... sometimes," said Sally. Jane was shocked to hear that her new roommate didn't recycle often. What kind of person was she? "Do you know what happens to the unrecycled water bottles?!" she asked.

Feeling momentarily brilliant, Sally said, "They go into landfills, of course."

"Yes, landfills that are filling quickly," snapped Jane. "We don't have room for water bottles that could be recycled. When water bottles are thrown in the trash, not only do they fill landfills, but they also increase air pollution and help destroy our ozone layer. When they are burned with the regular trash, toxic fumes are emitted that are harmful to our health, and these include greenhouse gasses that are also harmful to the environment."

"Okay, okay, you made your point; I'll recycle my water bottles ALL the time," said Sally.

"But you still won't stop drinking bottled water! Do you know where the water comes from? A lot of companies get their water from aquifers, many of which are running low. Water bottle companies do bulk water exports, extracting groundwater at unsustainable rates. And did you know that once an aquifer is emptied or polluted, they are almost impossible to restore? Soon we will have some major water shortages."

Sally was frustrated, already arguing with her roommate, but she realized that Jane made a good point, and was impressed with her knowledge. But she still wondered why we didn't hear about these effects if they were so horrible, and what could they do about it anyway. Two weeks later Sally's mother was in the Super market back in her hometown and reached for a case of bottled.

Questions

1. *Should Sally's mother buy the bottled water? Why or why not?*
2. *How can we make society more aware of the environmental problems associated with bottled water?*
3. *What will be the future impact on the environment if we continue to use bottled water like we do today?*
4. *As an entrepreneur to be, identify any three ways you can help solve the environmental problems caused by water bottles.*

Possible Answers

1. *No, she should not buy. Because she will be adding on the negative effect water bottles on the environment.*
2. (a) *Increasing Awareness campaigns.*
(b) *Holding environment protection campaigns.*
3. (a) *Over use of aquifers.*
(b) *Some major water shortages."*
(c) *Filling up of landfills.*
(d) *Increased air pollution.*
(e) *Destruction of our ozone layer.*
(f) *When they are burned with the regular trash, toxic fumes are emitted that are harmful to our health, and these include greenhouse gases that are also harmful to the environment."*
4. (a) *Buying more of tap water than bottled water.*
(b) *Recycling used water bottles.*
(c) *thinking of alternative containers that are degradable.*
(d) *Advocating and sensitizing people about the dangers of water bottles to the environment.*

Remedial Activities

1. *What do you understand by?*
(a) *Environment*
(b) *Business environment*
2. *Describe the components of the business environment with one example each.*
3. *Identify any 3 activities of any business in your community and discuss any one positive and negative effect of each activity on the environment.*
4. *Suggest any 5 measures on how the negative impacts of business activities identified above can be minimized.*

Extension Activities

Write a press release of not more than 500 words that details the problems or the effects using plastic water bottles to the environment. In your press release include measures to control or the effects of the water bottles on the environment.

TOPIC AREA: BUSINESS GROWTH AND ETHICS

SUB-TOPIC AREA: BUSINESS GROWTH

UNIT 9

Business Ethics



Key unit competence: To be able to behave ethically in life and business.

Prerequisites of this unit

In this unit, you should refer and link learners to previous learning such as:

Work in the society

- Concept of needs, wants, goods and services.
- Financial awareness
- Factors and indicators of business growth.
- Role, benefit and challenges of an entrepreneur.
- Setting personal goals
- Resources and their usage
- Role of work and socioeconomic development.
- Concept of standardisation
- Developing a Business Plan
- Effects of business activities on the environment

Cross-cutting issues to be addressed

- Financial Education
- Environment and Sustainability
- Gender Education
- Peace and Values
- Standardization culture

Generic competences

- Critical thinking
- Communication skills,
- Research and Problem Solving
- Creativity and Innovation
- Lifelong learning

Vocabulary or key words or concepts

- Ethics, Business ethics

Guidance on introductory activity

Have learners in groups do the introduction activity on page 181 and answer questions that follow. Have groups present their answers to the large group. Encourage other learners to ask questions or give own contributions.

Note: There are no wrong or right responses. This activity is just to have learners have an orientation on what they are likely to cover in the unit.

Possible responses to questions

- (a) Benefits of ethics in business include: More customers, increases employee morale, attracts more investors, improves business image, protects environment, etc.
- (b) Costs of unethical business behaviour include: Loss of customer trust demoralizes employees, bad image/reputation of business, may be closed by government, etc.

Attention to Special Educational Needs

Throughout the unit, the teacher should:

- Ensure that limitations that could hinder learning/full participation are addressed.
- Supervise and observe all learners during the lesson.
- Establish a positive and approachable relationship with learners (uses appropriate body language, walking around, making himself/herself available for questions, embracing different types of questions and opinions, modelling respect,...).
- Encourage participation (learners are encouraged to speak and ask questions either by the atmosphere the teacher creates or by the teacher's direct encouragement of learners).
- Teaching/Learning facilities/materials/are suitable for learning to all learners.

List of lessons

Lesson 1: Meaning of: Ethics and Business ethics

Lesson 2: Factors influencing ethical business behaviour

Lesson 3: Business ethics towards customers and suppliers

Lesson 4: Business ethics towards employees and government

Lesson 5: Business ethics towards shareholders and the community

Lesson 6: Importance of Ethics in business

Lesson 7: End unit 9 assessment



Lesson 1:

Meaning of: Ethics and Business Ethics (40 minutes)

- ✓ **Instructional Objective:** Through group research either in the school library or Internet, learners will be able to explain correctly ethics and business ethics.
- Materials:** Internet connection, research, case study, journals, news papers.
- Methodology:** Brainstorm in large group, small group work, presentations.
- Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Standardization Culture, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have them brainstorm any three of the acceptable ways or behaviors they will exhibit when they are at home, in business or at school. (*Expected answers: Talking to your parents politely, respecting your parents, good customer care, respecting school rules and regulations.*).
3. Ask learners to suggest the lesson in reference to their answers in step 2. (*expected answers: morals, behaviors at work, business or school, principles, what one has to do when at school, in business or at school etc.*).
4. Write the lesson title “**Meaning of: Ethics**, Business Ethics on the chalkboard, and using a ‘**counting 1,2,3,4,5.....**’, learners form groups.
5. Have learners do the following activity.

Activity 9.1, Learner’s Book, Page 190

Have learners in their groups do the activity below:

Based on your everyday experiences, describe any 3 of the acceptable ways or behaviors in the following places:

- a) at home b) in a business c) at school

6. Have learners present their answers while harmonizing their answers

Possible Answers

- (a) Acceptable behaviors that we have to exhibit in our homes are respecting our parents, loving our parents, doing what your parents have told you to do.
- (b) In a business, we have to give customer care and giving customers unexpired products.
- (c) When we are at school, we have to respect the school rules and regulations, respecting our teachers, doing our homeworks, attending every lesson, reaching at school in time.

7. Have learners do the activity below:

Activity 9.2, Learner’s Book, Page 190

Referring to activity 1, learners in their groups, visit the school library or Internet and research on the meaning of ethics and business ethics.

Possible Answers

Ethics are moral principles that govern a person’s behavior or the conducting of an activity. Business ethics refer to a set of moral rules that govern how businesses operate, how business decisions are made and how people are treated.


