

ENTREPRENEURSHIP

TEACHER'S GUIDE SENIOR 5 ASSOCIATE NURSING PROGRAM

First Edition

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FOREWORD

Dear teacher,

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

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

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

I wish to sincerely extend my appreciation to the people who contributed towards the development of this teacher's guide. Any comment or contribution would be welcome for the improvement of this textbook for the next edition.

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Director General, REB

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I wish to express my appreciation to all the people who played a major role in development of this entrepreneurship textbook for Senior Five. It would not have been successful without the active participation of different education stakeholders.

Finally, my word of gratitude goes to the Rwanda Basic Education Board staff particularly those from Curriculum, Teaching and Learning Resources Department who were involved in the whole process of in-house textbook writing.

MURUNGI Joan,

Head of CTRLD

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PART I. GENERAL INTRODUCTION

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

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

1.1. The structure of the guide

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

- **Overall structure**

This teacher guide has three main parts as follows:

- **Part I: General Introduction.**

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

- **Part II: Sample lesson plan**

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

- **Part III: Unit development**

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

• Structure of a unit

Each unit is made of the following sections:

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

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

- **Cross-cutting issues to be addressed.**

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

- **Guidance on the introductory activity:**

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

- **List of lessons/sub-heading**

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

- **End of each unit**

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

- Summary of the unit which provides the key points of content developed in the student's book.
- Additional information which provides additional content compared to the student's book for the teacher to have a deeper understanding of the topic.
- End unit assessment which provides the answers to questions of end unit assessment in the textbook and suggests additional questions and related answers to assess the key unit competence.

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

- **Structure of each-sub heading/lesson title**

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

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

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

- **Teaching resources:** This section suggests the teaching aids or other resources needed in line with the activities to achieve the learning objectives. Teachers are encouraged to replace the suggested teaching aids by the ones available in their respective schools and based on learning environment.
- **Learning activities:** This section provides a short description of the methodology and any important aspect to consider. It provides also answers to learning activities with cross reference to text book/learner's book:
- **Exercises/application activities:** This provides answers for exercises/ application activities with cross reference to the textbook/learner's book

1.2. Methodological guidance

1.2.1. Developing competences

Since 2015, Rwanda shifted from a knowledge based to a competence-based curriculum for pre-primary, primary and general secondary education. This review comes as a response to the needs of learners, society and the labor market. With a holistic learner-centered approach, it demands major changes in teaching methodology and the use of a wider range of assessment techniques focusing more on formative or on-going continuous assessment. This has implications for teacher education and the necessary provision of support and guidance provided to schools to ensure effective implementation.

The competence-based curriculum employs an approach of teaching and learning based on discrete skills rather than dwelling on only knowledge or the cognitive domain of learning. It focuses on what learners can do rather than what learners know. Learners develop basic competences through specific subject unit competences with specific learning objectives broken down into knowledge, skills and attitudes. These competences are developed through learning activities disseminated in learner-centered rather than the traditional didactic approach. The student is evaluated against set standards to achieve before moving on. In addition to specific subject competences, learners also develop generic competences which are transferable throughout a range of learning areas and situations in life.

Below are examples of how generic competences can be developed in the subject of Entrepreneurship

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

1.2.2. Addressing cross-cutting issues

Among the changes in the competence-based curriculum is the integration of cross cutting issues as an integral part of the teaching learning process-as they relate to and must be considered within all subjects to be appropriately addressed. There are eight cross cutting issues identified in the national curriculum framework. (See annex 2). Some cross-cutting issues may seem specific to particular learning areas/ subjects but the teacher needs to address all of them whenever an opportunity arises. In addition, learners should always be given an opportunity during the learning process to address these crosscutting issues both within and out of the classroom. Below are examples on how crosscutting issues can be addressed in entrepreneurship subject:

- **Gender education:** Remind learners that both males and females have similar opportunities, rights and obligations in the workplace, and therefore need to be treated fairly and equally when dealing with contracts or resolving conflicts. People's opinion of gender roles should not deny or hinder one's right or responsibilities to meet his or her contractual obligations while teaching contracts in business operations.
- **Environment and sustainability:** During generation of business ideas and opportunities, learners need to acknowledge that the greatest source of business ideas and opportunities is the environment, and one cannot implement his/her opportunity into a profitable business without the environment. So, throughout the unit/lesson learners have appreciate the need to take great care for environment as it is paramount for continued business ideas and opportunity generation as well as survival of the business activities.
- **Inclusive education:** Learners all need to realize that universal laws do not discriminate as they do apply to all regardless of social, economic, political, physical background. Emphasis should be put on how we all have the same rights. During business organization unit, learners may discuss and appreciate need to respect and advocate for employer's and worker's rights and responsibilities at a workplace.
- **Peace and Values:** Right before the lesson begins; there are quite a lot of opportunities for teachers to promote peace and values among learners. Being punctual for activities (time management), involvement in various activities (teamwork), keeping their school environment clean (responsibility), greeting one another are among such opportunities (empathy). In a lesson the teacher should encourage learners to greet one another, create a conducive learning environment, clean the chalkboard, arrange the classroom, and assist one another with pens, books, class work, among others. Also in case of conflicts within a lesson, take time to address the conflicts and discuss with learners the need to resolve conflicts amicably. You may also give learners an opportunity to participate in conflict resolution and decision making.
- **Comprehensive sexuality education (HIV/AIDS, STI, Family planning, Gender equality and reproductive health):** During the lessons/activities, learners should be given an opportunity to discuss freely about the various changes they are undergoing, as they are adolescents. They should be aware of how to manage the changes in their bodies, discuss HIV/AIDS without stigmatization, STIs and how to control them, family planning gender equality and reproductive health. Learners should be encouraged to seek for appropriate help whenever needed. This may not directly fit or come in the lessons but utilize opportunities observed among the learners both in and outside of the class.

- **Financial Education:** For example, in setting personal goals, learners may be requested to make a plan of what they plan to save, how much and when they plan to achieve their saving goals. Learners may describe strategies to reduce spending and increase savings to become financially fit. In every lesson, learners can share briefly their progress towards their goals: how much, strategies that worked and what needs to improve on.
- **Standardization Culture:** In every lesson take an opportunity to share with learners that standards should be respected since they are part and parcel of our lives. From school uniform, to class size, to lesson duration, language of instruction, among others. So always, create opportunities to have learners discuss where standards apply and when they need to be conscious about standards during their everyday and business activities. Entrepreneurs require standards to be able to generate ideas, create opportunities, gather resources, start and operate businesses successfully. Throughout the unit of Standardization will be the opportunity to learn all concepts related to standardization Culture and to see how it can be applied in different areas.
- **Genocide Studies:** Learners need to become aware that all human beings are equal and have equal rights. At the work place they should avoid and denounce all instances that result into other's rights being violated. Give learners opportunities to share how an entrepreneur can promote the fight against genocide ideologies during generating ideas, creating opportunities, gathering resources, starting and operating businesses successfully. During rights and responsibilities session, learners relate the genocide of 1994 against the Tutsi and violation of human rights.

1.2.3. Attention to special educational needs and inclusive education

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

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

- Remember that learners learn in different ways so they have to offer a variety of activities (e.g. role-play, music and singing, word games and quizzes, and outdoor activities).

- Maintain an organized classroom and limit distraction. This will help learners with special needs to stay on track during lesson and follow instructions easily.

- Vary the pace of teaching to meet the needs of each learner. Some learners process information and learn more slowly than others.
- Break down instructions into smaller, manageable tasks. Learners with special needs often have difficulty understanding long-winded or several instructions at once. It is better to use simple, concrete sentences in order to facilitate them understand what you are asking.
- Use clear and consistent language to explain the meaning (and demonstrate or show pictures) if you introduce new words or concepts.
- Make full use of facial expressions, gestures and body language.
- Pair a learner who has a disability with a friend. Let them do things together and learn from each other. Make sure the friend is not over protective and does not do everything. Both learners will benefit from this strategy.
- Use multi-sensory strategies. As all learners learn in different ways, it is important to make every lesson as multi-sensory as possible. Learners with learning disabilities might have difficulty in one area, while they might excel in another. For example, use both visual and auditory cues. Below are general strategies related to each main category of disabilities and how to deal with every situation that may arise in the classroom. However, the list is not exhaustive because each learner is unique with different needs and that should be handled differently.

Strategy to help a learner with developmental impairment:

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

Strategy to help a learner with visual impairment:

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

Strategy to help a learner with hearing impairment:

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

Strategies to help learners with physical disabilities or mobility difficulties:

- Adapt activities so that learners who use wheelchairs or other mobility aids can participate. Ask parents/caregivers to assist with adapting furniture e.g. the height of a table may need to be changed to make it easier for a learner to reach it or fit their legs or wheelchair under.
- Encourage peer support
- Get advice from parents or a health professional about assistive devices
- Adaptation of assessment strategies. Each unit in the teacher's guide provides additional activities to help learners achieve the key unit competence. Results from assessment inform the teacher which learner needs remedial, consolidation or extension activities. These activities are designed to cater for the needs of all categories of learners; slow, average and gifted learners respectively.

1.2.4. Guidance on assessment

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

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

Types of Assessment

- **Assessment for learning (Continuous/ formative assessment):** Assessment for learning is often called formative assessment and is an assessment that gathers data and evidence about student learning during the learning process. It enables you to see where students are having problems and to give immediate feedback, which will help your students learn better. It also helps you plan your lessons to make student learning, and teaching more effective. Often it is informal and students can mark their own work or their friends. An example is a quick class quiz to see if students remember the important points of the previous lesson.

- **Assessment of learning (Summative assessment):** Assessment of learning is often called summative assessment. It is used to obtain evidence and data that shows how much learning has occurred, usually at the end of the term or unit. End of term examinations are examples of summative assessment. It is usually done for formal recording and reporting purposes.
- **Assessing Entrepreneurship Units:** In the entrepreneurship syllabus, the key unit competences, which link to the broad learning outcomes, are assessed through specified assessment tasks using a range of assessment methods. Assessment criteria for each unit outcome provide clear indications of how, and to what extent, the achievement of the learning outcomes may be demonstrated. Performance standards, marking guides and assessment criterion help teachers with the marking process and this ensures that assessment is consistent across schools.

When you set a task, make sure that:

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

Feedback

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

Feedback should be:

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

Feedback can be:

Informal or indirect – such as verbal feedback in the classroom to the whole class, or person to person

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

Tests

A test is a formal and structured assessment of student achievement and progress which the teacher administers to the class. Tests are an important aspect of the teaching and learning process if they are integrated into the regular class routine and not treated merely as a summative strategy. They allow students to monitor their progress and provide valuable information for you in planning further teaching and learning activities. Tests assist student learning if they are clearly linked to the outcomes. Evidence has shown that several short tests are more effective for student progress than one long test. It is extremely important that tests are marked and that students are given feedback on their performance. There are many different types of tests. Tests should be designed to find out what students know and about the development of thinking processes and skills. Open questions provide more detailed information about achievement than a question to which there is only one answer.

Principles of designing classroom tests

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

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

Tests should:

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

Teacher assessment

Assessment is a continuous process. You should;

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

Self-assessment and peer assessment

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

Self and peer assessment:

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

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

How students learn

- What I hear I forget.
- What I hear and see I remember a little.
- What I hear, see and discuss I begin to understand.
- What I hear, see, discuss and do, I acquire knowledge and skills.
- What I teach to another, I master. (Active Learning Credo statement by Silberman 1996) In support of this are the findings that we remember:
 - 20% of what we hear • 40% of what we see
 - 90% of what we see, hear, say and do or what we discover for ourselves.

A student-centered approach to learning

Different students learn in different ways. Some students learn best by writing, others by talking and discussing, others by reading and others by listening. Most students learn by using a combination of those.

All students learn skills through practicing and repetition. You need to use a variety of teaching strategies to cater for the different ways your students learn.

The selection of teaching method should be done with the greatest care and some of the factors to be considered are:

The uniqueness of subjects; the type of lessons; the particular learning objectives to be achieved; the allocated time to achieve the objective; instructional materials available; the physical/sitting arrangement of the classroom, individual students' needs, abilities and learning styles.

Teaching and learning strategies

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

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

Teaching strategies include:

- Group work
- Skills lab
- Research/inquiry
- Class discussions/debates

- Problem-solving activities
- Teacher talk, instructions, explanations, lectures or reading aloud
- Directed question and answer sessions
- Audio-visual presentations
- Text books or worksheets
- Directed assignments
- Demonstration and modeling
- Guest speakers
- Classroom displays.

1.2.6. Student Business Club and Skills lab

a) Student Business Clubs

What – Students Create Real Businesses

The student business club (SBC) is an extra-curricular activity to enhance student learning of entrepreneurial competencies. Business club is like 'garden where learners transplant 'or test what they develop in the 'nursery'- the nursery here means the classroom/ skills lab.

It is a club in which students work in groups under the guidance of their teacher to raise money, create and sell products & services that solve problems in their communities, and manage their businesses.

