



**NATIONAL BOARD FOR  
TECHNICAL EDUCATION**



**LAPO Institute for Microfinance and  
Enterprise Development**

**CURRICULUM AND COURSE SPECIFICATION**

**FOR**

**HIGHER NATIONAL DIPLOMA IN MICROFINANCE AND ENTERPRISE DEVELOPMENT**

**PLOT B, BIDA ROAD, P M B 2239, KADUNA, NIGERIA**

**NOVEMBER, 2017**

# GENERAL INFORMATION

## 1.0 TITLE OF THE PROGRAMME

The programme shall be known as Higher National Diploma in Microfinance and Enterprise Development.

## 2.0 GOAL OF THE PROGRAMME

The goal of the Higher National Diploma (HND) in Microfinance and Enterprise Development is to produce professionals equipped with the relevant skills to effectively manage the microfinance institutions in line with global best practices with a view to creating enterprises for sustainable development.

## 3.0 OBJECTIVES OF THE PROGRAMME

The objectives of the HND Microfinance and Enterprise Development programme are to:

- (a) understand the role of corporate governance practices in the microfinance industry
- (b) produce competent professionals with understanding of the dynamics of inclusive financing for different enterprises.
- (c) constantly expose students to current trends in the microfinance industry.
- (d) appreciate the role of gender equity in the development and financing of micro, small and medium enterprises.
- (e) understand the uniqueness of microfinancing as a tool for financial inclusion
- (f) produce competent graduates who can network and collaborate with other agencies for fund mobilisation and knowledge exchange.
- (g) create an understanding of the significance of internal audit and control to the sustainability of the microfinance institution and enterprises.
- (h) equip students with competencies for creation of enterprises.

## **4.0 ENTRY REQUIREMENTS INTO THE PROGRAMME**

### **HIGHER NATIONAL DIPLOMA (HND)**

Applicants with all the following qualifications shall be considered for direct entry into Microfinance and Enterprise Development.

- i. The minimum entry requirements for the ND programme in the specific field or their equivalents. A National Diploma in Microfinance and Enterprise Development, Insurance, Marketing, Accountancy, Banking and Finance, Taxation, Community Development, Business Administration, Purchasing and Supply, Cooperative Economics and Management, and Social Development.
- ii. The ND with a minimum of a Lower Credit pass in the discipline obtained from an NBTE accredited programme
- iii. A minimum of 1-year post-ND cognate work experience in the field of specialisation.
- iv. A limited number of candidates with pass ND certificate and a minimum of two years of post-ND work experience may also be considered.

### **5.0 PROGRAMME DURATION:**

The HND programme runs for two academic sessions of two semesters each (four semesters).

### **6.0 CURRICULUM**

6.1 The curriculum is structured into four semesters of classroom, field and studio activities in the institution. Each semester of institutional based activities shall be for duration of 17 weeks distributed as follows:

15 contact weeks of teaching, i.e. theory, practical exercises, quizzes, tests, and 2 weeks for examination and registration

6.2 The curriculum of the programme consists of three main components viz:

- (i) General Studies Courses
- (ii) Foundation Courses
- (iii) Professional Courses

The General Education component includes courses in General Studies, English Language/Communication, Entrepreneurship Development and Computer Studies. These courses shall account for not more than 10-15% of the total contact hours for the programme.

Foundation Courses: Organisational Behaviour, Research Methods, Law courses etc. The number of hours for the foundation courses shall be between 10-15% of the total contact hours for the programme.

Professional Courses are specialised core courses, which give the student the theory and practical skills he/she needs to practice in his/her field of specialisation at the technical level. These specialised core courses account for between 60-70% of the total contact hours of the programme.

## **7.0 PROJECT**

Every HND student is required to successfully complete a project in the field of Microfinance and Enterprise Development during his/her final year on the programme. Adequate project supervision/assessment should be done by qualified lecturers.

## **8.0 EVALUATION**

For the purpose of awarding the Higher National Diploma (HND) in Microfinance and Enterprise Development, evaluation of the student's work shall include: examinations, project and course work (tests, quizzes, practical etc.). The weighting of each of the components of the evaluation system shall be prescribed by the National Board for Technical Education and the institutions running the programme.

## **9.0 CONDITIONS FOR THE AWARD OF HIGHER NATIONAL DIPLOMA**

9.1 The National Board for Technical Education (NBTE) shall accredit the HND programme in Microfinance and Enterprise Development before the award of the diploma certificate. Details about the process of accrediting programmes for the award of Higher

National Diploma shall be in line with guidelines from the Executive Secretary, NBTE, Plot B, Bida road, P.M.B 2239, Kaduna Nigeria or [www.nbte.gov.ng](http://www.nbte.gov.ng).

9.2 The institution will award the Higher National Diploma to candidates who successfully completed the programme after passing the prescribed coursework, examination, and diploma project. Such candidates should have completed between 72-80 semester credit units as prescribed in the programme.

9.3 The Higher National Diploma (HND) Microfinance and Enterprise Development shall be awarded to only persons who have satisfied all conditions for the award of the certificate as laid down by the National Board for Technical Education (NBTE) and the institution in which the programme is offered.

## **10.0 CLASSIFICATION/GRADING SYSTEM OF DIPLOMAS:**

Higher National Diploma (HND) shall be based on a total scale of 4 points classified into the following categories:

Distinction	-	CGPA of 3.50 and above
Upper Credit	-	CGPA of 3.00 – 3.49
Lower Credit	-	CGPA of 2.50 – 2.99
Pass	-	CGPA of 2.00 – 2.49

## **11.0 ACCREDITATION OF PROGRAMMES**

This programme shall be accredited by the National Board for Technical Education (NBTE)

## **12.0 GUIDANCE NOTES FOR TEACHERS OF THE PROGRAMME**

12.1 The curriculum is drawn in course units. This is in keeping with the provision of the National Policy on Education, which stresses the need to introduce semester credit unit to enable a student who wishes to transfer the units already completed in an institution of similar standard from which he/she is transferring.

12.2 In designing the units, the principles of the modular system by product has been adopted, thus making each of the professional modules, when completed, provide the student with technical operative skills, which can be used for employment purposes.

12.3 As the success of the credit unit system depends on the articulation of programmes in the institutions and industry, the curriculum content has been written in behavioural objectives, so that it is clear to all, the expected performance of the student who successfully completes the programme.

12.4 The teaching of the theory and practical work should, as much as possible, be integrated. Practical exercises especially those in professional courses and laboratory work should, as much as possible, be integrated to a ratio of 70:30.

## CURRICULUM TABLE

**PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT**

**LEVEL: HND 1**

**SEMESTER: FIRST**

<b>COURSE CODE</b>	<b>COURSE TITLE</b>	<b>L</b>	<b>T</b>	<b>P</b>	<b>CU</b>	<b>CH</b>	<b>TOTAL HOURS PER SEMESTER</b>
MED 311	Financial Inclusion	2	-	-	2	2	30
MED 312	Lending Methodology (beef up practical content)	1	-	1	2	2	30
MED 313	Credit Administration & Management (beef up practical content)	2	-	2	4	4	60
MED 314	Economic Analysis	3	-	-	3	3	45
MED 315	Micro, Small and Medium Enterprise Management (Okechukwu to review the practical)	2	-	-	2	2	30
ACC 312	Cost Accounting	2	-	-	2	2	30
BAM 312	Organisational Behaviour	2	-	1	3	3	45
ACC 413	Financial Management	2	-	1	3	3	45
HBF 317	Practice of Banking	2	-	2	4	4	60
	<b>Total</b>	<b>18</b>	<b>-</b>	<b>7</b>	<b>25</b>	<b>25</b>	<b>375</b>

**LEVEL: HND 1****SEMESTER: SECOND**

<b>COURSE CODE</b>	<b>COURSE TITLE</b>	<b>L</b>	<b>T</b>	<b>P</b>	<b>CU</b>	<b>CH</b>	<b>TOTAL HOURS PER SEMESTER</b>
MED 321	Structure of the Nigerian Economy	2	-	-	2	2	30
MED 322	Comparative Microfinance	2	-	-	2	2	30
MED 323	Audit & Internal Control	2	-	-	2	2	30
MED 324	Microfinance Policy and Regulatory Framework	2	-	-	2	2	30
MED 325	Women Development and Entrepreneurship	2	-	-	2	2	30
HBF 412	Public Finance	3	-	-	3	3	45
BAM 324	Human Capital Management	2	-	-	2	2	30
ACC 416	Management Accounting	3	-	-	3	3	45
	<b>Total</b>	<b>18</b>	<b>-</b>	<b>-</b>	<b>18</b>	<b>18</b>	<b>270</b>

**LEVEL: HND 2****SEMESTER: FIRST**

<b>COURSE CODE</b>	<b>COURSE TITLE</b>	<b>L</b>	<b>T</b>	<b>P</b>	<b>CU</b>	<b>CH</b>	<b>TOTAL HOURS PER SEMESTER</b>
MED 411	Risk Management in Microfinance	3	-	-	3	3	45
MED 412	Value Chain Financing (beef up practical content)	2	-	1	3	3	45
MED 413	Marketing of Microfinance Services	2	-	-	2	2	30
MED 414	Management Information System (beef up practical content)	2	-	1	3	3	45
MED 415	Microinsurance Management	2	-	-	2	2	30
MED 416	Research Methods	2	-	-	2	2	30
BAM 411	Business Policy & Strategy	3	-	3	3	3	45
EED 413	Entrepreneurship Development	3	-	3	3	3	45
	<b>Total</b>	<b>19</b>	<b>-</b>	<b>8</b>	<b>27</b>	<b>27</b>	<b>405</b>

**LEVEL: HND 2****SEMESTER: SECOND**

<b>COURSE CODE</b>	<b>COURSE TITLE</b>	<b>L</b>	<b>T</b>	<b>P</b>	<b>CU</b>	<b>CH</b>	<b>TOTAL HOURS PER SEMESTER</b>
MED 421	Corporate Governance	2	-	-	2	2	30
MED 422	Social Performance Management	2	-	-	2	2	30
MED 423	Project Evaluation and Management	3	-	-	3	3	45
MED 424	Loan Portfolio Management in Microfinance	2	-	-	2	2	30
MED 425	Strategic Management for Microfinance	2	-	-	2	2	30
HBF 327	Monetary Economics	3	-	-	3	3	45
MED 426	Project	-	-	-	4	4	60
	<b>Total</b>	<b>14</b>	<b>-</b>	<b>-</b>	<b>14</b>	<b>14</b>	<b>270</b>

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> FINANCIAL INCLUSION				
<b>COURSE CODE:</b> MED 311				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30 hours/semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to equip students with the knowledge of inclusive financing for enterprises				
<b>GENERAL OBJECTIVES:</b> On completion of this course, the student should be able to:				
1.0 Understand the concept of financial inclusion 2.0 Understand the dynamics of inclusive financing 3.0 Know the theories of financial inclusion 4.0 Know the factors that influence financial inclusion 5.0 Understand the role of financial inclusion in informal economy. 6.0 Understand the concept of financial empowerment through financial inclusion 7.0 Understand the various market segmentation in financial inclusion 8.0 Understand barriers to financial inclusion				

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE: FINANCIAL INCLUSION</b>			<b>Course Code: MED 311</b>		<b>Contact Hours: 2 Hours</b>	
<b>COURSE SPECIFICATION: Theoretical content: 2</b>				<b>Practical Content: 0</b>		
<b>General Objective: 1.0:</b> Understand the concept of financial inclusion						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objective:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define financial inclusion	Explain financial inclusion.	Books, Internet, long white marker board, diagrams of business, video CDs on financial inclusion.				Test, quiz, assignment, examination
1.2 Trace the origin of financial inclusion	Explain the origin of Financial Inclusion				-	
1.3 Explain the various concepts in financial inclusion: (i) Poverty (ii) Needy (iii) Disadvantaged group (iv) Marginalised (v) unserved and underserved. etc	Outline concepts of financial inclusion.  Highlight features, merits and demerits of financial inclusion. State the role of government in financial inclusion.					
1.4 State the benefits of financial inclusion	Identify the roles of foreign agencies in the advancement of inclusion					
1.5 State the challenges of financial inclusion						
1.6 Identify the stakeholders in financial inclusion						
1.7 Explain the roles of: i) government in financial inclusion ii) local partners iii) foreign agencies e.t.c.						

<b>General Objective 2.0:</b> Understand the dynamics of inclusive financing						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the dynamics of inclusive financing 2.2 Identify the various services in financial inclusion: (i) saving opportunities (ii) other financial products, etc. 2.3 Explain the following financial services: (i) micro-investment (ii) assets management (iii) insurance (iv) leasing (v) factoring (vi) mortgages (vii) pensions (viii) payments (ix) local money transfers (x) international remittances, etc. 2.4 Explain the following non-financial services: (i) Green energy (ii) Health (iii) Education, etc.	Define the dynamics of inclusive financing Explain the various service in financial inclusion.  Outline the various methods of micro-investment; insurance; leasing & mortgages; pensions etc.	Books and Internet, white marker board, diagrams of business, video CDs on financial inclusion.				Test Quiz Assignments Examinations
<b>General Objective 3.0:</b> Know the theories of financial inclusion						
<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

3.1 Explain the theories of financial inclusion	Explain the theory of financial inclusion. e.g access to finance and development theory and measurement, theory of financial exclusion e.t.c Outline the relationship between theories of microfinance	Books Internet.				Test Quiz Assignments Examinations
3.2 Explain the applications of the above theories in microfinance						

**General Objective 4.0:** Know the factors that influence financial inclusion

Specific Learning Outcome	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
4.1 List the factors that influence financial inclusion, e.g. financial literacy, environment, economic conditions, etc	Discuss the importance financial inclusion.  Identify reasons for financial inclusion.  Identify the success factors in financial inclusion	<ul style="list-style-type: none"> <li>- Books</li> <li>- Internet.</li> </ul>				Test Quiz Assignments Examinations
4.2 Explain the factors in 4.1 above						
4.3 State the importance of financial inclusion						
4.4 Enumerate the reasons for financial inclusion						
4.5 State the success factors in financial inclusion						

**General Objective 5.0:** Understand the role of financial inclusion in informal economy

Specific Learning Outcome:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
5.1 Explain informal economy 5.2 Explain the terms: <i>olidara, adashe, adapamo, osusu</i> etc. 5.3 Explain the relevance of informal economy to economic development 5.4 Explain 5.3 in relation to financial inclusion	Identify the various concepts of financial inclusion.  Critically review financial inclusion concept.	<ul style="list-style-type: none"> <li>- Books</li> <li>- Internet</li> </ul>				Test Quiz Assignments Examinations
<b>General Objective 6.0:</b> Understand the concept of financial empowerment through financial inclusion						
Specific Learning Outcome	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
6.1 Define: (i) empowerment (ii) financial empowerment 6.2 Explain the relevance of 6.1 above in financial inclusion 6.3 Explain the various methods of empowerment: (i) access to financial services (ii) financial literacy training (iii) social empowerment etc. 6.4 Identify the barriers encountered in 6.3 above.	Discuss empowerment through financial inclusion  Identify methods of empowerment.  Identify ways to tackle the problems encountered.	<ul style="list-style-type: none"> <li>- Books; and</li> <li>- Internet</li> </ul>				Test Quiz Assignments Examinations

<b>General Objective 7.0: Understand the various market segmentation in financial inclusion</b>						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
7.1 Explain market segmentation 7.2 State various market segments in financial inclusion. 7.3 Explain the methods applied in market segmentation. 7.4 Enumerate types of market segmentation in financial inclusion.	Discuss market segmentation in financial inclusion.  Outline the methods applied in market segmentation.  Identify types of market segmentation in financial inclusion.	<ul style="list-style-type: none"> <li>- Books; and</li> <li>- Internet.</li> </ul>				Test Quiz Assignments Examinations
<b>General Objective 8.0: Understand barriers to financial inclusion</b>						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
8.1 Explain barriers to financial inclusion 8.2 Identify various barriers to financial inclusion 8.3 State measures to curtail the barriers encountered by practitioners.	Discuss the challenges of financial inclusion. State the challenges of financial inclusion.  Identify measures to curtail the challenges of financial inclusion.  Discuss the barriers of financial inclusion. Identify methods of curbing the barriers in 9.3	White board, Books, journals, Internet.  <ul style="list-style-type: none"> <li>- Books;</li> <li>- Journals</li> <li>- Internet</li> </ul>				Test Quiz Assignments Examinations

	State the strategies to be used in curbing the barriers.					
--	--	--	--	--	--	--

NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTREPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> LENDING METHODOLOGY				
<b>COURSE CODE:</b> MED 312				
<b>DURATION</b>	<b>Lecture:</b> 1 hour	<b>Tutorial:</b> 0	<b>Practical:</b> 1 hour	<b>Total:</b> 30hours/Semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to enable students know the different methods of lending in microfinance institutions				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				
1.0 Know the meaning of lending				
2.0 Know the principles of lending				
3.0 Understand the methodology of lending in microfinance institutions				

<b>PROGRAMME: HND MICROFINANCE AND ENTREPRISE DEVELOPMENT</b>						
<b>COURSE TITLE: LENDING METHODOLOGY</b>			<b>Course Code: MED312</b>		<b>Contact Hours: 2hours/Week</b>	
<b>COURSE SPECIFICATION: Theoretical content: 2</b>				<b>Practical Content: 2</b>		
<b>General Objective 1.0: Know the meaning of lending</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Explain: (i) lending/credit delivery (ii) financial intermediation 1.2 Explain the history of micro-lending 1.3 Explain the rationale for lending 1.4 State lending criteria	a. Define lending b. Define methodology c. State different methods of lending	Write on the white board Textbooks Internet journals, etc.				Ask questions Test Assignments Exams
<b>General Objective 2.0: Know the principles of lending</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the principles of lending 2.2 State the principles of lending: (i) Character (ii) Capacity (iii)Capital (iv)Collateral (v) condition, etc.			2.1 arrange students' practical visit to banking hall			

<b>General Objective 3.0:</b> Understand the methodology of lending in microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain lending methodology 3.2 Explain the types of lending methodology 3.3 Compare different methods of lending 3.4 Explain the microfinance target market 3.5 Explain: (i) Merits of different microfinance lending methods (ii) The challenges of different microfinance lending methods	1. Give history of microfinance lending methodology.  2. State reasons for lending.  3. Identified criteria for lending	White board, Textbooks, internet, journals, etc.				Ask questions Test Assignments Exams

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> CREDIT ADMINISTRATION AND MANAGEMENT				
<b>COURSE CODE:</b> MED 313				
<b>DURATION</b>	<b>Lecture:</b> 2 Hours	<b>Tutorial:</b> 0	<b>Practical:</b> 2 Hours	<b>Total:</b> 60hours/Semester
<b>CREDIT UNITS:</b> 4				
<b>GOAL:</b> This course is designed to enable students acquire knowledge in credit administration and management in microfinance institutions.				
<b>GENERAL OBJECTIVES:</b> On completion of this course, the student should be able to:				
1.0 Know the concept of credit administration and management 2.0 Understand the principles of lending and basic steps to credit administration 3.0 Understand the types of lending 4.0 Understand securities for microfinance lending 5.0 Understand credit risk management 6.0 Understand management of repayment in arrears and non-performing credit				

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE: Credit Administration and Management</b>			<b>Course Code: MED 313</b>		<b>Contact Hours: 60 Hours</b>	
<b>COURSE SPECIFICATION: Theoretical content: 2</b>				<b>Practical Content: 2</b>		
<b>General Objective 1.0: Know the concept of Credit administration and management</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Explain: <ul style="list-style-type: none"> <li>i. credit administration</li> <li>ii. credit management</li> </ul> 1.2 Explain credit administration process: <ul style="list-style-type: none"> <li>i. documentation</li> <li>ii. communication of credit approvals-terms and conditions</li> <li>iii. signing-off on loan agreement</li> <li>iv. monitoring and controlling of credit</li> </ul> 1.3 Explain lending strategy and policies           1.4 Explain the general principles of lending: <ul style="list-style-type: none"> <li>i. Safety</li> <li>ii. Security</li> <li>iii. Suitability</li> <li>iv. Profitability</li> <li>v. Liquidity</li> <li>vi. Integrity</li> <li>vii. Finance Adequacy</li> </ul> 1.5 Explain Financial Feasibility	Define credit administration  Define credit management  Identify the features of credit administration  Identify the features of credit management.  State in various techniques of credit administration.  State various techniques of credit management	Related textbooks on credit risk management, credit risk modeling and the framework for credit management and projectors, blackboard and makers	1.1 Demonstrate physical skills on (a) client selection (b) credit analysis, client monitoring, loan disbursement and loan repayment	Demonstrate and illustrate on loan administration and management	Assemble clients, chairs and tables, venue, papers, flap chart and makers	Assignments; Test; and Examination

<p>Analysis in credit administration</p> <p>1.6 Explain lending environment:</p> <ul style="list-style-type: none"> <li>i. Global</li> <li>ii. Political</li> <li>iii. Economic</li> <li>iv. Regulatory</li> <li>v. Institutional</li> <li>vi. technological</li> </ul> <p>1.7 Explain the credit cycle</p> <p>1.8 Explain the roles of the following in credit administration:</p> <ul style="list-style-type: none"> <li>i. Board of Directors</li> <li>ii. Management</li> <li>iii. Auditors</li> <li>iv. Branch Managers</li> <li>v. Head of Operations</li> <li>vi. Client Support Officers, etc.</li> </ul>	<p>Explain “from start to finish” processing of a customer’s loan.</p> <p>Explain the barriers of credit administration.</p> <p>Identify the solutions adopted by microfinance institution in tackling credit administration barriers mentioned above</p> <p>Explain the oversight function of BOD, roles of management and auditors in credit administration.</p>					
---	--	--	--	--	--	--

<b>General Objective 2.0:</b> Understand the principles of lending and basic steps of credit administration						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the canons of lending: <ol style="list-style-type: none"> <li>i. Character,</li> <li>ii. Capacity</li> <li>iii. Capital</li> <li>iv. Condition</li> <li>v. Collateral, etc.</li> </ol> 2.2 Identify challenges of credit administration: <ol style="list-style-type: none"> <li>i. Bad and doubtful debt</li> <li>ii. Poor credit appraisals and loan supervision</li> <li>iii. Human resource issue</li> <li>iv. Acceptance of worthless securities and guarantors, etc.</li> </ol> 2.3 Explain policies and procedures in microfinance credit administration		Related textbooks on credit risk management, credit risk modeling and the framework for credit management and projectors, blackboard and makers	Demonstrate physical skills on client selection in risking environment	Demonstrate and illustrate on loan administration and risk management practice	Assemble clients, chairs and tables, venue, papers, flap chart and makers	Assignments; Test; and Examination
<b>General Objective 3.0:</b> Understand the types of lending						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain types of lending: <ol style="list-style-type: none"> <li>i. Overdraft</li> </ol>	Explain the approaches	Related textbooks on	Demonstrate physical skills	Demonstrate and illustrate	Assemble clients,	Assignments; Test; and

<ul style="list-style-type: none"> <li>ii. Loans (SML) term</li> <li>iii. Bridging loans</li> <li>iv. Equipment leasing</li> <li>v. Factoring</li> <li>vi. Project Finance</li> <li>vii. Hire purchase</li> <li>viii. Loan Syndication, etc.</li> </ul>		<p>credit risk management, credit risk modeling and the framework for credit management and projectors, blackboard and makers</p>	<p>on client selection in risking environment</p>	<p>on loan administration and risk management practice</p>	<p>chairs and tables, venue, papers, flap chart and makers</p>	<p>Examination</p>
<b>General Objective 4.0:</b> Understand securities for lending in Microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>4.1 Define securities</p> <p>4.2 Explain various types of securities:</p> <ul style="list-style-type: none"> <li>i. 3<sup>rd</sup> Party guarantee</li> <li>ii. Joint and several guarantees</li> <li>iii. Deed of hypothecation</li> <li>iv. Lien on fund</li> <li>v. Equitable mortgages</li> <li>vi. Legal mortgages, etc.</li> </ul> <p>4.3 Explain types of security controls:</p> <ul style="list-style-type: none"> <li>i. Preventive measure</li> <li>ii. Detective</li> <li>iii. Responsive, etc.</li> </ul>	<p>Define risk management.</p> <p>Describe the concept of risks.</p> <p>Identify the types of risks applicable to MFIs</p>	<p>Related textbooks on credit risk management, credit risk modeling and the framework for credit management and projectors, blackboard and makers</p>	<p>Demonstrate physical skills on client selection in risking environment</p>	<p>Demonstrate and illustrate on loan administration and risk management practice</p>	<p>Assemble clients, chairs and tables, venue, papers, flap chart and makers</p>	<p>Assignments; Test; and Examination</p>

<b>General Objective 5.0: Understand credit risk management</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain basic principles of credit risk management 5.2 Explain the policies and processes of credit risk management: i. Identification ii. Measurement iii. Control 5.3 Explain the CBN Credit Management Framework 5.4 Explain Credit Bureau: i. Credit risk Management System ii. Credit Registries iii. Internal Risk Methodology, e.g. status enquiry iv. Rating Agencies 5.5 Explain various kinds of risks that affect microfinance institution. 5.6 Explain risk acceptance criteria 5.7 Explain the following terms: i. Lien ii. Right of set-off	Define risk minimization  Identify various steps to minimize risk.  State the various kinds of risks that affect microfinance institution.	Related textbooks on credit risk management, credit risk modeling and the framework for credit management and projectors, blackboard and makers	Demonstrate physical skills on client selection in risking environment	Demonstrate and illustrate on loan administration and risk management practice	Assemble clients, chairs and tables, venue, papers, flap chart and makers	Assignments; Test; and Examination

iii. Obligor limit iv. Balance of defaulter v. Draw down Commitment fee						
<b>General Objective 6.0:</b> Understand management of repayment in arrears and Non-performing credit						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Explain repayment in arrears 6.2 Explain: i. Management of repayment in arrears ii. Portfolio risk management iii. Management of non-performing loans 6.3 Explain the challenges faced in debt recovery	Explain delinquency management  Describe the range of portfolio at risk measurement					

NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> ECONOMIC ANALYSIS				
<b>COURSE CODE:</b> MED 314				
<b>DURATION</b>	<b>Lecture:</b> 3 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 45 hours/Semester
<b>CREDIT UNITS:</b> 3				
<b>GOAL:</b> The course is designed to expose students to the aspects of economic analysis for policy making				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				
1.0 Know demand and supply analysis 2.0 Know the consumer theory 3.0 Know the cost theory 4.0 Know the market structure 5.0 Know National Income Accounting 6.0 Know monetary and fiscal policies				

NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
<b>COURSE TITLE:</b> ECONOMIC ANALYSIS		<b>Course Code:</b> MED 321		<b>Contact Hours:</b> 45 hours		
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective 1.0:</b> Know demand and supply						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1. Explain the concept of demand. 1.2. Explain the concept of supply 1.3. Explain the determinants of the change in demand and supply 1.4. Draw a graph to show the movement and shift of demand and supply curve 1.5. Explain the price mechanism with the aid of a graph 1.6. Explain the price elasticity of demand and supply	Explain the content in 1.1 to 1.3  Illustrate with a clearly drawn graph change and movement of demand and supply  Explain content in 1.4 to 1.5	Text books, websites, Journals, reviews				Test, quiz, assignment, examination
<b>General Objective 2.0:</b> Know the consumer theory						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the concept of: i utility ii total utility iii marginal utility 2.2 Explain with the aid of a	Explain the content in 2.1 to 2.4	Textbooks Journals Publications				Test Quiz Assignments Examinations

<p>diagram the law of diminishing marginal utility.</p> <p>2.3 Explain the relationship between total utility and marginal utility</p> <p>2.4 Explain the assumptions under indifference curve</p> <p>2.5 Illustrate with graph the indifference curve</p>	<p>Demonstrate graph with indifference curve</p> <p>State the relationship between total utility and marginal utility</p>					
<b>General Objective 3.0: Know the cost theory</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>3.1 Explain the concept of:</p> <p>i. cost,</p> <p>ii. total cost,</p> <p>iii. average cost,</p> <p>iv. marginal cost, etc.</p> <p>3.2 Explain the concept of:</p> <p>i. Economic cost</p> <p>ii. Accounting cost</p> <p>iii. Production Cost</p> <p>iv. Real cost</p> <p>v. Opportunity cost</p> <p>vi. social</p> <p>vii. private cost</p> <p>3.3 Develop a hypothetical cost table and plot a graph</p> <p>3.4 Explain the short-run and long-run cost curves</p> <p>3.5 Explain with the aid of a graph and an equation, the cost function</p> <p>3.6 Compute with a given</p>	<p>Explain the types of costs</p> <p>Tabulate and draw a graph to explain cost, short run/ long run</p> <p>Demonstrate the graph along with the equation for 3.5</p>	<p>Textbooks</p> <p>Journals</p> <p>Publications, Reviews, flip chart, overhead projector</p>				<p>Test</p> <p>Quiz</p> <p>Assignments</p> <p>Examinations</p>

equation the cost minimization position of a firm	Derive the function and illustrate					
<b>General Objective: 4.0</b> Know the market structure						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain the meaning of market. 4.2 State the characteristics of a market 4.3 Outline the forms of market structure e.g. monopoly 4.4 Explain the characteristics of the forms of market 4.5 Explain with the aid of a graph to determine the equilibrium condition: (iii) under perfect competitive market (iv) monopoly market 4.6 Explain the application of demand and supply analysis under perfect competitive and monopoly market	Explain the content in 4.1 to 4.3  Illustrate with graph to determine the equilibrium for 4.4  Illustrate with aid of a graph the application of demand and supply to the types of market	Textbooks Journals Publications				Test Quiz Assignments Examinations
<b>General Objective 5.0:</b> Know the National Income Accounting						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain the concept of: i. National Income, ii. GDP	Explain the content in 5.1	Textbooks Journals				Test Quiz

iii. GDP at factor cost, iv. GDP at market cost, v. NNP at factor cost vi. NNP at market cost vii. NDP viii. Nominal and Real GDP.  5.2 Explain national income measurement using the three approaches: i. expenditure, ii. output iii. income.  5.3 Explain the importance of national income analysis for policy making decision 5.4 Explain the problems and limitations in measuring national income	to 5.4	Publications				Assignments Examinations
<b>General Objective 6.0:</b> Understand monetary and fiscal policies						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Explain: (i) Monetary policy (ii) Fiscal policy 6.2 State the objectives of Monetary Policy  6.3 Explain the instruments of monetary policy  6.4 Explain expansionary and contractionary monetary policies  6.5 Explain the meaning and objectives of fiscal policy  6.6 Explain the instruments of fiscal policy	Explain the content in 6.1 to 6.6	Textbooks Journals Publications				Test Quiz Assignments Examinations

6.7 Explain:  
(i) Compensatory  
(ii) built-in stabilizers  
(iii) discretionary fiscal  
policies.

--	--	--	--	--	--	--

NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> MICRO, SMALL AND MEDIUM ENTERPRISES				
<b>COURSE CODE:</b> MED 315				
<b>DURATION</b>	<b>Lecture:</b> 2 Hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30Hours/Semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to enable students acquire management skills of micro, small and medium enterprises				
<b>GENERAL OBJECTIVES:</b> At the end of this course, the student should be able to:				
1.0 Understand the nature of micro, small and medium enterprises 2.0 Understand the legal framework for small-scale enterprises 3.0 Understand the role of governments in small-scale enterprises in Nigeria 4.0 Understand Business Plan for small-scale enterprise 5.0 Understand the financing of small business enterprise 6.0 Understand financial management in small-scale enterprise 7.0 Know the benefits and challenges of Micro, Small and Medium Enterprises to the Nigerian economy 8.0 Understand credit control in small business enterprises				

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE:</b> Micro, Small and Medium Enterprises			<b>Course Code:</b> MED 315		<b>Contact Hours:</b> 4Hrs/Week	
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective 1.0:</b> Understand the nature of Micro, Small and Medium Enterprises						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define the range and scope of each category: <ul style="list-style-type: none"> <li>i. Micro</li> <li>ii. Small</li> <li>iii. Medium enterprises</li> </ul> 1.2 Explain the importance of Micro, Small and Medium Enterprises.           1.3 Describe the types of businesses that could be run on a small scale.           1.4 Describe the challenges associated with small business operations.	Explain range, scope and importance of a small-scale business.  Explain types of businesses that could be run on small scale, their associated problems and signs of failure during operations.  Explain wage employment and self-employment.  Identify the starting problems and signs of failure of a small business	Text Books Journals Publications	1.1 Explain range, scope and importance of a small-scale business.  1.2 Explain types of businesses that could be run on small scale, their associated problems and signs of failure during operations.	Select a small business enterprise and indicate its signs of success and failures.  Use case studies based on local organizations.	Internet and relevant websites  Guest speaker on Micro, Small and Medium Enterprise	Assignment Test Examination

<b>General Objective 2.0:</b> Understand the legal framework for small-scale enterprises						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the types of business organisation. 2.2 Identify the legal form of business. 2.3 Describe the environmental factors of business: (i) law of sales (ii) licenses (iii) failure signs, etc. 2.4 Explain regulatory status and formation of small businesses.	Explain the types of business organization  Explain legal formation and regulatory status of small business.  Explain environmental factors of business.	Text Books Journals Publications	Explain legal formation and regulatory status of small business.  Explain the environmental factors of business.	Use CAMB to explain the regulatory frame work of small business.  Group work to set up a small business – realistic scenarios Use of relevant documentation taken from the internet.	Internet and relevant websites	Assignment Test Examination
<b>General Objective 3.0:</b> Understand the role of governments in small-scale enterprises in Nigeria						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain government policies for small enterprises development. 3.2 Explain the effects of government	Explain government policies for small enterprises development and effects of the policies on direct and indirect	Text Books Journals Publications	Identify government policies and their effects on small scale business.	Evaluate the contributions of the promoting bodies (IDC, NASA,	Internet and relevant websites	Assignment Test Examination

<p>policies on direct and indirect assistance to small businesses</p> <p>3.3 State the role of the following institutions in promoting micro, small and medium enterprise:</p> <ul style="list-style-type: none"> <li>a) Industrial Development Centre (IDC)</li> <li>b) State Ministries of Commerce and Industries.</li> <li>c) State Export Promotion Committees</li> <li>d) Centre for Management Development (CMD)</li> <li>e) National Directorate of Employment (NDE)</li> <li>f) CIRD</li> <li>g) NERFUND</li> <li>h) NACRDB, NEPC, NASSI, NASME, MSME, etc.</li> </ul>	<p>assistance to these enterprises.</p> <p>Explain the following institutions and their roles in promoting small scale enterprises.</p> <p>- IDC, State Ministries of Commerce, State Export Promotion Committees, CMD, NDE, NAPPEP, CIRD NERFUND NACRDB, NEPC NASSI, NASME, etc.</p> <p>Give assignment</p>		<p>Identify and explain beneficiaries of the bodies. Promotion SME in Nigeria.</p>	<p>NERFUND, NDE, NAPEP etc to the growth of small business in Nigeria.</p>		
---	--	--	--	--	--	--

<b>General Objective 4.0:</b> Understand Business Plan for small-scale enterprise						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain business strategy 4.2 Explain business plan. 4.3 Explain the purpose of business plan 4.4 Identify the components of a business plan from project development up to project cost. 4.5 State the necessary steps in carrying out financial analysis and planning for a small business 4.6 Compare personal goal and business goals. 4.7 Identify influences of family goals in business goals	Explain business Plan, its purpose and components from project development to project cost.  Explain steps in carrying out financial analysis and planning for a small business.  Explain personal goals and business goals.  Explain influences of family goals and business goals.  Invite a successful entrepreneur to give a talk.  Conduct a test.	Text Books Journals Publications Entrepreneur	Identify business plan.  Identify how to plan in small business.  Formulate a business plan for a particular project.	Use Web based information to determine a plan for a business proposal.  Working in pairs to develop a relevant business plan.  Refer to business planning information on the internet  Presentations of the plans and justification of the goals	Internet and relevant websites	Assignment Test Examination

<b>General Objective 5.0:</b> Understand the financing of small business enterprise						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Estimate the capital needs of each category of: (i) Micro (ii) Small (iii) Medium Enterprises 5.2 State sources of finance for small businesses. 5.3 Explain the roles of specialised institutions in financing small businesses. 5.4 Explain how to source short-term and long-term credits 5.5 Explain the various reasons for borrowing. 5.6 Describe costs of borrowing with some examples. 5.7 Explain how to approach lenders 5.8 Explain reasons for financial plans.	Explain sources of capital and how to estimate needed capital for a small business. (With emphasis on the roles of Microfinance Institutions in financially small business)  Explain short-term and long-term credits and their sources.  Explain the roles of specialized institutions in financing small businesses in the areas of: a) Provision of SME equity. b) Provision of term loan opportunities for SMEs investment	- Text Books - Journals - Publications	Prepare a financing plan.  Identify various sources of funds and their costs.	Prepare a financing plan.  Identify various sources of funds and their costs.  Describe how to approach tenders	Internet and relevant websites	Assignment Test Examination

	<p>schemes.</p> <ul style="list-style-type: none"><li>c) Provision of working capital facility for SMEs</li><li>d) Financing SMEs through leasing.</li><li>e) Financing SMEs for non-oil export.</li><li>f) Financing SMEs through the capital market.</li><li>g) General requirements/ conditions for market financial assistance to SMEs</li></ul> <p>Explain various reasons for borrowing.</p> <p>With some examples, explain cost of borrowing.</p> <p>Explain reasons for financial plan and</p>					
--	--	--	--	--	--	--

	how to approach a lender					
<b>General Objective 6.0:</b> Understand financial management in small-scale enterprise						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Explain the need for sound financial management in small businesses. 6.2 Prepare the basic financial records required for small business enterprises and their operation. 6.3 Explain preparation of key financial statements – cash flow, profit or loss account and statement of financial position. 6.4 Explain preparation of depreciation schedule. 6.5 Explain how to determine gross margin and net profit. 6.6 Explain how to	Explain the need for sound financial management in small businesses  Explain basic financial records  Explain key financial statements.  Explain depreciation.  Explain gross margin and net profit and break-even-point (BEP).	Text Books Journals Publications	Describe the various records require to operate SME's  Describe key financial statements and how to prepare a depreciation schedule.  Use appropriate application packages to do amortization.	Guide students to prepare the records, extract key financial statements to determine BEP, loss or gain.	Internet and relevant websites	Assignment Test Examination

determine break-even-point (BEP). 6.7 Explain problems of financial management in small-scale enterprises.	Explain the various types of loan repayment and their application. Guide students to prepare a depreciation schedule for a selected business, extract its cash flow, profit and loss and balance sheet to determine its breakeven- point, gross margin and net profit.  Explain problems of financial management in small enterprises.					
<b>General Objective 7.0:</b> Understand the benefits and challenges of Micro, Small and Medium Enterprises to the Nigerian economy						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
7.1 Explain the benefits of Micro, Small and Medium Enterprises to the economy 7.2 Outline the challenges of Micro, Small and Medium Enterprises	Explain in details the content from 7.1 – 7.3	Text Books Journals Publications	-	-	-	Assignment Test Examination

7.3 Explain modalities to address these challenges						
<b>General Objective 8.0:</b> Understand credit control in small business enterprises						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
8.1 Explain credit control 8.2 Explain the various steps in extending credits to customers. 8.3 Identify sources of information on credits. 8.4 Explain consumer credit and credit cards. 8.5 Explain reasons for credits to small business enterprises. 8.6 Identify cost of credit	Explain credit control  Explain the 3c's of credit (character, capacity and condition).  Explain where and how to get information on credits.  Explain consumer credit and credit card. Explain reasons for credit to small business enterprises and their costs. Conduct a test.	Text Books Journals Publications	Identify how credits can be extended to a small business man, sources and costs of the credits (s)  Identify credits cards and reasons for credits	Identify the CS of credit.  Use internet to get information on credits	Internet and relevant websites	Assignment Test Examination

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> COST ACCOUNTING				
<b>COURSE CODE:</b> ACC 312				
<b>DURATION</b>	<b>Lecture:-</b> 2 Hours	<b>Tutorial:-</b> 0	<b>Practical:-</b> 2 Hours	<b>Total:-</b> 60 Hours/Semester
<b>CREDIT UNITS:</b> 4 CU				
<b>GOAL:</b> To provide the students with the concepts, theories and application of costing methods so as to enhance their understanding on the treatment, use and the interpretation of cost accounting data.				
<b>GENERAL OBJECTIVES:</b> On completion of the course the students should be able to:-				
<ul style="list-style-type: none"> <li>1.0 Understand the organization of Cost Accounting Department.</li> <li>2.0 Understand elements of Costs.</li> <li>3.0 Know the integration of Cost and Financial Accounts.</li> <li>4.0 Understand basic Costing Methods.</li> <li>5.0 Understand job and batch costing.</li> <li>6.0 Understand contract costing.</li> <li>7.0 Know process costing.</li> <li>8.0 Know Service Costing.</li> <li>9.0 Understand Uniform Costing.</li> </ul>				

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE: COST ACCOUNTING</b>			<b>Course Code: ACC 312</b>		<b>Contact Hours: 60 Hours/Semester</b>	
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective: 1.0 Understand the organization of Cost Accounting Department</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define Cost Accounting Department 1.2 Explain the functions of a Cost Accounting Department 1.3 Explain the administration of Cost Accounting 1.4 Compare Cost Accounting Department to other Departments in an organization	Describe and illustrate Cost Accounting Department with charts	Overhead projector	1.1 Demonstrate the understanding of the setup of a Cost Accounting Department, its administration and relationship with other Departments in an organization.	Show the organization chart of a typical Cost Accounting Department of an organization  Direct students to identify its relationship to other Department	Cardboard Charts  Overhead Projector and Transparency	Assignment, Test, Examination
<b>General Objective: 2.0 Understand elements of Costs</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain elements of cost – materials, labour and overheads 2.2 Explain inventory control procedures including	Illustrate with examples the components of costs	Overhead projector	1. Write out the components of the cost of a product 2. State	Illustrate the components of costs with examples and guide	Overhead projector  Transparency,	Assignment, Test, Examination

EOQ model 2.3 Define Just-in-Time (JIT) systems.			inventory control procedures calculate economic order quantity using EOQ model	students in calculation of EOQ	Computer Software package	
<b>General Objective:</b> 3.0 Know the integration of Cost and Financial Accounts						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Define book keeping in cost accounting 3.2 Prepare ledger accounts with interlocking 3.3 Prepare integrated ledger accounts 3.4 Reconcile Financial and Cost Accounting profit	Demonstrate the preparation of integrated and interlocking accounts and the reconciliation of Financial and Cost Account profit	Overhead projector  Charts and diagrams	1. Post cost transactions into the ledger accounts 2. Prepare integrated accounts 3. Reconcile Financial and Cost Accounts profit	Guide students in the preparation of cost ledger accounts and reconciliation of financial and Cost Accounts profit using spreadsheets	Spreadsheets  Overhead projector  Transparency	Assignment, Test, Examination

<b>General Objective: 4.0 Understand basic Costing Methods</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Define specific order costing and operation costing 4.2 List the sub-division of specific order costing 4.3 List the sub-divisions of operation costing	Explain and distinguish between specific order costing and operation costing	Overhead projector  Charts and diagrams	1. Compute product cost using job, batch, contract process and uniform costing	Lead students in computation of product cost using various methods	Spreadsheets  Overhead projector  Transparency	Assignment, Test, Examination
<b>General Objective: 5.0 Understand job and batch costing</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Define Job Costing 5.2 Compute unit product cost 5.3 Define Batch costing 5.4 Compute unit cost of a product in a batch 5.5 Post product costs to the accounts in the cost ledger	Illustrate with computation the accounting process for Job and Batch costing	Overhead projector  Charts and diagrams	1. Compute product cost using job, batch, contract process and uniform costing	Lead students in computation of product cost using various methods	Spreadsheets  Overhead projector  Transparency	Assignment, Test, Examination
<b>General Objective: 6.0 Understand contract costing</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Define contract costing 6.2 Compute contract cost 6.3 Prepare contract accounts 6.4 Evaluate work in	Define and illustrate the process of contract costing with examples	Overhead projector  Worked examples	1. Compute product cost using job, batch, contract	Lead students in computation of product cost using	Spreadsheets  Overhead projector	Assignment, Test, Examination

progress			process and uniform costing	various methods	Transparency	
<b>General Objective:</b> 7.0 Know process costing						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
7.1 Define process costing 7.2 Calculate equipment units of production 7.3 Compile production cost 7.4 Define scraps, wastes, normal and abnormal, losses and gains 7.5 Explain the treatment of scraps, wastes, normal and abnormal losses and gains 7.6 Compute unit cost of production 7.7 Evaluate work in progress using FIFO, and Weighted Average 7.8 Prepare process accounts 7.9 Define joint and by-products 7.10 Evaluate and apportion joint costs	Illustrate with examples the calculation of equivalent of product cost and preparation of process accounts	Overhead projector  Worked examples	1. Compute product cost using job, batch, contract process and uniform costing	Lead students in computation of product cost using various methods	Spreadsheets  Overhead projector  Transparency	Assignment, Test, Examination

<b>General Objective: 8.0 Know Service Costing</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
8.1 Define service costing 8.2 Calculate cost per service unit	Illustrate the calculation of cost per service unit. Give gradable assignment	Overhead projector  Worked examples	1. Compute product cost using job, batch, contract process and uniform costing	Lead students in computation of product cost using various methods	Spreadsheets  Overhead projector  Transparency	Assignment, Test, Examination
<b>General Objective: 9.0 Understand Uniform Costing</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
9.1 Define uniform costing 9.2 State the objectives of uniform costing 9.3 State the features of uniform costing 9.4 List the advantages and disadvantages of uniform costing	Explain uniform costing and its uses drawing comparative analyses with other costing methods	Overhead projector  Worked examples	1. Compute product cost using job, batch, contract process and uniform costing	Lead students in computation of product cost using various methods	Spreadsheets  Overhead projector  Transparency	Assignment, Test, Examination

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> ORGANIZATIONAL BEHAVIOUR				
<b>COURSE CODE:</b> BAM 312				
<b>DURATION</b>	<b>Lecture:- 2 Hours</b>	<b>Tutorial:- 0</b>	<b>Practical:- 1 Hour</b>	<b>Total:- 45 Hours/Semester</b>
<b>CREDIT UNITS:</b> 4 CU				
<b>GOAL:</b> This course is intended to provide the student with the appropriate knowledge in organizational behavior				
<b>GENERAL OBJECTIVES:</b> On completion of the course the students should be able to:-				
<ul style="list-style-type: none"> <li>1.0 Understand the concept and process of organizational behavior</li> <li>2.0 Understand social perception of people</li> <li>3.0 Understand people and personality</li> <li>4.0 Understand motivation and incentives</li> <li>5.0 Understand work groups and structure</li> <li>6.0 Understand communication in organizational behavior</li> <li>7.0 Understand the group as a team (group dynamics)</li> </ul>				

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE: ORGANIZATIONAL BEHAVIOUR</b>			<b>Course Code: BAM 312</b>		<b>Contact Hours: 45 Hours/Semester</b>	
<b>Theoretical Content</b>			<b>Practical Content</b>			
<b>General Objective 1.0: Understand the Concept and Process of Organizational Behaviour</b>						
<b>Specific Learning Outcomes</b>	<b>Teacher's Activities</b>	<b>Resources</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's Activities</b>	<b>Resources</b>	<b>Evaluation</b>
1.1. Explain the concept of organisational behaviour 1.2. Explain the fundamentals of organisational behaviour 1.3. Explain the changing nature of work 1.4. Identify the effects of rapid changes 1.5. Explain job satisfaction and skill level 1.6. Explain how to overcome boredom	Explain the concept and fundamentals Explain the changing nature of work and the effects of its rapid changes Explain job satisfaction and skill level Explain boredom and how to overcome it.	Textbooks Web Sites Internet Centres Survey Forms	1. Changing Nature of Work 2. The effects of rapid changes 3. Job Satisfaction survey Action to Improve intrinsic interest in the work	Guide students on behaviour patterns, attitude and technology issues.  Students to survey staff in internet centres Suggest action to improve job satisfaction	Web site research – new technology orgs.  Changing role of employees.  Ideas from company strategies etc.	Tests, Assignments, Examination

<b>General Objective 2.0: Understand Social perception of People</b>						
2.1. Define perception and perceptual processes 2.2. Explain the concept of actor and observer 2.3. Explain the physical factors in person perception 2.4. Explain stereotyping 2.5. Explain the implications of person perception for management	Explain perception and perceptual processes Explain actor, observer and stereotyping Explain implications of person perception for management using cases. Give assignment	Textbooks Video	Mock interviews and selection process activity. Apply: <ul style="list-style-type: none"> <li>• Stereotyping</li> <li>• Body Language</li> <li>• Appearance</li> <li>• Speech</li> </ul> The implications for managing selection Role Play	Guidance on perceptual processes. Techniques of observation and the influence of perception	Video and internet resources. Observation checklists and evaluation methods	Tests, Assignments, Examination
<b>General Objective 3.0: Understand People and Personality</b>						
3.1. Explain personality 3.2 Identify techniques of measuring personality 3.3. Explain the characteristics of personality – intelligence, physiology, fear, anger and anxiety. 3.4. Explain the concepts of	Explain personality and its characteristics. Explain techniques of measuring personality Explain achieving personality and power. Conduct test	Textbooks Personality Tests and Analysis Internet Research	Application of the Myers Brigg Type Indicators. Working in pairs to assess personal factors and to analyse the outcome. Comparisons with Kelly, Cattell and Eysenck	Guidance on the use of Myers Brigg Type Indicators	Internet search – Myers Brigg and use of the questionnaire and application of the result	Tests, Assignments, Examination

achieving personality and power.						
<b>General Objective 4.0: Understand Motivation and Incentives</b>						
<p>4.1. Explain wants, needs, motive and incentives.</p> <p>4.2. Explain theories of motivation – Maslow, McGregor etc.</p> <p>4.3. Explain job enrichment and job enlargement.</p> <p>4.4. Explain levels of aspiration</p> <p>4.5. Explain competition as an incentive.</p> <p>4.6. Explain money as an incentive.</p> <p>4.7. Explain pay and performance.</p>	<p>Explain the following terms – wants, motives, needs and incentives. Distinguish among the above.</p> <p>Explain the theories of motivation Explain, job enrichment, job enlargement and levels of aspiration.</p> <p>Explain competition and money as forms of incentive Relate pay to performance</p>	<p>Textbooks Case Studies Studies</p>	<p>Explain competition as an incentive. Explain money as an incentive. Explain pay and performance.</p>	<p>Guidance on the key theories of motivation. Discussion of performance management and the links between pay and performance.</p>	<p>Individual case studies identifying motivational problems</p> <p>Analysis of the use of money and promotion as incentives</p>	<p>Tests, Assignments, Examination</p>
<b>General Objective: 5.0: Understand Work Groups and Structure</b>						
<p>5.1 Explain the concept of group and the concept of organisation</p> <p>5.2 Explain the purpose of group.</p> <p>5.3 Explain bureaucracy.</p> <p>5.4. Explain Parkinson’s Law</p> <p>5.5. Explain Likert’s</p>	<p>Explain the concepts of group and organisation Explain the purpose of group.</p> <p>Explain bureaucracy Explain Parkinson’s Law and Likert’s Linking Plan Explain group size and</p>	<p>Textbooks Case Study Presentation Resources.</p>	<p>Explain the concept of group and the concept of organisation .Explain group size Explain committees</p>	<p>Guidance on the characteristics of an effective group and the effects of new technology on work groups. Discussion of</p>	<p>Case study based on a new technology organisation. Consideration of group formation, monitoring</p>	<p>Tests, Assignments, Examination</p>

<p>Linking Plan</p> <p>5.6. Explain group size</p> <p>5.7. Explain committees</p>	<p>committees and their merits and demerits.</p>			<p>the optimum size of a group.</p>	<p>and setting targets. Also performance indicators.</p> <p>Presentation of findings.</p>	
<p><b>General Objective: 6.0: Understand Communication in Organizations</b></p>						
<p>6.1. Explain communication and interaction</p> <p>6.2. Explain communication breakdown</p> <p>6.3. Identify problems of communication in organisations</p> <p>6.4. Identify solutions to problems of communication</p> <p>6.5. Explain cross cultural communication</p> <p>6.6. Identify the characteristics of persuasive communication</p> <p>6.7. State characteristics of convincing communications</p>	<p>Explain communication and interaction</p> <p>Explain communication breakdown, its causes and implications</p> <p>Identify problems of communication in organisation and their solutions</p> <p>Explain cross cultural communication</p> <p>Identify the characteristics of persuasive and convincing communication.</p>	<p>Textbooks</p> <p>Case</p> <p>Scenarios</p> <p>Questions</p>	<p>Identify problems of communication in organisations</p> <p>Explain cross cultural communication</p> <p>Identify the characteristics of persuasive communication</p> <p>State characteristics of convincing communications</p>	<p>Guidance on identifying the problems including cross cultural issues.</p> <p>Key characteristics of effective communication.</p>	<p>Specific examples in business or government showing problems of communication</p> <p>Individual assignment to suggest action to resolve the issues</p>	<p>Tests, Assignments, Examination</p>

<b>General Objective: 7.0: Understand the Group as a Team</b>						
<p>7.1. Explain sociometric choice and the pattern of a sociometric choice</p> <p>7.2. Explain exchange theory</p> <p>7.3. Identify stages of group formation</p> <p>7.4. Explain group morale, commitment to group morale and productivity.</p> <p>7.5. Explain influence on norms and productivity.</p> <p>7.6. Explain public and private conformity</p> <p>7.7. Explain the cost of deviation</p> <p>7.8. Explain changing the norm through management.</p>	<p>Explain sociometric choice and its pattern</p> <p>Explain exchange theory</p> <p>Explain stages of group formation</p> <p>Explain the relationship between group morale commitment to group morale and productivity. Explain the influence on norms and productivity</p> <p>Explain public and private conformity</p> <p>Explain the cost of deviation</p> <p>Describe norm changing through management</p> <p>Conduct test.</p>	<p>Textbooks</p> <p>Case Study</p> <p>Self Perception Inventory</p>	<p>Explain group morale, commitment to group morale and productivity.</p> <p>Explain influence on norms and productivity.</p> <p>Explain changing the norm through management</p>	<p>Guidance on teambuilding and selection to improve morale and productivity.</p> <p>The use of Meredith Belbin' Self Perception Inventory.</p> <p>Also use of Hawthorne Studies and Elton Mayo</p>	<p>Application of Belbin's Self perception Inventory.</p> <p>Changing a group into an effective team.</p> <p>Business case study on the need to develop an effective project team</p>	<p>Tests, Assignments, Examination</p>

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> FINANCIAL MANAGEMENT				
<b>COURSE CODE:</b> ACC 413				
<b>DURATION</b>	<b>Lecture:- 2 Hours</b>	<b>Tutorial:- 0</b>	<b>Practical:- 2 Hours</b>	<b>Total:- 60 Hours/Semester</b>
<b>CREDIT UNITS:</b> 4 CU				
<b>GOAL:</b> To enable the student acquire an in depth knowledge of the management processes of planning financial resources in a business or organization.				
<b>GENERAL OBJECTIVES:</b> On completion of the course the students should be able to:-				
1.0	Understand the nature, objectives and scope of Financial Management.			
2.0	Understand Capital Budgeting.			
3.0	Understand Financing and Capital Structure Decision.			
4.0	Understand Dividend Policy Decisions.			
5.0	Understand Working Capital Management.			
6.0	Understand Financial Management of small and medium scale enterprises.			

