

# **ENTREPRENEURSHIP**

## **for General Education**

**Teacher's Guide**  
**Senior Six**

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## FOREWORD

The ambition to develop a knowledge-based society and the growth of regional and global competition in the jobs market has necessitated the shift to a competence-based syllabus. With the help of the teachers, whose role is central to the success of the syllabus, students will gain appropriate skills and be able to apply what they have learned in real-life situations. Hence, they will make a difference not only in their own lives but also in the success of the nation.

This teacher's guide serves as a guide to teaching and learning of Entrepreneurship in senior five. Entrepreneurship is one of the subjects of Competence Based Curriculum that equips the students with the required knowledge, skills, attitudes, and values to produce well-trained citizens the country wants. The competences acquired from this subject will enable students to address challenges faced in their communities.

In this subject students will acquire various entrepreneurial competences through project activities which will enable them to identify community challenges/problems and come up with creative solutions. This will necessitate them to develop and pitch their business plans to relevant stakeholders as they prepare themselves for startup businesses.

I wish to sincerely extend my appreciation to the people who contributed towards the development of this teacher's guide, particularly the REB staff who organized the whole process from its inception. Special appreciation goes to the development partners who supported the exercise throughout. Any comments or contributions towards the improvement of this teacher's guide in future is welcome.

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## **ACKNOWLEDGEMENT**

I wish to sincerely express my special appreciation to the people who played a role in the development of the Entrepreneur's teacher's guide. The process would not have been successful without the support from different stakeholders.

I wish to sincerely express my appreciation to the development partners who contributed to the development of this teacher's guide until its completion. These are REB, EDUCATE! Allan & Gill Gray Philanthropy Rwanda, Rwanda Standards Board, public, and private secondary schools, Rwanda Polytechnic, and the University of Rwanda who provided their staff at various stages of its development.

Furthermore, I owe gratitude to EDUCATE! for their technical and financial support.

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# **PART I. GENERAL INTRODUCTION**

## **1.1. The structure of the guide**

This teacher's guide is composed of three parts:

- The Part I concerns the general introduction that discusses methodological guidance on how best to teach and learn Entrepreneurship, developing competencies in teaching and learning, addressing cross-cutting issues in teaching and learning, and Guidance on assessment.
- Part II presents a sample lesson plan. This lesson plan serves as a model to guide the teacher on how to prepare a lesson in Entrepreneurship.
- Part III is about the structure of a unit and the structure of a lesson. This includes information related to the different components of the unit and these components are the same for all units. This part provides information and guidelines on how to guide students while working on learning activities. Note that all activities from the student's book have answers in this part.

## **1.2. Methodological guidance**

### **1.2.1. Developing competences**

Since the implementation of a competence-based curriculum in 2016 for pre-primary, primary, secondary education, there has been a shift in the way of learning from teacher centred to a learner centred approach.

Teachers are not only responsible for knowledge transfer but also for fostering students' learning achievement and creating a safe and supportive learning environment. It also implies that students have to demonstrate that they are able to transfer the acquired knowledge, skills, values and attitude to new situations.

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 the learner can do rather than what the learner knows. For example, use of project activities through teaching and learning processes will help students develop a number of both generic and specific competences.

Generic competences are developed throughout all units of Entrepreneurship as follows:

<b>Generic competences</b>	<b>Ways of developing generic competences</b>
<b>Critical thinking</b>	All activities that require students to calculate, convert, interpret, analyse, compare and contrast, etc. have a common factor of developing critical thinking into students
<b>Creativity and innovation</b>	All activities that require students to plot a graph of a given algebraic data, to organise and interpret statistical data collected and to apply skills in solving problems of production/ finance/ economic have a common character of developing creativity into students
<b>Research and problem solving</b>	All activities that require students to make research and apply their knowledge to solve problems from real-life situations
<b>Communication</b>	During Entrepreneurship class, all activities that require students to discuss either in groups or in the whole class, present findings, debate ...have a common character of developing communication skills into students.
<b>Co-operation, interpersonal relations and life skills</b>	All activities that require students to work in pairs or in groups develop cooperation and life skills among students.
<b>Lifelong learning</b>	All activities that are connected with research develop into students a curiosity of applying the knowledge learnt in a range of situations. The purpose of such activities is for enabling students to become life-long learners who can adapt to the fast-changing world and the uncertain future by taking initiative to update knowledge and skills with minimum external support.
<b>Professional skills</b>	Specific instructional activities and procedures that a teacher may use in the classroom to facilitate, directly or indirectly, students to be engaged in learning activities. These include a range of teaching skills: the skill of questioning, reinforcement, probing, explaining, stimulus variation, introducing a lesson; illustrating with examples, using blackboard, silence and non-verbal cues, using audio – visual aids, recognizing attending behaviour and the skill of achieving closure.

The generic competences help students deepen their understanding of Entrepreneurship and apply their knowledge in a range of situations. As students develop generic competences they also acquire the set of skills that



are needed as entrepreneurs and also those that employers look for in their employees, and so the generic competences prepare students for the world of work.

### 1.2.2. Addressing cross cutting issues

Among the changes brought by 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.

The eight cross cutting issues identified in the national curriculum framework are:

Comprehensive Sexuality Education, Environment and Sustainability, Financial Education, Genocide studies, Gender, Inclusive Education, Peace and Values Education, and Standardization Culture.

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, students should always be given an opportunity during the learning process to address these cross-cutting issues both within and out of the classroom.

Below are examples of how crosscutting issues can be addressed:

Cross-Cutting Issue	Ways of addressing cross-cutting issues
<p><b>Comprehensive Sexuality Education:</b></p> <p>The primary goal of introducing Comprehensive Sexuality Education program in schools is to equip children, adolescents, and young people with knowledge, skills and values in an age appropriate and culturally gender sensitive manner so as to enable them to make responsible choices about their sexual and social relationships, explain and clarify feelings, values and attitudes, and promote and sustain risk reducing behaviour.</p>	<p>Using different charts and their interpretation, Entrepreneurship teacher should lead students to discuss the following situations: "Alcohol abuse and unwanted pregnancies" and advise students on how they can fight against them.</p> <p>Some examples can be given when learning basic principles of Economics, elasticity of demand and supply, and the related graphical interpretation.</p>

<p><b>Environment and Sustainability:</b></p> <p>Integration of Environment, Climate Change and Sustainability in the curriculum focuses on and advocates for the need to balance economic growth, society well-being and ecological systems. Students need basic knowledge from the natural sciences, social sciences, and humanities to understand and interpret principles of sustainability.</p>	<p>Using Real life models or students' experience, Entrepreneurship teachers should lead students to illustrate the situation of "population growth" and discuss its effects on the environment and sustainability</p>
<p><b>Financial Education:</b></p> <p>The integration of Financial Education into the curriculum is aimed at a comprehensive Financial Education program as a precondition for achieving financial inclusion targets and improving the financial capability of Rwandans so that they can make appropriate financial decisions that best fit the circumstances of one's life.</p>	<p>Through different examples and calculations on opportunity cost, elasticity of demand and supply, total revenue functions and total cost functions, supply and demand functions Entrepreneurship Teachers can lead students to discuss how to make appropriate financial decisions.</p>
<p><b>Gender:</b></p> <p>At school, gender will be understood as family complementarities, gender roles and responsibilities, the need for gender equality and equity, gender stereotypes, gender sensitivity, etc.</p>	<p>Entrepreneurship Teachers should address gender as cross-cutting issues through assigning leading roles in the management of groups to both girls and boys and providing equal opportunity in the lesson participation and avoid any gender stereotype in the whole teaching and learning process.</p>

<p><b>Inclusive Education:</b></p> <p>Inclusion is based on the right of all students to a quality and equitable education that meets their basic learning needs and understands the diversity of backgrounds and abilities as a learning opportunity</p>	<p>Firstly, Entrepreneurship Teachers need to identify/ recognize students with special needs. Then by using adapted teaching and learning resources while conducting a lesson and setting appropriate tasks to the level of students, they can cater for students with special education needs. They must create opportunities where students can discuss how to cater for students with special educational needs.</p>
<p><b>Peace and Values Education:</b></p> <p>Peace and Values Education (PVE) is defined as education that promotes social cohesion, positive values, including pluralism and personal responsibility, empathy, critical thinking and action in order to build a more peaceful society.</p>	<p>Through a given lesson, a teacher should:</p> <p>Set a learning objective which is addressing positive attitudes and values, Encourage students to develop the culture of tolerance during discussion and to be able to instill it in colleagues and cohabitants.</p> <p>Encourage students to respect ideas from others.</p>
<p><b>Standardization Culture:</b></p> <p>Standardization Culture in Rwanda will be promoted through formal education and plays a vital role in terms of health improvement, economic growth, industrialization, trade and general welfare of the people through the effective implementation of Standardization, Quality Assurance, Metrology and Testing.</p>	<p>With different word problems related to the effective implementation of Standardization, Quality Assurance, Metrology and Testing, students can be motivated to be aware of health improvement, economic growth, industrialization, trade and general welfare of the people.</p>

### 1.2.3 Guidance on how to help students with special education needs in classroom

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

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

- Remember that students 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 organised classroom and limit distraction. This will help students with special needs to stay on track during lesson and follow instruction easily;
- Vary the pace of teaching to meet the needs of each student. Some students process information and learn more slowly than others.
- Break down instructions into smaller, manageable tasks. Students with special needs often have difficulty understanding long-winded or several instructions at once. It is better to use simple, concrete sentences to facilitate them to understand what you are asking.
- Use clear consistent language to explain the meaning (and demonstrate or show pictures) if you introduce new words or concepts.
- Make full use of facial expressions, gestures, and body language.
- Pair a student who has a disability with a friend. Let them do things together and learn from each other. Make sure the friend is not overprotective and does not do everything for the one with a disability. Both students will benefit from this strategy.
- Use multi-sensory strategies. As all students learn in different ways, it is important to make every lesson as multi-sensory as possible. Students 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 student is unique with different needs and that should be handled differently.

### **Strategy to help students with developmental impairment:**

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

### **Strategy to help students with visual impairment:**

- Help students to use their other senses (hearing, touch, smell and taste) 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 student has some sight, ask him/her what he/she can see;
- Make sure the student has a group of friends who are helpful and who allow him/her to be as independent as possible;
- Plan activities so that students work in pairs or groups whenever possible;

### **Strategy to help students with hearing disabilities or communication difficulties**

- Always get the student's attention before you begin to speak;
- Encourage the student 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 students with physical disabilities or mobility difficulties:**

- Adapt activities so that students, 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 student to reach it or fit their legs or wheelchair under;
- Encourage peer support when needed;

- Get advice from parents or a health professional about assistive devices if the student has one.

### Adaptation of assessment strategies:

At the end of each unit, the teacher is advised to provide additional activities to help students achieve the key unit competence. These assessment activities are for remedial, consolidation and extension designed to cater for the needs of all categories of students; slow, average and gifted students respectively. Therefore, the teacher is expected to do an assessment that fits individual students.

<b>Remedial activities</b>	After evaluation, slow students are provided with lower order thinking activities related to the concepts learnt to facilitate them in their learning.  These activities can also be given to assist deepening knowledge acquired through the learning activities for slow students.
<b>Consolidation activities</b>	After introduction of any concept, a range of activities can be provided to all students to enhance/ reinforce learning.
<b>Extended activities</b>	After evaluation, gifted and talented students can be provided with high order thinking activities related to the concepts learnt to make them think deeply and critically. These activities can be assigned to the gifted and talented students to keep them working while other students are getting up to required level of knowledge and skills through the learning activity.

### 1.2.4. Guidance on assessment

Assessment is an integral part of the teaching and learning process. The main purpose of assessment is for improvement of teaching and learning process and outcomes. Assessment for learning/ continuous/ formative assessment is intended to improve students' learning and teacher's teaching whereas assessment of learning/summative assessment is intended to improve the entire school's performance and education system in general.

#### Continuous/ formative assessment

It is an on-going process that arises during the teaching and learning process. It is intended to help learners progressively receive feedback and support from the teacher. It also helps a teacher to progress from one lesson to another by checking the level of achievement of the learning objectives. This formative

assessment should play a big role in improving the teaching and learning process. The teacher should encourage individual, pair and group evaluation of the work done in the classroom and use appropriate competence-based assessment approaches and methods.

Formative assessment is used to:

- Determine the extent to which learning objectives are being achieved and competences are being acquired,
- Identify which students need remedial interventions, reinforcement as well as extended activities. The application activities are developed in the student book and they are designed to be given as remedial, reinforcement, end lesson assessment, homework or assignment
- Motivate students to learn and succeed by encouraging students through further reading, or learning more, revision, etc.
- Check effectiveness of teaching methods in terms of variety, appropriateness, relevance, or need for new approaches and strategies.
- Help students to take control of their own learning.

Formative assessment throughout the units will be done though:

### **i. Introductory activity**

Before learning (diagnostic): At the beginning of a new unit or a section of work; assessment can be organised to find out what students already know / can do, and to check whether the students are at the same level.

This activity is intended to:

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

It can:

- Build on previous knowledge, skills, values and attitudes to help the learners link with the new content, or
- Could be new content to help arouse the learner's interest about what is expected in the new content.
- Be answered in one lesson, or gradually over a period as the unit progresses.

There are no right or wrong answers.

### i. Learning activity at the beginning of a new lesson

- During learning (formative/continuous): When students appear to be having difficulty with some of the work, by using on-going assessment (continuous). The assessment aims at giving students support and feedback.

### ii. Application activities in every lesson

### iii. End of unit assessment.

Throughout the units, this is given as project activity and assessment questions.

#### 1. Project activity.

**Projects** are practical learning activities that the teacher assigns to learners to undertake after teaching a given number of lessons or units to practically demonstrate the mastery of one or several competencies. Projects are essential for the implementation of the Competence Based Curriculum to ensure that learners leave secondary education with the skills to succeed in today's economy.

These individual or group assignments are the evidence that students have mastered a learning objective. Practical skills are assessed through projects.

When teachers assign projects to students, they can refer to the following project assigning template:

Instructions	More Guiding details
<p><b>Step 1:</b> Tell students how they will do the project (Individually or in groups)</p> <p>If it is a group based project, tell them how to form Groups or read out the groups you have already formed</p>	Describe how you intend to form manageable groups in your class, depending with your class size
<p><b>Step 2:</b> Read out the project title to students to write down in their notebooks</p>	Write the title of the project that the students will focus on here.
<p><b>Step 3:</b> Write and read out the project activity/instructions to the students for them to write them down</p>	Write down clear project instructions that you will give to students. Describe what the students will do clearly and ensure they write it down
<p><b>Step 4:</b> Explain to the students how the project link to a unit title</p>	Describe how the project links to the subject unit title and the skills they will demonstrate in the project.



<b>Step 5:</b> Inform students what you expect from the project	Write here what you are asking students to submit at the end of the project for marking.
<b>Step 6:</b> Tell the student how many times you will conduct follow ups on their progress and to give necessary feedback. Also tell them when they should submit the project output for marking	How much time are you giving feedback to the students, when are they required to complete and submit their projects? (The date of submission or presentation).  Encourage students to show you their progress.

Taking an example of the project activity below under unit 4, the teacher can refer to the following assessment rubric model as a guide in the assessment of the student's work.

Example of Project activity (refer to unit 4, project activity 4.5 )

Project activity assessment rubric

**How to use this rubric: (This rubric is a guide for you to use to mark projects submitted by students)**

- You may not assess all categories for every project, therefore use this rubric for the necessary components per project
- It is okay to add a category of assessment that is missing from the rubric to suit the specific project you may assign
- **Grading logic:** Total marks for a project is 24 (Each category carries a maximum of 6 points). You will assess students' projects on 4 different areas namely: a) Elements of Market Research, b) Research tools, c) Data interpretation d) Conclusion
- Note: Please be objective when using this rubric to guide your student project marking and grading

Assessment Criteria	Scores- Students earn a maximum of the indicated marks on the column for each criteria description			
	Excellent 6	Good 5 to 5.9	Average 4 to 4.9	Below Average 3 - 3.9
<b>Steps to prepare a pitch</b>	<p>The project has all the following:</p> <ul style="list-style-type: none"> <li>- -Project pitching</li> <li>- -Evidence of content preparation</li> <li>- -Evidence that you know your audience</li> <li>- -Indicate your topic and objective</li> <li>- -Evidence of material preparations</li> </ul>	<p>The project has any 4 of the following:</p> <p>Project pitching</p> <ul style="list-style-type: none"> <li>- -Evidence of content preparation</li> <li>- -Evidence that you know your audience</li> <li>- -Indicate your topic and objective</li> <li>- -Evidence of material preparations</li> </ul>	<p>The project has any 3 of the following:</p> <p>Project pitching</p> <ul style="list-style-type: none"> <li>- Evidence of content preparation</li> <li>- Evidence that you know your audience</li> <li>- Indicate your topic and objective</li> <li>- Evidence of material preparations</li> </ul>	<p>The project has any 2 of the following:</p> <p><b>Project pitching</b></p> <ul style="list-style-type: none"> <li>- Evidence of content preparation</li> <li>- Evidence that you know your audience</li> <li>- Indicate your topic and objective</li> <li>- Evidence of material preparations</li> </ul>
<b>Identify Key Items of Pitching</b>	<p>The project key items includes all the following:</p> <ul style="list-style-type: none"> <li>- Identify the business idea</li> <li>- Identify the problem to solve</li> <li>- Provide the solution</li> <li>- Indicate the target market and the strategy</li> <li>- Indicate your team</li> <li>- Who are the competitors</li> </ul>	<p>The project key items has any 4 of the following:</p> <ul style="list-style-type: none"> <li>- Identify the business idea</li> <li>- Identify the problem to solve</li> <li>- Provide the solution</li> <li>- -Indicate the target market and the strategy</li> <li>- Indicate your team</li> <li>- -Who are the competitors</li> </ul>	<p>The project key items has any 3 of the following:</p> <ul style="list-style-type: none"> <li>- Identify the business idea</li> <li>- Identify the problem to solve</li> <li>- -Provide the solution</li> <li>- Indicate the target market and the strategy</li> <li>- Indicate your team</li> <li>- Who are the competitors</li> </ul>	<p>The project key items has any 2 of the following:</p> <ul style="list-style-type: none"> <li>- Identify the business idea</li> <li>- Identify the problem to solve</li> <li>- Provide the solution</li> <li>- Indicate the target market and the strategy</li> <li>- Indicate your team</li> <li>- Who are the competitors</li> </ul>

<b>Techniques for pitching</b>	The pitch techniques include the following: <ul style="list-style-type: none"> <li>– Project summary</li> <li>– Use of Visuals</li> <li>– Avoid reading the content</li> <li>– Manage time</li> <li>– React positively to questions</li> <li>– Use body language</li> </ul>	The Pitch techniques has any 4 of the following: <ul style="list-style-type: none"> <li>– Project summary</li> <li>– Use of Visuals</li> <li>– Avoid reading the content</li> <li>– Manage time</li> <li>– React positively to questions</li> <li>– Use body language</li> </ul>	The Pitch techniques has any 3 of the following: <ul style="list-style-type: none"> <li>– Project summary</li> <li>– Use of Visuals</li> <li>– Avoid reading the content</li> <li>– Manage time</li> <li>– React positively to questions</li> <li>– Use body language</li> </ul>	The pitch techniques has any 2 of the following: <ul style="list-style-type: none"> <li>– Project summary</li> <li>– Use of Visuals</li> <li>– Avoid reading the content</li> <li>– Manage time</li> <li>– React positively to questions</li> <li>– Use body language</li> </ul>
<b>Conclusion</b>	Project presentation was clear and all required information is presented in a logical order demonstrating excellently that they carried out the project activities and got actual results	Students presented the project well and all required information is presented in a logical order demonstrating a good degree of independent work and the results were genuine	Students presented the project but some of the required information was missing to provide logical order demonstrating a fair degree of independent work and results were fairly genuine	Students should redo the project because it lacked the required information to provide logical order, demonstrating that they did not carry out the project activities to get results
<b>TOTAL:</b> ..... / 24				

### Assessment questions.

In addition to the project activity, the teacher can also use a list of questions provided to help the students do more exercises to assess the unit and also link to the next units.

In teaching Entrepreneurship, formative or continuous assessment should compare performance against instructional objectives. Formative assessment should measure the student's ability with respect to a criterion or standard. For this reason, it is used to determine what students can do, rather than how

much they know.

### **Summative assessment**

The assessment can serve as summative and informative depending on its purpose. In Summative assessment includes:

The assessment done at the end of the term, end of year, is considered a summative assessment so that the teacher, school, and parents are informed of the achievement of educational objectives and think of improvement strategies. There is also an end of level/ cycle assessment in the form of national examinations.

### **When carrying out assessment?**

Assessment should be clearly visible in lesson, unit, term and yearly plans.

- **After learning (summative):** At the end of a section of work or a learning unit, the Entrepreneurship Teacher has to assess after the learning. This is also known as Assessment of Learning to establish and record overall progress of students towards full achievement. Summative assessment in Rwandan schools mainly takes the form of written tests at the end of a learning unit or end of the month, and examinations at the end of a term, school year or cycle.

### **Instruments used in assessment.**

- **Observation:** This is where the Entrepreneurship teacher gathers information by watching students interacting, conversing, working, playing, etc. A teacher can use observations to collect data on behaviours that are difficult to assess by other methods such as attitudes, values, and generic competences and intellectual skills. It is very important because it is used before the lesson begins and throughout the lesson since the teacher has to continue observing each and every activity.
- **Questioning**
  - Oral questioning: a process which requires a student to respond verbally to questions
  - Class activities/ exercise: tasks that are given during the learning/ teaching process
  - Short and informal questions usually asked during a lesson
  - Homework and assignments: tasks assigned to students by their teachers to be completed outside of class.

Homework assignments, portfolio, project work, interview, debate, science

fair, Entrepreneurship projects and Entrepreneurship competitions are also the different forms/instruments of assessment.

### **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. A student-centred 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 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.

#### **b. 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
- Textbooks or worksheets
- Directed assignments
- Demonstration and modelling
- Guest speakers
- Classroom displays.

### 1.2.6. Teaching methods and techniques that promote active learning

The different learning styles for students can be catered for, if the teacher uses active learning whereby students are really engaged in the learning process.

The main teaching methods used in Entrepreneurship are the following:

- **Dogmatic method** (the teacher tells the students what to do, what to observe, how to attempt, how to conclude)
- **Inductive-deductive method:** Inductive method is to move from specific examples to generalisation and deductive method is to move from generalisation to specific examples.
- **Analytic-synthetic method:** Analytic method proceeds from unknown to known, 'Analysis' means 'breaking up' of the problem in hand so that it ultimately gets connected with something obvious or already known.
- **Synthetic method** is the opposite of the analytic method. Here one proceeds from known to unknown.
- **Skills lab method:** Skills lab method is based on the maxim "learning by doing." It is a procedure for stimulating the activities of the students and to encourage them to make discoveries through practical activities.
- **Problem solving method, Project method and Seminar Method.**

The following are some active techniques to be used in Entrepreneurship:

- Group work
- Research

- Probing questions
- Practical activities (drawing, plotting, interpreting graphs)
- Modelling
- Brainstorming
- Quiz Technique
- Discussion Technique
- Scenario building Technique

### What is Active learning?

Active learning is a pedagogical approach that engages students in doing things and thinking about the things they are doing. Students play the key role in the active learning process. They are not empty vessels to fill but people with ideas, capacity and skills to build on for effective learning. Thus, in active learning, students are encouraged to bring their own experience and knowledge into the learning process.

The role of the teacher in active learning	The role of students in active learning
<ul style="list-style-type: none"> <li>• The teacher engages students through active learning methods such as inquiry methods, group discussions, research, investigative activities, group and individual work activities.</li> <li>• He/she encourages individual, peer and group evaluation of the work done in the classroom and uses appropriate competence-based assessment approaches and methods.</li> <li>• He provides supervised opportunities for students to develop different competences by giving tasks which enhance critical thinking, problem solving, research, creativity and innovation, communication and cooperation.</li> <li>• Teacher supports and facilitates the learning process by valuing students' contributions in the class activities.</li> </ul>	<ul style="list-style-type: none"> <li>• A learner engaged in active learning:</li> <li>• Communicates and shares relevant information with fellow students through presentations, discussions, group work and other learner-centred activities (role play, case studies, project work, research and investigation);</li> <li>• Actively participates and takes responsibility for his/her own learning;</li> <li>• Develops knowledge and skills in active ways;</li> <li>• Carries out research/investigation by consulting print/online documents and resourceful people, and presents their findings;</li> <li>• Ensures the effective contribution of each group member in assigned tasks through clear explanation and arguments, critical thinking, responsibility and confidence in public speaking</li> <li>• Draws conclusions based on the findings from the learning activities.</li> </ul>

### Main steps for a lesson in active learning approach

All the principles and characteristics of the active learning process highlighted above are reflected in steps of a lesson as displayed below. Generally, the lesson is divided into three main parts whereby each one is divided into smaller steps to make sure that students are involved in the learning process. Below are those main part and their small steps:

## **1. Introduction**

Introduction is a part where the teacher makes connections between the current and previous lesson through appropriate technique. The teacher opens short discussions to encourage students 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 a good foundation and logical sequencing.

## **2. Development of the new lesson**

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

### **• Discovery activity**

#### **Step 1:**

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

#### **Step 2:**

- The teacher lets students work collaboratively on the task;
- During this period the teacher refrains to intervene directly on the knowledge;
- He/she then monitors how the students are progressing towards the knowledge to be learned and boosts those who are still behind (but without communicating to them the knowledge).

### **• Presentation of students' findings/productions**

- In this part, the teacher invites representatives of groups to present their productions/findings.
- After three/four or an acceptable number of presentations, the teacher decides to engage the class into exploitation of students' productions.
- Exploitation of students' findings/ productions



- The teacher asks 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.
- **Institutionalisation or harmonisation (summary/conclusion/ and examples)**
  - The teacher summarises the learned knowledge and gives examples which illustrate the learned content.
  - Application activities
  - Exercises of applying processes and products/objects related to learned unit/sub-unit
  - Exercises in real life contexts
  - Teacher guides students to make the connection of what they learnt to real life situations.
  - At this level, the role of a 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 the achievement of instructional objectives. During assessment activity, students 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. Doing this will allow students to relay their understanding on the concepts covered that day. Teacher leads them not to wait until the last minute for doing the homework as this often results in an incomplete homework set and/or an incomplete understanding of the concept.

#### **1.2.7 Student Business Club and Skills lab**

## **a. Student Business Clubs**

### **What – Create Real Student Businesses**

The student business club (SBC) is an extracurricular activity to enhance student learning of entrepreneurial competencies.

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

### **Why – Learning by Doing**

Entrepreneurship is a practical subject. Students must have time to practise. By running a mini business enterprise called “projects”, students learn entrepreneurial competencies practically. Students need products and services to apply their 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.

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 business clubs.

### **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 organise inter Club competitions / 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 Recruit club members Propose product ideas	Create innovative products Fundraise during visitation day/parents' days Sell products & services	Keep business records Invest income Prepare for student business exhibitions

**When – Extra-curricular time**

Student Business Clubs meet at 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:**

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

### a. 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. Skills Labs are a no cost, easy method to change teacher's pedagogy from theory-based to competence-based instruction.

The basic characteristics of Skills Lab are:

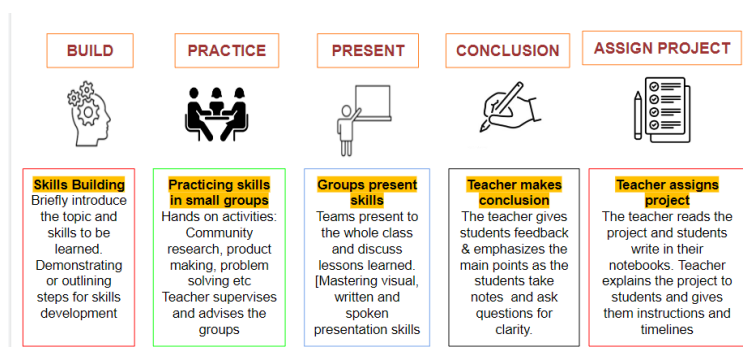
- It takes place during a given period
- Students work in small groups (manageable teams)
- Assessment takes place through portfolio activities
- Students talk more than teachers (10% teacher talk time and the rest is for the students)
- Students receive constructive feedback on their work (Teacher gives quality feedback on student presentations.
- Skills lab consists of three components: build, practice and present.
- Link to student business club as a platform for practising 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. However, within this Teachers' Guide, you have been provided with a skills lab model lesson which appears at the end of every lesson.

Skills Lab follows a 3-part format, which helps teachers plan for practical and Competence-based lessons. This format includes Build, Practise 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.

	<b>When?</b>	<b>How?</b>	<b>Where?</b>
<b>Present Boards</b>	Last activity of each Skills Lab.  Each lab team/group has its own Present Boards.	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 assignments.

	<b>Done by?</b>	<b>When?</b>	<b>Where?</b>
<b>Present Boards</b>	Groups	During skills lab	On Present Boards
<b>Portfolios</b>	An Individual	As 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**

	<b>Done by?</b>	<b>When?</b>
What I know	What I want to know	What I learned

## PART II: SAMPLE LESSON PLAN

School: GGAST

Teachers Names:

Term	Date	Subject	Class	Unit No	Lesson No	Duration	Class size
1st	20/03/2023	Entrepreneurship	S. 6	3	2 of 5	40 students	40 students
<b>Type of Special Educational Needs to be catered for in this lesson and the number of students in each category</b>				Slow learners: 2 Visual impairment: 3 Hearing impairment: 1			
<b>Unit title</b>		Environment Impact Assessment (EIA)					
<b>Key Unit Competence:</b>		To be able to analyse EIA as a tool for the prevention and control of the social-economic development impacts on the environment					
<b>Title of the lesson</b>		Role of Stakeholders in the EIA Process					
<b>Instructional Objective</b>		Given different questions on the role of stakeholders in the EIA process, learners will be able to appropriately create ways of involving stakeholders in the projects they intend to start.					
<b>Plan for this Class (location: in / outside)</b>		In class or outside(optional)					
<b>Learning Materials (for all students)</b>		EIA sample reports, EIA guidelines as from REMA, Copies of the case study, Flash Cards, papers, Pens, Exercise Books, and other supporting teaching aids such as chalk and Chalkboard, projector etc...					
<b>References</b>		General Guidelines and Procedures for Environment Impact Assessment. (2006). Kigali: Government of Rwanda, co. R. S. (August 2011). Environmental Impact Assessment Report for Stone Crushing Factory. Kigali: Green World Consultants.					
<b>Steps and Timing</b>		<b>Description of teaching and learning activities</b>			<b>Competences and Cross-Cutting Issues to be addressed</b>		
		Learners through pairs or groups as used by the teacher will discuss the stakeholders involved in the EIA process and their role.			<b>Generic competences</b>		
		<b>Teacher's activities</b>		<b>Students' activities</b>			



	<p><b>Introduction</b> <b>5 min</b></p>	<p>Use an appropriate method (could be pairs, gallery walks, discussions, and groups).</p> <p>Ask learners to make a recap for the previous lesson.</p> <p>According to the appropriate method used, ask learners to read each of the stakeholders carefully as guided by you.</p> <p>Guide learners as they answer questions that follow on stakeholders.</p>	<p>Learners form or join their respective pairs or groups as directed by the teacher.</p>	<p>Critical thinking; through answering more challenging questions.</p> <p>Communication will be developed through answering questions and group work/class presentation</p> <p>Cooperation will be developed through working together in groups/pairs.</p> <p>Cross-cutting issues;</p> <p>Peace and Values education:</p> <p>The learners will interact peacefully in their groups/pairs and will be able to appreciate each other and live in harmony/ peace.</p> <p>Inclusive Education</p> <p>Integrates all learners including SEN. A learner with low vision will be provided by large print text to enable him/her to ready.</p> <p>The teacher will ask learners in the same group with hearing impairment to speak loudly so that he/she can participate in the group discussion.</p> <p>Generic competencies:</p> <p>Communication will be developed through answering questions and group work/class presentations.</p> <p>Cooperation will be developed through working together in groups</p>
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<p><b>Development of the lesson:</b> 30 min</p> <p><b>Discovery Activity</b></p> <p><b>Presentation of findings</b></p>	<p>The teacher asks learners to read the scenario and answer questions that follow.</p> <p>Due to the different economic, political, social, and environmental changes in today's economy, there's a need for proper planning for any economic activity to be implemented. Entrepreneurs are expected to follow proper EIA guidelines to avoid environmental, human, and economic risks.</p> <p>The government of Rwanda through REMA ensures the protection and sustainable management of the environment and encourages optimal use of natural resources. Different stakeholders have different functions to perform to execute proper EIA procedures.</p> <p>a) From the above scenario, identify at least two stakeholders in EIA?</p>	<p>The learners respond to the questions of the activity as they analyze the stakeholders involved in the EIA process and their roles.</p> <p>Learners work together, ask questions to each other and seek guidance from the teacher where necessary. They will suggest their views</p> <p>Learners present their findings as directed by the teacher.</p> <p>The learners ask questions, complement each other, and ask for clarifications accordingly during the presentation.</p> <p>Complement each other.</p>	<p><b>Cross-cutting issue</b></p> <p><b>Inclusive education</b></p> <p>The whole classroom will be encouraged to speak loudly in order to help the one with hearing impairment participate in the classroom. Where possible total communication will be used to facilitate the communication in the classroom.</p> <p><b>Generic competences:</b> Critical thinking; through answering more challenging questions and as they relate to what the teacher is emphasizing to life real-life experience</p> <p><b>Cross-cutting issue:</b></p> <p>Inclusive education:</p> <p>Slow learners are facilitated to take clear and comprehensive notes</p>
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		<p>b) As a student of entrepreneurship, you have been approached by MUTESI Chantal who is planning to start a project of brick laying in her society. Advise her on the following.</p> <p>i) What measures should she take to mitigate the likely environmental challenges caused by her project?</p> <p>ii) Why does she need to do EIA for her project?</p> <p>The teacher gives the instructions for the presentations and the time they will take.</p> <p>The teacher announces the end of the time of activity and asks them to present accordingly.</p> <p>The teacher notes major things/ issues and what he/ she needs to clarify after presentations.</p> <p>The teacher gives clarifications from the learner's presentations.</p>		
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		He/she emphasises the main points from each of the presentations relating them to the lesson objective.		
	<b>Conclusion</b> <b>5 min</b> <b>Assessment.</b>	<p>The teacher notes that entrepreneurs/ developers while doing EIA, must involve the stakeholders and also have a clear plan of how they will be involved.</p> <p>The teacher writes on the blackboard the ways how the stakeholders can be involved in the EIA process.</p> <p>Guide learners to do the individual work as per the activity making sure that instructions are well followed.</p> <p>Use the activity to judge the learners' progress in the lesson. Have a rubric to follow while giving feedback and marking.</p>	<p>Learners write the activity in their notebooks and ask for clarifications where necessary.</p> <p>They then do the activity by answering the questions given.</p> <p>As guided by the teacher they present their work for marking.</p>	<p>Inclusive education is addressed by providing remediation activities and tasks to struggling students.</p> <p><b>Cross-cutting issues;</b> Environment and Sustainability: The learners appreciate the need for being responsible for the environment as they come out with ways of managing the environment</p>

		Ensure that the cross-cutting issues of environment and sustainability is taken into consideration in the activity.		
	<b>Teacher self-evaluation</b>	The lesson was successfully taught as evidenced by the learners' active participation and enthusiastic involvement in the lesson and the positive responses provided proved that the pre-instructional objectives set were achieved.		