Why – Learning by Doing

Entrepreneurship is a practical subject. Students must have time to practice. By running a mini business enterprise called "projects", students learn entrepreneurial competencies practically. Students need products and services to apply the entrepreneurial competences.

Student Business Club:

- Give learners the practical experience to do business.
- Enhance the learner's entrepreneurial competences.
- Apply the knowledge, skills, and attitudes learned.
- Inspire young people to succeed in the global economy.
- Teachers have an opportunity to see how learners apply the competences outside class and are able to give constructive feedback Student business club exhibitions are a practical assessment tool where students publicly demonstrate their skills, attitudes, and competencies by exhibiting products and services done in the business club.

Who – The Club is Open to All Students

A' level Entrepreneurship students typically lead the student business club. The Club runs multiple different business projects managed by small teams (Skills Lab teams). The club has student leaders and recruits club members from the total school population to join them.

How – Students Lead Business Projects

The club is student-led but is supervised by entrepreneurship teacher(s).

The Club should be student run. Students should be actively engaged in idea generation, planning, procurement, sales, record keeping, and decision making. Teachers should only guide them. Clubs should start small with what the students can afford. Clubs should start with or no capital and use recycled materials and seeds only!

Teachers should not ask the administration to give the Club huge sums of money to start operating. The Club experience should reflect the real business world. No one will just give them big capital for free when they graduate, so you should request only what is realistic. Club funds and profits should be kept in a safe and secure place. The best place is a club account with the school bursar. Students should not keep Club money in their suitcases as cases of theft and misuse of funds will arise. The patron should organize inter Project exhibitions at school to motivate students to work to succeed and to showcase the Club work to the rest of the stakeholders. Skills Lab Teams meet during extracurricular time to create their business projects. The student business club holds regular club meetings to plan and coordinate activities. Student products & services are sold in and out of school.

Business club structure

Club Set Up	Club Management	Club Sales & Exhibition
Elect club leadership & write constitution	Create innovative products	Keep business records
Recruit club members	Fundraise during visitation day/parents' days	Invest income
Propose product ideas	Sell products & services	Prepare for student business exhibitions

When – Extra-curricular time

Student Business Clubs meet a time convenient for students, after classes. The Student Business Club is one of the best extra-curricular activities that strengthens both academic and practical competencies.

Where – In-school and back home

Student businesses club activities take place both in school and in the community. Club members can decide to sell their products and services to fellow students, teachers, the school administration or community members. Both boarding and day students can participate in student business clubs. Day students typically set up projects back home that can grow into small businesses after graduation.

School Stakeholder Business Club Roles:

School Administration	<ul style="list-style-type: none">• To perform advisory and supervisory roles in the school.• To link the business club to the community and other schools.• To provide the business club with required facilities to operate such as land, room.• To provide market for some students' products and services.
Club Patrons / Entrepreneurship Teacher	<ul style="list-style-type: none">• Oversee the activities of the club.• Link students to the administration.• Keep records regarding student's performance in the business club• Find resources and opportunities for students.
Staff Members	<ul style="list-style-type: none">• Support the club in its activities.• Offer expertise in the area of specialization when required.• Can invest in the business club.• Link the business club with other school clubs.
Parents and community	<ul style="list-style-type: none">• Providing a favorable environment for students to develop and nurture their talents and skills. Community is the market to students' products or services.• Community members can also act as advisers to students' projects and clubs.• In case the students' project is in the community and requires land, the community members may offer land for students' project.
Students	<ul style="list-style-type: none">• To be members of the business club.• To fundraise or find available resources to run the club.• To actively participate in the activities of the club.• To keep records of the business club.

b) Skills Lab

i. What is a skills lab?

Skills lab is a method of teaching where students are required to complete learning activities working in manageable groups where applicable. Skills Labs do not necessarily require a cost; it is an easy method that enables teachers to change pedagogy from theory-based to competence-based instruction. Skills lab is like nursery where learner germinates their ideas, products before they are transplanted

Business club is garden where learners plant, test what is developed in nursery. This should be done when student is skills in class in order to be sure that after class it will be used/applied.

Difference and similarity between skill lab and end unit assessment;

The similarity is that they both aim to build competences in students. However, the difference largely lays in the purpose. The skills labs prepare/guide learners to create prototypes that they are going to use in the real life (or business club when they are still at school). The Skills lab is at the level of building and polishing learner's competences well as the end unit assessment is to test whether the competences have been acquired.

The basic characteristics of Skills Lab are:

- It takes place during a double period (80 minutes) Unless the teacher cannot find the 80 minutes as a block.
- Students work in small groups (manageable teams) . Unless the class has too few students.
- Assessment takes place through portfolio activities.
- Students talk more than teachers (10% teacher talk time and the rest is for the students)
- Students receive constructive feedback on their work (Teacher gives quality feedback on student presentations.
- Skills lab consists of three components: build, practice and present.
- Link to student business club as a plat form for practicing real life activities through making products.

Note

Skills lab as a methodology of teaching can be used at any time within a unit (i.e. at the start, during or at the end of the unit). It can be used as a method of teaching during teaching and learning of a given lesson NOT necessarily only at the end of the week or unit.

However, within this Teachers' Guide, you have been provided with skills lab model lesson which appears at the end of every unit.

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

ii. Steps of skills lab lesson plan



iii. Use of Present Boards and Portfolios during Skills Lab

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

for reference. The biggest sign of a successful skills lab is the activities students complete. And how do we know whether students completed their group activity? It's through

Present Boards. Each team has their own board to display all the work they completed during the Skills Lab. At the end of each Skills lab, each team makes a verbal presentation to the class and shows their Present Board.

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

iv. Relationship between Portfolios and Present Boards

What is a Student Portfolio?

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

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

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

v. Relationship between Portfolios and Back Home Projects (BHPs)

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

BHPs are meant to help learners apply skills and attitudes acquired during skills lab and business club activities. However, they still require support and mentoring from the teacher on how to start and maintain BHPs. The portfolio assignments given to students should be able to challenge them to start BHPs. For example, preparing a journal template for the businesses they intend to start.

VI. Other components of student portfolio

Teachers should also guide learners about the use of K-W-L (what learners already know, what they want to know, what they have learnt). This should be done after the introductory activity of each unit to help assess how much the students already know and what they would be interested in learning about the unit. Learners write under (K-what I know, what I want to know)

At the end of the unit, the teacher comes back to K-W-L and asks the learners to complete the last column which is (What they have learnt). The students should keep that sheet in their student portfolio.

K-W-L chart

UNIT:		
What I know	What I want to know	What I learned

1.2.7. Steps for a lesson in active learning approach

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

1) Introduction

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

2) Development of the new lesson

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

• Discovery activity/prediction

Step 1

- The teacher discusses with students to take responsibility of their learning
- He/she distributes the task/activity, necessary resources and gives instructions related to the tasks (working in groups, pairs, or individuals to instigate collaborative learning, to discover knowledge to be learned). Teacher can ask questions to find out what participants know already, before sharing new information. Very often, someone in the class will know something about what you are going to learn together. So, it is always good to find that knowledge. Teacher can also see if participants have misunderstandings which you can correct during the session.

Step 2

- The teacher let the students work collaboratively on the task.
- During this period the teacher refrains to intervene directly in the working of activity or results/findings of the task

- He/she then monitors how the students are progressing towards the results, output, results, and expectations knowledge to be learned and boost those who are still behind (but without communicating to them the knowledge).
- **Presentation of learners' productions**
 - In this period, the teacher invites representatives of groups to share their productions/findings.
 - After three/four or an acceptable number of presentations, the teacher decides to engage the class into exploitation of the students' productions.
 - Exploitation of learner's productions
 - The teacher asks the students to evaluate the productions: which ones are correct, incomplete or false
 - Then the teacher judges the logic of the students' products, corrects those, which are false, completes those, which are incomplete, and confirms those, which are correct.
- **Institutionalization (summary/conclusion/ and examples)**
 - The teacher summarizes the learned knowledge and gives examples, which illustrate the learned content. Then links the activities to the learning objectives, and guides learners to make notes. **Exercises/Application activities**
 - Exercises of applying processes and products/objects related to learned unit/ sub-unit
 - Exercises in real life contexts
 - Teacher guides learners to make the connection of what they learnt to real life situations. At this level, the role of teacher is to monitor the fixation of process and product/object being learned.

3) **Assessment**

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

PART II: SAMPLE LESSON PLAN

SCHOOL NAME: LYCEE DE KIGALI

TEACHER'S NAME: NZAYISENGA JEAN CLAUDE

Term	Date	Subject	Class	Unit No	Lesson No	Duration	Class size
1	28/09/2021	ENTREPRENEURSHIP	Senior five	1	2 of 4	40 Min.	30 Students
Type of Special Educational Needs to be catered for in this lesson and number of learners in each category				Three learners with physical impairment			
Unit title	Taxes in business						
Key Unit Competence	To be able to analyze the role of tax towards economic development of a country and pay taxes						
Title of the lesson	Importance of paying taxes						
Instructional Objective	Students will be able to correctly explain the importance of tax in a country. <ul style="list-style-type: none"> The teacher will read for the two learners with visual impairment and allow them to answer verbally. 						
Plan for this Class (location: in / outside)	Inside the classroom in a U shape arrangement						
Learning Materials (for all learners)	N.A						
References	Entrepreneurship for Rwanda , ASSOCIATE NURSING book for senior five						

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	
1. Introduction 5 Minutes	<p>Revision on the previous lesson on characteristics of a good taxation system,</p> <ul style="list-style-type: none"> – Give at least 4 characteristics/ qualities of a good taxation system • Handle any homework or assignments, • Ensure a conducive learning environment. • Show learners the relationship between the previous lesson and new lesson • Guide students to discover the lesson of the day. • Share the objectives of the lesson with the learners • Ask students to show the link between learning objective and Key unit competence 	<p>Answer the questions on the characteristics of a good taxation system</p> <ul style="list-style-type: none"> – Correct homework with the teacher <p>Discover the title of today's lesson:</p> <p>Importance of paying taxes</p>	<p>Communication: Through answering questions and peer discussion.</p>

<p>2. Development of the lesson</p> <p>a) Discovering Activity</p> <p>15 Minutes</p>	<p>Ask student to play Water Melon Game:</p> <p>Put students into groups & have them sit together.</p> <p>Ask student to look at the infrastructures provided by the government, access to goods and services in their home area.</p> <p>e.g.-Good schools constructed</p> <ul style="list-style-type: none"> - Variety of products available in boutiques <p>Explain the importance of paying taxes to:</p> <ul style="list-style-type: none"> - <i>Entrepreneur</i> - <i>Government</i> - <i>Society</i> <p>This activity will be done first individually, shared in pairs then in a big group according to learners sitting arrangement</p> <p>Tell students that this activity will be done in 10 minutes and the presentation will be done using gallery work</p> <p>Teacher moves around in groups and guides them as they attempt to answer the questions.</p>	<p>Listen carefully the instructions</p> <p>Forming groups</p> <p>Student arrange themselves in teams and sit together.</p> <p>Work individually or in pairs to analyze stages each enterprise went through from start up to present</p> <p>In their groups, they share and agree on the importance of paying taxes to entrepreneur, government, and society.</p>	<p>Cooperation, interpersonal management and life skills: Students share ideas in pairs and in groups.</p> <p>Critical thinking</p> <p>– Student analyze situation in their home localities and come up with reasonable importance of paying taxes</p> <p>Communication – Student discuss in groups and answer questions.</p> <p>Research and problem solving</p> <p>Through discussion and research students identify importance of paying taxes</p> <p>Peace and values education:</p> <p>Trough games and group discussions students socialize and develop some values like sharing, honesty, cooperation, respect, turn taking, team work, etc.</p>
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	The teacher pays a special attention to students with disabilities		
b) Presentation 10 Minutes	<p>Invite the student to hang their work on the present boards</p> <p>Allow a student to make gallery work</p>	<p>Groups Present about the importance of paying taxes to each category to Class: Each team hang their answers on present board.</p> <p>Each team moves around to read presentations of other teams while taking notes and asking for clarification where they do not understand.</p>	<p>Inclusive Education:</p> <p>Taking into account learners with physical impairment, during gallery walk and also read for learners with visual impairment.</p>
c) Exploitation 5 Minutes	<p>Teacher asks other groups if they agree on what the group has said and comments on each presentation.</p> <p>Invite the representative of each group to come, explain the importance of paying taxes to one of the categories stated above.</p>	<p>Harmonize their findings and come up with the importance of paying taxes</p>	<p>Communication</p> <p>– Student discuss and communicate verbally while presenting their work and commenting on other groups work</p> <p>Critical thinking</p> <p>– Learners use critical thinking in answering questions</p>