Cross-cutting issues: Peace and values Ethics promote harmonious and peaceful relations with each other teacher learner relationship, learner to learner relationship. Therefore, each and every body must observe ethics and respective each other.

8. Have groups share the findings; harmonize their findings for them to make notes.
9. By tossing a ball, conclude the lesson by asking 2-3 learners to give the meaning of ethics, business ethics.
10. Have learners take the assignment (Make a research on the factors influencing ethical behaviors).
11. Ask learners to organize the class and end the lesson.

Lesson 2:

Factors Influencing Ethical Behaviours (40 minutes)

✓ **Instructional Objective:** referring to their ethical practices at home, schools or business, learners in groups will be able to discuss appropriately the factors that influence people's behaviors.

 **Materials:** None in particular.

 **Methodology:** Brainstorm in large group, small group work, presentations.

 **Generic competences:** Critical thinking and communication skills.

∞ **Cross cutting issues to be addressed:** Gender education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have learners share with a neighbor to make link between morals, principles, acceptable behaviors and ethics. Have some pairs share their answers with the whole class.

Possible Answers

- *Morals lead to development of acceptable behaviours. Ethics generally influence the way we behave in society or workplace.*
- *Our morals, principles can also be influenced by our religions and cultures.*

3. Ask learners to suggest the lesson in reference to their answers in step 2. (*link between morals, behaviors, acceptable behaviors in schools, business and at home and the factors that may influence those behaviors*)
4. Write the lesson title "**factors influencing ethical behaviors**" on the chalkboard, and using a '**using mingle game**', learners form groups.
5. Have learners do the activity below:

Activity 9.3, Learner's Book, Page 190

In their groups, learners discuss on the factors that influence ethical behaviors in an enterprise?

6. Have groups share the findings; harmonize their findings for them to make notes

Possible Answers

- *Family background*
- *Situation*
- *Religion*
- *Culture*
- *Management style*
- *Law*

Cross-cutting Issue: Standardization Culture




Ethics in customer dealings is doing the right thing every time and in everything. Therefore, businesses should sale products that fulfill quality requirements and display that they follow strict guidelines of ethics in customer dealings.

7. By randomly picking, have 10 learners each state one factor that influences ethical behaviors of individuals in life.
8. Have learners take the assignment (*Make a research on business ethics towards customers and suppliers*).
9. Ask learners to organize the class and end the lesson.



Lesson 3:

Business ethics towards customers and suppliers (40 minutes)

- ✓ **Instructional Objective:** Through interviewing the customers and suppliers, and or making research in the library or Internet, learners will be able to identify correctly the ethical behaviors that a business should exhibit towards its customers and suppliers.
-  **Materials/resources:** Reference books in the library, Internet connection, flip papers
-  **Methodology:** Brainstorm in large group, interviews, group research, role play.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Gender education, standardization Culture and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have them brainstorm as many ethical behaviors that they think a business can exhibit towards its customers and suppliers. (**expected answers: customer care, selling non-expired goods, selling the desired quality of goods etc.**).
3. Ask learners to suggest the lesson in reference to their answers in step 2. (**expected answers: good business practices towards customers, good business behaviors towards their customers and suppliers.**
4. Write the lesson title “**Business ethical practices towards customers and suppliers**” on the chalkboard, and using a ‘papers written on different color names.....’, learners form 5 groups.
5. Have learners do the activities below. Have learners in their groups discuss the various ethical practices they think businesses should practice towards their customers and suppliers. Let them do the activity below while writing their findings on a flip paper.

ACTIVITY 9.5 - Learner's Book, page 193

“A customer is king.” Without customers, a business is as good as dead. A business exists to serve customers needs as it gains profits in return. It therefore needs to attract and retain its customers by practicing acceptable behaviours towards them.

What do you think a business should do in order to attract new and retain its old customers? Present your findings to the class.

ACTIVITY 9.7 - page 198

There is no business that can operate efficiently without suppliers. Each business should have suppliers to rely on its business supplies.

How do you think a business can maintain its good relations with its suppliers? Present your answers to the class.

6. Have learners put their work on the wall. Have each group present their finding to others as they discuss and add anything they think is missing.
7. After the groups presenting their work, have a general discussion of the groups work and observations from the presentation while harmonizing their findings.

Possible Answers

(a) Business ethics towards customers

- Provision of quality products:
- Use of right measures and weights:
- No overcharging
- No misleading advertisement
- Being honest to customers as far as prices, quantities and quality of the products are concerned.
- Keeping promises made to customers at the time of making a sale.
- Giving rightful information

(b) Business ethics towards suppliers

- Pay for goods and services purchased from suppliers.
- Paying on time.
- Advisory services to suppliers about the market trends.
- Carry out market research for suppliers.
- Pay for the goods and services bought on credit in time.
- Not hoard any supplier's product.

Cross-cutting Issue: Standardization Culture




Ethics in customer dealings is doing the right thing every time and in everything. Therefore, businesses should sale products that fulfill quality requirements and display that they follow strict guidelines of ethics in customer dealings.

8. By picking randomly, conclude the lesson by asking 4-5 learners to mention any ethical practices that a business can practice towards its customers and suppliers
9. Have learners take the assignment (Make a research on business ethics towards employees and the government).
10. Ask learners to organize the class and end the lesson.



Lesson 4:

Business ethics towards Employees and government (40 minutes)

- ✓ **Instructional Objective:** Through interviewing the employees and government agencies, and or making research in the library or internet, learners will be able to identify correctly the ethical behaviors that a business should exhibit towards its employees and the government.
-  **Materials/resources:** Reference books in the library, internet connection, flip papers, Research, Newspapers.
-  **Methodology:** Brainstorm in large group, interviews, group research, role play.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Gender education, standardization Culture and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have them brainstorm as many ethical behaviors that they think that a business can exhibit towards its employees and government. (*expected answers: giving workers a better pay, motivating your workers, treating your workers equally, paying government taxes etc.*)
3. Ask learners to suggest the lesson in reference to their answers in step 2. (*expected answers: good business practices towards customers, good business behaviors towards their customers and suppliers.*)
4. Write the lesson title “**Business ethical practices towards employees and the government**” on the chalkboard, and using a ‘papers written on different color names.....’, learners form 5 groups.
5. Have learners in their groups discuss the various ethical practices they think businesses should practice towards their employees and government. Let them do the activity below while writing their findings on a flip paper as:

Groups 1 and 3 do Activity 9.6 , learners book page 196

ACTIVITY 9.6

The human resource (employees) are very important in the success of the business. When employees are happy, they work hard and the business thrives competitively in the market. What ways do you think a business can keep a smooth relationship with its employees? Present your answers to the class.

And groups 4-5 do Activity 9.8, Learner’s Book, Pages 200









The government regulates all business activities in the country. It is responsible for the conduct of each business in its jurisdiction and at the same time the businesses have to observe the regulations set by the government.

What do you think a business should do to in order to relate well with the government. Present your answers to the class.








6. Have learners put their work on the wall. Have each group present their finding to others as they discuss and add anything they think is missing.
7. After the groups presenting their work, have a general discussion of the groups work and observations from the presentation while harmonizing their findings.

Possible Answers

(a) Business ethics towards employees

-  Giving employees a timely and fair pay.
-  Providing training and development to employees to improve on their skills.
-  Creation of a healthy and safe working environment.
-  Giving assistance to employees when need arises.
-  Providing employees with good working conditions.
-  Providing employees with job security.
-  Maintaining openness between the employer and employees.
-  Avoiding discrimination at the work place.

