



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 enterpises.
- (e) understand the uniquesness of microfinacing 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 enterpises.
- (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

- 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.

- 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

COURSE	COURSE TITLE	L	T	P	CU	СН	TOTAL HOURS PER
CODE				X	•		SEMESTER
MED 311	Financial Inclusion	2	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
	Total	18	-	7	25	25	375

LEVEL: HND 1 SEMESTER: SECOND

LEVEL: HI	ND I						SEMESTER: SECOND
COURSE	COURSE TITLE	L	T	P	CU	СН	TOTAL HOURS PER SEMESTER
CODE						,	
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 Entreprenuership	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
	Total	18	-	-	18	18	270

LEVEL: HND 2 SEMESTER; FIRST

						DIE IVI	ESTER, FIRST
COURSE	COURSE TITLE	L	T	P	CU	СН	TOTAL HOURS PER
CODE					4	S	SEMESTER
MED 411	Risk Management in Microfinance	3	-	- 4	3	3	45
MED 412	Value Chain Financing (beef up practical content)	2		V	3	3	45
MED 413	Marketing of Microfinance Services	2	>	<u>ノ</u>	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
	Total	19	-	8	27	27	405

LEVEL: HND 2 SEMESTER; SECOND

LEVEL: HI							SEMESTER: SECOND
COURSE	COURSE TITLE	L	T	P	CU	СН	TOTAL HOURS PER
CODE							SEMESTER
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
	Total	14	-	-	14	14	270

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: FINANCIAL INCLUSION

COURSE CODE: MED 311

 DURATION
 Lecture: 2 hours
 Tutorial: 0
 Practical: 0
 Total: 30 hours/semester

CREDIT UNITS: 2

GOAL: This course is designed to equip students with the knowledge of inclusive financing for enterprises

GENERAL OBJECTIVES: 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

PROGRAMME: HND MICRO	ROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT										
COURSE TITLE: FINANCIA	AL INCLUSION		Course Co	ode: MED 31	1	Contact Ho	ours: 2 Hours				
COURSE SPECIFICATION:	Theoretical content: 2			Practical Content: 0							
General Objective: 1.0: Under	rstand the concept of fina	ancial inclus	ion	•		\sim					
Specific Learning Objectives:	Teachers Activities	Learning 1	Resources	Specific Learning Objective:	Teachers Activities	Learning Resources	Evaluation				
1.1 Define financial inclusion1.2 Trace the origin of financial inclusion	Explain financial inclusion. Explain the origin of Financial Inclusion	Books, Inte white mark diagrams o video CDs financial in	er board, of business, on		CA	<u>-</u>	Test, quiz, assignment, examination				
1.3 Explain the various concepts in financial inclusion: (i) Poverty (ii)Needy (iii)Disadvantaged group (iv)Marginalised (v)unserved and underserved. etc 1.4 State the benefits of financial 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.	Outline concepts of financial inclusion. Highlight features, merits and demerits of financial inclusion. State the role of government in financial inclusion. Identify the roles of foreign agencies in the advancement of inclusion		Note that the second se			-					

	TD1 A 4* *4*	clusive financing	C*0°	T1	T •	TC14*
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
2.1 Explain the dynamics of	Define the dynamics	Books and Internet,				Test
inclusive financing	of inclusive financing	white marker board,				Quiz
2.2 Identify the various	Explain the various	diagrams of business,			\(\)	Assignments
services in financial	service in financial	video CDs on		4		Examinations
inclusion:	inclusion.	financial inclusion.				Examinations
(i) saving opportunities						
(ii) other financial	Outline the various					
products, etc.	methods of micro-		_			
2.3 Explain the following	investment;					
financial services:	insurance; leasing &					
(i) micro-investment	mortgages; pensions					
(ii) assets management	etc.					
(iii) insurance	oic.					
(iv) leasing						
(v) factoring			Y			
(vi) mortgages		,				
(vii) pensions						
		, () y				
(viii) payments						
(ix) local money transfers						
. ,						
remittances, etc.						
2.4 Explain the following						
non-financial services:		ĺ				
(i) Green energy						
(ii) Health						
(iii) Education, etc.	Y					
General Objective 3.0: Know	the theories of financial i	inclusion	l .	l	l .	
C '0' T ' O 4	Teachers Activities	Learning Resources	Specific	Teachers	Learning	Evaluation
Specific Learning Outcome:			Learning	Activities	Resources	
Specific Learning Outcome:	7		Outcome:	Activities	Mesour ces	

3.1 Explain the theories of financial inclusion3.2 Explain the applications of the above theories in microfinance	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
General Objective 4.0: Know			X			
Specific Learning Outcome	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
4.1 List the factors that	Discuss the	- Books	/			Test
influence financial	importance financial	- Internet.				Quiz
inclusion, e.g. financial	inclusion.					Assignments
literacy, environment,						Examinations
economic conditions, etc	Identify reasons for					Lammations
,	financial inclusion.	Y				
4.2 Explain the factors in 4.1						
above	Identify the success					
	factors in financial					
4.3 State the importance of	inclusion	Y				
financial inclusion						
4.4 Enumerate the reasons for						
financial inclusion						
4.5 State the success factors in						
financial inclusion	7					
General Objective 5.0: Unders	tand the role of financial	inclusion in informal eco	nomy			

Specific Learning Outcome:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
5.1 Explain informal	Identify the various	- Books				Test
economy	concepts of financial	- Internet				Quiz
5.2 Explain the terms:	inclusion.					Assignments
olidara, adashe,						Examinations
adapamo, osusu etc.	Critically review			4	Y	
5.3 Explain the relevance of	financial inclusion					
informal economy to	concept.					
economic development						
5.4 Explain 5.3 in relation to						
financial inclusion						

General Objective 6.0: 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:	Discuss empowerment	- Books; and				Test
(i) empowerment	through financial	- Internet				Quiz
(ii) financial	inclusion					Assignments
empowerment 6.2 Explain the relevance of 6.1 above in financial inclusion	Identify methods of empowerment.	EO				Examinations
6.3 Explain the various	Identify ways to tackle					
methods of	the problems					
empowerment:	encountered.					
(i) access to financial services	20 t					
(ii)financial literacy training						
(iii) social empowerment etc.						
6.4 Identify the barriers encountered in 6.3 above.	Zr,					

v	General Objective 7.0: Understand the various market segmentation in financial inclusion										
Specific Learning Outcome	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation					
7.1 Explain market	Discuss market	- Books; and				Test					
segmentation	segmentation in	- Internet.				Quiz					
7.2 State various market	financial inclusion.				(X)'	Assignments					
segments in financial				4	Y	Examinations					
inclusion.	Outline the methods										
7.3 Explain the methods	applied in market										
applied in market	segmentation.										
segmentation.			×								
7.4 Enumerate types of	Identify types of			7							
market segmentation in	market segmentation										
financial inclusion.	in financial inclusion.										
General Objective 8.0: Unders	stand barriers to financial	inclusion									
Specific Learning Outcome	Teachers Activities	Learning Resources	Specific	Teachers	Learning	Evaluation					
			Learning	Activities	Resources						
		,	Outcome:								
8.1 Explain barriers to	Discuss the	White board, Books,				Test					
financial inclusion	challenges of	journals, Internet.				Quiz					
8.2 Identify various barriers	financial inclusion.					Assignments					
to financial inclusion	State the challenges					Examinations					
8.3 State measures to curtail	of financial inclusion.										
the barriers encountered		Books;									
by practitioners.	Identify measures to	- Journals									
	curtail the challenges	- Internet									
	of financial inclusion.										
	Discuss the barriers										
	of financial inclusion.										
	Identify methods of										
	curbing the barriers in 9.3										
	7.3		<u> </u>	<u> </u>	<u> </u>						
— • • • • • • • • • • • • • • • • • • •											
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State the strategies to be used in curbing the barriers.			

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PROGRAMME: HND MICROFINANCE AND ENTREPRISE DEVELOPMENT

COURSE TITLE: LENDING METHODOLOGY

COURSE CODE: MED 312

DURATION Lecture: 1 hour Tutorial: 0 Practical: 1 hour Total: 30hours/Semester

CREDIT UNITS: 2

GOAL: This course is designed to enable students know the different methods of lending in microfinance institutions

GENERAL OBJECTIVES: 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

PROGRAMME: HND M	CROFINANCE AND	ENTREPRIS	E DEVEL	OPMENT			>	
COURSE TITLE: LEND	ING METHODOLOG	ŝΥ	Course (Code: MED312	Conta	ct Hours: 2ho	ours/Week	
COURSE SPECIFICATION	ON: Theoretical cont	ent: 2			Pra	ctical Conter	nt: 2	
General Objective 1.0: Kn	ow the meaning of len	nding			<u> </u>			
Specific Learning	Teachers	Learning R	esources	Specific	Teachers	Learning	Evaluation	
Objectives:	Activities			Learning Objectives:	Activities	Resources		
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 board Textbooks Internet journals, etc.					Ask questions Test Assignments Exams	
General Objective 2.0: Kr				G 40				
Specific Learning Objectives:	Teachers Activities	Learning R	esources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation	
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.	AL BOR			2.1 arrange students' practical visit to banking hall				

Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	Resources	
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	 Give history of microfinance lending methodology. State reasons for lending. Identified criteria for lending 	White board, Textbooks, internet, journals, etc.				Ask questions Test Assignment Exams
lending methods	BOR					
AATIC						

PROGRAMME: HND MICROFINANCE AND ENTERPISE DEVELOPMENT

COURSE TITLE: CREDIT ADMINISTRATION AND MANAGEMENT

COURSE CODE: MED 313

DURATION Lecture: 2 Hours Tutorial: 0 Practical: 2 Hours Total: 60hours/Semester

CREDIT UNITS: 4

GOAL: This course is designed to enable students acquire knowledge in credit administration and management in microfinance institutions.