<p>d) Synthesis</p> <p>3 Minutes</p>	<p>Help the students to come up with a summary on the importance of paying taxes to both entrepreneurs, government as well as the entire society</p> <p>Read the summary loudly for the two learners with visual impairment to allow them to take notes.</p>	<p>Importance of paying taxes to an entrepreneur</p> <ul style="list-style-type: none"> - It helps the business activity to continue, as it does not face penalties and associated costs from the RRA for non-payment. - It improves his/her reputation or public image which may result in increased customers and better services from the government - To avoid inconveniences of closure of the business and its associated costs, etc. • Importance of paying taxes to the government - Source of government revenue: taxes are the main source of government revenue to finance its public expenditure. 	<p>Inclusive Education:</p> <p>Taking into account of students with visual impairment by reading for them note written on board and giving more time to take note</p>
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		<ul style="list-style-type: none"> - Taxes benefit the Rwandan government to meet its objectives and goals such as constructing affordable houses to the citizens which helps improve the standards of living • Taxes help the government to finance its policies especially on poverty alleviation through programs such as “GIRINKA”, “VUP”, “UBUDEHE” among others, etc. <p>Importance of paying taxes to Society</p> <ul style="list-style-type: none"> - Reduction of poverty among the community due to a significantly equal distribution of income through various activities and projects set by the government. 	
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		<ul style="list-style-type: none"> - Improved wellbeing among the vulnerable and elderly as they benefit from the different government programs financed through taxes. - Reduced infant mortality rates and increased life expectancy due to improved access to health facilities and services. - Increase in the percentage of the population that completes secondary and TVET education, reducing the literacy levels, improving on the peoples' skills through programs such as 12YBE, etc. 	
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<p>5. Conclusion and Assessment</p> <p>2 Minutes</p>	<p>Apply questions:</p> <p>Advise students to pay taxes to Rwanda revenue authority according to business activities in their business club.</p> <p>Ask the student how these stages of entrepreneurship process will help them in their everyday life and business club.</p> <p>Based on experience from this lesson, students appreciate the importance of paying taxes to the country</p>	<p>Expected answers:</p> <p>Learners may come up with different answers but most importantly is to know how those stages follow each other and how to use them.</p> <p>Explain any other importance of paying taxes by their BSC</p> <p>Answers</p> <ol style="list-style-type: none"> 1. Increased community/social solidarity, 2. General happiness, 3. Life satisfaction 4. Construction of roads, hospitals, etc. 	<p>Critical thinking –</p> <p>Students develop critical thinking and reasoning skills while answering questions from other groups</p> <p>Research and problem solving</p> <p>Imagination and application of this lesson to daily life challenges.</p>
<p>Teacher self-evaluation</p>	<p>For example:</p> <p>4 learners need remedial activities (they are given)</p>		

PART III: UNIT DEVELOPMENT

Key Unit Competence

To be able to judge different ways of being entrepreneurs and create their own journey for successful businesses

1.1. Unit prerequisite

In S1 and S4, Unit 1 (Meaning, roles and characteristics of an entrepreneur and initiation to entrepreneurship respectively), learners studied stages of entrepreneurship and qualities of an entrepreneur. Given this background, learners should be able to appreciate that doing business requires possession of essential qualities to succeed. In this unit, they will be able to embrace testimonies of local entrepreneurs' journey for the business idea they intend to implement in their communities.

1.2. Cross-cutting issues to be addressed

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

- **Inclusive education...** Emphasis has to be put on how all learners irrespective of their backgrounds, economic or social setup have right to participate in business activities that benefit their communities. Learners need to appreciate that irrespective of their backgrounds, they have to set business projects that conform to the right quality and measurements.
- **Environment and sustainability:** Environment is the most important thing to consider when one wants to take the entrepreneurial journey. It is therefore very crucial to make great care for environment.
- **Gender education:** Rwanda is a gender sensitive country that promotes gender equality across all spheres of life. Thus emphasis has to be put throughout this unit on how both male and females have the same opportunities when it comes to participating in class and other opportunities outside class like taking up leadership in their communities. When they are presenting different learning activities, researching and other assignments, all learners irrespective of sex should be given equal opportunities.

- **Financial inclusion...** Being financially responsible partly means resources are used appropriately and productively. Through this unit, learners will be able to appreciate the need to take care of resources and environment sustainably and therefore, note to them that utilizing resources efficiently is one way of succeeding in entrepreneurial journey. For example, when entrepreneurs produce what customers don't need, there will be low demand leading to overstocking. This stock can go bad hence wastage of resources and money, and entrepreneurial failure.

Refer to other crosscutting issues as identified in the preliminary pages of the teachers' guide and curriculum framework.

1.3. Guidance on the introductory activity

Follow the guidance about the introductory activity: Learners in small groups, pairs or individual read and analyze the case study and write short notes on the conceptual terms; entrepreneurial journey and entrepreneurial pathways. They also discuss at least five characteristics of successful entrepreneurs from their respective communities.

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

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

Appreciate the team's presentations and remind them that this activity was not meant to come to the very right answers but to help them become aware of what to expect in the unit. Answers to the activity will be got as the unit progresses. Guide them to take notes in their books.

You can support learner's answers by referring to possible answers to the introductory activity below: **Possible answers for introductory activity (case study)**

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

1. **Refer to SB**
2. Refer to SB. Remember to consider each student's answer because they may not come up with same characteristics due to the fact that they come from different communities.

1.4. List of lessons (including assessment)

No	Lesson title	Learning objectives (from the syllabus including knowledge, skills and attitudes):	Periods
1	<ul style="list-style-type: none">• Meaning of entrepreneurial journey	<ul style="list-style-type: none">– Explain the entrepreneurial journey– Explain the concept of entrepreneurial pathways	1
2	<ul style="list-style-type: none">• Entrepreneurial pathways of some local successful entrepreneurs (case studies)	<ul style="list-style-type: none">– Analyze the process of becoming an entrepreneur– Embrace entrepreneurial pathways of successful entrepreneurs	2
3	Skills lab 1	<ul style="list-style-type: none">– To be able to judge different ways of being entrepreneurs and create their own journey for successful businesses	1
4	End Unit 1 assessment and Remediation	<ul style="list-style-type: none">– To be able to judge different ways of being entrepreneurs and create their own journey for successful businesses	1

LESSON 1: Meaning of entrepreneurial journey and types (styles) of entrepreneurs

Learning objectives:

- Explain the entrepreneurial journey
- Explain the concept of entrepreneurial pathways

Teaching aids:

Basic materials for a class/ lesson to be conducted: Learners' books, internet and projector, text books, resourceful person and any other trustworthy and reliable resources to enhance learning.

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

Prerequisites/Revision/Introduction:

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

Activity 1.1 Learners' book

Learners discuss the question and using their knowledge of entrepreneurship obtained in O 'level and research made through the internet or libraries explain the meaning of entrepreneurial journey as well as types of entrepreneurs. This activity may be given as a research question or homework.

Possible answers to Activity 1.1, refer learner's book

1. Refer to SB
2. Refer to SB.

Additionally, the entrepreneurial journey is understood as “**a journey to produce value for others**, and this journey is fueled by the belief of those involved that producing value for others is a ticket for producing value for themselves”

Application activity 1.1 Learner's book

Learners analyze and discuss the question either in groups or in pairs and come up with possible answers. This activity may be given as a research question or homework.

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

Possible answers to application activity 1.1

There are no specific answers for these questions. Give an opportunity to learners to present their findings (answers). Consider each student's answer basing on her/his community. Guide them design the correct and clear answers entailing the relevant information from the entire class population.

LESSON 2: Entrepreneurial pathways of some local successful entrepreneurs

Learning objectives:

- Analyze the process of becoming an entrepreneur
- Embrace entrepreneurial pathways of successful entrepreneurs

Teaching aids:

Basic materials for a class/ lesson to be conducted: Learners books, internet and projector, textbooks, resourceful persons and any other trustworthy and reliable resources to enhance learning.

Possible methods: pair share, small group discussion, brainstorm, research in the library, research on the internet

Prerequisites/Revision/Introduction:

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

Use K-W-L (What learners already know-What they want to know-What they have learnt) about accreditation. Student teachers write under (K-what I know; W-What I want to know) the role of quality compliance.

Activity 1.2. Learner's Book

Learners observe the picture and in not more than 150 words, explain what they know about the entrepreneurial pathways local successful entrepreneurs in in the illustration. Correct any homework or assignment from the previous lesson. Help learners link the previous lesson to the current lesson. This activity may be given as a research question or homework.

Make a follow up as learners do the activity. Ensure everyone is actively participating and heard instructions clearly; and address any challenges/issues identified.

Learners share their findings through an appropriate method (group presentation, pair-share, written reports, whole class presentation). Ensure learners of different needs and abilities are given opportunities to share or present their findings.

The teacher harmonizes the findings or answers of learners, and helps them draw conclusions/summary on the entrepreneurial pathways of some local successful entrepreneurs. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to learners' book.

Guidance on possible answers to activity 1.2

There is no specific answer to this activity. Students may have heard of the giant entrepreneurs from different sources. Consider each one's answer and do further research to know more about them.

Application activity 1.2

Learners evaluate entrepreneurial pathway of any Rwandan successful entrepreneur, and examine which type of entrepreneurs he/she belongs to. They also explain what inspires them from his/her entrepreneurial journey. This activity may be given as a research question or homework.

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

Possible answers to application activity 1.2

There are no specific answers for these questions. Give an opportunity to learners to present their findings (answers). Guide them design the correct and clear answers entailing the relevant information from the entire class population. Refer to SB to harmonize learners' work.

1.5. SKILLS LAB 1

Build/Activity 1: (5 Min)

To introduce the topic, the teacher asks learners the following question: Do you have any business(es) in your mind you wish to start after your studies? The teacher acknowledges the learners' answers and introduces the topic "entrepreneurial journey".

Practice (15 Min)

Inform learners that in their respective lab groups, they come up with a business they can start after studies.

Explain the instructions to the activity:

- Each group will think of a business activity
- Suggest different activities they will do from inception stage up to launching a product to the market.
- They will have 15 minutes (which can be changed according to class circumstances) to do the activity after which they will share findings to the whole group. The teacher monitors and controls the learners while they are working in teams.

Present (10Min)

The teacher guides the presentations as he gives feedback to each group and makes conclusion through posing questions as a form of assessment.

Encourage learners to ask questions where they do not understand. The teacher emphasizes that each group will keep their work on present boards.

Conclusion (10 Min)

The teacher concludes by linking entrepreneurial journey to students' business club. The teacher asks learners to read the portfolio assignment in the student book.

1.6. Summary of unit.

Entrepreneurial journey is the exploration to discover if entrepreneurship is right for you. Nobody is born an entrepreneur. Different people take different paths to achieve success. The entrepreneurial journey is unique; people will have different experiences as they go through it. There are opportunities and risks involved coupled with challenges and rewards. So, it is important to think about the entrepreneurial journey as an exciting trip or adventure.

While it is true that entrepreneurs are driven to make a difference in the world, the entrepreneurial journey has five distinct stages namely:

- Survival
- Success
- Sustainability
- Significance
- Succession

It is noticeable that entrepreneurs have some globally recommended characteristics of a good entrepreneur they share in common. However, as they pass through different journeys, everyone has some special qualities that pushes her or him to succeed in her/his journey. Watch other suggested testimonies of Rwandan successful entrepreneurs to learn from them, and compare their characteristics along their different journeys.

1.7. Additional information;

Types (styles) of entrepreneurs and how they differ from each other

Various scholars have identified different types of entrepreneurs. The classification below was developed by Clarence Danhof. It is called Danhof's classification of entrepreneurs.

- **Innovative entrepreneurs:** These are creative entrepreneurs who introduce new products and new production techniques of the market through gathering available information and experimenting new combination of factors of production. Such entrepreneurs always see and exploit opportunities for introducing new products, production methods or new markets. These are common in developed countries.

Benefits of innovative business models

1. Increased profitability:

These business models provide a number of new ideas that can improve the profitability of an organization.

2. **More efficient waste management:** Organizations that are focused on innovation also try to address wastage in their processes, they strive to have processes that are more streamlined and efficient.
3. **Cost reduction:** innovative business models are more inclined to reduce cost of operations possibly by adding greater flexibility within the business
4. **Increased product range:** With innovation, comes a greater sense of creativity and a greater ability to build a product range. A bigger product range can help an organization drive sales and increase profits

Limitations of innovative business models

1. **Increased competition:** innovative business models face stiff competition from other businesses that emulate their business approaches. The innovative company, in most cases, will carry the burden of risk at the initial stage of innovation with numerous similar businesses replicating what they have done and with a reduced level of risk.
2. **Uncertainty of returns on investment:** innovation is many times based on a new idea and new research. This can be largely speculative and the innovative business may be unable to clearly know what profit will be accrued from the innovation.
3. **Lack of funding:** innovative business models require significant resources to build innovations. Given the amount of risk involved, innovative businesses require that innovations bring in a high rate of return. Most businesses do not have the resources to maintain consistent innovation.