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE: FINANCIAL MANAGEMENT</b>			<b>Course Code: ACC 413</b>		<b>Contact Hours: 60 Hours/Semester</b>	
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective: 1.0 Understand the nature, objectives and scope of Financial Management</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Explain the nature and significance of finance 1.2 Explain the objectives of financial management 1.3 Explain the sources of funds at long term, medium term and short term level. 1.4 Explain the goals and objectives of corporate strategy 1.5 Explain the principles of corporate governance 1.6 Explain the functions of treasury manager 1.7 Explain the duties of capital market and developments in terms of depth and breadth	Emphasizing the unique role of financial management in making businesses successful	Overhead projector	1. State the objectives of financial management. 2. List the goals and objectives of corporate strategy. 3. Reproduce the functions of treasury manager and the functions of capital market	Assist students in recalling the objectives of financial management, goals and objectives of corporate strategy, the functions of treasury management and the functions of capital market	Overhead Projector and CBN, NIC reports , Financial newspapers	Assignment, Test, Examination

<b>General Objective: 2.0 Understand Capital Budgeting</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain mathematics of finance <ul style="list-style-type: none"> <li>- Time value of money, present value, yield on investments, loan amortization, sinking fund, etc.</li> </ul> 2.2 Explain various techniques of investment appraisal <ul style="list-style-type: none"> <li>- Payback period</li> <li>- Discounted payback period</li> <li>- Return on investment</li> <li>- NPV, IRR, modified IRR, PI</li> </ul> 2.3 Evaluate capital projects <ul style="list-style-type: none"> <li>- Capital rationing</li> <li>- Replacement and abandonment decisions</li> </ul> 2.4 Distinguish between advanced manufacturing technology (AMT) and project appraisal techniques <ul style="list-style-type: none"> <li>- Types of AMT investment relevance and shortcomings</li> </ul>	Revisit the mathematics of finance – compounding and discounting as a prelude to project appraisal  Demonstrate how investment are appraised and selected	Overhead projector	3. Calculate present value, yield on investment, loan amortization, sinking fund 4. Evaluate capital projects. 5. Distinguish between advanced manufacturing technology (AMT) and project appraisal techniques 6. Effect the treatment of inflation, taxation, risk, uncertainty and effect of government policies on investment decisions	Lead the students to calculate various investment appraisal techniques. With worked example guides students through capital project appraisal and selection	Overhead projector  Investment appraisal software Computer Software package	Assignment, Test, Examination

2.5 Explain the treatment of inflation, taxation, risk, uncertainties and effect of government policies on investment decision.						
<b>General Objective: 3.0 Understand Financing and Capital Structure Decision</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Define Cost of Capital 3.2 Explain and measure various costs of capital – equity, preference shares, debenture and loan stock 3.3 Explain optimal capital mix 3.4 Explain gearing and cost of capital - Traditional approach - Net income/net operating income approach (modighani and miller concept)	Define cost of capital  Explain how an optimum capital structure can be attained  Illustrate through graph how gearing affects cost of capital citing various theories, both traditional and contemporary	Overhead projector  Charts and diagrams, graphs	4. Measure the various cost of capital 5. Determine optima; capital mix 6. Relate gearing to cost of capital	Guide students to calculate cost of various types of capital and how to determine optimal mix	Spreadsheets  Overhead projector  Transparency	Assignment, Test, Examination
<b>General Objective: 4.0 Understand Dividend Policy Decisions</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain factors influencing dividends policies – active and passive policies 4.2 Identify types of	Take life examples from relevant journals to explain how good dividend policies trigger off	Overhead projector  Charts and diagrams	2. Recall factors influencing dividend policies 3. List types of	Take life examples from relevant journals/pub	Published Annual Reports, Overhead transparen	Assignment, Test, Examination

dividend – cash dividend and stock dividend 4.3 Explain Legal and procedural aspects of dividend payment in Nigeria 4.4 Explain theories of dividend policies – relevance and irrelevance	growth in terms of shareholders wealth and market share		4. State the legal and procedural aspects of dividend payments in Nigeria	lished annual reports to explain how good dividend policies trigger off growth in terms of shareholders wealth and market share	cies, journals, internet	
<b>General Objective:</b> 5.0 Understand Working Capital Management						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain the working capital cycle and its components 5.2 Explain management of surplus cash and deficits; cash management models 5.3 Explain analysis and evaluation of various credit terms, use of cash discount and debt collection techniques, debt collection techniques, debt factoring and invoice discounting	Explain the various methods of working capital management in terms of debtors, stock and cash management models	Overhead projector Charts and diagrams	2. Outline the steps taken in working capital management	Divide the students into groups and guide them to prepare models on the management of various components of working capital	Overhead projector, working capital software packages	Assignment, Test, Examination

<b>General Objective:</b> 6.0 Understand Financial Management of small and medium scale enterprises						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Explain SMSE and capital 6.2 Justify the use of popular but incorrect techniques such as pay back and ARR 6.3 Explain the need for SMSE to embrace the use of DCF techniques viz NPV, IRR, etc	Emphasize the need for SMSE and investment appraisal techniques	Overhead projector  Worked examples	2. Apply investment appraisal technique to small and medium sized enterprises	Guide the students to use investment appraisal methods to select capital projects in SMSEs	Overhead projector, investment appraisal software	Assignment, Test, Examination

NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> PRACTICE OF BANKING				
<b>COURSE CODE:</b> HBF 315				
<b>DURATION</b>	<b>Lecture:-</b> 1 Hour	<b>Tutorial:-</b> 0	<b>Practical:-</b> 1 Hour	<b>Total:-</b> 30Hours/Semester
<b>CREDIT UNITS:</b> 2 CU				
<b>GOAL:</b> To enable students build on the knowledge of Banking Laws and Regulations particularly in the areas of rules and regulations governing Banker/Customers relationship basic banking operations/transactions and various customers' accounts.				
<b>GENERAL OBJECTIVES:</b> On completion of this course, the student should be able to to:				
1.0 Understand Bankers/Customer Relationship 2.0 Understand different types of customers' accounts 3.0 Understand other special customers' accounts 4.0 Understand negotiable instrument as a basic tool for banking operations				

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE: PRACTICE OF BANKING</b>			<b>Course Code: HBF 315</b>	<b>Contact Hours: 30Hours/Semester</b>		
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective: 1.0 Understand Bankers/Customer Relationship</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define Bank, Customer and Banking business in Nigeria backed with relevant legislations 1.2 Explain the rules governing Banker/Customer relationship 1.3 Define Bankers' right – lien, set-off, appropriation of payments including Claytok's rule, etc 1.4 Explain Bankers' responsibilities and duties such as Duty of Secrecy, Bankers' opinion, Statement of accounts, etc. 1.5 Explain Customers' right and responsibilities such	Provide student with standard definition as well as adequate explanations  Lead the student to know general and specific rules of banker/customer relationship  Instruct the student to state and explain bankers' rights as available to them  Emphasis to the student on Bankers' duties, especially duty of secrecy, duty to care and diligence, etc	Textbooks, financial and business journals, overhead projectors, charts, computers,	1.Explain the various relationships subsisting between banker and customers, and the rules that govern such relationship.  2.Explain bankers rights and responsibilities as well as the rights and duties of a bank customer	Group assignments, class discussions. To be submitted to the lecturer within 4 weeks	Banking laws, textbooks, video clips, excursions	Tests, Assignments, Examination

<p>as duty of care duty, to give mandate, and payment charges, etc</p>	<p>Emphasis to the student on Bankers' duties especially duty of secrecy, duty to care and diligence, etc.</p> <p>Lead the student to know some customers' rights and responsibilities' with relevant cases e.g. Ladbroke V. Todd (1914) Examples of customers' rights are to obey customers' mandate, reasonable notice for closing his account, etc.</p>					
<p><b>General Objective:</b> 2.0 Understand different types of customers' accounts</p>						
<p><b>Specific Learning Objectives:</b></p>	<p><b>Teachers Activities</b></p>	<p><b>Learning Resources</b></p>	<p><b>Specific Learning Objectives:</b></p>	<p><b>Teachers Activities</b></p>	<p><b>Learning Resources</b></p>	<p><b>Evaluation</b></p>
<p>2.1 Define Bank, Customer and Banking business in Nigeria backed with relevant legislations</p> <p>2.2 Explain the rules governing Banker/Customer relationship</p> <p>2.3 Define Bankers'</p>	<p>Provide student with standard definition as well as adequate explanations</p> <p>Lead the student to know general and specific rules of banker/customer relationship</p>	<p>Textbooks, financial and business journals, overhead projectors, charts, computers,</p>		<p>Group assignments, class discussions.</p>	<p>Banking laws, textbooks, video clips, excursions</p>	<p>Tests, Assignments, Examination</p>

<p>right – lien, set-off, appropriation of payments including Clayton’s rule, etc</p> <p>2.4 Explain Bankers’ responsibilities and duties such as Duty of Secrecy, Bankers’ opinion, Statement of accounts, etc.</p> <p>2.5 Explain Customers’ right and responsibilities such as duty of care duty, to give mandate, and payment charges, etc</p>	<p>Instruct the student to state and explain bankers’ rights as available to them</p> <p>Emphasis to the student on Bankers’ duties, especially duty of secrecy, duty to care and diligence, etc</p> <p>Emphasis to the student on Bankers’ duties especially duty of secrecy, duty to care and diligence, etc.</p> <p>Lead the student to know some customers’ rights and responsibilities’ with relevant cases e.g. Ladbroke V. Todd (1914) Examples of customers’ rights are to obey customers’ mandate, reasonable notice for closing his account, etc.</p>				
--	---	--	--	--	--

<b>General Objective: 3.0</b> Understand other special customers' accounts						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>3.1 Explain the procedure for opening, and conducting special customers' accounts, such as liquidators and receivers, government accounts, clubs, etc.</p> <p>3.2 Explain in details how those special accounts can be closed by banks</p>	<p>Lead students to explain how the various specialized accounts are opened and closed</p> <p>Instruct the student to understand the need for attracting these special accounts and specific emphasis laid on documents to look for or request from the prospective customers – such as letter of application and deposit of unused cheque-leaves etc</p>	<p>Textbooks, financial and business journals, overhead projectors, charts, computers,</p>	<p>1. Explain Special Accounts</p> <p>2. Explain and demonstrate the procedure for opening and operating special accounts</p> <p>3. Discuss in detail the procedure for closing special accounts</p>	<p>Group assignments, class discussions.</p>	<p>Banking laws, textbooks, video clips, excursions</p>	<p>Tests, Assignments, Examination</p>
<b>General Objective: 4.0</b> Understand negotiable instrument as a basic tool for banking operations						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>4.1 Define Bills of Exchange as a basic instrument for Banking operations</p>	<p>Provide the students with examples of bills of exchange</p>	<p>Textbooks, financial and business journals, overhead</p>	<p>Explain negotiable instruments</p>	<p>Group assignments, class discussions.</p>	<p>Banking laws, textbooks, video</p>	<p>Tests, Assignments, Examination</p>

<p>4.2 Describe the parties to a bill as well as the benefits to the parties thereto.</p> <p>4.3 Illustrate with examples of Negotiable Instruments such as cheques, promissory notes, etc.</p> <p>4.4 Explain in details the Bill of Exchange Act Cap 35, Laws of Federation of Nigeria of 1990 and the Cheque Act</p> <p>4.5 State and explain the attributes/characteristics of Negotiable instruments</p> <p>4.6 Explain issuance with emphasis on a holder, holder for value and a holder in due course</p>	<p>after definition such as cheques, drafts, etc</p> <p>Instruct the student on how to recognize some distinctive features of bill of exchange especially cheques, drafts, etc.</p> <p>Lead the student to understand the following:</p> <p>A Holder in due course, attributes of BOE, its transferability, legal ownership, unconditional order etc. Protections as regards paying in good faith and during banking hours as stipulated in sections 60 (1), 77 (2) BOE, Act 1990.</p>	<p>projectors, charts, computers,</p>	<p>Identify and discuss Bill of Exchange as instrument of banking operation.</p> <p>Identify the parties to negotiable instruments</p> <p>Identify and illustrate the various forms of Negotiable Instruments and the attributes</p> <p>Explain holder for value and holder in due course</p> <p>Explain Bills of Exchange Act 1990</p>		<p>clips, excursions, internet</p>	
--	--	---------------------------------------	---	--	------------------------------------	--

NATIONAL BOARD FOR TECHNICAL EDUCATION

**HND 1 SECOND SEMESTER**

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> STRUCTURE OF THE NIGERIAN ECONOMY				
<b>COURSE CODE:</b> MED 321				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30hrs/Semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> The course is designed to enable students understand the growth and dynamics of the Nigerian economy				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				
<p>1.0 Know the history of the Nigerian economy</p> <p>2.0 Understand the nature, composition and dynamics of the Nigerian economy</p> <p>3.0 Know the political economy of Nigeria</p> <p>4.0 Know the significance of the Agricultural sector to the Nigerian economy</p> <p>5.0 Know the pattern of industrialization in Nigeria</p> <p>6.0 Understand the pattern and direction of international trade and commercial policies</p> <p>7.0 Know the Nigerian Development Planning</p>				

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE:</b> Structure of the Nigerian Economy		<b>Course Code:</b> MED 321		<b>Contact Hours:</b> 30 hours		
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective: 1.0:</b> Know the history of the Nigerian economy						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Explain the pre and post-independence history of the Nigerian economy 1.2 State the natural resource mapping of Nigeria 1.3 Explain the history of trade and commerce in Nigeria 1.4 Highlight on the emergence and growth of the Nigerian economy	Explain the content in 1.1 to 1.4	Text books, websites, Journals, reviews				Test, quiz, assignment, examination
<b>General Objective 2.0:</b> Understand the nature, composition and dynamics of the Nigerian economy						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the nature of the Nigerian Economy 2.2 Explain the composition of the Nigerian economy 2.3 Explain the dynamics of the Nigerian economy 2.4 Explain the challenges of the Nigerian economy	Explain the content in 2.1 to 2.5	Textbooks Journals Publications				Test Quiz Assignments Examinations
<b>General Objective 3.0:</b> Know the political economy of Nigeria						

<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain the concepts of: <ol style="list-style-type: none"> <li>i. political economy,</li> <li>ii. imperialism,</li> <li>iii. colonialism,</li> <li>iv. Neo-colonialism and,</li> <li>v. globalisation</li> </ol> 3.2 Explain the Nigerian Pre-colonial economy 3.3 Explain the impact of globalisation on the Nigerian economy	Explain the content in 3.1 to 3.5 Emphasis on the politics	Textbooks Journals Publications				Test Quiz Assignments Examinations
<b>General Objective 4.0:</b> Know the significance of the Agricultural sector to the Nigerian economy						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain the role of Agriculture: <ol style="list-style-type: none"> <li>(i) Pre</li> <li>(ii) Post-colonial era on the Nigerian economy</li> </ol> 4.2 Explain the challenges of Agriculture in Nigerian Economy 4.3 Explain the prospects of agriculture in Nigerian economy 4.4 Explain: <ol style="list-style-type: none"> <li>(i) food security and national development</li> <li>(ii) agribusiness and national development</li> </ol>	Explain the content in 4.1 to 4.4	Textbooks Journals Publications				Test Quiz Assignments Examinations

<b>General Objective 5.0: Know the pattern of Industrialisation in Nigeria</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain Industrialisation. 5.2 Explain the Nigerian Industrial structure 5.3 Explain the role of manufacturing sector in the Nigerian economy 5.4 Explain the Nigerian micro, small and medium enterprises 5.5 State the objectives of the Nigerian Indigenisation Policy 5.6 Explain the policy of privatisation programme	Explain the content in 5.1 to 5.6	Textbooks Journals Publications				Test Quiz Assignments Examinations
<b>General Objective 6.0: Understand the pattern and direction of International trade and commercial policies</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Explain international trade 6.2 Explain terms of trade with respect to the Nigerian economy 6.3 Explain: (i) Balance of trade (ii) Balance of Payment (BoP)	Explain the content in 6.1 to 2.6	Textbooks Journals Publications				Test Quiz Assignments Examinations

6.4 Explain the pattern and direction of Nigerian trade						
6.5 Explain the importance of international trade to the development of the Nigerian economy						
6.6 Explain the challenges of Nigerian trade policies						

<b>General Objective 7.0: Know the Nigerian Development Planning</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
7.1 Explain the concept of Development Planning 7.2 State the history of planning in Nigeria 7.3 Explain the challenges of planning in Nigeria 7.4 Explain development policy programmes: (i) NEEDS (ii) SAP (iii) DFRRRI, (iv) NAPEP, etc.	Explain the content in 7.1 to 7.4	Textbooks Journals Publications				Test Quiz Assignments Examinations

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> COMPARATIVE MICROFINANCE				
<b>COURSE CODE:</b> MED 322				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30 hours/Semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to equip students with local and global perspectives of microfinance operations and practices.				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				
1.0 Understand the operations and practices of microfinance in Africa and Asia.				

- 2.0 Understand the comparative analysis of microfinance institutions domestically and globally
- 3.0 Know the microfinance policy and regulatory framework in Nigeria and other countries.
- 4.0 Understand the microfinance delivery models
- 5.0 Know the different models of microfinance institutions.

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE:</b> Comparative Microfinance			<b>Course Code:</b> MED 322		<b>Contact Hours:</b> 2 Hours	
<b>COURSE SPECIFICATION: Theoretical content: 2</b>				<b>Practical Content: 0</b>		
<b>General Objective: 1.0:</b> Understand the operations and practices of microfinance in Africa and Asia						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objective:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define microfinance operations and practices.	Explain Microfinance operations and	Books, Internet Long white marker board, diagrams of business, video				Test, quiz, assignment, examination

1.2 Explain the various operational frameworks in microfinance institutions.	practices.  Outline the various operational frameworks in microfinance banks.	CDs on financial inclusion.				
1.3 State the rationale for comparison of microfinance operations in Nigeria and globally	Identify the different operations and practices of microfinance banks in Nigeria and the globe.					
<b>General Objective 2.0:</b> Understand the comparative analysis of microfinance institutions domestically and globally						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain microfinance operations in Nigeria and other countries.	Compare microfinance operations in Nigeria and other nations	Books and Internet Long white marker board, diagrams of business, video CDs				Test Quiz Assignments Examinations
2.2 Identify the differences between microfinance institutions in Nigeria and other countries.	Explain the similarities in mode of operations of					

2.3 Explain the various types of practices engaged by microfinance institutions in Nigeria, Ethiopia, Kenya and Bangladesh	microfinance institutions in other nations.  State modalities of practices of microfinance institutions.					
<b>General Objective 3.0:</b> Know the microfinance policy and regulatory framework in Nigeria and other countries						
<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Identify microfinance policies in Nigeria and other countries  3.2 Explain the microfinance regulatory framework in Nigeria and other countries  3.3 Differentiate between policy and regulatory frameworks in microfinance in Nigeria and other countries	Explain the microfinance policies  State the microfinance regulatory framework  Explain difference between policy and regulatory framework in microfinance	Books Internet.				Test Quiz Assignments Examinations
<b>General Objective 4.0:</b> Understand the microfinance delivery models						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

4.1 Explain Microfinance delivery model	Explain the contents from 4.1 to 4.3	White board, Books, journals, Internet.				Test Quiz Assignments Examinations
4.2 Identify various delivery models of microfinance						
4.3 State the application of the various delivery models.						
<b>General Objective 5.0:</b> Know the different models of microfinance institutions						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 State the types of models used by microfinance institutions: i. Association ii. Bank Guarantee iii. Community Banking iv. Cooperatives v. Credit Unions vi. Grameen vii. Group viii. Individual ix. Intermediaries x. NGOs xi. Peer Pressure xii. ROSCAs xiii. Small Business xiv. Village banking	Discuss the types of models applicable to your environment.  State the reasons why each is applied at different times	- Books - Internet.				Test Quiz Assignments Examinations

models, etc.						
5.2 Explain the reasons why each model in 5.1 above is applied at different times.						

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> AUDIT AND INTERNAL CONTROL				
<b>COURSE CODE:</b> MED 323				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial: 0</b>	<b>Practical: 0</b>	<b>Total:</b> 30hrs/Semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> The course is designed to enable the students acquire knowledge in audit and internal control systems.				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				

- 1.0 Understand the concept of audit and control.
- 2.0 Understand the role of internal control in the management of Microfinance Institutions and Enterprise.
- 3.0 Know the purpose of audit and internal control reports towards achieving compliance to policy, procedural, regulatory and legal framework.
- 4.0 Know how audit and internal control activities compliments sound corporate governance practice.
- 5.0 Understand internal audit as a 3rd line of defense in the Microfinance Institutions risk management framework.