GENERAL OBJECTIVES: 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

PROGRAMME: HND MICROFINANCE AND ENTERPISE DEVELOPMENT									
COURSE TITLE: Credit Admin	istration and Mar	nagement	Course Code: MED 3	313	Contact Hou	rs: 60 Hours			
COURSE SPECIFICATION: T				Pı	actical Cont	ent: 2			
General Objective 1.0: Know the	ne concept of Cre	dit administration a	Č)				
Specific Learning	Teachers	Learning	Specific Learning	Teachers	Learning	Evaluation			
Objectives:	Activities	Resources	Objectives:	Activities	Resources				
1.1 Explain:	Define credit	Related	1.1 Demonstrate	Demonstrate	Assemble	Assignments;			
i. credit administration	administration	textbooks on	physical skills	and illustrate	clients,	Test; and			
ii. credit management		credit risk	on (a) client	on Ioan	chairs and	Examination			
1.2 Explain credit	Define credit	management,	selection	administration	tables,				
administration process:	management	credit risk	(b) credit	and	venue,				
i. documentation		modeling and	analysis, client	management	papers,				
ii. communication of credit	Identify the	the framework	monitoring,		flap chart				
approvals-terms and	features of	for credit	loan		and				
conditions	credit	management	disbursement		makers				
iii. signing-off on loan	administration	and projectors,	and loan						
agreement	administration	blackboard and	repayment						
iv. monitoring and		makers							
controlling of credit	Identify the								
1.3 Explain lending strategy and	features of								
policies	credit								
	management.	7							
1.4 Explain the general									
principles of lending:	State in								
i. Safety	various								
ii. Security	techniques of								
iii. Suitability	credit								
iv. Profitability	administration.								
v. Liquidity									
vi. Integrity	State various								
vii. Finance Adequacy	techniques of								
1.5 Explain Financial Feasibility	credit								
	management								

Analysis in credit	
administration 1.6 Explain lending	Explain "from start to finish"
environment:	processing of a
i. Global	customer's
ii. Political	loan.
iii. Economic	
iv. Regulatory	Explain the
v. Institutional	barriers of
vi. technological	credit administration.
1.7 Explain the credit cycle	administration.
1.8 Explain the roles of the following in credit administration: i. Board of Directors ii. Management iii. Auditors iv. Branch Managers v. Head of Operations vi. Client Support Officers, etc.	Identify the solutions adopted by microfinance institution in tackling credit administration barriers mentioned above
	Explain the aversight
	oversight function of
	BOD, roles of
	management
	and auditors in
_	credit
	administration.

General Objective 2.0: Understand the	ne principles of lea	nding and basic step	s of credit administration
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Specific Learning Objectives:	Teachers	Learning	Specific Learning	Teachers	Learning	Evaluation
	Activities	Resources	Outcome:	Activities	Resources	
2.1 Explain the canons of		Related	Demonstrate physical	Demonstrate	Assemble	Assignments;
lending:		textbooks on	skills on client	and illustrate	clients,	Test; and
i. Character,		credit risk	selection in risking	on loan	chairs and	Examination
ii. Capacity		management,	environment	administration	tables,	
iii. Capital		credit risk	, 7	and risk	venue,	
iv. Condition		modeling and		management	papers,	
v. Collateral, etc.		the framework		practice	flap chart	
		for credit			and	
2.2 Identify challenges of credit		management			makers	
administration:		and projectors,				
i. Bad and doubtful debt		blackboard and				
ii. Poor credit appraisals		makers				
and loan supervision			Y			
iii. Human resource issue			Y			
iv. Acceptance of worthless		~	~			
securities and guarantors,		\ \(\)				
etc.						
2.3 Explain policies and						
procedures in microfinance						
credit administration						

General Objective 3.0: Understand the types of lending

Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
3.1 Explain types of lending:	Explain the	Related	Demonstrate	Demonstrate	Assemble	Assignments;
i. Overdraft	approaches	textbooks on	physical skills	and illustrate	clients,	Test; and

ii.	Loans (SML) term	credit risk	on client	on loan	chairs and Examination
iii.	Bridging loans	management,	selection in	administration	tables
iv.	Equipment leasing	credit risk	risking	and risk	venue,
v.	Factoring	modeling and	environment	management	papers,
vi.	Project Finance	the framework		practice	flap chart
vii.	Hire purchase	for credit			and
viii.	Loan Syndication, etc.	management			makers
		and projectors,			
		blackboard and			
		makers			

General Objective 4.0: Understand securities for lending in Microfinance institutions

				Y		
Specific Learning Objectives:	Teachers	Learning	Specific	Teachers	Learning	Evaluation
	Activities	Resources	Learning	Activities	Resources	
			Outcome:			
4.1 Define securities	Define risk	Related	Demonstrate	Demonstrate	Assemble	Assignments;
4.2 Explain various types of	management.	textbooks on	physical skills	and illustrate	clients,	Test; and
securities:	D 11 11	credit risk	on client	on loan	chairs and	Examination
i. 3 rd Party guarantee	Describe the	management,	selection in	administration	tables,	
ii. Joint and several	concept of	credit risk	risking	and risk	venue,	
guarantees	risks.	modeling and	environment	management	papers,	
iii. Deed of hypothecation	T1 4'C 41	the framework		practice	flap chart	
iv. Lien on fund	Identify the	for credit			and	
v. Equitable mortgages	types of risks	management			makers	
vi. Legal mortgages, etc.	applicable to	and projectors,				
	MFIs	blackboard and				
4.3 Explain types of security		makers				
controls:						
i. Preventive measure	Y					
ii. Detective						
iii. Responsive, etc.	Y					
	Y					

General Objective 5.0: Understa	nd credit risk mar	nagement			1,	-
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
 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					4	1	
v. Draw down Commitment fee							
General Objective 6.0: Understar	nd managamant	of rangyment in	orroors and Non-	norforming gradit			
Specific Learning Objectives:	Teachers	Learning	Specific	Teachers	Learning	Evaluation	
Specific Learning Objectives:	Activities	Resources	Learning	Activities	Resources	Evaluation	
	Activities	Resources	Outcome:	Activities	Resources		
6.1 Explain repayment in arrears	Explain						
6.2 Explain:	delinquency						
i. Management of	management						
repayment in arrears							
ii. Portfolio risk	Describe the						
management	range of						
iii. Management of non-	portfolio at						
performing loans	risk						
6.3 Explain the challenges faced in debt recovery	measurement						
ill debt recovery							
	LBOP	RD,					
ARTION							2

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: ECONOMIC ANALYSIS

COURSE CODE: MED 314

 DURATION
 Lecture: 3 hours
 Tutorial: 0
 Practical: 0
 Total: 45 hours/Semester

CREDIT UNITS: 3

GOAL: The course is designed to expose students to the aspects of economic analysis for policy making