- **Imitative entrepreneurs:** These are also referred to as adoptive entrepreneurs. These entrepreneurs do not innovate new products and services. They imitate or adopt existing commodities and start their enterprises exactly in the same manner. These are common in developing countries.
- **Example:** Resto and Bar operators in Kigali. What they do is just starting up a Resto-Bar business let say in Biryogo because he/she has been the same business succeeding in Kimironko.
- **Drone entrepreneurs:** Are also called conservative entrepreneurs, they do not accept or imitate changes and they decline to utilise available resources to make changes in production processes even when their businesses are making losses and consequently are out competed and their businesses collapse.
- **Fabian entrepreneurs:** These entrepreneurs tend to be very cautious in adopting and accepting changes and innovations. They do not adopt environmental methods of production and business. **Fabian entrepreneurs** only adopt new methods if they realize that their businesses will fail if they don't adopt new ideas. In addition to categories by Danhof above, below are more classification of entrepreneurs:
 - **Business entrepreneurs:** These are also called trading entrepreneurs. They undertake buying and selling as their core business activity. Example: Boutique operators in your home communities are traders. They purchase finished goods and resell them to make profits.
 - **Industrial entrepreneurs:** These are entrepreneurs engaged in converting raw materials into usable finished products. Example: Sina Gerard who owns Urwibutso Enterprise which deals in agro-processing industry.
 - **Agricultural entrepreneurs:** These are engaged in agricultural activities. For instance, they deal in activities such as growing of cash and food crops, rearing animals, dairy farming, poultry etc. They use modern methods of production and use of exotic breeds and non-exotic.

Example: Tea production cooperative operating in western region of Rwanda.
- **Induced entrepreneurs:** These entrepreneurs are attracted into entrepreneurs' activities by policies and incentives provided by the governments, NGO's etc. Incentives like: loans, tax holidays, and land tenure system. Example: People investing in the production of medical equipment due to incentives granted by the government of Rwanda.

1.8. End unit 1 assessment

1) Possible answers for question 1

- Self confidence
- Risk taking
- Planning
- Time management
- Etc.

2. Learners will share about their respective role models in entrepreneurship and explain how those role models demonstrated characteristics of a good entrepreneur.

1.9. Additional activities

Remedial activities,

Define the following terms;

- i. Entrepreneurial journey
- ii. Entrepreneurial pathway

Extended activities

1. Using typical examples of your home community, compare entrepreneurs basing on Danhof's classification of entrepreneurs.
2. Decide about which type of entrepreneurs suits your community and your entrepreneurial dream.

Key Unit Competence

To be able to create sustainable investments that contribute towards socioeconomic development of the country

2.1. Unit Prerequisite

Learners were introduced to work in society (O level, Senior 1, unit 3) and role of work and socio economic development (O level, Senior 2, unit 3) where they learned different works where someone can invest and work in. This acquired prior knowledge, skills and attitudes will help learners in creating possible sustainable investments.

2.2. Cross-cutting issues to be addressed

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

- **Gender education:** Emphasis throughout this unit has to be put on how both male and females have same ability when it comes to investing in different outstanding sectors of investment in Rwanda. All regardless of their gender are able to successfully create sustainable investments that contribute towards socio-economic development of the country.
- **Environment and sustainability:** Students should be advised/taught that environmental protection (e.g. waste management) businesses are highly encouraged in Rwanda and all over the world. They should embrace the importance of investing in such projects.
- **Inclusive education:** In addition to all having equal opportunities to do business, emphasis has to be put on how we all regardless of our background, economic or social setup have ability to create sustainable investments that contribute towards socio-economic development of the country.

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

2.3. Guidance to Introductory activity

There is no right or wrong ways to answer this assessment. It is for the student's own use during this unit. This is to help a student identify what he/she knows and doesn't know before the unit is learnt. The introductory activities should be fully answered as at the completion of the unit. Possible answers:

Possible answers to introductory activity

1. (a) Ways in which Mahoro's farming activity is different from others in the locality

- She sheeps and angora rabbits for shearing and farms in different kinds of petting-zoo or safaris (agri-tourism) which is completely new in Rwanda.
- She is persistent and never gives up no matter how new her business endeavor was.

(b) The following motivated Mahoro to undertake the activities

- Mahoro had a strong dream of being self employed
- Strong advice and support from her relatives
- Background knowledge from her entrepreneurship lessons
- Ready touristic market

(c) Contribution of agri-tourism business towards socio-economic development

- They provide employment chances to the people in the community and this helps to reduce unemployment in Rwanda. Agribusiness employs the biggest percentage of people
- They act as sources of income to the population. People get money which they use to buy essential goods thereby increasing their standards of living.
- Provide foreign exchange through tourists visiting her farm on. - Act as a source of income to the government in form of taxes

(d) The government may assist the youth in the following ways in order to benefit more from agribusiness activities

- Organizing workshops for the youth to enlighten the youth on how they can take advantage of available investment opportunities
- Reducing interest rates on loans obtained by youth groups
- Encouraging the youth to organize themselves in groups so as to obtain government support - Putting up youth support schemes even at the lower levels of the society

- Reducing taxes for upcoming youth entrepreneurs
- Etc.

2. Refer to SB.

2.4. List of lessons (including assessment)

NO	Lesson Title	Learning Objectives(from the syllabus including knowledge, skills and attitudes	Periods
1	Meaning of Investment and prominent investment	<ul style="list-style-type: none"> - Explain the meaning of investment and prominent investment - Describe different prominent investment opportunities in your community - Analyze different investment opportunities in their locality 	1
2	Youth employment	<ul style="list-style-type: none"> - Discuss the contribution of investment towards socio-economic development of the nation - Conduct research on agri-business activities that suit their social environment - Create investment that match their choice - Recognize different investment opportunities in their communities - Appreciate the role of youth's investment towards community development 	2
3	Methods of ranking investments: <ul style="list-style-type: none"> • Payback period (PBP) • Return on Investment (ROI) 	<ul style="list-style-type: none"> - Describe methods of ranking investment - Determine payback period and return on investment of a project - Embrace the methods of ranking investments 	1
4	Skills lab 4	To be able to create sustainable investments that contribute towards socio -economic development of the country	1
5	End Unit4 assessment	To be able to create sustainable investments that contribute towards socio-economic development of the country	1

Lesson 1: Meaning of investment and investment opportunities

Learning objectives:

- Explain the meaning of investment and prominent investment
- Describe different prominent investment opportunities in your community
- Analyze different investment opportunities in their locality

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

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

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

Activity 2.1 Learners' book

Learners explain the meaning of investment, and describe different prominent investment opportunities in your community. This activity may be given as a research question or homework.

Possible answers to Activity 2.1

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

1. Refer to the learner's book

2. There is no specific answer to this question. It up to the teacher to judge and relate what the students have answered to the contexts of their home communities

Application activity 2.1 Learner's book

Learners analyze and discuss about the questions either in groups or in pairs and come up with possible answers. This activity may be given as a research question or homework.

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

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

Possible answers to application activity 2.1

1.

There is no specific answer for this question. Give an opportunity to learners to present their findings (answers) on advices they can give someone who wishes to invest in Rwanda. Guide them summarize notes entailing the relevant information from the entire class population.

2. Visit Rwanda Development Board website (www.rdb.gov.rw)

LESSON 2: Investment opportunities and youth employment

Learning objectives:

- Discuss the contribution of investment towards socio-economic development of the nation
- Conduct research on agri-business activities that suit their social environment
- Create investment that match their choice
- Recognize different investment opportunities in their communities
- Appreciate the role of youth's investment towards community development

Possible methods: Think-pair-share; small group discussion, brainstorming, field study, gallery walk, interview with the resource persons, research in the library, research on the internet, etc.

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

Activity 2.2 learners' book

Learners discuss the investment opportunities in Rwanda and their contribution to youth employment. Correct any homework or assignment from the previous lesson. Help learners link the previous lesson to the current lesson. This activity may be given as a research question or homework.

Make a follow up as learners do the activity. Ensure everyone is actively participating and heard instructions clearly; and address any challenges/issues identified.

Learners share their findings through an appropriate method (group presentation, pair-share, written reports, whole class presentation). Ensure learners of different needs and abilities are given opportunities to share or present their findings.

The teacher harmonizes the findings or answers of learners, and helps them draw conclusions/summary on investment opportunities in Rwanda and their contribution to youth employment. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to learners' book.

Possible answers for activity 2.2

Refer to the student's book.

Application activity 2.2

Learners describe the benefits of youth employment towards community development that will be entailed in their speeches. This activity may be given as a research question or homework.

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

Possible solutions to the application activity 2.2 (consider other responses and reasons given)

There is no specific answer for this question. Give an opportunity to learners to present their findings (answers) on what would be entailed in their speeches as the benefits of youth employment towards community development. Guide them make a summary in their notebooks entailing the relevant information from the entire class population.

Lesson 3: Methods of ranking investments

Objectives:

- Describe methods of ranking investment
- Determine payback period and return on investment of a project
- Embrace the methods of ranking investments

Possible methods:

Think-pair-share; small group discussion, brainstorming, field study, gallery walk, interview with the resource persons, research in the library, research on the internet, etc.

Prerequisites/Revision/Introduction:

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

Activity 2.3 learners' book

Learners discuss different methods of ranking investment projects. Correct any homework or assignment from the previous lesson. Help learners link the previous lesson to the current lesson. This activity may be given as a research question or homework.

Make a follow up as learners do the activity. Ensure everyone is actively participating and heard instructions clearly; and address any challenges/issues identified.

Learners share their findings through an appropriate method (group presentation, pair-share, written reports, whole class presentation). Ensure learners of different needs and abilities are given opportunities to share or present their findings.

The teacher harmonizes the findings or answers of learners, and helps them draw conclusions/summary on different methods of ranking investment projects. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to learners' book.

Possible answers for activity 2.3

Refer to the student's book.

Application activity 2.3

Learners determine the PBP's of projects A and B, and precisely decide about their choices. This activity may be given as a research question or homework.

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

Possible solutions to the application activity 2.3

Project A:

1st year: $25,000 - 10,000 = 15,000$

2nd year: $15,000 - 10,000 = 5,000$

3rd year: $(5,000 * 12) / 15,000 = 4$ months

PBP= 2 years and 4 months

Project B:

1st year: $25,000 - 2,000 = 23,000$

2nd year: $23,000 - 8,000 = 15,000$

3rd year: $15,000 - 14,000 = 1,000$

4th year: $(1,000 * 12) / 20,000 = 0.6$ month

PBP= 4.06 years

Decision:

Project A is suitable hence selected to invest in. This is because its investment is recovered in shorter period (2 years and 4 months) compared to project B which will recover its investment in 4.06 years.

2.5. Skills lab 2

Guidance on skills lab activity:

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

1) Build (5 Min)

Using Think, Pair and Share, ask learners to answer the meaning of agribusiness and the importance of agribusiness to the economic development of the country like Rwanda. Choose few pairs to mention the meaning of agribusiness to the general audience.

Possible answers

It is defined as an activity of growing plants, live stocks, for commercial purposes. This may include the dealing in agrichemicals, breeding, crop production, distribution, farm machinery, processing, and seed supply, as well as marketing and retail sales. The contributions to the economy may include the following;

- These businesses provide food for the community
- They provide employment chances to the people in the community
- Provide raw materials/inputs to other industries in the country.
- They act as sources of income to the population

Thereafter ask the learners to sit in their respective lab groups and emphasize that this lab will help them to always for boosting their agricultural output while taking advantage of small spaces and small piece of land available as a move towards self-reliance and youth employment.

2) Practice (15 Min)

Each group brainstorms on different methods that they can apply to boost agricultural output and promote employment even to their friends taking advantage of the market in the locality and available resources at the same time minimizing cost.

Inform learners of the time for the activity; make intentional movements to the groups, ensuring that there is active participation and that all issues have been resolved. Encourage learners into having viable projects that can solve community problems.

Make sure all learners in groups are active for example by asking silent learners to have a voice and in the discussions or to ask their peers where they don't understand.

Note that in this activity, students are trying to come up with creative ideas on how they can boost production taking advantage of the local market in different areas of agriculture e.g. crop production, green-house farming, zero grazing, etc. thereby creating a positive attitude about agriculture and agribusiness at large.

Make it clear that the current methods used in agriculture are subsistence in nature and have not brought much change in peoples' standards of living.

3) Presentations (10 Min)

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

Provide feedback after each group presentation as per the observations and try to ask questions to the rest of the group to make the lesson more inclusive to all learners and to avoid a few learners dominating the discussions.

4) Conclusion (5 Min)

Emphasize that since agribusiness is the back bone of the economy yet the levels of production are still low and dominated by subsistence tools. It is in the interest of this subject that the teacher encourages learners to develop a positive attitude towards agribusiness. Stressing that their input as learners is paramount because most youths are more moving to search for jobs in the city than dealing in agriculture and agribusiness. Agribusiness can be more productive when applied with better and creative methods.

Portfolio assignment (5 Min)

Question number 2 on the skills lab is a take way of this lab; provide learners a portfolio assignment which is meant to test the skills learners have attained from this lab. Remember this is an individual activity and thus each learner must do it.