## PART III: UNIT DEVELOPMENT

# Ledgers and Trial Balance

**Key unit competence:** To be able to prepare ledger accounts and trial balance.

## 1.1 Unit Prerequisites

Students were introduced to accounting prime books in senior five unit 10, and for students to gain necessary skills from this unit, they must understand where transactions end after being recorded in prime books, thus the next step is to post to the respective ledgers.

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. Link the transactions they have recorded in previous journals in S.5 and contextualise or relate the experience to the Key unit competence.



### Introductory Activity

#### Guidance to the Introductory activity:

- Use an appropriate method such as small groups or pairs, guide students in the introductory activity above and give instructions regarding the activity. When grouping or pairing, consider the gender, as well as the different abilities of the learners.
- Reflecting on the above introductory activity, students may not be able to find the right answers, but they are invited to predict possible solutions or answers. Solutions are provided gradually through the different discovery activities organised at the beginning of the lesson or during the execution of the several lessons for this unit.
- Make sure students have their S.5 notebooks containing unit 10, since the activity reflects on continuation of the accounting cycle. monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions.
- 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 be aware of what to expect in the unit. Answers to the activity will be given as the unit progresses. You can support the learner's answers by referring to possible answers to the introductory activity below.

On 1<sup>st</sup>. June.2023, John started a business with 200,000FRW, of which 100,000FRW was at the bank account.

2<sup>nd</sup> June.2023 he purchased a machine to use in his business and paid cash 80,000FRW

**Solution:**

- John's journal as on 1st June, 2021

Date	Description	Ref	Dr	Cr
01 <sup>st</sup> 06,2021	Cash		100,000	
	Bank		100,000	
	Capital			200,000
<b>Starting of business</b>				
02 <sup>nd</sup> 06,2021	Machine		80,000	
	Cash			80,000
Purchasing a machine				

- The ledger accounts that would appear are;

	Dr	Capital a/c	Cr
		01.06.2021 Cash <u>100,000</u>	
30.06.2021	Bal c/d	Bank 100,000	
	<u>200,000</u>	30.06.2021 bal b/d	200000

	Dr	Cash a/c	Cr
01.06.2021	Capital <u>100,000</u>		2/06/2021 Machine 80,000
30.06.2021	Bal b/d 20,000		30.06.2021 Bal c/d <u>20,000</u>
		Total	100,000

	Dr	Bank a/c	Cr
			30.06.2021, bal c/d 100,000
30.06.2021	Capital <u>100,000</u>		
	01.07.2021, bal b/d 100,000		_

Dr	Machine a/c	Cr
01.06.21 Cash <u>80,000</u>		
30.06.2021 bal b/d 80000 _	30.06.2021 Bal c/d <u>80000</u>	

The trial balance prepared should have the details, debit and credit columns and it would appear as below.

#### JOHN TRIAL BALANCE AS AT 30th JUNE 2021

DETAILS	DEBIT (DR)	CREDIT (CR)
Capital		200,000
Cash	20,000	
Machine	80,000	
Bank	100,000	
Total	200,000	200,000

## 1.2 List of lessons

No.	Lesson title	Learning objectives	Number of periods (13)
1	<ul style="list-style-type: none"> <li>– The meaning of a ledger</li> <li>– Types of ledgers</li> </ul>	Learners can: <ul style="list-style-type: none"> <li>– Define the term ledger</li> <li>– Describe the different types of ledgers</li> </ul>	5
2	Preparation of ledgers (Using double entry system)	<ul style="list-style-type: none"> <li>– Explain the steps of posting.</li> <li>– Record transactions using the double entry system.</li> <li>– Post the ledger entries from the books of prime (original) entries.</li> <li>– Develop a positive attitude to record-keeping.</li> </ul>	
3	<ul style="list-style-type: none"> <li>– The Meaning of trial balance</li> <li>And Importance of trial balance</li> </ul>	Describe the importance of the trial balance	2



4	Trial balance preparation	Prepare a trial balance. Show concern for improper record keeping	4
5	Assessment (project activity)	Can analyse and interpret the recorded transactions of ledger accounts and trial balance.	2

## Lesson one: **Meaning, types and preparation of ledgers.**

### a. Learning objectives

- Define the term ledger.
- Describe the different types of ledgers used in recording different business transactions.
- Explain the steps of posting.
- Record transactions using the double entry system.

### b. Teaching resources

Basic materials for a class/ lesson to be conducted: Existing learners' books, internet and projector, resourceful person, business documents, case studies and any other trustworthy and reliable resources to enhance learning.

### c. Learning activity

This activity is meant to drive learners to the meaning of ledger, classifications of ledger accounts. After learners have known what a ledger is, initiate recording transactions in ledger accounts by using the activity below. At the preparation stage, the teacher will use skills lab approach for learners to easily interpret the transactions of a given business.

#### Guidance on the learning activity.

- Using an appropriate method, students analyse the question given on the learning activity 1.1
- Using an appropriate method, students present their answers to the entire class. During presentations allow students to interact by posing questions where necessary.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the learning activity 1.1 provided below.



### Possible answers to the learning Activity 1.1

- A ledger is a book, which contains condensed and classified records of transactions transferred or posted from books of original entry or it is a place where business transactions are recorded after being journalised.
- Posting is the process of transferring information from the books of original entry to the ledger accounts.

### Different classification of ledger accounts.

Ledgers are classified into 3 main categories as follow:

- Sales ledger**, This ledger contains all the accounts of all the debtors,
- Purchases ledger**, This ledger contains all the accounts of all the creditors.
- General ledger**, This ledger contains all other accounts known as major accounts called control accounts i.e., other assets, liabilities, incomes, expenses, and capital.

**Note:** The ledger has two main types of accounts that are Personal and Impersonal accounts.



### Skills Lab

#### Answers to the Learning Activity 1.1 Skills lab methodology

#### Build Activity (max 15 mins)

The teacher introduces the concept of ledgers and distributes samples of different types of ledgers (print or digital).

#### Ledger Demonstrations

Teacher distributes copies of a printed or digital trial balance, engages learners in discussing what it is and different sections of it.

Teacher tasks learners to share their thoughts about the importance of a trial balance. The teacher explains that proper accounting communicates the financial health of a business which is necessary when trying to access funds to grow a business.

## Practice activity (min 25 mins)

### The Math Game

The teacher asks learners to stand in a circle and do some counting to jog the mind for the coming activity. Learners should say out loud their number but clap and say “ping” if it is 3 or a multiple of 3 and jump and say pong if it is 5 or a multiple of 5. Those who miss the rules are eliminated. The last ones standing after 3 minutes are cheered as counting champions.

### Creating Ledgers

Teacher tasks learners to record all the transactions that have happened in business club activities (or provides them with transactions the school has spent on in that term) with their dates and amount respectively. Teacher instructs learners to.

1. Use the transactions to create respective ledger accounts.
2. Show how they will improve on using ledger accounts in their business club activities.

The teacher should provide ready ledger templates to make it faster for the learners.

### Present activity: sharing of answers (25 mins)

Teacher announces the end of the time of group activity and asks them to present group by group.

After every group presentation, the teacher gives feedback and asks the group to post their findings on the Present Boards.

Each group presents their ledgers and brief explanations on them as well as show how they will improve on using ledger accounts in their business club activities.

Tams share feedback with other groups and ask for clarifications.

### Conclusion (15 mins)

The teacher notes that entrepreneurs must develop a culture of preparing timely accounting records, and taking relevant action for the business depending on what the records indicate. Learners take notes and ask for clarifications where necessary and write the project assignment in their notebooks. The teacher ends the lesson by giving project activity which is to identify a given set of transactions in the form of trial balance for a particular business, interpret them and advise the business on how it can be more financially solvent.

**NB:** For further instructions on how this project will be done, refer to the project for end unit assessment.

### Guidance on the application activity.

Using an appropriate method, invite students to read and answer the questions in the application activity in the student's book. Invite students to share or present their answers or responses to the rest of the class using an appropriate methodology. Provide constructive feedback by using the possible responses below (here, you share with them the expert view.)



#### Answers to the Application activity 1.1

##### Possible answers.

General Ledger as at 31 March, 2023

Dr			Sales account			Cr		
Date	Details	Amount (FRW)	Date	Details	Amount (FRW)			
31 March 2023	Bal b/d	900,000	31 March 2023	Bank	200,000			
			31 March 2023	Cash	300,000			
			31 March 2023	Bank	400,000			
<b>Total</b>		<b>900,000</b>	<b>Total</b>		<b>900,000</b>			

Dr			Purchases account			Cr		
Date	Details	Amount (FRW)	Date	Details	Amount (FRW)			
31 March 2023	Cash	800,000	31 March 2023	Bal b/d	920,000			
	Cash	120,000						
<b>Total</b>		<b>920,000</b>	<b>Total</b>		<b>920,000</b>			

Dr		Rent account		Cr	
Date	Details	Amount (FRW)	Date	Details	Amount (FRW)
31 March 2023	Cash	100,000	31 March 2023	Bal b/d	100,000
<b>Total</b>		<b>100,000</b>	<b>Total</b>		<b>100,000</b>

Dr		Stationery account		Cr	
Date	Details	Amount (FRW)	Date	Details	Amount (FRW)
31 March 2023	Bank	390,000	31 March 2023	Bal b/d	390,000
<b>Total</b>		<b>390,000</b>	<b>Total</b>		<b>390,000</b>

Dr		Cash Account		Cr	
Date	Details	Amount (FRW)	Date	Details	Amount (FRW)
31 March 2023	Sales	300,000	31 March 2023	Purchases	800,000
	Bal b/d	1,020,000		Purchases	120,000
				Rent	100,000
				Bank	400,000
<b>Total</b>		<b>1,420,000</b>	<b>Total</b>		<b>1,420,000</b>

Dr			Cr		
Bank account					
Date	Details	Amount (FRW)	Date	Details	Amount (FRW)
	Opening Bal	3,000,000	31 March 2023	Sales	200,000
	Cash	400,000		Sales	400,000
	Disc Received	48,000		Stationery	390,000
				Disc Allowed	10,000
				Disc Allowed	21,000
				Bal c/d	2,427,000
<b>Total</b>		<b>3,448,000</b>	<b>Total</b>		<b>3,448,000</b>

Dr			Cr		
Discount Allowed account					
Date	Details	Amount (FRW)	Date	Details	Amount (FRW)
	Cash	10,000		Bal c/d	31,000
	Bank	21,000			
<b>Total</b>		<b>31,000</b>	<b>Total</b>		<b>31,000</b>

Dr			Cr		
Discount Received account					
Date	Details	Amount (FRW)	Date	Details	Amount (FRW)
	Bal c/d	48,000		Cash	48,000
<b>Total</b>			<b>Total</b>		48,000
<b>Total</b>		<b>48000</b>	<b>Total</b>		<b>48000</b>

## Lesson Two: **Meaning of a trial balance, importance and its preparations.**

### a. Learning objectives

- Describe the importance of a trial balance.

### b. Basic materials for a class/ lesson to be conducted:

- Existing learners' book Learners books, mathematical sets, internet and projector, resourceful person (local entrepreneurs), case studies and any other trustworthy and reliable resources to enhance learning.

### c. Learning activities

This activity is in reference to Activity 1.2 and answers questions.

#### Guidance on the learning activity.

- Using an appropriate method, students analyse Mukamana's situation and answer the question given on the learning activity 1.2
- Using an appropriate method, students present their answers to the entire class. During presentations allow students to interact by posing questions where necessary.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the learning activity 1.2 provided below



#### Possible answers to the Learning Activity 1.2

1. That exercise in accounting is called "drawing a trial balance."
- ii. A trial balance is a list of all ledger accounts and their balances at a particular time with credit balances totaled separately from debit balances.
2. Yes, trial balance is important in accounting because;
  - It helps as proof of the arithmetical accuracy of the entries made in the ledger.
  - It also helps to know the assets and liabilities of a business by just looking at it.
  - It is used for preparing the final accounts, which are prepared to determine the profit or losses of the business and the position of the business.

**Guidance on the learning activity.****Guidance on the application activity**

Using an appropriate method, invite students to read and answer the questions in the application activity in the student's book. Invite students to share or present their answers or responses to the rest of the class using an appropriate methodology. Provide constructive feedback by using the possible responses below (here, you share with them the expert view.)

**Possible answers to the Application activity 1.2**

**TRIAL BALANCE**  
 UMUCYO BUSINESS CLUB  
 TRIAL BALANCE  
 AS AT 31<sup>ST</sup> DECEMBER 2020

Dr

Cr

Particulars	Amount	Particulars	Amount
Cash	300,000	Sales	1,125,000
Bank	1,125,000	Capital	845,000
Purchases	230,000	Discount Received	50,000
Furniture	200,000	Returns outwards	50,000
Returns inwards	115,000		
Discount Allowed	100,000		
Closing stock	28,000		
	2,070,000		2,070,000

**1.4 Additional content for students and teacher**

- Debiting an account does not only mean increasing that account, but also may mean reducing/decreasing it, especially to capital, liability and income accounts. Debiting accounts only mean increasing it to assets and expenses accounts.
- Assets have a debit side balance, a credit balance happens only if the bank account (where the account holder/customer has committed / agreed with the bank before, to use this as bank overdraft). In fact, there is a contract between the bank and customer to credit his/her account



at a certain level when his/her account balance is of 0 amount, without necessarily reaching the bank premises to request for an overdraft.

- Remember that some businesses used to have a private ledger used to keep all accounts that the entrepreneur/manager/management may wish to keep secret. Examples of accounts kept in the private ledger may include drawings, loan, trading profit and loss, purchases turnover etc.
- Remember to emphasise the double entry principle because it is the one which is used in professional accounting.
- Tell learners that a general journal only records its specific information when other special journals are to be opened.

### **Summary about Double entry, ledgers and Trial Balances:**

Every transaction in a double-entry system is documented in a journal along with an explanation, debiting one account for the same amount of money, and crediting the other for the same amount of money.

The debit account from the journal is debited in the same account and the credit account from the journal is credited in the same account in the ledger when a transaction is posted from journal to ledger. As a result, the total ledger account credit balance and debit amount are equal.

The totals of both trial balance columns should equal one another if all correctly drawn ledger account balances are accurately reported in trial balance in the debit and credit money columns, according to the double-entry concept.

## **1.5 ADDITIONAL ACTIVITIES**

### **1.5.1 REMEDIAL ACTIVITIES**

- a. Differentiate a ledger from a trial balance.
- b. Explain what a business transaction and its types is.
- c. Based on your concrete example, differentiate single entry from double entry accounting principle.
- d. What accounts do you know in accounting?

### **1.5.2 CONSOLIDATION ACTIVITIES**

The questions below are intended to awaken the mind of a learner in recalling all that is included in the accounting unit though the unit was split into two units.

1. Briefly explain the accounting cycle
2. Identify the steps for transaction analysis.

### **Possible Answers**

1. The accounting cycle is the accounting process through which the

following steps occur:

- The transaction takes place.
  - Prepare and write the source documents.
  - Classify the transaction and identify the accounts affected by the transaction.
  - Record the transaction in the journal in a chronological order (as they occurred from the 1st to the last).
  - The journal entries are posted to the ledger.
  - Extract the trial balance from the ledger accounts balances.
  - Correct errors and post the adjustments to the ledger.
  - Prepare the adjusted trial balance.
  - Prepare the financial statements (income statement, balance sheet and cash flow statement)
2. Steps for transaction analysis:
- Is the transaction an accounting transaction?
  - Which ledger account does the transaction affect?
  - What type of account does each of the accounts belong to?
  - Is the balance on each account going to increase or decrease because of the transaction?
  - Will this increase or decrease lead to each account being debited or credited?
  - What is the amount to be entered into each account?

### **1.4.3 EXTENDED ACTIVITIES**

- a. Explain the meaning of a ledger
- b. What is meant by business transactions
- c. Give an example of a business transaction and record it under single and double entry system

### **Possible Answers**

- a. A ledger is a book of second entry, which contains condensed and classified records of transactions transferred or posted from the books of original entry while a trial balance is a list of all ledger accounts and their balances at a particular time with credit balances totaled separately from debit balances.
- b. Business transaction refers to any dealing between two or more parties

that involves exchange of value.

**Types of business transactions include.**



- c. Example, Business bought a public phone of 50,000FRW by cash as per 15th January 2018
- In the single-entry system, only cash is recorded (either coming in or going out). Therefore, only 50,000FRW is recorded.

Dr	Cash account	Cr
	15th. 1. 2018 Public phone 50,000FRW	

In double entry accounting principle, you record both cash and any other change (in assets, liability, capital, income, or expenses). Therefore, cash and public phones are recorded.

Dr	Public phone a/c	Cr
15th. 1. 2018 cash 50,000FRW		

Dr	cash a/c	Cr
	15th. 1. 2018 Public phone 50,000FRW	

## 1.5 End Unit Assessment

### 1.5.1 Project activity

#### Guidance to the Project Activity:

While assessing this unit, use a project activity to verify whether students have acquired necessary knowledge and skills to record different transactions in ledger accounts and eventually extract a trial balance.

**Project title:** Preparation of ledgers and trial balance.

**Objective(s):** By the end of this project, every student should be able to: Prepare ledger accounts and trial balance.

Skills and competencies:

- Planning skills
- Book-keeping skills
- Communication skills
- Problem solving skills
- Critical thinking skills, etc.

#### Project activity:

Group learners and let them identify transactions done by their business club activities or any business of their choice in the form of trial balance, interpret and advise the business on how it can be more financially solvent.

#### Guidance on the project activity

- The transactions identified by the learners must be complete with clear dates, amount of money and relevant to a particular business (could use transactions for individual, business club/friends' business). After identifying those transactions, post them to the ledgers, later transfer the balances to the trial balance.

Depending on what is posted in the trial balance, learners can then interpret it and advise the business accordingly. Talk to the students about the project to make sure they understand what they need to do.

- The transactions set or identified by learners should be related to transactions in the previous activity in terms of what makes up a transaction
- Explain to the students what you will require them to submit for marking. It could be a model, report, or presentation.

- Explain when the students will end the project and when they will make presentations
- Project presentation. Individual students present the prepared ledger accounts and trial balance extracted from a particular business with advice on how that business can be more solvent and later file their work in the portfolios for future references.
- Project scores or marks should be kept for future use and be considered in CATs as well as termly exams
- Record projects activities in CAMIS

### Answers:

#### Ledger

Dr		Cash account		Cr	
Opening bal / Capital	500	Bal c/d		500	
<b>Total</b>	<b><u>500</u></b>	<b>Total</b>		<b><u>500</u></b>	

Dr		Capital account		Cr	
Bal c/d		Cash	500		
<b>Total</b>	<b><u>500</u></b>	<b>Total</b>		<b><u>500</u></b>	

Dr		Purchases account		Cr	
Karekezi	10,000	Bal c/d		39,000	
Karekezi	15,000				
Karemera	10,000				
Karemera	4,000				
<b>Total</b>	<b><u>39,000</u></b>	<b>Total</b>		<b><u>39,000</u></b>	

Dr		Karekezi account		Cr	
Bal c/d	25,000	Purchases ( RM)	10,000	Purchases ( RM)	15,000
<b>Total</b>	<b><u>25,000</u></b>	<b>Total</b>	<b><u>25,000</u></b>		

Dr		Sales account		Cr	
Kwizera returns	15,000	Kamali	20,000		
Savana returns	5,000	Savana	50,000		
Bal c/d	105,000	Kwizera	55,000		
<b>Total</b>	<b><u>125,000</u></b>	<b>Total</b>	<b><u>125,000</u></b>		

Dr		Karemera account		Cr	
Bal c/d	14,000	Purchases ( RM)	10,000	Purchases ( RM)	4,000
<b>Total</b>	<b><u>14,000</u></b>	<b>Total</b>	<b><u>14,000</u></b>		

Dr		Return Inward account		Cr	
Total Returns	20,000	Bal c/d	20,000		
<b>Total</b>	<b><u>20,000</u></b>	<b>Total</b>	<b><u>20,000</u></b>		

Dr		Loan a/c		Cr	
Bal c/d	100,000	Bank:	100,000		
<b>Total</b>	<b>100,000</b>	<b>Total</b>	<b>100,000</b>		

## SALES LEDGER

Dr		Kamali account		Cr	
Sales	20,000	Bal c/d	20,000		
<b>Total</b>	<b><u>20,000</u></b>	<b>Total</b>	<b><u>20,000</u></b>		

Dr		Savana account		Cr	
Sales	50,000	Sales Return	5,000		
		Bal c/d	45,000		
<b>Total</b>	<b><u>50,000</u></b>	<b>Total</b>	<b><u>50,000</u></b>		

Dr		Kwizera account		Cr	
Sales	55,000	Sales Return	15,000		
		Bal c/d	40,000		
<b>Total</b>	<b><u>55,000</u></b>	<b>Total</b>	<b><u>55,000</u></b>		

**XL Business club's Trial Balance as on 30th November 2023**

Details	Dr	Cr
Debtor Kwizera	40,000	
Debtor Savana	45,000	
Debtor Kamali	20,000	
Sales		125,000
Sales Return	20,000	
Supplier Karekezi		25,000
Supplier Karemera		14000
Purchases	39,000	
Capital		500
Cash	500	
Bank	100,000	
Total	164,500	164,500

**Possible answers to the assessment questions 1.3.2.**

1.

- a. A Ledger is a book or collection of accounts in which account transactions are recorded.
- b. A trial balance is a statement which contains balances of all ledger accounts on a particular date.

2. The following are some of the objectives of preparing a trial balance:

- To verify arithmetical accuracy
- To assist in the creation of financial statements
- Helps in identifying errors.
- Assists by way of comparison.
- Helps in making corrections.

3. The steps that are taken to prepare a Trial Balance.

- i. First, determine the balance of each ledger account, account by account.
- ii. write the ledger account's name in the ledger account field.
- iii. Enter the balance amount or total amount, the debit balance or total in the debit column, and the credit balance or total in the credit column next to the name of the ledger account.

iv. Add the columns for the debit balance and total amount as well as the credit balance and total amount.

4. Posting refers to the process of recording transactions from the journal and subsidiary books (including cash book) to the ledger.

**5. Trial balance for Keza limited as on 31st December 2020**

Particulars	Debit (FRW)	Credit (FRW)
Sales		1280000
Purchases	900000	
Return in wards	60000	
Return outwards		50000
Carriage inward	100000	
Stock jan 1st 2010	280000	
Rent	40000	
Advertising	80000	
Premium	1220000	
Machinery	750000	
Debtors	180000	
Bank loan		600000
Cash at hand	140000	
Cash at bank	270000	
Drawing	100000	
Discount allowed	50000	
Discount received		200000
Capital		1900000
Carriage outwards	80000	
Wages and salaries	150000	
Creditors		310000
Totals	4400000	4400000



**Key unit competence:** To be able to prepare a balance sheet, income statement and cash flow statement.

## 2.1 Prerequisites

Given the prior knowledge, skills or competencies already acquired the previous chapter about ledgers and a trial balance, this unit will enable learners to prepare financial statements.

### Guidance to the Introductory activity:

#### A. Introductory activity.

This activity is aimed at orienting learners on what is to be covered in the whole unit. Therefore, it may be answered in one lesson, or gradually, over a period as the unit progresses.

Learners in small groups, pairs or individual read and analyse the case study and identify the kind of documents James would have used to organise his business financial information before presenting to investors, the meaning of financial statements, difference between financial statements and books of accounts, why financial information is important to any business, the purpose of financial statements as well as the distinction between income statement, balance sheet and cash flow statements.

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 given as the unit progresses. Guide them to take notes in their books referring to learners' books.

2 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 harmonising learners' responses during presentation.

1. The books that James would have used to organise his business financial information before presenting to investors are financial statements, most importantly income statements, balance sheets and cash flow statements.
2. It is necessary for James to prepare the above documents due to the following ideas:
  - To determine whether a business can pay back its debts.
  - To track financial results on a trend line to spot any looming profitability issues.
  - To derive financial ratios from the statements that can indicate the condition of the business.
  - To investigate the details of certain business transactions, as outlined in the statements' disclosures.
  - To help in planning and decision making, among others
3. Key information that should be included in the financial statements include:
  - Assets and liabilities
  - Capital
  - Business revenues and expenses ( These include information related to purchases, sales, sales and purchases returns, other sort of revenues) among others

## 2.2 List of lessons.

No.	Lesson title	Learning objectives	Number of periods (14)
1	Meaning and importance of financial statements	Learners can: <ul style="list-style-type: none"> <li>– Explain the meaning of financial statements.</li> <li>– Analyse the importance of financial statements</li> </ul>	2
2	Types of Financial statements	<ul style="list-style-type: none"> <li>– Identify the various financial statements and their purpose</li> <li>– Appreciate the need for end of period Reports</li> </ul>	1
3	Preparation of Income statement	Distinguish gross profit and net profit	4
4	Preparation of Balance sheet	Prepare income statement Prepare a balance sheet	3
5	Preparation of Cash Flow statement	Explain how the income statement and balance sheet assist users in evaluation of business performance. Advocate for preparing of financial Statements. Prepare a cash flow statement	2
6	Unit assessment	Can interpret financial status of business and advise appropriately	2

## Lesson one: **Meaning and importance of financial statements**

### a. Learning objectives

- Explain the meaning of financial statements.
- Analyse the importance of financial statements

### b. Teaching resources

Basic materials for a class/ lesson to be conducted: Existing learners' books, internet and projector, resourceful person, business documents, case studies and any other trustworthy and reliable resources to enhance learning

### c. Learning activity

From what learners will have acquired in introductory activity, they can pair up in teams to work on activity.

### Guidance on the learning activity

- Using an appropriate method, students analyse various financial statements and answer the question given on the learning activity 2.1
- Using an appropriate method, students present their answers to the entire class. During presentations allow students to interact by posing questions where necessary.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the learning activity 2.1 provided below



### Possible answers to the learning activity 2.1

- a. The quote means that having well prepared financial statements is a key to taking informed and reliable decisions, hence better financial position of a business.
- b. The author of the quote emphasises the reliability of financial statements because the purpose of making financial statements reliable is to provide accurate financial information for the user to use when making financial decisions. An investor wants to know that the net income reported accurately represents the company's activities for the period.

- c. Financial statements refer to the reports prepared by a company's management to present the company's financial performance and position at a point in time
- d. Financial statements are useful for the following reasons:
- To determine the ability of a business to generate cash, and the sources and uses of that cash.
  - To determine whether a business has the capability to pay back its debts.
  - To track financial results on a trend line to spot any looming profitability issues.
  - To derive financial ratios from the statements that can indicate the condition of the business.
  - To investigate the details of certain business transactions, as outlined in the disclosures that accompany the statements

### Guidance on the application activity 2.1

- Learners in small groups, pairs or individual read and analyse the scenario to come up with the answer to different questions asked
- Ask a group to present the meaning of financial statements and their importance on business.
- Ensure that every learner participates in their respective group and give them an opportunity to give their point of view.
- Summarise their answers and help them draw a conclusion on the name of reports and importance.
- Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to learners' books.



### Possible answers to application activity 2.1

- a. The reports are called financial statements or reports. These are reports prepared by a company's management to present the financial performance and position at a point in time. Financial statements are output of the accounting system and are prepared by businesses or organisations normally at the end of the financial year or trading period to find out the profit or loss made by the business hence portraying its performance, its financial position or how its financial cash resources flow in and out of the business.

- b. Financial statements are useful for the following reasons:
- To determine the ability of a business to generate cash, and the sources and uses of that cash.
  - To determine whether a business has the capability to pay back its debts.
  - To track financial results on a trend line to spot any looming profitability issues.
  - To derive financial ratios from the statements that can indicate the condition of the business.
  - To investigate the details of certain business transactions, as outlined in the disclosures that accompany the statements

## Lesson Two: Types of Financial statements

### a. Learning objectives

- Identify the various financial statements and their purpose
- Appreciate the need for end of period Reports

### b. Teaching resources

Basic materials for a class/ lesson to be conducted: Existing learners' books, internet, business documents, case studies and any other trustworthy and reliable resources to enhance learning

### c. Learning activity and guidance on the teacher

- Using an appropriate method, and task students to answer the questions given on the learning activity 2.2
- Using an appropriate method, students present their answers to the entire class. During presentations allow students to interact by posing questions where necessary.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the learning activity 2.2 provided below



## Answers to the learning Activity 2.2

### Possible answers

- a. Learners will suggest different items depending on what their club does. E.g.,
- Expenses** include; wages, Water; - Telephone, Rent, License tax,
- Assets** include; cash, cash at bank, equipment if any, land, debtors,
- Liabilities** include; loan from bank, creditors etc.
- b. Money coming in, Money going out, Creditors of the business, Debtors of the business. Among others.