GENERAL OBJECTIVES: 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

	FINANCE AND	ENTER!	PRISE 1	DEVELOPME	NT			
COURSE TITLE: ECONOMIC	ANALYSIS		Course	e Code: MED 321 Contact Hours: 45 hours				
COURSE SPECIFICATION: T	: Theoretical content Practical Content:				tent:			
General Objective 1.0: Know d								
Specific Learning Objectives:	ectives: Teachers Learning Activities Resources		Specific Learning	Teacl Activ		Learning Resources	Evaluation	
 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 b websit Journa review	es, ls,	Objectives:		C		Test, quiz, assignment, examination
General Objective 2.0: Know th) PV						
Specific Learning Objectives:	Teachers Activities	Learni Resour	0	Specific Learning Objectives:	Teacl Activ		Learning Resources	Evaluation
2.1 Explain the concept of: i utility ii total utility iii marginal utility	Explain the content in 2.1 to 2.4	Textbo Journa Public	ls	-				Test Quiz Assignments Examinations

diagram the law of diminishing marginal utility. 2.3 Explain the relationship between total utility and marginal utility 2.4 Explain the assumptions under indifference curve 2.5 Illustrate with graph the indifference curve General Objective 3.0: Know th	Demonstrate graph with indifference curve State the relationship between total utility and marginal utility					
Specific Learning Objectives:	Teachers	Learning	Specific 🙏	Teachers	Learning	Evaluation
	Activities	Resources	Learning	Activities	Resources	
			Objectives:	,		
3.1 Explain the concept of: i. cost,	Explain the	Textbooks				Test
ii. total cost,	types of costs	Journals				Quiz
iii. average cost, iv. marginal cost, etc.		Publications,	2			Assignments
	Tabulate and	Reviews, flip chart,				Examinations
3.2 Explain the concept of: i. Economic cost	draw a graph	overhead	,			
ii. Accounting cost	to explain	projector				
iii. Production Cost iv. Real cost	cost, short	projector				
v. Opportunity cost	run/ long run					
vi. social vii. private cost	Tuni long lun					
3.3 Develop a hypothetical	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \					
cost table and plot a graph	Demonstrate					
3.4 Explain the short-run and	the graph					
long-run cost curves	along with					
3.5 Explain with the aid of a	the equation					
graph and an equation, the cost function	for 3.5					
3.6 Compute with a given						

equation the cost minimization position of a firm	Derive the function and illustrate					
General Objective: 4.0 Know the			G			
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
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
General Objective 5.0: Know th	7			T	T =	T
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
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.	to 5.4	Publications			1000	Assignments Examinations
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						
General Objective 6.0: Understa	nd monetary and	fiscal policies	Y			
Specific Learning Objectives:	Teachers	Learning	Specific	Teachers	Learning	Evaluation
	Activities	Resources	Learning Objectives:	Activities	Resources	
6.1 Explain: (i) Monetary policy (ii) Fiscal policy 6.2 State the objectives of Monetary Policy	Explain the content in 6.1 to 6.6	Textbooks Journals Publications	y Cageories			Test Quiz Assignments Examinations
6.3 Explain the instruments of monetary policy	OF					Examinations
6.4 Explain expansionary and contractionary monetary policies	B					
6.5 Explain the meaning and objectives of fiscal policy	Y					

6.6 Explain the instruments of fiscal policy

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

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PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: MICRO, SMALL AND MEDIUM ENTERPRISES

COURSE CODE: MED 315

DURATION Lecture: 2 Hours Tutorial: 0 Practical: 0 Total: 30Hours/Semester

CREDIT UNITS: 2

GOAL: This course is designed to enable students acquire management skills of micro, small and medium enterprises

GENERAL OBJECTIVES: 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

General Objective 1.0: Understand the nature of Micro, Small and Medium Enterprises

Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
1.1 Define the range and scope of each category: i. Micro ii. Small iii. Medium enterprises 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

•	derstand the legal framewo		_			
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
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 and relevant websites	Assignment Test Examination
General Objective 3.0: Und	derstand the role of govern	ments in small-sc	ale enterprises in N	internet.		
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
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

					7
policies on direct	assistance to these		NERFUND,		
and indirect	enterprises.	Identify and	NDE, NAPEP		1
assistance to small	•	explain	etc to the	\bigcup '	1
businesses	Explain the following	beneficiaries	growth of small		1
3.3 State the role of the	institutions and their	of the bodies.	business in		1
following	roles in promoting	Promotion	Nigeria.		1
institutions in	small scale	SME in			1
promoting micro,	enterprises.	Nigeria.			1
small and medium	- IDC, State	۷			1
enterprise:	Ministries of	(1
a) Industrial	Commerce, State				1
Development	Export Promotion		*		1
Centre (IDC)	Committees, CMD,				1
b) State Ministries of	NDE, NAPPEP,				1
Commerce and	CIRD NERFUND				1
Industries.	NACRDB, NEPC				1
c) State Export	NASSI, NASME, etc.				1
Promotion					
Committees	Give assignment				1
d) Centre for					1
Management					1
Development					1
(CMD)					1
e) National					1
Directorate of					1
Employment	<i>y</i>				1
(NDE)					1
f) CIRD					1
g) NERFUND					1
h) NACRDB, NEPC,					1
NASSI, NASME,					1
MSME, etc.	>				1
					2'
ART					3′

General Objective 4.0: Un	nderstand Business Plan for	small-scale enterp	rise	<u> </u>		
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning	Activities	Resources	
			Outcome:			
4.1 Explain business	Explain business	Text Books	Identify	Use Web based	Internet	Assignment
strategy 4.2 Explain business	Plan, its purpose and	Journals	business plan.	information to	and	Test
plan.	components from	Publications		determine a	relevant	Examination
4.3 Explain the	project development	Entrepreneur	Identify how to	plan for a	websites	
purpose of business	to project cost.		plan in small	business		
plan			business.	proposal.		
4.4 Identify the	Explain steps in					
components of a	carrying out financial		Formulate a	Working in pairs		
business plan from	analysis and planning		business plan	to develop a		
project	for a small business.		for a particular	relevant		
development up to			project.	business plan.		
project cost.	Explain personal goals		Y			
4.5 State the	and business goals.			Refer to		
necessary steps in	8	^()'		business		
carrying out	Explain influences			planning		
financial analysis	of family goals and	Y		information on		
and planning for a	business goals.			the internet		
small business	ousiness gours.					
4.6 Compare personal	Invite a successful			Presentations of		
goal and business	entrepreneur to give			the plans and		
goals.	a talk.			justification of		
4.7 Identify	a taik.			the goals		
influences of	Conduct a test.					
family goals in						
business goals						
	Y					

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

schemes. c) Provision of working capital facility for SMEs d) Financing SMEs through leasing. e) Financing SMEs for non-oil export. f) Financing SMEs through the capital market. g) General requirements/conditions for market financial assistance to SMEs Explain various reasons for formoving. With some examples, explain cost of formoving. Explain reasons for financial plan and			
			40

	how to approach a lender					
General Objective 6.0: Un Specific Learning	derstand financial manage Teachers Activities		1	Teachers	T coming	Evaluation
Objectives:	Teachers Activities	Learning Resources	Specific Learning	Activities	Learning Resources	Evaluation
Objectives.		Resources	Outcome:	rectivities	Resources	
 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-	Explain the various					
even-point (BEP).	types of loan					
6.7 Explain problems of	repayment and their				\bigcup '	
financial	application. Guide					
management in	students to prepare					
small-scale	a depreciation					
enterprises.	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	2				
	in small enterprises.					
General Objective 7.0: Ur	derstand the benefits and o	challenges of Micro	Small and Mediur	n Enterprises to the	l Nigerian econor	nv
Specific Learning	Teachers Activities	Learning	Specific Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning	Activities	Resources	
				11001100	Nesources	
			Outcome:	rictivities	Resources	
7.1 Explain the benefits of	Explain in details the	Text Books		-	-	Assignment
7.1 Explain the benefits of Micro, Small and	-	Text Books Journals		-	-	Assignment Test
	content from $7.1 - 7.3$	Text Books		-	-	
Micro, Small and	content from $7.1 - 7.3$	Text Books Journals		-	-	Test
Micro, Small and Medium Enterprises to	content from $7.1 - 7.3$	Text Books Journals		-	-	Test
Micro, Small and Medium Enterprises to the economy 7.2 Outline the challenges of Micro, Small and	content from $7.1 - 7.3$	Text Books Journals		-	-	Test
Micro, Small and Medium Enterprises to the economy 7.2 Outline the challenges	content from $7.1 - 7.3$	Text Books Journals		-	-	Test
Micro, Small and Medium Enterprises to the economy 7.2 Outline the challenges of Micro, Small and	content from $7.1 - 7.3$	Text Books Journals		-	-	Test Examination
Micro, Small and Medium Enterprises to the economy 7.2 Outline the challenges of Micro, Small and	content from $7.1 - 7.3$	Text Books Journals		-	-	Test Examination
Micro, Small and Medium Enterprises to the economy 7.2 Outline the challenges of Micro, Small and	content from $7.1 - 7.3$	Text Books Journals		-	-	Test Examination
Micro, Small and Medium Enterprises to the economy 7.2 Outline the challenges of Micro, Small and	content from $7.1 - 7.3$	Text Books Journals		-	-	Test

7.3 Explain modalities to address these challenges						
Compared Objections 9.0 IV	denotored and it as a time!	and have				
General Objective 8.0: Un Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Teachers receivings	Resources	Learning Outcome:	Activities	Resources	Lvaraution
 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

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT **COURSE TITLE:** COST ACCOUNTING **COURSE CODE:** ACC 312 **DURATION Lecture:-** 2 Hours **Tutorial:-** 0 **Practical:-** 2 Hours Total: - 60 Hours/Semester CREDIT UNITS: 4 CU **GOAL:** 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. **GENERAL OBJECTIVES:** On completion of the course the students should be able to:-Understand the organization of Cost Accounting Department. 1.0 Understand elements of Costs. 2.0 Know the integration of Cost and Financial Accounts. 3.0 4.0 Understand basic Costing Methods. 5.0 Understand job and batch costing. 6.0 Understand contract costing. Know process costing. 7.0 8.0 Know Service Costing. 9.0 Understand Uniform Costing.