2.6. Unit Summary

Investment is defined as the commitment of current financial resources in order to achieve higher gains in the future. From an economic perspective, investment and saving are different; saving is known as the total earnings that are not spent on consumption, whether invested to achieve higher returns or not. An investment can refer to any medium or mechanism used for generating future income, including bonds, stocks, real estate property, or a business, among other examples. The investment opportunities in Rwanda are numerous.

Investment opportunities in Rwanda are classified as education, health services, financial services, and agriculture.

- **Benefits of youth underemployment are summarized as follow:**

- **New energy and perspective:** Young employees can bring fresh perspective and a different way of thinking to your business. Most young workers are eager to learn, build their experience and apply their skills in the workforce. This enthusiasm is great for team building, productivity and workplace moral. Younger employees will also give you an advantage if you want to target the millennial market as they understand how to reach and communicate with their peers.
- **Workforce development:** Young people are used for learning. If they have just come out of school or tertiary education, they will still retain a mindset that will help them absorb training more readily. As they don't have a huge amount of previous experience young people are essentially a 'blank slate.' This affords/gives their employer an opportunity to develop a workforce of young people specifically trained to meet their organization's needs.
- Youth employment builds young people's self-esteem and self-confidence;
- It develops ability of the youth to manage personal and social relationships;
- Offering worthwhile and challenging new experiences at work and outside work place;
- It provides learning opportunities to enable young people to gain knowledge and develop new skills;
- Building young people's capacity to consider risks and consequences and make informed decisions and take responsibility
- Helps young people to develop social awareness and a sense of social solidarity form their work environments.
- It gives young people a voice in decision-making which affect their lives;
- Enhances young people's role as active citizens and preserving culture.
- When young people are employed, the crime rate is reduced, idle resources are exploited and generally the living standard is improved.

2.7. Additional information

Register of Companies and Individual Enterprises

Business registration operates as a single-point integrated service. Once you complete your business registration, you have also completed tax registration with the Rwanda Revenue Authority, employer registration with the Social Security Fund of Rwanda and notification of business activities to the National Institute of Statistics of Rwanda. This integrated registration is achieved through the filling of a consolidated application form covering all the information required for registration and notification with the relevant agencies.

Business Registration is concluded by the issuance of a business registration certificate which has a unique enterprise code that acts as a unique identifier of the business in relation to any public agency. The Enterprise/Company code is also the tax identification number (TIN).

The business registration services cover all businesses determined by the Company Law No 07/2009 of 27/04/2009 and/or the Ministerial Order N° 02/09/MINICOM of 08/05/2009.

The filling of the consolidated application form can be performed via the online registration service

2.8. End of Unit 2 assessment

There are no specific answers for these questions. Refer to the student's book to guide students on how to the end of unit assessment questions.

Key unit competence

To be able to manage money responsibly and keep financial records

3.1. Unit prerequisite

In ordinary level, learners were introduced to concept of needs, wants, goods and services. They have also studied financial awareness, setting personal goals, personal budgeting. In S4 they continued with setting personal goals, financial management and financial institutions. This prior knowledge, skills or competences should help them to be able to manage finances and take advantage of planning, saving and make investments.

3.2. Cross-cutting issues to be addressed

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

- **Financial Education:** Financial literacy will be very important in this unit because it is actually the main target of the unit. For instance, in setting personal saving goals, learners will be requested to make saving a plan, how much and when they plan to achieve their saving goals. Learners will also describe strategies to reduce spending and increase savings to become financially fit. Learners will appreciate the need for managing their finances and proper ways of managing their financial records and debts up to the level of becoming financial counselor because of mastering and performing money management practices.
- **Gender education:** Emphasis throughout this unit has to be put on how both male and females have same opportunities when it comes to saving and making investments...there are no ideas/opportunities specifically reserved or meant for a particular gender but they can all plan based on financial goals, save and invest for becoming financially fit..."
- **Environment and sustainability:** Environment is the most important thing to consider when one wants to make investments after saving for achieving financial goals. It is therefore very crucial to make great care for environment for finding best places of making investments in order to be financially fit.

- **Inclusive education:** In addition to all having equal opportunities to manage finances, emphasis has to be put on how we all regardless of our background, economic or social setup have right to save and make investments. Learners need to understand that money management practices should not discriminate but promote inclusiveness of all etc. Total communication for those who are deaf, make group in such way that slow learners are mixed with talented learners.
- **Peace and Values:** You need to emphasize to learners the need to live in peace and harmony with others. Learners need to recognize that they need to plan how to get money for the things they need, save and invest for their financial fitness in such ways that promote peace and are not against the values of the community in which they want to make investment.

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

3.3. Guidance on the introductory activity

Follow the guidance about the introductory activity:

- Learners in small groups, pairs or individual read and analyze the case study and identify the need of money, explain the need to save money, and the moral lesson that they learn from the case study.

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

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

Appreciate the team's presentations and remind them that this activity was not meant come to the very right answers but to help them become aware of what to expect in the unit. Answers to the activity will be got as the unit progresses. Guide them to take notes in their books referring to learners' book.

You can support learner's answers by referring to possible answers to the introductory activity below:

Possible answers for introductory activity (case study)

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

- a. Elizabeth and Kabayiza need money because:
- They have to pay rental expenses
 - They have to pay for bills for which they maintained a joint account
 - They pay off a mortgage
 - They need to save so as they can afford private education for their children
- b. The best ways of the couple to saving money are maintaining both separate and joint accounts.
- c. Refer to the answer in (a)
- d. The moral lesson from the case study is that saving is very important to achieve someone's goals.

Note: learners may come up with other moral lesson than this. Give them the opportunity to present their findings and you guide them to design the correct and clear answer entailing the information from the entire class population

3.4. List of lessons (including assessment)

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

No	Lesson title	Learning objectives (from the syllabus including knowledge, skills and attitudes):	Periods
1	Meaning of money, savings and saving goals Where to save <ul style="list-style-type: none"> - In banks - Assets - Securities 	<ul style="list-style-type: none"> - Explain the meaning of saving, saving goals - Identify where to save money. - Appreciate the importance of savings in investment 	1
2	Where to save <ul style="list-style-type: none"> - Shares and boards - Small savings groups - Starting business - In education - Etc. 	<ul style="list-style-type: none"> - Identify where to save money. - Appreciate the importance of savings in investment 	1

3	Managing money – Keeping financial records – A simple cash book	– Prepare a simple cash book as financial records – Acknowledge the use of financial records to manage their money	1
4	Managing money – Financial forecast – A simple cash flow plan	– Forecast their income and come up with a cash flow plan – Acknowledge the use of financial records to manage their money	1
5	Managing money – Practicing money management habits E.g.: re-use, recycle, repair and reduce.	– Describe the different practices of money management	1
6	Skills lab 3	– To be able to manage money responsibly and to keep financial records	1
7	End Unit assessment and Remediation	– To be able to manage money responsibly and to keep financial records	1

LESSON 1: Meaning of money, savings and saving goals

Learning objective:

- Explain the meaning of saving, saving goals and need for money

Teaching aids:

Basic materials for a class/ lesson to be conducted: Learners books, internet and projector, text books, resourceful person and any other trustworthy and reliable resources to enhance learning.

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

Prerequisites/Revision/Introduction:

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

Activity 3.1 Learners' book

Learners discuss about the question and using their knowledge of entrepreneurship obtained in O'level and research made from internet or libraries explain the meaning of money, savings, and saving goals. This activity may be given as a research question or homework.

Possible answers to Activity 3.1, refer learner's book

Application activity 3.1 Learner's book

Learners analyze and discuss about the question either in groups or in pairs and come up with possible answers. This activity may be given as a research question or homework.

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

Possible answers to application activity 3.1

Example of a SMART saving goal:

To increase the level of my savings by 20 per cent from today (2019) to 2020.

- **Specific:** increase the level of savings
- **Measurable:** 20%
- **Attainable/Achievable:** 20% is possible due to increment of previous periods
- **Realistic:** the objective is within reach, realistic, and relevant to your life purpose
- **Time-bound:** the time limit is clearly defined. (from 2019 to 2020)

Highlights on a SMART goal:

Specific: Well defined, clear, and unambiguous

Measurable: With specific criteria that measure your progress towards the accomplishment of the goal

Achievable: Attainable and not impossible to achieve

Realistic: Within reach, realistic, and relevant to your life purpose

Time-bound: With a clearly defined timeline, including a starting date and a target date.

LESSON 2: Where to save Learning

Objectives:

- Identify where to save money.
- Appreciate the importance of savings in investment

Teaching resources: Basic materials for a class/ lesson to be conducted: textbooks, learner’s notebooks, internet, newspapers and any other trustworthy and reliable resources to enhance learning.

Possible methods: Think-pair-share; small group discussion, brainstorm, research on internet, etc.

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

Lead a review of the previous lesson on obstacles to achieving saving goals, handle any homework or assignments and ensure a conducive learning environment. Help learners link the previous lesson to the current lesson.

Activity 3.2 Learner’s book

Give instructions to the learning activity, learners in small groups or pairs identify where to save money according to what they have heard normally people talking about.

Monitor group activities to ensure everyone is actively participating and heard; instructions clearly followed; and address any challenges/issues identified. Encourage learners to think about the environment, be creative, peace and values as they give reasons for their choice.

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities to share or present their findings. Harmonize their findings or answers, and link the findings to the learning objective, help them draw conclusions/summary on where to save. Guide them to make notes in reference to their learner’s book.

Possible answers for activity 3.2, refer to learner’s book

Application activity 3.2 Learner’s book

Learners can be given an activity to advise someone on where to save money to avoid needless expenditures. Give clear instructions and ensure a balance in the groups. Learners are to give a report of their findings. Monitor the activity to ensure learners are on track and actively participating.

Learners share their findings to the large group. Assess their answers depending on the purpose of the application activity.

Possible solutions to the application activity 3.2, refer to the learner's book

LESSON 3,4, &5: Money management

Learning objectives:

- Prepare a simple cash book as financial record
- Forecast their income and come up with a cash flow plan
- Appreciate the importance of savings in investment - Acknowledge the use of financial records to manage their money
- Describe the different practices of money management

Teaching resources: Basic materials for a class/ lesson to be conducted: internet, newspapers, textbooks or magazines and any other trustworthy and reliable resources to enhance learning. **Possible methods:** Think-pair-share; small group discussion, brainstorm, research on internet, etc.

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

Ensure a conducive learning environment and lead a review of the previous lesson about where to save, handle any homework or assignments. Help learners link the previous lesson to the current lesson using an appropriate discovery activity.

Note: Since money management content is detailed in the SB as one subtitle, and it is divided into different lessons (3,4&5) here in the TG, get the following possible guidance and answers on activities so as you can handle them accordingly in you lessons.

Activity 3.3 learner's book

Use an appropriate method such as small groups or pairs, provide learners with the activity 3.3 in the learner's book, and give instructions to the activity. During grouping or pairing, ensure a balance between boys and girls and learners' different abilities.

Learners in small groups or pairs analyze the extract, use prior knowledge to come up their real situations.

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

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

Guide learners to share their findings on the activity, ensure learners of different needs and abilities are given opportunities share or present their findings. Harmonize their findings or answers, and link the findings to the learning objective, help them draw conclusions/summary on money management.

Appreciate the team's presentations and answer or address any questions or challenges about the activity. Guide them to make notes in their books referring in their learner's book on money management.

Possible answers for activity 3.3

There is no specific answer for this question. Give an opportunity to learners to present their findings which are examples of their real situations, and you guide them design the correct and clear answer entailing the information from the entire class population.

Application activity 3.3 Learner's book

This activity can be given as an individual, pair or small group activity. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and actively participating.

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

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

Possible solutions to the application activity 3.3

1. UBUMWE simple cash book for the month of April 2015

Dr (Receipts)

Cr (Payments)

Date	Details	Ledger Folio	Amount (Rwf)	Date	Details	Ledger Folio	Amount (Rwf)
2015				2015			
Apr.01	Balance b/d	-----	1,650	Apr.03	Creditors		4,000
Apr.02	Sales		16,000	Apr.04	Wages		2,250
Apr.04	Sales		4,680	Apr.09	TCP		420
Apr.19	Sales		11,400	Apr.11	Salaries		2,850
Apr.26	Sales		19,200	Apr.14	N. receiv. realized		3,000
Apr.28	Debtors		<u>4,500</u>	Apr.17	Repairing		180
				Apr.21	Office expenses		3,600
				Apr.25	Rent and rates		900
				Apr.27	Electricity		2,000
				Apr.29	Purchases		3,000
				Apr.30	Loan		<u>34,870</u>
				Apr.30	Balance c/d		<u>57,430</u>
Ma. 01	Balance b/d		<u>57,430</u>				
			34,870				

2. CENTRAL TRADING COMPANY LTD FOR THE MONTH OF APRIL, MAY AND JUNE 2005

Details	April (Frw)	May (Frw)	June (Frw)
cash inflows			
Cash balance b/d	10,000,000	4,100,000	11,700,000
Cash sales	5,000,000	5,000,000	5,000,000
Credit sales	-	3,500,000	3,500,000
Rental income	1,000,000	1,000,000	1,000,000
A loan (U.SACCO)	-	10,000,000	-
Total cash inflows (A)	16,000,000	23,600,000	21,200,000
Cash outflows			
Cash purchases	6,000,000	6,000,000	6,000,000
Monthly salaries & wages	800,000	800,000	800,000
Monthly interest	100,000	100,000	100,000
Raw materials	5,000,000	5,000,000	5,000,000
Total cash out flows(B)	11,900,000	11,900,000	11,900,000
Cash balance c/d(A-B)	4,100,000	11,700,000	9,300,000
Net cash position			9,300,000

3.5. Skills lab 3

Guidance on the skills lab activity:

1. Build/Activity 1: Think- pair- share (5 Min)

Through small group discussions, learners discuss and answer the questions below;

- i) Why do businesses need finance?
- ii) Why is it important for business to financial keep records?