**PROGRAMME:** HND MICROFINANCE AND ENTERPISE DEVELOPMENT

<b>COURSE TITLE:</b> AUDIT AND INTERNAL CONTROL	<b>Course Code:</b> MED 323	<b>Contact Hours:</b> 30 hours
---	-----------------------------	--------------------------------

<b>COURSE SPECIFICATION: Theoretical content:</b> 2	<b>Practical Content:</b> 0
---	-----------------------------

**General Objective 1.0:** Understand the concept of audit and control

Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
1.1 Define: (i) Audit	1. Explain the principles and	Textbooks, materials, Internet, professional	-	-	-	Quiz

(ii) Internal audit (iii) Internal control (iv) External audit	concepts from 1.1 to 1.2	and academic journals				Test Assignment Examination
1.2 Outline the functions of audit and control						
<b>General Objective 2.0:</b> Understand the role of audit control in the management of Microfinance and Enterprises.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Define: (i) Internal control (ii) External audit	1. Explain the concepts and principles of Internal control	Textbooks, materials, Internet, professional and academic journals	-	-	-	Quiz Test Assignment Examination
2.2 Outline the types of internal control						
2.3 Explain the importance of internal control in the management of microfinance institutions and enterprise						
2.4 Explain internal and external factors in audit control.						
2.5 Determine the role of internal audit in the management of						

microfinance institutions						
<b>General Objective 3.0:</b> Know the purpose of audit and internal control reports towards achieving compliance to policy, procedural, regulatory and legal framework.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Describe microfinance institutions operational policy. 3.2 Explain microfinance procedural manual 3.3 Explain microfinance institutions regulatory and legal frameworks 3.4 Explain internal audit and internal control reports 3.5 Identify the users of internal audit and internal control reports 3.6 Explain the use of the internal audit and internal control	1. Explain and discuss the concepts and principles	Textbooks, materials, Internet, professional and academic journals				Quiz Test Assignment Examination

reports						
3.7 Identify the value proposition of internal audit and internal control reports in the microfinance institutions and enterprise						
<b>General Objective 4.0:</b> Know how audit and internal control activities compliments sound corporate governance practices						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain corporate governance practices  4.2 Identify the relationship between internal audits and internal control to corporate governance  4.3 Describe how internal audits and internal control improves corporate governance practices	1. Explain and discuss the concepts and principles	Textbooks, materials, Internet, professional and academic journals				Quiz Test Assignment Examination
<b>General Objective 5.0:</b> Understand internal audit as a 3rd line of defense in the microfinance institutions risk management framework						

Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
5.1 Define risk management framework 5.2 Identify the lines of defense in risk management framework 5.3 Explain internal audit as a value-added activity in corporate governance process	1. Explain and discuss the concepts and principles	Textbooks, materials, Internet, professional and academic journals				Quiz Test Assignment Examination

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTREPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> MICROFINANCE POLICY AND REGULATORY FRAMEWORK				
<b>COURSE CODE:</b> MED 324				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30hrs/semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to enable students acquire knowledge of the workings of the microfinance policy and regulatory framework.				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				

- 1.0 Understand Microfinance
- 2.0 understand Microfinance Policy
- 3.0 Understand the rational for the microfinance policy and regulatory framework
- 4.0 Know key elements of the policy and regulatory framework
- 5.0 Know regulatory and supervisory guidelines

**PROGRAMME:** HND MICROFINANCE AND ENTERPISE DEVELOPMENT

<b>COURSE TITLE:</b> MICROFINANCE POLICY AND REGULATORY FRAMEWORK	<b>Course Code:</b> MED 324	<b>Contact Hours:</b> 15 hours
---	-----------------------------	--------------------------------

<b>COURSE SPECIFICATION: Theoretical content:</b> 2	<b>Practical Content:</b> 0
---	-----------------------------

**General Objective 1.0:** Understand Microfinance

<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define microfinance	Define microfinance.	Write on the white board,				Ask questions,
1.2 Explain the history of		Textbooks, internet,				Test,

financial institutions in Nigeria and other countries.	State the history of financial institutions in Nigeria and some other countries.	journals, etc				Assignments and Exams.
1.3 State the objectives of the Policy Framework	Outline the objectives of the Policy Framework.					
<b>General Objective 2.0: Understand Microfinance Policy</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain Microfinance Policy. 2.2. State the need for the Policy. 3.3. identify the features of the Policy	Define Microfinance Policy. State the need for the policy Explain the need for the Policy	Write on the white board, Textbooks, internet, journals, etc.				Ask questions, Test, Assignments and Exams.
<b>General Objective 3.0: Understand the rationale for the microfinance policy and regulatory framework</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

3.1. Explain the rationale for the Microfinance Policy	State the rationale for the Microfinance Policy	Write on the white board, Textbooks, internet, journals, etc				Ask questions, Test, Assignments and Exams.
3.2. Explain the formulation Process of the Policy.						
3.1 Identify the factors which influence the key provision of the policy.						
<b>General Objective 4.0: Know key elements of the policy and regulatory framework</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1. Define key elements of the Policy and Regulatory Framework.	Define Key element of the policy.	Write on the white board, Textbooks, internet, journals, etc.				Ask questions, Test, Assignments and Exams.
4.2. Identify the key elements of the Policy and Regulatory Framework.	State the key elements of the policy.					
4.3. Explain the key elements of the Policy and Regulatory Framework.	Explain in detail the key elements of the Policy and Regulatory Framework					
<b>General Objective 5.0: Know regulatory and supervisory guidelines</b>						

Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
5.1 Explain regulatory and Supervisory Guidelines  5.2 Identify the focus of the regulatory and supervisory Framework.	Define Regulatory and Supervisory Guidelines.  Explain the Focus of the regulatory and supervisory Framework	Write on the white board, Textbooks, internet, journals, etc.				Ask questions, Test, Assignments and Exams.

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> WOMEN DEVELOPMENT AND ENTREPRENEURSHIP				
<b>COURSE CODE:</b> MED 325				
<b>DURATION</b>	<b>Lecture:</b> 2 Hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30 Hours/Semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to equip students with the knowledge of the role of women in enterprise development				
<b>GENERAL OBJECTIVES:</b> At the end of this course, the student should be able to:				

- 1.0 Know the concepts of women development and entrepreneurship
- 2.0 Know the importance of women entrepreneurs in development
- 3.0 Know structural and societal constraints to female entrepreneurship and development
- 4.0 Know the role of women empowerment in enterprise development

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
<b>COURSE TITLE:</b> WOMEN DEVELOPMENT AND ENTREPRENEURSHIP			<b>Course Code:</b> MED 325		<b>Contact Hours:</b> 30 hours/semester	
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective 1.0:</b> Understand the concepts of women, development and entrepreneurship						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

1.1 Define the various construct: Woman, development and entrepreneurship. (a) Who is a woman? (b) What is development? (c) Entrepreneurship (d) Women and society			-		-	
1.2 Relate the social status of women to a cultural context (Nigerian situation cutting across the various geographical spread).						
<b>General Objective 2.0:</b> understand the importance of women entrepreneurs and development						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Define entrepreneurship: (a) World view (b) African view						
2.2 Explain the meaning of woman entrepreneur						
<b>General Objective 3.0:</b> know both structural and societal constraints to female entrepreneurship and development						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

<p>3.1 Identify the challenges faced by female entrepreneurs</p> <p>3.2 Explain what are those structural and societal constraints that inhibits women entrepreneurship and development</p> <p>3.3 Outline and explain the various approaches in development studies for addressing the challenges of women in business.</p> <p>3.4 Explain strategies for balancing business and family</p> <p>(a) coping with the fear of a male dominated society</p> <p>(b) working with men</p> <p>3.5 Funding and access to fund</p> <p>(a) sources of business funding</p> <p>(b)</p>						
<b>General Objective 4.0:</b> know how empowering women drive enterprise development						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>4.1 identify the importance of women empowerment</p> <p>4.2 outline and explain strategies for empowering women</p>						

NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT
<b>COURSE TITLE:</b> HUMAN CAPITAL MANAGEMENT
<b>COURSE CODE:</b> BAM 324

<b>DURATION</b>	<b>Lecture:- 2 Hours</b>	<b>Tutorial:- 0</b>	<b>Practical:- 1 Hour</b>	<b>Total:- 45 Hours/Semester</b>
<b>CREDIT UNITS: 4 CU</b>				
<b>GOAL:</b> This course is intended to further enable the student to understand the concept, techniques and dynamics of Human Capital Management				
<b>GENERAL OBJECTIVES:</b> On completion of the course the students should be able to:-				
1.0	Understand the use of the job interview			
2.0	Know the procedure for decision-making			
3.0	Understand medical check in selection procedure			
4.0	Understand the use of employment reference			
5.0	Understand induction procedures			
6.0	Understand employee performance appraisal			
7.0	Understand training and development			
8.0	Understand compensation administration			
9.0	Understand employee discipline procedures			

NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE: HUMAN CAPITAL MANAGEMENT</b>			<b>Course Code: BAM 324</b>	<b>Contact Hours: 45 Hours/Semester</b>		
<b>COURSE SPECIFICATION: Theoretical content</b>			<b>Practical Content:</b>			
<b>General Objective 1.0: Understand the use of the Job Interview</b>						
<b>Specific Learning Objectives:</b>	<b>Teacher's Activities</b>	<b>Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teacher's Activities</b>	<b>Resources</b>	<b>Evaluation</b>
1.1 Define interview and its process. 1.2 Explain the role of interview and selection test. 1.3 Distinguish between job interview and selection test. 1.4 Describe the types of job interview. 1.5 Explain the use of different types of interview. 1.6 Explain the stages and techniques of job interview.	1. Explain the interview and its process. 2. Explain the role of job interview in selection process. 3. Distinguish between job interview and selection test. 4. Explain the uses, types, stages and techniques of job interview. 5. Explain the	Textbooks - Journals	1. Explain the interview and its process. 2. Explain the role of job interview in selection process. 3. Distinguish between job interview and selection test. 4. Explain the uses, types, stages and techniques of job interview. 5. Explain the preparation of job interview.	Advise students about the interviewing process using a case study and application forms etc.  Role-play exercise using a panel of trained interviewers, observers and applicants.  Organise different types of interviews.  See below for	Internet and Relevant Website.  Video and filming equipment.	Assignments, Tests, Examination

1.7 Explain the preparation for job interview.	preparation of job interview.			some preparatory activities.		
<b>General Objective 2.0: Know the procedure for decision making</b>						
2.1 Explain the use of 7- point plan for selection rating. 2.2 Prepare scoring sheet for interview rating. 2.3 Use effectively scoring sheet interview rating.	i. Explain the use of 7- point plan for selection rating. ii. Guide the students to prepare scoring sheet for interview. iii. Demonstrate the use of scoring sheet. iv. Give assignment.	Textbooks Journals  Scoring Sheet (sample)	Explain the use of 7-point plan for selection rating. Prepare scoring sheet for interview rating. Use effectively scoring sheet interview rating.	Guide student to draft the 7-point selection rating. Guide student to prepare scoring sheet for interview rating in a hypothetical organisation. Guide student to design an interview rating sheet.	Internet and Relevant Website.	Assignments, Tests, Examination

<b>General Objective 3.0: Understand medical check in selection procedure</b>						
3.1 Explain the importance of medical check. 3.2 Explain the practice of obtaining medical check. 3.3 Identify the format for medical check. 3.4 Explain the use of medical check when obtained.	i Explain the importance of medical check. ii Explain the practice of obtaining medical check. iii Demonstrate the format for medical check. iv Explain the use of medical check when obtained.	Textbooks Journals Medical reports.	Explain the importance of medical check. Explain the practice of obtaining medical check. Identify the format for medical check. Explain the use of medical check.	Demonstrate with the aid of medical report the content and uses of medical check.  With aid of medical certificate, demonstrate the practice and format for medical check.  Arrange a visit to any organisation to explain the uses and importance.	Internet and Relevant Website	Assignments, Tests, Examination
<b>General Objectives 4.0: Understand the use of employment references</b>						
4.1 Identify various types of employment references.	Explain types, uses and limitations of employment references.	Textbooks Journals Reference letter.	Explain the use of various types of employment and references and their limitations.	Guide students in examining case situations and writing individual references.	Internet and Relevant Website.	Assignments, Tests, Examination

<b>General Objective 5.0: Understand induction procedure:</b>						
5.1 Define induction.	Explain an induction process in an organisation.	Textbooks	Explain the need for induction.	Reference to relevant website	Internet and Relevant Website	Assignments, Tests, Examination
5.2 Distinguish between formal and informal induction.	ii Explain types of induction	Journals	Identify the tasks involved in induction.	Print company information and details about training etc.		
5.3 Explain the need for induction.	iii Explain the differences.	- Sample of an induction programme.	Prepare an induction programme.			
5.4 Identify the tasks involved in induction.	iv Guide the students to prepare the induction programme.		Identify who has responsibility for implementation of induction programme.	Group work to prepare an induction programme for an organisation.		
5.5 Prepare an induction programme.	v Describe the officers responsible for instructing an induction programme.					
5.6 Identify who has responsibility for implementation of induction programme.	vi Guide students on how to follow up induction programme.					
5.7 Explain the procedure or induction follow up.						

<b>General Objective 6.0: Understand employee performance appraisal</b>						
6.1 Define employee performance appraisal.	Explain employee performance appraisal, its rationale and uses.	Textbooks Journals Sample of appraisal instrument.	Describe the techniques of performance appraisal system.	Using example, demonstrate to the student how a performance appraisal system can be developed.	Internet and Relevant Website.	Assignments, Tests, Examination
6.2 State the rational and uses of employee performance appraisal.	Differentiate between confidential and open reporting systems.		Design an appropriate performance appraisal instrument.			
6.3 Distinguish between confidential report and open report on employee appraisal.	Explain the characteristics of a performance appraisal system.			Guide student to prepare a performance appraisal document.		
6.4 Enumerate the requirements of a sound performance appraisal system.	Describe techniques of appraisal performance appraisal.					
6.5 Describe the techniques of performance appraisal system.	Guide students to design an appraisal instrument.					
6.6 Design an appropriate performance appraisal instrument.						

<b>General Objective 7.0: Understand Training and Development</b>						
7.1 Define training, development and education.	i Explain training, education and development.	Textbooks Journals	Explain challenges of employee training.	Advise students about the training needs of different types of organisations.	Internet and Relevant Website.	Assignments, Tests, Examination
7.2 Explain challenges of employee training.	ii Explain challenges of employee training.		Explain challenges of employee training under the heading of human obsolescence, technological challenges, environmental challenges and government challenges.	Refer to the previous exercise and organise the same groups.		
7.3 Distinguish among 7.1 above.	iii Explain the challenges of training.		Analyse training needs of employees.	Students to develop training needs analysis to identify the essential aspects of a training programme and apply a range of learning and teaching techniques.		
7.4 Explain challenges of employee training under the heading of human obsolescence, technological challenges and government challenges.	iv Analyse training needs.		Identify 7 steps in training. Describe programme objective, content and sequence.			
7.5 Analyse training needs of employees.	v Explain steps in a training cycle.		Explain learning principle and training method.			
7.6 Identify 7 steps in training.	vi Explain programme objective, content and training sequence.					
7.7 Describe programme objective, content and sequence.	vii Explain learning principles and training methods.					
7.8 Explain	viii Explain training and					

learning principle and training method. 7.9 Evaluate training. Identify methods of employee development and management development.	evaluation process. ix Explain methods of employee and management development. Give assignment.			Present the finding and justify the training programme.		
<b>General Objectives 8.0: Understand compensation administration</b>						
8.1 Explain the importance of compensation 8.2 Explain the objectives and benefits of a good compensation administration objectives. 8.3 Reconcile conflicting compensation objective. 8.4 Explain job evaluation procedure. 8.5 Explain the use of job evaluation.	i.Explain compensation, its importance, objectives, uses and benefits. ii. Reconcile conflicting compensation objectives. iii.Explain job evaluation, its uses, procedure and methods. iv.Explain systems of remuneration. v. Explain types of incentive	Textbooks Journals	Explain job evaluation, its uses, procedure and methods. Explain systems of remuneration. Explain types of incentive schemes, their merits and limitations.	Advise students about the principles of job evaluation and systems of remuneration including incentive schemes.  Questions to calculate the remuneration and bonuses etc.	Internet and Relevant Website.	Assignments, Tests, Examination

8.6 Explain job evaluation procedure. 8.7 Describe common job evaluation methods 8.8 Explain systems of remuneration 8.9 Explain evaluation methods. 8.8 Explain systems of remuneration. 8.9 Explain incentive methods. 8.10 Explain merit and limitations of incentive methods.	schemes, their merits and limitations.					
<b>General Objective 9.0: Understand Employee Discipline Procedures</b>						
9.1 Explain discipline. 9.2 Identify types of discipline (preventive, corrective) etc. 9.3 Explain the red-	i Explain discipline. ii Explain types of discipline. iii Explain the red-hot stove	Textbooks Journals	Identify types of discipline (preventive, corrective) etc. Explain the red-hot stove rule. Explain disciplinary	Guidance on the types of discipline to be used in different circumstances.	Internet and Relevant Website.	Assignments, Tests, Examination

hot stove rule. 9.4 Explain disciplinary procedure.	rule. iv Explain disciplinary procedure.		procedure.	Reference to case studies and situations taken from the internet.		
--	---	--	------------	---	--	--

NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> MANAGEMENT ACCOUNTING				
<b>COURSE CODE:</b> ACC 415				
<b>DURATION</b>	<b>Lecture:- 2 Hours</b>	<b>Tutorial:- 0</b>	<b>Practical:- 2 Hours</b>	<b>Total:- 60 Hours/Semester</b>
<b>CREDIT UNITS:</b> 4 CU				
<b>GOAL:</b> To develop in the student the analytical and critical skills required to be able to devise indicators of performance, measure and evaluate management performance and provide accounting data for management control and decision making.				
<b>GENERAL OBJECTIVES:</b> On completion of the course the students should be able to:-				
<ol style="list-style-type: none"> <li>1.0 Understand Management Accounting Theories and practices.</li> <li>2.0 Understand Planning and Control Theory in Accounting.</li> <li>3.0 Understand Budgets and Budgetary Control.</li> <li>4.0 Understand Standard Costing Technique and Variance Accounting.</li> <li>5.0 Know modern approach to Variance Accounting.</li> <li>6.0 Know Cost and Profit Variances.</li> </ol>				

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE: MANAGEMENT ACCOUNTING</b>		<b>Course Code: ACC 415</b>		<b>Contact Hours: 60 Hours/Semester</b>		
<b>COURSE SPECIFICATION: Theoretical content</b>			<b>Practical Content:</b>			
<b>General Objective: 1.0 Understand Management Accounting Theories and practices</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define Management Accounting 1.2 Explain the development of accounting thoughts that led to the emergence of management accounting 1.3 State the purpose of management accounting 1.4 Describe the status of management accounting department in organization 1.5 Distinguish between management accounting and financial accounting	Introduce the subject of management accounting using an organizational chart	Overhead projector Chart	1. Write on the objective of management accounting, its scope and status in an organization 2. Differentiate between the functions of management accounting and financial accounting	Lead the students to draw an organization chart depicting management accounting theory and practice	Overhead projector Chart	Assignment, Test, Examination
<b>General Objective: 2.0 Understand Planning and Control Theory in Accounting</b>						
<b>Specific Learning</b>	<b>Teachers Activities</b>	<b>Learning</b>	<b>Specific</b>	<b>Teachers</b>	<b>Learning</b>	<b>Evaluation</b>

<b>Objectives:</b>		<b>Resources</b>	<b>Learning Objectives:</b>	<b>Activities</b>	<b>Resources</b>	
2.1 Define Planning and Control 2.2 Explain Planning, Control and decision making functions of Management 2.3 List the accounting information requirements for planning, control and decision-making 2.4 Explain the Principles, Procedures and the Practice of Setting Performance Standards 2.5 State different types of standards 2.6 Explain the Principles, Procedures and the Practice of Setting Performance Standards 2.7 Explain the effects of learning curve on standard setting 2.8 Explain the behavioral aspects of standard costing and budgeting	Demonstrate the Planning and Control functions in Management  Illustrate standard setting through appropriate examples  Show the effect of learning curve on standard setting graphically	Overhead projector  Worked examples  Graphs	1. Describe planning, control and decision making functions of management  2. State the effects of learning curve on standard setting	Guide students in recognizing planning, control and management  State the effects of learning curve on standard setting graphically	Overhead projector, graph	Assignment, Test, Examination
<b>General Objective: 3.0 Understand Budgets and Budgetary Control</b>						
<b>Specific Learning</b>	<b>Teachers Activities</b>	<b>Learning</b>	<b>Specific</b>	<b>Teachers</b>	<b>Learning</b>	<b>Evaluation</b>

Objectives:		Resources	Learning Objectives:	Activities	Resources	
3.1 Describe the concepts and practice of budgeting 3.2 Explain the administration and budgetary control, the budget committee and budget manual 3.3 Explain budget period 3.4 Identify the principal budget factors or key factors and limiting factors 3.5 Prepare functional budgets and master budgets 3.6 Prepare fixed (Static) budget and flexible budgets 3.7 Explain budget centers and responsible accounting 3.8 Describe aspiration lured and dysfunctional behavior (budgetary slack) 3.9 Describe participative Budgeting 3.10 Explain zero base budgeting 3.11 State the effectiveness of zero base budgeting	Demonstrate budget concepts planning  Illustrate: a) Fixed budget at the planning stage b) Flexible budget as a control mechanism  Emphasize the human aspects in budgeting	Overhead projector  Charts and diagrams, graphs	1. Prepare and use functional budgets, master budget, fixed and flexible budgets for planning and control purposes. 2. Differentiate zero based budget from rolling budget	Illustrate budget preparation with examples  Guide students to use prepared budgets for planning and control purposes	Overhead projector  Budgeting software packages	Assignment, Test, Examination

3.12 Explain rolling budgets						
<b>General Objective: 4.0 Understand Standard Costing Technique and Variance Accounting</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain the analysis, significance, presentation and investigation of variance and sub-variances. 4.2 Prepare Standard Cost Card 4.3 Prepare Income Statement (Operating statement) based on standard costs 4.4 Investigate, interpret and report variance 4.5 Explain the principle of management by exception 4.6 State the uses of exceptional reporting 4.7 Apply quantitative analysis to variance accounting	Prepare operating statement based on standard costing and reconcile budget profit with the actual profit  Illustrate the variance which are significant to be reported	Overhead projector  Charts and diagrams	1. Prepare and analyse all forms of variances for materials, labour, overheads, sales and profit	Lead students in the preparation and analysis of the various variances.  Divide students into groups and assign practical examples from various sectors of the economy	Computer software packages, Overhead projector, internet	Assignment, Test, Examination
<b>General Objective: 5.0 Know modern approach to Variance Accounting</b>						

<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain the short comings of traditional cost variance 5.2 Prepare operating (Operational) and Planning variance using Ex-post and Ex-ante 5.3 State the merits of operating and planning variance in a period of inflation 5.4 Explain the deposition of variance	Explain how operating variance (opportunity cost approach) assist to find substitutes for scarce resources.  Explain how planning variances pinpoint planning defects of the management	Overhead projector  Charts and diagrams	1. Prepare and analyse all forms of variances for materials, labour, overheads, sales and profit	Lead students in the preparation and analysis of the various variances.  Divide students into groups and assign practical examples from various sectors of the economy	Computer software packages, Overhead projector, internet	Assignment, Test, Examination
<b>General Objective:</b> 6.0 Know Cost and Profit Variances						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Explain material mix and yield variance 6.2 Prepare sales mix and sales quantity variance 6.3 State the limitations of profit variances	Credit appropriate examples from manufacturing industries e.g feed, pharmaceutical companies, paint	Overhead projector  Worked examples	1. Prepare and analyse all forms of variances for materials, labour,	Lead students in the preparation and analysis of the	Computer software packages, Overhead projector, internet	Assignment, Test, Examination

	companies, etc.		overheads, sales and profit	various variances.  Divide students into groups and assign practical examples from various sectors of the economy	
--	-----------------	--	-----------------------------------	--	--

NATIONAL BOARD FOR TECHNICAL EDUCATION

## **HND 2 FIRST SEMESTER**

**PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT**

<b>COURSE TITLE:</b> RISK MANAGEMENT IN MICROFINANCE				
<b>COURSE CODE:</b> MED 411				
<b>DURATION</b>	<b>Lecture:</b> 3 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 45hours/Semester
<b>CREDIT UNITS:</b> 3				
<b>GOAL:</b> The course is designed to expose students on assessment and management of risk in microfinance institutions				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				
1.0 Know microfinance risk and risk management				
2.0 Know the process of identifying and measuring risk				
3.0 Understand risk provision and monitoring strategies				
4.0 Know the various types of risks and their management in microfinance				
5.0 Know the guidelines for risk management of microfinance institutions				

**PROGRAMME:** HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

<b>COURSE TITLE:</b> Risk Management in Microfinance			<b>Course Code:</b> MED 411		<b>Contact Hours:</b> 45 hours/semester	
<b>COURSE SPECIFICATION: Theoretical content:</b> 2				<b>Practical Content:</b> 0		
<b>General Objective 1.0:</b> Know microfinance risk and risk management						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Explain risk 1.2 Explain types of risk 1.3 Explain approaches to the management of microfinance risk 1.4 Explain conditions for effective risk management 1.5 Explain risk management framework	Explain the content with good examples from 1.1 to 1.4	Textbooks, websites, journals, periodicals	-	-	-	Quiz Test Assignment Examination
<b>General Objective 2.0:</b> Know the process of identifying and measuring risk						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain risk management feedback loop 2.2 Explain how to assess, measure and prioritise risks 2.3 Explain how to develop strategies to	Explain the content with good examples from 2.1 to 2.5	Textbooks, websites, journals, reviews, etc.	-	-	-	Quiz Test Assignment Examination

manage risk 2.4 Identify risk in microfinance						
<b>General Objective 3.0:</b> Know risk provisions and monitoring strategies						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain the meaning of provisions and monitoring 3.2 Explain the role of microfinance institutions in risk management 3.3 State the tools and techniques for monitoring risk. 3.4 Explain fraud detection and monitoring	Explain the content with good examples from 3.1 to 3.4	Textbooks, websites, journals, reviews, etc.				Quiz Test Assignment Examination
<b>General Objective 4.0:</b> Know the various types of risks and their management in microfinance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain loan monitoring and management of arrears 4.2 Explain loan restructuring: (v) rescheduling (vi) re-financing	1. Provide explanation on loan monitoring and management of arrears 2. Give an	Textbooks, websites, journals, reviews, etc.				Quiz Test Assignment Examination

<p>4.3 Discuss the causes, cost and control of delinquency</p> <p>4.4 Explain Credit Bureau and Credit Information Systems</p> <p>4.5 Explain the functions of National Collateral Registry of Nigeria</p> <p>4.6 Explain the meaning of operational risk</p> <p>4.7 Explain operational risk measurement and management tools</p> <p>4.8 Explain the factors responsible for the changes in the nature of operational risk</p>	<p>explanation on loan restructuring</p> <p>3. Provide an elaborate explanation on the causes, cost and control of delinquency</p> <p>4. Outline the Credit Bureau functions</p> <p>5. Highlight on the functions of National Collateral Registry of Nigeria</p> <p>6. Provide and explanation on the exchange of information on bad lenders</p> <p>7. Explain the meaning of operational</p>					
---	---	--	--	--	--	--