### Guidance on the application activity

- Using an appropriate method, students answer the question given on the learning activity 2.2
- Using an appropriate method, students present their answers to the entire class. During presentations allow students to interact by posing questions where necessary.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the learning activity 2.2 provided below



### Possible answers to application activity 2.2

- a. The assets held by the school may include:
- Buildings, furniture like chairs and tables. Cash at bank, cash at the bursar's office, Land, Stock of consumables, Computers and other machines among others
- b. Possible liabilities that may be held by the school include but not limited to:
- Bank Loans, Suppliers credits, Advances tuition fee paid by Parents among others

## Lesson Three: Preparation of Income statement

### a. Learning objectives

- Distinguish gross profit and net profit
- Prepare income statement

### b. Teaching resources

Basic materials for a class/ lesson to be conducted: Existing learners' books, internet and projector, resourceful person, Scenario, business documents, case studies and any other trustworthy and reliable resources to enhance learning

### c. Guidance on the learning activity

- Using an appropriate method, students answer the question given on the learning activity 2.3
- Using an appropriate method, students present their answers to the entire class. During presentations allow students to interact by posing questions where necessary.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the learning activity 2.3 provided below



#### Possible answers to the learning Activity 2.3

##### a. DUSABE, and his wife KEZA paid the following expenses:

- – Laborers 4,500,000
- – Transport 1,000,000
- – Seeds 200,000
- – Lease 1,000,000

**Total expenses are 6,700,000FRW**

- b. Earning from sales of Tomatoes=  $45,000 \text{ kg} * 200\text{FRW}/\text{kg} = 9,000,000\text{FRW}$   
 c. Difference between income and expenses =  $9,000,000\text{FRW} - 6,700,000\text{FRW} = 2,300,000\text{FRW}$



- d. Income statement is a financial statement that reports a company's financial performance over a specific accounting period. Financial performance is assessed by giving a summary of how the business incurs its revenues and expenses through both operating and non-operating activities
- e. Preparation of income statements is very important because it helps the business to evaluate its past performance, helps in assessing the risk of not achieving certain level of income in the future.

### Guidance on application activity 2.3

- Using an appropriate method, students prepare an income statement and advise the business owner on how to improve its financial performance. This activity may be given as a research question or homework.
- Using an appropriate method, students present their answers to the entire class. During presentations allow students to interact by posing questions where necessary.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the learning activity 2.3 provided below

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.

### M&N Company Ltd

#### Income statement

As on 31<sup>st</sup> December 2017

	Dr	Cr
Sales		35,000
<b><u>Cost of goods sold</u></b>		
Opening stock	6,000	
<b>Add</b> purchases	18,000	
Wages on purchases	7,000	
<b>less</b> purchases returns	<u>2,000</u>	

Net purchases		<u>23,000</u>	
Cost of goods available for sale		29,000	
Less closing stock		<u>(8,000)</u>	
Cost of goods sold			<u>21,000</u>
<b>Gross profit</b>			<b>14,000</b>
<b><u>Less expenses</u></b>			
Discount allowed	1,200		
Salaries	3,000		
Travelling expenses	750		
Fleight	200		
Insurance	300		
Commission paid	100		
Repairs	500		
Interest on loan	<u>600</u>		
<b>Total expenses:</b>			<b><u>6,650</u></b>
<b>Net profit</b>			<b>... <u>7,350</u></b>

## Lesson Four: Preparation of Balance sheet

### a. Learning objectives

- Prepare a balance sheet
- Explain how the balance sheet assists users to determine the position of the business.

### b. Teaching resources

Basic materials for a class/ lesson to be conducted: Existing learners' books, internet and projector, resourceful person, business documents, case studies and any other trustworthy and reliable resources to enhance learning



From the above posting as at the end of the month, the business had 2,360,000FRW of cash, equipment valued at 80,000FRW and stock of 300,000FRW. The business owns a debt for goods sold on credit to Kalisa worth 160,000FRW.

- b. Also from the above postings, we observe that the business owed 600,000FRW to UWINEZA for credit purchases and 15,600FRW outstanding/ unpaid salary owed to its employees.
- c. The business's property is called Assets.
- d. What the business owes to outsiders are called Liabilities.
- e. A balance sheet is a statement that shows what you own, what you owe, and what you are worth. It is a statement of assets and liabilities of a business organisation at any date.
- f. Items to be included in a balance include.
  - Assets (building, land, motor vehicle, equipment, stock, cash, debtors, bank, furniture)
  - Capital (owners' equity, net profit/ net loss, drawings)
  - Liabilities (short/long term Bank loan, creditors, outstanding expenses)
- g. A balance sheet is prepared to have a clear understanding of its assets and liabilities, which indicate the financial position of the concerned business.

#### **Guidance on application activity 2.4**

Learners in manageable groups prepare the balance sheet and advise the business owner on how to improve its financial position. 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 the application activity 2.4

Dr.

Cr.

Details	Amount	Amount	Details	Amount	Amount
<b>Fixed assets</b>			Capital	750,000	
Land	500,000		Less drawings	17,500	
Furniture	250,000		Add net profit	117,500	
equipment	75000		Net owners' equity		850,000
Total Fixed assets		825,000			
<b>C u r r e n t assets</b>			Long term liabilities	-	-
C l o s i n g stock	35,000		C u r r e n t liabilities		
Debtors	60,000		Creditors	115,000	
Cash at bank	45,000				
T o t a l c u r r e n t assets		140,000			
Total		965000			965000

## Lesson Four: Preparation of Cash Flow statement

### a. Learning objectives

- Advocate for preparing of financial Statements
- Prepare a cash flow statement
- Appreciate the need for end of period Reports

## **b. Teaching resources**

Basic materials for a class/ lesson to be conducted: Existing learners' books, internet and projector, resourceful person, business documents, case studies and any other trustworthy and reliable resources to enhance learning.

## **c. Guidance on the learning activity**

- Learners in small groups or pairs analyse the case study using the prior knowledge, skills, attitudes, and values acquired and do research to identify what made up cash inflow and cash outflow. Guide learners in brainstorming on the meaning of cash flow statements and the activities that make cash to flow in business which are operating activities, investing activities and financing activities as well as the importance of preparing cash flow statements for business.
- Monitor to confirm whether everyone is working on the activity, instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and are contributing in-group discussions. Encourage learners to work together, value each other's contributions, share ideas, etc.
- Learners present their findings, results, answers through an appropriate method such as pair-share, small group presentations from the activity.
- Harmonise their findings or answers and link the findings to the learning objective. Help them draw conclusions/summary on interpretation of format and content of the statement of cash flows, its preparation and how it assists users in evaluation of business. Refer to the possible solutions to the activity below
- Appreciate the team's presentations and answer or address any questions or challenges about the activity. Guide them to make notes in their notebooks referring to their learner's book on cash flow statement preparation.



### Possible answers to the learning Activity 2.5

- a. 780,000 FRW (2,180,000-1,400,000)
- b. 620,000 FRW (wages and salaries 60,000 FRW, electricity 25,000 FRW, telephone charge 5,000 FRW, FRW, discount allowed 15,000 FRW, depreciation for motor vehicle 400,000 FRW, loss on the sale of motorcycle 115,000 FRW)
- c. 160,000 FRW (780,000-620,000)
- d. Cash flow statement is a statement that provides valuable information about a company's gross receipts and payments and allows insights into its future income needs.

### Sections of cash flow statements are:

Operating section to record cash inflow and outflow from operating activities.

Investing section to record cash inflow and outflow from investing activities.

Financing section to record cash inflow and outflow from financing activities.

It is important to prepare cash flow statement because:

- It helps to identify the source of cash inflows in the business and identify how cash was used.
- It helps management in proper cash planning to avoid excess cash or cash deficits in the business.
- It reports the total amount of cash used during a given period in long term investment activities such as purchase of fixed assets.
- It shows the amount of cash received from various financing sources such as long-term loans and sale of shares.
- It helps management to avoid liquidity problems by anticipating when cash is expected to flow in and plan payments accordingly.
- It helps investors to understand how a company's operations are running, where its money is coming from and how it is spent.

### Guidance to the application activity

This activity can be given as a group assignment or homework. Learners analyze a given case study and prepare the statement of cash flow for the business. Give clear instructions and ensure a balance in the groups. Monitor the activity to ensure learners are on track and all are actively participating.



### Possible answers to the application activity 2.5

Answers to the application activity 2.5

Details	Year1	Year2
Cash inflows	-	
<b>Bal b/f</b>		<b>110,066,500</b>
Capital/initial balance	50,000,000	-
Bank loan	40,000,000	-
Income from sales	327,600,000	600,327,000
Total cash inflows	<b>417,600,000</b>	<b>710,393,500</b>
Cash outflows		
Interest on loan	6,400,000	5,120,000
Loan payment	8,000,000	8,000,000
Fixed costs	36,832,400	36,782,400
Variable costs	256,301,100	900,607,200
Total cash outflows	<b>307,533,500</b>	<b>950,509,600</b>
Net cash position (A-B)	110,066,500	240,116,100

### Possible answer to the exercise

Possible answer,

Central trading company's cash flow statement for the month of April, May, and June.

Details	April	May	June
Cash inflows	FRW	FRW	FRW
<b>Cash balance b/d</b>	<b>10,000,000</b>	<b>14,100,000</b>	<b>11700,000</b>
Sales	5,000,000	5,000,000	5,000,000
Credit sales		3,500,000	4,000,000
Rent income	1,000,000	1,000,000	1,000,000
Bank loan	10,000,000		
<b>Total cash inflows (A)</b>	<b>26,000,000</b>	<b>23,600,000</b>	<b>21,700,000</b>
<b>Cash outflows</b>			



Cash purchases	6,000,000	6,000,000	6,000,000
salaries/ wages	800,000	800,000	800,000
Interest payment	100,000	100,000	100,000
Raw material	5,000,000	5,000,000	5,000,000
<b>Total cash outflows (B)</b>	<b>11,900,000</b>	<b>11,900,000</b>	<b>11,900,000</b>
<b>Cash balance (A-B)</b>	<b>14,100,000</b>	<b>11,700,000</b>	<b>9,800,000</b>
<b>Net position</b>			<b>9,800,000</b>



## Skills Lab

### Guidance on the skills lab activity.

Use of skills lab, follow the steps below,

### Build part (max 15 mins)

#### Case Study:

Introduce the session with the following case study: (Can be read out or written on a chart/board)

Helena is overwhelmed, every time she needs to restock her shop, she must get a small loan from one of the neighbouring SACCO because of her limited financial liability (less collateral security). She has many customers but always borrows from the Sacco, she can't seem to escape the financial problems.

- What is happening with Helena's business.
- What can Helena do as a first step to have better control of her cash flow?

Teacher introduces the concept of financial statements and states the main two, 1) Balance Sheets and 2) Income statements or, trading, profit and loss account.

### Guidance to the teacher

Help learners to analyse the scenario of Helena to come up with possible answers.

- She does not make record to let her know whether her business makes profit or loss
  - Some of her customers buy goods on credit and that's why she is borrowing money to finance her business every time she needs to buy new stock.

- b. -The first thing is for her to have a record of every transaction that takes place in her business.
- Analyse all her business transactions carefully before she records the to individual customer's accounts
  - make summary of cash inflows (income) and cash outflows (expenditure) every day

After the presentation, guide learners to practise on the activity of preparing income statements and a balance sheet.

### **Practice part (25 mins)**

#### **Income Statements and Balance Sheet**

Teacher guides learners to collect data from the transactions of business club activities (or that of a local community business) and then use it to;

1. Calculate the net profit/loss linking to the trading, profit and loss account.
2. They later prepare a balance sheet. Provide a report of how they will improve the financial status of the school business club.

#### **Present part: sharing of findings (25 mins)**

Teacher announces the end of the time of group activity and asks them to present group by group.

After every group presentation, teacher gives feedback and asks the group to post their findings on the Present Boards

#### **Conclusion (15 mins)**

The teacher notes that entrepreneurs must keep track of their transactions and keep accurate financial statements to determine the profitability of the business. Ask learners to take notes in their notebooks and write down the project activity. Conclude the session by giving project activity.

## **2.3 ADDITIONAL CONTENT**

### **The double entry system of bookkeeping**

Double entry is a system of keeping records which involves making two entries for every transaction. It is one of the most important principles in accounting.

This principle stresses that for every transaction; there should be both a debit entry and a corresponding credit entry.

Every transaction in the business has got two effects;

One of them receives value and the other gives out value. This implies that whenever a business transaction takes place there is at least one account or party giving value and another receiving value. These two effects of transaction should therefore be recorded in their respective accounts affected during the double entry system. Therefore transactions should be recorded twice.

### Rules of double entry

Every transaction affects at least two accounts

There must be one debit entry and one credit entry

The total credit must be equal to the total debit

Particulars or details in the accounts will become names of other accounts where double entry is recorded.

1. **Debiting an account:** the process of recording a transaction on the debit side of its account while crediting an account and recording of the transaction on the credit side of an account. The account that receives value is always debited and the account that gives out value is always credited depending on the nature of the transaction.
2. All transactions that decrease the value of a given asset are recorded on the credit side. While transactions that increase the value of an asset are recorded on the debit side. The normal balance for an asset account is always a debit balance.
3. In case of a liability account, all transactions that decrease the value of this account are recorded on the debit side while those transactions that increase the value of this account are recorded on the credit side of the account.
4. For the capital account any transaction that increase capital or the value of this account is entered on the credit side while transaction that decrease the capital or value of the account are recorded on the debit side
5. In case of a revenue account or income account all transactions that increase the revenue are entered on the credit side while those that decrease the revenue are entered on the debit side.
6. In case of an expense account any transaction that increases the expense should be recorded on the debit account while any transaction that decreases the expenses should be recorded on the credit side.

Type of account	Increase	decrease	Normal balance
Asset	Debit (DR)	Credit( CR)	Debit( DR)
Liability	Credit	debit	credit
Capital	Credit	debit	credit
Revenue/income	Credit	debit	credit
Expenses	Debit	credit	debit

### The Ledger:

This is an accounting book used to maintain proper records of business transaction.

The ledger has two sides ie

- **left hand side (debit side)**
- **Right hand side (the credit side)**

The debit side is used to record the value received while the credit is used to record the value spent or lost

A ledger page.

Dr				name of the account				Cr			
Date	Details	Folio	Amount	Date	Details	Folio	Amount				

### Types of ledgers.

#### 1. General ledgers or normal ledgers

- these contain accounts of business owners and other normal transactions like sales, purchases, expenses

#### 2. Sales ledgers: this records accounts of debtors

#### 3. Purchase ledgers: this contains personal accounts of creditors.



- From the above columns, the title is the name of the account which is written on top of the account and at the Centre as shown above.
- The date column records the date when the transaction took place.
- The details or particulars column gives a brief explanation and records the name of the other account affected by the same transaction(s)
- Folio column or reference column shows the page no of the other account affected by the same transaction where the corresponding double entry was recorded.
- Amount column shows the financial or monetary value of the transaction

Example

On 16th march furniture was bought for cash 150,000Rwf.

Dr				Cr			
Cash account				furniture account			
date	details	folio	amount	date	details	folio	amount
				16th march	furniture	L1	150,000

### furniture account

Dr				Cr			
date	details	folio	amount	date	details	folio	amount
16th march	furniture	L1	150,000				

Note: sale of goods in cash/cheque

DR cash account /bank account

CR sales account

Sales of a fixed asset in cash / bank cheque

Dr Cash / bank account

Cr respective asset account.

Purchasing goods for sales

Dr Purchase account

Cr cash / bank account.

Purchasing of a fixed asset by cash or cheque

Dr Asset a/c

Cr cash / bank act

Withdrawal of cash from the business by the owner for his personal use

Dr Drawings account

Cr cash account.

Credit purchase

Dr purchases a/c

Cr personal credit's a/c

Purchase of a fixed asset on credit

Dr respective asset a/c

Cr creditor's personal a/c

Credit sales

Dr debtor's a/c

Cr sales a/c

Sale of a fixed asset on credit

Dr debtors respective a/c

Cr assets a/c

Withdrawing of goods by the owner for personal personal use

Dr Drawing a/c

Cr stock a/c

Recording of returns in the ledger account using double entry

When goods have been returned by the business to the supplier

Dr supplier's a/c

Cr returns outwards a/c

When the customer have returned back the goods

Dr returns inward a/c

Cr customer personal a/c

## 2.4 ADDITIONAL ACTIVITIES

### 2.4.1 REMEDIAL ACTIVITIES

1. Differentiate final accounts from a trading account
2. Given that sales: 20,000,000FRW, opening stock: 2,000,000FRW, cost of sales 15,000,000FRW and closing stock: 5,000,000FRW

Calculate

- a. Gross profit
- b. Purchases

### Answers

1. Final accounts are a term used to refer collectively to the financial statements which consist of the trading account, the profit and loss account and the balance sheet, while a trading account is an account drawn / prepared at the end of the trading period to determine the gross profit or loss made by a business over a period.
2. a) Gross profit = Sales – Costs of Sales  

$$\text{profit} = 20,000,000\text{FRW} - 15,000,000\text{FRW} = 5,000,000\text{FRW}$$
- c. Purchases = Cost of sales + closing stock – opening stock  

$$\text{Purchases} = 15,000,000\text{FRW} + 5,000,000\text{FRW} - 2,000,000\text{FRW} = 18,000,000\text{FRW}$$

### 2.4.2 CONSOLIDATION ACTIVITIES

Akaliza started a new business AkaFlo Solutions, which completed the following transactions during its first year of operations:

- Akaliza invests 47 500FRW cash and office equipment valued at 10,000FRW in the business.
- Purchased a 60,000FRW building to use as an office. Akaliza paid 10,000FRW in cash and signed a note payable promising to pay the 50000FRW balance over the next two years.
- Purchased office equipment for 10,000FRW cash
- Purchased 700 of office supplies and 1 500 of office equipment on credit.
- Paid local newspaper 200FRW cash for printing an announcement of the office's opening.
- Completed a financial plan for a client and billed that client 900FRW for the service



- Designed a financial plan for another client and immediately collected a 1,000FRW cash fee.
- Akaliza withdrew 2,500FRW cash from the company bank account for personal use.
- Received 900FRW cash from the client described in the Munezero's transaction.
- Made a 1 000 cash payment on the equipment purchased in transaction Ntwari.
- Paid 1000FRW cash for the office secretary's salary.

### Required:

- i. Arrange the following transactions using the accounting equation
- ii. Prepare the income statement and the balance sheet

### 2.4.3 EXTENDED ACTIVITIES

Akaliza started a new business, AkaFlo Solutions, which completed the following transactions during its first year of operations:

- Akaliza invests 47 500FRW cash and office equipment valued at 10,000FRW in the business.
- Purchased a 60 000 FRW building to use as an office.
- Akaliza paid 10 000 FRW in cash and signed a note payable promising to pay the 50,000FRW balance over the next two years.
- Purchased office equipment for 10 000FRW cash
- Purchased 700 of office supplies and 1 500 of office equipment on credit.
- Paid local newspaper 200FRW cash for printing an announcement of the office's opening.
- Completed a financial plan for a client and billed that client 900FRW for the service
- Designed a financial plan for another client and immediately collected a 1,000FRW cash fee.
- Akaliza withdrew 2 500FRW cash from the company bank account for personal use.
- Received 900FRW cash from the client Munezero.
- Made a 1 000 cash payment on the equipment purchased from Ntwari.
- Paid 1,000FRW cash for the office secretary's salary.

**Required:**

- i. Arrange the following transactions using the accounting equation
- ii. Record all the transactions in a journal
- iii. Post the transactions into balance column account format
- iv. Prepare the income statement, the statement of owner's equity, and the balance sheet

**2.5 END OF UNIT ASSESSMENT****2.5.1 Guidance to the Project Activity:**

**Project title:** Preparation of a Balance sheet and Income statement

**Objective(s):** By the end of this project, every student should be able to:

Prepare balance sheet and income statement

**Skills and competencies:**

Accounting skills

Reporting skills

Problem solving skills

Communication skills etc.

**Project activity:**

Analyse carefully all the transactions that have taken place in your student's business club ever since it started, reflecting on the records kept by the club secretary or records of any entrepreneur in your home area.

Prepare income statements to ascertain whether your club has been able to make profits or losses.

Illustrate a simple balance sheet to show your assets, liabilities as well as capital as of to date.

Summarise the cash inflows and outflows of your business club for the last two years.

Interpret the financial statements and provide advice on what the business can do to improve financially.

**Guidance to the teacher on project activity**

Make sure learners collect the business club transactions or transactions of any entrepreneur so that they present them before doing any activity. After they have presented them, check them before they begin to analyse them and prepare an income statement.

Remind learners that this project activity will measure their ability to prepare financial statements for their businesses even after school

Explain to the students what you will require them to submit for marking. It could be a model, report or presentation

Explain when the students will end the project and when they will make presentations

Project presentation: Individual students or in teams present the analysed and interpreted balance sheet and an income statement of a given business and provide advice on what the business can do for improve

Ensure that Marks and scores obtained are kept being considered in end of term assessment using the rubric given.

## 2.5.2. Answers to the Assessment questions

### 1. Multiple choice questions

- a. income statement
- b. provide useful, financial information to outsiders.
- c. revenues
- d. balance sheet
- e. T account
- f. debit
- g. Revenues

2.

**KAMI LTD**  
**Income Statement**  
**As at 31<sup>st</sup> December 2021**

Details	Amount	Amount
Sales		92,340
Less cost of goods sold		
Opening stock	18,160	
Purchases	69,185	
Carriage inwards	420	
Return outwards	(640)	
Closing stock	(12,000)	75125
Gross profit		75125

<b>Less operating expenses</b>		
Carriage outwards	1570	
Wages & salaries	10240	
Rent	3015	
Communication	624	
Commission payable	216	
Insurance	405	
Sundry expenses	318	16388
<b>net profit</b>		827

3. Kaneza and Kamali Ltd company

Details	Amount	Amount	Details	Amount	Amount
<b>Fixed assets</b>			Capital	750,000	
equipment	75000		Add; Net profit	117500	
Land	500,000		Less drawings	17,500	
furniture	250,000		Net owners' equity		850,000
Total Fixed assets		825,000			
<b>Current assets</b>			Long term liabilities	-	-
debtors	60,000		C u r r e n t liabilities		
Cash at bank	45,000		Creditors	115,000	
Closing stock	35,000				
Total current assets		140,000			
Total		965000			965,000

**Key unit competence:** Be able to use EIA to manage the environmental effects of business activities.

## 3.1 unit prerequisites

Learners acquired knowledge, skills, attitudes, and values about effects of business activities on the environment in O-level unit 8 and role of entrepreneurship in socio economic development in S.5 unit 4. Given this background, learners should be able to appreciate the relationship that exists between the natural and human environments and that it is very important for them to try to assess the environmental and social impacts of economic activities, projects and planned developments that may affect the quality of the environment and well-being of people.

It is in this regard that this unit will help learners be able to evaluate the consequence of their projects on the environment and use EIA as a tool for prevention and control of the social economic development impacts on the environment.

### Guidance on the Introductory activity:

- Using an appropriate method, invite learners to analyse the case study in the student's book, share ideas and then answer related questions
- Guide students' discussions
- Ask students to present their discussion findings
- Supplement students' presentations by referring to possible answers to the introductory activity and link students' answers to the new lesson
- 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 given as the unit progresses. You can support the learner's answers by referring to possible answers to the introductory activity below:



### Possible answers to the Introductory Activity

According to EIA guidelines,

- a. - Entrepreneurs should be aware of the changes in the environment that their projects may cause.
  - -The negative changes the materials and technology may cause and how the natural resources may be affected, for example projects causing deforestation may lead to soil erosion. Among others (discuss reasons given by the groups & provide the necessary constructive feedback where necessary).
- b. Positive effects of projects on the economy.

The projects will enable people to get jobs, hence solving unemployment problems.

Projects provide goods and services to the economy.

Increase in the income of the population working on the site and development of small businesses that will serve the employees for the staff.

Possibility of meeting the fundamental social needs for the employees and their families (health care, schooling children, "mutuelle de santé" etc.

Payment of taxes to the local and central government. Among others (discuss other impacts given by the groups)
- c. Negative effects of business activities/projects on the environment.

Waste and disposal may end up in water bodies.

Pollution of air, water and land

trees/forests are cut.

People may be displaced

swamps may be reclaimed, among others (discuss responses from groups)

d. Strategies to mitigate environmental challenges.

Noise pollution can be mitigated using public systems to alert people on time of noise, and use of soundproof equipment in night clubs.

Erosion can be minimised by constructing radical terraces and planting grass and trees.

Dust and emissions can be minimised using dust suppression machines. Among others (provide constructive feedback and supplements from the learners.

e. Simple EIA report,

NOTE: You should have a simple EIA report that learners will use as they write EIA reports. Remember again that at this stage of the introductory lesson, they won't answer this question. It will be answered as they go through the entire unit.

### 3.2 list of lessons / subheadings

No.	Lesson title	Learning objectives	Number of periods/10
1	Meaning of EIA and its importance	Learners can: - Define the term EIA and Analyse its importance	1
2	Roles and responsibilities of stakeholders.	Identify stakeholders in the EIA process.  Describe the roles and responsibilities of the various stakeholders in the EIA process.	2
3	EIA procedure	Assume responsibility and equitable use of the environmental resources.  Identify the components of EIA procedure.  Prepare an EIA report for identified business ideas	2

4	Components of EIA report.	Describe the components of the EIA report. Foster the commitment for environmental protection. Advocate for EIA report in any business activity. Analyse and interpret the components of EIA reports	
5	Assessment of the unit	create an appropriate EIA report for a given business.	2

## Lesson One: **Meaning of EIA and its importance.**

### a. Learning objectives

Define the term EIA and Analyse its importance.

### b. Teaching resources

EIA sample reports, EIA related pictures, case study and any other relevant available materials, case studies and any other trustworthy and reliable resources to enhance learning.

### c. Learning activity

After discussing in various teams, this activity will allow students to derive the meaning of EIA and its purpose from all that was revealed during the introductory activity.

### Guidance on the activity

- Note that the learners may not answer with the best or appropriate definition and major purpose of EIA during the activity but gradually during teaching and learning of this lesson, they will be able to critically understand the meaning of EIA and its major purpose.
- The learners can build on previous knowledge, skills, attitudes and values from the introductory activity to help them understand the major purpose of environmental impact assessment.
- Monitor to confirm whether everyone is working on the activity, ensure that instructions were understood, address any challenges or questions, ensure everyone is given an opportunity and is contributing to in-group discussions.



- Encourage learners to work together, value each other's contributions, share ideas, etc.
- Learners present their findings, results, or answers through an appropriate method such as pair-share, small group presentations on 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.
- Appreciate the team's presentations and remind them this activity was not meant to come to the very right answers but to help them become aware of what to expect in this lesson.



### Possible answers to the learning Activity 3.1

- terraces, farming, trees, homesteads, valley, hilly place
- Environmental Impact Assessment.
  - (EIA) is a systematic process for identifying, predicting, and evaluating the environmental effects of proposed actions and projects. Or
  - Can be described as an assessment of the impact of planned activities on the environment, including impacts on biodiversity, vegetation and ecology, water, and air.
- Majorly, it is meant to help decision makers understand a given project's impact and to also address any environmental or human challenges that could result from the project implemented.

### Guidance to the application activity

Learners analyse 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 learners' findings, answers, or responses. Depending on the performance or results, you may decide to give remedial or extension activities.



### Possible answers to the Application activity 3.1.

1. when harmful compounds (also known as pollutants or contaminants) are present in the soil at levels high enough to endanger both human health and the ecosystem, this is referred to as soil pollution.

Or it is the alteration of the natural soil brought on by human activity.

#### Effects

- The wellbeing of people, plants, and animals is affected by soil contamination. Crops or plants cultivated on such contaminated soil absorb poisonous substances from the soil, reducing the land's ability to provide food.
  - In dry locations, dust carried by the wind can spread soil contamination farther.
  - Exposure to contaminated land, air, surface water, and groundwater can cause injury to people when they come into touch with poisonous and hazardous compounds on a contaminated site.
  - Contaminated soils have the potential to release hazardous chemicals into surrounding ground or surface waters, contaminate human drinking water sources, or volatilize.
  - Humans and wildlife may be exposed to toxins by inhalation, ingestion, or skin contact when polluted soils are improperly managed.
2.
    - Enabling incorporation of environmental considerations in design and site selection for a project or development activities.
    - Providing information beneficial to decision making.
    - Enhancing responsibilities of relevant parties in the development process.
    - Mitigating and minimising environmental damage.
    - Avoiding costs and delays in implementation of projects that would arise from unanticipated environmental problems.
    - Making development projects more financially and economically efficient.
    - Making an active contribution to sustainable development.

## Lesson Two: Roles and responsibilities of stakeholders.

### a. Learning objectives

- Identify stakeholders in the EIA process.
- Describe the roles and responsibilities of the various stakeholders in the EIA process.

### b. Teaching resources

EIA sample reports, EIA related pictures, resource persons, case study and any other relevant available materials, case studies and any other trustworthy and reliable resources to enhance learning.

### c. Learning activity

After learning what an EIA is and what it is used for, students should focus on who should be involved in it and how. They will learn about some of the stakeholders and their duties because of this activity.

#### Guidance on the learning activity.

- Put learners in teams to share the case study and analyse it. In the due course make sure every learner is attentive and participating.
- Learners should build on the knowledge of previous lessons to identify who is a stakeholder in EIA.
- Learners present their findings, results, or answers through an appropriate method such as pair-share or small group presentations.
- Encourage different learners from the groups to share the group's work to avoid just a few learners dominating.
- Also encourage other learners to listen and not disturb when other teams are sharing unless it is a question.
- Encourage learners to appreciate each other's work, especially the presentation.



### Possible answers to the learning Activity 3.2

- a. The stakeholders may be government /REMA and entrepreneurs.  
b.
- i. Measures she would take to mitigate the likely environmental challenges of her project.

Environmental challenges	Mitigation measures
Proximity to areas with many people	Establish the project in an area away from many people to avoid accidents and other inconveniences.
Dumping of wastes in water bodies	Have designed water bodies' free areas where to dump wastes and other disposals
Risks of accidents	Use of protective equipment and wear (helmets, gloves)
Air emission by dust	Soil watering during the time of soil works
Urinating and defecating in inappropriate places	Capacity building and training of personnel with respect to environment and safety. Construct a toilet to act as a place of convenience.

- ii. Why does she need to do EIA for her project?
- To detect the effects of the project on the neighbouring environment such as the water bodies, the soil, the people, the infrastructure, the fauna, the flora and the atmosphere.
  - To propose alternative measures where it is noticed that adverse effect may occur;
  - To carry out a diagnosis of the existing environment and activities in the project.
  - To propose enforcement measures where beneficial effects from the project are detected.
  - To set up an environmental management plan that will govern all activities of the project for the better protection of the environment.

### Guidance on the application activity.

Using an appropriate method, invite students to read and answer the questions in the learning activity in the student's book. Invite students to share or present their answers or responses to the rest of the class using an appropriate methodology. Provide constructive feedback by using the possible responses below (here, you share with them the expert view.)



#### Possible answers to the Application activity 3.2

- Inform the community on what project is going to be developed
- Get their views about the project.
- Some should be given jobs while developing the project
- Learners will also give their suggestions based on how business owners can involve their community depending on the location.

## Lesson Three: EIA procedure

### a. Learning objectives

- Assume responsibility and equitable use of the environment resources.
- Identify the components of EIA procedure.
- Prepare an EIA report for identified business ideas.

### b. Teaching resources

EIA sample reports, EIA related pictures, resource persons, case study and any other relevant available materials, case studies and any other trustworthy and reliable resources to enhance learning.

### c. Learning activity

This activity is going to be done by learners using a skills lab methodology of teaching. Remember that the purpose of this unit was to help learners prepare appropriately the EIA report having followed the clear procedures.

### Guidance on the activity

Since the activity is to be conducted using skills lab, as a teacher follow the following steps below.



### Possible answers to the learning Activity 3.3

#### Build part (max 15 mins)

Teacher provides copies of the Rwanda Environmental Management Authority (REMA) guidelines (The website should be used where available).

The teacher shares a sample of EIA procedures to each group or writes them on the chalkboard and asks learners to read through the procedures. Ask each group to analyse the sample of procedures and identify the activities they have to do under each procedure or step in connection to their products in the business club or an identified business nearby, using the REMA guidelines with reference to the questions below.

What resources are required for the running of the business?

What problems does your business aim to solve in your society?