Explain that as much as other activities are important for business to survive, without proper financial recording will have great consequences on the performance and survival of the business.

2. Practice (15 Min)

Strategies to cut costs

Inform learners that in their respective lab groups, they come up with strategies to cut costs in a business activity of their choice.

Explain the instructions to the activity:

- Each group will think of a business activity
- Suggest strategies or how they will cut costs/expenses for their business activity using the 4Rs (reducing, recycling, repairing and reusing)
- They will have 20 minutes (which can be changes according to class circumstances) to do the activity after which they will share their strategies to the whole group.
- Groups are free to be creative on how they will present the strategies Groups can use the following table as guide on the activity
- Groups are free to be creative on how they will present the strategies Groups can use the following table as guide on the activity

Business activity	What or how to reduce?	What or how to recycle?	What or how to repair?	What or how to reuse?

As the groups are doing the activity, visit groups to check that everyone understands the instructions and that everyone is actively participating.

3. Present (15 Min)

- Let each group present their strategies using an appropriate methodology. Encourage other teams to ask questions regarding other groups' strategies to cut costs/expenses for their business activities
- After every group presentation, give feedback and ask the group to post their findings on the Present Boards

Conclusion (5 Min)

- Emphasize that coming with strategies to cut cost/expenses for business activities aids the money management of a business and ensures proper financial records leads to profitability and success.
- Summarize some strategies to cut costs/expenses for business activities below:

a) Reduce

- Turn off lights or lamps in the house, or blowing out candles, to reduce energy consumption - Use only as much soap and water as you need to get clean, rather than wasting soap and water

b) Reuse

- Reuse bags to carry items at the market, and to carry other materials, such as school supplies or to protect papers.
- Reuse plastic oil jugs or water jugs to carry other liquids

c) Recycle

- Use scrap metal to make stoves or implements.

d) Repair

- Sew old clothing or resole a shoe.
- Repair equipment rather than buying a new one.

Note: Give question number 2 of the skills lab 5 (in learner’s book) as individual work and keep it as learner’s portfolio record.

Possible answer:

Plan to cut costs/expenses

Personal activity or Back Home Project	What or how to reduce?	What or how to recycle?	What or how to repair?	What or how to reuse?
E.g. Use of energy at home or business activity	Switch off lights during day time	Use waste materials to make fuel such as charcoal instead of buying new charcoal	Repair broken stoves, ovens, lamps instead of buying new ones	Refill gas cylinders instead of buying new ones every time you buy gas

3.6. Unit 3 Summary

Money is anything that is generally accepted as a medium of exchange and repayment of debts. It is one of the most important inventions of modern times. It has undergone a long process of historical evolution such as barter trade, commodity money, metallic money, paper money, and bank money stages among others.

Savings is the portion of income not spent on current expenditures. Without savings, unexpected events can become large financial burdens. Therefore, savings helps an individual, family or business become financially secure.

We usually save to achieve the following saving goals:

- Basic needs,
- Household expenses,
- Education,
- Retirement/security,
- Family wellbeing,

Saving is a conscious and deliberate way of setting aside a portion of the personal income for future use. It can be hindered by procrastination, poor spending habits, culture of spending and lack of financial literacy among others. There are eight steps to successful money management:

1. Get organized.
2. Decide what you want to do with your money.
3. Look at all available resources.
4. Decide how much money you are worth.
5. Find out how much money you make.
6. Find out how much money you spend.
7. Set up a plan for spending your money and stick to it.
8. Evaluate your spending plan

3.7. Additional Information

Achieving financial fitness requires discipline and determination over the long term, just like running a marathon. Becoming financially fit means feeling good and confident about a financial situation. It requires learning the principles and best practices that others have used to achieve their financial objectives. It means being able to manage the money in order to meet current and long-term needs. The future of finance is a long-term, global effort to shape a trustworthy, forward-thinking investment profession that better serves society.

Completing student's portfolio

At the end of this unit, the teacher comes back to K_W_L and asks the learners to complete the last column which is (What they have learnt). The students should keep that sheet in their student portfolio.

K-W-L chart

UNIT:		
What I know	What I want to know	What I learned

NB: This exercise of completing student's portfolio will be done consistently after each unit.

3.8. End of unit 3 assessment

Possible solutions:

- (i) Money is important to one's future and peace of mind.
 - Money can help to pay for higher education, which opens the door to many career opportunities.
 - Having money can prevent worry and stress about paying bills and having a safe place to live.
 - Saving money can improve both your financial and emotional well-being.
 - Having good habits with money can allow you to help your family in times of need and improve quality of life.
 - Maintaining good financial habits can help you in three main ways:
 - **First**, the job that someone has now and the money s/he makes can influence his or her future. What a person does with the money also affects his or her future. For example, if someone saves money and buys a reliable car, he/she can apply for jobs that require a commute. If you save money to pay for higher education, you open the door to careers that can give you a lifetime of greater satisfaction and higher income. If you are disciplined about saving money, you will have more money for the fun things in life.
 - **Second**, think about how you feel when you are out of money. Most of us feel anxious or nervous. Learning to save and manage your money can prevent or reduce stress.
 - **Third**, if you are able to build up extra money by saving and investing, you can share the wealth. Using this table, learners think of just one example each of how they could influence their future, relieve stress, and share the wealth.

The benefit	The activity	How would this help?
Influence my future	Example: Save and buy a reliable car.	Example: Can commute better to job.
Relieve my stress	Example: Save to make larger credit card payments.	Example: Stop worrying about loss of credit.
Consider sharing my “wealth”	Example: Save and give to the Red Cross.	Example: Feel I’ve helped people less fortunate than I am.

(ii) Refer to SB. Give attention to each student’s answers because the learner’s book does not exhaust where to save.

3.9. Additional Activity

Remedial activity:

Some transactions are given below. On which side of the Cash Book would you record them. Tick [✓] the correct side:

Transactions	Debit side	Credit side
i) Saniya started business with Cash		
ii) Goods Purchased for cash		
iii) Goods sold for Cash		

Solution:

- i) Debit side
- ii) Credit side
- iii) Debit side

Consolidation activity:

Explain how you can manage your pocket money.

Possible answer:

There is not a single specific answer for this question. Let students come up with their own ways of managing pocket money which may include but not limited to prioritization, budgeting, avoiding unnecessary expenditure, etc.

Extended activity:

Shares are said to be one of the ways to save money. Differentiate between preference shares and equity shares.

Possible solution:

The key differences between preference shares and equity shares are listed in the following table:

Basis of distinction	Preference shares	Equity shares
Rate of dividend	Paid at a fixed rate	May vary depending upon the profits
Arrears of dividend	Get accumulated for cumulative preference shares	No accumulation
Preferential rights	Before equity shares	After
Winding up	Have a right of capital before equity (they are safer)	Only paid when preference share
Voting rights	No voting rights	Voting rights
Right to participate in management	Have no right	Have a right
Convertibility	Could be converted into equity shares	Cannot be converted into preference shares

Key Unit Competence

To be able to prepare a business a plan for the business they are running or intend to start.

4.1. Unit Prerequisite

Learners were introduced to business plan preparation (O level, Senior 3,) where they learned the meaning of a business plan and how a business plan is prepared. This acquired this prior knowledge, skills and attitudes will help learners in preparation of a business plan for an enterprise. Learners have also experience in developing different plans that will be helpful in developing a business plan for an enterprise. This prior knowledge, skills or competences should enable them prepare a good business plan for their enterprises.

4.2. Cross-cutting issues to be addressed

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

- **Gender education:** Emphasis throughout this unit has to be put on how both male and females have same ability when it comes to business operations. All regardless of their gender are able to prepare a winning business plan for an enterprise.
- **Environment and sustainability:** Business plan shall take into consideration the environment. The greatest source of business is the environment, and one cannot implement his/her business without the environment. Therefore, great care for environment is paramount for continued business as well as survival of the business operations.
- **Inclusive education:** In addition to all having equal opportunities to do business, emphasis has to be put on how we all regardless of our background, economic or social setup have ability to prepare a good business plan. Learners need to understand that to start the business and prepare a business plan should not discriminate but promote inclusiveness of all...etc. Refer to other crosscutting issues as identified in the curriculum framework.

4.3. Guidance to Introductory activity

There is no right or wrong ways to answer this assessment. It is for the student's own use during this unit. This is to help a student identify what he/she knows and doesn't know before the unit is learnt. The introductory activities should be fully answered as at the completion of the unit.

Possible answers:

- a) According to the case study, the secret behind Manuela's success is that she took her time to discover and learn about the business she intended to start and devised a plan as laying strategies on how to put the plan in action. In nutshell, Manuela took time to prepare a business plan, and on top of that she never gave up when challenges came her way.
- b) Every person has to plan before undertaking any action because the later serves as a roadmap while undertaking the action.
- c) While preparing a business plan, the following elements or sections are put into consideration:
 - Executive summary
 - General business description
 - Vision, mission, and goals of the business
 - Production plan
 - Marketing plan
 - Organization plan
 - Financial plan
 - Action plan and
 - Appendix

4.4. List of lessons (including assessment)

N°	Lesson Title	Learning Objectives(from the syllabus including knowledge, skills and attitudes	Periods
1	Definition and Importance of the business plan	<ul style="list-style-type: none"> • Explain the meaning of the business plan, • Discuss the importance of the business plan, • Embrace planning as a tool for starting, running and managing businesses. 	1
2	Elements of a business plan	<ul style="list-style-type: none"> • Explain the elements of the business. • Analyze the elements of the business plan 	6
3	Preparation of a business plan	<ul style="list-style-type: none"> • Explain the steps of preparing a business plan • Use the business plan to raise funds for their businesses • Prepare a business plan for their business opportunities. • Appreciate the value of the business plan in starting and managing the business • Generate a viable business idea and raise money to start a business 	1
4	Skills lab 4	To be able to prepare a business plan for the business they are running or intend to start.	1
5	End Unit 4 assessment	To be able to prepare a business plan for the business they are running or intend to start.	1

Lesson 1: Definition and Importance of the business plan

Learning objectives:

- Explain the meaning of the business plan,
- Discuss the importance of the business plan,
- Embrace planning as a tool for starting, running and managing businesses.

Teaching aids:

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

Possible methods:

pair share; small group discussion, brainstorm, research in the library, research on the internet

Prerequisites/Revision/Introduction:

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

Activity 4.1 Learners' book

Learners explain the meaning of a business plan, and discuss the importance of preparing a business plan in a business. This activity may be given as a research question or homework.

Possible answers to Activity 4.1

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

Refer to the learner's book

4. a) The source of the loss of Mugabo's capital is poor planning. He didn't do plan of his business and has not thought of the market.
b) I would advise Mugabo that before to start any business, there is a need to prepare a business plan where customers' needs and expectations are identified and the market potential assessed. (For more refer to purpose of preparing a business plan).

Mugabo should know that a business plan is like a roadmap which shows him all necessary requirements and all activities needed to start a business and how to operate it until the end result. (For more refer to purpose of preparing a business plan).

Application activity 4.1

Learner's book Learners analyze and discuss about the questions either in groups or in pairs and come up with possible answers. This activity may be given as a research question or homework.

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

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

Possible answers to application activity 4.1

1. a) Every group of learners present their personal plan daily, weekly, monthly and yearly activities using the class time table, school timetable and Rwandan school calendar in order to show all activities that they are supposed to do and time to do them. b & c)

There is no specific answer for this question. Give an opportunity to learners to present their findings (answers) on what business they plan to do after their studies and in life, how and when they plan to achieve their goals. Guide them design the correct and clear answer entailing the relevant information from the entire class population.

2. For the users of a business plan and how they will use it, refer to the learner's book.

LESSON 2: Elements of a business plan

Learning objectives:

- Explain the elements of the business.
- Analyze the elements of the business plan

Possible methods: Think-pair-share; small group discussion, brainstorming, field study, gallery walk, interview with the resource persons, research in the library, research on the internet, etc.