(b) Business ethics towards government

-  *Paying taxes and other dues are imposed by the government.*
-  *Observing law and regulations.*
-  *Meet production standards as far as quality is concerned.*
-  *Maintaining standards of health, safety and hygiene regulations established by the government.*
-  *Maintaining discipline and order when carrying out business.*
-  *Following the procedures required by law when starting businesses.*
-  *Complying with the environmental regulations established by the government.*

Cross-cutting Issue: Peace and Value

Both the employee and employer have responsibilities and duties towards each other to ensure that the bond is successful and ethically sound. This will greatly enhance a peaceful work environment which increases on employee performance.

Cross-cutting Issue: Gender




Employers should treat workers equally. Not looking at their gender, age, tribe background because their output does not differ in anyway. Equal treatment of workers greatly leads to high output.

8. *By picking randomly, conclude the lesson by asking 10 learners to mention any ethical practices that a business can practice towards its customers and suppliers.*
9. *Have learners take the assignment (Make a research on business ethics towards employees and the government).*
10. *Ask learners to organize the class and end the lesson.*



Lesson 5:

Business ethics towards shareholders and the community (40 minutes)

- ✓ **Instructional Objective:** Through interviewing the some of the known shareholders in different companies and the community or making research in the library or Internet, learners will be able to identify correctly the ethical behaviors that businesses should exhibit towards its shareholders and the community.
-  **Materials/resources:** Reference books in the library, Internet connection, flip papers, Research, Newspapers.
-  **Methodology:** Brainstorm in large group, interviews, group research, role play.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Gender education, standardization Culture and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have them brainstorm any business stakeholders (expected answers: owners, employees, financial institutions, customers, etc.). Then have learners brainstorm as many ethical behaviors that they can think that a business can exhibit towards its stakeholders and community.

(expected answers: respecting shareholders, giving shareholders full information, sharing dividends as agreed or basing on their capital contributions, respecting culture of the society, respecting customs and beliefs of the society.

3. Ask learners to suggest the lesson in reference to their answers in step 2. *(expected answers: good business practices towards shareholders, good business behaviors towards their society.*
4. Write the lesson title “**Business ethical practices towards shareholders and the community**” on the chalkboard, and using a ‘papers written on different color names.....’, learners form groups.
5. Have learners in their groups discuss the various ethical practices they think businesses should practice towards their shareholders and community. Let them do the activity below while writing their findings on a flip paper.
6. Have learners put their work on the wall. Have each group present their finding to others as they discuss and add anything they think is missing.
7. After the groups presenting their work, have a general discussion of the groups work and observations from the presentation while harmonizing their findings.

Possible Answers

(a) Business ethics towards owners/shareholders

- *Pay dividends to the shareholders.*
- *Provide information to the shareholders about the performance of the business.*
- *Giving shareholders the right to vote out incompetent directors.*
- *Listening to the shareholder’s complaints.*

(b) Business ethics towards community




- *Conserving the environment to avoid environmental degradation.*
- *Providing employment opportunities to members of the local community.*
- *Providing goods and services that are in line with the culture and norms of the society.*
- *Contribute towards community development through development of infra-structure.*

8. By picking randomly, conclude the lesson by asking 4-5 learners to mention any ethical practices that a business can practice towards its shareholders and community.
9. Have learners take the assignment (*Make a research on the importance of ethics in Business*).
10. Ask learners to organize the class and end the lesson.



Lesson 5:

Importance of Ethics in Business (40 minutes)

- ✓ **Instructional Objective:** Through interviewing the employees and government agencies, and or making research in the library or Internet, learners will be able to identify correctly the ethical behaviors that businesses should exhibit towards its shareholders and the community.
-  **Materials/resources:** Reference books in the library, Internet connection, flip papers, Research, Newspapers.,
-  **Methodology:** Brainstorm in large group, interviews, group research, role play.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Gender education, standardization Culture and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have them brainstorm as many ethical behaviors that they think are the importance of ethics in businesses (*expected answers: helps the business to be known, it attracts customers, helps business to have a good public image, increases a businesses' ability to compete.*
3. Ask learners to suggest the lesson in reference to their answers in step 2. (*expected answers: enables the business to get more capital, the business can get government support and also support from the society.*
4. Write the lesson title “**Importance of Ethics in Business**” on the chalkboard, and using flip charts, learners form groups.
5. Have learners do the activity below:

ACTIVITY 9.11, Learner's Book, page 202

You have discovered the different stake holders in business and ways a business practices business ethics towards its different stakeholders. With that knowledge, justify the importance of ethics in business. Present your findings to the class.

6. Have learners in their groups discuss the importance that a business may get as a result of practicing good ethical behaviors towards different stakeholders. Let them do the activity below while writing their findings on a flip paper.
7. Have learners put their work on the wall. Have each group present their finding to others as they discuss and add anything they think is missing.
8. After the groups presenting their work, have a general discussion of the groups work and observations from the presentation while harmonizing their findings.

Possible Answers

- *Attract customers to business products.*
- *Increases positive public image.*
- *Lead to customer satisfaction.*
- *Help a business win a competitive advantage.*
- *Contribute to employee commitment.*

Cross-cutting Issue: Environment




Businesses that practice ethics in caring out their activities work towards protection of the environment through proper disposal of wastes , avoiding pollution by constructing long chimneys and developing dust control measures.

9. By picking randomly, conclude the lesson by asking 4-5 learners to mention any ethical practices that a business can practice towards its customers and suppliers.
10. Have learners take the assignment (Make a research on the importance of ethics in Business).
11. Ask learners to organize the class and end the lesson.



Lesson 7:

Business costs of unethical behaviour (40 minutes)

- ✓ **Instructional Objective:** Through interviewing the employees and government agencies, and or making research in the library or Internet, learners will be able to identify correctly the unethical behaviors that businesses practice towards its stakeholders and discuss the costs of non-ethical behaviors to a business.
-  **Materials/resources:** Reference books in the library, Internet connection, flip papers, Research, Newspapers.
-  **Methodology:** Brainstorm in large group, interviews, group research, role play.
-  **Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Gender education, standardization Culture and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Have them brainstorm as many unethical behaviors that they think businesses practice towards different stakeholders. (*expected answers: no customer care, not paying taxes, not respecting customs and beliefs of the society, not respecting employees.*)
3. Ask learners to suggest the lesson in reference to their answers in step 2. (*expected answers: loss of business reputation, high cost of debts, loss of business assets.*)
4. Write the lesson title **Business costs of unethical behavior** on the chalkboard, and using flip charts, learners form groups.
5. Have learners do the following activity. Have learners in their groups discuss the costs of unethical behaviors to a business. Let them do the activity below while writing their findings on a flip paper.

ACTIVITY 9.12, learner's Book, page 206

You are now conversant with the business ethics towards the different stakeholders of the business. Use that knowledge to answer the questions below;

1. How would you define unethical behavior?
2. Compose a list of unethical behavior that might be carried out by a business.
3. What do you think are the negative effects that may arise to a business as a result of not implementing acceptable behaviors in their day to day activities?
6. Present your findings to the class.