	<p>risk</p> <p>8. Discuss the measure and management tools in operational risk</p> <p>9. Explain the mitigation and control technique of operational risk</p> <p>10. Identify the factors for the changes in operational risk</p>					
<b>General Objective 5.0:</b> Know the guidelines for risk management of microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain the features of a good Risk Management Framework	1. Outline the features of Risk Management Framework	Textbooks, websites, journals, reviews, etc.				Quiz Test Assignment Examination
5.2 Explain the guidelines for implementing risk						

management	2. Outline the guidelines.					
5.3 Explain the obstacles to risk management	3. Outline and explain the obstacles Risk Management.					
5.4 Explain the key component of the feedback loop and the conditions for the applications of risk management tools.	4. Illustrate the Loop component in the management of risk					

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT
<b>COURSE TITLE:</b> VALUE CHAIN FINANCING
<b>COURSE CODE:</b> MED 412

<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 1	<b>Total:</b> 45hrs/Semester
<b>CREDIT UNITS: 3</b>				
<b>GOAL:</b> The course is designed to equip students with the knowledge of value chain financing				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				
1.0 Know the value chain approach to financing of micro-enterprises				
2.0 Know features of the value chain approach				
3.0 Know the contributions of value chain to economic growth and development				
4.0 Understand the role of value chain governance to value chain approach				
5.0 Know tools for value chain analysis				

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE:</b> Value Chain Financing			<b>Course Code:</b> MED 412		<b>Contact Hours:</b> 45hrs/Semester	
<b>COURSE SPECIFICATION: Theoretical content: 2</b>				<b>Practical Content: 0</b>		
<b>General Objective:</b> Know the value chain approach to financing micro-enterprises						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Explain value chain 1.2 Explain value chain approach 1.3 Describe the structure and systems of the value chain 1.4 Explain the scope of value chain 1.5 Identify stakeholders in value chain financing	Explain the principles and concepts	Textbooks materials, Internet, professional and academic journals	-	-	-	Quiz Test Assignment Examination
<b>General Objective 2.0:</b> Know features of the value chain approach						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the components of value chain 2.2 Explain the role of value chain financing in the economy 2.3 Explain models of value chain	Explain and discuss the concepts and principles of Internal control	Textbooks, materials, Internet, professional and academic journals	-	-	-	Quiz Test Assignment Examination

financing						
<b>General Objective 3.0:</b> Know the contributions of value chain to economic growth and development						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Define: (i) Economic growth (ii) Economic development 3.2 Explain value chain as an approach to economic growth and development 3.3 Identify economic opportunities for the poor in the value chain 3.4 Explain the role of the end markets into in the value chain 3.5 Identify the importance of market segmentation to the value chain	Explain and discuss the concepts and principles	Textbooks, materials, Internet, professional and academic journals				Quiz Test Assignment Examination

<b>General Objective 4.0:</b> Understand the role of value chain governance to value chain approach						
<b>Specific Learning</b>	<b>Teachers</b>	<b>Learning Resources</b>	<b>Specific</b>	<b>Teachers</b>	<b>Learning</b>	<b>Evaluation</b>

<b>Objectives:</b>	<b>Activities</b>		<b>Learning Objectives:</b>	<b>Activities</b>	<b>Resources</b>	
4.1 Explain value chain governance 4.2 Identify the components of value chain governance 4.3 Explain the relationships in value chain governance	Explain and discuss the concepts and principles	Textbooks, materials, Internet, professional and academic journals				Quiz Test Assignment Examination
5						
6						

**PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT**

<b>COURSE TITLE:</b> BUSINESS POLICY AND STRATEGY				
<b>COURSE CODE:</b> BAM 411				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial: 0</b>	<b>Practical:</b> 1 hour	<b>Total:</b> 45hours/Semester
<b>CREDIT UNITS: 3</b>				
<p><b>GOAL:</b> The course is designed to introduce the students to the concepts and problems of business policy to enable him to pool together his learning experience in the separate business fields and utilise this knowledge in the analysis and solution of complex business problems.</p>				
<p><b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:</p>				
<p>1.0 Know the nature of policy and strategy in business</p> <p>2.0 Understand the concept of social responsibility</p> <p>3.0 Understand the dynamics of the business environment</p> <p>4.0 Understand the ways of assessing the company's strengths and weaknesses.</p> <p>5.0 Know how to state the company's strategy</p> <p>6.0 Understand the impact of personal values in strategy values</p> <p>7.0 Understand business ethics.</p>				

**PROGRAMME:** HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

<b>COURSE TITLE:</b> Business Policy and Strategy		<b>Course Code:</b> BAM 411		<b>Contact Hours:</b> 45hours/Semester		
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content: 1</b>		
<b>General Objective 1.0:</b> Know the nature of policy and strategy in business						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.0 Explain strategy, strategic plan and strategic planning 1.1 Identify the various types of strategies. 1.2 Distinguish between strategy and tactics 1.3 Explain the nature of business policy	Explain strategy, strategic plan and strategic planning Explain the various types of strategy Distinguish between strategy and tactics Explain the nature of business policy	Text books Journals.	Use the internet to research different types of mission, and strategy Service and manufacturing industries Use web based information to distinguish strategy and tactics	Directed guidance on web based information Present models of strategy Refer to practical examples And to the case studies	Case Studies www sites company information	Test, quiz, assignment, examination
<b>General Objective 2.0:</b> Understand the concept of social responsibility						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.5 Define social responsibility. 2.6 State the arguments for and against social	Explain social responsibility, its merits and demerits.	Textbooks Journals Publications VCR	Research social responsibility statements from	Research social responsibility statements from	Research social responsibility statements from	Test Quiz Assignments Examinations

responsibility 2.7 Explain how a manager can be socially responsible to the society. 2.8 Identify the areas of social responsibility	State the arguments for and against social responsibility  Explain other areas of social responsibility citing specific examples Show relevant films and give assignment	TV Relevant Cassettes	companies/orgs  State the arguments for and against social responsibility	companies/orgs	companies/orgs	
<b>General Objective 3.0:</b> Understand the dynamics of the business environment						
<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain business environment 3.2 Explain how an organisation is affected by technological, social, political economic changes etc. 3.3 Explain techniques of forecasting changes in the environment. 3.4 Explain the application of forecasting in	Explain business environment and its effects on the organisation.  Explain techniques of forecasting changes in the environment	Textbooks Journals Publications	Guidance on the application of forecasting in strategy formulation  Focus on marketing strategy. Techniques of forecasting changes in the environment	Case studies and internet research to examine the business environment  Forecasting demand and market trends etc.	Internet access and use of case studies	Test Quiz Assignments Examinations

strategy formulation	Explain the relevance of forecasting in strategy formulation					
<b>General Objective 4.0:</b> Understand the ways of assessing the company's strengths and weaknesses						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain the factors necessary for the success of a firm in industry	Explain the factors necessary for the success of a firm in an industry	White board, Books, journals, Internet.	Guidance on the use of SWOT and the use of strategic advantage analysis.	Case Studies and internet research.	Internet access and use of case studies	Test Quiz Assignments Examinations
4.2 Explain how opportunities, threats, strengths and weaknesses of a company can be analysed.	Analyse SWOT of a given company.  Explain the techniques involved in a strategic advantage analysis Give assessment			Comparison of Products and services to examine strategic advantage  Apply SWOT		
4.3 Describe the techniques involved in strategic advantage analysis.						

**General Objective 5.0:** Know how to state the company's strategy

Specific Learning Outcome:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
5.1 Explain how to formulate strategy 5.2 Explain the components of strategy. 5.3 Explain types of strategy – growth, turnaround etc.	Explain the components of strategy  Explain types of strategy.  Identify types of strategy formulation	Textbooks Management Journals Publications	Theoretical content		Theoretical content	Test Quiz Assignments Examinations
<b>General Objective 6.0:</b> Understand the impact of personal values in strategy values						
Specific Learning Outcome:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
6.1 Explain Personal Values 6.2 Explain the concept of personal values. 6.3 Explain how personal values affect strategy.	Explain personal values and their impact on strategy formulation.	Textbooks Management Journals Publications	Self-Evaluation research to identify personal values	Self-Evaluation Questionnaire  Web based research	Internet access and use of case studies	Test  Quiz  Assignments  Examinations
<b>General Objective 7.0:</b> Understand business ethics						
Specific Learning Outcome:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
7.1. Define business ethics 7.2. Explain	Explain business ethics Explain ethical	Textbooks Management Journals	Research Nigerian companies to	Academic Research and web based	Internet access and use of case	Test Quiz Assignments

ethical and unethical practices in business.	and unethical practices in business.	Publications	correlate personal values and strategy	research in relation to business practices	studies	Examinations
7.3. Differentiate between ethics and morality.	Differentiate between ethics and morality.		Research the ethical standards and practices promoted by the government.			
7.4. Explain the role of professional bodies in promoting ethical practices	Explain the role of government in regulating unethical practices		Research the ethical practices promoted by the professional bodies.			
7.5. Explain the role of government in regulating unethical practices						

NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> MARKETING OF MICROFINANCE SERVICES				
<b>COURSE CODE:</b> MED 413				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial: 0</b>	<b>Practical: 0</b>	<b>Total:</b> 30 hours/Semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to enable students understand the concept of marketing in the microfinance institutions.				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				
1.0 Understand marketing concepts and environment 2.0 Understand marketing strategies for microfinance institutions 3.0 Understand the need for marketing planning for microfinance institutions 4.0 Understand the application of product development techniques and market research in microfinance institutions 5.0 Understand pricing concepts in microfinance institutions 6.0 Understand the concepts of marketing of bank services and promotional mix 7.0 Know customer relationship management.				

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE:</b> Marketing of Microfinance Services		<b>Course Code:</b> MED 413		<b>Contact Hours:</b> 30 hours/Semester		
<b>COURSE SPECIFICATION: Theoretical content: 2</b>			<b>Practical Content: 0</b>			
<b>General Objective: 1.0:</b> Understand the marketing concepts and environment						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define marketing 1.2 Explain the characteristics of financial services 1.3 Distinguish between marketing of goods and financial services 1.4 Explain the role of marketing of financial services. 1.5 Explain the variables in the financial marketing environment. 1.6 Identify the constraints of marketing of financial services.	Instruct the student to give examples of a Bank service and physical products  Lead the students to distinguish between marketing strategy for physical goods and other services  Explain E-marketing	Books, Internet, long white marker board, diagrams of business, physical products and financial products S/A/C/A			-	Test, quiz, assignment, examination

<b>General Objective 2.0: Understand marketing strategies for microfinance institutions</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain strategies for marketing of financial services. 2.2 Explain market segmentation 2.3 Explain the advantages and disadvantages of 2.2 above. 2.4 Identify target markets. 2.5 Explain the various types of marketing strategy 2.6 Explain the application of marketing strategies in microfinance institutions.	Lead the students to explain why special strategies are required to market financial services  Instruct the student to name the target market for financial services	Books and Internet, white marker board, diagrams of business, CBN Publications				Test Quiz Assignments Examinations
<b>General Objective 3.0: Understand the need for marketing planning for Microfinance Institutions</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Define market planning 3.2 Explain the need for market planning: short-term, medium term and long-term 3.3 Explain marketing planning cycle	Lead the student to explain why planning should be based on time duration	Books and Internet, white marker board, diagrams of business, CBN Publications				Test Quiz Assignments Examinations

3.4 State the objectives of marketing plan						
3.5 Explain the conditions for the implementation of market plans						
<b>General Objective 4.0:</b> Understand the application of product development techniques and market research in microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain product development 4.2 Explain the process of product development 4.3 Explain the rationale for product development 4.4 Define market research 4.5 Explain the objectives of market research 4.6 Explain the steps in market research 4.7 Explain the roles of market research in microfinance institutions	Lead the student to explain why market research is important  Instruct the student to explain the time span for each long-term  Instruct the student to name the new products of some banks  Explain E-Marketing development	Books and Internet, white marker board, diagrams of business, CBN Publications				Test Quiz Assignments Examinations
<b>General Objective 5.0:</b> Understand pricing concepts in the Microfinance Institutions.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

5.1 Explain prices and the role of pricing in financial services	Explain what we mean by a distribution channel	Books and Internet, white marker board, diagrams of business, CBN Publications				Test Quiz Assignments Examinations
5.2 Explain pricing policies						
5.3 Explain the factors influencing pricing in microfinance institutions	Lead the students to understand Bankers' tariff					
<b>General Objective 6.0:</b> Understand the concept of marketing promotion in microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Explain marketing promotion	Explain with good examples the content in 6.1 to 6.5	Books and Internet, white marker board, diagrams of business, CBN Publications				Test Quiz Assignments Examinations
6.2 Explain the promotional mix						
6.3 Explain advertising, media type basis for the various promotion channels in the banking sector	Instruct the student to identify different types of media for the promotion of financial services					
6.4 Explain personal selling concepts						
6.5 Explain how to evaluate the promotional mix activities						
6.6 Explain ethics in marketing of microfinance services						

<b>General Objective 7.0: Know customer relationship management</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
7.1 Explain customer relations 7.2 Explain consumer buying decision process 7.3 Explain customer education and financial literacy 7.4 Explain customer retention 7.5 Explain Corporate Social Responsibility 7.6 State factors influencing customers' choice of microfinance services	Explain the items with good examples in 7.1 to 7.7	Books and Internet, white marker board, diagrams of business, CBN Publications				Test Quiz Assignments Examinations

NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME:</b> HIGHER NATIONAL DIPLOMA IN MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> MANAGEMENT INFORMATION SYSTEMS				
<b>COURSE CODE:</b> MED 414				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 1 hour	<b>Total:</b> 45 hours/Semester
<b>CREDIT UNITS:</b> 3				
<b>GOAL:</b> This course is designed to acquaint students with knowledge of management information systems				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				
1.0 Understand the uses of information in management decisions				
2.0 Understand Management Information System (MIS)				
3.0 Understand components of Management Information System				
4.0 Understand system analysis and design				
5.0 Understand general information services				
6.0 Know the internet and World Wide Web				
7.0 Know the acquisition of information systems				
8.0 Know information systems security				

<b>PROGRAMME: HIGHER NATIONAL DIPLOMA IN MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE:</b> Management Information Systems		<b>Course Code:</b> MED 414		<b>Contact Hours:</b> 45 hours/Semester		
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content</b>		
<b>General Objectives 1.0:</b> Understand the uses of information in management decisions						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Explain the meaning of information 1.2 Explain the features of good information 1.3 Explain the types of information needed in management decision making 1.4 Explain various sources of information 1.5 Explain the relevance of information in decision making	Differentiate between data and information and give examples of each  State some management decisions by their school authorities and how they affect them	Hand-outs Notes Examples Hand-outs Notes	Design different types of systems with all their component units	Give the students assignments in different types of system under close supervision	Graph book, computer	Test, quiz, assignment, examination

<b>General Objectives 2.0:</b> Understand Management Information Systems (MIS)						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Define MIS 2.2 List features of a good MIS 2.3 Define systems 2.4 Identify different types of systems 2.5 Explain the following classification of systems: (i) Natural and artificial (ii) Deterministic Vs probabilistic (iii) Closed and open systems (iv) Human-Machine systems	List management functions and levels  Give examples of different types of systems	Hand-outs  Notes  Examples	Investigate the information needs at different levels of management in a typical business organisation	Guide the students in executing a case study on the information needs of management in a live organization	Stationary, Visitation to target organization, Internet	Test  Quiz  Assignments  Examinations
<b>General Objectives 3.0:</b> Understand components of Management Information System						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain Transaction Processing Systems (TPS) 3.2 Explain Information Reporting Systems (IRS) 3.3 Explain Decision Support System	State: i. Types of transactions ii. Properties of DSS iii. Advantages and Disadvantages	Hand Outs Examples	Carryout activities involved in transaction operations	Supervise the students' activities	Computer, stationary	Test Quiz Assignments Examinations

(DSS) 3.4 Explain Office Automation System (OAS) 3.5 Explain Artificial Intelligence	(of any) of OAS iv. Areas where AI has been developed					
<b>General Objectives 4.0:</b> Understand system analysis and design						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain fact finding methods 4.2 Explain system requirement specification 4.3 Describe output, file and procedure 4.4 Explain features of form design 4.5 List the contents of systems specifications	State the advantages and disadvantages of data collection methods  Analyze a given system to identify the system's requirements	Hand Outs Examples	Carryout assignment on information system and how to design one for an office  Analyze the phases of the development cycle of an MIS Execute a case study on MIS	Guide the students through the assignment  Explain with examples the phases of the development cycle of an MIS  Give the students practical assignment on an MIS	Stationary, Internet	Test Quiz Assignments Examinations
<b>General Objectives 5.0:</b> Understand general information services						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain the place of computer in the	List different areas of computer	Hand-outs	Develop an MIS for an	Guide the students in	Stationary,	Test

society 5.2 Analyse man and the use of computer 5.3 Explain word processing and other services with computer	application in the society e.g. research, education, etc., and also instruct students to write a paper on any of them	Notes Examples, Computer, Word processing packages for practical	office or small firm Attempt several case studies and assignments on MIS	executing the project.  Identify suitable cases which will enable the student to obtain more understanding and experience in handling MIS	Visitation to target organization, Internet	Quiz Assignments Examinations
<b>General Objectives: 6.0</b> Know the internet and World-wide web						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Understand Web-enabled Business 6.2 Explain: (i) internet (ii) intranets (iii) extranets 6.3 Explain the World Wide Web 6.4 Explain E-business 6.5 Explain threats to internet services	Explain in details the contents from 6.1 to 6.6 with relevant examples	Hand-outs Notes Examples				Test Quiz Assignments Examinations
<b>General Objectives 7.0:</b> Know the acquisition of information systems						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
7.1 Explain bespoke	Explain in details	Hand-outs				Test

development 7.2 Explain the staff software 7.3 Explain end-user developed software 7.4 Explain factors affecting software acquisition	the contents from 7.1 to 7.4 with relevant examples	Notes Examples				Quiz Assignments Examinations
<b>General Objectives 8.0:</b> Know information systems security						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
8.1 Explain security threats to information systems 8.2 Explain ways of reducing threat to information system 8.3 Explain types of controls 8.4 Explain techniques for controlling information system	Explain in details the contents from 8.1 to 8.4 with relevant examples	Hand-outs Notes Examples				Test Quiz Assignments Examinations

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> MICROINSURANCE MANAGEMENT				
<b>COURSE CODE:</b> MED 415				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30 hours/Semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to equip the student with the knowledge of microinsurance management				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				

1.0 Know the meaning, importance and features of microinsurance

2.0 Understand microinsurance products

3.0 Know the microinsurance models

4.0 Understand the micro insurance scheme

5.0 Understand the microinsurance and development

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
<b>COURSE TITLE:</b> MICROINSURANCE MANAGEMENT			<b>Course Code:</b> MED 415		<b>Contact Hours:</b> 30 hours/Semester	
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective 1.0:</b> Know the meaning, importance and features of microinsurance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objective:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define Microinsurance. 1.2 Explain Microinsurance Management. 1.3 Identify the importance of microinsurance 1.4 State the features of Microinsurance. 1.5 Outline the problems associated with microinsurance management	Explain Microinsurance.  Disuses Microinsurance Management. Outline the importance of microinsurance  Highlight the features of Microinsurance  Discuss the problems associated with microinsurance management	Books, Internet <b>Long white marker board, diagrams of business, video CDs on Microinsurance.</b>			Books, Internet <b>Long white marker board, diagrams of business, video CDs on Microinsurance.</b>	Test, quiz, assignment, examination
<b>General Objective 2.0:</b> Understand microinsurance products						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Identify the various microinsurance products.	State the microinsurance products.	Books and Internet <b>Long white marker board, diagrams of</b>				Test Quiz

2.2 Explain the microinsurance products.	Outline the various microinsurance products.  Define microinsurance management	<b>business, video CDs on microinsurance products.</b>	-	-		Assignments Examinations
2.3 Explain microinsurance management						
<b>General Objective 3.0: Know the microinsurance models</b>						
<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain the various models of Microinsurance: i. Partner-Agent Model of microinsurance ii. Mutual, Cooperatives, and other Community-Based models of micro insurance iii. Explain the all-in-one insurance model of microinsurance iv. Explain the Franchise model of microinsurance v. Explain the suppliers model of microinsurance	Identify the various models of microinsurance  Discuss Partner-Agent Model of microinsurance Discuss Mutual, Cooperatives, and other Community-Based models of micro insurance Discuss the All-in-one insurance	Books Internet.				Test Quiz Assignments Examinations

	<p>model of microinsurance</p> <p>Discuss the Franchise model of microinsurance.</p> <p>Discuss the suppliers model of microinsurance</p>					
<b>General Objective:</b> 4.0 Understand the micro insurance scheme						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>4.1 Explain the microinsurance scheme</p> <p>4.2 Explain:</p> <p>    i. risk-sharing,</p> <p>    ii. guarantee of coverage,</p> <p>    iii. prepayment,</p> <p>    iv. resource pooling schemes</p> <p>4.3 Identify the features of microinsurance scheme</p> <p>4.4 Identify the various challenges of microinsurance schemes</p>	<p>Discuss the microinsurance scheme</p> <p>Discuss risk-sharing, guarantee of coverage, and prepayment and resource pooling schemes</p> <p>Identify the features of microinsurance scheme</p> <p>State various challenges of microinsurance schemes</p>	<p>White board, Books, journals, Internet.</p>	-	-	-	<p>Test</p> <p>Quiz</p> <p>Assignments</p> <p>Examinations</p>

<b>General Objective: 5.0 Understand the microinsurance and development</b>						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain the importance of microinsurance development	Discuss the importance microinsurance development.	- Books - Internet.				Test Quiz Assignments Examinations
5.2 Explain the reasons for microinsurance development	Identify reasons for microinsurance development.					
5.3 State the success factors in microinsurance development	Identify the success factors in microinsurance development					

NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME:</b> HIGHER NATIONAL DIPLOMA IN MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> RESEARCH METHODS				
<b>COURSE CODE:</b> MED 416				
<b>DURATION:</b>	Lecture: - 2 Hours	Tutorial: 0	Practical: 0	Total: 30 hours/semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to equip students with knowledge of research skills				
<b>GENERAL OBJECTIVE:</b> On completion of the course, the student should be able to:				
1.0 Understand the concept of research 2.0 Understand research problem 3.0 Understand formulation and validation of hypothesis 4.0 Know review literature 5.0 Know how to design research 6.0 Understand variables in research work 7.0 Know sample and sampling techniques 8.0 Know the tools and techniques of data collection 9.0 Understand data and data analysis techniques 10.0 Know how to report research findings				

<b>PROGRAMME: HIGHER NATIONAL DIPLOMA IN MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE:</b> Research Methods			<b>Course Code:</b> MED 417		<b>Contact Hours:</b> 30 hours/semester	
<b>COURSE SPECIFICATION:</b> Theoretical Content				Practical Content		
<b>General Objective 1.0:</b> Understand the concept of research						
<b>Specific Learning Objective</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objective</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define research 1.2 Identify types of research 1.3 Explain the problems of research 1.4 Explain steps in research process 1.5 Explain characteristics of research process 1.6 Identify ethical considerations in research	i. Explain research, its types and problems. ii. Explain the characteristics of research process and its steps. iii. Explain ethical considerations in research	Textbooks, whiteboards, marker, laptop, overhead projectors, journals, writing materials.				Assignment  Seminar Presentation
<b>General Objective 2.0:</b> Understand research problem						
2.1 Define research problem. 2.2 Formulate research questions 2.3 Identify the steps in the evaluation of a research problem. 2.4 Explain the features of research problem. 2.5 Explain problem of validation in research	i. Explain research problem. ii. Describe sample problems. iii. Describe the formulation of research questions. iv. Explain the steps in the evaluation of research problem. v. Explain researchable problem and its features	Textbooks, whiteboards, marker, laptop, overhead projectors, journals, writing materials.				Assignment  Seminar Presentation

<b>General Objective 3.0:</b> Understand formulation and validation of hypothesis						
3.1 Define hypothesis 3.2 Define validation 3.3 Explain the null and alternate hypotheses. 3.4 Distinguish between null and alternate hypotheses.	i. Explain hypothesis and its characteristics. ii. Explain validation and its problem in research. iii. Distinguish among specific, general null and alternate hypothesis. iv. Describe the relationship between hypothesis and problem statement.	Textbooks, whiteboards, marker, laptop, overhead projectors, journals, writing materials.				Test Quiz Assignments Examinations
<b>General Objective 4.0:</b> Know review literature						
4.1 Explain the meaning of literature review in research 4.2 Explain the relevance of literature review in research. 4.3 Identify the sources of literature review. 4.4 Explain the structure of literature review (i) conceptual (ii) theoretical (iii) empirical	i. Explain the relevance of literature review in research. ii. Explain the sources of literature. iii. Describe the organisation and referencing of literature. iv. Give assignment	Textbooks, whiteboards, marker, laptop, overhead projectors, journals, writing materials.				Test Quiz Assignments Examinations

<b>General Objective 5.0: Know how to design research</b>						
5.1 Explain research design.	Explain the meaning, purpose and principles of research design. ii. Explain design criteria. iii. Guide students to write research proposals Give assignment	Textbooks, whiteboards, marker, laptop, overhead projectors, journals, writing materials.				Assignment
5.2 Explain the types of research design: (i) qualitative (ii) qualitative						Seminar Presentation
5.3 Explain the importance of research design.						
5.4 Explain the principles in the formulation of research design.						
5.5 Identify the criteria for research design.						
5.6 Identify and explain the steps for research proposal						
<b>General Objective 6.0: Understand variables in research work</b>						
6.1 Define variables	i. Explain variables, their types and relevance. ii. Explain consideration in the choice of variables. iii. Explain control problems of variables	Textbooks - Journals				Test Quiz Assignments Examinations
6.2 Explain types of variables.						
6.3 Explain consideration for choice of variables.						
6.4 List control problems of variables						
6.5 Explain the relevance of variables to research						

<b>General Objective 7.0: Know sample and sampling techniques</b>						
7.1 Define: (i) Population (ii) sample (iii) sample size. (iv) representative	i. Explain population, sample and representativeness. ii. Describe types of sampling methods. iii. Explain need for samples					Test Quiz Assignments Examinations
7.2 Identify sampling techniques						
7.3 Explain the various sampling techniques above.						
7.4 Explain importance of sampling in research						
<b>General Objective 8.0: Know the tools and techniques of data collection</b>						
8.1 Define research instrument.	Explain the following research instruments:	Textbooks, whiteboards, marker, laptop, overhead projectors, journals, writing materials.				Test Quiz Assignments Examinations
8.2 Identify types of research instruments.	1. Questionnaire					
8.3 List characteristics of research instruments.	2. Observation					
8.4 Identify the pitfalls of the various research instruments	3. Interview 4. Ratings, etc. ii. Describe pitfalls of each instrument in above.					
<b>General Objective 9.0: Understand data and data analysis techniques</b>						
9.1 Define: (i) data. (ii) analysis	Explain data analysis, its tools and limitations	Textbooks, whiteboards, marker, laptop, overhead projectors, journals, writing materials.				Test Quiz Assignments Examinations
9.2 Explain primary and secondary sources of data collection						
9.3 Explain the tools for data analysis – qualitative and						

<p>quantitative.</p> <p>9.4 Explain limitations in each of 9.4 above.</p> <p>9.5 Identify various data processing packages e.g. SPSS, E-View, Excel, etc.</p>						
<p><b>General Objective 10.0:</b> Know how to report research findings</p>						
<p>10.1 Explain research report.</p> <p>10.2 Identify the contents of research report:</p> <p>(i) Introduction</p> <p>(ii) Literature Review</p> <p>(iii) Research Method</p> <p>(iv) Data Presentation and Analysis</p> <p>(v) Summary, Conclusion and Recommendation</p> <p>(vi) References</p> <p>(vii) Appendix</p> <p>10.3 Explain the importance of accurate presentation of research report</p> <p>10.4 Explain styles of referencing</p>	<p>Explain research report and its contents.</p> <p>ii. Conduct test</p> <p>Guidance for students using examples of good reports.</p> <p>Reference to exercises to review relevant literature etc.</p> <p>Identify the contents of research report.</p> <p>1. Introduction</p> <p>2. Literature Review</p> <p>3. Research Method</p> <p>4. Data Presentation and Analysis</p> <p>5. Summary, Conclusion and Recommendation</p> <p>6. References</p>	<p>Textbooks, whiteboards, marker, laptop, overhead projectors, journals, writing materials.</p>				<p>Test Quiz</p> <p>Assignments</p> <p>Examinations</p>

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> BUSINESS POLICY AND STRATEGY				
<b>COURSE CODE:</b> BAM 411				
<b>DURATION</b>	<b>Lecture:-</b> 2 hours	<b>Tutorial:-</b> (0) Hours	<b>Practical:-</b> 1 hour	<b>Total:-</b> 45hrs/Semester
<b>CREDIT UNITS:</b> 3				
<b>GOAL:</b> The course is designed to introduce the students to the concepts and problems of business policy to enable him to pool together his learning experience in the separate business fields and utilize this knowledge in the analysis and solution of complex business problems.				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				
1.0 Know the nature of policy and strategy in business 2.0 Understand the concept of social responsibility 3.0 Understand the dynamics of the business environment 4.0 Understand the ways of assessing the company's strengths and weaknesses. 5.0 Know how to state the company's strategy 6.0 Understand the impact of personal values in strategy values 7.0 Understand business ethics.				