What are the likely negative effects of the business to the environment?

How do you intend to prevent, mitigate and/or solve the negative effects on the environment?

#### Possible answers

Depending on the project of learners, they can answer the above questions as below.

- Resources are financial resources, labour, raw materials, land etc.
- Producing in relation to the needs of the society (goods and services)
- Displacement of people, soil erosion, deforestation, over exploitation of resources etc.
- Recycling, re use, repair etc.

#### Practice part (30 mins)

Describing EIA procedure:

Teacher provides copies of the Rwanda Environmental Management Authority (REMA) guidelines (The website should be used where available) and these guidelines will help them to quickly know the activities under each procedure.

The teacher shares samples of EIA procedures with each group and asks learners to describe EIA procedures for their intended project.

**Present part (25 mins) groups share findings.**

The teacher announces the end of the time of group activity and asks them to present group by group.

After every group presentation, teacher gives feedback and asks the group to post their findings on the Present Boards

Groups share feedback with each other and ask questions for clarification.

**Conclusion (10 mins)**

The teacher notes that since economic /business activities have potential environmental impact, entrepreneurs need to have to go through all the procedures such as Project brief submission and registration, Scoping and consideration of alternatives, Impact prediction and analysis of alternatives, public hearing, Decision-making, Environmental monitoring.

The teacher adds that following all the procedures will enable their projects to be accepted by the authorities easily.

**Possible answers to the activity**

Gathering general information about the project for example what is the name of the project and what does it intend to solve in the community.

Gathering of information from REMA about EIA process

Plans for how the general community will be involved in the EIA process.

Assessment of the project on the environment for example is there a risk that the project may have a negative effect on the ecosystem and the environment? Can they be avoided or minimised?

Planning and setting of mitigation measures of the project challenges

Monitoring of environment techniques; that is how the project will be monitored to assess its impact on the environment.

**NOTE:**

EIA ensures the integration of economic, social, and environmental concerns in the development process in a balanced way thus contributing to sustainable development.

Therefore, here the teacher wants learners to think critically and responsibly when they are going to start a project. They should be mindful of where they are going to locate the project, potential challenges and how they will be mitigated and the role the project will play towards the development of the community.

## Guidance to the application activity

In groups, the students evaluate the questions and generate potential responses. This assignment might be assigned as homework or a research question.

Choose an acceptable approach to evaluate the learners' discoveries, replies, or responses depending on the goal of the application activity.

You could choose to assign remedial, or extension activities based on the performance or outcomes.



### Possible answers to the Application activity 3.3

Main aspects of the screening include the following.

- project type, location, size (e.g., capital investment, number of people affected, project capacity, real extent).
- Receiving environment characteristics
- strength of community opinions
- confidence in prediction of impacts etc.

## Lesson Four: Components of EIA report.

### a. Learning objectives

- Describe the components of the EIA report.
- Foster the commitment for environmental protection.
- Advocate for EIA report in any business activity.
- Analyse and interpret the components of EIA reports.

### b. Teaching resources

EIA sample reports, EIA related pictures, case study and any other relevant available materials, case studies and any other trustworthy and reliable resources to enhance learning.

### c. Learning activity

This activity can easily be done by learners using a skills lab methodology of teaching through brainstorming and discussing what should be included in a report.



## Guidance on the learning activity

Look for samples of EIA reports made by other businesses and share them to students in teams. It is from those sample reports that learners can easily identify components of EIA reports.

Ask learners to write their report based on considerations of EIA procedure learnt in the previous lesson.



### Possible answers to the Application activity 3.4 ( Skills lab)

Create an EIA report for your respective projects in the student business club or an identified business nearby.

Guidance to the skills lab

#### 1. Build

Using Think, Pair and Share, ask learners to answer the following questions, mention products produced in their club. Do all products undergo EIA? Thereafter ask the learners to sit in their respective lab groups and emphasise that this lab will help them to always assess the environmental effects of the businesses they intend to start by developing an EIA report for projects that undergo EIA process.

#### 2. Practice

Let learners read or review what EIA entails in the Students' Book'. Thereafter ask each group to develop an EIA report for a project of their choice they want to present.

Inform learners of the time for the activity; make sure 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 in the discussions or to ask their peers where they don't understand.

#### 3. Presentations

Communicate the appropriate time for this activity to be done. Choose the appropriate method they can use to present their findings, for example a gallery walk or one group presenting at a time.

During presentations encourage learners to challenge/supplement each other as it will enable them to understand better. Provide feedback after each group presentation as per the observations and emphasise that their reports must have a clear mitigation plan showing how environmental challenges will be dealt with.

#### **4. Conclusion.**

Emphasise that since business activities have potential environmental impact, entrepreneurs need to scrutinise what kind of business that undergo EIA and assess their impacts, mitigation measures and a monitoring plan.

### **3.3 Additional content**

Additional content for students

The EIA process mandates an assessment of project alternatives and measures to avoid, mitigate, and manage potential negative environmental and social impacts in order to assess and make good decisions. Typically, this entails several processes, such as project scoping, evaluation, impact management, creation of the EIA report, public involvement, review, decision, and monitoring.

#### **a. Project Application and Registration**

The first step of the EIA process is a developer submitting an application for EIA of a proposed project to REMA in form of a project brief. REMA registers the project brief as the developer's formal application for an EIA. The purpose of a project brief is to provide sufficient information on the project to enable the authority and lead agencies establish whether the proposed activities are likely to have significant environmental impacts and determine the level of EIA required (screening). If adequate mitigation measures are identified in the Project Brief, this may eliminate the need for a full EIA and the project may be approved with or without implementation conditions.

#### **b. Screening**

Screening, carried out by the Authority, is a process of determining the impact level of a proposed project, which then determines the extent of the EIA study.

Screening enables early identification of environmental issues of major concern and incorporation of appropriate mitigation measures. Screening also enables identification of potential impacts on natural resources (whether the project would result in direct or indirect negative or positive impacts to natural resources), excessive resource consumption and waste generation.

## **EIA Study and Report**

Environmental Impact Study phase is the investigative stage of the EIA process for which a developer hires EIA experts. This phase begins with a developer selecting expert(s) from a list of EIA experts provided by the Authority. If REMA disapproves of the selected expert(s) because their expertise is not suited to the scope of the proposed study, the developer will be required to choose again. If the developer's second choice is disapproved, then the Authority shall appoint an EIA expert(s) it considers best suited to undertake the study and develop an Environmental Impact report, which is submitted to the developer. The developer and EIA experts shall work together throughout the environmental impact study (EIS) phase to develop adequate measures to mitigate negative impacts and enhance positive ones.

## **Project Decommissioning and Relocation**

Upon project completion or when seeking relocation, a developer should prepare a decommissioning plan and submit it to REMA for approval. The decommissioning plan should include but not limited to assessment of existing environmental conditions, all proposed engineering works, mitigation activities associated with the removal of project facilities and proposed restoration measures.

## **Additional information for the teacher**

Environmental Impact Assessment is a systematic process to identify, predict and evaluate the environmental effects of proposed actions and projects.

Strategic Environmental Assessment is the assessment of impacts of policies, plans, programs which are higher than the project level.

The main objective of EIA is to promote sustainable development and ensure that environmental issues are given proper priority. It allows decision makers to predict the environmental and social impacts of programs, projects and planned developments that may alter the quality of the environment and impact well-being.

The stakeholders involved in the EIA process (REMA, public, EIA experts, international funding organisations and academic institutions) share information and knowledge, and may contribute to the project, to enhance the success of the project and hence ultimately their own interests.

The EIA process aims at informing development decisions, mandating the consideration of project alternatives and ways to prevent, mitigate, and control potential negative environmental and social impacts.

The steps of the EIA process generally include project screening, scoping, assessment, impact management, EIA report development, public participation, review, decision, and monitoring.

Impact management and environmental monitoring plan (EMP). This is a plan for monitoring and management of impacts during the implementation and operation of the project, where the responsibilities between the state and investor are differentiated.

### 3.4 Additional activities

#### 3.4.1 remedial activities

1. Why does the national government of Rwanda through REMA expect project developers to use proper EIA guidelines?
2. Explain the main components of EIA reports.

There are several processes that developers of the project must go through, explaining the role of each stage towards the EIA process.

#### Possible Answers,

1. To prevent the likely negative effects of project activities on the environment

An Environment Impact Assessment (EIA) is required by article 67 of the Organic law 04/2005 determining the modalities of protection, conservation and promotion of the environment in Rwanda and World Bank safeguard policies.

2. Main elements of the EIA report include.
  - i. Executive summary of the EIA report
  - ii. Objectives of the project, including ideas, intentions, and particular objectives.
  - iii. Description of the proposal and its alternatives
  - iv. Discussion on the proposal and its relation to relevant policies, laws, and programs (sectoral and regional).
  - v. Impact assessment that includes assessment of all impacts to the local population and measures to avoid and mitigate impacts.
  - vi. Evaluation and comparison of alternatives and selection of one that is environmentally suitable that shows impacts with the largest effects, measures for avoiding, mitigating, and managing them, and environmental improvement opportunities.
  - vii. Impact management and environmental monitoring plan (EMP).

### 3.4.2 Consolidation activities

Choose true or false to answer the questions below, (True/False questions)

1. Frequency monitoring will be determined by the nature of the project. True or false?
2. A good quality EIA might still lead to the planned development not being permitted to go ahead based on the identified impacts. True or false?
3. The EIA Report is compiled by the designated government agency. True or false?

**Possible Answers: 1: false 2: true 3: true**



#### Skills Lab

##### Prepare an EIA report.

##### Build/Activity 1:

Using Think, Pair and Share. The teacher asks students the objectives of EIA. To get the learners ready for the lesson, the teacher asks them to mention the previous skills lab.

Students respond to the questions asked by the teacher through brainstorming.

##### Possible answers

The specific objectives are.

- a. Identify potential environmental impacts of proposed projects.
- b. Assess the significance of identified impacts.
- c. Propose mitigation measures for the significant negative impacts of the project.
- d. Present information on the impact of alternatives.
- e. Present results of the EIA in such a way that they can guide informed decision-making.
- f. Improve the local community understanding of the whole project hence increasing trust between the project proponent and the local community.
- g. Avoid costs and delays in implementation of projects that would arise from unanticipated environmental problems.

## Practice/Activity 2

Developing EIA report: The teacher asks learners in each group to develop an EIA report of their projects team by answering the questions.

Note: the reports are submitted to REMA that evaluates them to ascertain if they conform to the expected code of conduct governing EIA.

Each team project develops an environmental impact assessment report by answering the following:

1. What is the name of the project?
2. Where will the project be located? (Show that the location is favourable to the environment)
3. What problems does your project aim to solve in your society?
4. What are the likely negative effects of the business to the environment in relation to its location and how do **you intend to solve them?**

## Present/Activity 3

Each group presents their findings depicting the EIA reports.

They complement each other and ask for clarifications.

### Conclusion:

Note that since economic /business activities have potential environmental impact, entrepreneurs need to have an EIA assessment report that shows how environmental issues caused by the business activities will be solved. write on the blackboard what an EIA report shows.

How Environmental damages resulting from the business activities will be reduced/ mitigated.

Costs and delays that would result from poor EIA reports.

How projects will be financially efficient.

Contribution of the project to sustainable development.

Portfolio Assignment: Each learner writes a simple EIA report for the projects they intend to start at home.

## 3.5 End unit assessment

### 3.5.1 Project activity

#### Guidance to the Project Activity

Preparation of an EIA report

**Objective(s):** By the end of this project, every student should be able to:  
Use EIA to manage the environmental effects of business activities.

#### Skills and competencies

Environmental protection skills

Analytical skills

Organisation skills

Proactivity, problem solving, innovation and creativity skills etc.

Project activity: REB in partnership with Educate is running a youth empowerment program aiming at making youths develop viable and sustainable projects in their districts. They will choose the best 5 projects to be supported. Prepare an EIA report for the project you would present to win the above support.

#### Guidance to the teacher

Learners identify the project of their choice appropriate to their communities for which they are able to make a report. They should think of a project that addresses the problems of the community.

The report should contain the key components of a report such as: executive summary, objectives of the project, description of their project among others.

For the learners to take this project seriously, specify the timelines when the activity should be completed (timelines should be realistic and appropriate) and remind them that project scores will count as part of continuous assessment results at the end of the term.

Project presentation. Individual students present their pitching plan for their preferred individual projects in front of the class and submit it to the teacher for further review and feedback.

### Possible answers

The EIA report made by learners based on their projects should contain the following components.

i. Executive summary of the EIA report which should be brief and focus on following matters:

- Name and location of the project.
- Name of the developer
- Name of the agency preparing EIA report.
- Main impacts identified.
- Mitigation recommendation
- Environmental monitoring plan

ii. Objectives of the project, including ideas, intentions and particular objectives.

iii. Description of the proposal and its alternatives. In this part, it is necessary to describe in detail the proposed project and its alternatives including those not subjected to pre-feasibility study or feasibility study.

iv. Discussion on the proposal and its relation to relevant policies, laws, and programmes (sectoral and regional). In this section, the proposal must be shown to be in line with policies, laws, institutional framework, and development strategy of Rwanda.

v. Impact assessment that includes assessment of all impacts to the local population and measures to avoid and mitigate impacts.

vi. Evaluation and comparison of alternatives and selection of one that is environmentally suitable that shows impacts with largest effects, measures for avoiding, mitigating, and managing them and environmental improvement opportunities.

vii. Impact management and environmental monitoring plan (EMP). This is a plan for monitoring and management of impacts during the implementation and operation of the project, where the responsibilities between the state and investor are differentiated.



Below is a rubric to use

Assessment Criteria	Scores- Students earn a maximum of the indicated marks on the column for each criteria description		
	Excellent 5	Good 4 to 4.9	Average 3 to 3.9
Project creativity and originality	Students showed excellent creativity and innovation in the project, and completed the project on time following the correct process	Students showed good creativity and innovation in the project, and completed the project on time following the correct process	Students tried to provide and use locally available materials in solving community related challenges and demonstrated fair balance in teamwork and equal gender participation in roles
Resourcefulness/ collaboration	Students were very well organized, used locally available materials in solving community related challenges and demonstrated teamwork and equal gender participation in roles	Students put good effort to provide and use locally available materials in solving community related problems and demonstrated fair balance in teamwork and equal gender participation in roles	Students tried to provide and use some locally available materials in solving community related challenges and few students participated in the project implementation process

Below is a rubric to use

Presentation and motivation	Students presented the project accurately and the students showed, enthusiasm, motivation, confidence and mastery of the required skills and competencies	Project presentation was good, and the students showed, enthusiasm, motivation, and confidence & mastery of the required skills and competencies	Project presentation was not clear, and some students showed little enthusiasm, motivation, and confidence and mastery of the required skills and competencies.
(Model) where there are any	The model was outstanding, complete, and functional	The model was completed, good and functional	The model was completed, okay but requires more effort to function
Overall Effectiveness and Completion Score:	Project is engagingly organized and presents material that is captivating for the viewer.	Project is somewhat organized, complete and holds the attention of the viewer	Project is disorganized and incomplete at times and is somewhat able to hold the attention of the viewer
<b>TOTAL: ..... / 25</b>			

### 3.5.2 Revision assessments

#### Possible answers to the exercise

1 A 2 a, b, c 3 b, c at the screening step, the project design is not considered because it may not even require an EIA 4 b, c, e, f, g, l, j 5 a, d, e, g 6 a, b, d, e 7 a, b, c., 8. False 9 True 10 True.

**Key unit competence:** To be able to pitch a business plan

## 4.1: Unit Prerequisites

Students were introduced to Business Plan in Ordinary level and business model canvas is S.5. The knowledge and skills they obtained from there will enable them to plan and prepare the projects of their own choice. This unit will enable them to confidently pitch the businesses they want to start in their communities.

This unit will as well equip students with confidence to present their projects to attract investors for funding their projects.

### Guidance to the Introductory activity:

- Have learners sit in their groups, at least provide each team a copy of a case study above or write it on the chalkboard.
- Let learners read and analyse the case study to come out with right answers for the questions
- Monitor to see if all students are participating in their teams to interpret the case study so that each learner is able to analyse the case study individually.
- During presentation of their findings, ensure both boys and girls participate without discrimination. Guide learners to think of what to expect in the lesson, as well as the whole unit.
- Ask learners to appreciate others during presentation and as a teacher appreciate learners' presentation.
- The students may not be able to answer all the questions correctly at this stage but they can answer based on their interpretation and understanding.



## Introductory Activity

### Possible answers from learners may include;

- a.
- Sharpens the skills of an entrepreneur in skills of marketing her project products
  - It helps to get the needed resources for the project.
  - It helps to raise startup cash for the project
  - Good pitch quickly enables business to emerge. The target of the pitch is an investor.
  - Also, Other businesses pitch to get potential customers for their products.
  - Finally, some organisations pitch because they need a partner or resource to help them accomplish their mission.
- b. She convinced the judges that her project was the best solution to commerce.
- c. Steps that Muhoza used are,
- Analysis of the audience
  - Select a topic
  - Define the pitching objective
  - Prepare the body of the business plan pitch
  - Anticipate the questions from the audience
  - Prepare the suggestions and conclusion
  - Practice pitching of business plan (Micro- pitch)

## 4.2 list of lessons / subheadings

Lesson title	Learning objectives	Number of periods/ 12
Meaning and Importance of project pitching	Learners can: Explain the purpose of business plan pitching Embrace the purpose of pitching for the business plan	2
Preparation of project pitch (Steps involved in preparation of business plan pitch)	Discuss different preparations to be made before business plan pitching Recall steps involved in preparation of a business plan presentation. Respect the steps involved in preparations of business plan pitch.	4
Techniques to pitch your business plan (Activities done during the pitch and after the pitching process)	Outline the techniques used in Business plan pitching Differentiate the various techniques of business plan pitching Recognize the various techniques of business plan pitching.	4
End Unit assessment (project activity)	pitch for individual projects appropriately	2

### Lesson One: Meaning and Importance of project pitching

#### a. Learning objectives

- Explain the purpose of business plan pitching
- Embrace the purpose of pitching for the business plan

#### b. Teaching resources:

Textbooks, Flipcharts, markers, Microphones and speakers, Projector, Computers etc.

## Answers to the Learning Activity

The knowledge from the case study provided in the introductory activity and the dialogue below will enable learners to come up with the meaning of project pitching and its importance.



### Possible answers to the learning Activity 4.1

- a. Project pitching is the presentation of a business idea to potential investors so that they can be attracted to finance it. The pitch helps you explain your business to investors to enable them to make the right decisions.
- b. Patrick talking to elders would be of the following importance;
  - It would help him to get the needed resources for the project.
  - It would help him to raise startup cash for the project
  - Good pitch quickly enables business to emerge. His target of the pitch was to get an investor.
  - He wanted to get potential customers for his products.
  - Finally, he needed a partner or resource to help him accomplish the project mission.

## Guidance to the Application activity 4.1

Guide students to individually write letters containing the importance of business plan pitching.



### Possible answers to the Application activity 4.1

The importance includes;

- Securing resources
- Showcasing their skills
- Boosting their network

## Lesson Two: Preparation of project pitch (Steps involved in the preparation of business plan pitch)

### a. Learning objectives

- Discuss different preparations to be made before business plan pitching
- Recall steps involved in preparation of a business plan presentation.
- Respect the steps involved in preparations of business plan pitch

### b. Teaching resources:

Textbooks, Flipcharts, markers, Microphones and speakers, Projector, Computers etc.

### c. Learning activity

This activity is intended to make Learners realise different preparations (steps) to pitch their projects.



### Possible answers to the learning Activity 4.2

The responses should include:

- Analysis of the audience
- Select a topic
- Define the pitching objective
- Prepare the body of the business plan pitch
- Anticipate the questions from the audience
- Prepare the suggestions and conclusion
- Practice pitching of business plan (Micro- pitch)

All these should be in the context of their specific business idea.



### Skills Lab

Provide each group of learners with the key steps to consider in project pitching, let each group use the project of their choice they can start after school and prepare for pitching. Learners relate to the previous case study of Patrick and Grace to easily help them on how to tackle the activity.

The skills lab would take the following steps below.

**Build part** (10 mins): Identify a project of their choice through groups.

Make sure learners comfortably sit in their existing team and identify a given a project (can as well use the projects of the business club, each group can select one different from the other)

Remind the learners that the purpose of this lesson is to be able to appropriately prepare business pitch for the projects they intend to start.

Provide the different steps to the learners of business pitching, they will use these steps in the next activity of practice.

Some of the possible businesses learners may choose to plan their pitches on may include but not limited to the following Poultry, Piggery, bakery, Buying and selling shoes.

**Practise part 25 mins)**

Following the clear steps of business pitching, let each group practice on how to pitch their selected project.

Using an example of poultry project, how will the learners do the following;

**The pitching objective.**

Prepare the body of the business plan pitch and write likely questions from the audience.

Expected suggestions and conclusions. These are related to the anticipated questions.

What is the pitching plan? For example, what they will do before, during and after pitching.

During the practice, monitor closely to see if all learners are participating and approaching the question in a right way

Inform learners of the time for the activity. Check whether all group members are actively participating.

**Present part (35mins): Sharing their findings.**

Each group presents their findings and must be related to a particular business. Provide appropriate feedback as they present, probe and prompt the groups to ensure their pitching plans are clear and realistic. Remember the purpose of this activity is for the learners to have good plans of how they will pitch their business projects.



Remind learners as they present that each learner has to learn from the presentations given that individual learners will present their projects. Let learners hang their results on the present boards since this will act as reference for all

### **Conclusion (10 mins)**

Conclude the lesson by reminding learners of how it's important to follow all the step clearly in project pitching and ask each individual learner to write those steps in his or her note book

You may decide to give an individual take home activity to the learners after the conclusion

### **Possible answers to the activity**

While pitching their projects, the following concerns should be addressed, Conduct and gather research.

Understand your audience.

Build a pitch (presentation).

Keep it focused.

Share successes.

Answer questions.

Follow your audience's cues.



### **Possible answers to the Application activity 4.2**

The guidelines should include;

- a. Writing only key points
- b. Avoid reading directly the content
- c. Using visualisation, pictures, symbols, colours, tables
- d. Make it short, concise, and come to the point
- e. Reacting positively to questions:
- f. Using body language, Trying to convince:

## Lesson Three: **Activities and Techniques for pitching your business plan**

### **a. Learning objectives**

Identify the key items in business plan pitch

Describe the key items in business plan pitching

### **b. Teaching resources:**

Textbooks, Flipcharts, markers, Microphones and speakers, Projector, Computers etc.

### **c. Learning activity.**

This lesson's activity is to remind learners of any project they thought about in s.5 and then be able apply the key items to cover in business plan pitch in their projects.

### **Guidance on learning Activity**

Referring to the case study about East African Young Entrepreneurs Project Show (EAYEPS) in the introductory activity, analyse it again to suggest the activities you think Muhoza did before, during and after her pitch that enabled her to be successful and emerged a winner of the show.

Learners should approach this activity in groups provided with samples of the case study as seen in introductory activity

- Make a follow up as learner's do the activity.
- Ensure everyone is actively participating and heard, instructions clearly followed and address any challenges/issues identified.
- 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.
- Harmonise their findings or answers and help them draw conclusions/summary on techniques to pitch a business plan.
- Guide them to make notes in their books based on agreed upon answers.
- Remind learners that some of the techniques are applicable before, during and after as suggested below in possible answers.



### **Possible answers to the learning Activity 4.3**

#### **Techniques before and during:**

- Writing only key points
- Not reading them, speaking about them
- Using visualisation, pictures, symbols, colours, tables
- Making it short, concise, come to the point, not more than 10 min.
- Reacting positively to questions
- Using body language, voice, appearance
- Trying to convince

#### **During pitching:**

- Greetings & thank audience for the attendance
- Start with the Problem / gap identified after market analysis
- Business idea and goals (Solution)
- Target market
- Benefits to the investors & society
- Amount of money requested, projected use of it, and the anticipated Returns
- The call to investors
- Thank the audience
- Receive feedback

#### **After pitching**

Integrate the suggestion & recommendations

### **Guidance to the application activity**

Guide learners to use the previously studied techniques in their own business pitch.

This activity should be done individually.

Consider that each student's business idea is most probably different from the other.



### **Possible answers to the Application activity 4.3**

Elements include;

Vision and value proposition

The problem

Target market and opportunity

The solution

Revenue model

Traction and validation/roadmap

Marketing and sales strategy

Team

Financial statement

Competition

## **4.4 additional activities**

### **Business Pitch Case Scenario**

In the following scenario, you will play the role of a strategy Kangabe who is helping a new company raise capital from investors. This scenario and the following assignment will help you apply your knowledge of business pitches.

Your client, Shine business ltd, is a new company that developed outstanding craft fashioned shoes that speaks for themselves. The shoes are designed for teenagers that tend to live a slay queen life. The product has a current and admirable design /fashion. While the company is confident that it will be able to persuade customers to buy their product, they are in desperate need of capital to expand production and achieve economies of scale. Your role as a strategy Kangabe is to develop a series of business pitches that Shine business limited can use to convince investors to get involved with the company.

### **4.4.1 Remedial**

Activity: Business Pitch Assignment.

Using your analysis and information from the above case study, write a business pitch for each of the following categories:

One-word or interrogative pitch (5 words maximum)

Mystery or rhyming pitch (10 words maximum)

Elevator pitch (100 words maximum)

### **Guidance on the activity.**

This activity requires more of learners' analysis of phenomenon in the case study so that they can be able to respond to the above questions.

The previous case study on pitching the project also helps learners to answer the questions above

### **Possible answers**

Our business is a sole solution to teenagers' problem

Shine company ltd. is a new company that developed outstanding craft shoes. The shoes are designed for teenagers that want to dress as slay queens.

Shine company limited is a new company with outstanding fashioned craft shoes for teenagers. The shoes are designed for teenagers who admire to dress like slay queens. The product has a current and admirable fashion. This in the long run limits us on economies of scale. Our main goal is to produce enough quantity that matches with the existing demand. This can only be achieved by at least multiplying our existing capital three times which is not easy. All our expectations can't not be achieved easily due to inadequate funds in existence. It's under such a situation that we beg any interested partner to work with us. We believe that any interested investor to pattern with us will not have any regret.

### **4.4.2 Consolidation activities**

a. show any two types of pitching your project plan

#### **Possible answer**

Elevator & live plan pitches While it's perfectly acceptable, and even encouraged, to have more than one business pitch ready to deliver, the most important pitch to bring to your first meeting with a potential customer is the elevator pitch. The idea of an elevator pitch is that it's short, just like an elevator ride. If executed well, this short pitch will spark the curiosity of the client and encourage them to ask more questions.

Another type of business pitch is interrogative. These types of pitches, usually made to customers, are characterized by a few questions during the first part of the pitch. This hook works by getting the customers to anticipate the solution before you even describe it. The questions can be abstract or concrete

- b. Assume you are conducting the pitch and during interrogation an investor poses a question to you, what are the three most significant challenges your business is facing right now?

### Possible answers

Lack of funds

Lack of equipment or materials

Limited space of operation

High advertisement and publicity cost

Inadequate support

## 4.5 End of unit assessment

### 4.5.1 Project activity

#### Guidance to the Project Activity:

Project title: Creation of a business pitching plan

Objective(s): By the end of this project, every student should be able to:

Pitch an individual project

#### Skills and competencies:

Planning skills

Communication skills

Problem solving, Creativity, etc.

**Project activity:** This activity is aimed at assessing whether an individual learner can pitch for his or her project given the knowledge and skills acquired from the whole unit.

#### Guidance to the teacher:

Remember that the purpose of this unit was to help learners to generate business projects and take advantage of how they can convince existing investors to finance their projects.

For learners to do this activity, it should be done on an individual level as every learner as a potential entrepreneur should be able to confidently pitch his/her business to any potential investors. Ensure good clarification on this project, the rubrics above should be well explained and provided to the students and the expectation should be clear.

Progressively follow up with individual learners on the progress of the activity, provide specific feedback to the learners as per the rubric (for example what is the name of the project, what the business intends in the community, summary about what the business is, prepared presentation (could be a power point or 1-2 pages) and clear plans that show how will they be ready to pitch).

For the learners to take this project seriously, specify the timelines when the activity should be completed (timelines should be realistic and appropriate) and remind them that project scores will count as part of continuous assessment results at the end of the term.

### **Possible answers**

Learners may come up with projects like bee keeping, bakery, soap making, Poultry, Piggery etc. below are the steps they would follow to pitch their projects,

- Conduct and gather research.
- Understand your audience.
- Build a pitch (presentation).
- Keep it focused.
- Share successes.
- Answer questions.

Follow your audience's cues.

For the projects highlighted in

- a. above, below are the key items they would consider to pitch their projects,

Business ideas and goals.

Problem identified

### **Solution**

- Target Market
- Marketing strategy
- Industry analysis
- Management Team
- Competition
- Current status, amount of money requested and the projected use of fund

For the chosen projects, below are the techniques they would use to win the competition and get capital for your project,

In answering this question, learners should list and show how they would conduct themselves in pitching their project by demonstrating some of the activities done during and after the pitch process. Activities may include but not limited to;

- Writing only key points
- Not reading them, speaking about them
- Using visualization, pictures, symbols, colors, tables
- Making it short, concise, come to the point, not more than 10 min.
- Reacting positively to questions
- Using body language, voice, appearance
- Trying to convince
- During pitching:
  - Greetings & thank audience for the attendance
  - Start with the Problem / gap identified after market analysis
  - Business idea and goals (Solution)
  - Target market
  - Benefits to the investors & society
  - Amount of money requested, projected use of it, and the anticipated Returns
  - The call to investors
  - Thank the audience
  - Receive feedbacks
- After pitching
- Integrate the suggestion & recommendations

### **Assessment questions**

2. a) A business plan pitching refers to a demonstration where an entrepreneur or a team of individuals must influence an investor or group of investors to finance a business.



- b. The purpose of Business plan pitching to the growth and development of a business are:
- Financing support
  - Attracting investors
  - Strategic orientation
  - First impression
  - Showcasing skills
  - Boosting network
  - Communicate the brand message
- c. The teacher should ensure that students identify a viable business idea and prepare a business plan pitch deck that contains all the key items as highlighted below:
- Business idea and goals
  - Problem identified
  - Solution
  - Target Market
  - Marketing strategy
  - Industry Analysis
  - Management Team
  - Competition
  - Current status, amount of money requested, and the projected use of funds
3. Steps involved in preparation of a business plan pitching
- Analysis of the audience
  - Select a topic
  - Define the pitching objective
  - Prepare the body of the business plan pitch
  - Anticipate the questions from the audience
  - Prepare the suggestions and conclusion
  - Practice pitching of business plan (Micro- pitch)

# Taxes and Customs Procedures

**Key unit competence:** To be able to Interpret tax computations and declare goods/services from customs

## 5.1 Prerequisite

Learners were introduced to taxes and customs procedures in O-level, this implies that the knowledge, skills and values acquired in relation to taxes will help learners to understand the concepts throughout the unit. This unit will concentrate more on the different types of taxes collected locally and on cross-border trading activities and their computations both taxes.

Teachers should apply the current tax policy or laws during the computation of the different types of taxes in Rwanda.

### Introductory activity and guidance

- Using an appropriate method, invite learners to analyse the extract and then answer related questions.
- Guide students' discussions.
- Ask students to present their discussion findings.
- Supplement students' presentations by referring to possible answers to the introductory activity and link students' answers to the new lesson.



### Introductory Activity

#### Possible answers

- a. To financially support the execution of government tasks and take into account the contributive capacities of the payer
- b. VAT, Corporate Income Tax, excise duty, property tax & rates on land tax, tax on the sale of immovable property, trading licence.
- c. Pay As you Earn, withholding tax, rental income tax, customs duty, etc.
- d.