7. Have learners put their work on the wall. Have each group present their finding to others as they discuss and add anything they think is missing.
8. After the groups presenting their work, have a general discussion of the groups work and observations from the presentation while harmonizing their findings.

Possible Answers

1. *Unethical behavior might be as simple as using business property and time for personal benefit to inside trading and financial fraud.*
2. *Unethical behavior*
 - *Dumping pollutants into the water supply rather than cleaning up the pollution properly.*
 - *Releasing toxins into the air in levels above what is permitted by the Environmental Protection Agency.*
 - *Coercing an injured worker not to report a work injury to workers' compensation by threatening him with the loss of a job or benefits.*
 - *Refusing to give an employee a final pay check for hours worked after the employee leaves the company.*
 - *Not paying an employee for all of the hours worked.*
 - *Incorrectly classifying an employee as an independent contractor and not as an employee in order to reduce payroll taxes and avoid purchasing unemployment and workers' compensation insurance.*
3. *Negative effects of unethical behavior*
 - *Poor employee performance.*
 - *Poor company credibility.*
 - *Harmful sales of goods.*
 - *Lead to a drop-in stock price.*
 - *Builds a work atmosphere of malice and mistrust.*
 - *Leads to monetary loss.*

9. By picking randomly, conclude the lesson by asking 4-5 learners to mention any unethical practices that a business can practice and their costs to the business. Have learners take the assignment.
10. Ask learners to organize the class and end the lesson.

Unit 9 Assessment

Possible responses

1. *What do you understand by the terms ethics and Business Ethics?*
Ethics are moral principles that govern a person's behavior or the conducting of an activity. Ethics are a system of moral principles and a branch of philosophy which defines what is good for individuals and society.
Business ethics refer to a set of moral rules that govern how businesses operate, how business decisions are made and how people are treated.
2. *Identify the factors that influence ethical behaviors in a business enterprise*
 - *Laws: Laws, and a person abiding by them, influence ethical behavior. Fear of prosecution and punishment is a great deterrent, and as such, many do not break the law. In the United States, ethical behavior is defined by law, such as not stealing or not causing property damage. The level of punishment is roughly tied to the level of crime. A person knows that, for example, if he is caught shoplifting, he could go to jail. This deters him from shoplifting.*

- *Management style of the organization's leaders.* Is it a mild-mannered group of managers who operate on group consensus or do they have an authoritarian style of leadership that demands rigorous adherence to company rules and ethical standards? If the latter, then there's a greater chance of a stronger ethical environment up and down the organizational ladder
- *Religion.* This refers to the belief in and reverence for a supernatural power or powers, regarded as creating and governing the universe. Religious institutions, from churches and mosques to synagogues. Thus, those who tend to report being spiritual, religious, or both tend to behave themselves pretty well. Research supports the view that spiritual and religious practices (such as, meditation, Church sponsored social justice ministries, religious service attendance) have certain physical, mental, community health and ethical benefits.
- *Culture:* This refers to the outlook, attitudes, values, goals, and practices shared by a group, organisation, or society. Culture reflects the moral values and ethical norms governing how people should behave and interact with others. Local customs can define the ethical behavior of those living within that culture. What is considered normal in one culture can be completely unnatural in another; what is ethical in one culture can be unethical in another.
- *Social Pressures:* Social forces and pressures have considerable influence on ethics in business. If a company supplies sub-standard products and get involved in unethical conducts, the consumers will become indifferent towards the company. Such refusals shall exert a pressure on the company to act honestly and adhere strictly to the business ethics. Sometimes, the society itself may turn against a company.
- *Situational Factors.* People may display different ethics in different areas of work in certain situations because they may see no way out. For example, a manager may record fictitious sales in order to cover losses within his area of responsibility. Individuals may exhibit different ethics in workplaces because they feel it is inevitable to display such behaviours.
- *Family background.* Family refers to a group of people related by blood or marriage. Family influence is the strongest influence in our lives when we grow up. Our parents' characteristics, the behaviour of our siblings, our family's socio-economic status, their education, the place they lived in will shape the children's most vulnerable time.

3. What are the various business ethics that a business has to practice towards its;

(a) Customers

- *Provision of quality products:* When a product is purchased, customers are not usually just buying an unknown objects they are usually buying an item of sufficient quality that performs a certain expected function. Every business has a duty to provide consumers with whatever they pay for and products should be of good quality.
- *Use of right measures and weights:* Product safety is an ethical obligation. Consumers lack the means of checking or verifying the accuracy of measures and weights. It is therefore ethical for every business to provide goods of correct weight and measure.

- *No overcharging: Most of customers are likely to be overcharged because of their inability to evaluate the prices of goods in relation to the costs involved in production. Therefore, it is the business' duty to charge the appropriate prices to the customers.*
- *No misleading advertisement: In an effort to out-do one another and sell more of the goods, businesses often give misleading information about their products to persuade consumers to buy them. It is ethical for businesses to give correct information about the products to the customers.*
- *Being honest to customers as far as prices, quantities and quality of the products are concerned. Honesty and transparency in financial transactions and accounting procedures. Complete accuracy of all transactions and accurate book-keeping are a must for customers and other stakeholders to trust the company.*
- *Keeping promises made to customers at the time of making a sale. Businesses must strive to maintain the integrity of customer service at all times and at all costs. Each customer interaction and experience must be an over-deliverance of the promises made to customers. This after sales service integrity is a major building block to form solid and long term relationships with customers.*
- *Giving rightful information. Promotions and advertisements of products and services must be true to the actual offering. Exaggerations and overselling tactics ultimately invite flak and cause customers to have no trust in such a business. In other words, businesses should advertise without giving wrong information or exaggerating.*

(b) Employees

- *Giving employees a timely and fair pay. Depending on the size of the business and level of performance, the employer should pay his/her employee the agreed amount if the employee arrives for work and can work.*
- *Providing training and development to employees to improve on their skills. This greatly shows that you attach value to your employees and that you look forward towards working with them on a going concern.*
- *Creation of a healthy and safe working environment. Employers have to protect the health of a company and make sound business decisions that will keep employees safe. Employers have moral responsibilities towards their employees.*
- *Giving assistance to employees when need arises for example listening to worker's problems, showing that you are with them in times of happiness and in times of sorrow. This helps in creating an environment that is so conducive for workers and their employers.*
- *Treating employee fairly and with respect. it is the company's obligation to see that individual managers do not abuse their power or mistreat their subordinates. Kill-the-messenger behavior at any management level is improper, as is any active or passive encouragement of dishonest reporting. Employees should feel free to raise ethical or other issues without fear of retaliation.*
- *Ensuring a good welfare of employees. It is not a question only of fair pay and good working conditions, there should be a real and enduring concern for the well-being of employees. While the welfare of the company and other co-workers must remain the dominant consideration, an ethical employer is willing to make decisions and implement policies in a manner that demonstrates a genuine concern, even when there are associated costs which impact profitability.*

- *Providing employees with good working conditions. Employers should pay their employees a good wage, offers health benefits, and excellent working conditions. This greatly improves on the employment relationship between the employer and the employee.*
- *Providing employees with job security. Employers should not lay off employees unless it is absolutely necessary. Employer values their employees, not just as a means for work to be completed, but as a long-term investment.*
- *Maintaining openness between the employer and employees: In order to have happy employee, they should not feel intimidated by management. Instead they should be empowered to report problems and issues. Openness helps to quickly address issues and in turn, makes employees feel that their ideas and opinions are valuable.*
- *Avoiding discrimination at the work place. Employers should have a policy of equality for all in the workplace, with no discrimination on the basis of race, caste, religion, nationality, age, gender, marital status, sexual orientation, disability, union membership or political affiliation. This helps the employees to see themselves as the same and equal.*