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

Activity 4.2 learners' book

Learners explain the main elements/components of a business plan. Correct any homework or assignment from the previous lesson. Help learners link the previous lesson to the current lesson. This activity may be given as a research question or homework.

Make a follow up as learners do the activity. Ensure everyone is actively participating and heard instructions clearly; and address any challenges/issues identified.

Learners share their findings through an appropriate method (group presentation, pair-share, written reports, whole class presentation). Ensure learners of different needs and abilities are given opportunities to share or present their findings.

The teacher harmonizes the findings or answers of learners, and helps them draw conclusions/summary on elements of a business plan. Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to learners' book.

Possible answers for activity 4.2

Refer to the following possible answers to guide in harmonizing learner's answers

Selected by Educate! to train youths on business planning, the following would be entailed in the training presentation:

- Elements of a business plan
- Executive summary
- Vision, mission, and goals of the business
- Marketing plan
- Financial plan
- Appendix
- General business description
- Production plan
- Organization plan
- Action plan and

Notes: a) For more details, refer to the learner's book.

b) There is no exhausted number of elements to include in the document (business plan), the size and number of sections in the business plan depend on the size of the project being planned for, the nature of business, etc.

Application activity 4.2

Learners describe the small businesses they wish to start and set the mission and objectives for them. This activity may be given as a research question or homework.

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

Possible solutions to the application activity 4.2 (also consider other responses and reasons given)

1. There is no specific answer for this question. Give an opportunity to learners to present their findings (answers) on description of small business they wish to start. Guide them design the correct and clear answer entailing the relevant information from the entire class population.

2. a) - Mission

To provide quality food and good outside catering services in the village

– Vision

The restaurant aspires to be an effective socio-economic development contributor within the home sector

b) Examples of objectives for a restaurant business:

1. To close sales representing 1,000,000Fw in monthly recurring revenue in quarter
2. To increase the market share by 30% in 2021.
3. To reduce the cost of production by 5% by the end of 2020.

Lesson 3: Preparation of a business plan

Objectives:

- Explain the steps of preparing a business plan
- Use the business plan to raise funds for their businesses
- Prepare a business plan for their business opportunities.
- Appreciate the value of the business plan in starting and managing the business
- Generate a viable business idea and raise money to start a business

Note: All these objectives will be attained through tasking students to prepare a business plan of business the intend to start. Use the business plan sample provided in the SB a guide.

4.5. Skills lab 4

Guidance on skills lab activity:

For this lab, student will be able to prepare various parts of the business plan namely business description and marketing plan. Guidance to the lab:

Build (5 Min)

Using Think, Pair and Share; ask learners to brainstorm and explain different parts of the business plan by answering these questions:

- 1) What is a business plan and why do we prepare it and what are the key elements of a business plan?
- 2) What is included in each part (Element) of the business plan?

Possible answers

- 1) Learners will give different alternatives about the meaning of a business plan, this is okay. Remind them the reasons why business plans are prepared. Tell them that if you are serious to start the business, better to write a business plan because it acts as a guide to business operations, which contributes to its success.

Let learners mention some of the key things about business plan such as marketing plan, production plan and others. Explain again that just while making marketing or production plans, the entrepreneur has to make research so that he/she is informed, it is also important that while making business plans, one carries out enough research or feasibility study about the business project of his/her interest.

Note: The structure of a business plan is headed by the following key components:

1. Cover page,
2. Table of contents
3. Executive summary
4. General description of the business: it includes (Name of business, Contact address, Legal form of business, type of business, Information about the owner)
5. Statement of mission, goals and objectives
6. Marketing plan
7. Production plan
8. Organization, management and administration plan

9. Financial plan
10. Implementation plan A.K.A “Action plan”

Thereafter, let learners sit in their respective lab groups and emphasize that this lab will help them to be able to make simple business plans for the projects they intend to start.

- 2) As in reference to learner’s book, unit 6: 6.2 Elements of a business plan: guide learners’ brainstorms showing them different items included in each part of the business plan. But for the interest of time, you can limit them and they explain only for business description and for marketing plan or just a few groups share with the audience. See also the here below conclusion.

Practice (15 Min)

Ask learners to join their teams/ group. Form and fold five or more papers containing different business activities and ask the team leaders to come and choose one activity they will base on while developing its description and marketing plan. After each group have chosen its activity, assign each group to prepare:

1. Business description of the chosen activity
2. The marketing plan

Move around the groups and make a follow up whether the learners are on track. Remember to ensure that shy/ silent students and girls are also actively participating. Ask silent learners to have a voice in the discussions or to ask their peers where they do not understand and stimulate girls to lead discussions.

Presentations (10 Min)

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

Conclusion (5 Min)

Conclude by emphasizing that entrepreneurs have to always write businesses plans for their businesses and that as entrepreneurs to be, this will be their first step. Write on the blackboard what a business description and marketing sections of the business plan should have. Ref: Leaners book Unit 6, “6.2 elements of a business plan b and c”.

- **Business description:**

- Name of business,
- Contact address,
- Legal form,
- Type of business,
- Description of the business idea and market,
- Information about the owner

- **Marketing plan:**

- Product description,
- Customer description,
- Demand/need for the product,
- Competition,
- Current production,
- Price,
- Sales forecast for next 12 months,
- Business location,
- Promotion, etc.

Portfolio Assignment (5 Min)

As a take way of this lab, provide learners a portfolio assignment, which is meant to test the skills learners have attained from this lab. Remember this is an individual activity and thus each learner must do it. E.g.: Each learner prepares an action plan for the projects they want to start at home.

4.6 Unit Summary

- **A business plan** describes all the steps necessary in opening and operating a successful business. It is setting out the business idea and showing how it is to be financed, marketed and put into practice. It spells out in details the business owner's intentions for the future of the firm. This implies that the business plan is a road map of the enterprise showing where the enterprise wishes to go (future of business indicated by operational and financial objectives) and how to get there (detail plans how to achieve the objectives set). Whether starting a new business or looking to expand an established business, it is essential to have an up-to-date business plan for your business.
- Users of a business plan are: business owners, managers, government agents, employees, investors, financial institutions, etc.

- The components of a business plan are:
 - Executive summary
 - Business description
 - Vision, mission and objectives of a business.
 - Marketing plan
 - Production plan
 - Organization plan
 - Financial plan
 - Risk assessment and contingency plan
 - Action plan
- SWOT the acronym stands for Strengths, Weaknesses, Opportunities, and Threats. It helps entrepreneurs to evaluate their business and to compare themselves with their competitors and therefore determine whether his/her business is in better position to compete or not.

4.7. Additional information

Highlights on the seven key sections of a business plan

1) Executive summary:

an executive summary should be 1–2 pages long, and provides an overview of your business concept, key objectives of your business and your plan, ownership structure, management team, your product or service offering, target market(s), competitive advantages, marketing strategy, and a summary of your financial projections. The executive summary is written last, after that the rest of the plan is completed. Each paragraph should be a summary of the more detailed related section of the plan.

2) Business Overview: In an overview, include details regarding the business history, vision and/or mission, objectives, and your ownership structure.

3) Products and services: Expand upon the products and services including features and benefits, competitive advantages, and if marketing a product, how and where the products will be produced.

4) Industry overview: The industry overview is an opportunity to demonstrate the viability of a business by discussing the size and growth of the industry, the key markets within the business industry, how business customers will buy products or services, and which markets the business will be targeting.

5) Marketing strategy: Here, the description of the target market segments in essential, competition, how to differentiate a business products or services, and the business products' or services' unique selling proposition (USP).

- Discuss product or service pricing and promotion, including how the business promotional programs will appeal to each of its target market segments.
- Provide a plan of traditional and guerrilla marketing tactics, such as tradeshows, press-magnet events, social media marketing (e.g. Facebook, Twitter, etc.), networking, and print, media, or online advertising. Include the cost associated with each tactic.
- Describe how the products or services will be sold (e.g. storefront, online, wholesalers), and your target markets' buying cycle.

1) Operations plan: Provide a profile of the management team, the human resources plan, business location(s) and facilities, production plan (if selling a product), and an overview of day-to-day operations.

2) Financial plan: Some believe this is the most important part of a plan. So much so, it is worth dedicating up to 80% of your time to writing this section. You will need to show three years' worth of projected financial statements, including income statements, pro-forma balance sheets, and monthly cash flow and annual cash flow statements. Summarize each statement into a few easy-to-understand sentences and put these in a cover page for the statements. Be sure to document all of the assumptions you used in forecasting your revenues and expenses.

Completing student's portfolio

At the end of this unit, the tutor comes back to K-W-L and asks the learners to complete the last column which is (What they have learnt). The students should keep that sheet in their student portfolio.

K-W-L chart

UNIT:		
What I know	What I want to know	What I learned

NB: This exercise of completing student's portfolio will be done consistently after each unit.

4.8. End of Unit 4 assessment

Guidance:

There is no specific answer for this question. Give an opportunity to learners to prepare a simple business plan. You can give this question as homework and on a submission date, guide learners to design the correct and clear business plan entailing the main section (in class).

The following can serve as an outline:

Executive summary

Business description

Vision, mission and objectives of a business

Marketing plan

Production plan

Organization plan

Financial plan

Risk assessment and contingency plan

Action plan and

Appendix

4.9. Additional Activities

Remedial activities

- a) Why do you think it is important for a person to plan before undertaking any action?
- b) Suggest the essential elements that you would put into consideration while preparing a business plan?

Guidance towards possible answers:

Refer to answers provided on the introductory activity in this teacher's guide.

Consolidation activities

Distinguish between production plan and marketing plan.

Possible answers

- **Production plan** is a part, section, component, element of business plan/ document/ statement that:
- Shows how products will be produced, created, manufactured or developed
 - OR
- A production plan is a document that shows the details of producing a product

E.g.:

- Requirement
- Quality
- Raw materials
- Technology

Marketing plan is a part, section, component, document of a business plan that:

- Shows the current market opportunities and strategies
- Shows the market expectation and how to distribute the product to customers
- Shows how goods can be sold
- Shows the advertisement and promotion

Extended activity

Failing to plan is planning to fail. Discuss this statement.

Possible answer This is to mean that the absence of proper planning can detrimentally affect timely meeting of the on-going project deliverables. To avoid such a failure, it is vital that a project manager ensures that the requirement planning activity is given due importance so that everything is under complete control

Key Unit Competence

To be able to manage money responsibly and to keep financial records

5.1. Unit prerequisite

In O' level, Unit 8 (S1), Learners explained the basic concepts of standardization, in unit 8(S2), they analyzed the need for metrology, quality testing and accurate measurement while in S3 unit 10; they were able to explain the requirements for acquiring a certification mark for a given business. In A' level, unit 4 of year1, they were able to analyze the role of standards in business activities. Given this background, learners should be able to appreciate that doing business requires entrepreneurs to conform to the required regulatory quality and measurement standards.

In this unit, they will be able to establish an effective quality management system for the business idea they intend to implement in their communities.

5.2. Cross-cutting issues to be addressed

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

- **Environment and sustainability:** It is important to note that conforming to the required guidelines regarding quality and measurement standards necessitates entrepreneurs to be responsible with the environment. During business activities like packaging and production processes, the environment is used in one way or the other. Satisfying customers' needs should also include appropriate use of the environment and making sure that the natural resources are sustainable for all the current and future generations. Therefore, learners during this lesson should be able to show great concern on natural resources and environment. They should for instance be able to adopt programs like "**cut one and plant two**" to promote afforestation.
- **Inclusive education...** Emphasis has to be put on how all learners irrespective of their backgrounds, economic or social setup have right to participate in business activities that benefit their communities. Learners need to appreciate that irrespective of their backgrounds, they have to set business projects that conform to the right quality and measurements.

- **Peace and Values...**In day to day activities both at school and community, learners need to live in harmony and peace. Re-echo that providing high quality goods and goods that conform to the set guidelines set by Rwanda Standards Board (RSB) promotes expected values of the country. Learners also need to work in harmony during group activities and other activities as provided by the teacher.
- **Gender education:** Rwanda is a gender sensitive country that promotes gender equality across all spheres of life. Thus emphasis has to be put throughout this unit on how both male and females have the same opportunities when it comes to participating in class and other opportunities outside class like taking up leadership in their communities. When they are presenting different learning activities, researching and other assignments, all learners irrespective of sex should be given equal opportunities.
- **Financial inclusion...**Being financially responsible partly means resources are used appropriately and productively. Through this unit, learners will be able to appreciate the need to take care of resources and environment sustainably and therefore, note to them that utilizing resources efficiently is one way of being financially responsible in the long run. For example, when entrepreneurs produce what customers don't need, there will be low demand leading to overstocking. This stock can go bad hence wastage of resources and money.

Refer to other crosscutting issues as identified in the preliminary pages of the teachers' guide and curriculum framework.