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE: BUSINESS POLICY AND STRATEGY</b>			<b>Course Code: BAM 411</b>		<b>Contact Hours: 45 hours</b>	
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content: 1</b>		
<b>General Objective: 1.0: Know the nature of policy and strategy in business</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objective:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1. Explain strategy, strategic plan and strategic planning 1.2. Identify the various types of strategies. 1.3. Distinguish between strategy and tactics 1.4. Explain the nature of business policy	Explain strategy, strategic plan and strategic planning Explain the various types of strategy Distinguish between strategy and tactics Explain the nature of business policy	Text books Journals.	Use the internet to research different types of mission, and strategy Service and manufacturing industries Use web based information to distinguish strategy and tactics	Directed guidance on web based information Present models of strategy Refer to practical examples And to the case studies	Case Studies www sites company information	Test, quiz, assignment, examination
<b>General Objective: 2.0 Understand the concept of social responsibility</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Define social responsibility.	Explain social responsibility,	Textbooks Journals	Research social responsibility	Research social responsibility	Research social responsibility	Test Quiz

2.2 State the arguments for and against social responsibility	its merits and demerits.	Publications VCR TV Relevant Cassettes	statements from companies/orgs	statements from companies/orgs	statements from companies/orgs	Assignments Examinations
2.3 Explain how a manager can be socially responsible to the society.	State the arguments for and against social responsibility		State the arguments for and against social responsibility			
2.4 Identify the areas of social responsibility	Explain other areas of social responsibility citing specific examples Show relevant films and give assignment					
<b>General Objective: 3.0</b> Understand the dynamics of the business environment						
<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain business environment	Explain business environment and its effects on the organisation.  Explain techniques of forecasting changes in the	Textbooks Journals Publications	Guidance on the application of forecasting in strategy formulation	Case studies and internet research to examine the business environment	Internet access and use of case studies	Test Quiz Assignments Examinations
3.2 Explain how an organisation is affected by technological, social, political economic changes etc.			Focus on marketing strategy. Techniques of forecasting	Forecasting demand and market trends etc.		
3.3 Explain techniques of forecasting changes in the environment.						

3.4 Explain the application of forecasting in strategy formulation	environment  Explain the relevance of forecasting in strategy formulation		changes in the environment			
<b>General Objective:</b> 4.0 Understand the ways of assessing the company's strengths and weaknesses						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain the factors necessary for the success of a firm in industry	Explain the factors necessary for the success of a firm in an industry	White board, Books, journals, Internet.	Guidance on the use of SWOT and the use of strategic advantage analysis.	Case Studies and internet research.  Comparison of Products and services to examine strategic advantage	Internet access and use of case studies	Test Quiz Assignments Examinations
4.2 Explain how opportunities , threats, strengths and weaknesses of a company can be analysed.	Analyse SWOT of a given company.  Explain the techniques involved in a strategic advantage analysis			Apply SWOT		
4.3 Describe the techniques involved in strategic advantage analysis.	Give assessment					

<b>General Objective: 5.0</b> Know how to state the company's strategy						
<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain how to formulate strategy 5.2 Explain the components of strategy. 5.3 Explain types of strategy – growth, turnaround etc.	Explain the components of strategy  Explain types of strategy.  Identify types of strategy formulation	Textbooks Management Journals Publications	Theoretical content		Theoretical content	Test Quiz Assignments Examinations
<b>General Objective: 6.0</b> Understand the impact of personal values in strategy values						
<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Explain Personal Values 6.2 Explain the concept of personal values. 6.3 Explain how personal values affect strategy.	Explain personal values and their impact on strategy formulation.	Textbooks Management Journals Publications	Self Evaluation research to identify personal values	Self-Evaluation Questionnaire  Web based research	Internet access and use of case studies	Test Quiz Assignments Examinations
<b>General Objective: 7.0</b> Understand business ethics.						
<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
7.1. Define business ethics	Explain business ethics	Textbooks Management	Research Nigerian	Academic Research and	Internet access and	Test Quiz

7.2. Explain ethical and unethical practices in business.	Explain ethical and unethical practices in business.	Journals Publications	companies to correlate personal values and strategy Research the ethical standards and practices promoted by the government.	web based research in relation to business practices	use of case studies	Assignments Examinations
7.3. Differentiate between ethics and morality.	Differentiate between ethics and morality.					
7.4. Explain the role of professional bodies in promoting ethical practices	Explain the role of government in regulating unethical practices		Research the ethical practices promoted by the professional bodies.			
7.5. Explain the role of government in regulating unethical practices						

NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME:</b> HIGHER NATIONAL DIPLOMA IN ENVIRONMENTAL HEALTH TECHNOLOGY				
<b>COURSE TITLE:</b> ENTREPRENEURSHIP DEVELOPMENT				
<b>COURSE CODE:</b> EED 413				
<b>DURATION:</b>	Lecture: - 2	Tutorial: -	Practical: - 2	Total: 60Hours/Semester
<b>CREDIT UNITS:</b>	4 C U			
<b>GOAL:</b> This course is intended to create awareness in a student and motivate him towards self-employment through the development of personal skills, competencies effectiveness and aptitudes using project based work in an economic setting to set-up and manage a small and medium enterprises successful.				
<b>GENERAL OBJECTIVE:</b> On completion of the course, the student should be able to:				
1.0 Understand the history of Entrepreneurship development in Nigeria 2.0 Understand the need, scope and characteristic of entrepreneurship 3.0 Understand the various sources of information for entrepreneurship development 4.0 Appreciate the roles of commercial and development banks in small scale industrial development 5.0 Understand the functions of various support agencies in small and medium scale industrial development 6.0 Understand methods of product selection. 7.0 Understand the activities of different industrial association in relation to entrepreneurship 8.0 Know self through analysis of strengths, weaknesses, goal-setting and risk-taking behaviour 9.0 Know the motivational pattern of entrepreneurs 10.0 Understand the functional areas of business 11.0 Understand the need for business planning.				

<b>PROGRAMME: HIGHER NATIONAL DIPLOMA IN ENVIRONMENTAL HEALTH TECHNOLOGY</b>						
<b>COURSE: ENTREPRENEURSHIP DEVELOPMENT</b>		<b>COURSE CODE: EED 413</b>		<b>CONTACT HOURS: 4Hrs/Wk</b>		
<b>GOAL:</b> This course is intended to create awareness in a student and motivate him towards self-employment through the development of personal skills, competencies effectiveness and aptitudes using project based work in an economic setting to set-up and manage a small and medium enterprises successful.						
<b>COURSE SPECIFICATION: Theoretical Content</b>					<b>Practical Content</b>	
<b>General Objective 1: Understand the history of entrepreneurship development in Nigeria.</b>						
<b>Specific Learning Outcomes</b>	<b>Teacher's Activities</b>	<b>Resources</b>	<b>Specific Learning Outcomes</b>	<b>Teacher's Activities</b>	<b>Resources</b>	<b>Evaluation</b>
1.1 Narrate the Entrepreneurship history in Nigeria. 1.2 Compare entrepreneurship in Nigeria with Japan, India, China, Malaysia, South Korea, etc. 1.3 Explain Nigeria's values and entrepreneurship. 1.4 Describe the role of entrepreneurship in the development of small and medium scale industries	i. Explain Entrepreneurship, its historical development in Nigeria and role in small and medium scale industries. ii. Compare entrepreneurship in Nigeria with other countries of the world - Japan, India, China etc. iii. Show students video film of entrepreneurship development in any of the countries mentioned above: iv. Explain Nigeria's values and entrepreneurship.	- Text books - Journals - Publications - Video Film - TV - VCR	Know entrepreneurs hip in Nigeria, Japan, India, China, Malaysia, South Korea, etc.	Use web-based information, guide students to explore entrepreneurship in Nigeria. Japan, India, China, Malaysia, South Korea etc.	Computer and accessories Internet facilities Encarta Ref. Library software.	Test Quiz Assignments Examinations

<b>General Objective 2: Understand the need, scope and characteristics of entrepreneurship</b>						
2.1 Define entrepreneurship and entrepreneur. 2.2 Define the role and functions of entrepreneurship. 2.3 Identify the entrepreneurial traits. 2.4 Explain entrepreneurial tasks. 2.5 Explain the need for entrepreneurship in national economic development. 2.6 Identify entrepreneurial risks and hazards	i. Explain entrepreneurship and entrepreneur. ii. Explain the functions of entrepreneurship and its roles in national economic development. iii. Explain the various traits of an entrepreneur. iv. Explain entrepreneurial tasks, the inherent risks and hazards. v. Invite a successful entrepreneur to give a talk to students	- Text books - Journals - Publications - Entrepreneur	Know the roles and functions of an entrepreneur Know the need for entrepreneurship in national economic development.	Guide student to research into the roles and functions of an entrepreneur. Invite a successful entrepreneur to give a talk to students on entrepreneurial traits, talks, hazards and the need for entrepreneurship in national economic development.	Visits Publication Text books Entrepreneur Internet and relevant websites	Test Quiz Assignments Examinations

<b>General Objective 3: Understand the various sources of information for entrepreneurship development</b>						
<p>3.1 Identify organizations and agencies involved in the promotion and development of entrepreneurship</p> <p>3.2 Explain the roles of banks and financial institutions in enterprise creation.</p> <p>3.3 Describe the contributions of government agencies in sourcing information including patent rights</p>	<p>i. Explain the various organizations and agencies involved in the promotion and development of entrepreneurship.</p> <p>ii. Explain the roles of banks and financial institutions in the creation of enterprises.</p> <p>iii. Explain the contributions of government agencies in sourcing information and protecting enterprises.</p> <p>iv. Give assignment.</p>	<p>- Text books</p> <p>- Journal of Management and Economic Digest Publications.</p>	<p>Know the various organizations and agencies involved in the promotion and development of entrepreneurs</p> <p>Know the roles of banks and financial institutions in the creation of enterprises.</p>	<p>Guide students to research to organizations and agencies involved in the promotion and development of entrepreneurship.</p> <p>Use Web-based information to understand the international org. involved in assisting SMEs.</p> <p>Guide student to conduct</p>	<p>Computer Accessories</p> <p>Internet facility</p> <p>Application software</p> <p>Text books</p> <p>Journal.</p>	<p>Test</p> <p>Quiz</p> <p>Assignments</p> <p>Examinations</p>

				research to the roles banks and financial institutions in creation and efficient operation of an enterprise.		
<b>General Objective 4: Appreciate the roles of commercial and development banks in small scale industries development</b>						
4.1 Identify financial institutions involved in entrepreneurship development. 4.2 Describe the assistance provided by commercial banks. 4.3 Explain the roles of development banks in the promotion and development of small and medium scale enterprises (SME's). Describe government policy on financing small and medium scale enterprises	i. Explain financial institutions involved in entrepreneurship development. ii. Explain the roles of commercial and development banks in the promotion and development of SME's. iii. Explain government policy on financing SME's	Text books - Journals - Publications	Know the various financial institutions and their roles in the development and promotion of small medium enterprises. Know the government policy on financing small and medium scale	Guide student to demonstrate the knowledge of commercial, merchand and development bank in the promotion of small and medium	Visitation and research Publications Text Books Computer with internet connection Video and films.	Test Quiz Assignments Examinations

(SME's).			enterprises (SME)	scale enterprise s. Guide student to research to Government policies on financing small and medium scale enterprise s.		
<b>General Objective 5: Understand the functions of various agencies in small and medium scale industries</b>						
5.1 Identify various support agencies involved in the promotion and development of entrepreneurship. 5.2 Enumerate the functions of support agencies. 5.3 Explain the assistance rendered by Research Institutions/Universities/ Polytechnics/Monotechnics/ Technical	i. Explain the various support agencies involved in the promotion and development of entrepreneurship and their functions. ii. Explain the roles of research institutes, institutions of higher learning in the development of entrepreneurship. iii. Show a film on Technology Business Incubation Centre	Text books - Journals - Publications - TV - VCR - Relevant Video Cassettes.	Know the various support agencies and their functions to the promotion and development of entrepreneurs hips.	Guide students to research to Research institutions, universities, polytechnics, Nigerian Expert promotion Council	Internet and relevant websites	Test Quiz Assignments Examinations

<p>Colleges in entrepreneurship development.</p> <p>5.4 Explain the roles of:</p> <p>Nigerian Export Promotion Council (NEPC)</p> <p>a) Nigerian Investment Promotion Commission (NIPC)</p> <p>b) National Economic Reconstruction Fund (NERFUND)</p> <p>c) National Directorate of Employment (NDE)</p> <p>d) Raw Materials Research and Development Council (RMRDC)</p> <p>5.5 Industrial Development Centres (IDC) and TBICs in the Promotion and Development of Entrepreneurship</p>	<p>(TBIC) operation.</p> <p>1.0 iv. Conduct Test.</p>			<p>NIPC, NERFUND, NDE, IDC etc.</p> <p>Show a film on technology business incubation center.</p>		
<p><b>General Objective 6: Understand the methods of Product selection</b></p>						
<p>6.1 Explain product selection.</p> <p>6.2 Explain product selection criteria.</p> <p>6.3 Identify key factors associated with</p>	<p>i. Explain product selection, criteria and factors associated with selection.</p> <p>ii. Explain venture idea generation.</p>	<p>Text books - Journals - Publications</p>	<p>Know product selection, criteria and factors associated with product</p>	<p>Guide students to selection of product using</p>	<p>Computer with accessories and internet connection. Application packages</p>	<p>Test Quiz Assignments Examinations</p>

<p>product selection.</p> <p>6.4 Describe venture idea generation.</p> <p>6.5 Describe the steps involved in preliminary screening.</p> <p>6.6 Evaluate critically, product ideas.</p> <p>6.7 Explain the different steps in preparing pre-feasibility study.</p> <p>6.8 Evaluate adequacy of infrastructural facilities for product selection.</p> <p>6.9 Identify the relevant technology available for the selected product.</p> <p>6.10 Evaluate sources and adequacy of raw materials for a selected product.</p> <p>6.11 Explain effects of government policy and regulations on the selected product.</p> <p>6.12 Identify legal aspects of business in product selection.</p>	<p>iii. Explain critical evaluation of product ideas and steps involved in preliminary screening.</p> <p>iv. Explain steps in preparing pre- feasibility study.</p> <p>v. Explain adequacy of infrastructural facilities for the selected product.</p> <p>vi. Explain availability of relevant technology for the selected product.</p> <p>vii. Explain sources and adequacy of raw materials.</p> <p>viii. Explain effects of government policy and regulation on the selected product..</p> <p>ix. Explain legal aspects of business on the selected product.</p>		<p>selection.</p> <p>Know venture idea generation.</p> <p>Know evaluation of product idea and steps in valued in preliminary screening.</p> <p>Know steps in preparing pre-feasibility and evaluate sources and adequacies of input.</p>	<p>criteria and factors associated with product selection.</p> <p>Guide students to prepare a pre-feasibility of a given product and evaluate the viability, methodology and cost benefit analysis.</p> <p>Use web-based information to generate venture idea on exportable product.</p>	<p>Visitation and research Publications</p> <p>Journal</p> <p>Text books</p> <p>Internet and relevant websites</p>	
<p><b>General Objective 7: Understand the activities of different Industrial Associations in relation to</b></p>						

<b>entrepreneurship</b>						
Describe the roles of National Association of Small Scale Industrialists (NASSI) in entrepreneurship. 7.2 Describe the roles of National Association of Small and Medium Entrepreneurs (NASME). 7.3 Describe members of the Nigerian Association of Chambers of Commerce, Industry Mines and Agriculture (NACCIMA). 7.4 Describe the roles of the Nigerian Association of Chambers of Commerce, Industry Mines and Agriculture (NACCIMA). 7.5 Explain the roles of Manufacturers Association of Nigeria (MAN) in the development of Small and Medium Scale Enterprises (SME's).	Explain NASSI and its roles in entrepreneurship development. Explain NASME and its roles in entrepreneurship development. Explain City, States and bi-lateral chambers of commerce and industry and their roles in entrepreneurship development. Explain NACCIMA and its role in entrepreneurship development. Explain MAN and its roles. Explain Nigerian Employers Consultative Association (N.E.C.A). and its roles.	- Text books - Journals - Publications	Know the various Association and their roles to promotion and Development of entrepreneurs hip	Guide students to research to NASSI, NASME, NACCIMA, CHAMBER of COMMERCE, MAN, NECA and demonstrate knowledge of their roles and functions to entrepreneurship. Use Web-based information to compare the services of	Internet and relevant websites	Test Quiz Assignments Examinations

7.6 Explain the activities of N.E.C.A and its roles in industry.				Chambers of Commerce in UK, USA, ASIA etc. Carry out an excursion to a recognized trade fair closest to you.		
<b>General Objective 8: Know self through analysis of strength, weakness, goal setting and risk taking behaviour.</b>						
8.1 Explain the following terms: a) Data collection about self. b) Who am I (personal efficacy) c) Rating of concepts d) Self Knowledge.  8.2 Define individual life goal and link it to entrepreneurship. 8.3 Identify the strengths and weaknesses in 8.2 above.	Explain the term:- - Data collection about self - Personal efficacy - Rating of concepts - Self knowledge  Explain individual life goal of entrepreneurship, their strengths and weaknesses. Explain Ring TOSS Guide students to carry out a Ring TOSS Game. Explain the behavioural pattern observed in a	Text books - Journals - Publications	Know self on entrepreneurship development and promotion	Guide students to demonstrate knowledge of themselves, goals, entrepreneurship strength and weakness. Give practical	Computer and accessories with internet connection Visitation and research Research Internet and relevant websites	Test Quiz Assignments Examinations

<p>8.4 Carry out a Ring TOSS Game.</p> <p>8.5 Explain the behavioural pattern observed in 8.4 above on:</p> <p>a) Moderate risk taking.</p> <p>b) Goal setting</p> <p>c) Learning from feed back</p> <p>d) Taking personal responsibility</p> <p>Confidence and self reliance</p>	<p>Ring TOSS Game:</p> <ul style="list-style-type: none"> <li>- Moderate Risk Taking</li> <li>- Goal Setting</li> <li>- Learning from feed back</li> <li>- Taking personal responsibility</li> </ul> <p>Confidence and self-reliance</p>			<p>assignments to student on personal efficacy, goals - link to entrepreneurship strength and weakness.</p> <p>Use web-based information to carry out simulation business games. Guide student to observe the pattern on:</p> <ul style="list-style-type: none"> <li>- Risk Taking</li> <li>- Goal Setting etc.</li> </ul>		
<p><b>General Objective 9: Know the motivational pattern of entrepreneurs</b></p>						
<p>9.1 Define motivation</p> <p>9.2 List the objectives</p>	<p>i. Explain motivation, its objectives, merits and</p>	<ul style="list-style-type: none"> <li>- Text books</li> <li>- Journals</li> </ul>	<p>Know Thematic</p>	<p>Guide student to</p>	<p>Formulated case study.</p>	<p>Test Quiz</p>

of motivation 9.3 Identify barriers to motivation and achievement. 9.4 Analyse motive strength (from TAT scores) by: a) Locating achievement agencies  Intensity of motives.	demerits. ii. Carry out analysis on motive strength (from TAT scores) by: - Locating achievement Imageries - Intensity of motives  iii. Give assignment	- Publications	Appreciation Test (TAT)	carry-out Thematic Application Test (TAT) on a related case study model.	Journal Publication Text Books. Internet and relevant websites	Assignments Examinations
<b>General Objective 10: Understand the functional areas of business</b>						
10.1 Explain basic management concepts and functions. 10.2 Describe human capital function in small enterprise. 10.3 Identify the sources of finance and financial needs. 10.4 List the books of accounts necessary for operation of small enterprises. 10.5 Identify the financial regulations and taxes affecting small enterprise operation. 10.6 Explain the significance of insurance coverage for	Explain basic Management concepts and functions. Explain the basic functions of personnel in a small enterprise. Explain sources of finance and financial needs for a small enterprise. Explain books of accounts necessary for operation in a small enterprise concern. Guide students to prepare simple formats of prime books of accounts. Explain financial regulations and taxes affecting operations of	Text books - Journals - Publications Text books - Journals - Publications	Know the concepts and basic functions of management and personnel. Know books of accounts necessary for the operation of small enterprises. Know financial regulations and relevant taxes Know marketing, product planning and	Guide students to research to functional areas of business. Use web-based information to explore E-business, E-commerce and other processes of trading and doing business	Computer with accessories and internet connection. Application packages. Prime Books of Accounts. Text Books and publication. Internet and relevant websites	Test Quiz Assignments Examinations

<p>small enterprise. 10.7 Describe the role of marketing in a small enterprise development. 10.8 Explain the importance of marketing mix to the growth and expansion of a small enterprise. 10.9 Explain the roles and functions of the following:- a) Product Planning and Control b) Production Forms and Techniques c) Factory and facilities layout d) Work Process</p> <p>10.10 Explain the importance of quality control and production standards. 10.11 Explain the need for maintenance management with special reference to: a. Routine maintenance b. Scheduled Maintenance c. Spare parts</p>	<p>small enterprises. Explain significance of insurance coverage for small enterprises. Explain the role of marketing and importance of marketing mix to the development and growth of a small enterprise. Explain the roles and functions of: - Product Planning and control. - Production forms and Techniques - Factory and facilities layout - Work Process.</p> <p>Explain importance of Quality control and production standards. Explain need for maintenance management with special reference to: - Routine maintenance - Scheduled maintenance - Preventive maintenance - Spare parts management and control.</p>		<p>control, maintenance, etc.</p>	<p>on internet Guide students to prepare prime books of Account using appropriate DBASE. Give practical assignment to students on the functional areas of business and their various roles to enterprise.</p>		
--	---	--	-----------------------------------	---	--	--

management and control	xii. Invite a successful entrepreneur to give a talk to students.					
Preventive Maintenance						
<b>General Objective 11: Understand the need for business planning</b>						
12.1 Identify a viable business opportunity based on a) Demand b) Availability of resources c) Import substitution d) Export oriented products 11.2 Explain the different steps in preparing a preliminary project report. 11.3 Formulate a bankable project report. 11.4 Analyse a sample project report.	Explain viable business and business opportunities based on: - demand - availability of resources - import substitution - export oriented products  ii. Explain different steps in preparing a preliminary project and bankable project report. iii. Guide students to prepare a preliminary project report.	Text books - Journals - Publications	Know a viable business opportunity. Know the different steps in preparing preliminary project report. Know a bankable project report.	Guide students to prepare a feasibility study, using application softwares. Guide students to prepare: A bankable project report and analyse the Technical operational economic viability Methodology	Computers and application software Text books Journals Publications Visitation and research.	Test Quiz Assignments Examinations

				Cost benefit analysis on equipments, dev., cost, running cost.		
--	--	--	--	--	--	--

NATIONAL BOARD FOR TECHNICAL EDUCATION

NATIONAL BOARD FOR TECHNICAL EDUCATION

**HND 2 SECOND SEMESTER**

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTREPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> CORPORATE GOVERNANCE				
<b>COURSE CODE:</b> MED 421				
<b>DURATION</b>	<b>Lecture:</b> 2 Hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30hrs/Semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to equip students with the knowledge of Corporate Governance in Microfinance Banks				
<b>GENERAL OBJECTIVES:</b> At the end of the course, students should be able to:				
1.0 Know corporate governance 2.0 Know types of board structure 3.0 Understand governance issues in microfinance 4.0 Know the best practices for the establishment and proper functioning of microfinance bank. 5.0 Know governance structure				

<b>PROGRAMME: HIGHER NATIONAL DIPLOMA IN MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE: CORPORATE GOVERNANCE</b>			Course Code: MED 421	Contact Hours: 2Hrs/Week		
<b>COURSE SPECIFICATION: Theoretical Content</b>			Course Specification: Practical Content			
<b>General Objective 1.0: Know Corporate Governance</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define corporate governance 1.2 Explain principles of corporate governance 1.3 Explain internal and external responsibilities. 1.4 Explain regulatory framework for monitoring corporate governance in microfinance banks	Define Corporate Governance.  Explain the purpose of Corporate Governance.  Outline and explain the Internal and External responsibilities.	Write on the white board, Textbooks, internet, journals, etc.				Ask questions, Test, Assignments and Exams.
<b>General Objective 2.0: Know types of board structure</b>						
<b>Specific Learning Objectives:</b>		<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1.Explain types of board structure 2.2.Explain functions of board committees	Identify the type of board or structure.	Write on the white board, Textbooks, internet, journals, etc.				Ask questions, Test, Assignments and

2.3.Explain the relationship between the board and management	Explain the relationship between the Board and Executive.					Exams.
2.4.Explain key principles of an effective board	Identify some key principles of effective boards.					
2.5.Explain major responsibilities of the board.	List and explain the major Board responsibilities.					
2.6.Explain essential factors for effective corporate governance.	Identify and explain the essential factors for effective Corporate Governance.					
<b>General Objective 3.0: Understand Governance Issues in Microfinance</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1.Explain governance issues in microfinance banks	Explain Governance Issues in Microfinance.	Write on the white board, Textbooks, internet, journals, etc.				Ask questions, Test, Assignments and Exams.
3.2.Explain dual mission.						