(c) Suppliers

- *Businesses should pay for goods and services purchased from suppliers. By doing this, enables the suppliers to supply more goods and services in time hence avoiding shortages in the market.*
- *Businesses should offer proper advisory services to suppliers about the market trends. This will enable the suppliers to supply what is really required in the market at the right time.*
- *Business should carry out market research for suppliers. This will lead to sales promotion of supplier's products hence increased sales volume.*
- *Businesses should pay for the goods and services bought on credit in time.*
- *Businesses should not hoard any supplier's product but should sell the products from the supplier's firm only.*

(d) Government

- *Paying taxes and other dues are imposed by the government.*
- *Observing law of the country. In other words, the business should be complying with the business laws and regulations set by the government.*
- *Meet production standards as far as quality is concerned.*
- *Maintaining standards of health, safety and hygiene regulations established by the government.*
- *Maintaining discipline and order when carrying out business.*
- *Following the procedures required by law when starting businesses.*
- *Complying with the environmental regulations established by the government.*

(e) Community

- *Conserving the environment to avoid environmental degradation.*
- *Providing employment opportunities to members of the local community.*
- *Providing goods and services that are in line with the culture and norms of the society.*
- *Contribute towards community development through development of infra-structure.*

- *Providing societies needs for instance helping the needy.*
- *Protecting peoples' health.*
- *Respecting customs and beliefs.*
- *Preserving the environment.*

(f) Shareholders

- *The business should pay dividends to the shareholders whenever a profit is made and also inform the shareholders in case a loss is made.*
- *The business should provide information to the shareholders about the performance of the business. This helps them to know the amount of profits made by the business and appropriate action to be taken.*
- *Giving shareholders the right to vote out incompetent directors and replace them with new ones.*
- *Listening to the shareholders complaints or views that need to be addressed by the management.*

4. What is the importance of practicing good ethics in a business.

- *Increase on employee productivity. Employees make better decisions in less time with business ethics as a guiding principle; this increases productivity and overall employee morale. When employees complete work in a way that is based on honesty and integrity, the whole organization benefits. Employees who work for a corporation that demands a high standard of business ethics in all facets of operations are more likely to perform their job duties at a higher level and are also more inclined to stay loyal to that organization.*
- *Attract customers to business products, thereby boosting sales and profits make employees want to stay with the business, reduce labor turnover and therefore increase productivity• Attract more employees wanting to work for the business, reduce recruitment costs and enable the company to get the most talented employees• Attract investors and keep the company's share price high, thereby protecting the business from takeover.*
- *Increases positive public image: With consistent ethical behavior comes increasingly positive public image, and there are few other considerations as important to potential investors and current shareholders. To retain a positive image, businesses must be committed to operating on an ethical foundation as it relates to treatment of employees, respect to the surrounding environment and fair market practices in terms of price and consumer treatment.*
- *Develop investor, customer and employee loyalty: Companies perceived by their employees as having a high level of honesty and integrity are more profitable than companies with a low level of honesty and integrity• Ethical climates in organizations provide platform for: Efficiency, Productivity, Profitability Business ethics are important because they help to develop customer and employee loyalty and engagement and contribute overall to a company's viability.*

- *Lead to customer satisfaction. Consumers respond positively to socially concerned businesses— Being good can be extremely profitable • Customer satisfaction dictates business success • A strong organizational ethical climate places customers' interests first. Research shows a strong relationship between ethical behaviour and customer satisfaction leads to expansion of the market Business ethics leads to expansion of the market. Business ethics towards customers attracts new customers and creates trust in the business by the customers.*
- *Help a business win a competitive advantage. An integrity approach to business can yield strengthened competitiveness: it facilitates the delivery of quality products in an honest, reliable way. This approach can enhance work life by making the workplace more fun and challenging. It can improve relationships with stakeholders and can instil a more positive mindset that fosters creativity and innovations among the stakeholders. The purpose of ethics is to enhance our lives and our relationships both inside and outside of the organization.*
- *Contribute to employee commitment. Comes from employees who believe their future is tied to the organization's. Are willing to make personal sacrifices for the organization. The more dedication on the part of the company, the greater the employee dedication concerns include a safe work environment, competitive salaries and benefit packages, and fulfilment of contractual obligations.*
- *Reduces risks: A company which sets out to work within its own ethical guidelines is also less at risk of being fined for poor behaviour, and less likely to find themselves in breach of one of a large number of laws concerning required behaviour.*
- *Help in protection of the environment: The natural world can be affected by a lack of business ethics. For example, a business which does not show care for where it disposes its waste products, or fails to take a long-term view when buying up land for development, is damaging the world in which every human being lives, and damaging the future prospects of all companies.*
- *Increases business profits: Businesses guided by ethics and values are profitable in the long run, though in the short run they may seem to lose money.*

5. What do you think are the costs of practicing unethical business practices

- *Leads to emotional and health problems of employees: An employee working for an employer or company with unethical, deceptive, and dishonest conduct will be directly affected physically and mentally, and may even come down with emotional and health related problems because of it. Workers involved in unethical practices are almost always directly or indirectly held accountable for their actions.*
- *Litigation. Stealing or abetting thieves could land you into a serious court case, and also stain the reputation of those who buy from you innocently. One must always weigh the consequences before thinking of getting involved in any form of unethical business practices. The consequences are usually high and they far outweigh the advantages of such involvement. Businesses that act unethically in ways that break the law may face large fines and other penalties.*

- *Builds a work atmosphere of malice and mistrust. Workers tend to go further down the drain when they are surrounded with people who practice the same. This will lead to lower productivity, promote conflict, and subsequently cripple the company.*
- *Leads to monetary loss: Business customers could suffer monetary loss as a result of your insincerity to them. When he buys a refurbished machine from you and takes it to run his business as a new machine, the machine is bound to break down sooner or later. When this happens, it would cost him some monetary losses; it would also cost some money and time to get a new machine to replace it.*
- *Poor employee performance: A lack of ethics within a company affects the way employees do their job. People can decide that because leaders can break the rules, they can too. This can lead them to damage the company. They may also become discouraged or not see the need to work hard in an unethical environment.*
- *Poor company credibility: When a company is unethical, it affects its reputation. Not only will the leaders and company lose respect from employees, they will lose credibility with the general public as well. This can result in reduced sales, lost customers, and significant financial harm.*
- *Harm sales of goods, as customers may boycott goods produced by a company known for unethical behavior.*
- *Lead to a drop-in stock price. Investors will be unwilling to buy shares from companies known to transact business dishonestly. Investing in dishonest firms will result in poor returns.*
- *Leads to loss of lives: Selling fake consumables or drugs to a client could result in loss of lives because of the toxic effects those drugs may have on one's health in the short term or in the long run.*
- *Increased risk of doing business and the possibility of bankruptcy and severely damaged company brand and image.*

Extension Activities

1. *Identify the different non-ethical behaviors that businesses can practice towards*
 - (a) *Customers*
 - (b) *Employees*
 - (c) *Suppliers*
 - (d) *Government*
 - (e) *Community*
2. *Why do you think businesses may act in a non-ethical way.*

TOPIC AREA: BUSINESS GROWTH AND ETHICS

SUB-TOPIC AREA: STANDARDISATION

UNIT 10

Quality Management and Certification



Key unit competence: To be able to explain quality management and certification.