COURSE TITLE: COST A	CCOUNTING	Course	Code: ACC 312	Contact H	ours: 60 Ho	urs/Semester
COURSE SPECIFICATION	N: Theoretical content		Practical Content:			
General Objective: 1.0 Unde	rstand the organization of	of Cost Accour	ting Department			
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
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 Transpare ncy	Assignment, Test, Examination
General Objective: 2.0 Under Specific Learning Objectives:	rstand elements of Costs Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
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 Transpare ncy,	Assignment, Test, Examination
control procedures including			2. State	guiuc	iicy,	

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

General Objective: 4.0 Unde	rstand basic Costing Me	ethods				, , , , , , , , , , , , , , , , , , ,
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning Objectives:	Activities	Resources	
4.1 Define specific order	Explain and	Overhead	1. Compute	Lead	Spreadshe	Assignment,
costing and operation	distinguish between	projector	product cost	students in	ts	Test,
costing	specific order costing		using job,	computation	<i>)</i>	Examination
4.2 List the sub-division of	and operation costing	Charts and	batch,	of product	Overhead	2/4/11/14/10/1
specific order costing	und operation costing	diagrams	contract	cost using	projector	
4.3 List the sub-divisions of			process and	various		
operation costing			uniform	methods	Transpare	
			costing		ncy	
General Objective: 5.0 Unde	rstand job and batch cos	sting				
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning)	Activities	Resources	
-			Objectives:			
5.1 Define Job Costing	Illustrate with	Overhead	1. Compute	Lead	Spreadshe	Assignment,
5.2 Compute unit product	computation the	projector	product cost	students in	ts	Test,
cost	accounting process		using job,	computation		Examination
5.3 Define Batch costing	for Job and Batch	Charts and	batch,	of product	Overhead	
5.4 Compute unit cost of a	costing	diagrams	contract	cost using	projector	
product in a batch	Costing	Y	process and	various		
5.5 Post product costs to the			uniform	methods	Transpare	
accounts in the cost ledger		<i>y</i>	costing		ncy	
General Objective: 6.0 Unde	rstand contract costing					
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	82	Resources	Learning Objectives:	Activities	Resources	
6.1 Define contract costing	Define and illustrate	Overhead	1. Compute	Lead	Spreadshe	Assignment,
6.2 Compute contract cost	the process of	projector	product cost	students in	ts	Test,
6.3 Prepare contract	contract costing with		using job,	computation		Examination
accounts	examples	Worked	batch,	of product	Overhead	
6.4 Evaluate work in	(examples	contract	cost using	projector	

progress			process and uniform costing	various methods	Transpare ncy	*
General Objective: 7.0 Know	v process costing					
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning Objectives:	Activities	Resources	
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	Spreadshe ts Overhead projector Transpare ncy	Assignment, Test, Examination

Specific Learning	w Service Costing					
Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
3.1 Define service costing 3.2 Calculate cost per ervice 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	Spreadshe ts Overhead projector Transpare ncy	Assignment, Test, Examination
General Objective: 9.0 Unde	erstand Uniform Costing					
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
2.1 Define uniform costing 2.2 State the objectives of uniform costing 2.3 State the features of uniform costing 2.4 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	Spreadshe ts Overhead projector Transpare ncy	Assignment, Test, Examination

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: ORGANIZATIONAL BEHAVIOUR

COURSE CODE: BAM 312

DURATION Lecture:- 2 Hours Tutorial:- 0 Practical:- 1 Hour Total:- 45 Hours/Semester

CREDIT UNITS: 4 CU

GOAL: This course is intended to provide the student with the appropriate knowledge in organizational behavior

GENERAL OBJECTIVES: On completion of the course the students should be able to:

1.0 Understand the concept and process of organizational behavior

2.0 Understand social perception of people

3.0 Understand people and personality

4.0 Understand motivation and incentives

5.0 Understand work groups and structure

6.0 Understand communication in organizational behavior

7.0 Understand the group as a team (group dynamics)

TNL	etical Cantont						urs: 45 Hours/Se		
	etical Content	t and Di	rocoss	of (Practical Content of Organizational Behaviour				
Specific Learning Outcomes	Teacher's Activities	Resou		Sp	pecific Learning atcomes	Teacher's Activities	Resources	Evaluatio n	
 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.	Textbo Web S Interne Centre Survey Forms	ites et es		The effects of rapid changes Job Satisfaction survey Action to Improve	Guide students on behaviour patterns, attitude and technology issues. Students to survey staff in internet centres Suggest action to improve job satisfaction	technology	Tests, Assignments, Examination	

General Objective 2.0: U	Inderstand Social perce	eption of Peop	le		~ h	
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	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: • Stereotyping • Body Language • Appearance • Speech 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
management General Objective 3.0: U	Indorstand Poonlo and	Porconolity				
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.						
General Objective 4.0: U	Understand Motivation	and Incentiv	es			
4.1. Explain wants,	Explain the following	Textbooks	Explain	Guidance on	Individual	Tests,
needs, motive and	terms	Case	competition as an	the key	case studies	Assignments
incentives.	– wants, motives,	Studies	incentive.	theories of	identifying	,
4.2. Explain theories of	needs and incentives.		Explain money as	motivation.	motivational	Examination
motivation – Maslow,	Distinguish among		an incentive.	Discussion of	problems	
McGregor etc.	the above.		Explain pay and	performance		
4.3. Explain job	Explain the theories of		performance.	management	Analysis of	
enrichment and job	motivation			and the links	the use of	
enlargement.	Explain, job			between pay	money and	
4.4. Explain levels of	enrichment, job			and	promotion as	
aspiration	enlargement and			performance.	incentives	
4.5. Explain	levels of aspiration.					
competition as an	Explain competition					
incentive.	and money as forms of					
4.6. Explain money as an	incentive Relate pay to		/			
incentive.	performance					
4.7. Explain pay and						
performance.	A					
General Objective: 5.0: U					Ι ~ .	
5.1 Explain the	Explain the concepts	Textbooks	Explain the	Guidance on	Case study	Tests,
concept of group	of group and	Case Study	concept of	the	based on a	Assignments
and the concept of	organisation Explain	Presentation	group and the	characteristics	new	,
organisation	the purpose of group.	Resources.	concept of	of an effective	technology	Examination
5.2 Explain the purpose of group.	Explain bureaucracy		organisation	group and the	organisation.	
5.3 Explain bureaucracy.	Explain Parkinson's		.Explain group size	effects of new	Consideratio	
5.4. Explain Parkinson's	Law and Likert's		Explain committees	technology on	n of group	
Law	Linking Plan Explain			work groups.	formation,	
5.5. Explain Likert's	group size and			Discussion of	monitoring	
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						Y				
Linking Plan	committees and their			the optimum	and setting					
5.6. Explain group size	merits and demerits.			size of a	targets. Also					
5.7. Explain committees				group.	performance					
					indicators.					
					Presentation					
				\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \	of findings.					
	General Objective: 6.0: Understand Communication in Organizations									
6.1. Explain	Explain communication		Identify problems	Guidance on	Specific	Tests,				
communication and	and interaction	Case	of communication	identifying the	examples in	Assignments				
interaction	Explain	Scenarios	in organisations	problems	business or	,				
6.2. Explain	communication	Questions	Explain cross	including cross	government	Examination				
communication	breakdown, its causes		cultural	cultural issues.	showing					
breakdown	and implications		communication	Key	problems of					
6.3. Identify	Identify problems of		Identify the	characteristics	communication	-				
problems of	communication in		characteristics of	of effective	Individual					
communication in	organisation and		persuasive	communication.	assignment to					
organisations	their solutions		communication		suggest action					
6.4. Identify solutions	Explain cross cultural	N.	State characteristics		to resolve the					
to problems of	communication	^(),	of convincing		issues					
communication	Identify the		communications							
6.5. Explain cross	characteristics of	\								
cultural	persuasive and									
communication	convincing	<i>y</i>								
6.6. Identify the	communication.	1								
characteristics of										
persuasive										
communication										
6.7. State characteristics										
of convincing										
communications										
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General Objective:	7.0: Understand the G	Froup as a Tea	am			
7.1. Explain	Explain sociometric	Textbooks	Explain group	Guidance on	Application	
sociometric	choice and its pattern	Case Study	morale,	teambuilding	of Belbin's	Assignments,
choice and the	Explain exchange	Self	commitment to	and selection to	Self	Examination
pattern of a	theory Explain stages	Perception	group morale	improve morale	perception	
sociometric	of group formation	Inventory	and	and	Inventory.	
choice	Explain the		productivity.	productivity.	Changing	
7.2. Explain	relationship between		Explain	The use of	a group	
exchange theory	group morale		influence on	Meredith	into an	
7.3. Identify	commitment to		norms and	Belbin' Self	effective	
stages of group	group morale and		productivity.	Perception	team.	
formation	productivity. Explain		Explain	Inventory.		
7.4. Explain	the influence on		changing the	Also use of	Business	
group morale,	norms and		norm	Hawthorne	case study	
commitment to	productivity Explain		through	Studies and	on the	
group morale	public and private		management	Elton Mayo	need to	
and productivity.	conformity			-	develop an	
7.5. Explain	Explain the cost of				effective	
influence on	deviation Describe				project	
norms and	norm changing				team	
productivity.	through management					
7.6. Explain	Conduct test.					
public and						
private						
conformity						
7.7. Explain the) '				
cost of deviation						
7.8. Explain	Y					
changing the						
norm through						
management.						
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norm through management.						
*	Y					
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PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT **COURSE TITLE:** FINANCIAL MANAGEMENT **COURSE CODE:** ACC 413 **DURATION Lecture: 2 Hours Tutorial:-** 0 Practical: 2 Hours Total: - 60 Hours/Semester **CREDIT UNITS: 4 CU** GOAL: To enable the student acquire an in depth knowledge of the management processes of planning financial resources in a business or organization. GENERAL OBJECTIVES: On completion of the course the students should be able to:-Understand the nature, objectives and scope of Financial Management. 1.0 2.0 Understand Capital Budgeting. Understand Financing and Capital Structure Decision. 3.0 4.0 Understand Dividend Policy Decisions. 5.0 Understand Working Capital Management. 6.0 Understand Financial Management of small and medium scale enterprises.

 PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

 COURSE TITLE: FINANCIAL MANAGEMENT
 Course Code: ACC 413
 Contact Hours: 60 Hours/Semester

 COURSE SPECIFICATION: Theoretical content
 Practical Content:

General Objective: 1.0 Understand the nature, objectives and scope of Financial Management

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Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning	Activities	Resources	
			Objectives:	Activities	Resources	
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 managemen t, goals and objectives of corporate strategy, the functions of treasury managemen t and the functions of capital market	Overhead Projector and CBN, NIC reports , Financial newspaper s	Assignment, Test, Examination

Specific Learning Objectives:	restand Capital Budgetin Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
2.1 Explain mathematics of finance - Time value of money, present value, yield on investments, loan amortization, sinking fund, etc. 2.2 Explain various techniques of investment appraisal - Payback period - Discounted payback period - Return on investment - NPV, IRR, modified IRR, PI 2.3 Evaluate capital projects - Capital rationing - Replacement and abandonment decisions 2.4 Distinguish between advanced manufacturing technology (AMT) and project appraisal techniques - Types of AMT investment relevance and shortcomings	AL BOAR	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 Investmen t 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. General Objective: 3.0 Unde	Ţ.	•			Sign	
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning Objectives:	Activities	Resources	
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) General Objective: 4.0 Unde	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	Spreadshe ets Overhead projector Transpare ncy	Assignment, Test, Examination
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	8	Resources	Learning Objectives:	Activities	Resources	
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 policies3. List types of	Take life examples from relevant journals/pub	Published Annual Reports, Overhead transparen	Assignment, Test, Examination

dividend – cash dividend	growth in terms of		dividend	lished	cies,	× '
and stock dividend	shareholders wealth		4. State the legal	annual	journals,	X *
4.3 Explain Legal and	and market share		and	reports to	internet	
procedural aspects of			procedural	explain how		
dividend payment in Nigeria			aspects of	good		
4.4 Explain theories of			dividend	dividend 🔷		
dividend policies –			payments in	policies		
relevance and irrelevance			Nigeria	trigger off)		
				growth in		
				terms of		
				shareholders		
				wealth and		
				market		
				share		
General Objective: 5.0 Unde	rstand Working Capital	Management	^)′			
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning	Activities	Resources	
		11cbources	Dearming	riculvities	11CBOUT CCB	
o ageour ear		A control of the cont	Objectives:		Resources	
5.1 Explain the working	Explain the various	Overhead		Divide the	Overhead	Assignment,
· ·	Explain the various methods of working		Objectives:			Assignment, Test,
5.1 Explain the working	methods of working	Overhead	Objectives: 2. Outline the	Divide the	Overhead	_
5.1 Explain the working capital cycle and its	methods of working capital management	Overhead	Objectives: 2. Outline the steps taken in	Divide the students into	Overhead projector,	Test,
5.1 Explain the working capital cycle and its components	methods of working capital management in terms of debtors,	Overhead projector	Objectives: 2. Outline the steps taken in working	Divide the students into groups and	Overhead projector, working	Test,
5.1 Explain the working capital cycle and its components 5.2 Explain management of	methods of working capital management in terms of debtors, stock and cash	Overhead projector Charts and	Objectives: 2. Outline the steps taken in working capital	Divide the students into groups and guide them	Overhead projector, working capital	Test,
5.1 Explain the working capital cycle and its components 5.2 Explain management of surplus cash and deficits;	methods of working capital management in terms of debtors,	Overhead projector Charts and	Objectives: 2. Outline the steps taken in working capital	Divide the students into groups and guide them to prepare	Overhead projector, working capital software	Test,
5.1 Explain the working capital cycle and its components 5.2 Explain management of surplus cash and deficits; cash management models	methods of working capital management in terms of debtors, stock and cash	Overhead projector Charts and	Objectives: 2. Outline the steps taken in working capital	Divide the students into groups and guide them to prepare models on	Overhead projector, working capital software	Test,
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	methods of working capital management in terms of debtors, stock and cash	Overhead projector Charts and	Objectives: 2. Outline the steps taken in working capital	Divide the students into groups and guide them to prepare models on the	Overhead projector, working capital software	Test,
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	methods of working capital management in terms of debtors, stock and cash	Overhead projector Charts and	Objectives: 2. Outline the steps taken in working capital	Divide the students into groups and guide them to prepare models on the management	Overhead projector, working capital software	Test,
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	methods of working capital management in terms of debtors, stock and cash	Overhead projector Charts and	Objectives: 2. Outline the steps taken in working capital	Divide the students into groups and guide them to prepare models on the management of various	Overhead projector, working capital software	Test,
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	methods of working capital management in terms of debtors, stock and cash	Overhead projector Charts and	Objectives: 2. Outline the steps taken in working capital	Divide the students into groups and guide them to prepare models on the management of various components	Overhead projector, working capital software	Test,
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	methods of working capital management in terms of debtors, stock and cash	Overhead projector Charts and	Objectives: 2. Outline the steps taken in working capital	Divide the students into groups and guide them to prepare models on the management of various components of working	Overhead projector, working capital software	Test,
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	methods of working capital management in terms of debtors, stock and cash	Overhead projector Charts and	Objectives: 2. Outline the steps taken in working capital	Divide the students into groups and guide them to prepare models on the management of various components of working	Overhead projector, working capital software	Test,

Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluati
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 if 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, investmen t appraisal software	Assignm Test, Examina
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PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: PRACTICE OF BANKING

COURSE CODE: HBF 315

 DURATION
 Lecture:- 1 Hour
 Tutorial:- 0
 Practical:- 1 Hour
 Total:- 30Hours/Semester

CREDIT UNITS: 2 CU

GOAL: 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.

GENERAL OBJECTIVES: 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

PROGRAMME: HND	MICROFINANCE ANI) ENTERPRI	SE DE	EVELOPMENT		(1)	Y	
COURSE TITLE: PRA	CTICE OF BANKING		Cour	se Code: HBF 315	Contact I	Hours: 30Hou	rs/Semester	
COURSE SPECIFICAT	TION: Theoretical cont	ent			Prac	tical Content	•	
General Objective: 1.0 Understand Bankers/Customer Relation				nship				
Specific Learning	Teachers Activities	Learning		Specific	Teachers	Learning	Evaluation	
Objectives:		Resources		Learning Objectives:	Activities	Resources		
1.1 Define Bank,	Provide student with	Textbooks,		1.Explain the	Group	Banking	Tests,	
Customer and	standard definition as	financial and	d	various	assignments,	laws,	Assignments,	
Banking business in	well as adequate	business jou	ırnals,	relationships	class	textbooks,	Examination	
Nigeria backed with	explanations	overhead		subsisting	discussions.	video clips,		
relevant legistlations		projectors,		between banker	To be	excursions		
1.2 Explain the rules	Lead the student to	charts,		and customers,	submitted to			
governing	know general and	computers,		and the rules	the lecturer			
Banker/Customer	specific rules of		V	that govern	within 4			
relationship	banker/customer	_ (such	weeks			
1.3 Define Bankers'	relationship	* * * * * * * * * * * * * * * * * * *		relationship.				
right – lien, set-off,								
appropriation of	Instruct the student			2.Explain				
payments including	to state and explain			bankers rights				
Claytok's rule, etc	bankers' rights as			and				
1.4 Explain Bankers'	available to them			responsibilities				
responsibilities and				as well as the				
duties such as Duty	Emphasis to the			rights and				
of Secrecy, Bankers'	student on Bankers'			duties of a bank				
opinion, Statement	duties, especially			customer				
of accounts, etc.	duty of secrecy, duty							
1.5 Explain Customers'	to care and diligence,							
right and	etc							
responsibilities such	J							