Direct tax	Indirect tax
PAYE	VAT
Corporate income tax	Excise duty
Rental income	etc.
Property tax	

## 5.2 List of lessons:

No. 5	Lesson title	Learning objectives	Number of periods/ 12
1	Meaning of concepts and classification of taxes in Rwanda	Learners can: - Define the term tax - Analyse various types of taxes paid in Rwanda - Give examples of taxes paid by businesses in Rwanda	2
2	Role of taxes, Computation of VAT and income personal income tax	- Assess the role of taxes - Calculate the different taxes paid by a business	4
3	Meaning of Customs and Customs declaration	Define the term customs and customs declaration  Differentiate documents necessary for goods declaration in customs  Recognize the role of customs service department in the exportation and importation of goods	2
4	Declaration procedures	Explain the procedures of verifying, paying of customs duties and taking goods out of the customs  Describe the process related to customs procedures  Advocate for compliance with customs procedure  Fill sample documents involved in customs declaration	2
5	Assessment ( project activity)	compute various forms of tax and write a report on how to declare goods/services at customs	2

## Lesson One: **Meaning of concepts and classification of taxes in Rwanda**

### a. Learning objectives

- Define the term tax
- Analyse various types of taxes paid in Rwanda
- Give examples of taxes paid by businesses in Rwanda

### b. Teaching resources

Computers, projectors, resource persons, Manila papers and markers, flipcharts, scientific calculators, accounting software, accounting study books

### c. Learning activity

- Using an appropriate method, students analyse the dialogue and answer the questions in learning activity 5.1
- Have students present their answers to the entire class.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to learning activity 5.1 provided below



#### **Possible answers to the learning Activity 5.1**

- A tax is a fee without a direct exchange requested to the members of the community by the State according to the law.
- Direct tax is a tax charged on incomes or profit of the person to the government.

Indirect tax is imposed on consumption, sales, shipping, or production, rather than directly on the property or income.

### d. Guidance for application activity

- Using an appropriate method, have students analyze business activities in Rwanda and identify the types of taxes they pay in application activity 5.1
- Use an appropriate method to have students present their answers
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the application activity 5.1 provided below)



### Possible answers to the Application activity 5.1

The answers will include the types of taxes as listed above.

Business Activity	Type of Tax Paid
Your teacher at school	Income tax,
A motorcyclist in your area	Income tax,
A farmer in your area	VAT, property tax
Richard runs a betting business	Trading licence, PIT
Murokore runs a retail trade in your village	Trading licence
Umwali runs a consultancy business	Withholding tax, income tax, PIT
Tom owns rental houses and plots of land	Rental income tax, property tax
Batamuriza sells goods to Europe	Customs duty,PIT

Learners may suggest other types of taxes, guide them according

## Lesson Two: Role of taxes, Computation of VAT, and personal income tax

### a. Learning objectives

- Assess the role of taxes
- Calculate the different taxes paid by a business

### b. Teaching resources

Computers, projectors, resource persons, Manila papers and markers, flipcharts, scientific calculators etc.

### c. Guidance on the learning activity

- Using an appropriate method, students analyse the illustration provided and explain the contribution of taxes to Rwanda's social economic development in learning activity 5.2

- Have students present their answers to the entire class.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to learning activity 5.2 provided below



### **Possible answers to the learning Activity 5.2**

#### **Possible answers**

The contribution of taxes to Rwanda's socio-economic development:

Tax is the best source of Government income, which can be used for:

- Funding construction of roads
- Funding the installation of electricity
- Funding construction of hospitals
- Funding construction of public schools
- Funding the beautification of the city
- Funding public transportation

Additionally, Taxes also helps in:

- Protecting domestic industries from competition
- Reducing income inequalities
- To restrict the consumption of certain commodities to a substantial amount. E.g. Taxes on alcoholic drinks, and cigarettes.
- Protecting environment
- To check inflation by reducing the purchasing power of the people
- Correct balance of payment problem. Among others

#### **d. Guidance for the application activity**

- Using an appropriate method, have students analyse the data provided and answer the questions in application activity 5.1
- Use an appropriate method to have students present their answers
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the application activity 5.1 provided below)



## Possible answers to the Application activity 5.1

### Possible answers:

1. PAYE computation

During year 2023,

**Director Kagabo John (FRW 350,000)**

Level of income	Tax rate	Taxable income	Tax
0 - 60,000	0%	60,000	0
60,001 - 100,000	20%	40,000	8,000
100,001 and above	30%	250,000	75,000
PAYE			83,000

**Accountant Mukama James (FRW 150,000)**

Level of income	Tax rate	Taxable income	Tax
0 - 60,000	0%	60,000	0
60,001 - 100,000	20%	40,000	8,000
100,001 and above	30%	50,000	15,000
PAYE			23,000

**Security Muhire Damien (FRW 30,001)**

Level of income	Tax rate	Taxable income	Tax
0 - 60,000	0%	30,001	0
PAYE			0

**Secretary Keza Joana (FRW 77,000)**

Level of income	Tax rate	Taxable income	Tax
0 - 60,000	0%	60,000	0
60,001 - 100,000	20%	17,000	3,400
PAYE			3,400

**Casual laborer Ishimwe Anitha (FRW 150,000)**

Level of income	Tax rate	Taxable income	Tax
0 - 60,000	0%	60,000	0
60,001 and above	15%	17,000	2,550
PAYE			2,550

From 2024, the computation will change as follows:

**Director Kagabo John (FRW 350,000)**

Level of income	Tax rate	Taxable income	Tax
0 - 60,000	0%	60,000	0
60,001 - 100,000	10%	40,000	4,000
100,001 - 200,000	20%	100,000	20,000
200,001 and above	30%	150,000	45,000
PAYE			69,000

**Accountant Mukama James (FRW 150,000)**

Level of income	Tax rate	Taxable income	Tax
0 - 60,000	0%	60,000	0
60,001 - 100,000	10%	40,000	4,000
100,001 - 200,000	20%	50,000	10,000
PAYE			14,000

**Security Muhire Damien (FRW 30,001)**

Level of income	Tax rate	Taxable income	Tax
0 - 60,000	0%	30,001	0
PAYE			0



**Secretary Keza Joana (FRW 77,000)**

Level of income	Taxe rate	Taxable income	Tax
0 - 60,000	0%	60,000	0
60,001 - 100,000	10%	17,000	1,700
PAYE			1,700

**Casual laborer Ishimwe Anitha (FRW 150,000)**

Level of income	Taxe rate	Taxable income	Tax
0 - 60,000	0%	60,000	0
60,001 and above	15%	17,000	2,550
PAYE			2,550

**Total amount to be paid by DUKUNDANE Cie per month**

Names	Amount	Amount
	Year 2023	year 2024
Kagabo John	83,000	69,000
Mukama James	23,000	14,000
Muhire Damien	0	0
Keza Joana	3,400	1,700
Ishimwe Anitha	2,550	2,550
<b>Total PAYE</b>	<b>111,950</b>	<b>87,250</b>

**2. VAT paid**

$$\text{VAT paid} = \frac{\text{Price VAT included} * 18}{118} = \frac{1,000,000 \text{FRW} * 18}{118} = 152,542.3 \text{ FRW}$$

$$\text{The price VAT excluded} = \frac{\text{Price VAT included} * 100}{118} = \frac{1,000,000 \text{FRW} * 100}{118} = 847,457.63 \text{ FRW}$$

OR

$$\begin{aligned} \text{The price VAT excluded} &= \text{Price VAT included} - \text{VAT paid} \\ &= 1,000,000 \text{Frw} - 152,542.37 \text{Frw} = \mathbf{847,457.63 \text{Frw}} \end{aligned}$$

## Lesson Three: **Meaning of Customs and Customs Declaration**

### a. Learning objectives

- Define the term customs and customs declaration
- Differentiate documents necessary for goods declaration in customs
- Recognize the role of the customs service department in the exportation and importation of goods.

### b. Teaching resources

Computers, projectors, sample documents used in customs resource persons, Manila papers, maps and markers, flipcharts, accounting study books and any other trustworthy resource.

### c. Guidance on the learning activity

- Using an appropriate method, students analyse the illustration provided and answer the questions in learning activity 5.3
- Have students present their answers to the entire class.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to learning activity 5.3 provided below



#### **Possible answers to the learning Activity 5.3**

1. Vehicles at the border waiting to go through the customs  
People at the immigration offices being verified
2. Kigali International Airport, Rusumo, Kagitumba, Nemba, Gatuna and Ruhwa. Other active border posts are located in Cyanika, Rusizi I, Rusizi II, Bugarama, Akanyaru, La Corniche & Petite Barrière in Rubavu and others
3. Passport, National ID, Vehicle logbook, Goods Invoices, payment receipts

### d. Guidance for the application activity

- Using an appropriate method, have students analyse the transactions provided and identify the documents used during their declaration in application activity 5.3

- Use an appropriate method to have students present their answers
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the application activity 5.3 provided below)



### **Possible answers to the Application activity 5.3**

Transactions and the documents used during their declaration.

1. Bought goats from Uganda: Transaction Invoices, Transport documents, Assessment Notice, Payment receipt, Phytosanitary certificate
2. Sold coffee to Japan: Certificate of origin, Certificate of analysis, Phytosanitary certificate, Transaction Invoices, Transport documents
3. Bought woods from China:
4. Bought Rice and Maize flour from Tanzania: Certificate of origin, Certificate of analysis, Phytosanitary certificate, Transaction Invoices, Transport documents

## **Lesson Four: Declaration procedures**

### **a. Learning objectives**

- Explain the procedures of verifying, paying of customs duties, and taking goods out of the customs
- Describe the process related to customs procedures
- Advocate for compliance with customs procedure

### **b. Teaching resources**

Computers, projectors, resource persons, Manila papers and markers, flipcharts, scientific calculators, accounting software, accounting study books.

### **c. Guidance on the learning activity**

- Using an appropriate method, students analyse the illustration provided and answer the questions in learning activity 5.4
- Have students present their answers to the entire class.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to learning activity 5.4 provided below



### Possible answers to the learning Activity 5.4

Processes you will take to clear your products under customs

1. Obtain notice of arrival of goods:
2. Submit goods arrival notice for verification by Rwanda standards board(RSB)
3. Obtain manifest
4. Submit import documents to the clearing agent for tax calculation
5. Pay import tax
6. Obtain an invoice for warehouse handling fees
7. Pay warehouse fees for goods handling
8. Obtain goods exist note

For further details about these processes, please refer to learner's book.

### d. Guidance for the application activity

- Using an appropriate method, have students answer the question in the application activity 5.4
- Use an appropriate method to have students present their answers
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the application activity 5.4 provided below)



### Possible answers to the Application activity 5.4

#### Procedure you would go through when declaring your exports:

**Step 1:** Prepare all necessary documents and contract with a Clearing Agent.

**Step 2:** The Clearing Agent prepares and submits an export declaration to RRA using the Rwanda electronic Single Window (ReSW).

**Step 3:** The Clearing Agent receives assessment notices, containing the amounts of customs duties due. Then I will pay all customs duties due, either directly or through the Clearing Agent.

**Step 4:** The ReSW system allocates the consignment to a certain Customs channel. If verification is required, Customs Officers will request the necessary documents and/or access to the consignment.

**Step 5:** After successful verification, the Customs Officer provides me with a release order.

**Step 6:** Then I pay any due warehousing fees

**Step 7:** Then I receive an exit note and may leave with the consignment.

### 5.3 Additional content

- “Business tax refers to the compulsory and nonrefundable payment made by the business to the government or local authority to raise revenue to the government or local authority”

Tax is compulsory: as long as you do an activity or possess something on which the tax is imposed, you have to pay tax;

- Tax is only imposed by the government: only the central or regional government can collect taxes and fees. Rwanda Revenue Authority (RRA) is responsible for collecting taxes in Rwanda. Individuals, Companies, NGOs and other entities cannot impose taxes on anything; Taxes are called a non-quid pro-quo payment which means that there is no direct payment or contributions to government services. A taxpayer may receive more or less services than the taxes actually paid.
  - Remember the main moto of RRA (Rwanda Revenue Authority) which is “tax for growth and development”
  - Tax declaration – companies: an annual tax declaration on income should be filed with the RRA by 31 March of the following tax year. The tax declaration should include financial statements and any other documents that may be requested by the RRA
9. Tax declaration – individuals must also file their annual tax declaration by 31 March of the following year, except in the cases listed below: A non-resident person who has no income accruing in or derived from Rwanda during the year:

**Exemptions on Value Added Tax:** The following goods and services shall be exempted from value-added tax:

1. Services of supplying clean water and ensuring environment treatment for non-profit making purposes and with exception of sewage pumping out services;
2. Goods and services for health purposes;
3. Educational materials and services;
4. Books, newspapers and journals;

5. Transportation services by licensed persons;
6. Lending, lease and sale;
7. Financial and Insurance Services;
8. Precious metals: sale of gold in bullion form to the NBR;
9. Any goods or services in connection with burial or cremation of a body;
10. Energy supply equipment;
11. Trade Union subscriptions;
12. Leasing of exempted goods;
13. All Agricultural and Livestock products, except processed ones. However, milk processed, excluding powder milk and milk derived products, are exempted from VAT;
14. Services of agriculture insurance;
15. Agricultural input and other agricultural and livestock materials and equipment appearing on the list made by the Minister in charge of Agriculture and livestock and approved by the Minister in charge of taxes
16. Personal effects of Rwandan diplomats returning from foreign postings, Rwandan refugees and returnees entitled to tax relief under customs laws.

### **Advocate for compliance with customs procedure**

Compliance with customs procedures is crucial for individuals and businesses engaged in international trade. Customs procedures are not just a legal obligation but also a strategic advantage for businesses engaged in international trade. By advocating for compliance, you contribute to a more efficient, secure, and sustainable global trading environment. As an advocate for compliance with customs procedures, here are some key points to consider:

1. Facilitating trade: customs procedures are designed to streamline the movement of goods across borders. This ultimately benefits both importers and exporters by enhancing their competitiveness in the global market.
2. Ensuring security: customs procedures play a vital role in ensuring the security of international supply chains. Compliance measures, such as proper documentation, accurate declarations and inspection protocols, help identify and prevent the smuggling of illegal goods, counterfeit products, and potential security threats. By advocating for compliance,

you contribute to a safer trading environment.

3. Avoiding penalties and legal consequences: Non-compliance with customs procedures can lead to significant penalties, fines, and legal consequences.
4. Building trust and reputation: Businesses that consistently comply with customs procedures demonstrate their commitment to ethical and responsible trade practice. This contributes to the positive reputation of the businesses and overall integrity of the international trade community.
5. Supporting national economies: customs procedures are a vital source of revenue for governments. Compliance helps prevent revenue leakage and illicit trade practices, which can have a negative impact on national economies.
6. Capacity building and education: by improving understanding and knowledge of customs procedures, you empower individuals and organisations to navigate the complexities of global trade more effectively.

### **Documents involved in customs declaration**

**To correctly fill out your customs declaration, you will need the following information:**

1. Name and complete address of the sender.
2. Complete address and name of receiver.
3. Item description (if there are several different products in the same package, note them all separately)
4. Quantity of items.
5. Value of each item.

### **Export Checklist**

#### **Documents required**

- Export Customs Clearance documents;
- Customs Entry document;
- Customs bond
- Legal undertaking
- Customs declarations
- Export Licence

- Certificate of Origin
- Insurance Certificate
- Certificates of inspection (Description of goods, Technical specifications, Quantity, Price, Payment terms, Delivery time etc).
- Payment guarantee (confirm with your bank on validity)

## 5.4 Additional activities

### 5.4.1 Remedial activities

1. Discuss the importance of tax compliance

#### **Possible answers:**

- Source of government revenue:
  - Taxes benefit the Rwandan government to meet its objectives and goals
  - Taxes help government to finance its policies especially on poverty alleviation
  - Taxes enable the government to regulate the prices of goods and services in the country
  - Taxes enable the government to maintain a balance between the poor and rich
  - Taxes enable the government to promote its policy of industrialization
  - Taxes enable the government to ensure that the citizens have enough products.
2. Explain the process of exporting and importing goods through customs in Rwanda

#### **Possible answers:**

**Step 1:** Taxpayer prepares all necessary documents and contracts a Clearing Agent.

**Step 2:** The Clearing Agent prepares and submits an import or export declaration to RRA using the Rwanda electronic Single Window (ReSW).

**Step 3:** The Clearing Agent receives assessment notices, containing the amounts of customs duties due. The taxpayer pays all customs duties due, either directly or through the Clearing Agent. The assessment notice may contain different 'Doc IDs' for different tax types. If so, these must each be paid separately.



**Step 4:** The ReSW system allocates the consignment to a certain Customs channel. If verification is required, Customs Officers will request the necessary documents and/or access to the consignment. If there are any problems, further action may be required.

**Step 5:** After successful verification, the Customs Officer provides the taxpayer with a release order.

**Step 6:** The taxpayer pays any due warehousing fees, if applicable, to the warehouse owner.

**Step 7:** The taxpayer receives an exit note and may leave with their consignment.

### 5.4.2 Consolidation activities

- Amahoro employs two full-time employees, Rukundo and Lucie. Rukundo's monthly taxable income is FRW. 40,000. Lucie's monthly taxable income is FRW. 160,000. Amahoro declares PAYE on their behalf.

Rukundo's FRW. 40,000 taxable income is in the second tax bracket. The first FRW. 30,000 is taxed at 0%, the remaining FRW. 10,000 is taxed at 20%. The monthly PAYE tax due on behalf of Rukundo is:

$$(\text{FRW. } 30,000 * 0) + (\text{FRW. } 10,000 * 20\%) = \text{FRW. } 0 + \text{FRW. } 2,000 = \text{FRW. } 2,000.$$

Lucie's FRW. 160,000 taxable income is in the third tax bracket. The first FRW. 30,000 is taxed at 0%, the next FRW. 70,000 is taxed at 20%, the remaining FRW. 60,000 is taxed at 30%. The monthly PAYE tax due on behalf of Lucie is:  $(\text{FRW. } 30,000 * 0) + (\text{FRW. } 70,000 * 20\%) + (\text{FRW. } 60,000 * 30\%) = \text{FRW. } 0 + \text{FRW. } 14,000 + \text{FRW. } 18,000 = \text{FRW. } 32,000.$

### 5.4.3 Extended activities

- Ganza has two (2) houses located in Kicukiro district. For the year 2011, he received 8,000,000FRW from renting each of his two houses. From the above case:
  - What is the type of tax to be paid in each category?

#### Possible answers

Rental income tax

$$\begin{aligned} \text{b. Calculate the total amount of tax to be paid by the firm} \\ &= (0\% \times 180,000) + (20\% \times 1,000,000) + (30\% \times 6,820,000)\text{FRW} \\ &= \quad 0 \quad + \quad 200,000 \quad + \quad 2,046,000 \\ &= 2,246,000\text{FRW} \end{aligned}$$

## 5.5 End of unit assessment

### 5.5.1 Project activity:

Considering that after s.6 you have been provided with capital of 100,000,000FRW by your father to begin the business of importing second hand clothes from china. This business will require a lot of procedures to have your goods reach Rwanda especially in clearing them under customs. Using the knowledge and experience acquired from the previous lessons, make a report on the process of declaring taxes under customs

The assessment is intended to measure if an individual learner can be able to go through the process of clearing goods in customs given any opportunity for him or her to do business across borders.

**Project title:** Tax declaration

Objective(s): By the end of this project, every student should be able to:  
Interpret tax computations and declare goods/services from customs

#### **Skills and competencies:**

Tax computation skills

Communication skills

Problem solving

Critical thinking etc.

#### **Guidance to the teacher.**

For learners to do this activity, it should be done on an individual level as it will help to assess the level at which every learner understood the unit. The report made by students should have all the key steps of clearing goods in customs such as: Obtain notes of arrival of goods, submit goods arrival notes for verification by RSB, Obtain manifest among others

This project activity will help learners on how they can clear their goods in tax authorities having known the key considerations in the customs declaration process.

Explain to the students what you will require them to submit for marking. It could be a model, report or presentation

Explain when the students will end the project and when they will make presentations

**Project presentation.**

Individual students present a summary report on the process of declaring goods under customs

For the learners to take this project seriously, specify the timelines when the activity should be completed (timelines should be realistic and appropriate) and remind them that project scores will count as part of continuous assessment results at the end of the term.

**Possible answers**

The report made by learners should contain the following steps which are crucial during customs declaration

- Obtain notes of arrival of goods
- Submit goods arrival notes for verification by RSB
- Obtain manifest
- Submit import document to the clearing agent for the tax calculation
- Pay import tax
- Obtaining the exit pass

Note: The learner should explain on how to go about each step specifying activities clearly.

**5.5.2 Revision assessment.**

1.
  - a. Customs is the official organisation or department responsible for collecting taxes on goods leaving or entering the country and preventing illegal trade while customs procedures is a statement showing goods being imported and exported on which duty will have to be paid.

**b) Rwanda's exports include:**

- Tea, Coffee, Coltan, Cassiterite, Tin, Animal skin, Baskets and fine art, Mineral products: gold, wolfram, silver, Iron
- Security service in international peacekeeping missions
- Human capital experts: Technicians, researchers, etc.
- Flowers etc

**c) Rwanda's imports include drugs, electric appliances, cars etc.**

- Fish, fresh vegetables, fertilisers used in agriculture, health service and supplies e.g. drugs, medicine and materials for blind or disabled, Education services and supply of education materials to learning institutions, books, journals, cassettes, discs
- Machinery for industries; Raw materials for industries; among others

**2. The business has to calculate VAT as follows:**

$$\text{VAT (output)} = \frac{300,000 \times 18}{100} = 54,000 \text{ FRW}$$

$$\text{VAT refund} = \text{output VAT} - \text{input VAT} = 54,000 \text{FRW} - 34,000 \text{FRW} = 20,000 \text{FRW}$$

- a. Total amount of tax that the business club has to pay to RRA  
 = Total PAYE + VAT refund = 2,000FRW + 20,000FRW = 22,000FRW
- b. The business can pay taxes using mobile money, physical delivery of cash banking systems, e-tax

**Key unit competence:** To be able to manage their finances responsibly and invest in capital markets.

## 6.1 Prerequisite:

Students have got prior knowledge and skills related to financial matters in unit 8 and 9 that is financial management and financial institutions respectively in S.4. This unit will help them choose how to invest their financial resources in long term financial investments in an easy way particularly by investing in capital markets. Therefore, by the end of this unit they must have the ability to make decisions of why and how they can invest in financial markets.

### Guidance on the introductory activity

- Using an appropriate method, invite learners to analyse the illustration and then answer related questions.
- Guide students' discussions.
- Ask students to present their discussion findings.
- Supplement students' presentations by referring to possible answers to the introductory activity and link students' answers to the new lesson.



### Possible answer to introductory activity

- Financial markets are banks and other financial institutions that bring investors and borrowers together
- Key players in the financial markets: Investors, Banks, Other financial institutions, Government, Companies
- Functions of financial markets:
  - Collecting funds from investors
  - Linking investors and borrowers
  - Availing funds to borrowers

- d. What steps would one go through in order to invest in the financial markets?
- Pick a broker
  - Open a trading account with the broker
  - Choose the asset in which to invest
  - After making a decision, send a buy order via the broker
  - The transaction is completed once buying & selling prices match
  - The broker issues the transaction notification & charges their fees
- e. People invest in financial markets in Rwanda through: Buying stock, securities, bonds, debentures

## 6.2 List of lessons / subheadings

No. 6	Lesson title	Learning objectives	Number of periods/12
1	Meaning, functions and types of financial markets	Learners can: Explain the meaning and functions of financial  Distinguish between the various types of markets	2
	Capital markets (Benefits of investing through capital market)	Explain the benefits of investing through the capital markets  Advocate for capital markets as a source of Investment	2
2	Capital Market instruments	Describe the instruments of a capital market  Identify various capital markets participants	3

	How to invest in Rwanda stock exchange markets	<p>Identify the requirements and procedure of listing on the Rwanda Stock Exchange</p> <p>Analyse the procedures and requirements of joining the Rwanda Stock Exchange</p> <p>Make informed decision when investing in the capital markets</p>	3
	Assessment (project activity)	create plans on how they will invest in financial markets	2

## Lesson One: **Meaning, functions and types of financial markets**

### a. Learning objectives

- Explain the meaning and functions of financial Markets
- Distinguish between the various types of financial markets

### b. Teaching resources

Resourceful person, audio visual, reference books, internet, video-clips and tax documents from business people as well as RRA

### c. Guidance on learning activity

- Using an appropriate method, students analyse the picture and answer the questions in learning activity 6.1
- Using an appropriate method, students present their answers to the entire class. During presentations allow students to interact by posing questions where necessary.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the learning activity 6.1 provided below).



### Possible answers to the learning Activity 6.1

- a. They are participating in the Rwanda Stock Exchange
- b. It helps investors to get money to invest  
It helps to avail funds to those who need it
- c. Financial markets are banks and other financial institutions that bring investors and borrowers together
- d. The primary market is the market for new issuers or where new capital is raised whereas a secondary market is the market for trading securities that have been sold or issued in the primary market and already in the hands of the public.

### d. Guidance on the application Activity

- Using an appropriate method, have students answer the question in application 6.1
- Use an appropriate method to have students present their answers
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the application activity 6.1 provided below)



### Possible answers to the Application activity 6.1

#### Possible answers:

- Price determination
- Funds mobilisation
- Liquidity
- Risk sharing
- Easy access
- Reduction in transaction costs and provision of information
- Capital formation



## Lesson Two: Benefits and instruments of capital markets

### a. Learning objectives

- Explain the benefits of investing through the capital markets
- Advocate for capital markets as a source of Investment

### b. Teaching resources

- Resourceful person, audio visual, reference books, internet, video-clips and tax documents from business people as well as RRA

### c. Guidance to the learning activity

- Using an appropriate method, students answer the questions in learning activity 6.2
- Using an appropriate method, students present their answers to the entire class. During presentations allow students to interact by posing questions where necessary.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the learning activity 6.2 provided below)



### Possible answers to the learning Activity 6.2

- Capital market is a place where long term financial securities are traded by individuals and institutions/organisations
- The benefits of investing in capital markets
  - Access to capital
  - Discover the value of your business
  - Strengthens the company's status:
  - It improves bargaining power
  - Enhance management practices
  - Foster employee motivation
  - Benefits from Capital Market incentives
  - Use of shares as currency
  - Savings accumulation

- Source of income
  - Improving investment value
  - Easy to get loans
  - Way of getting cash
- c. What do the following terms mean in financial markets
- A share is considered as the unit of capital.
  - A debenture is a type of debt instrument that is not secured by physical assets or collateral
  - Bonds are debt instruments created for the purpose of raising capital.
- Shares
- A stock is a form of security that indicates the holder has proportionate ownership in the issuing corporation and is sold predominantly on stock exchanges.

#### d. Guidance on the application Activity

- Using an appropriate method, have students answer the question in application 6.2
- Use an appropriate method to have students present their answers
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the application activity 6.2 provided below)



#### Possible answers to the Application activity 6.2

1. Benefits of investing in Capital Market for the back home business include;
  - Access to capital
  - Discover the value of your business
  - Strengthens the company's status:
  - It improves bargaining power
  - Source of income

2. The capital market to raise funds for my business by:
  - Buying stock
  - Buying shares
  - Dealing in bonds
  - Dealing in debentures



## Skills Lab

### Guidance on the Skills Lab and activity

This activity can be done using skills lab methodology where learners interact with the visitor (resourceful person) to arrive at the needed answers for the questions.

Invite a visitor from Rwanda capital market authority or any person with enough information about the financial markets (may be a person working in any financial institution) to attend the lesson with your learners.

Inform the visitor on what you want to achieve at the end of the lesson so that the person will interact with learners based on planned lesson content or expected outcome.

Guide learners to prepare a set of specific relevant questions they have to ask to the visitor and in an organised way.

### Build part (20 mins max)

Make sure learners comfortably sit in their existing teams to read and interpret the activity and introduce the visitor to the learners by telling them the purpose of having a visitor.

Learners in an organised and respectful way may pose some questions to the visitor such as:

- a) where do capital markets operate from in Rwanda?
- b) what does it require for a person to join capital markets?
- c) what instruments are used in the capital market?
- d) Who controls the capital markets?

After that let the visitor take the floor to respond to some of the questions.

**Possible answers may be:**

- a. In financial institutions and other places gazetted for financial market activities
- b. It is mandatory to open a Central Securities Depository (CSD) account in order to buy or sell shares of companies listed in Rwanda Stock Exchange.

The Central Exchange Depository System can be compared to a bank where the records of all shareholding of listed companies are kept. It is a database where investors can open accounts called Central Exchange Depository or Central Securities Depository (CSD) and debit them with shares/bonds for the purpose of trading.

Bonds, mortgages and stocks etc.

**Practice part (30 mins)**

As practice involves learners to interact with the visitor, monitor learners to pay attention and ask relevant questions only.

Ask learners to note down every important point mentioned so that they may have what to present in relation to the activity

Inform learners of the time for the activity. Check whether all group members are following attentively.

When the time allocated to the visitor is over, allow him or her to leave the class so that learners can concentrate on the activity.

**Present (25 mins)**

Teacher reminds the learners about the end of the time for doing group activity and asks the group to present their work. Ensure gender is given concern during presentation as well as different learning abilities

After every group presentation, the teacher gives feedback and asks learners to note key points.

**Conclusion (5mins)**

Conclude the lesson by reminding learners of how it is easy to invest in capital markets and every person has a right to participate. Ask learners to summarise the lessons learnt from the interaction with the visitor

## Lesson Three: How to invest in Rwanda stock exchange markets

### a. Learning objectives

- Identify the requirements and procedure of listing on the Rwanda Stock Exchange
- Analyse the procedures and requirements of joining the Rwanda Stock Exchange
- Make informed decision when investing in the capital markets

### b. Teaching resources

- Resourceful person, audio visual, reference books, internet, video-clips and tax documents from business people as well as RRA

### c. Guidance on the learning activity

- Using an appropriate method, students make research from the library, resourceful person or computer lab on the requirements and process of investing in the Rwanda stock exchange markets in learning activity 6.3
- Using an appropriate method, students present their answers to the entire class. During presentations allow students to interact by posing questions where necessary.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the learning activity 6.3 provided below)



### Possible answers to the learning Activity 6.3

#### Possible answers.

Process of how to invest on Rwanda stock exchange takes the course below;

- Pick a broker
- Open a trading account with the broker
- Choose the asset in which to invest
- After making a decision, send a buy order via the broker
- The transaction is completed once buying & selling prices match
- The broker issues the transaction notification & charges their fees.

## d. Guidance on the application activity

- Using an appropriate method, have students answer the question in application 6.3
- Use an appropriate method to have students present their answers
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the application activity 6.3 provided below)



### Possible answers to the Application activity 6.3

#### Possible answers:

- Step 1 **Open an investment account with my stockbroker**
- To buy securities, I must open an investment account with a stockbroker for investment and trading in securities.
- To open this account, I will need to provide 2 recent passport photos and a copy of the ID card.
- The stockbroker will open a central securities depository (CSD) account into which my shares/bonds will be held electronically.

#### Step 2 Placing a buying or selling order to my stockbroker

- To buy shares or bonds I will discuss with my stockbroker and then provide my account details.
- To buy or sell, I must give written instructions to my stockbrokers.
- The investor then completes a purchase order (or sale order) giving personal particulars (including contact address etc) and the instructions on the transactions (that is what security to buy/sell, the transaction price, etc).
- Where I intend to sell securities, I will be required to submit my security certificate.
- In the case of a purchase, I will be required to make a deposit covering the value of the transaction

## 6.3 Additional content.

### Capital market Participants

**Investor:** An investor is a person or a legal entity that allocates capital with the expectation of a future financial return.

**Issuer:** refers to a legal entity (government, corporation, or investment trust) that develops; registers and sells securities to the investing public in order to finance its own operations.

**Stock broker:** is an agent who represents clients to buy or sell stocks and other securities. The term is applied to both companies that deal in securities and their employees, who technically are registered representatives working for the brokerage. A broker's primary service is to buy and sell stocks on an exchange for members of the investing public who wish to own part of a company.

**Dealers and traders:** A stock market dealer trades equities under its own. The business itself maintains stock holdings that are not in the name of any client. The dealer may be a client of another broker, so as to trade these stocks for its own account. However, unlike a "trader," which maintains her own account with a broker that affects no one else, a "dealer" may use its portfolio to offer services to the public. "Market makers" are dealer businesses that continuously buy or sell certain securities from the public, using their own holdings for these transactions. Thus, they are in the business of dealing securities independent of an exchange.