Prerequisites of this unit

In this unit, you should refer and link learners to previous learning such as:

- Work in the society
- Concept of needs, wants, goods and services.
- Financial awareness
- Factors and indicators of business growth.
- Role, benefit and challenges of an entrepreneur
- Setting personal goals
- Resources and their usage
- Role of work and socioeconomic development
- Concept of standardisation
- Developing a Business Plan
- Effects of business activities on the environment
- Ethics in Business

Cross-cutting issues to be addressed

- Financial Education
- Environment and Sustainability
- Gender Education
- Peace and Values
- Standardization culture

Generic competences

- Critical thinking
- Communication skills,
- Research and Problem Solving
- Creativity and Innovation
- Lifelong learning

Vocabulary or key words or concepts

- Certification, quality control, quality assurance, quality management, Certification process.

Guidance on introductory activity

Have learners in groups do the introduction activity on page 181 and answer questions that follow. Have groups present their answers to the large group. Encourage other learners to ask questions or give own contributions.

Note: There are no wrong or right responses. This activity is just to have learners have an orientation on what they are likely to cover in the unit.

Possible responses to questions

- (a) Importance of quality control in business:
More customers, increases employee morale, attracts more investors, improves business image, protects environment, widens business market, production of standard products ...
- (c) Rwanda Standards Board is in charge of standards and quality in Rwanda

Attention to Special Educational Needs

Throughout the unit, the teacher should:

- Ensure that limitations that could hinder learning/full participation are addressed.
- Supervise and observe all learners during the lesson.
- Establish a positive and approachable relationship with learners (uses appropriate body language, walking around, making himself/herself available for questions, embracing different types of questions and opinions, modelling respect,...).
- Encourage participation (learners are encouraged to speak and ask questions either by the atmosphere the teacher creates or by the teacher's direct encouragement of learners).
- Teaching/Learning facilities/materials/ are suitable for learning to all learners.

List of lessons

Lesson 1: Certification, quality control, quality assurance and quality management.

Lesson 2: The background of quality control, quality assurance and quality management.

Lesson 3: The background of quality control, quality assurance and quality management.

Lesson 4: The certification process.

Lesson 5: Importance of quality management and certification.

Lesson 6: End unit 10 assessment.





Lesson 1:

Certification, quality control, quality assurance and quality management (40 minutes)

✓ **Instructional Objective:** Through experience sharing and corners or centers, learners will be able to explain correctly the meaning of - Certification, quality control, quality assurance and quality management.

 **Materials:** Internet connection, reference books in the library.

 **Methodology:** group discussions, experience sharing, presentations.

 **Generic competences:** Critical thinking and communication skills.

∞ **Cross cutting issues to be addressed:** Standardization culture, Financial Education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title "**meaning of - Certification, quality control, quality assurance and quality management**" on the chalkboard, and using a '**counting 1,2,3,4,5.....**', learners form 5 groups.
3. Have learners in groups do the following activity.

Activity 10.1, Learner's Book, Page 212

Using your knowledge of Senior one and two about standardization culture, answer the following questions:

1. What do you understand by Standards, Meteorology, quality testing, and accurate measurement? (Group 1 and 2).
2. Briefly explain the steps/procedures followed at home to ensure quality when preparing and serving food (group 3, 4 and 5).
3. What do you understand by:

(a) quality	(b) quality control
(c) quality assurance and	(d) quality management
(e) certification	

4. Have groups share their answers to the whole class while harmonizing their answers.
Possible responses (for group 1 and 2, refer to S.1 and 2 work; and for group 3, 4 and 5 will depend on individual group answers).
 Encourage learners to contribute and ask questions especially on (b)
5. Put five centers or hang five flip charts in four corners of the classroom and write one word on each of the flip papers. In groups have learners visit each station writing what they think the word means or other words related to it.
6. Have large group discussion on the words on the flip papers while harmonizing the findings.

Possible Answers

- a. *Certification: Formal procedure by which an accredited or authorized person or agency assesses and verifies (and attests in writing by issuing a certificate) the attributes, characteristics, quality, qualification, or status of individuals or organizations, goods or services, procedures or processes, or events or situations, in accordance with established requirements or standards.*
- b. *Quality control (QC): Quality control (QC) is a procedure or set of procedures intended to ensure that a manufactured product or performed service adheres to a defined set of quality criteria or meets the requirements of the client or customer.*
- c. *Quality assurance: The maintenance of a desired level of quality in a service or product, especially by means of attention to every stage of the process of delivery or production.*
- d. *Quality assurance (QA) is a way of preventing mistakes or defects in manufactured products and avoiding problems when delivering solutions or services to customers; which ISO 9000 defines as "part of quality management focused on providing confidence that quality requirements will be fulfilled".*
- e. *Quality management: A quality management system (QMS) is a formalized system that documents processes, procedures, and responsibilities for achieving quality policies and objectives. A QMS helps coordinate and direct an organization's activities to meet customer and regulatory requirements and improve its effectiveness and efficiency on a continuous basis.*

7. By tossing a ball, conclude the lesson by asking 5-6 learners to give the **meaning of - Certification, quality control, quality assurance and quality management.**
8. Have learners take the assignment (*Make a research on the background of quality control, quality assurance and quality management*).
9. Ask learners to organize the class and end the lesson.



Lesson 2:

The background of quality control, quality assurance and quality management (40 minutes)

- ✓ **Instructional Objective:** Through a cases study analysis, learners will be able to describe correctly the background of quality control, quality assurance and quality management.
- Materials:** Case study.
- Methodology:** group discussions, presentations.
- Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Standardization culture, Financial Education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**background of quality control, quality assurance and quality management**” on the chalkboard, and using a ‘**using mingle game**’, learners form 5 groups.
3. Have learners in groups do the following activity.

Activity 10.2: Case study analysis, Learner's Book, Page 213

Have learners in groups read and analyze the case study below and answer the questions that follow:

Case study (adapted from (<http://qualitymanagementsystem.com/total-quality-management/the-history-of-quality-management/>))

Read the following extract and answer the questions that follows

The history of quality management can be traced all the way back to The Middle Ages. Work completed by journeymen and apprentices were evaluated and inspected by the skilled worker to ensure that quality standards were met in all aspects of the finished product, ensuring satisfaction of the buyer. And while the history of quality management has gone through a number of changes since that time, the end goal is still the same.

It was during the 1920's when quality management systems, as we know them today, started to surface. While the focus of quality management was still on the end product, it was the first time that statistical theory was applied to product quality control. Product quality control was determined through inspections. This involved measuring, examining and testing the products, processes and services against specific requirements to ensure that each element adhered to set standards and guidelines.

This algorithm worked for quite some time. Over time, however, businesses began to grow and expand. More and more products were manufactured throughout the day. Companies started to experience difficulties in following through with quality control standards. It became evident that there was a great need for change and development. Change and development were brought forth during the 1940's by industry leaders and experts like Deming, Dodge, Juran and Roming. This would be the beginning of Total Quality Management as we know it today.