as duty of care duty,	Emphasis to the				_ \	>
to give mandate, and	student on Bankers'					
payment carges, etc	duties especially duty					
	of secrecy, duty to					
	care and diligence,					
	etc.					
	Lead the student to					
	know some					
	customers' rights and					
	responsibilities' with					
	relevant cases e.g.					
	Ladbroke V. Todd					
	(1914) Examples of					
	customers' rights are		× 1			
	to obey customers'					
	mandate, reasonable	,				
	notice for closing his					
	account, etc.					
General Objective: 2.0 U		es of customers' acc	ounts			1
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning	Activities	Resources	
			Objectives:			
2.1 Define Bank,	Provide student with	Textbooks,		Group	Banking	Tests,
Customer and	standard definition as	financial and		assignments,	laws,	Assignments,
Banking business in	well as adequate	business journals,		class	textbooks,	Examination
Nigeria backed with	explanations	overhead		discussions.	video	
relevant legislations	1	projectors,			clips,	
2.2 Explain the rules	Lead the student to	charts,			excursions	
governing	know general and	computers,				
Banker/Customer	specific rules of					
relationship	banker/customer					
2.3 Define Bankers'	relationship					

General Objective: 3.0 Understand other special customers' accounts							
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation	
Objectives:		Resources	Learning	Activities	Resources		
			Objectives:				
3.1 Explain the	Lead students to	Textbooks,	1. Explain	Group	Banking	Tests,	
procedure for opening,	explain how the	financial and	Special	assignments,	laws,	Assignments	
and conducting special	various specialized	business journals,	Accounts	class	textbooks,	Examination	
customers' accounts,	accounts are opened	overhead		discussions.	video		
such as liquidators and	and closed	projectors,	2. Explain and		clips,		
recievers, government		charts,	demonstrate the		excursions		
accounts, clubs, etc.	Instruct the student	computers,	procedure for				
225 1: : 1.:	to understand the		opening and				
3.2 Explain in details	need for attracting		operating special				
how those special	these special		accounts				
accounts can be closed	accounts and specific		3. Discuss in				
by banks	emphasis laid on		detail the				
	documents to look		procedure for				
	for or request from	Q	closing special				
	the prospective		accounts				
	customers – such as		accounts				
	letter of application						
	and deposit of						
	unused cheque-						
	leaces etc						
General Objective: 4.0	Understand negotiable in	strument as a basic	tool for banking ope	erations			
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation	
Objectives:		Resources	Learning	Activities	Resources		
			Objectives:				
4.1 Define Bills of	Provide the students	Textbooks,	Explain	Group	Banking	Tests,	
Exchange as a basic	with examples of	financial and	negotiable	assignments,	laws,	Assignments	
instrument for Banking	bills of exchange	business journals,	instruments	class	textbooks,	Examination	
operations)	overhead		discussions.	video		

	after definition such	projectors,	Identify and		clips,	~
4.2 Describe the parties	as cheques, drafts,	charts,	discuss Bill of		excursions,	
to a bill as well as the	etc	computers,	Exchange as		internet	
benefits to the parties			instrument of			
thereto.	Instruct the student		banking			
	on how to recognize		operation.			
4.3 Illustrate with	some distinctive					
examples of Negotiable	features of bill of		Identify the			
Instruments such as	exchange especially		parties to			
cheques, promissory	cheques, drafts, etc.		negotiable			
notes, etc.	_		instruments			
	Lead the student to			Y		
4.4 Explain in details	understand the		Identify and			
the Bill of Exchange	following:		illustrate the			
Act Cap 35, Laws of	A TT 11 ' 1		various forms of			
Federation if Nigeria of	A Holder in due		Negotiable			
1990 and the Cheque	course, attributes of		Instruments and			
Act	BOE, its		the attributes			
	transferability, legal					
4.5 State and explain the	ownership,	^()	Explain holder			
attributes/characteristics	unconditional order		for value and			
of Negotiable	etc. Protections as		holder in due			
instruments	regards paying in		course			
	good faith and during	Q				
4.6 Explain issuance	banking hours as		Explain Bills of			
with emphasis on a	stipulated in sections	7	Exchange Act			
holder, holder for value	60 (1), 77 (2) BOE,		1990			
and a holder in due	Act 1990.					
course	AU 1990.					

HND 1 SECOND SEMESTER

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

PROGRAMME: HND MICRO	OFINANCE AND I	ENTERPRISE I	DEVELOPMENT	Γ				
COURSE TITLE: Structure of	nomy Cours	e Code: MED 32	21 C o	Contact Hours: 30 hours				
COURSE SPECIFICATION	nt	Practical Content:						
General Objective: 1.0: Know the history of the Nigerian economy								
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation		
Objectives:	Activities	Resources	Learning Objectives:	Activities	Resources			
1.1Explain 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	Explain the content in 1.1 to 1.4	Text books, websites, Journals, reviews				Test, quiz, assignment, examination		
Nigeria 1.4 Highlight on the emergence and growth of the Nigerian economy		çĆ		N				
General Objective 2.0: Under Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation		
Objectives:	Activities	Resources	Learning Objectives:	Activities	Resources	Evaluation		
2.1 Explain the nature of the Nigerian Economy	Explain the content in 2.1 to	Textbooks Journals	9			Test Quiz		
2.2 Explain the composition of the Nigerian economy	2.5	Publications				Assignments Examinations		
2.3 Explain the dynamics of the Nigerian economy 2.4 Explain the challenges of the Nigerian economy								
General Objective 3.0: Know	the political econo	my of Nigeria						

Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning Objectives:	Activities	Resources	X *
3.1 Explain the concepts of: i. political economy, ii. imperialism, iii. colonialism, iv. Neo-colonialism and, v. globalisation 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	Objectives.			Test Quiz Assignments Examinations
General Objective 4.0: Know	the significance of t	he Agricultural	sector to the Nig	erian economy		
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning Objectives:	Activities	Resources	
4.1 Explain the role of Agriculture: (i) Pre (ii) Post-colonial era on the Nigerian economy 4.2 Explain the challenges of Agriculture in Nigerian Economy 4.3 Explain the prospects of agriculture in Nigerian economy 4.4 Explain: (i) food security and national	Explain the content in 4.1 to 4.4	Textbooks Journals Publications	Objectives.			Test Quiz Assignments Examinations
development (ii) agribusiness and national development						

General Objective 5.0: Know				Toooborg	Laguning	Evaluation
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning Objectives:	Activities	Resources	
5.1 Explain Industrialisation.	Explain the content in 5.1 to	Textbooks Journals				Test Quiz
5.2 Explain the Nigerian Industrial structure	5.6	Publications				Assignments Examinations
5.3 Explain the role of manufacturing sector in the Nigerian economy						Lammaton
5.4 Explain the Nigerian micro, small and medium enterprises						
5.5 State the objectives of the Nigerian Indigenisation Policy				<i>Y</i>		
5.6 Explain the policy of privatisation programme		SC	2			
General Objective 6.0: Unders	stand the pattern and				policies	
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning Objectives:	Activities	Resources	
6.1 Explain international	Explain the	Textbooks				Test
trađe	content in 6.1 to	Journals				Quiz
6.2 Explain terms of trade	2.6	Publications				Assignments
with respect to the Nigerian economy	Y					Examination
6.3 Explain: (i) Balance of trade (ii) Balance of Payment						

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			
General Objective 7.0: Know	the Nigerian Development Plann	ing	

General Objective 7.0: Know the Nigerian Development Planning							
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation	
Objectives:	Activities	Resources	Learning	Activities	Resources		
			Objectives:				
7.1 Explain the concept	Explain the	Textbooks				Test	
of Development Planning	content in 7.1 to	Journals				Quiz	
7.2 State the history of planning in Nigeria	7.4	Publications				Assignments	
7.3 Explain the challenges of planning in Nigeria	00					Examinations	
7.4 Explain development policy							
programmes: (i) NEEDS (ii) SAP (iii) DFRRI, (iv) NAPEP, etc.							

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: COMPARATIVE MICROFINANCE

COURSE CODE: MED 322

DURATION Lecture: 2 hours Tutorial: 0 Practical: 0 Total: 30 hours/Semester

CREDIT UNITS: 2

GOAL: This course is designed to equip students with local and global perspectives of microfinance operations and practices.

GENERAL OBJECTIVES: 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.