<p>3.3.Explain fiduciary responsibility of microfinance banks.</p> <p>3.4.Explain risk assessment capacity in microfinance banks.</p>	<p>Explain the Dual mission.</p> <p>List and explain the Fiduciary responsibility of Microfinance banks.</p> <p>Explain the Risk Assessment Capacity of Microfinance Institution.</p>					
<p><b>General Objective 4.0:</b> Know the best practices for the establishment and proper functioning of microfinance banks</p>						
<p><b>Specific Learning Objectives:</b></p>	<p><b>Teachers Activities</b></p>	<p><b>Learning Resources</b></p>	<p><b>Specific Learning Outcome:</b></p>	<p><b>Teachers Activities</b></p>	<p><b>Learning Resources</b></p>	<p><b>Evaluation</b></p>
<p>3.6 Explain the means of achieving best practices for the establishment and proper functioning of microfinance bank</p> <p>3.7 Explain the Board Membership and its Functions.</p> <p>3.8 Explain the</p>	<p>Explain how to achieve Best Practices for the establishment of Microfinance bank.</p> <p>Explain Board</p>	<p>Write on the white board, Textbooks, internet, journals, etc.</p>				<p>Ask questions, Test, Assignments and Exams.</p>

considerations for selection of Board Membership.	membership. Mention and explain the consideration for selection of Board Membership.					
<b>General Objective 5.0:</b> Know governance structure						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1.Explain governance structure. 5.2.Explain mechanisms to be established by a board for effective operations. 5.3.Explain procedures for effective governance.	Explain Governance Structure. Identify and explain mechanism to be established by a board for effective operations. Mention and explain clearly defined procedures for effective governance.	Write on the white board, Textbooks, internet, journals, etc				Ask questions, Test, Assignments and Exams.

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> SOCIAL PERFORMANCE MANAGEMENT				
<b>COURSE CODE:</b> MED 422				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial: 0</b>	<b>Practical: 0</b>	<b>Total: 30hours/Semester</b>
<b>CREDIT UNITS: 2</b>				
<b>GOAL:</b> This course is designed to equip students with the knowledge of developing social performance goals and its management in microfinance Institutions				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				
1.0 Understand the meaning of social performance				
2.0 Know the social performance task force universal standards for the management of microfinance institutions				
3.0 Understand the process of mainstreaming social performance management into the processes, policies and procedure of microfinance operations				
4.0 Understand evaluation of corporate social and financial performances				
5.0 Know the uses of social performance				

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
<b>COURSE TITLE:</b> Social Performance Management			<b>Course Code:</b> MED 422		<b>Contact Hours:</b> 60 Hours	
<b>COURSE SPECIFICATION: Theoretical content</b>			<b>Practical Content:</b>			
<b>General Objective 1.0:</b> Understand the meaning of social performance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define the concept	Explain the	Textbooks,				Tests/Assignment

of social performance	meaning social performance	journals projector, Flipcharts, Flip Boards, Marks, Power Point Slides and white board				Examinations
1.2 Explain the evolution of microfinance social performance	Explain the trends in the development of social performance					
1.3 Define the process of smart campaign	Description the process of smart campaign adoption					
<b>General Objectives 2.0:</b> Know the social performance task force universal standards for the management of microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Define the universal social performance standards	List and explain the universal social performance principles	Textbooks, journals projector, Flipcharts, Flip Boards, Marks, Power Point Slides and white board				Test, Assignment ad examination
2.2 Explain the universal social performance standards	List and explain the step of development social and financial mission statement Mobilization	Textbooks, journals projector, Flipcharts, Flip				
2.3 Explain the process of development of social and financial mission statements						

2.4 Explain sources of institutional social performance setting and management	List and explain factors influence the setting of institutional social performance	Boards, Marks, Power Point Slides and white board			
2.5 Explain differentials in institutional social performance setting and management					
2.6 Explain reasons for differentials in institutional social performance setting and management					

<b>General Objectives 3.0:</b> Understand the process of mainstreaming social performance management into the processes, policies and procedure of microfinance operations						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain the development of social performance	Explain the step in developing social	Textbooks, journals projector,				Test, Assignment and Evaluation

<p>at the board and management levels</p> <p>3.2 Explain institutionalisation of social performance at the board and management levels</p> <p>3.3 Explain the process of integration of social, health and other non-financial programme into the financial delivery channels</p> <p>3.4 Explain the activities of departments, units and group in the institutionalisation of social performance</p>	<p>performance at the board and management levels</p> <p>Demonstrate to the students with institutional social performance policies and the procedures the process of integrating financial and social policies.</p> <p>Explain the roles and responsibilities of each unit and departments by listing their various functions in the integration of social performance and management</p>	<p>Flipcharts, Flip Boards, Marks, Power Point Slides and white board</p>				
---	--	---	--	--	--	--

<b>General Objectives 4.0:</b> Understand evaluation of corporate social and financial performance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain the quantitative and qualitative techniques of measuring social performance	List the different social performance evaluation techniques	Textbooks, journals projector, Flipcharts, Flip Boards, Marks, Power Point	Students are able to administered standard social performance tools	Explain the Progress out of Poverty Index (PPI)	Progress out Poverty Index Tools	Assignment and examination
4.2 Explain measurement of the client protection principles	Demonstrate to the student uses of qualitative techniques for health and other non-financial indicators.  Listing of the clients protection principles and their measurements					
<b>General Objective 5.0:</b> Know the uses of social performance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain the uses of social performance management for different	List different stakeholders of social performance	Textbooks, journals projector, Flipcharts, Flip				Examination and test

<p>stakeholders</p> <p>5.2 Explain the roles of social performance management to social investors</p>	<p>and its benefit to them</p> <p>Identify some social investors, their social performance indicators and its uses for the investors and their partners: Tripple Jump, International Finance Corporation (IFC) etc.</p> <p>List other stakeholders that uses social performance results: academics, policy makers, microfinance institutions and banks etc.</p>	<p>Boards, Marks, Power Point</p>				
---	---	-----------------------------------	--	--	--	--

NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> PROJECT EVALUATION AND MANAGEMENT				
<b>COURSE CODE:</b> MED 423				
<b>DURATION</b>	<b>Lecture: 3</b> hours	<b>Tutorial: 0</b>	<b>Practical: 0</b>	<b>Total: 45</b> hours/Semester
<b>CREDIT UNITS: 3</b>				
<b>GOAL:</b> This course is designed to equip the student with the knowledge of project evaluation and management				

<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:
1.0 Know the meaning of project
2.0 Understand the meaning of project management
3.0 Understand the challenges of project management
4.0 Understand the concept of investment appraisal
5.0 Understand project design, selection and implementation
6.0 Understand project procurement
7.0 Understand the concept of time in project management

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
<b>COURSE TITLE:</b> PROJECT EVALUATION AND MANAGEMENT		<b>Course Code:</b> MED 423		<b>Contact Hours:</b> 30 hours/Semester		
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content: 0</b>		
<b>General Objective 1.0:</b> Know the meaning of project						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

1.1 Define project	Explain the meaning of project.	Books, Internet, <b>long white marker board, diagrams of business, video CDs on project management.</b>				Test, quiz, assignment, examination
1.2 Outline the project criteria	State the criteria for project assessment.					
1.3 Enumerate the scope of a project	Highlight project scope					
1.4 Identify types of project	State the roles of project planning in project quality.					
1.5 Identify the roles of planning in project quality.						

**General Objective 2.0:** Understand the meaning of project management

<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the term project management	Define project management.	Books and Internet Long white marker board, diagrams of business, video CDs on project management.				Test Quiz Assignments Examinations
2.2 Identify the various stages in project management.	Explain the stages involved in project management.		-	-		
2.3 State the rationale for project management	Explain the advantages and disadvantages of project management.					

**General Objective 3.0:** Understand the challenges of project management

<b>Specific Learning</b>	<b>Teachers</b>	<b>Learning</b>	<b>Specific</b>	<b>Teachers</b>	<b>Learning</b>	<b>Evaluation</b>
--------------------------	-----------------	-----------------	-----------------	-----------------	-----------------	-------------------

<b>Objectives:</b>	<b>Activities</b>	<b>Resources</b>	<b>Learning Objectives:</b>	<b>Activities</b>	<b>Resources</b>	
3.1 Identify the challenges of project management.  3.2 State possible solutions to resolve the challenges identified in 3.1	Explain the challenges of project management.  Explain possible solutions to resolve challenges of project management.	Books Internet.				Test Quiz Assignments Examinations
<b>General Objective 4.0:</b> Understand the concept of investment appraisal						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain investment appraisal 4.2 Identify the various techniques for project appraisal 4.3 Identify the: i. characteristics of investment project ii. classification of investment projects 4.4 Identify challenges of investment appraisal 4.5 Explain how the challenges in 4.4 above can be mitigated 4.6 Explain investment	Discuss investment appraisal. State the challenges of investment appraisal  Identify measures to curtail the challenges of investment appraisal  State investment planning and investment decision.	White board, Books, journals, Internet.	-	-	-	Test Quiz Assignments Examinations

planning and investment decision	Explain the characteristics and classification of investment projects.					
<b>General Objective 5.0:</b> Understand project design, selection and implementation						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain: i. project design ii. project selection iii. project implementation iv. project supervision and monitoring 5.2 Explain the features of: i. project design ii. selection iii. implementation	Discuss project design, selection and implementation  Explain the features of project design, selection and execution	Books Internet.				Test Quiz Assignments Examinations
<b>General Objective 6.0:</b> Understand project procurement						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Explain procurement 6.2 Explain the provisions of the Procurement Act of Nigeria 6.3 Examine various procurement methods	Define project procurement.  State the various project procurement methods such as general contracting,	Books Internet				Test Quiz Assignments Examinations

	design and build; construction management and management contracting					
<b>General Objective 7.0:</b> Understand the concept of time in project management						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
7.1 Explain time management in projects 7.2 Explain the elements of time management. 7.3 State types of schedules in project management 7.4 Explain management of Schedules 7.5 State the: i. critical path ii. float 7.6 Identify scheduling software packages used in analysing projects	Discuss project time management  Explain the types of schedules in project management.  Identify the elements of time management  Explain the critical path and float  Identify way to managing of Schedules in project management  Outline some project scheduling software	Books;  Journals  Internet	-	-	-	Test  Quiz  Assignments  Examinations

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> LOAN PORTFOLIO MANAGEMENT IN MICROFINANCE				
<b>COURSE CODE:</b> MED 424				
<b>DURATION</b>	<b>Lecture:</b> 2 Hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30Hours/Semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to equip students with the knowledge of the operational procedures for managing loan portfolio in microfinance institutions				
<b>GENERAL OBJECTIVES:</b> On completion of the course, students should be able to:				
1.0	Understand the basic concepts of loan portfolio management			

2.0	Understand the quality of loan portfolio
3.0	Know the rate of return on fund owned by microfinance institutions
4.0	Understand loan recovery strategies for microfinance institutions

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE:</b> Loan Portfolio Management in Microfinance			<b>Course Code:</b> MED 424		<b>Contact Hours:</b> 60 Hours/Semester	
<b>COURSE SPECIFICATION: Theoretical content: 2</b>				<b>Practical Content: 1</b>		
<b>General Objective 1.0:</b> Understand the basic concepts of loan portfolio management						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define the following: i. Portfolio ii. Loan portfolio	Explain in detail the content from	Related textbooks on issues in microfinance and the framework for	Demonstrate physical skills on client collection and applying the	Demonstrate and illustrate on loan administration	Assemble clients, chairs and tables,	Assignments; Test; and Examination

iii. Loan portfolio quality iv. Loan delinquency v. Loan default vi. Loan overdue vii. Loan portfolio management  1.2 Explain causes of loan default	1.1 to 1.2	credit management. The use of projectors, blackboard and makers	necessary formula for the calculation	and efficiency of portfolio quality	venue, papers, flap chart and makers	
<b>General Objective 2.0:</b> Understand the quality of loan portfolio						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain the importance of loan repayment as a measure of portfolio quality in microfinance institutions  4.2 Explain the method of determining repayment rates  4.3 Explain: (i) total outstanding loan portfolio (ii) overdue amount (iii) Balance of defaulters	Explain in detail the content from 2.1 to 2.2  Explain the content in 3.3 and 3.4	Related textbooks on issues in microfinance and the framework for credit management. The use of projectors, blackboard and makers	2.1 Demonstrate physical skills on client collection  2.2 Apply the necessary formula for the calculation	Demonstrate and illustrate on total loan outstanding and efficiency of loan portfolio quality	Assemble clients, chairs and tables, venue, papers, flap chart and makers	Assignments; Test; and Examination

(iv) Portfolio at risk (PaR) 4.4 Explain the classification of loan portfolio 4.5 Explain loan loss reserve 4.6 Explain loan loss provisions 4.7 Explain loan write-off						
<b>General Objective 3.0:</b> Know the rate of return on fund owned by microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
8.5 Understand the paid up capital and other funds owned by the shareholders as reserve 8.6 Explain loan pricing in microfinance institutions 8.7 Explain institutional efficiency	Explain in detail the content from 5.1 to 5.3	Related textbooks on issues in microfinance and the framework for credit management. The use of projectors, blackboard and makers	3.1 Demonstrate physical skills on client collection 3.2 applying the necessary formula for the calculation	Demonstrate and illustrate on total loan outstanding and efficiency of portfolio quality	Assemble clients, chairs and tables, venue, papers, flap chart and makers	Assignments; Test; and Examination
<b>General Objective 4.0:</b> Understand loan recovery strategies for microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

2.1 Explain the following loan recovery strategies: (i) Loan recall (ii) Loan restructuring (iii) Loan refinancing (iv) Loan factoring						
--	--	--	--	--	--	--

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT					
<b>COURSE TITLE:</b> STRATEGIC MANAGEMENT FOR MICROFINANCE					
<b>COURSE CODE:</b> MED 425					
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30 hours/Semester	
<b>CREDIT UNITS:</b> 2					
<b>GOAL:</b> This course is designed to equip students with the knowledge of strategic management in microfinance					
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:					

- 1.0 Know strategic planning and management in microfinance institutions
- 2.0 Understand the vision, mission and objectives of microfinance
- 3.0 Know external environment analysis
- 4.0 Understand organisational analysis
- 5.0 Understand strategic and competitive advantages
- 6.0 Understand Gap Analysis
- 7.0 Understand implementation and evaluation strategies

<b>PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE:</b> Strategic Management for Microfinance			<b>Course Code:</b> MED 425		<b>Contact Hours:</b> 30 Hours	
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective 1.0:</b> Know strategic planning and management in microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define Strategic planning and management. 1.2 Explain the role of strategic planning and management in microfinance institutions 1.3 State the benefits of strategic planning to microfinance institutions 1.4 Identify features of a strategic plan 1.5 Explain the composition of the strategic planning team 1.6 Explain the functions of the strategic planning team	Explain key terms.  Outline the overview of strategically planning and management. Identify the benefits of strategic planning to an MFI  Identify features of successful strategic planning  Identify the composition of the strategic planning team	Books, Internet white marker board Diagrams of business Video CDs on financial inclusion.	-	-	Books, Internet Long white marker board, diagrams of business, video CDs on financial inclusion.	Test, quiz, assignment, examination

<b>General Objective 2.0:</b> Understand the vision, mission and objectives of microfinance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain: (i) vision statement (ii) mission statement (iii) values (iv) culture 2.2 Identify the differences between vision and mission statements 2.3 Explain organisational values 2.4 Explain organisational culture 2.5 Explain goal setting and objectives	Define microfinance vision statement  Define microfinance mission statement  Explain organizational values  State goal and objectives setting	Books and Internet <b>Long white marker board, diagrams of business, video CDs on strategic management in microfinance.</b>	-	-		Test Quiz Assignments Examinations
<b>General Objective 3.0:</b> Know the external environment analysis						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Explain external environment analysis 1.2 Explain Porter's five Forces analysis 1.3 Explain PEST analysis. 1.4 Explain competitive analysis 1.5 Explain market and client analyses 1.6 Explain stakeholder	identify five forces analysis. Explain PEST analysis. Explain competitor analysis. Explain market analysis. Explain	Books Internet.				Test Quiz Assignments Examinations

analysis	stakeholder analysis					
<b>General Objective 4.0: Understand organisational analysis</b>						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain organisation analysis 4.2 Explain assessment of key functions of the microfinance institutions 4.3 Explain relevant organisational models	Identify the functions of MFI  Discuss the Mickinsey's 7s model Discuss value chain analysis  Discuss the BCG Growth-share matrix	White board, Books, journals, Internet.	-	-	-	Test Quiz Assignments Examinations
<b>General Objective 5.0: Understand strategic and competitive advantages</b>						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain strategic and competitive advantages 5.2 Explain SWOT analysis 5.3 Explain GAP analysis 5.4 Explain alternative strategy 5.5 Explain the relevance of	Discuss SWOT analysis Explain Gap analysis Explain alternative strategy	Books Internet.				Test Quiz Assignments Examinations

the various strategies identified. 5.6 Develop financial projection 5.7 Develop a strategic plan	determine the choice of most appropriate strategy Develop financial projection Develop a strategic plan.					
<b>General Objective 6.0:</b> Understand implementation and evaluation strategy						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Explain formulation and implementation of action plan. 6.2 Explain: (i) monitoring (ii) evaluation (iii) modification	Explain formulation and implementation of action plan Explain monitoring, evaluation and modification.	Books Internet				Test Quiz Assignments Examinations

<b>PROGRAMME:</b> HND MICROFINANCE AND ENTERPRISE DEVELOPMENT
<b>COURSE TITLE:</b> MONETARY ECONOMICS

<b>COURSE CODE:</b> HBF 327				
<b>DURATION</b>	<b>Lecture:</b> 3 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 45 hours/semester
<b>CREDIT UNITS:</b> 3				
<b>GOAL:</b> This course is designed to give attention to every economic problem relating to price, interest rates and exchange rate problems so enhance students understanding of the operation of Nigerian Financial Institutions and Fiscal Policy Measures				
<b>GENERAL OBJECTIVES:</b> On completion of this course, the student should be able to:				
1.0 Understand the significance and limitations of cheque as a principal banking tool				
2.0 Know other negotiable instruments used in our payment systems				
3.0 Understand the duties and protections afforded the paying and collecting banker				
4.0 Understand the Nigerian clearing system with emphasis on the new automated clearing system				
5.0 Acquaint the student with the importance and procedure for the acceptance and discharge of safe custody items.				

**PROGRAMME:** HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

<b>COURSE TITLE: MONETARY ECONOMICS</b>		<b>Course Code: HBF 327</b>		<b>Contact Hours: 4 Hours</b>		
<b>COURSE SPECIFICATION: Theoretical content: 3</b>				<b>Practical Content: 1</b>		
<b>General Objective: 1.0:</b> Understand the significance and limitations of cheque as a principal banking tool						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>1.1 Define cheque in accordance with the bill of exchange Act 1990.</p> <p>1.2 Describe types of cheques and crossing cheques</p> <p>1.3 Explain cheque endorsement</p> <p>1.4 State the limitations of cheque as regards electronic banking e.g. credit cards, etc</p> <p>1.5 Explain termination of banker's authority with special emphasis on countermand of cheques, garnishee orders, bankruptcy, death/winding up of companies, etc</p>	<p>Provide the student with simple definition of a cheque with adequate graphical illustration.</p> <p>Explain the various types of cheques and how crossing of cheques are done and its effects highlighted</p> <p>Instruct the student to write a brief on what termination of banker authority concept is all about.</p>	<p>Books, Internet, long white marker board, diagrams of business, charts.</p>	<p>Define cheque in accordance with the BEA 1990</p> <p>Identify and explain types of cheques and crossing cheques</p> <p>Explain cheque endorsement</p> <p>Discuss Cheque endorsement</p> <p>Discuss the limitations of cheque</p> <p>Explain the termination of bankers' authority to pay cheque</p>	<p>Group work</p> <p>Class discussion</p> <p>Group assignment</p>	<p>Books, Internet, long white marker board, diagrams of business, charts.</p>	<p>Test, quiz, assignment, examination</p>

<b>General Objective: 2.0</b> Know other negotiable instruments used in our payment systems						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>2.1 State some banking instruments like Bankers' Draft and other analogous concepts to negotiable instruments.</p> <p>2.2 Explain the difference between cheque and bill of exchange</p> <p>2.3 Identify other payment systems such as electronic funds transfer, standing orders, direct debit, automated teller machine, etc.</p>	<p>Provide the student with special features of drafts and other negotiable instruments such as bonds, promissory notes, treasury bill, etc.</p> <p>Lead the students to understand the process of payment systems in Nigeria and examples of the products/service in vogue such as credit cards, electronic money transfer, etc.</p> <p>Instruct the student to explain the basic differences to look for when handling a cheque and bill of exchange such as a bill requires presentment for acceptance as against a cheque payable on demand, etc.</p>	<p>Books, Internet, long white marker board, diagrams of business, charts.</p>	<p>Discuss banking instruments such as Bankers' draft and illustrate the differences between cheques and other bills of exchange in groups</p> <p>Explain the available payment systems such as electronic transfer of funds, standing orders, automated teller machines</p>	<p>Group the students and illustrate banking instruments and arrange group discussion on Nigeria payment system after internet research</p>	<p>Books, Internet, long white marker board, diagrams of business, charts.</p>	<p>Test Quiz Assignments Examinations</p>
<b>General Objective: 3.0</b> Understand the duties and protections afforded the paying and collecting banker						

Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
<p>3.1 State some banking instruments like Bankers' Draft and other analogous concepts to negotiable instruments</p> <p>3.2 Explain the difference between cheque and bill of exchange</p>	<p>Provide the student with special features of drafts and other negotiable instruments such as bonds, promissory notes, treasury bill, etc.</p> <p>Lead the student to understand the process of payment system in Nigeria and examples of the products/service in vogue such as credit cards, electronic money transfer, etc.</p>	Books, Internet, long white marker board, diagrams of business, charts.	<p>Explain the paying and collecting banker, their duties and responsibilities</p> <p>Identify and explain the liabilities of both paying and collecting banker</p> <p>Explain the statutory protections afforded the paying banker by the Bill of Exchange Act 1990</p>	<p>Group discussion</p> <p>Group assignment including research</p>	Books, Internet, long white marker board, diagrams of business, charts.	Test Quiz Assignments Examinations
Objective 4.0: Understand the Nigerian clearing system with emphasis on the new automated clearing system						
Specific Learning Objectives	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
<p>4.1 Define the clearing system and its types including special clearing</p> <p>4.2 Explain the significance of the bank clearing system</p> <p>4.3 Explain the specific roles played by the</p>	Lead the student to understand the clearing system with adequate illustration/examples such as local, intra, interstate clearing with computers	Books, Internet, long white marker board, diagrams of business, charts.	<p>Define the clearing system</p> <p>Identify the types of clearing</p> <p>Explain the significance of bank clearing</p>	<p>Group discussion</p> <p>Group assignment including research on the role of the Central Bank</p>	Books, Internet, long white marker board, diagrams of business, charts.	Test Quiz Assignments Examinations