Inspections were now carried out by production personnel. They were responsible for inspections during specific production intervals. This would change the focus from simply inspecting the end product to actually preventing end product problems through early detection on the production line.

It was also during the 1940's that Japan caught wind of Total Quality Management. At that time, Japanese products were considered poor quality imitations. Hearing about the success of quality management in the west, Japan employed the assistance of quality management experts like Deming and Juran. Little did the Western culture know at that time, Japan would soon push the envelope and set new standards in TQM.

During the first international quality management conference in 1969, Feigen Baum would first use the phrase Total Quality Management. Feigen Baum, however, would not meet the depth of understanding of the term that Japanese attendee and speaker, Ishikawa would. Ishikawa would indicate during the conference that TQM should apply to all employees within the organization – from the workers to the head management. The Western culture would soon catch up, however. By the 1980's, the Western culture would take notice of Japan's success and start to set and adhere to higher Total Quality Management guidelines. At this time, however, it was unclear as to what exactly TQM involved.

The U.S. Government would soon be responsible for making those guidelines and standards clear with their development of the Malcolm Baldrige Award; an award that could be won by businesses that exhibited quality management excellence. Other countries, like Europe, would follow in the United States' footsteps and develop similar awards.

Today, companies all over the globe compete for the hundreds of Excellence Awards now given. The purpose of quality management, however, still remains the same as it has, all through history – to ensure that customers receive an excellent, quality product.

Questions

- a. When was the concept of quality management introduced?*
- b. Why was the worker of journeymen and apprentices evaluated and inspected?*
- c. How was product quality control determined in the 1920s?*
- d. Describe the changes to Total quality management that happened in 1940's*
- e. Which countries were instrumental in developing TQM?*
- f. What has been and still the overall goal of quality management?*

4. Have groups share their answers to the whole class while harmonizing their answers as follows:

- Group 1: answers for (a)
- Group 2: answers for (b)
- Group 3: answers for (c)
- Group 4: answers for (d)
- Group 5: answers for (e and f)

Possible Answers

Group 1: It started in the middle ages; but introduced in the 1920s.

Group 2: Work completed by journeymen and apprentices were evaluated and inspected by the skilled worker to ensure that quality standards were met in all aspects of the finished product, ensuring satisfaction of the buyer.

Group 3: Product quality control was determined through inspections. This involved measuring, examining and testing the products, processes and services against specific requirements to ensure that each element adhered to set standards and guidelines.

Group 4: Inspections were now carried out by production personnel. They were responsible for inspections during specific production intervals. This would change the focus from simply inspecting the end product to actually preventing end product problems through early detection on the production line.

Group 5: 1940's that Japan; and the United States.

Group 5: The purpose of quality management, however, still remains the same as it has, all through history – to ensure that customers receive an excellent, quality product.

5. By randomly picking, have 5-6 learners briefly explain the background of quality control, quality assurance and quality management in the world.
6. Have learners take the assignment (*Make a research on the background of quality control, quality assurance and quality management in Rwanda*).
7. Ask learners to organize the class and end the lesson.



Lesson 3:

The background of quality control, quality assurance and quality management (40 minutes)

- ✓ **Instructional Objective:** By visiting RSB or an interview with a resourceful person from RSB or an entrepreneur, learners will be able to describe correctly the background of quality control, quality assurance and quality management in Rwanda.
- Materials:** resourceful person, facilitation for the field visit.
- Methodology:** Filed visit or interview with resourceful person.
- Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Standardization culture, Financial Education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**background of quality control, quality assurance and quality management**” on the chalkboard, and using ‘**papers written on different color names.....**’, learners form 5 groups.
3. Have learners in groups do the following activity.

Activity 10.3: Background of quality management in Rwanda, Learner's Book, Page 218
Organize a visit to or invite a resource person from Rwanda Standards Board (RSB) to share with the class the background of quality management in Rwanda. Have learners use the following questions as a guide.

1. What is Certification?
2. What is quality control?
3. What is quality assurance?
4. What quality management?
5. How is quality management implemented in Rwanda?
6. The evolution of quality management in Rwandan context.

Encourage learners to ask as many questions as possible and make notes from the discussion with the resourceful person.

4. By randomly picking, have 5-6 learners briefly explain the background of quality control, quality assurance and quality management in Rwanda.
5. Have learners take the assignment (Make a research on the Certification process).
6. Ask learners to organize the class and end the lesson .



Lesson 4:

The Certification Process (40 minutes)

- ✓ **Instructional Objective:** Through a research in the library or using the Internet and interview with a resourceful person from RSB, learners will be able to describe correctly the Certification process.
- Materials/resources:** Resource materials in library, Internet connection, resourceful person from RSB.
- Methodology:** group research, presentations, field visits and interview.
- Generic competences:** Critical thinking and communication skills.
- ∞ **Cross cutting issues to be addressed:** Financial education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**The Certification process**” on the chalkboard, and using a ‘**papers written on different color names.....**’, learners form manageable groups.
3. Have learners in groups do the following activity.

Activity 10.4: Research activity, Learner’s Book, Page 219

Have learners in their groups visit the school library or the internet on www.rsb.gov.rw/~rbs/main-nav/certification/product-certification.html and make a research on the following as:

- Group 1: Certification and Registration.*
- Group 2: Certification body and Certification schemes.*
- Group 3: Product certification and System certification.*
- Group 4: Personnel certification and Certification mark.*
- Group 5: Certification test report.*

Activity 10.5: Research activity, Learner’s Book, Page 219

Have learners still in their groups visit the school library or the internet on www.rsb.gov.rw/~rbs/main-nav/certification/product-certification.html or using available finished products and make a research on the following as:

- Group 1: Examples Certification bodies in Rwanda.*
- Group 2: Examples of Personnel certification marks.*
- Group 3: Examples of Product certification marks.*
- Group 4: Examples of System certification marks.*
- Group 5: International and Rwandan Certification marks.*

4. Have groups share their answers, encourage other learners to make contributions while harmonizing their answers.

Possible Answers

- Group 1: **Certification** is the provision by an independent body of written assurance (a certificate) that the product, service or system in question meets specific requirements.*
- Group 2: **A certification body** is any recognizable agency that grants permission to an individual or organization and controls, monitors and assesses an individual’s or organization’s information technology and business systems.*
- Group 2: **Certification schemes** are elaborate and systematic plans of action or mechanisms for establishing market preference for sustainable goods.*
- Group 3: **The product Certification** is an attestation following assessment that; attributes, characteristics, quality, or status of goods, are in accordance with established standards.*
- Group 3: **The system Certification** is an attestation following assessment that; attributes, characteristics, quality, or status of organizations, services, procedures or processes are in accordance with established standards...*
- Group 4: **A Personnel Certification Body** is an organization that awards credentials to individuals meeting specific competence requirements relating to a profession, an occupation, a job or a portion of a job.*
- Group 4: **A certification mark** is a form of trademark used to identify goods and/or services that meet certain standards or specifications*
- Group 5: **Test report** is a document that records data obtained from an experiment of evaluation in an organized manner, describes the environmental or operating conditions, and shows the comparison of test results with test objectives.*

Review Activity: With a resourceful person or to RSB

Organize field visits to or invite a resourceful person from RSB or an entrepreneur from the community who will share with the learners about the whole Certification process in Rwanda. Encourage learners to ask questions and make notes from the discussion with the resourceful person.