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DÉVELOPMENT						
COURSE TITLE: Comparative Microfinance	Course Code: MED 322	Contact Hours: 2 Hours				
COURSE SPECIFICATION: Theoretical content: 2	P	ractical Content: 0				

General Objective: 1.0: Understand the operations and practices of microfinance in Africa and Asia

Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objective:	Teachers Activities	Learning Resources	Evaluation
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	practices.	CDs on financial				
operational		inclusion.				
frameworks in	Outline the					\bigcup '
microfinance	various					
institutions.	operational					
	frameworks					
1.3 State the rationale for	in			,		
comparison of	microfinance)	
microfinance	banks.					
operations in Nigeria						
and globally	Identify the					
	different					
	operations					
	and practices					
	of		\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \			
	microfinance					
	banks in		Y			
	Nigeria and		Y			
	the globe.					
General Objective 2.0: Un						
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning	Activities	Resources	
			Outcome:			
2.1 Explain microfinance	Compare	Books and Internet				Test
operations in Nigeria	microfinance	Long white marker				Quiz
and other countries.	operations in	board, diagrams of				Assignments
	Nigeria and	business, video				Examinations
2.2 Identify the	other nations	CDs				
differences between	- X Y					
microfinance	Explain the					
institutions in Nigeria	similarities in					
and other countries.	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				EDI	
Zungruden	microfinance				,	
	institutions.				Y	
General Objective 3.0: Kr			· · · · · · · · · · · · · · · · · · ·			
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome:	Activities	Resources	Learning Outcome:	Activities	Resources	
3.1 Identify microfinance policies in Nigeria and other countries 3.2 Explain the microfinance regulatory framework in Nigeria and other countries	Explain the microfinance policies State the microfinance regulatory framework	Books Internet.	Cutonic			Test Quiz Assignments Examinations
3.3 Differentiate between policy and regulatory frameworks in microfinance in Nigeria and other countries	Explain difference between policy and regulatory framework in microfinance	SER!				
General Objective 4.0: Un				- I		
Specific Learning Outcome	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation

Explain the contents	White board, Books, journals,				Test
	Rooks journals				A 1/ -
C 4 1 4	Dooks, Journais,				Quiz
from 4.1 to	Internet.				Assignments
4.3					Examinations
					Examinations
•					
			4	Y	
	models of microfinan		Λ		
	Learning	Specific		Learning	Evaluation
Activities	Resources	Learning 🔏	Activities	Resources	
		Outcome:			
Discuss the	- Books				Test
types of	- Internet.				Quiz
• •					Assignments
					_
		2			Examinations
•					
environment.					
C4-4- 41					
different					
times					
1					
Y					
71					
	Discuss the types of models applicable to your environment. State the reasons why each is applied at different	Teachers Activities Discuss the types of models applicable to your environment. State the reasons why each is applied at different	w the different models of microfinance institutions Teachers Activities Discuss the types of models applicable to your environment. State the reasons why each is applied at different Models of microfinance institutions Specific Learning Outcome: Internet. State the reasons why each is applied at different	w the different models of microfinance institutions Teachers Activities Discuss the types of models applicable to your environment. State the reasons why each is applied at different Metapring Specific Learning Outcome: Teachers Activities Specific Learning Outcome: Activities State the reasons why each is applied at different	we the different models of microfinance institutions Teachers Activities Learning Resources Discuss the types of models applicable to your environment. State the reasons why each is applied at different Meaning Specific Learning Outcome: Teachers Activities Resources Teachers Activities Resources Specific Learning Resources Activities Teachers Activities Resources

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

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: AUDIT AND INTERNAL CONTROL

COURSE CODE: MED 323

 DURATION
 Lecture: 2 hours
 Tutorial: 0
 Practical: 0
 Total: 30hrs/Semester

CREDIT UNITS: 2

GOAL: The course is designed to enable the students acquire knowledge in audit and internal control systems.

GENERAL OBJECTIVES: 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	ENTER	PISE DEVELOPMENT
I IVOUIVAIVIIVIE I II ID			

COURSE SPECIFICATION: Theoretical content: 2 Practical Content: 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:	1. Explain the	Textbooks, materials,	-	-	-	Quiz
(i) Audit	principles and	Internet, professional				

(ii) Internal audit (iii) Internal control (iv) External audit	concepts from 1.1 to 1.2	and academic journals			ajC)	Test Assignment Examination
1.2 Outline the functions of audit						
and control						
General Objective 2.0: U	Understand the role of	audit control in the manag	gement of Micro	ofinance and E	nterprises.	
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning	Activities	Resources	
2.15.6	4 5 11 1	m 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Objectives:			
2.1 Define:	1. Explain the	Textbooks, materials,	-	ž	-	Quiz
(i) Internal control	concepts and principles of	Internet, professional and academic journals				Test
(ii) External audit	Internal control	and deddenine journals				Assignment
2.2 Outline the types of internal control		2				Examination
2.3 Explain the importance of internal control in the management of microfinance institutions and		RDEOLE				
enterprise 2.4 Explain internal and external factors in audit control. 2.5 Determine the role of internal audit in the management of	MAL BO					

microfinance			X
institutions			K y

General Objective 3.0: Know the purpose of audit and internal control reports towards achieving compliance to policy, procedural,

regulatory and legal framework. Learning **Specific Learning Teachers Learning Resources Specific Teachers Evaluation** Activities **Activities** Learning Resources **Objectives: Objectives:** 3.1 Describe 1. Explain and Textbooks, materials, Quiz microfinance Internet, professional discuss the Test and academic journals institutions concepts and operational policy. principles Assignment 3.2 Explain microfinance Examination 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

reports 3.7 Identify the value proposition of internal audit and internal control reports in the microfinance institutions and					SOUC	
enterprise General Objective 4 0: K	 now how audit and in	ternal control activities co	mpliments soun	d corporate gov	 vernance prac	etices
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
 4.1 Explain corporate governance practices 4.2 Identify the relationship between internal audits and internal control to corporate governance 	Explain and discuss the concepts and principles	Textbooks, materials, Internet, professional and academic journals	Sojecujes			Quiz Test Assignment Examination
4.3 Describe how internal audits and internal control improves corporate governance practices	ALBO					

General Objective 5.0: Understand internal audit as a 3rd line of defense in the microfinance institutions risk management framework

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

PROGRAMME: HND MICROFINANCE AND ENTREPRISE DEVELOPMENT

COURSE TITLE: MICROFINANCE POLICY AND REGULATORY FRAMEWORK

COURSE CODE: MED 324

DURATION Lecture: 2 hours Tutorial: 0 Practical: 0 Total: 30hrs/semester

CREDIT UNITS: 2

GOAL: This course is designed to enable students acquire knowledge of the workings of the microfinance policy and regulatory

framework.

GENERAL OBJECTIVES: 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 MI	CROFINANCE AND) ENTERPISE	E DEVELOI	PMENT				
COURSE TITLE: MICRO	FINANCE POLICY	AND	Course Code: MED 324		Contact Hours: 15 hours			
REGULATORY FRAMEW	/ORK							
COURSE SPECIFICATION: Theoretical content: 2 Practical Content: 0								
General Objective 1.0: Understand Microfinance								
Specific Learning	Teachers	Learning R	esources	Specific	Teachers	Learning	Evaluation	
Objectives:	Activities			Learning	Activities	Resources		
				Objectives:				
1.1 Define microfinance	Define	Write on the	e white				Ask	
	microfinance.	board,					questions,	
1.2 Explain the history of	>	Textbooks, i	nternet,				Test,	

financial institutions in Nigeria and other countries. 1.3 State the objectives of the Policy Framework	State the history of financial institutions in Nigeria and some other countries. Outline the objectives of the Policy Framework.	journals, etc			SUCP	Assignments and Exams.
	1116	D.I.				
General Objective 2.0: Und Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
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.	, and the second			Ask questions, Test, Assignments and Exams.
General Objective 3.0: Un	derstand the rational	for the microfinance policy	and regulatory	framework		
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation

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

General Objective 5.0: Know regulatory and supervisory guidelines

Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
5.1 Explain regulatory and Supervisory Guidelines5.2 Identify the focus of the regulatory and	Define Regulatory and Supervisory Guidelines. Explain the Focus of the regulatory	Write on the white board, Textbooks, internet, journals, etc.			3	Ask questions, Test, Assignments and Exams.
supervisory Framework.	and supervisory Framework)		

		CE AND ENTERPISE DI		
		PMENT AND ENTREPR	ENEURSHIP	
COURSE CODE				
DURATION	Lecture: 2 Hours	Tutorial: 0	Practical: 0	Total: 30 Hours/Semester
CREDIT UNITS				
GOAL: This cour	rse is designed to equip	students with the knowle	dge of the role of women in	enterprise development
GOAL: This cour	rse is designed to equip	students with the knowled of this course, the student	dge of the role of women in should be able to:	enterprise development

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

PROGRAMME: ND MICROFINANCE AND ENTERPISE DEVELOPMENT								
COURSE TITLE: WOMEN DEVELOPMEN	Course Code: MED 325	irse Code: MED 325 Contact Hours: 30 hours/semester						
ENTREPRENEURSHIP								
COURSE SPECIFICATION: Theoretical co	ntent		Pra	ctical Content	•			
General Objective 1.0: Understand the concep	ts of women, devel	lopment and entreprene	urship					
Specific Learning Teachers	Learning	Specific Learning	Teachers	Learning	Evaluation			
Objectives: Activities	Resources	Outcome:	Activities	Resources				