5.3. Guidance on the introductory activity

Follow the guidance about the introductory activity:

Learners in small groups, pairs or individual read and analyze the case study and identify what the National Standards and conformity assessment guidelines expect entrepreneurs to do, the likely negative effects the business may face if customers are not satisfied as a result of wrong measurements of the goods bought, strategies proposed to the entrepreneurs to implement and ensure the safety of their customers, as well as designing a simple quality management system of the business idea they intend to start in their communities.

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

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

Appreciate the team's presentations and remind them that this activity was not meant to come to the very right answers but to help them become aware of what to expect in the unit. Answers to the activity will be got as the unit progresses. Guide them to take notes in their books.

You can support learner's answers by referring to possible answers to the introductory activity below:

Possible answers for introductory activity (case study)

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

a) National Standards and conformity assessment guidelines expect entrepreneurs to do the following:

- Conform and comply with right quality and measurement standards.
- Being responsible with the environment as they carry out their business activities.
- Use the right raw materials and technology as per the expected national standards.

b) The likely negative effects the business may face if customers are not satisfied as a result of wrong measurements of the goods bought are discussed below:

- Low demand, when customers are unsatisfied, they will buy less or completely stop buying leading to low demand.
- Bad referrals. If customers are not satisfied, they will inform their colleagues about their non-satisfaction.
- Bad image. The business will have a poor reputation and image.
- Strategies that would be proposed to the entrepreneurs to implement to ensure the safety of their customers are the following:
 - Ensure that raw materials used conform to the expected standards and measures, for example too much of materials used in a given product may be toxic and catastrophic to the customers.
 - Building a quality compliance system, the entrepreneurs can develop a compliance system which must be consistently used and monitored.
 - Use of a competent team; the entrepreneur can also emphasize the team used is competent enough in terms of meeting and quality standards that promote safety of customers.

- Clear instructions on the usability of the products, this can guide customers on how to safely use the product.
- Always investigate incidents; some occurrences may occur in the business that may affect both employees and customers. Thus the entrepreneurs can also ensure that they actively investigate and provide solutions to incidences in the businesses that may harm customers

NB: Safety should be taken into account right at the start when products are being developed. Safety begins with employees. If the product develops safety issues or injures someone, the business may be liable for costly remedies or face potentially damaging publicity or legal action.

c) Design of a simple quality management system of the business idea (Refer to the **learner's book**).

5.4. List of lessons (including assessment)

No	Lesson title	Learning objectives (from the syllabus including knowledge, skills and attitudes):	Periods
1	Meaning of quality assurance and quality compliance Measurement standards	<ul style="list-style-type: none"> – Explain the meaning of quality assurance, and quality compliance – Differentiate quality assurance from quality compliance – Explain the measurement standards used in business activities – Analyze measurement standards used in the community – Apply correct measurements in their business activities 	1
2	Role of quality compliance in business	<ul style="list-style-type: none"> – Describe the role of quality compliance in business – Appreciate of role of quality compliance in business – Produce quality goods and services acceptable by accreditation bodies in their businesses 	2
3	Skills lab 5	<ul style="list-style-type: none"> – To be able to maintain effective quality compliance system in business. 	1
4	End Unit assessment and Remediation	<ul style="list-style-type: none"> – To be able to maintain effective quality compliance system in business. 	1

LESSON 1: Meaning of quality assurance and quality compliance & Measurement standards

Learning objectives:

- Explain the meaning of quality assurance, and quality compliance
- Differentiate quality assurance from quality compliance
- Explain the measurement standards used in business activities
- Analyze measurement standards used in the community
- Apply correct measurements in their business activities

Teaching aids: Basic materials for a class/ lesson to be conducted: Learners books, internet and projector, text books, resourceful person and any other trustworthy and reliable resources to enhance learning.

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

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

Activity 5.1 & 5.2 Learners' book

Learners discuss the question and using their knowledge of entrepreneurship obtained in O 'level and research made from the internet or libraries explain the meaning of quality assurance, quality compliance. This activity may be given as a research question or homework.

Learners also analyze the illustration and answer questions related to it such as reasons why buyers of given products make sure that products bought conform to the right measurements, and explain the measurement standards used in business activities. Correct any homework or assignment from the previous lesson. Help learners link the previous lesson to the current lesson. This activity may be given as a research question or homework.

Possible answers to Activity 5.1, refer learner's book

Possible answers to Activity 5.2

1. a) Observations in the illustration
 - i. Customer bought goods from the seller and were weighed
 - i. Customer complaining about low measurements given
 - ii. Seller measuring again the goods on the weighing scale
 - iii. Seller acknowledging the fact his weighing scale had a problem.

b) Lessons learnt from the illustration?

- i. As a buyer, you always have to make sure that what you are buying is accurate to the right measurements
- ii. Being polite and proactive in solving the customers' issues is very important since it builds trust.
- iii. Use the right tools and follow regulatory procedures; as an inspiring entrepreneur.

c) Why measurements are important in business

Safety reasons; for any product made if less or more expected ingredients are used, the product may be catastrophic and harmful to the people. Accurate measurements of the ingredients and raw materials while making products must be observed.

- i. Consumer protection; measurement, and goods packed by measure, has generally replaced number and simple measures (bucket, plate etc.) as the basis of transaction for a wide range of consumer commodities and products.
- ii. Meeting customers' preferences; for example, when it comes to clothes, proper size and measurements as per customers' preferences must be taken into consideration. Customers would want to put what suits them according to their preferred size.
- iii. Accurate measurements help entrepreneurs to make proper decisions. For example, if the quantity of what customers need is overestimated while making decisions, it may lead to losses as much resources would have gone to waste producing more than what customers need, etc.

2. Refer to the learner's book.

Application activity 5.1 Learner's book

Learners analyze and discuss the question either in groups or in pairs and come up with possible answers. This activity may be given as a research question or homework.

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

Learners analyze the question either in groups or in pairs to come up with different measurement standards used in business activities. This activity may be given as a research question or homework. Depending on the purpose of the application activity, choose an appropriate method to assess learner's findings, answers or responses. Depending on the performance or results, you may decide to give remedial or extension activities.

Possible answers to application activity 5.1

Quality assurance includes activities like process checklists, process standards, process documentation and project audit whereas Quality compliance is much about fulfilling regulatory requirements, for example compliance in the manufacturing may cover product safety, health, safety, and environmental impact. Products must abide by these regulations in order to be considered compliant.

Measurements standards can be according to the following:

- i. Length
- ii. Metres
- iii. Kilograms
- iv. Measurement in terms of shape
- v. Litres

NB: Basing on the business that the learners intend to start, they have to make sure that the measurements made according to the above units conform to the required standards as set by RSB and as per customers' needs and preferences.

LESSON 2: Role of quality compliance in business

Learning objectives:

- Describe the role of quality compliance in business
- Appreciate of role of quality compliance in business
- Produce quality goods and services acceptable by accreditation bodies in their businesses

Teaching aids: Basic materials for a class/ lesson to be conducted: Learners books, internet and projector, textbooks, resourceful persons and any other trustworthy and reliable resources to enhance learning.

Possible methods: pair share, small group discussion, brainstorm, research in the library, research on the internet

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

Use K-W-L (What learners already know-What they want to know-What they have learnt) about accreditation. Student teachers write under (K-what I know; W-What I want to know) the role of quality compliance.

Activity 5.3 Learner's Book

Refer to the student book for possible answers on the role of complying with quality requirements in business.

Application activity 5.3

- 1) Guide Student teachers to visit Rwanda Standards Board website about the requirements needed to get an 'S' mark for the products in the school business club.
- 2) Guide learners to know the importance zamukana ubuziranege program after visit the link provided.

5.5. SKILLS LAB 5

Build/Activity 1: (5 Min)

To introduce the topic, the teacher asks learners the following questions: If a club wants to take its products to the market, what will they do to make sure their products can be accepted by the Rwanda Standards Board.

- If the products fulfill all those requirements, what should club present as proof?

The teacher acknowledges the learners 'answers and introduces the topic "quality assurance and quality compliance in business".

Practice (15 Min)

N. B:

Teacher should have identified the guest speaker, prepared and briefed her/her Field trip or guest speaker. The teacher arranges with the guest speaker to attend the lesson or take the learners outside the school to visit an entrepreneur or visit internet.

The teacher assigns each group one question to the learners to ask the guest speaker. The teacher monitors and controls the learners while they try to interact with the guest speaker.

Questions to assign each group;

1. Why would some products fail to be accredited by the Rwanda Standards Board?
2. Do all the products have the same certification requirements? (Why?)
3. What is required to maintain an effective quality compliance system for a product?
4. What is the role of quality compliance in business?

5. What advice can you give to our students' business club about certifying our product?

Present (10Min)

The teacher guides the presentations as he gives feedback to each group and makes conclusion through posing questions as a form of assessment. Encourage learners to ask questions where they do not understand. The teacher emphasizes that each group will keep their work on present boards.

Conclusion (10 Min)

The teacher concludes by linking the importance of quality assurance and quality compliance to students' business club. The teacher asks learners to read the portfolio assignment in the student book.

5.6. Summary of unit.

Accreditation; The formal recognition by an independent body generally known as an accredited body.

Quality Management System (QMS) is a formalized system that documents processes, procedures, and responsibilities for achieving quality policies and objectives.

Quality Assurance; is the process of verifying whether a product meets required specifications and customer expectations.

Quality compliance; It means meeting the regulatory requirements of a given quality.

5.7. Additional information;

That a certification body operates according to international standards to ensure their impartiality, competence and consistency. RSB Certification Division accredited Schemes:} ISO22000-FoodSafetyManagement System (FSMS) RS 184 – Hazard Analysis and Critical Control Point (HACCP)

Challenges faced by consumers, private and public institutions

- Low awareness on standards requirements
- Low awareness on certification benefits - Certification is generally voluntary
- Lack of required competence
- Inadequate infrastructure
- Inadequate technology (processing techniques and equipment
- Poor business models hindering the ABC principle: A=availability

- consistently meet
- quantity demands, B=better-quality, nutritious, color, taste, texture, size, C =cheap price
- planning for cost effective production

Most products or services are regulated in some way, normally to make sure that health, safety and environmental requirements are met. Even if the products are not regulated, the marketplace will still often require products to meet a standard.

Systems certification bodies certify organizations for compliance with quality management systems standards (ISO 9001) and/or environmental management systems (ISO 14001).

Note: Organizations are never “accredited” to ISO 9001 or ISO 14001, they are “certified”. Product certification bodies grant licenses for manufacturers to mark their products as complying with standards or specifications. Decisions to grant such licenses are based on test and inspection reports on prototypes or selected examples of the product, plus other criteria, e.g. packaging and labeling.

Personnel certification bodies certify personnel as being qualified with respect to defined criteria or standards. An example is certified auditors who undertake ISO 9000 and ISO 14001 audits. Accreditation authorities accredited conformity assessment bodies.

Accreditation is formal recognition that a conformity assessment body has been independently assessed by an accreditation authority in the five key areas of:

- Competence and experience of staff
- Integrity and traceability of equipment and materials
- Technical validity of methods
- Validity and suitability of results
- Compliance with appropriate management systems standards and is found to be competent to carry out its services in a professional, reliable and efficient manner.

Accredited laboratories and inspection bodies are competent to undertake specific tests or inspections (scope of accreditation) and are, therefore, entitled to issue certificates of compliance. These certificates may take the form of test or inspection reports.

Accreditation authorities are usually government-owned or government-endorsed and operate away from any political and commercial influence. Each is peer-reviewed regularly, based on evaluations against an international standard, by other accreditation authorities from around the world.

Accreditation, which operates across all market sectors, provides an impartial assessment against internationally recognized standards. This has benefits for several groups.

- a) Government:** Accreditation provides confidence in the competence and consistency of conformity assessment activities that can be used to support the implementation of government policies and regulations that impact on health, welfare, security and the environment.
- b) Industry:** Accredited conformity assessment is essential for decision-making and risk management. Organizations can save time and money by selecting accredited and therefore competent conformity assessment services. Accredited conformity assessment can provide a competitive advantage and facilitates access to export markets within Europe and beyond – with the aim of ‘tested or certified once, accepted everywhere.’ Accurate measurements and tests carried out in compliance with best practice have the potential to limit product failure, control manufacturing costs and foster innovation.

5.8. End unit 5 assessment

- **possible answers for question 1**

- Ensure that products satisfy their intended use.
- Consistent products with no defects
- Improved health and safety
- Quality improvement
- Maintain or increase market share etc.

2) Learners will suggest their views about how set quality standards in their business based on what the guest speaker told them. They will also suggest the measurement tools they could use to achieve quality standards.

3) Possible responses:

- Builds Confidence & Trust to interested parties
- Serves as a marketing tool
- Reduces losses hence increased profits.
- Increased consumer safety & satisfaction
- Increased government revenue
- Increased efficiency i.e. reduced production costs.

5.9. Additional activities

Remedial activities,

Define the following terms;

- Accreditation,
- Quality assurance,
- Quality compliance,
- Quality management system

Possible answers

Refer to the student book.

Extended activities

Name and briefly explain the process an exporter/importer may go through in order to clear his/her goods through customs.

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