Central Bank in the clearing process; such as providing the guidelines and supervision; etc.	Lead the student to understand the importance of the central role of the CBN (Central Bank of Nigeria) with an automated clearing system		system  Explain the role of Central Bank in the clearing process	in clearing  Case study  Demonstration groups		
<b>General Objective:</b> 5.0 Acquaint the student with the importance and procedure for the acceptance and discharge of safe custody items						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Define Self Custody as a Banking service in relation to the law of bailment  5.2 Explain the significance/importance of safer custody and the procedure for providing for providing the service by the bank  5.3 Explain the underlying liabilities involved in safe custody, service such as detainee, negligence, etc.  5.4 Describe the procedure for discharge of safe custody items with special focus on death, bankruptcy, and mental of a sole depositor or	Provide the student with adequate definition of this special service with enough explanation and example like will, certificate, jewelry, etc.  Lead the student to understand the importance of safe custody service both to the bank and customer instruction  Instruct the student to understand inherent liabilities possible in rendering such services as well as how to discharge or dispense with safe custody service	Books, Internet, long white marker board, diagrams of business, charts.	Define and explain safe custody facilities offered by banks  Explain the law of bailment  Explain the importance of safe custody and the process banks adopt in rendering services  Identify the liabilities involved in safe custody Describe the procedure for discharge of safe custody items	Group discussion  Group assignment including research	Books, Internet, long white marker board, diagrams of business, charts.	Test Quiz Assignments Examinations

joint depositor	generally especially when death, bankruptcy etc. occurs from customers					
-----------------	--	--	--	--	--	--

NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME:</b> HIGHER NATIONAL DIPLOMA IN MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Project				
<b>COURSE CODE:</b> MED 426				
<b>DURATION:</b>	Lecture: 0	Tutorial: 0	Practical: 4	Total: 60 hours/Semester
<b>CREDIT UNITS: 4</b>				
<b>GOAL:</b> This project provides the student with an opportunity to investigate and report on a specific aspect of microfinance and enterprise development				
<b>GENERAL OBJECTIVE:</b> On completion of the course, the student should be able to:				
1.0 Review current literature pertaining to a specific issue or problem				
2.0 Assess the extent of the issue or problem in practice				
3.0 Gather and analyse information to identify potential solutions and reach a conclusion				
4.0 Produce a final report on the project				

<b>PROGRAMME:</b> HIGHER NATIONAL DIPLOMA IN MICROFINANCE AND ENTERPRISE						
<b>COURSE:</b> Project		<b>COURSE CODE:</b> MED 426		<b>CONTACT HOURS:</b> 60Hours/Semester		
<b>GOAL:</b> This project provides the student with an opportunity to investigate and report on a specific aspect of Microfinance and Enterprise Development						
<b>COURSE SPECIFICATION: Theoretical Content</b>				<b>Practical Contents</b>		
<b>General Objective 1.0:</b> Review current literature pertaining to a specific issue or problem						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objective</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1. Choose, under guidance, an appropriate topic for investigation 1.2. Review current literature to relevant to choose of topic	Guide students in selecting a suitable topic Provide guidance in finding sources	List of available topics Notes Internet Textbooks Internet	Students should select a suitable topic and produce a plan of action setting out key targets to meet over the semester Review current literature to relevant to choose of topic	Support students in planning their activities Support students in their research. Provide guidance in finding appropriate sources	List of available topics Notes Internet Textbooks Internet	Final Project
<b>General Objective 2.0:</b> Assess the extent of the issue or problem in agricultural practice						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1. Investigate the issue or problem in practice	Support students in their investigation	Textbooks Internet Notes	Students should identify required information and appropriate methods of data collection	Guide students in determining the most appropriate data collection strategy for the specific issue	Textbooks Internet Notes	Final Project

<b>General Objective 3.0:</b> Gather and analyse information to identify potential solutions and reach a conclusion						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1. Collect information according to agreed methods.	Support students in data collection	Textbooks Notes Data sheets	Analyse the data collected in order to reach a conclusion	Supervise students in data analysis	Textbooks Notes Data sheets Statistical packages	Final Project
<b>General Objective 4.0:</b> Produce a final report on the project						
<b>Specific Learning Objectives</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1. Produce final written report on project	Guide students in the production of their written report	Internet Notes Textbooks	Students should produce a final report on their project	Guide students in the production of their written report	Internet Notes Textbooks	

## RESOURCE MATERIALS FOR MICROFINANCE AND ENTERPRISE DEVELOPMENT PROGRAMM

SN	TITLE	AUTHOR	PUBLISHER	DATE OF PUB.
1	What Microenterprise credit programmes can learn from money lenders	Robert Peck Christen	ACCION International	1989
2	Banking on the rural poor in Peninsular Malaysia	David Gibbons	Centre for Policy Research	1990
3	Are you really ready? The potential pitfalls of savings mobilization	Robinson Marguerite	Shelter Afrique	2001
4	Asa's culture competition and choice: introducing savings services into microcredit institution	Graham A.N. Wright	Microsave	2001
5	Assessment of the financial products of savings and credit Cooperatives (SACCOs) and multi-purpose Cooperatives in Ethiopia	Gabrehiwot Ageba	AEMFI	2011
6	Institutionalizing Rural savings and credit facilities (RSCF) in Ethiopia	Dagnew Gessese	AEMFI	2009
7	Support for Microenterprises: lessons for sub-Saharan Africa	Maryke Dressing	The World Bank	1990
8	Breaking Through: The expansion of Microenterprise programmes as a challenge for non-profit institutions	Maria Otero	ACCIO International	1989
9	Rural Microfinance and microenterprise	Suman Kalyn Chaudhry (ed.)	Discovery	2012
10	Potential product and the product Development process	Rutherford Stuart	Shelter Afrique	2001
11	A framework for World Bank Group support for development of micro, small enterprises and rural finance in Sub-Saharan Africa	The World Bank	The World Bank	1998
12	Financial needs of micro and small enterprise (MSE) operators in Ethiopia	Haftu Berilhun (ed.)	AEMFI	2009
13	Financial services delivery and demand for microfinance services in pastoral communities in Afar and Somali Regions of Ethiopia	Kejela Gemtessa et al.	AEMFI	2008
14	Principles and practice of microfinance	M.O. Asekome	Justice Jeco	2011
15	Guarantee funds and NGOs: Promise and Pitfalls: a review of the key issues	Michiel Bastiaenen	International Labour	1997

			Organization	
16	Housing microfinance initiatives: Synthesis and regional summary: Asia, Latin America and Sub-Saharan Africa with case studies	The Centre for Urban Development Studies	The Centre for Urban Development Studies	2000
17	New product development for microfinance: evaluation and preparation	Monica Brand	Development Alternatives	1998
18	Commercial approaches to new product development in microfinance...	Monica Brand	Microenterprise Best Practices	1999
19	Insurance provision in low income communities: part II: initial lessons from micro-insurance experiments for the poor	Warren Brown	Development Alternatives	2000
20	Managing growth: the Organizational Architecture of microfinance Institutions	Craig F. Churchill	Development Alternatives	1997
21	Format for appraisal of microfinance institutions	CGAP	CGAP	1999
22	Designing staff incentive scheme	CGAP	Shelter Afrique	2001
23	Informal sector finance system: what microfinance industry can learn from them	CGAP	Shelter Afrique	2001
24	Good practice guidelines for funders of microfinance	CGAP	CGAP/The World Bank Group	2006
25	Microfinance consensus guidelines for financial reporting by microfinance institutions	CGAP	CGAP/The World Bank Group	2003
26	Financial performance and outreach global analysis of microbanks	Robert Cull	The World Bank Group	2006
27	Microfinance in the wake of conflicts: challenges and opportunities	Karen Doyle	Development Alternatives	1998
28	Issues in microfinance: enhancing financial inclusion	Godwin Ehigiamusoe	Mindex	2011
29	Poverty and microfinance in Nigeria	Godwin Ehigiamusoe	LAPO Development Centre	2000
30	From margin to mainstream: the regulation and supervision of microfinance	Rock Rachel (ed.) & Maria Otero (ed.)	ACCION International	1997
31	Two perspectives on savings services, the clients and the MFIs	Graham A.N. Wright	Shelter Afrique	2001
32	Why poor people want/need to save and how they do it	Graham A. N. Wright et al.	Shelter Afrique	2001

33	Enhancing the impact of microfinance: evidence from an action programme	International Labour Organization	International Labour Organization	2015
34	International labour standard and microfinance: a review	International Labour Organization	International Labour Organization	1998
35	Migrant workers remittances, microfinance and the informal economy: prospects and issues	International Labour Organization	International Labour Organization	1999
36	Format for appraisal of network support organizations: a technical guide	Isern Jennifer	CGAP	2007
37	Microfinance and women empowerment: a comparative study of Shimla and Kangra Districts of Himachal Pradesh	G.P. Kapoor	A.P.H. Publishing	2011
38	Microfinance	Mario La Torre	Palgrave Macmillan	2006
39	Microfinance poverty assessment tool	Henry Carla [et al.]	CGAP	2003
40	The use of control groups in impact assessment for microfinance	Paul Mosely	Enterprise and Cooperative Development Department	1998
41	Microfinance in the wake of natural disasters: challenges and opportunities	Geetha Najarajan	Development Alternatives	1998
42	Village banking: the state of practice	Nelson Candace [et al.]	United Nations Development Fund for Women	1996
43	Marketing and product development: frameworks and experiences	Tran Nhu-an [et al.]	Shelter Afrique	2001
44	African traditional response banking approach		COWAN	1997
45	Commercialization of microfinance: the cases of Banco Economico and Fondo Privado Dassel, Bolivia	Jeffrey Poyo	Development Alternatives	1999
46	Principles and practices of microfinance government	Rock Rachel	Development Alternatives	1998
47	Savings in Africa: Remembering the forgotten half of microfinance	Graham A. N. Wright (ed.) & Miriam Kaplan (ed.)	Shelter Afrique	
48	Microfinance: redefining the future	V. S. Somatha	Excel Books	2009
49	Migrant worker remittances in Lesotho: a review of the deferred pay scheme	Theo Spareboom	International Labour	1996

			Organization	
50	Poverty traps and microfinance: from financial inclusion to sustainable Development	Roberto Moro Visconti	Ibidem-Verlag	2011
51	A framework for World Bank Group support for Development of micro, small enterprise and Rural Finance Sub-Saharan Africa	The World Bank	The World Bank	1998
52	Linking Banks and Microfinance Institutions (MFIs) in Ethiopia: Best practices, challenges and prospects	Wolday Amha	AEMFI	2007
52	Microfinance and self-help groups	M. Edwin Gnanadhas	Discovery	2011
53	Training needs assessment of microfinance industry in Ethiopia	Wolday Amha	Rural Financial Intermediation Program	2003
54	The impact of HIV/AIDS on microfinance	Amare Dejen [et al.]	AEMFI	2009
55	Women empowerment through delivery of microfinance services in Ethiopia	AEMFI	AEMFI	2006
56	Mainstreaming microfinance: how lending to the poor began, grew and came of age in Bolivia	Elizabeth Rhyne	Kumarian	2001
57	Access for all: Building Inclusive Financial Systems	Brigit Helms	The World Bank	2006
58	Rural Finance in Ethiopia: Assessment of Financial Products of Microfinance Institutions	Assefa Admasie	AEMFI	2005
59	Mainstreaming Microfinance Institutions (MFIs) in food and income security: a case study of Ethiopian and Sudan MFIs	Gabrehiwot Ageba	AEMFI	2006
60	Household saving behaviour and saving mobilization in Ethiopia	Wolday Amha	Inclusive Finance Training and Research Institute	2014
61	A Decade of microfinance institutions (MFIs) development in Ethiopia: growth, performance, impacts and prospects	Wolday Amha	AEMFI	2008
62	The development of Deposit-taking microfinance institutions (MFIs) in Ethiopia: growth, challenges and the way forward	Wolday Amah	AEMFI	2012
63	Marginalized groups, credit and empowerment: the case of debit, credit and savings institutions (DECSI) of Tigray, Ethiopia	Axel Borchgrevink	AEMFI	2005
64	Ethiopian microfinance ownership and governance	Derk Bienen	AEMFI	2009
65	Financial needs of micro and small enterprise (MSE) operators in Ethiopia	Haftu Berihun	AEMFI	2009
66	Financial services delivery and demand for microfinance services in pastoral communities in Afar and Somali regions Ethiopia	Kejela gemtessa [et al.]	AEMFI	2008

67	Informal finance in Ethiopia	Bezabih Emana [et al.]	AEMFI	2005
68	Benchmarking the marketing practices within the microfinance industry in Ethiopia	Blake Liam Paul Leslie	AEMFI	2004
69	Linking food insecure households to sustainable financial service providers in Ethiopia	Amdissa Teshome	AEMFI	2011
70	AEMFI strategic plan (2010-20140): making a difference to Ethiopia microfinance industry	David Peck	AEMFI	2010
71	Impact of the Association of Ethiopian Microfinance Institutions on the development of inclusive finance in Ethiopia	Anchor Wealth	AEMFI	2011
72	Corporate governance of the deposit taking microfinance institutions (MFIs) in Ethiopia	Wolday Amha	AEMFI	2008
73	The ACCION Camel	Sonia B. Saltzman	Development Alternatives	2009
74	Development in savings and credit Co-operatives in Ethiopia: evolution, performance, challenges and interventions	Kassa Mekonnem [et al]	ICCO	2010
75	Assessment of the financial products of savings and credit co-operatives in Ethiopia (SACCO) and multipurpose co-operatives in Ethiopia	Gabrehiwot Ageba	AEMFI	2011
76	Marginalized groups, credit and empowerment; the case of debit credit and savings institutions (DECSI) of Tigray, Ethiopia	Axel Borchgrevink	AEMFI	2005
77	Institutionalizing rural savings and credit facilities (RSCFI) in Ethiopia	Dagnaw Gessese	AEMFI	2009
78	Informal finance in Ethiopia	Emana Bezabih	AEMFI	2005
79	Spicer and Pegler's Book-keeping and accounts	Paul Gee	Tolley Lexis Nexis	2001
80	Frank Wood's business accounting 1	Frank Wood	Pearson	2012
81	Frank Wood's business accounting 2	Frank Wood	Prentice-Hall	2008
82	Performance management	Adeniyi A. Adeniji	Value Analysis	2014
83	Performance management 2 <sup>nd</sup> edition	Adeniyi A. Adeniji	Value Analysis	2014
84	Principles and practice of cost accounting	Asish K. Bhattacharyya	PHL Learning	2012
85	Cost Accounting: a managerial emphasis	Charles T. Horngren	Pearson Prentice-Hall	2006
86	Management and cost accounting	Alnoor Bhimani [et al]	Prentice-Hall	2008

87	Supplement to management and cost accounting: professional exam questions and answers selected from past ACCA, CIMA and ICAI papers 4 <sup>th</sup> edition	Alnoor Bhimani [et al.]	Prentice-Hall	2008
88	Fundamentals of accounting information systems	Chris jersey	Random Exports	2013
89	Essentials of accounting for governmental and non-profit organizations	Paul A. Copley	McGraw-Hill	2015
90	Ethical obligations and decision making in accounting text and cases 3 <sup>rd</sup> edition	Steven M. Mintz & Roselyn E. Morris	McGraw-Hill	2014
91	Forensic accounting and fraud examination 2 <sup>nd</sup> edition	William Hopewood [et al.]	McGraw-Hill	2013
92	Interpreting company reports and accounting 10 <sup>th</sup> edition	Geoffrey Holmes [et al.]	Prentice Hall	2008
93	Financial account and reporting : a practical implementation guide 2 <sup>nd</sup> edition	Ashish Bhattacharyya	P.H.I. Learning	2011
94	Understanding financial statements 8 <sup>th</sup> edition	Lym M. frazer & Aileen Ormiston	P.H.I. Learning	2009
95	Practical Auditing: a risk-based approach	Ravinder Kumar	P.H.I. Learning	2011
96	Analyzing banking risk: a framework for assessing corporate governance and risk management	Heunie Van Greuning	The world Bank	2009
97	Bank management and financial services 9 <sup>th</sup> edition	Peters S. Rose & Sylvia C. Hudgins	McGraw-Hill	2013
98	Law and practice of banking	Layi Afolabi	Heinemann	1999
99	Tontines and the banking working systems – is there a case for building linkages?	Bernd Balkenhol & E.H. Gueye	International Labour Organization	1994
100	Bank owner type and banking relationship	Allen, N. Berger et al.	The World Bank	2006
101	Cash collection transmission	Brian Coyle	EPP Books Services	2008
102	Financial performance and outreach global analysis of leading microbanks	Robert Cull et al.	The World Bank	2006
103	The Grameen reader: training materials for the international replication of the Grameen Bank	David Gibbons (ed.)	Grameen Bank	1994
104	The world guarantee: catalyst for private capital flow	The World Bank	The World Bank Group	1995
105	Mobile phone banking and low-income customers: evidence from South Africa	Guatam Ivatury & Mark Pickens	CGAP	2006

106	On the theory of credit co-operatives: equity in a multi-tier system	Jan P. Krahen	International Labour Organization	1995
107	The effects of using credit unions as on-lending agents for external lines of credit: the experience of the International Credit Union Movement	Kelly J. Morris	International Labour Organization	1995
108	Principles and practice of bank analysis and evaluation	Nimi Wariboko	Spectrum	1995
109	Competitive implications of cross-border banking	Stijn Claessens	The World Bank	2006
110	Preventing bank crises: lessons from recent global bank failures...	Gerard Caprio (ed.)	The World Bank	1998
111	Perspectives on the Nigerian financial safety-net	Ganiyu Adewale Ogunleye	NIDC	2010
112	Case study of bank failures in Nigeria vol.1	NDIC	NDIC	2010
113	Advanced economic theory: micro and macro-economic 14 <sup>th</sup> edition	M.L. Jhingan	VRINDA	2012
114	Principles of economics 4 <sup>th</sup> edition	M.L. Jhingan	VRINDA	2012
115	Human performance 2 <sup>nd</sup> edition	William J. Rothwell et al.	Elsivier	2010
116	Enterprise resources planning project	I. Granesh & Arpita Mehta	Discovery	2012
117	The entrepreneur's desk reference: authoritative information, ideas and solutions for small business	Jane Applegate	Bloomberg Press	2003
118	Entrepreneurship: successfully launching new ventures 14 <sup>th</sup> edition	Bruce R. Barringer & R. Duane	Pearson Publishers	2013
119	Entrepreneurship	Robert D. Hisrich (ed.)	McGraw-Hill	2013
120	Entrepreneurship studies	Okechukwu Onwuliri	Wolsak Printers	2016
121	Essentials of entrepreneurship and small business management 6 <sup>th</sup> edition	Norman M. Scarborough	Pearson Publishers	2011
122	20/20 hindsight: from starting up to successful entrepreneur by those who have been there	Rachelle Thackray	Virgin Books	2002
123	The rules of entrepreneurship	Rob Yeung	Marshal Cavandish Business	
124	Entrepreneurship development in Nigeria: theory and practice	Anthony A. Ijewere	Ambik Press	2012
125	Women Entrepreneurship development: problems and challenges	P. Shanmukha Rao	Discovery	2011

		[et al.]		
126	The 100 absolutely unbreakable laws of business success	Brian Tracy	Berrett-Koehler	2000

NATIONAL BOARD FOR TECHNICAL EDUCATION

### LIST OF PARTICIPANTS

S/N	NAME	DESIGNATION/INSTITUTION	PHONE NUMBER	EMAIL ADDRESS
1.	Dr. Godwin Ehigiamusoe	MD/CEO LAPO MFB Ltd	08035840003	<a href="mailto:godwin.ehigiamusoe@laponigeria.org">godwin.ehigiamusoe@laponigeria.org</a>
2.	Dr. Kenneth Okakwu	DG, LAPO Institute	08032762098	<a href="mailto:okakwukenneth@yahoo.com">okakwukenneth@yahoo.com</a>
3.	Prof. Agatha Eguavoen	Prof. of Sociology (Gender and Criminology) Ambrose Alli University, Ekpoma	08033486664	<a href="mailto:anteguavoen@yahoo.com">anteguavoen@yahoo.com</a>
4.	Dr. Agbadua O. Bamidele	Chief Lecturer, Dean, School of Business, (Studies) Auchi Polytechnic, Auchi	07039111113	<a href="mailto:bamideleagbadua@gmail.com">bamideleagbadua@gmail.com</a>
5.	Ogiemudia Dave	Managing Partner/CEO/Ogiemudia Dave & Co (Chartered Accountants)	08055845681	<a href="http://mp.coeogiemudiadaveandco.com">mp.coeogiemudiadaveandco.com</a>
6.	Suleiman Hashim Rano	Chief Lecturer, Kano State Polytechnic	08036074490	<a href="mailto:hashimsuleiman38@gmail.com">hashimsuleiman38@gmail.com</a>
7.	Sunday Ogunfadebo	Member, Capacity Building and Certification Committee - CIBN	08033209825	<a href="mailto:sundayfadebo@hotmail.co">sundayfadebo@hotmail.co</a>
8.	Moses Ehigiamusoe Uwadiae	Executive Consultant and new initiatives, LAPO	08091776602	<a href="mailto:ehiuwagm@yahoo.com">ehiuwagm@yahoo.com</a>
9.	Prof. Hassan Oaikhenan	Prof of Economics, University of Benin	08034740344	<a href="mailto:hassanoaikhenan@yahoo.com">hassanoaikhenan@yahoo.com</a>
10.	Asemota Abel	Senior Lecturer, Ambrose Alli University, Ekpoma	08055163853	<a href="mailto:asemotaabel2@yahoo.com">asemotaabel2@yahoo.com</a>
11.	Dr. Omoruyi Osunde	University of Benin, UNIBEN	08025340595	<a href="mailto:oosunde@gmail.com">oosunde@gmail.com</a>
12.	Prof. Chris Emokaro	Dept. of Agricultural Economic, University of Benin	08060439912	<a href="mailto:christopher.emokaro@uniben.edu">christopher.emokaro@uniben.edu</a>
13.	Dr. Justus B. C. Onyeagba	Federal Polytechnic, Oko	08033884688	<a href="mailto:lrjbconyeagba2016@gmail.com">lrjbconyeagba2016@gmail.com</a>

14.	Prof. C. O. Emokaro	University of Benin	08060439912	<a href="mailto:christopher.emokaro@uniben.edu">christopher.emokaro@uniben.edu</a>
15.	Dr. Anthony I. Osawe	Centre for Strategic & Dev. Studies, Ambrose Alli University, Ekpoma	08037050287	<a href="mailto:toniosawe5@gmail.com">toniosawe5@gmail.com</a>
16.	Moses Uwaohail	18, Davison Road, Benin City		<a href="mailto:ehiuwagm@yahoo.com">ehiuwagm@yahoo.com</a>
17.	Amoen Vivian	18 Dawson Road, Benin City	07051192241	<a href="mailto:vivian.amoen@lapo-nigeria.org">vivian.amoen@lapo-nigeria.org</a>
18.	Mohammed Nura A.	c/o Unity Bank PLC, CBD, Abuja	08037861408	<a href="mailto:abdullahimn@yahoo.com">abdullahimn@yahoo.com</a>
19.	Iyamu Daniel	6, S & T Road, Uselu, Benin City	08023432929	<a href="mailto:uyidan@yahoo.com">uyidan@yahoo.com</a> <a href="mailto:daniel.iyamu@lapoinstitute.org">daniel.iyamu@lapoinstitute.org</a>
20.	Cynthia Ikponmwosa	LAPO Micro Finance Bank Ltd	07051192204	<a href="mailto:cynthia.ikponmwosa@lapo-nigeria.org">cynthia.ikponmwosa@lapo-nigeria.org</a>
21.	Ihuoma Helen Ihuoma	Chief Librarian LAPO Institute	08035010124	<a href="mailto:prevailed2011@gmail.com">prevailed2011@gmail.com</a>
22.	Osamede Edegbe	LAPO Institute	08076178993	<a href="mailto:osmiemail@yahoo.com">osmiemail@yahoo.com</a>
23.	Stella Kieran-Ibekwe	LAPO Institute	08034926323	<a href="mailto:stellakieranibekwe@gmail.com">stellakieranibekwe@gmail.com</a> <a href="mailto:stella.kieran-ibekwe@lapoinstitute.org">stella.kieran-ibekwe@lapoinstitute.org</a>
24.	Newworld Oboh	LAPO Institute	08135776286	<a href="mailto:newworld.oboh.@lapoinstitute.org">newworld.oboh.@lapoinstitute.org</a>
25.	Samuel Chucks Nimoemenan	LAPO Institute		<a href="mailto:samuel.nimoemenan@lapo-nigeria.org">samuel.nimoemenan@lapo-nigeria.org</a>
26.	Sunday Omoruyi	LAPO Institute	07034499753	<a href="mailto:omoruyi.Sunday@lapoinstitute.org">omoruyi.Sunday@lapoinstitute.org</a>
27.	Sabina Idowu-Oselobo	LAPO Institute	08025898920	<a href="mailto:sabinaoseholobo@yahoo.com">sabinaoseholobo@yahoo.com</a>
28.	Helen Odutanan	Director, (Monotechnic Progs) NBTE	08062912603	<a href="mailto:oduntanhelen@gmail.com">oduntanhelen@gmail.com</a>
29.	Aliyu M. Lemu	Deputy Director, SID , NBTE	07038083494	<a href="mailto:aliyulemuniger2006@yahoo.com">aliyulemuniger2006@yahoo.com</a>

30.	Muhammed Mustapha	Deputy Director MGT NBTE	08034329606	<a href="mailto:bbkarami@yahoo.com">bbkarami@yahoo.com</a>
31.	Godwin Okpe	Chief Programmes Officer, NBTE	07067594764	<a href="mailto:godwinokpe946@gmail.com">godwinokpe946@gmail.com</a>
32.	Cyril Mbong	Chief Planning Officer, NBTE	08066968129	<a href="mailto:cyrilmbong2014@gmail.com">cyrilmbong2014@gmail.com</a>
33.	Dr. Okechukwu O. C.	Principal Programmes Officer, NBTE	08033492947	<a href="mailto:onwuliri7@yahoo.com">onwuliri7@yahoo.com</a>
34.	Hassan Aliyu	Senior Programmes Officer	08034253393	<a href="mailto:galadimauba@gmail.com">galadimauba@gmail.com</a>
35.	Enoch Veronica I	Chief Confidential Secretary, NBTE	08057275308	<a href="mailto:vienoch@yahoo.co.uk">vienoch@yahoo.co.uk</a>
36.	Aboloje Akpofure C.	NYSC	08131280986	<a href="mailto:cephasaboloje@gmail.com">cephasaboloje@gmail.com</a>

NATIONAL BOARD FOR TECHNICAL EDUCATION