**Sponsors:** can be a range of providers and entities supporting the goals and objectives of a capital market. Sponsors invest in private companies, create demand for publicly traded securities, underwrite mutual fund shares for public offerings, and issue exchange-traded funds, offer platforms for benefits and more.

### Money markets participants

**Treasury bills** (T-bills) are short term government debt instruments. They mature between 3-12 months.

**Certificate of deposit (CDs).** A receipt, issued by a financial institution for a deposit of funds, that permits the holder to receive interest plus the deposit at maturity.

**Commercial paper** is a commonly used type of unsecured, short-term debt instrument issued by corporations, typically used for the financing of payroll, accounts payable and inventories, and meeting other short-term liabilities.

**Call money market** is a short-term money market which allows for large financial institutions to borrow and lend money at interbank rates. The loans in the call money market are very short, usually lasting no longer than a week.

## 6.4 Additional activities

### 6.4.1 Remedial Activity

a. What are the steps of investing in Rwanda stock exchange markets

#### Possible answer

- Pick a broker
- Open a trading account with the broker
- Choose the asset in which to invest
- After making a decision, send a buy order via the broker
- The transaction is completed once buying & selling prices match
- The broker issues the transaction

### 6.4.2 Consolidation activity

1. Indicate the functions/roles of following institutions in Rwanda Capital Market

#### a. Rwanda Capital Market

Creates suitable financial conditions to attain investment including infrastructure projects and direct the resources to more productive projects thus accelerating growth and creating jobs.

Creates conditions for democratisation of capital and shares, permitting participation of small investors in large scale projects thereby leading to equitable distribution of wealth which is a key indicator reduction.

Provides the transferring of capital to the companies by issue of stocks and bonds democratising opportunities and stimulating entrepreneurship, even within the mid-size companies.

#### b. Rwanda Stock Exchange

Price discovery

Promotes investment of savings

Promotes better allocation of capital



Becoming a medium for foreign investments

Driving economic growth and being an economic barometer

Liquidity

Safe transactions

Provides scope for speculation

## 6.5 End of unit assessment



### 6.5.1 Project activity

This assessment is basically to measure if an individual learner can manage to go through the process of investing in the capital markets at his or her level of understanding.

**Project title:** Investing in stock exchange

**Objective(s):** By the end of this project, every student should be able to:

Manage their finances responsibly and invest in capital markets

**Skills and competencies:**

Planning skills

Strategic thinking skills

Investment skills

Problem solving skills, etc

### Project activity

As a S.6 leaver, your parents have been investing a lot of money in you to access the education of your choice at all levels. Here comes your parent in need of advice on how and when he can invest in capital markets as a way of securing his financial future and your entire family. Using your knowledge as a student of entrepreneurship regarding finances and investment particularly unit 6, help your parent to find out the solution for his problem.

### Guidance to the teacher.

All learners irrespective of their financial home background assume that their parents have the same challenge as highlighted in the scenario above then begin to think on how they can advise them.

### Project presentation.

Individual students present plans of their identified stock market they want to invest in with clear details of amount and timelines and how they will go about investing in it

For the learners to take this project seriously, specify the timelines when the activity should be completed (timelines should be realistic and appropriate) and remind them that project scores will count as part of continuous assessment results at the end of the term.

### Revision questions

#### Possible answers

1. For the issue of when to invest may be as soon as he gets money, he is free to try to invest it.

Regarding how to invest in capital markets, he may follow the following procedures:

Pick a broker

- Open a trading account with the broker
- Choose the asset in which to invest
- After making a decision, send a buy order via the broker
- The transaction is completed once buying & selling prices match
- The broker issues the transaction notification & charges their fees

**Note:** In the plan on how to invest in the capital market, the student should specify to his/her father whether to invest in the primary or secondary financial market.

### 2. Benefits of Investing through capital markets

- **Access capital:** By issuing shares or debt directly to the public through the RSE private sector businesses and government can raise funds for expansion of existing business or new projects.
- **Discover the value of its business:** By listing on the RSE issuers or owners of business are able to discover the price of their securities and therefore the value of their business. This enables them to realise the market worth of their wealth.

- **Raise a company's visibility and enhance its status with customers and suppliers at home and overseas:** A listing on the capital market raises the profile of a company through continuous media coverage. This is free publicity and enhances the product presence of the issuer among its customers.
  - **Have better bargaining position with financiers:** Increased capitalization of an issuer over time enables the issuer to raise capital at a lower cost due to their improved rating in the market.
  - **Enhance management practices:** The capital market requires a minimum level of disclosure and corporate governance and this encourages the quality of management practices.
  - **Foster employee motivation:** Listed companies may easily employ executives using stock option techniques.
  - **Benefits from Capital Market incentives:** new issuers take advantage of incentives provided to listed companies. This comes in the form of low costs and tax advantages to shareholders and owners of the business.
  - **Use of shares as currency:** Listed companies with known market value can use their shares as currency instead of cash when taking over others.
3. Stock brokers are agents who represent clients to buy or sell stocks and other securities.

# Stock Control

**Key unit competence:** To be able to properly handle stock for the business.

## 7.1 Unit Prerequisites

Learners were introduced to initial accounting entries for a business (Unit 7). This prior knowledge, skills or competencies should help the learners to understand the need for proper inventory management and the contribution of stock control in any business.

### Guidance on the introductory activity

- Using an appropriate method, invite learners to analyse the paragraph and then answer related questions.
- Guide students' discussions.
- Ask students to present their discussion findings.
- Supplement students' presentations by referring to possible answers to the introductory activity and link students' answers to the new lesson.



### Introductory Activity

#### Possible answers to the introductory activity:

- a. Stock control/management is used to show how much stock you have at any one time, and how you keep track of it

Stock is products or service available to be offered to customers

Inventory are items you use to produce a product or service, from raw materials to finished goods.

- b. Receipt note,
- Material requisition note,
  - Return-outward note,
  - Return-inward note,
  - Stock sheet (Inventory form)

- c. Efficient stock control allows you to have the right amount of stock in the right place at the right time
  - It ensures that capital is not tied up unnecessarily, and
  - It protects production if problems arise with the supply chain.
- d. LIFO (Last In, First Out),
  - FIFO (First in, First Out),
  - Weighted Average Cost (WAC)

## 7.2 List of lessons

No.	Lesson title	– Learning objectives	Number of periods/10
1	Concepts and necessary documents for stock management	<ul style="list-style-type: none"> <li>– Explain the meaning of stock, stock management and inventory</li> <li>– Differentiate between stock, stock management and inventory</li> <li>– Identify and interpret the necessary documents for stock management</li> <li>– Recognize the use of stock documents</li> </ul>	2
2	Inventory management systems	<ul style="list-style-type: none"> <li>– Evaluate the use of perpetual and periodic inventories in each accounting period</li> <li>– Appreciate the need for inventory management in business</li> </ul>	2
3	Inventory valuation methods on supplied stock	<ul style="list-style-type: none"> <li>– Describe the different methods of stock valuation</li> <li>– Prepare stock card using LIFO, FIFO, and WAC valuation methods</li> </ul>	4
4	End unit assessment (Project activity)	<ul style="list-style-type: none"> <li>– Create a stock management tool for a given business</li> </ul>	2

## Lesson One: Concepts and necessary documents for stock management.

### a. Learning objectives

- Explain the meaning of stock, stock management and inventory
- Differentiate between stock, stock management and inventory
- Identify and interpret the necessary documents for stock management
- Recognize the use of stock documents

### b. Teaching resources:

- Flip chart, chalkboard, markers, pens, magazines

### c. Learning activity 7.1 guidance

- Using an appropriate method, analyse the story and answer the questions in learning activity 7.1.
- Using an appropriate method, students present their answers to the entire class. During presentations allow students to interact by posing questions where necessary.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the learning activity 7.1 provided below).



### Possible answers to the learning Activity 7.1

- a. Documents that can be used for proper stock management in business:

Material/ purchase requisition note

Receipt note

Return-outward note

Return-inward note

Stock sheet (Inventory form)/ Stock record card

b. Circumstances under which employees can record information:

- When they receive new items in the stock
- When they sell items
- When a client request items which are not available
- When they want to make requisition
- When there are items sold which come back (return inwards)
- When they identify items which cannot be sold (suggested to be returns outwards)
- When they prepare reports.

**d. Guidance to the application activity 7.1**

- Using an appropriate method, have students refer to their community either school or back home and answer questions that follow provided in application 7.1
- Use an appropriate method to have students present their answers
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the application activity 7.1 provided below)



### Possible answers to the Application activity 7.3

#### RECEIPT NOTE

Requisition No: 4 Company: SABANA LTD Name of Requisitioning officer: Nyiraneza Date: 12/3/2018

Delivery note No: 4

Handed over by: Musoni

Received by: Nyiraneza

Date 12/3/2018

Date 12/3/2018

Items	Unit price (FRW)	Quantity ordered	Total price (FRW)	Unit price (FRW)	Quantity delivered	Total price (FRW)	Signature	Remarks
Primus 72cl	8,100	20	162,000	8,100	20	162,000	-	
Primus 33cl	8,100	0	0	8,100	0	0	-	
Mutzig 65cl	10,100	15	151,500	10,000	15	151,500	-	
Mutzig 33cl	10,200	30	306,000	10,200	30	306,000	-	
Legend 30 cl	12,200	0	0	12,100	0	0	-	
Amstel 33cl	14,100	10	141,000	14,100	10	141,000	-	
Turbo King 33cl	10,200	10	102,000	10,200	10	102,000	-	
Heineken 33cl	20,000	5	100,000	20,000	5	100,000	-	
Soft Drinks 30cl	6,700	30	201,000	6,700	30	201,000	-	
Soft Drinks 50cl	8,000	0	0	8,000	0	0	-	
<b>TOTAL</b>			<b>1,163,500</b>			<b>1,163,500</b>		
Received by:	15							
Checked by:	-				Date			
Storekeeper					Date			



## b) Stock sheet for SABANA LTD on March 12th, 2018

SABANA LTD Stock sheet/Stock record Card

Date: 12/03/2018

Items	Initial			Received			Issued			Balance		
	Qty	P/U (FRW)	Total (FRW)	Qty	P/U (FRW)	Total (FRW)	Qty	P/U (FRW)	Total (FRW)	Qty	P/U (FRW)	Total (FRW)
Primus 72cl	12	8,100	97200	20	8,100	162000	15	8,100	121500	17	8,100	137700
Primus 33cl	6	8,100	48600	0	8,100	0	6	8,100	48600	0	8,100	0
Mutzig 65cl	4	10,100	40400	15	10,100	151500	6	10,100	60600	13	10,100	131300
Mutzig 33cl	0	10,200	0	30	10,200	306000	0	10,200	0	30	10,200	306000
Legend 30 cl	4	12,100	48400	0	12,100	0	4	12,100	48400	0	12,100	0
Amstel 33cl	8	14,100	112800	10	14,100	141000	8	14,100	112800	10	14,100	141000
Turbo King 33cl	1	10,200	10200	10	10,200	102000	1	10,200	10200	10	10,200	102000
Heineken 33cl	0	20,000	0	5	20,000	100000	0	20,000	0	5	20,000	100000
Soft Drinks 30cl	3	6,700	20100	30	6,700	201000	12	6,700	80400	21	6,700	140700
Soft Drinks 50cl	6	8,000	48000	0	8,000	0	6	8,000	48000	0	8,000	0
TOTAL			425,700			1,163,500			530,500			1,058,700

**c. Purchase requisition**

SABANA LTD

Purchase Requisition N°: 7 Date: 13/03/2018

Items	Quantity	Unit Price (FRW)	Total Price (FRW)	Remarks
Primus 72cl	0	8,100	0	
Primus 33cl	10	8,100	81,000	
Mutzig 65cl	0	10,100	0	
Mutzig 33cl	0	10,200	0	
Legend 30 cl	10	12,100	121,000	
Amstel 33cl	0	14,100	0	
Turbo King 33cl	0	10,200	0	
Heineken 33cl	10	20,000	200,000	
Soft Drinks 30cl	0	6,700	0	
Soft Drinks 50cl	10	8,000	80,000	
TOTAL			482,000	
<b>Requested by:</b>			Date:	
<b>Authorised by:</b>			Date:	
<b>Received by:</b>			Date:	

**Lesson Two: Inventory management systems****a. Learning objectives**

- Evaluate the use of perpetual and periodic inventories in each accounting period
- Appreciate the need for inventory management in business

**b. Teaching resources:**

Flip chart, chalkboard, markers, pens, magazines.

### c. Learning activity 7.2 guidance

- Using an appropriate method, students answer the questions in learning activity 7.2
- Using an appropriate method, students present their answers to the entire class. During presentations allow students to interact by posing questions where necessary.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the learning activity 7.2 provided below).



#### Possible answers to the learning Activity 7.2

1. A perpetual system keeps an ongoing record of the inventory balance, while a periodic system records the amount occasionally.

Perpetual inventory is a regular system of recording and controlling the physical movements of stock and establishing its Current balance while Periodic inventory is a system of inventory in which updates are made on a periodic basis. The value of stock is determined by a physical counting on a specific date (before the date of preparation of the final accounts).

2. Referring to your school, briefly explain how perpetual and periodic inventories are carried out by the accounting department.
- You will help learners to know that the two systems can be applied in one institution for instance, furniture inventory can be periodic, while food stuff inventory will be perpetual (continuous).

### d. Guidance to the application activity

- Using an appropriate method, have students analyse the scenario and answer questions that follow provided in application 7.2
- Use an appropriate method to have students present their answers
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the application activity 7.2 provided below)



### Possible answers to the Application activity 7.2

1. The system used by Nishimwe is perpetual inventory system, while the system used by Rugwiza is periodic inventory system  
The system used by Nishimwe is perpetual because she records and controls the physical movements of stock day to day.
- 2.

#### Advantages of perpetual inventory system:

- Quick valuation of closing stock.
- Lesser investment in materials.
- Helpful in formulating proper purchase policies.
- Immediate detection of theft and leakages etc.
- Adequacy of working capital.
- Beneficial in ascertaining efficiency of stores' organisation.

#### Advantages periodic inventory system

- Since no permanent employee is required for physical counting of merchandise inventory under this system,
- It is less expensive.
- It is applicable for all business organisations, large or small, dealing with specific or a variety of goods.

## Lesson Three: Inventory valuation methods on supplied stock

### a. Learning objectives

Describe the different methods of stock valuation and prepare stock cards using LIFO, FIFO and WAC valuation method

### b. Teaching resources

Flip chart, chalkboard, markers, pens, magazines

### c. Guidance to the learning activity 7.3

- Using an appropriate method, students analyse the information in the scenario and answer the questions in learning activity 7.3

- Using an appropriate method, students present their answers to the entire class. During presentations allow students to interact by posing questions where necessary.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the learning activity 7.3 provided below).



### **Possible answers to the learning Activity 7.3**

- At 31 December, the five items will be valued at a cost of 15, 000 FRW each, i.e.,  $5 \times 15,000 \text{ FRW} = 75,000 \text{ FRW}$ .
- Twelve months later, the three items remaining unsold will be valued at a net realisable value of 10,000 FRW each, i.e.,  $3 \times 10,000 \text{ FRW} = 30,000 \text{ FRW}$

### **d. Guidance to the application activity 7.3**

- Using an appropriate method, have students analyse the information from the books of GASABO Bakery Limited and answer questions that follow provided in application 7.3
- Use an appropriate method to have students present their answers
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.) by referring to possible answers to the application activity 7.3 provided below)



### Possible answers to the Application activity 7.3

STOCK CARD: WHEAT FLOUR											
Date	Receipts			Issues			Balance				
	Quantity Kg	Cost per kg	Total cost FRW	Quantity Kg	Cost per kg	Total cost FRW	Quantity Kg	Cost per kg	Total cost FRW		
Balance at							1,000	1,000	1,000,000		
1 December											
6 December	2,000	1,100	2,200,000				1,000	1,000	1,000,000		
							2,000	1,100	2,200,000		
							3,000		3,200,000		
10 December				1,000	1,000	1,000,000	1,000	1,100	1,100,000		
				1,000		1,100,000					
				2,000	1,100	2,100,000					
17 December	2,500	1,200	3,000,000				1,000	1,100	1,100,000		
							2,500	1,200	3,000,000		
							3,500		4,100,000		



## Skills Lab

### Guidance to the Skills lab: Procurement process

#### Instructional Objective

Through interviewing school bursar / cashier, learners will be able to apply appropriate procurement procedures in their business club activities and back home projects.

#### Build:

Through brainstorming, the learners answer the following questions;

- What kind of materials have you purchased for the business club activities and why have you purchased them?
- What kind of documents have you used while making the above purchases?

#### Possible responses

- Kind of materials purchased for business club activities Different clubs will require and therefore purchase different materials for their activities. Encourage learners to mention as many materials as possible for their various business clubs
- Documents used while making purchases Again based on the different business club activities, encourage learners to mention as many documents as possible they use while making purchases. Such may include purchase order, requisition note, delivery note, etc.

Let learners mention some of the things learnt in the previous unit on financial statements such as the trading account, profit and loss account, balance sheets, cash flows statement, and statement of owner's equity while explaining the importance of each. Emphasise that just as it is important to record business transactions for calculation of profit/loss, so is the stock control in the management of business inventory/stock.

Explain that the buying process goes through a process called procurement process and this lab will help learners fully acknowledge that success of the business also depends on good management of stock/inventory.

**Practice:****Interviewing the school Bursar**

Note: You should have informed the resourceful person (cashier/bursar) in advance and about the intentions of the lab as well as the questions that he/she will answer.

Inform learners that in their groups they are going to interview a guest speaker with each group asking one question for which they will share the responses with the whole class in the present session to remind groups of how much time each will use.

Invite the resourceful person, and guide learners in their respective lab groups to ask questions giving ample time to the resourceful person to respond. You can further give clarifications in case the question/answer is not clear.

**Present**

Thank the resourceful person and escort him/her out of the class. Have each group present their findings/responses from the interview to the whole class. Remind each group of the time they have for presenting.

Encourage other groups to supplement or add any other thing the group might have left out.

After every group presentation, give feedback and ask the group to post their findings on the Present Boards.

**Conclusion**

Emphasise that no matter the size of the organisation/business, they always have to go through procurement process because it;

- Helps to decide what to buy as needed by the organisation
- Helps reduce raw material costs since much bargaining takes place.
- Helps identify the better sources of supply as it involves contacting many suppliers to get the best.
- Aids planning and reduces the unnecessary costs.

**Portfolio Assignment**

As a take home for the Unit, give each learner this assignment. Each learner should design a Procurement process they will go through as they purchase any resource and the documents they will use to control stock for their Back Home Projects.



## 7.3 Additional content

### 1. Types of stock/inventory

There are different types of businesses such as trading or merchandising, manufacturing, and service.

- Based on the nature of business, there are Merchandise and Manufacturing Inventories.
- Merchandise Inventory It is the inventory of trading goods held by the trader. Merchandise inventory are goods that a company purchases and plans to resell to customers at a higher price.
- Typically, retailers and wholesalers are the only businesses with merchandise inventory.
- Manufacturing Inventory It is the inventory held for manufacturing and selling of goods. Based on the value addition or stage of completion, the manufacturing inventories are further classified into 3 types of inventory: Raw Material, Work-In-Progress, and Finished Goods. Another type is MRO inventories (Maintenance, Repair, and Operating supplies) which are to support the whole manufacturing and administrating operation.

### 2. Public procurement in Rwanda

- The Government of Rwanda has been engaged in several initiatives aimed at streamlining its public procurement system to align it with fundamental principles of transparency, competition, economy, efficiency, fairness and accountability. It is in this regard that in March 2007, the Law on public procurement was enacted followed by the Law establishing the Rwanda Public Procurement Authority in December 2007. In January 2008, procurement regulations and standard bidding documents were issued.
- Public procurement in Rwanda is governed by the Law on Public Procurement no. 12/2007 of 29/03/2007 and ministerial order no. 001/08/10/MIN of 16/01/2008 establishing the procurement regulations and standard bidding documents. The Law on
- Public Procurement applies to procurement conducted by Central Government authorities, Local Government authorities, public institutions, Commissions, Government projects, parastatals, agencies or specialised institutions. The main institutions or players involved in public procurement are: Rwanda Public Procurement Authority (RPPA), Procuring Entities, Independent Procurement Review Panel and Bidders.
-

## 7.4 additional activities

### 7.4.1 Remedial activities

Assume company A has 10 machines. The first five machines cost \$100 each and arrived two days ago. The last five machines cost \$200 each and arrived one day ago.

- a. Using the LIFO method of inventory management, which machines will be sold first?

#### Possible answer

The last machines in are the first ones to be sold

- b. Seven machines are sold, but how much can the accountant record as a cost?

#### - Using LIFO

#### Possible answer

Each machine has the same sales price, so revenue is the same. Based on the LIFO method, the last inventory is the first inventory sold. This means the machines that cost \$200 are sold first. The company then sold two more of the \$100 machines. In total, the cost of the machines under the LIFO method is \$1,200, or five at \$200 and two at \$100.

#### - Using FIFO

Using FIFO, the \$100 machines are sold first, followed by the \$200 machines. So, the cost of the machines sold will be recorded as \$900, or five at \$100 and two at \$200.

### 7.4.2 Consolidated activities

1. Indicate necessary documents used in stock management

#### Possible answers

- **A materials requisition form** is used to draw/ get materials from the stores, and it specifies the quantity and quality of materials required, along with the job number or work order for which it is needed.
- **Materials receipt note** is a document that keeps records of the materials received in the stores at specific dates.
- Return-outward note records the materials obtained for a specific job but not fully consumed or they are drawn in excess of requirements, and therefore need to be returned to the stores.

- Materials return inward note is prepared by the store keeper to record the materials that were given out for a specific job and were not fully consumed or they were drawn in excess of requirements, and have been returned to the stores
- **Stock sheet** is a document that records the regular movement of goods in the store.

## Extended activities

Consider the following inventory ledger for Sam's Electronics:

Purchase date	Number of items	Cost per unit	Total cost
1/1	20	\$1,000	\$20,000
1/18	15	\$1,020	\$15,300
2/10	30	\$1,050	\$31,500
2/20	10	\$1,200	\$12,000
3/5	25	\$1,380	\$34,500
<b>Total</b>	<b>100</b>		<b>\$113,300</b>

Assume the company sold 72 units in the first quarter. Calculate the cost of the goods based on weighted average cost

### Possible answers

The weighted-average cost is the total inventory purchased in the quarter, \$113,300, divided by the total inventory count from the quarter, 100, for an average of \$1,133 per unit. The cost of goods sold (COGS) will be recorded as 72 units sold  $\times$  \$1,133 average cost = \$81,576. The cost of goods available for sale, or inventory at the end of the period, will be the 28 remaining items still in inventory  $\times$  \$1,133 = \$31,724.

## 7.5 End unit assessment

### 7.5.1 Project activity

#### Guidance to the Project Activity:

**Project title:** Designing stock management documents

Objective(s): By the end of this project, every student should be able to:

Properly handle stock for the business

**Skills and competencies:**

Planning skills, stock management skills

Strategic thinking skills

Creativity and innovation

Problem solving skills etc.

**Project activity,**

In teams, design stock documents that will be used for your Student Business Club's activities

**Guidance on the project activity**

Put students into groups and each student should have a role -Students to assign themselves these roles (4 to 5 depending on your class size)

Each team must have the materials to use in designing the document such as notebooks and pencils or pens etc. Each group selects 3 stock management documents for the business they tend to start.

Explain to the students how the project is linked to the unit title and the business skills learned in class that they will address in the project.

Explain to the students what you will require them to submit for marking. It could be a model, report or presentation.

Explain when the students will end the project and when they will make presentations.

**Project presentation.** Students in teams, bring and present their designed stock documents adapted to their Students Business Clubs.

Remind learners that project marks will count to overall assessment marks in the month or term.

**2. Assessment questions**

1. The importance of stock and inventory management as in Learner's book
2. The scenario must include the business person/company, the supplier and the client. Supplied items which are returned to the supplier are Returns outwards, while items returned by the client are Returns inwards.

3. Disadvantages of perpetual inventory system:
  - High cost of implementation
  - Recorded inventory may not reflect actual inventory/ the recorded figures may not match with the actual inventory.
  - Greater complexity
  - More time-consuming Etc.
4. Disadvantages of Periodic Inventory System
  - On the day of the physical counting of merchandise stock, normal activities of business remain almost suspended.
  - The act of counting merchandise stock is to be completed hurriedly due to a shortage of time.

Under this system, the chance of fraud and forgery lies, because here continuous control over merchandise is absent.

  - Under this system on expiry of the period, the reasons for differences between merchandise at hand and merchandise shown in the books of accounts cannot be sorted out easily.
  - Under this system, the stock control device is very weak. Their employees get a chance to adopt corruption.
5. Purchase requisition for office material

**MPORE HOSPITAL**  
**DEPARTMENT OF FINANCE**  
**Requisition N°: 1**

N°	Items	Quantity	Estimated Unit Price (FRW)	Estimated Total Price (FRW)	Remarks
1.	Chairs	8	50,000	400,000	
2.	Tables	2	80,000	160,000	
3.	Bookshelf	1	150,000	150,000	
4.	Computer	1	350,000	350,000	
5.	Printer	1	200,000	200,000	
	<b>TOTAL PRICE</b>			<b>1,260,000</b>	

Relationship between purchase requisition and purchase order:

The Purchase Requisition is a document whereby an employee of an organisation can request materials or equipment. Once the employee has completed the Purchase Requisition and it has been authorised, it can be taken to the purchasing department for a Purchase Order to be created. I.e. Purchase order is prepared based on purchase requisition.

### 7. a) Stock card using FIFO

STOCK CARD: CEMENT										
Date	Receipts			Issues			Balance			
	Quantity bags of 50 kg	Cost per bag	Total cost FRW	Quantity bags of 50 kg	Cost per bag	Total cost FRW	Quantity bags of 50 kg	Cost per bag	Total cost FRW	Total cost FRW
2016										
Balance at							200	10,000	2,000,000	
January										
February				100	1,0000	1,000,000	100	10,000	1,000,000	
March	60	9500	570,000				100	10,000	1,000,000	
							60	9,500	570,000	
							160		1,570,000	
April				100	1,00000	1,000,000	60	9,500	570,000	
May	150	9800	1,470,000				60	9,500	570,000	
							150	9,800	1,470,000	
							210		2,040,000	

**b. Stock card using LIFO**

STOCK CARD: CEMENT									
Date	Receipts			Issues			Balance		
	Quantity bags of 50 kg	Cost per bag	Total FRW	Quantity bags of 50 kg	Cost per bag	Total (FRW)	Quantity bags of 50 kg	Cost per bag	Total cost FRW
<b>2016</b>									
Balance at							200	10,000	2,000,000
January									
February				100	10,000	1,000,000	100	10,000	1,000,000
March	60	9,500	570,000				100	10,000	1,000,000
							60	9,500	570,000
							160		1,570,000

### c. Stock card using WAC

#### STOCK CARD: CEMENT

Date	Receipts			Issues			Balance		
	Quantity bags of 50 kg	Cost per bag	Total cost FRW	Quantity bags of 50 kg	Cost per bag	Total cost (FRW)	Quantity bags of 50 kg	Cost per bag	Total cost FRW
2016									
Balance at Janu- ary							200	10,000	2,000,000
February				100	10,000	1,000,000	100	10,000	1,000,000
March	60	9,500	570,000				100 60 160	10,000 9,500	1,000,000 570,000 1,570,000
April				100	9,812.5	981,250	60	9,812.5	588,750
May	150	9,800	1,470,000				60 150 210	9,812.59,800	588,750 1,470,000 2,058,750



# Work Habits and Behaviour

**Key unit competence:** To be able to apply for a job and maintain professional conduct at the workplace.

## 8.1 UNIT PREREQUISITES

Learners have had a variety of opportunities to work together in accomplishing given academic tasks or goals. Throughout O' level and A level, learners have realised that entrepreneurs need to exercise proper work habits and behaviour by communicating effectively in life and at work, making rational career choices, and behaving ethically in life and business, among others.

This prior knowledge, skills, or competencies should help the learners to analyse appropriately the characteristics of good work behaviours and attitudes.

### Guidance to the introductory activity:

- Using an appropriate method, guide learners to do self reflection and fill the table according to the instructions.

The scores will range from 1 to 4 depending on the individual students.

## 8.2 List of lessons

No	Lesson title	Learning objectives	Number of periods/12
1	Recruitment process for the employer.	Explain the purpose of the job description, analysis, and specification in recruitment & selection purposes.	2
2	Finding/Applying for a Job	Identify resources in their communities that will help them find a job. Find an appropriate job Apply for job opportunities	2

3	Interview process and Techniques skills lab	Describe the interview process Identify the interviewing techniques used before, during and after the interview. Demonstrate effective interviewing skills	4
4	Appropriate Workplace Behaviours and Attitudes	Examine the appropriate workplace behaviours and attitudes Demonstrate appropriate workplace behaviour and attitudes	1
5	Assessment ( Project activity)	Apply for a job, write a C.V and a cover letter	2

## Lesson One: Recruitment process for the employer

### a. Learning objectives

Explain the purpose of the job description, analysis, and specification in recruitment & selection purpose.

### b. Teaching resources

Flipchart paper, makers, tape, sample CVs and cover letters, ball, or object to toss, reflection journals, card stock, crayons, paint, handouts, contact representatives from the business sector, youth organisations, cooperatives, workplace scenarios, handouts; Work readiness training program

### c. Guidance for the learning activity.

Guide learners to define recruitment, job analysis, job description, job specification, and job advert. They will also give reasons as to why the above documents are important.



### Possible answers to the learning Activity 8.1

- Recruitment refers to the overall process of attracting, shortlisting, selecting, and appointing suitable candidates for jobs (either permanent or temporary) within an organisation.
- Recruitment process includes the following:  
attracting, shortlisting, selecting, and appointing suitable candidates.

- c. Recruitment process begins when the selection criteria for an open job position is clear.
- d. The recruitment process ends when the job is offered to the best candidate.
  - i. Job analysis is the systematic process of collecting, recording, and analysing information on a job.
  - ii. Job description is a written statement that outlines the duties and responsibilities involved in performing a job.
  - iii. Job specification provides a section that discusses the type of person needed for the position. iii) Job Advertising is a way organisations communicate to attract new employees to work with them

### d. Guidance to the learner's application activity

Learners analyse the questions individually and come up with the appropriate 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 learners' responses. Depending on the performance or results, you may decide to give remedial or extension activities.



#### Possible answers to the Application activity 8.1

1. b) business,
2. d. both A & B
3. a. human resource management.
4. a. preparing a job analysis.
5. b. job analysis.
6. d. description.

## Lesson Two: Finding/Applying for a Job

### a. Learning objectives:

Identify resources in their communities that will help them find a job

Find an appropriate job

Apply for job opportunities

## b. Teaching resources

Sample job analysis, sample application letters, job search portals on the internet, job advert, and textbooks

## c. Guidance on the learning activity

- Using an appropriate method, guide the students to analyse and answer the question.
- Using an appropriate method, students present their answers to the entire class. During presentations allow students to interact by posing questions where necessary.
- Provide constructive feedback in terms of supplements



### Possible answers to the learning Activity 8.2

- a. Searching/ reading newspapers and applying for the job. (By writing or verbally)
- b. Newspapers, Asking people, listening to the radio, websites etc.
- c. Application, Shortlisted, Interviewed, Signed contract.
- d. Application letter, CV.
- e. About a month.
- f. What didn't work: Sitting home and waiting for a job announcement on the radio., Using another person's CV

What worked: Regularly reading news and visiting websites, Using my own updated CV.



### Possible answers to the Application activity 8.1

- a. Job advert
- b. Recruitment process.
- c. Refer to the examples of an application letter and a CV in the student's book.

## Lesson Three: Interview Process and techniques

### a. Learning objectives

Describe the interview process

Identify the interviewing techniques used before, during, and after the interview.

Demonstrate effective interviewing skills

### b. Teaching resource

Interview checklist

### c. Guidance on the activity

Learners in teams observe the picture and try to relate their interpretation with the questions asked and after they present their answers

During the presentation, ensure gender and different learning abilities are considered.



### Possible answers to the learning Activity 8.3

- a. Expect different answers, eg: For being a school prefect, shopkeeper etc
- b.