7. By randomly picking, have 5-6 learners briefly describe the Certification process.
8. Have learners take the assignment (Make a research on the Importance of quality management and certification).
9. Ask learners to organize the class and end the lesson.



Lesson 5:

Importance of quality management and certification (40 minutes)

- ✓ **Instructional Objective:** Through a research in the library or using the Internet and interview with a resourceful person from RRA, learners will be able to describe correctly the Importance of quality management and certification.
- Materials/resources:** Resource materials in library, Internet connection, resourceful person from RSB.
- Methodology:** group research, presentations, field visits and interview.
- Generic competences:** Critical thinking and communication skills.
- Cross cutting issues to be addressed:** Financial education, and Peace and Values.



Steps

1. Greet and welcome learners to this entrepreneurship lesson.
2. Write the lesson title “**Importance of quality management and certification**” on the chalkboard, and using a ‘**papers written on different color names**’, learners form manageable groups.
3. Have learners in groups do the following activity.

Review activity: Research on the benefits of standards to:

(a) Consumers

(b) Business (SMEs)

(c) The government: Importance of quality management

Have learners in groups make a research and discuss the following questions as:

Group 1: Describe the benefits of product certification in business.

Group 2: Identify the benefits of standards to Consumers.

Group 3: Identify the benefits of standards to Business (SMEs).

Group 4: Identify the benefits of standards to the government.

Group 5: The Importance of certification and quality management.

4. Have groups hung their work different corners on the wall. Using a gallery walk, have groups move around from one group's work to another discussing their findings and making any contributions.
5. After the gallery walk, have a large class discussion on the observations from the groups work while harmonizing their answers.

Possible Answers

Group 1: Benefits of Product Certification

- *The Mark is a powerful marketing tool for all manufacturers especially exporters. This eliminates the need for products to be re-tested all the time;*
- *Displaying the mark gives a product real point-of-sale differentiation resulting in more sales and greater revenue;*

- *The Mark provides credibility when negotiating any contract especially government contracts as reflected in Rwandan regulation, exports and tender submissions;*
- *There is an improvement in complaints' handling this cuts costs and increases customer satisfaction;*
- *The certification scheme results in consistent quality of products as it involves operating in a defined manner.*

The benefits of standards

Group 2: Benefits to consumers:

- *Standards ensure that consumers are protected from hazards to their health and safety.*
- *Standards promote and protect economic interests of consumers in goods and services.*
- *Standards ensure improved quality and reliability.*
- *Standards ensure better operation and compatibility between products and services.*
- *Standards ensure the availability of effective consumer redress.*

Group 3: Benefits to SMEs:

- *Standards lower installation and start-up costs.*
- *Standards inspire added trust in your business.*
- *Standards assist business to meet mandatory regulations.*
- *Standards ensure improved quality and reliability.*
- *Standards create a competitive advantage by improving the quality of your goods and services.*
- *Standards open new markets by assuring new customers that you meet their quality requirements.*
- *Standards attract new customers.*
- *Standards reduce cost in the way you do business.*
- *Standards ensure that consumers have easier access to and greater choice*

Group 4: Benefits to government:

- *Standards benefit the Rwandan Government by complementing regulations and promoting international trade.*
- *Standards reduce technical barriers to international trade, thus positioning Rwanda industries to compete in the world economy.*
- *Standards are used to regulate and monitor industry so as to prevent adverse business practices.*
- *Standards help make laws consistent.*
- *Standards offer an alternative to regulation, with less red tape and business costs, while still ensuring that products and services are safe and healthy.*

Group 5: Importance of quality management and certification

- *Helps organizations to make continuous review of procedures and strategies to be in the market with a good name. Following the rules, will make sure that they have a good turnaround in their business and make the most profit out of it.*
- *Builds more clientele as it builds confidence in both the customers and new project leaders to emerge with you.*
- *Helps organization in carrying out internal audits. Auditors and employees follow rules of quality management systems which play an important role in a company's term as long as it's active.*
- *Maintaining quality and standards in products and services. Regular review and implementation of better methods, practices and policies helps to ensure quality.*
- *It increases customer's loyalty and trust.*
- *It also increases the efficiency of workers in the organization.*

Review Activity: With a resourceful person

Organize a visit to RSB or invite a RSB personnel to share with the class the importance of quality management and certification.

6. By randomly picking, have 10 learners briefly explain the Importance of quality management and certification.
7. Remind learners that in the last lesson/next period they will have an end of unit 10 assessment.
8. Ask learners to organize the class and end the lesson.

Unit 10 Assessment

1. *What do you understand by?*

- (a) *Certification,*
- (b) *Quality control, (QC)*
- (c) *Quality assurance*
- (d) *Quality management?*

2. *Why should Rwanda Standards Board enforce quality management and certification in ?*

Possible responses

1.
 - a) *Certification: Formal procedure by which an accredited or authorized person or agency assesses and verifies (and attests in writing by issuing a certificate) the attributes, characteristics, quality, qualification, or status of individuals or organizations, goods or services, procedures or processes, or events or situations, in accordance with established requirements or standards.*
 - b) *Quality control (QC): Quality control (QC) is a procedure or set of procedures intended to ensure that a manufactured product or performed service adheres to a defined set of quality criteria or meets the requirements of the client or customer.*
 - c) *Quality assurance: The maintenance of a desired level of quality in a service or product, especially by means of attention to every stage of the process of delivery or production. Quality assurance (QA) is a way of preventing mistakes or defects in manufactured products and avoiding problems when delivering solutions or services to customers; which ISO 9000 defines as “part of quality management focused on providing confidence that quality requirements will be fulfilled”.*
 - d) *Quality management: A quality management system (QMS) is a formalized system that documents processes, procedures, and responsibilities for achieving quality policies and objectives. A QMS helps coordinate and direct an organization’s activities to meet customer and regulatory requirements and improve its effectiveness and efficiency on a continuous basis.*
2. *Why should Rwanda Standards Board enforce quality management and certification in ?*
 - *Helps organizations to make continuous review of procedures and strategies to be in the market with a good name. Following the rules, will make sure that they have a good turnaround in their business and make the most profit out of it.*

- *Builds more clientele as it builds confidence in both the customers and new project leaders to emerge with you.*
- *Helps organization in carrying out internal audits. Auditors and employees follow rules of quality management systems which play an important role in a company's term as long as it's active.*
- *Maintaining quality and standards in products and services. Regular review and implementation of better methods, practices and policies helps to ensure quality.*
- *It increases customer's loyalty and trust.*
- *It also increases the efficiency of workers in the organization.*

Remedial Activities

1. *Explain the benefits of standards to:*
 - (a) *Consumers*
 - (b) *Business (SMEs)*
 - (c) *The government*
2. *Give the examples of personnel certification bodies in Rwanda*
3. *Where is the difference between certification marks and Standard trade marks?*
4. *Give any examples of international and Rwandan certification marks*
5. *Briefly explain the Test Services offered to clients by National Quality Testing laboratories*
6. *Why is quality testing important in quality management important?*

Extension Activities

Assume you want to start a business in your community.

- (a) *Briefly describe the systems certification; product certification and certification mark for your business.*
- (b) *Briefly explain any two benefits from systems certification; product certification and certification mark*
- (c) *Why do you think it is important for you to have a quality management and certification system in your business?*

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