#### Before the interview:

- Learn as much as you can about the organisation or business to which you are applying for a job: What do they do? Where? Size? Who are their clients? etc.
- Think about how your previous work experience, schooling and activities will help you perform the job to which you are applying.
- Dress appropriately for the interview: neat, clean clothing and shoes.
- Allow plenty of time to get to the interview.
- Write down questions you may have for the interviewer.

**During the interview**

- Greet the interviewer. Speak slowly, clearly and distinctly in a confident voice.
- Think before speaking.
- Be respectful.
- Listen carefully: One of the most neglected interview skills is listening. Make sure you listen attentively and respond accordingly.
- Be a good listener: Wait until the interviewer has finished talking before you respond.
- Stay calm.
- Ask the interviewer to repeat or rephrase a question if you have not fully understood it.
- If you do not know the answer to a question, be honest and let the interviewer know why.
- Be honest in your answers but present any negative experiences in a positive light or as lessons learned.
- Present yourself as being confident that you can do the job.
- Thank the interviewer.

**After the interview**

- Send a thank you letter by post or email if appropriate.
- Follow up with a phone call after a week if appropriate.

**Application activity 8.3.****d. Guidance on the application activity**

Learners in teams analyse the case study and try to relate their interpretation with the questions asked and after they present their answers

During the presentation, ensure gender and different learning abilities are considered.



### Possible answers to the Application activity 8.2

1. Mutesi did the following to prepare for an interview:
  - i. Prepared her CV well and sent it to the supermarket.
  - ii. She searched for possible questions to be asked and practised how to answer them.
  - iii. She approached her relatives and peers for advice on how she can approach the interview.
2. During her interview she demonstrated
  - i. Confidence skills (she was clear/audible enough during the interview)
  - ii. Research skills (she had researched enough about the business she wanted to join)

## Lesson Four: Appropriate workplace behaviours and Attitudes

### a. Learning objectives

Examine the appropriate workplace behaviours and attitudes

Demonstrate appropriate workplace behaviour and attitudes

### b. Teaching resource

Use any teaching resources that may fit in your instructional objectives (Here, you may avail clothes that may be qualified adequate to a given occasion)

### c. Guidance on the activity

Learners in teams share different experiences they have seen in different work positions and try to link their experience with the questions asked and after their present their answers

During the presentation, ensure gender and different learning abilities are considered.



### Possible answers to the learning Activity 8.4

- a. Office, shop, construction site, restaurant
- b. Yes/No
- c. Probably lose the job.
- d. Yes, I needed to improve my time management.
- e. No, because at work there are rules and expectations unlike at home.



## Guidance on Skills Lab

### 1. Build

Guide students as they brainstorm about the components of the job advert and specifications. In this skills lab, they will focus on designing job advertisements, and components of specifications for a marketing manager. This lesson will give them soft and hard skills in analysing a given job that suits their interests, and they will also be able to design job descriptions and specifications of a given job in relation to the business club.

### 2. Practice

Analysing a job advert and creating a job specification for a marketing manager of a business club. The teacher comes into a class with different samples of a job advert and distributes one to each group.

Each group based on the sample job advert given designs a job advert with the clear specifications of a marketing manager.

They should ensure that the position is in line with business club activities and that the qualifications sought are for a student still at A-level.

Job description components: Heading information (Job title), a summary of the job, list of key responsibilities and tasks of the job.

Job specification components: Personal characteristics like age, gender, etc. required education and work experience.

### 3. Present

The teacher guides the presentations and uses a question-and-answer approach to insight more understanding in the learners. He compliments and clarifies accordingly as learners present the job advert for the marketing manager.

### 4. Conclusion

The teacher notes that job description and specification help potential applicants to measure if they are eligible (capable or not). It also helps the organisation to train and monitor the performance of the worker once employed. He/ she notes that the designed job positions should be able to help them evaluate a given job on the market and find out if it suits their interests and abilities.



## Application activity 8.4

### Guidance on the application activity

Learners should do this activity individually and base him or herself on what they see in different workplaces and link it to the questions asked. Each learner submits his or her work for marking.



### Possible answers to the Application activity 8.4

- A and B are inappropriate
- In Picture A the lady is being sexually harassed, In picture B one person is busy working while the two seem to be gossiping.
- Report to the HR, Dress appropriately, avoid isolated places.

### Project Activity

Note: Give question number 2 of skills lab 4 (in the learner's book) as individual work and keep it as the learner's portfolio record.

## 8.3 Additional content

### Work habits

- Take short 1-2-minute stretch breaks every 20-30 minutes.
- After each hour of work, take a break or change tasks for at least 5 minutes.
- Always try to get away from your work station during lunch breaks.
- Avoid eye fatigue by resting and refocusing your eyes periodically.
- Look away from the monitor and focus on something in the distance.
- Keep moving as much as possible throughout the day.
- Take stretch breaks, especially after prolonged sitting and typing
- Always sit upright and maintain proper posture at work.
- Maintain proper nutrition by knowing what you eat, and making your foods is the best way to do so
- Eat healthy snacks to keep you energised and productive throughout your day at work.
- Always make sure that you drink enough water throughout your day at work
- Limit the amount of caffeine you consume throughout the day at work

- Socialise with your co-workers to help you reduce stress at work and significantly improve your mental health.
- Clean your workspace regularly, keeping everything organised and accessible to ensure optimal productivity.
- Keep your mobile phones face down on your desk away from you, or if possible, inside your desk drawer to prevent it from distracting you.
- Make it a habit to practise meditation at work for at least 10 to improve your productivity at work and also your health.
- Appreciate your fellow employees to help you stay healthy emotionally and spiritually.

### **Do and Don'ts of Personal Hygiene in the Workplace**

Do clean up after yourself

Do regularly wipe down your workstation

Do wash your cups and mugs daily

Do use sanitizer provided for you

Do adhere to the company's hygiene policy

Don't sneeze or cough without covering your nose and mouth

Don't leave the toilet without washing your hands

Don't use a public toilet without wiping it down

## **8.4 Additional activities**

### **8.4.1 Remedial activities**

1. Explain why a job interview is important to the employer and the interviewee.

#### **Possible answer:**

A job interview is a major tool for the selection process which is set up by the employers to know in detail about the candidates. It is a formal verbal interaction between the employers and the prospective candidates which helps the employers in extracting as much information as possible about the candidate.

## 8.4.2 Consolidation activities

Identify the advantages of applying online

### Possible Answers

Before you post your next round of open positions through traditional, paper-based methods, nowadays applying online presents benefits to the applicants and to the employers:

1. It is cost-effective
2. It is immediate
3. You can reach a bigger audience
4. It is easy
5. You can make your job ad more dynamic
6. It is flexible
7. It is durable
8. It is accessible
9. It expedites the hiring process
10. It allows confidentiality

## 8.4.3 EXTENDED ACTIVITIES

On 28 May 1997, the coordination of Labor returned to the Ministry of Public Service and regained the name of “Ministry of Public Service and Labor. Discuss its responsibilities.

### Possible answers:

- Find and recruit competent employees in Public Institutions.
- Initiate strategies to promote work in the private sector.
- Training workers in Public and private.
- Strategies to increase productivity and fight for employees’ benefits.
- Update laws on employees and labor.
- To set up new politics on salaries and employees’ welfare.
- Training and reintegrating employees from exile/refugee.

**Note:** Extendedly, you can require student teachers to visit the website of MIFOTRA ([www.mifotra.gov.rw](http://www.mifotra.gov.rw)) for further information about employment processes as governed by the Ministry of Public Service.

## 8.5 End unit assessment

### 8.5.1 Project activity

**Project title:** Applying for a job

**Objective(s):** By the end of this project, every student should be able to:

Apply for a job and maintain professional conduct at the workplace

Skills and competencies:

Job application skills

Writing skills

#### **Communication skills Etc.**

**Project activity:** Have each learner share a CV and a cover letter for a given job. Each learner searches for an appropriate job advert and then writes a cover letter and CV for that job.

#### **Guidance on the project activity**

Each learner should first choose a given job for which he or she has interest in and this will enable them to write a CV or cover in connection to the job post.

Explain to the students how the project is linked to the unit title and the business skills learned in class that they will address in the project

Explain to the students what you will require them to submit for marking. It could be a model, report, or presentation

Explain when the students will end the project and when they will make presentations

#### **Project presentation.**

Individual students present the identified job and their CVs and Cover letters for the identified advertised job vacancy and present them to the teacher for feedback

Remind learners that the project scores or marks will take count on the end-of-term assessment and make sure the marks are kept in the folder for future reference.

### 8.5.2. Assessment questions

Answers to the Assessment questions

- i. a
- ii. d
- iii. c
- iv. a
- v. b
- vi. d
- vii. c

Name

Address

Telephone number

Email Address

Month, Day, Year

Title of the authority receiving the application

Name of Organization

P. O. Box

Address

Dear Sir/Madam,

Re: Application for the post of Head of Security Officer

I'm writing to express my interest in the security officer position in your company. I've worked in security for three years with varying levels of responsibility, and I really like what I do. As a security officer for the XBG Corporation, my current responsibilities include maintaining records of events, keeping an eye out for suspicious behavior, and holding customers who have been detected engaging in criminal activity. I am meticulous, trustworthy, and watchful.

I can easily stand all day at work thanks to my superb physical condition.

As a result of my previous experience working as a security officer, I have a solid working relationship with the local police. Both local officers and my present supervisors have praised me for my diligence and professionalism. I'd like to apply the same high caliber of work to the security officer position at your business.

I am certain that I will be a standout candidate among the others. To schedule a time to speak in person, kindly get in touch with me as soon as possible by the email or phone number provided. I appreciate you giving me the chance to speak with you and for considering me for the position of a security officer at your business.

Yours sincerely,

1. The following is a model of a job advertisement for the post of Accountant:

**Job title:** Accountant (1 position)

**Location:** Kigali, Rwanda

### **Business background**

Our fruit processing is a profit-oriented organisation that aims to ensure the wellness of families and communities by providing affordable fruit-related products.

Overall, Job Function:

Reporting to the Finance Manager, the Accountant will be responsible for the day-to-day- accounting and booking activities, entry of financial movements in the accounting software, reconciliation and compliance of all project-related expenses incurred by the organisation.

This is a grant-funded, One-year contract, Non-Renewable. Responsibilities:

- Verify staff submissions and process their travel advance requests for country office staff and survey teams.
- Process travel advance reconciliations for country office staff and survey teams.
- Process and enter transactions into mobile money to pay survey teams and participants.
- Mobile money transaction reconciliations and reporting.
- Tracking of travel advances for both office staff and the survey team.
- Verify submissions and process reconciliations of payments to survey participants.
- Verify fuel reconciliations and process fuel replenishments for survey teams in collaboration with the Fleet Management Officer.
- Process payroll in collaboration with Human Resources to feed the change file for country office staff and survey teams.
- Disbursement of monthly payroll payment.

- Ensure compliance with local regulations and laws regarding taxes, social welfare payments, and other remittances.
- Maintenance and update of QuickBooks accounting package.
- Cash management for all cash transactions in exceptional cases.
- Online banking entries and writing check payments.
- Petty cash management and reconciliation.

Preparation of monthly bank reconciliations.

- Compiling of documents for VAT claim processing and submission to the Rwanda Revenue Authority for reimbursement.
- Complying with contractual requirements including timely submission of reports to the Finance Manager and Director of Administration and Finance for consolidation
- Perform any other duties as assigned

Minimum Qualifications and Experience

- Minimum bachelor's degree.
- Minimum 2 years' experience in a similar position in an international organisation. Preferred Experience, Abilities, and Other Skills:
- Demonstrated knowledge of accounting software (QuickBooks).
- Computer literate in Database Management, Microsoft Office package (including email management (Outlook), Excel, PowerPoint, and Word), and Adobe.
- Effective writing, verbal, and listening communication skills in English.
- Very effective organisation and time management skills.
- Flexible, honest, and trustworthy and with sound work ethics.
- Good financial calculation understanding, knowledge, and skill.

Travel Requirements • No travel requirements

Mode of Application Suitably qualified and experienced candidates should send their applications, including a detailed Curriculum Vitae (CV) and cover letter to [bbbaz@gmail.com](mailto:bbbaz@gmail.com). Please indicate the position being applied for in the subject line and do not attach certificates. The closing date for receiving applications is December 15th, 2019, at 5:00 PM. Only shortlisted candidates will be contacted.

# Work Safety and Health



**Key unit competence:** To be able to apply standard health and safety practices and regulations in the workplace

## 9.1 Prerequisites

In O-level, learners were introduced to ethics in business (unit 9), in S6, unit 10- work habit and behaviour), learners covered the appropriate professional conduct at the workplace. As Safety and health in the workplace are vital to a well-functioning warehouse, or manufacturing environment, it is known that healthy habits, such as eating well, exercising, and avoiding harmful substances, make sense.

In addition to this, learners should be reminded to apply standards of health and safety practices and regulations at school and at their future workplaces.





### **Guidance to the Introductory activity**

- Remind learners that there is no right or wrong way to answer this assessment.
- It is for their own use during this course to help them get familiar with the topics that will be covered in this Unit and help you know where to put more emphasis.
- This is an individual activity. Have learners turn to the Self-assessment in their books.
- Read the "Knowledge, Skills and Attitudes listed in the left column.
- Have learners to think about themselves and put a check mark under the statement that best represents their situation.
- Remind learners that at the end of this Unit, they will take this assessment again.

### **Possible answers for introductory activity**

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

#### **a) Meaning of the proverb**

It never hurts to remind employees that what they do at work matters and can have an impact on their life at the end of the day.

The leaders at any company should never forget that workplace safety starts with them.

The goal should always be to stay safe so that you can be healthy when you go home at night.

#### **b) The relationship is:**

Everyone that you have to work hard to maintain a safe workplace; or  
It never hurts to remind employees that what they do at work matters and can have an impact on their life at the end of the day.

#### **c) Examples of situations at the workplace:**

Worker not washing hands after the toilet which may later result into contamination

Failing to remove an obstacle and later you have an injury from it

Failing to have something to eat at lunch time which result into sickness later on

**d) Other proverbs with similar meaning:**

Work injuries and illnesses can affect every aspect of life for workers and their families;

It takes leadership to improve safety;

Work safely today. Remember, somebody expects you home tonight.

Expect different proverbs raised by students depending on their background and knowledge.

**e) How to avoid such situations?**

Safety being everyone's responsibility

Taking any safety and health issues seriously

Remembering that your safety is the safety of another

**9.2 list of lessons**

No	Lesson title	Learning objectives	Number of periods/10
1	Safety and Health practices at Work	Learners can: Describe the importance of good personal care and healthy habits at work Handle unsafe situations that could harm people while on the job Identify important health practices in the workplace Promote healthy habits in daily life	2
2	Hazards in the workplace and Ways to make work safer	Explain how to prevent the spread of illness and contamination at work Explain why certain situations or substances are hazardous Show concern for the hazards in the workplace. Examine the ways of making work safer.	3

3	Emergencies at Work / Responding to emergencies and staying healthy at work skills lab	Outline the ways of responding to emergencies at the workplace. Deal with emergencies in life and workplace	3
4	Assessment (project activity)	create precaution and safety measures that can be applied by the school/ community	2

## Lesson One: Safety and Health Practices at Work

### a. Learning objectives

- Describe the importance of good personal care and healthy habits at work
- Handle unsafe situations that could harm people while on the job
- Identify important health practices in the workplace
- Promote healthy habits in daily life

### b. Teaching resources

Markers, tape, crayons, paint, and any other art materials.

### c. Guidance to the learning activity

- Learning Activity 9.1
- Learners in small groups, either pairs or individuals analyse Figure 1: Safety and Health at Workplace from the students' book to share with their classmates.
- While learners are doing the activity, make sure everyone is working and actively participating.
- Invite groups to make presentations using an appropriate methodology (if time allows, you can let all the groups present where possible)
- Ensure all learners including those with special education needs are given an opportunity to give their views and should be respected.
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.)
- Harmonise their findings or answers and help them draw conclusions/

summary to the meaning of safety and health at work; the importance of good personal care and healthy habits at work; important health practices in the workplace; and the ways of preventing the spread of illness and contamination at work. Answer or address any questions or challenges about the activity.

- Guide them to make notes in their books referring to the learner's book.



### Possible answers to the learning Activity 9.1

f)

- No, it is not a safe workplace, because there are so many things in the workplace that can result in harm to the workers such as dustbins, electric wires everywhere, and documents not properly organised.
- No, it does not provide a healthy environment for work, because workers are working in positions that may affect their health. Also, there are people smoking, talking on the phone, others jumping and down shouting, others are in a private conversation

### g) Meaning of the terms in relation to safety and health at the workplace

- Workplace safety refers to the limitation of elements that can cause harm, accidents, and other negative outcomes in the workplace.
- A healthy workplace is one where workers and managers collaborate to continually improve the health, safety and wellbeing of all workers and by doing this, sustain the productivity of the business (World Health Organisation, 2009)
- A healthy habit: is any behaviour that benefits physical, mental, and emotional health. These habits improve overall well-being and make you feel good.
- Hygiene is the practice of keeping oneself and one's surroundings clean to prevent infection and disease and remain healthy and fit.
- Sanitation is an arrangement to protect public health specially the provision of clean drinking water and proper disposal of sewage.
- Personal hygiene refers to maintaining the cleanliness of one's body and clothing to preserve overall health and well-being.
- Workplace hygiene refers to the standards of cleanliness that employers are expected to meet in ensuring that they provide a healthy working environment in which their staff can work, as well as clean and safe premises for members of the public to visit.

## **h) The importance of having a safe and healthy workplace**

- Improved health and wellbeing. The most significant and most obvious benefit of a healthy workplace is the improvement of the workforce's health and wellbeing.
- Greater productivity and performance. A business can increase productivity when employees are healthy and happy in the workplace, which results into an improvement in the performance of their employees as well as the quality of output
- Improved corporate image. When employees are satisfied with the safety and health of the workplace, it leads to an improvement in the organisation's corporate image.
- It also attracts more clients. Employees in a healthy workplace are more productive, which results in higher quality output. This will attract customers and clients to the products and services of that business, bringing in higher profits.
- Increased job satisfaction. Seeing employees happy with the workplace is one of the significant benefits of a healthy workplace. When a workplace caters to the needs and wants of an employee, it reduces the turnover rates of the company
- Greater work development and learning opportunities. Employees feel appreciated when their work environment allows them to explore their capabilities and skills in their work.
- Improved employee morale. Having a healthy workplace helps employees feel safe, heard, and comfortable enough to freely work and express their creativity without feeling judged.
- Lower absenteeism rates. Businesses that take the time to cultivate a healthy workplace will see fewer health and sickness instances, lowering the number of absenteeism and tardiness.
- Increased employee engagement. A healthy workplace naturally increases employee engagement in the workforce, resulting in higher productivity rate, greater loyalty, better retention rates, and enhanced customer experiences.
- Lower turnover rate. Employees who are happy with their business's work environment will be less likely to leave for another company.
- Lower workers' compensation premiums. Having a healthy workplace sees employees satisfied, motivated, and healthy. In effect, companies will see a reduction in claimed workers' compensation premiums.

**i) Health habits observed at the workplace (school):**

- Get enough sleep. A good sleep can improve your memory and concentration, boost your immune system, and help you cope with stress more easily.
- Manage stress. Stress can affect your mood and your physical health. It can cause anxiety, anger, and irritability as well as headaches, muscle pain, exhaustion, and sleeping problems.
- Find time to relax. Set aside time every day for self-care and relaxation. Make a routine for yourself, so that relaxation becomes a daily ritual.
- Meditate once a day: Meditation may help you manage pain, reduce blood pressure, improve symptoms of depression and anxiety, and cope with daily stress.
- Maintaining a healthy social life. Whether it is volunteering, joining a club, or attending a movie, communal activities help improve mood and mental functioning by keeping the mind active and serotonin levels balanced.
- Maintain healthy eating habits: To get all the nutrition the human body needs, you must eat a balanced diet including dairy, grains, protein, fruits, and vegetables, as well as fat.
- Get some exercise every day, even just a little. This will not only make you feel better but also make you look better. Try walking if you cannot afford another as it is a great exercise.

**j) Personal hygiene and sanitation practices practised at:**

- School/workplace:
- Washing your hands
- Using hand sanitizer
- Changing sanitary pads several times a day by females
- Washing your hands before and after changing tampons or pads.
- Putting on clean, dry clothing.
- Handling food safely
- Washing your hands before and after preparing food.
- Using a clean water source to wash off fruit and vegetables if you are going to eat, before preparing to eat or serve.
- Providing staff with a written hygiene policy.

- Before and after using the cooking supplies (including utensils) you should wash these with soap and water (preferably hot water).
- Provide items such as clean wipes, sanitizers, and tissues to help your staff maintain a clean and hygienic workspace.
- Make sure your workplace is regularly cleaned
- Having a clean restroom well stocked with soap, toilet paper and hand towels.x

#### d. Guidance to the application activity

Provide instructions to the students for the activity in the student's book

Inform students that this activity will be done over a period of one week after which it will become a daily habit to practise.

Students either in small groups, pairs or individuals will make a weekly plan they will follow to apply hygiene and sanitation practice either at school or at home.

Every day if possible students will present the practices which the teacher assesses and guide them accordingly.

At the end of the week, students will present their plans and be shared with the whole class. Use probing questions such as which practices were they able to apply? Which practices did they manage to avoid?

Depending on the performance or results, you may decide to give remedial or extension activities.



#### Possible answers to the Application activity 9.1

Learners will give different answers depending on their experiences throughout the week but generally, their responses may include the following.

No.	Practice	To apply	To avoid
	Washing my hands every day	X	
	Smoking		X
	Washing my body every day	X	
	Disposing of waste anywhere		X
	Brushing my teeth 2 times a day	X	
	Eating fruits without washing them		X

## Lesson Two: Hazards in the Workplace and Ways to make work safer

### a. Learning objectives

- Explain how to prevent the spread of illness and contamination at work
- Explain why certain situations or substances are hazardous
- Show concern for the hazards in the workplace.
- Examine the ways of making work safer.

### b. Teaching resources

Markers, tape, cards or post-it notes, pictures, and images

### c. Guidance on the learning activity

- Learners in small groups, either in pairs or individually, analyse the Figure in the learners' book that illustrates a workplace environment from one of the departments in the accounting section from the students' book to share with their classmates.
- While learners are doing the activity, make sure everyone is working and actively participating.
- Invite groups to make presentations using an appropriate methodology (if time allows, you can let all the groups present where possible)
- Ensure all learners including those with special education needs are given an opportunity to give their views and should be respected
- Provide constructive feedback in terms of supplements (here, you share with them the expert view.)
- Harmonise their findings or answers and help them draw conclusions/summary to the meaning of hazards at workplace; types of hazards at the workplace; and ways of handling unsafe situations that could harm people in a workplace at work
- Answer or address any questions or challenges about the activity. Guide them to make notes in their books referring to the learner's book.





### Possible answers to the learning Activity 9.2

- a. No, it is not a safe and healthy workplace
- Some of the things that make the above workplace not safe or harmful to people:
  - Plants in the workplace
  - Many appliances in one socket
  - Throwing of a stapling machine over another person
  - Direct sunlight
  - A cup on pieces of papers
  - Spills on the floor etc.
- b. Hazard is any unsafe situation that may result in harm to people and property.
- c. Workplace hazard is any unsafe situation that may result in harm or injury to people and property at work.
- d. The types of hazards include:
- Physical hazards can affect those who work in extreme weather conditions or in harmful environments
  - Biological hazards are extremely dangerous and include exposure to dangerous substances and diseases associated with working amongst animals, people, or infectious plant materials.
  - Safety hazards can affect any employee, but these are more likely to affect those who work with machinery or on a construction site.
  - Ergonomic hazards affect individuals whose work puts a strain on their body
  - Chemical hazards mainly threaten employees whose roles expose them to dangerous liquids, solvents or flammable gases.
  - Workload hazards include issues that could cause stress or strain, such as workload, violence or aggression
- e. Ways to make workplace above made safer or to eliminate the hazards identified
- Removing them
  - Covering some of them
  - Not sitting near the air conditioner

- Air conditioner can be moved away from people
- Plants may be removed from workplace
- Putting the litter in a dustbin
- Using an extension cable to plug in the appliances, etc
- The acronym SAFE (Spot the Hazard Assess the Risk Fix the Problem Evaluate Results)

#### d. Guidance to application activity

Students either in small groups, pairs or individuals will analyse the illustration showing some situations that may cause harm to workers or people at a workplace in their students' books.

Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses.

Depending on the performance or results, you may decide to give remedial or extension activities.



#### Possible answers to the Application activity 9.2

This activity has no specific answers but it's up to the teacher to determine whether what the students have written is right or wrong following the illustration. The answers may include some of the following:

- a. All situations that can cause harm in the illustration
  - A cup of tea on the computer (safety hazard)
  - Plants on the worktable (biological, safety)
  - Many electric wires on the floor (safety, physical)
  - Working while bending (ergonomic hazard)
  - Possible chemical spills from Fire extinguisher      chemical, safety
  - Congestion with no ventilation      physical, biological

b. Categories of the situations according to the types of hazards and managing them

No.	Unsafe situation	Type of hazard	How to manage the situation
1	A cup of tea on the computer	Safety	Remove cup from computer
2	Plants on the worktable	Biological, safety	Remove plant from worktable Take plant outside
3	Many electric wires on the floor	Safety, Physical	Use extension cables for each worker
4	Working while bending	Ergonomic	Provide an appropriate seat
5	Possible chemical spills from Fire extinguisher	Chemical, safety	Put the fire extinguisher away from workers
6	Congestion with no ventilation	Physical, Biological	Reduce the number of workers Provide sufficient ventilation

All potential hazards identified

- Building material such as stones and bricks that have overstayed under the grass
- Water on the floor in front of the classroom door
- Swinging seats hung on top may fall
- A broken glass window in the classroom
- Short and uncomfortable desks and chairs
- Measures or strategies to manage or handle the hazard
- Dig the grass off the building materials
- Remove the building materials away from the classrooms
- Cleaning/removing the water
- The swinging seats may be lowered
- The broken glass may be repaired or replaced, etc.

## Lesson Three: Emergencies at Work /Responding to emergencies and staying healthy at wor

### a. Learning objectives

- Outline the ways of responding to emergencies at the workplace.
- Deal with emergencies in life and the workplace

### b. Teaching resources

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

### c. Guidance to the learning activity

Learners in small groups, either pairs or individuals, analyse Figure 4 in the learners' book that illustrates a workplace environment from one of the departments in the accounting section from the students' book to share with the classmates.

While learners are doing the activity, make sure everyone is working and actively participating.

Invite groups to make presentations using an appropriate methodology (if time allows, you can let all the groups present where possible)

Ensure all learners including those with special education needs are given an opportunity to give their views and should be respected

Provide constructive feedback in terms of supplements (here, you share with them the expert view.)

Harmonise their findings or answers and help them draw conclusions/ summary to the meaning of hazards at workplace; types of hazards at the workplace; and ways of handling unsafe situations that could harm people in a workplace at work

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






### Possible answers to the learning Activity 9.3

This activity has no specific answers but it's up to the teacher to determine whether what the students have written is right or wrong following the illustration. The answers may include some of the following:

- a.
  - A person falling with two sacs, others carrying sacs
  - A person sliding on the stairs
  - Two people talking to each other
  - Emergency, an accident, a calamity etc.
- b. Property may be damaged, people may lose their lives etc.
- c. Other situations that can occur: Flooding of the workplace; a contagious disease; earthquake; strong and violent winds, etc.
- d. A workplace emergency is an event that occurs and endangers your employees, clients, or the public; or risks disrupting your workplace operations; or causes damage
- e. Types of emergencies as related to safety and health at work:
  - A natural emergency could occur as a result of flooding, severe weather such as hurricanes or tornadoes, or forest fires.
  - Work-related emergencies are caused by factors relating directly to the work conducted. Work-related emergencies could be things such as chemical spills, explosions, machinery malfunction, or dangerous gas releases.
  - Civil emergencies are emergencies that stem from civil factors. Civil factors could be things such as protests, strikes, or workplace violence or harassment, either employee-to-employee or client-based.

## f. Responding to different types of emergencies at workplace

Emergency	Response
 <p data-bbox="239 510 298 542"><b>Fire</b></p>	<p data-bbox="417 277 790 310">Pull the nearest fire alarm.</p> <p data-bbox="417 333 915 365">Use stairwells to leave the building.</p> <p data-bbox="417 388 1170 458">Do not re-enter building(s) until directed by emergency personnel.</p> <p data-bbox="417 481 1170 552">Alert other people as you evacuate and provide assistance to others if necessary.</p>
 <p data-bbox="177 849 360 881"><b>Earthquakes</b></p>	<p data-bbox="417 620 1170 691">STOP. Running is the most common cause of injury during an earthquake.</p> <p data-bbox="417 714 1170 784">DROP. Make sure your head is not the tallest thing in the room.</p> <p data-bbox="417 807 1170 877">COVER. Get under a desk or table to protect yourself from falling objects.</p> <p data-bbox="417 900 1170 971">HOLD. Whatever you are under, hold on tightly until the shaking stops.</p> <p data-bbox="417 993 1170 1064">After the shaking has stopped, evacuate to a safe location, away from buildings.</p> <p data-bbox="417 1087 938 1119">Report your status to school officials.</p> <p data-bbox="417 1142 1170 1212">Avoid using cell phone lines except for emergency calls. Use text messages for other contacts.</p>
 <p data-bbox="162 1454 374 1487"><b>Active Shooter</b></p>	<p data-bbox="417 1220 1170 1290">RUN. Leave the building as quickly and quietly, if safe to do so.</p> <p data-bbox="417 1313 1170 1384">HIDE. If you can't leave, go to an area that can be locked or secured. Stay low, hidden and spread out.</p> <p data-bbox="417 1407 529 1439">Call 911.</p> <p data-bbox="417 1462 1170 1532">If you encounter police, show your hands, follow their commands and don't make sudden movements.</p>



### Medical Emergency

Avoid leaving an injured person except to summon help.

Do not move the injured person.

Render first aid or CPR if you are trained and feel comfortable doing so.

Protect yourself before and after rendering assistance.

Call 911.



### Hazardous Materials

Notify affected personnel immediately and evacuate the contaminated area.

Move to a safe distance of at least 100 yards.

Advise others to stay clear of contaminated areas.

Wait for further instructions from emergency personnel.

Call 911.



### Suspicious Person

Do not let a stranger into locked or secured areas for any reason.

Do not confront or attempt to stop any person from leaving the area.

Move to a safe location and call 911



### Suspicious Object

Do not disturb, touch or use electrical devices near objects.

Move at least 100 yards from the object.

Call 911



### Power Outage

Remain calm and offer assistance to others.

Take the nearest marked exit.

Do not panic or push others while exiting.

Call Facilities at 206-592-3260 to report power outages.

**d. Guidance to application activity**

Students either in small groups, pairs or individuals will analyse the illustration showing some situations that may cause harm to workers or people at a workplace in their students' books.

Depending on the purpose of the application activity, choose an appropriate method to assess learners' findings, answers or responses.

Depending on the performance or results, you may decide to give remedial or extension activities.





## Skills Lab

1. Build Activity (15 mins max) identify hazards and safety practices

Through brainstorming, learners answer the questions below.

What are some of the essential health and safety practices they carry out in their business clubs?

What kind of hazards do they experience during business club activities?

What strategies do they implement to make their business club activities safe?

Select a few participants to answer the above questions.

### Possible responses

Essential health and safety practices they carry out in their business clubs:

- Proper disposal of waste materials; Wearing safety equipment during activities
- Putting warning signs or healthy signs or hazards signs in their workplaces
- Hazards experienced during the business club activities
- Liquids like cleaning products, paints, acids, and solvents – used in the business club activities; Vapour and fumes that come from business club activities
- Constant loud noise from business club activities
- Strategies to make their business club activities safe
- Removing the possible Hazard
- Putting in place business club healthy and Safety Policies and Procedures and ensuring they are followed
- Using Protective Clothing and Equipment during business club activities

Emphasise that just as it is essential to adhere to quality compliance in the business club activities, so is ensuring proper health and safety during business club activities, as this is a tool for quality assurance and quality compliance. Explain that the lab will enable them to acknowledge the need to apply standard health and safety practices and regulations in their business club activities.very group presentation, give feedback and ask the group to post their findings on the Present Boards.

## 2. Practice activity (25 mins) dealing with emergencies at work

Quiz on Health and Safety

Note: Prepare a Scoreboard on the chalkboard and questions in advance. Inform learners that they will look at ways of dealing with emergencies in their respective lab groups.

### Explain the rules of the game to the groups:

- Each group will take turns answering a given question which carries 3pts if well answered and 0pts if not adequately answered
- When a group fails to answer the question correctly, the next group answers it and gets 1pt; if the group fails, the chance goes to the next group, which also gets 1pt.
- Each group will have a set of 5 questions
- Each group will have 1 minute to answer their question and 5 minutes to answer all five questions.
- A bonus mark (1pt) team participation (all members participating)
- The group with the highest score will be declared the winner
- Each group will share one or two facts they learned from playing this game. Make sure that not only a few individuals monopolise the quiz

Begin the quiz by reading a bonus question to determine which group starts. The bonus question has 1pt. Bonus question: What are germs?

When a group or all fails to answer a given question, read out the correct answer to the whole class. Also, make clarifications to the questions as well as solutions were presented.

## 3. Present activity (30 mins) sharing group results/ findings

When the game is over, let each group discuss the questions that were the most challenging/were answered incorrectly.

In addition, each group shares one or two facts that they learned from playing this game using these questions:

- a. Name any situations that may be taken as emergencies at your school or any workplace you are familiar with.
- b. What can be done to handle any emergency identified above it?
- c. How do you feel about dealing with possible emergencies at work?
- d. With the information learned through the game, do you feel better able to handle an emergency?

After every group presentation, give feedback and ask the group to post their findings on the Present Boards.

#### 4. Conclusion (10 mins)

Emphasise that applying standard health and safety practices and regulations in business activities is paramount for any business's survival. Summarise on the chalkboard the following.

Standard healthy and healthy practices in organisations, therefore:

- • Helps demonstrate to all stakeholders that a business is socially responsible,
- • Protects and enhances an organisation's reputation and credibility,
- • Helps maximise the performance and productivity of employees, etc.

#### 5. Project activity

As a take-home for the Unit, give each learner this assignment. Each learner should design a plan to apply health and safety practices and regulations in their Back Home Projects.



#### Possible answers to the Application activity 9.3

An emergency plan for workplace XYA

a. Fire and smoke:

- Make sure the fire alarm is accessible
- Train worker on how sound the alarm
- Stairways should be accessible for all without discrimination
- Install fire fighting equipment in the workplace
- Make sure fire fighting equipment is accessible to all
- Train workers on how to operate the equipment
- Train workers on how to respond in case of the fire and smoke
- Prepare an evacuation site accessible to all

b. Personal injury or threat

- Buy and provide a well-stocked first aid kit
- Make sure the first aid kit is easily accessible by all
- Train workers on how to use the first aid kit

- Train workers in first aid action/response in case of an emergency
- Provide toll free emergency numbers
- a. Gas leak
  - Make sure gases are kept in safe and secure place
  - Make sure the gas seals are always checked for proper sealing
  - Provide workers with safety tools (masks, gloves) to handle gas leaks in case it happens
  - Provide danger signs for workers to be aware
  - Train workers on how to respond in case of a gas leak
- a. Workplace violence or harassment
  - Provide workers with a workplace violence or sexual harassment policy
  - Train workers on the policy
  - Design actions to be taken in case of such behaviours happening at workplace
  - Encourage workers to speak out in case any of the behaviours happens

## 9.3 Additional content

### 9.3.1. Additional content for students

Anything that presents a potential threat to employees, whether physical or psychological, can be classified as a workplace hazard. Hazards exist in every workplace. Identifying hazards at the workplace is important to be better prepared to control or eliminate them and prevent accidents, injuries, property damage and downtime.

a. **Safety Hazards:** Safety Hazards are unsafe working conditions that can cause injury, illness, and death. Safety hazards are the most common workplace hazards. They include:

Anything that can cause spills or tripping such as cords running across the floor.

Anything that can cause falls such as working from heights, including ladders, scaffolds, roofs, or any raised work area.

Unguarded machinery and moving machinery parts that a worker can accidentally touch.

**Electrical hazards** like frayed cords, missing ground pins, improper wiring. Confined spaces.

**Chemical Hazards:** Are present when a worker is exposed to any chemical preparation in the workplace in any form (solid, liquid or gas). Some are safer than others, but to some workers who are more sensitive to chemicals, even common solutions can cause illness, skin irritation, or breathing problems. Beware of:

Liquids like cleaning products, paints, acids, solvents – ESPECIALLY if chemicals are in an unlabeled container!

Vapours and fumes that come from welding or exposure to solvents.

Gases like acetylene, propane, carbon monoxide and helium.

Flammable materials like gasoline, solvents, and explosive chemicals.

Pesticides.

**Biological Hazards:** Biological Hazards include exposure to harm or disease associated with working with animals, people, or infectious plant materials. Workplaces with these kinds of hazards include, but are not limited to, work in schools, day care facilities, colleges and universities, hospitals, laboratories, emergency response, nursing homes, or various outdoor occupations.

Types of things you may be exposed to include:

Blood and other body fluids.

Fungi/mould.

Bacteria and viruses.

Plants.

Insect bites.

Animal and bird droppings

**Physical Hazards:** there can be any factors within the environment that can harm the body without necessarily touching it. They include:

Radiation: Including ionising, non-ionizing (EMF's, microwaves, radio waves, etc.)

High exposure to sunlight / ultraviolet rays.

Temperature extremes – hot and cold.

Constant loud noise.

**Ergonomic Hazards:** Occur when the type of work, body positions and working conditions put a strain on your body. They are the hardest to spot since you don't always immediately notice the strain on your body or the harm that these hazards pose. Short-term exposure may result in "sore muscles" the next day or in the days following the exposure, but long-term exposure can result in serious long-term illness. Ergonomic hazards include:

Improperly adjusted workstations and chairs.

Frequent lifting.

Poor posture.

Awkward movements, especially if they are repetitive.

Having to use too much force, especially if you must do it frequently.

Vibration.

**Work Organisation Hazards:** Hazards or stressors that cause stress (short term effects) and strain (long term effects). These are hazards associated with workplace issues such as workload, lack of control and/or respect, etc. Examples include:

Workplace violence.

Intensity and/or pace.

Respect (or lack thereof).

Flexibility.

Social support or relations.

Sexual harassment

**Note to Teacher:** Learners may confuse the effects of hazards with the hazards themselves. They may mention "cuts" instead of knives, which cause the cuts. The cause is the hazard and should be listed on the chart. If people give effects rather than causes, ask them what causes the problem they mention. This will help later when students discuss how to eliminate hazards. Your completed chart may be like this sample.

<b>Hazards</b>	<b>Chemical Hazards</b>	<b>Biological Hazards</b>	<b>Other Health Hazards</b>
Hot surfaces	Cleaning products	Viruses	Noise
Slippery floors	Pesticides	Bacteria	Vibration
Unsafe ladders	Solvents	Molds	Radiation

<b>Machines without protection</b>	<b>Acids</b>	<b>Animals</b>	<b>Heat or cold Hazards</b>
Sharp knives	Mill dust ( Cassava, millet,...) products	Birds	Repetitive movements
Hot oil	Lead	Insects	A w k w a r d posture
Unsafe electric circuits	Ozone	Snakes	Heavy lifting
Lack of fire exits	Machines without protection	P o i s o n o u s plants	Fast pace of work
Motor vehicles	Wood dust	Used needles	harassment
Cluttered work areas	Mercury		Stress

<b>Machines without protection</b>	<b>Acids</b>	<b>Animals</b>	<b>Heat or cold Hazards</b>
Falling objects	Poor air quality		Areas too dark or too bright
Electrical cords	Gasoline		Violence

### 9.3 2 Additional information for the teacher

Safety and Health Management System

Frequently Asked Questions

What is a Safety and Health Management System?

A safety and health management system means the part of the Organization's management system which covers:

- the health and safety work organisation and policy in a company
- the planning process for accident and ill health prevention
- the line management responsibilities and
- the practices, procedures, and resources for developing and implementing, reviewing and maintaining the occupational safety and health policy.

The system should cover the entire gamut of an employer's occupational health and safety organisation.

What critical safety and health issues should be addressed, and allocated adequate resources, in the safety and health policy?

Critical safety and health issues, which should be addressed and allocated resources, in the safety and health policy, include the:

- Design, provision, and maintenance of a safe place of work for all employees
- Design, provision, and maintenance of safe means of access to and egress from each part of the workplace
- Design, provision and maintenance of any article, plant, equipment or machinery for use at work in a safe manner, provision of systems of work that are planned, organized, performed, maintained or revised, so as to be safe, particularly for safety critical process operations or services
- Performance of ongoing hazard identification and Risk Assessments, and compliance with the general principles of prevention as set out in the legislation
- Provision and maintenance of welfare facilities and PPE
- Preparation of emergency plans and the provision of first-aid training
- Reporting of accidents and dangerous occurrences to the Authority and their investigation
- Provision and dissemination of safety and health information, instruction, training, and supervision as required
- Operation of safety and health consultation, employee participation and safety representation programs
- Review and keeping up to date the safety and health policy to prevent adverse effects on the safety and health of employees from changing processes, procedures and conditions in the workplace
- Appointment of people responsible for keeping safety and health control systems in place and making them aware of their responsibilities.
- Establishment of monitoring arrangements, including safety and health inspections and audits, which should be used by the employer to ensure ongoing compliance with legal duties, responsibilities, and controls
- Development of in-house safety and health competence
- Employment of external safety and health experts as required
- Use of standards, Codes of Practice, guidelines, or industry practices
- Co-operation required from employees and disciplinary procedures for noncompliance.

However, this list is not exhaustive and the critical safety and health issues that could be covered by the policy will depend on the risks in the organisation.



If the above issues are adequately covered elsewhere in the Safety Statement or in the safety and health management system, they might need only to be referred to in the safety and health policy. Backup documentation may also be referred to in the policy.

Can I get an example of a safety and health policy anywhere?

Safety and health policies are specific to each individual organisation. The content of the policy of an organisation should be based on the hazards and risks present in the organisation and should reflect the fact that systematic hazard identification and risk assessment have been undertaken. As a minimum, the policy should contain a commitment that safety and health legislation will be complied with and should specify those responsible for implementing the policy at all levels in the organisation and define their responsibilities. Employees' responsibilities should also be addressed. An organisation's policy declaration may be as follows:

How can the safety and health management system be monitored?

It should be a line-management responsibility to monitor safety and health performance against predetermined plans and standards. Monitoring reinforces management's commitment to safety and health objectives in general and helps to develop a positive safety and health culture by rewarding positive work done to control risk. Two types of monitoring are required:

1. Active Systems that monitor the design, development, installation and operation of management arrangements, safety systems and workplace precautions.
2. Reactive Systems that monitor accidents, ill health, incidents and other evidence of deficient safety and health performance.

### **1. Active monitoring**

Every organisation should collect information to investigate the causes of substandard performance or conditions adequately. Documented procedures for carrying out these activities on a regular basis for key operations should be established and maintained. The monitoring system should include:

- Identification of the appropriate data to be collected and accuracy of the results required
- Monitoring of the achievement of specific plans, set performances criteria and objectives
- Installation of the requisite monitoring equipment and assessment of its accuracy and reliability
- Calibration and regular maintenance of this equipment together with documented records of both the procedures involved and the results obtained

- Analysis and records of the monitoring data collected and documented actions to be taken when results breach performance criteria
- Evaluation of all the data as part of the safety and health management review
- Documented procedures for reviewing the monitoring and safety and health implications of forthcoming changes to work systems.

Techniques that should be used for active measurement of the safety and health management system include:

- Systematic inspections of workplace processes or services to monitor specific objectives, e.g. weekly, monthly or quarterly reports
- Systematic review of the organisation's Risk Assessments to determine whether they are functioning as intended or need to be updated, and are the necessary improvements being implemented
- Plant or machinery inspections, e.g., statutory plant inspections and certification
- Environmental sampling for dusts, chemical fumes, noise or biological agents
- Analysis of safety and health management system records.

## **2. Reactive monitoring**

A system of internal reporting of all accidents (which includes ill health cases) and incidents of non-compliance with the safety and health management system should be set up so that the experience gained may be used to improve the management system. The organisation should encourage an open and positive approach to reporting and follow-up and should also put in place a system of ensuring that reporting requirements are met.

The organisation should establish procedures for investigating accidents and incidents to identify their causes, including possible deficiencies in the safety and health management system. Those responsible for investigating accidents, and incidents should be identified, and the investigation should include plans for corrective action, which incorporate measures for:

- Restoring compliance as quickly as possible
- Preventing recurrence
- Evaluating and mitigating any adverse safety and health effects
- Reviewing the Risk Assessments to which the accident relates
- Assessing the effects of the proposed remedial measures.

Should the management of safety and health be audited in addition to monitoring performance?

Monitoring provides the information to let the organisation review activities and decide how to improve performance. Auditing and performance review are the final steps in the safety and health management control cycle. They constitute the 'feedback loop' that enables an organisation to reinforce, maintain and develop its ability to reduce risks to the fullest extent and to ensure the continued effectiveness of its safety and health management system. Audits, by the organisation's own staff or by external bodies, complement monitoring activities by looking to see if the safety and health management systems are achieving the right results. Combine the results from measuring performance with information from audits to improve the organisation's overall approach to safety and health management.

The organisation should establish and maintain a program and procedures for periodic safety and health management system audits to be carried out. This enables a critical appraisal of all the elements of the safety and health management system to be made. Auditing is the structured process of collecting independent information on the efficiency, effectiveness and reliability of the total safety and health management system and drawing up plans for corrective action. These audits should be carried out in addition to routine monitoring, inspection and surveillance of the safety and health management system. The purpose of these audits is to ensure the continued suitability, adequacy and effectiveness of the safety and health management system. The audit process should ensure that the necessary information is collected to allow management to carry out this evaluation adequately.

The organisation should establish and maintain audit records consistent with the safety and health management system records. Their retention times should be established and must comply with legal requirements.

What key questions should an employer ask her/himself when measuring, reviewing and auditing their safety and health performance?

The key questions that an employer should ask when measuring, reviewing and auditing their safety and health performance are:

- Do you know how well you perform in safety and health?
- Are your executive board, your directors and senior management team kept informed of your safety and health performance and do you report on this performance in your annual report?
- How do you know if you are meeting your own objectives and standards for safety and health? Are your controls for risks good enough?
- How do you know you are complying with the safety and health laws that affect your business?
- Do your accident or incident investigations get to all the underlying causes - or do they stop when you find the first person that has made a mistake?

- Do you have accurate records of injuries, ill health, bullying complaints and accidental loss?
- Do you report on safety and health failures to your board and your directors?
- How do you learn from your mistakes and your successes?
- Do you carry out safety and health audits at least annually? If you do, what action do you take on audit findings?
- Do the audits involve staff at all levels? Do you involve your safety representative and safety committee, where it exists, in the audits?
- When did you last review your Safety Statement and your safety and health performance?
- Does your executive board of Directors or senior management team review your safety and health performance and ensure safety and health risk management systems are in place and remain effective?
- Has your executive board and your directors or senior management team appointed someone at Director level to ensure safety and health risk management issues are properly addressed and is this person competent to do so?

How does the employer train staff to ensure they have the skills, knowledge, and attitudes to make them competent in the safety and health aspects of their work?

Health and Welfare at Work Act 2005, employers must provide their employees with the instruction and training necessary to ensure their safety and health. There are specific training obligations for employees involved in the safety consultation and safety representation processes. Safety and health training must form part of the training of all people who work at the workplace. Training helps people acquire the skills, knowledge, and attitudes to make them competent in the safety and health aspects of their work. It includes formal off-the-job training, instruction to individuals and groups, and on-the-job coaching and counselling. However, training is not a substitute for proper risk control, for example to compensate for poorly designed plants or inadequate workstations. The key to effective training is to understand job requirements and individual abilities.

To train staff to ensure they obtain the necessary skills, knowledge and attitudes to make them competent in the safety and health aspects of their work, it is important to identify appropriate training objectives and methods by first identifying the training needs. Training needs may be organisational, job-related and individual:

**Organisational needs:** Everyone in the organisation should know about the organisation 's Safety Statement and the philosophy underlying it and the structure and systems for delivering the policy. Employees should also know which parts of the systems are relevant to them, to understand the major risks in the organisation's activities and how they are controlled.

**Job - related needs:** These fall into two main types - management needs and non-management needs.

**Management needs include:**

- Leadership skills
- Communication skills
- Techniques of safety and health management
- Training, instruction, coaching and problem - solving skills relevant to safety and health
- Understanding of the risks in a manager's area of responsibility
- Knowledge of relevant legislation and appropriate methods of control, including risk assessment
- Knowledge of the organisation 's planning, measuring, reviewing and auditing arrangements
- Awareness of the financial and economic benefits of good safety and health performance.

**Non-management needs include:**

- An overview of safety and health principles
- Detailed knowledge of the safety and health arrangements relevant to an individual 's job
- Communication and problem-solving skills to encourage effective participation in safety and health activities.

**3. Individual needs: Individual needs are generally identified through performance appraisal.**

They may also arise because an individual has not absorbed formal job training or information provided as part of their induction. Training needs vary over time, and assessments should cover:

- Induction of new starters, including part-time and temporary workers
- Maintaining or updating the performance of established employees, especially if they may be involved in critical emergency procedures
- Job changes, promotion or when someone must deputise
- Introduction of new equipment or technology
- Follow-up action after an incident investigation.

- How does an organisation ensure it has access to sufficient safety and health?

### 1. Recommendations:

- Prioritised actions with responsibilities and targets for completion
- Whether the risk assessments need to be reviewed and the safety statement updated.

### 2. Learning from and communicating results from investigations:

The organisation, having learnt from its investigations, should:

- Identify root causes in the safety and health and general management of the organisation
- Communicate findings and recommendations to all relevant parties
- Include relevant findings and recommendations from investigations in the continuing safety and health review process.

Personal hygiene may be described as the principle of maintaining cleanliness and grooming of the external body. People have been aware of the importance of hygiene for thousands of years. The ancient Greeks spent many hours Bathing, using fragrances and make up to beautify themselves and be presentable to others. Maintaining a high level of personal hygiene will help to increase self-esteem and confidence, while minimising the chances of developing imperfections. Maintaining personal hygiene is necessary for many reasons; personal, social, health, psychological or simply as a way of life. Keeping a good standard of hygiene helps to prevent the development and spread of infections, illnesses, and bad odour

Body image influences self-esteem, confidence, and motivation. Those who already have low self-esteem and especially those with depression often neglect personal hygiene which perpetuates the problem of poor body image.

Teeth - A beautiful smile can make a person's day - but if teeth are grubby or breath is smelly, it has an entirely different result. Brush your teeth twice daily with a decent toothbrush (powered ones are best), a fluoride-based toothpaste and an antibacterial mouthwash and you can't go far wrong. If you think your teeth are not white enough, try wearing different colours to make them seem brighter, avoid drinks such as tea, coffee and red wine, which are thought to stain them. If you're still convinced they're not white enough ask your dentist about treatments.

Smelly breath - Sometimes, despite good brushing a tooth will succumb to decay - if left untreated this can spread and infect your gums. Bad breath can be the sign of a gum infection. Make sure you visit your dentist regularly to keep a check on it. Halitosis (bad breath) can also be a result of dehydration

or an empty stomach, so eat and drink regularly.

**Genital Areas** - Genital areas can be prone to bacterial infections and unpleasant aromas if not kept clean. Conversely though, too much cleaning with scented products or soaps can cause thrush - a yeast infection. The best hygiene for all the genital areas is to clean once or twice a day using mild soap and water

Good personal hygiene is the first step to good health for yourself and your community. It not only protects you from poor health, but also shields those around you from suffering illness that arise from poor personal habits. Habits such as washing your hands, bathing, brushing, flossing, may all look monotonous and boring, but they all come under important personal hygiene. They make you and your community feel good about yourself and keep you free of bacteria, viruses, and illnesses. In this post we give you 20 tips for personal hygiene that you must follow routinely....

Frequently identified tasks related to working at height, chemicals, housekeeping, electrical, forklifts, lockout/tagout and confined spaces.

Steps to help avoid potential tragedies caused by common hazards include providing appropriate employee training and equipment and instilling a positive culture of safety.

Workers shouldn't wait for housekeeping or sanitation crews to take care of these issues, Instead, they should clean as they go. Just because it's a dirty process doesn't mean you shouldn't clean up spills

If employers determine PPE is necessary, they need to select the right sizes and a variety of choices for their staff – and train workers on how to properly put on, wear and take off the gear. Supervisors on the floor should model the behaviour they expect from employees by wearing all required PPE. If employees aren't wearing PPE, Dankert said, employers need to find out why – the gear may be uncomfortable or not performing correctly.

But providing the right safety equipment isn't enough. The devices can be misused or neglected. "People are pretty cavalier with their PPE," Harrington said, adding that employers should ensure gear is placed in its appropriate container and not simply slung over a hook.

Clearly communicate and reinforce the need for workers to wear PPE by stressing that the equipment protects them from injuries and illnesses, such as losing an eye or developing a respiratory disease. In short, George said, teach "what's in it for me."

Employers need to identify all locations where fall protection is necessary – as

well as where the engineered anchor points are – and train employees and regularly audit the fall protection program, she said. Employers should use all available resources to learn about their obligations to keep workers safe and how to resolve hazardous situations.

### 3. Hazard Prevention and Control

Effective controls protect workers from workplace hazards; help avoid injuries, illnesses, and incidents; minimise or eliminate safety and health risks; and help employers provide workers with safe and healthful working conditions. The processes described in this section will help employers prevent and control hazards identified in the previous section.

To effectively control and prevent hazards, employers should:

- Involve workers, who often have the best understanding of the conditions that create hazards and insights into how they can be controlled.
- Identify and evaluate options for controlling hazards, using a “hierarchy of controls.”
- Use a hazard control plan to guide the selection and implementation of controls and implement controls according to the plan.
- Develop plans with measures to protect workers during emergencies and non-routine activities.
- Evaluate the effectiveness of existing controls to determine whether they continue to provide protection, or whether different controls may be more effective. Review new technologies for their potential to be more protective, more reliable, or less costly.

#### 9.3.3 Remedial activities



Study the illustrations above and answer the questions below.



Name the practices represented in the illustration above?

Why is it important to apply the above practices in our daily personal and work life?

What do you understand by;

- i. Hygiene
- ii. Sanitation
- iii. Personal hygiene
- iv. Workplace hygiene

Guidance to the teacher regarding answers to the above remedial activities

### **Possible solutions:**

Washing hands; shaving off beards; washing the face; brushing the teeth; washing the body; combing the hair

Why is it important to apply the above practices in our daily personal and work life?

Good hygiene lowers your risk for diseases and illnesses commonly spread through viruses and bacteria.

Good hygiene habits help us to keep our body strong and healthy.

Cleanliness helps to prevent diseases.

It also helps us to give a good appearance.

Social and professional acceptance.

Higher confidence and self-esteem.

Pain prevention.

Good personal hygiene involves keeping all parts of the external body clean and healthy.

It is important for maintaining both physical and mental health.

Free away from germs, disease and microorganism.

What do you understand by;

Hygiene is the practice of keeping oneself and one's surroundings clean in order to prevent infection and disease and remain healthy and fit.

Sanitation is an arrangement to protect the public health specially the provision of clean drinking water and proper disposal of sewage.

Personal hygiene refers to maintaining cleanliness of one's body and clothing to preserve overall health and well-being.

Workplace hygiene refers to the standards of cleanliness that employers are expected to meet in ensuring that they provide a healthy working environment in which their staff can work, as well as clean and safe premises for members of the public to visit.

## 9.4 Additional activities

### 9.4.1 Remedial activities

What do you understand by;

Hygiene is the practice of keeping oneself and one's surroundings clean in order to prevent infection and disease and remain healthy and fit.

Sanitation is an arrangement to protect the public health specially the provision of clean drinking water and proper disposal of sewage.

Personal hygiene refers to maintaining cleanliness of one's body and clothing to preserve overall health and well-being.

Workplace hygiene refers to the standards of cleanliness that employers are expected to meet in ensuring that they provide a healthy working environment in which their staff can work, as well as clean and safe premises for members of the public to visit.

### 9.4.2 Consolidation activities

Refer to your daily health habits either at school (workplace) or home and complete the table below. Read the health habit and decide whether it is a good or bad habit by putting an (X) in the appropriate column that describes your choice.

No.	Health Habit	Good	Bad
1	Eat more fruits		=
2	Skipping Breakfast		
3	Eating more vegetables		
4	Doing physical exercises		
5	Drinking too much coffee		
6	Drinking excessive alcohol		
7	Drinking enough water		
8	Getting enough sleep		
9	Sleeping in the office		
10	Working up to very late at night		

11	Working in a poor posture		
Mention any other health habits that you observe at the work place (school) by completing the table below			
Positive Health Habits		Bad Healthy Habits	

### Possible responses to consolidation activity

No.	Health Habit	Good	Bad
1	Eat more fruits	X	
2	Skipping Breakfast		X
3	Eating more vegetables	X	
4	Doing physical exercises	X	
5	Drinking too much coffee		X
6	Drinking excessive alcohol		X
7	Drinking enough water	X	
8	Getting enough sleep	X	
9	Sleeping in the office		X
10	Working up to very late at night		X
11	Working in a poor posture		X
Other habits observed at the work place (school)			
Positive Health Habits		Bad Healthy Habits	
Cleaning the classrooms and compound		Leaving the classrooms dirty	
Cleaning the toilets		Littering of wastes on the compound	
Washing hands often		Some people not washing hands regularly	
Disposing of wastes correctly		Not cleaning the toilets	

### 9.4.3 Extended Activities

Below is a list of situations that can happen in a workplace. Using your knowledge on emergencies at the workplace read through the situations and choose which situations are emergency situations and which ones are not by completing the table below

bitten by spider and snake; chemical spills; food poisoning; power failures; inhaling toxic gas; Fire and smoke; Personal injury or threat; Bomb threats; Biohazard or chemical spills; faulty and dangerous equipment; slippery floor; flooding; exposure to sunshine; animal droppings; earthquakes; hot surfaces; a boss shouting you; someone smoking from the office; sitting for so long in an uncomfortable position; workers refusing to work		
Emergency situations		Not emergencies
Categorise the situations identified as emergencies under the types of emergencies by completing the table below		
Natural emergency	W o r k - r e l a t e d emergency	Civil/external emergency

### Possible answers to extended activities

Emergency situations	Not emergencies	
bitten by spider and snake	faulty and dangerous equipment	
chemical spills	slippery floor	
food poisoning	exposure to sunshine	
power failures	animal droppings	
inhaling toxic gas	hot surfaces	
Fire and smoke	a boss shouting you	
Personal injury or threat		
Bomb threats	someone smoking from the office	
Biohazard or chemical spills	sitting for so long in an uncomfortable position	
Flooding		
Earthquakes		
Workers refusing to work		
Categorise the situations identified as emergencies under the types of emergencies by completing the table below		
Natural emergency	W o r k - r e l a t e d emergency	Civil/external emergency
Earthquake	chemical spills	Bomb threats
Flooding	food poisoning	Workers refusing to work
bitten by spider and snake	power failures	
	inhaling toxic gas	
	Fire and smoke	

## 9.5. End of unit assessment

### 9.5.1. project activity

Guidance to the Project Activity:

Project: Each student creates a safety tool that shows how they will deal with hazards in their communities.

Performance criteria: Safety practices and health standard are appropriately applied according to the workplace regulations

Project activity

Suppose that the Headteacher asks you to put in place the checklist to ensure that the Kitchen department is working in healthy and safe working conditions. |Your checklist should include;

emergency procedures in kitchen context;

health and safety practices and hazards to be checked;

how to recognize and assess the health and safety risks

appropriate practices to protect the environment

### 9.5.2. Assessment questions

Answers to the Assessment questions

Read and answer the following questions.

Describe the importance of good personal care and healthy habits at work  
Improved health and wellbeing.

Greater productivity and performance.

Improved corporate image.

It also attracts more clients.

Increased job satisfaction.

Greater work development and learning opportunities.

Improved employee morale.

Lower absenteeism rates.

Increased employee engagement.

Lower turnover rate.

Lower workers' compensation premiums.

Describe any 5 healthy habits that should be practised every day:

At work:

Everyone helps keep the work environment tidy and organised

Everyone is comfortable reporting unsafe working conditions up the chain of command

Everyone who is required to wear PPE is wearing it the right way—and it fits properly

Everyone knows where safety equipment is located

Everyone who handles heavy objects uses proper lifting and carrying techniques

Everyone know that their organisation is committed to safety at the highest levels and can see posters in the break room or on the job site demonstrating this commitment

Everyone knows where to go and what to do in an emergency

Everyone is aware of hazardous chemicals in work area and knows where to find the Safety Data Sheets (SDSs)

In daily life

Get enough sleep.

Manage stress.

Find time to relax.

Meditate once a day:

Maintaining a healthy social life.

Maintain healthy eating habits

Get some exercise every day, even just a little.

Describe strategies to prevent the spread of illness and contamination at the workplace and at home

Wash your hands.

Handle food safely

Cook the food thoroughly to get rid of germs that could be on the food

Use a clean water source to wash off fruit and vegetables if you are going to eat, before preparing to eat or serve.

Maintain a clean restroom well stocked with soap, toilet paper and hand towels

Wash cooking supplies before and after using them with soap and water  
Make sure your workplace is regularly cleaned.

Provide items such as clean wipes, sanitizers, and tissues

Briefly describe any 5 unsafe situations that could harm people while on the job

Slips, trips and falls, operating dangerous machinery and electrical hazards

Working amongst animals, people, or infectious plant materials

Exposure to continuous loud noise, radiation, sun rays and ultraviolet rays

Manual roles that require lifting or sitting for long periods can cause damage over time.

Issues that could cause stress or strain, such as workload, violence or aggression

Exposure to harmful chemicals can cause illness, skin irritation, breathing problems and, in extreme cases, death.

Describe strategies to handle unsafe situations that could harm people in any work environment

Eliminate the hazard. Remove it completely from your workplace.

Substitute the hazard. Replace it with a safer alternative.

Isolate the hazard. Keep it away from workers as much as possible.

Use engineering controls. Adapt tools or equipment to reduce the risk.

Use administrative controls. Change work practices and organisation.

Use personal protective equipment (PPE)

With examples, differentiate the types of hazards in the workplace

Type of hazard	Examples
Safety hazard: affect those who work with machinery or on a construction site	slips, trips and falls, operating dangerous machinery and electrical shocks
Biological hazards: exposure to dangerous substances and diseases associated with working amongst animals, people, or infectious plant materials	Bacteria and viruses Contaminated waste Animal droppings
Physical hazards: can affect those who work in extreme weather conditions or in harmful environments.	Continuous loud noise, Radiation, Sun rays and Ultraviolet rays
Ergonomic hazards: affect individuals whose work puts a strain on their body.	Manual roles that require lifting Sitting for long periods can cause damage over time.
Chemical hazards: mainly threaten employees whose roles expose them to dangerous liquids, solvents or flammable gases. .	Exposure to harmful chemicals can cause illness, skin irritation, breathing problems and, in extreme cases, death
Workload hazards: issues that could cause stress or strain,	workload, violence or aggression.



With examples, differentiate the types of emergencies at the workplace.

Type of emergence	Examples
Natural emergency: occur because of flooding, severe weather	hurricanes tornadoes, or forest fires earthquakes floods
Work-related emergencies: caused by factors relating directly to the work conducted.	chemical spills, explosions, machinery malfunction, or dangerous gas releases.
Civil emergencies: emergencies that stem from civil factors.	protests, strikes, or workplace violence or harassment

Describe some strategies to deal with emergencies in life and in any workplace

**Prevention:** The steps that are taken to avoid an incident or accident from occurring in the first place

**Mitigation:** These are measures that can reduce the risk of an emergency happening

**Preparedness:** The activities that are carried out to be ready to respond in the event that an emergency occurs

**Response:** The actions that are taken immediately before, during and after an emergency to save lives and reduce loss and damages.

**Recovery:** The actions that take place in the aftermath of the emergency situation to restore services and return to normal conditions.

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