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). General Objective 2.0: under Specific Learning	erstand the important	nce of women entrepro	eneurs a		nent Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learn		Activities	Resources	Evaluation
2.1 Define			Outco	me:			
entrepreneurship: (a) World view (b) African view 2.2 Explain the meaning of woman entrepreneur General Objective 3.0: know	y both structural an	od societal constraints t	to fema	e entreprene	urshin and dev	elonment	
Specific Learning Objectives:	Teachers Activities	Learning Resource	es S L	pecific earning outcome:	Teachers Activities	Learning Resources	Evaluation
ARTIO							

3.1 Identify the challenges					,	\
faced by female						,
entrepreneurs						
3.2 Explain what are those						
structural and societal						
constraints that inhibits						
women entrepreneurship						
and development						
3.3 Outline and explain the						
various approaches in				*		
development studies for						
addressing the challenges						
of women in business.						
3.4 Explain strategies for						
balancing business and						
family						
(a) coping with the fear of						
a male dominated society						
(b) working with men						
3.5 Funding and access to						
fund						
(a) sources of business						
funding						
(b)		\mathbf{a}				
General Objective 4.0: know	how empowering w	omen drive enterprise de	velopment			
Specific Learning	Teachers \	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Louis ming stopour con	Learning	Activities	Resources	2741441011
			Outcome:	11001 (1010)		
4.1 identify the importance			o de come.			
of women empowerment						
4.2 outline and explain						
strategies for	7 /					
empowering women						
empowering women			ı			
AR.						

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: HUMAN CAPITAL MANAGEMENT

COURSE CODE: BAM 324

DURA	TION	Lecture:- 2 Hours	Tutorial:- 0	Practical:-	1 Hour	Total:- 45 Hours/Semester
	OIT UNITS		1			
	L: This cou l Managemo		ole the student to u	nderstand the	concept, technic	ques and dynamics of Human
GENE	CRAL OBJ	ECTIVES: On completion of	f the course the stu	idents should b	e able to:-	
1.0	Understar	nd the use of the job interview	7			
2.0	Know the	procedure for decision-making	ng			
3.0	Understar	nd medical check in selection	procedure			,
4.0	Understar	nd the use of employment refe	erence			
5.0	Understar	nd induction procedures		\sim		
6.0	Understar	nd employee performance app	oraisal			
7.0	Understar	nd training and development		2		
8.0	Understar	nd compensation administration	on			
9.0	Understar	nd employee discipline proced	dures			
			ARI)			

PROGRAMME: HNI	O MICROFINANO	CE AND ENTER	PRISE DEVELOPMEN	NT		1) *	
COURSE TITLE: H	UMAN CAPITAL	MANAGEMEN'	T Course Code: BA	M 324 C	ontact	Hours: 45 Hou	ırs/Semester	
COURSE SPECIFIC	ATION: Theoretic	cal content	Practical Content:					
General Objective 1.	0: Understand th	e use of the Job	Interview			X)		
Specific Learning	Teacher's	Resources	Specific Learning	Specific Learning Teacher's 🔨			Evaluation	
Objectives:	Activities		Objectives:	Activities				
1.1 Define interview	1. Explain the	Textbooks	1. Explain the	Advise stu	dents	Internet and	Assignments,	
and its process.	interview and	- Journals	interview and its	about the		Relevant	Tests,	
1.2 Explain the	its process.		process.	interviewir	ng	Website.	Examination	
role of	2. Explain the		2. Explain the role of	process usi	ing a			
interview and	role of job		job interview in	case study	and			
selection test.	interview in		selection process. 3.	application	ı			
1.3 Distinguish	selection		Distinguish between	forms etc.		Video and		
between job	process.		job interview and			filming		
interview and	3.Distinguish		selection test.	Role-play		equipment.		
selection test.	between job		Explain the uses,	exercise us	sing			
1.4 Describe the	interview and		types,	a panel of				
types of job	selection test.		stages and	trained				
interview.	4.Explain		techniques of job	interviewe	rs,			
1.5 Explain the	the uses,		interview.	observers a	and			
use of different	types,		Explain the	applicants.	•			
types of	stages and		preparation of job					
interview.	techniques		interview.	Organise				
1.6 Explain the	of job			different ty	ypes			
stages and	interview.			of interviev	ws.			
techniques of job	5.Explain							
interview.	the			See below	for			

-		1	T	T		
1.7 Explain the	preparatio			some		
preparation for	n of job			preparatory	4	
job interview.	interview.			activities.		
General Objective 2	.0: Know the pro	cedure for decis	sion making			
2.1 Explain the use	i. Explain the	Textbooks	Explain the use of	Guide student to	Internet and	Assignments,
of 7- point plan for	use of 7- point	Journals	7-point plan for	draft the 7-point	Relevant	Tests,
selection rating.	plan for		selection rating.	selection rating.	Website.	Examination
2.2 Prepare scoring	selection	Scoring	Prepare scoring	Guide student		
sheet for interview	rating.	Sheet	sheet for interview	to prepare		
rating.	ii.Guide the	(sample)	rating.	scoring sheet		
2.3 Use effectively	students to		Use effectively	for interview		
scoring sheet	prepare		scoring sheet	rating in a		
interview rating.	scoring sheet		interview rating.	hypothetical		
	for interview.			organisation.		
	iii.Demonstrate		Y	Guide		
	the use of		\circ	student		
	scoring sheet.			to		
	iv.Give			design		
	assignment.		X	an		
	_			intervie		
				w-rating		
				sheet.		
		l		l	<u> </u>	
	Y					
	·					

			selection procedure	1		
3.1 Explain the	i Explain the	Textbooks	Explain the	Demonstrate	Internet and	Assignments,
importance of	importance of	Journals	importance of	with the aid of	Relevant	Tests,
medical check.	medical check.	Medical	medical check.	medical report	Website	Examination
3.2 Explain the	ii Explain the	reports.	Explain the	the content and		
practice of	practice of		practice of	uses of medical		
obtaining medical	obtaining		obtaining medical	check.)	
check.	medical check.		check. Identify the			
3.3 Identify the	iii Demonstrate		format for medical	With aid of		
format for medical	the format for		check.	medical		
check.	medical check.		Explain the use of	certificate,		
3.4 Explain the	iv Explain the		medical check.	demonstrate the		
use of medical	use of medical		_	practice and		
check when	check when			format for		
obtained.	obtained.		Y	medical check.		
			R	Arrange a visit		
			\(\)	to any		
			V	organisation to		
			Y	explain the		
		\circ		uses and		
				importance.		
General Objectives	⊥ 4.0: Understand tl	e use of emplo	yment references	importance.		
4.1 Identify various	Explain types,	Textbooks	Explain the use of	Guide students	Internet and	Assignments,
types of	uses and	Journals	various types of	in examining	Relevant	Tests,
employment	limitations of	Reference	employment and	case situations	Website.	Examination
references.	employment	letter.	references and	and writing		
	references.		their limitations.	individual		
				references.		

General Objective 5.	0: Understand ind	luction proced	ure:			
5.1 Define induction.	Explain an	Textbooks	Explain the need	Reference to	Internet and	Assignments,
5.2 Distinguish	induction	Journals	for induction.	relevant website	Relevant	Tests,
between formal	process in an	- Sample of	Identify the tasks	Print company	Website	Examination
and informal	organisation.	an	involved in	information and		
induction.	ii Explain types	induction	induction.	details about		
5.3 Explain the	of induction	programme.	Prepare an induction	training etc.)	
need for induction.	pointing out the		programme.			
5.4 Identify the	differences.		Identify who has	Group work to		
tasks involved in	iii Explain the		responsibility for	prepare an		
induction.	rational for		implementation of	induction		
5.5 Prepare an	inductions.		induction	programme for		
induction	iv Guide the		programme.	an organisation.		
programme.	students to					
5.6 Identify who	prepare the		Y			
has responsibility	induction		0.			
for	programme. v					
implementation	Describe the	4				
of induction	officers					
programme.	responsible for		, and the second			
5.7 Explain the	instructing an					
procedure	induction					
or induction follow	programme.					
up.	vi Guide students					
	on how to follow	•				
	up induction					
	programme.					
	<i>></i>					

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

General Objective 7.	0: Understand Tra	General Objective 7.0: Understand Training and Development										
7.1 Define training,	i Explain	Textbooks	Explain challenges	Advise	Internet and	Assignments,						
development and	training,	Journals	of employee	students about	Relevant	Tests,						
education.	education and		training.	the training	Website.	Examination						
7.2 Explain	development.		Explain challenges	needs of								
challenges of	ii Explain		of employee	different types								
employee training.	challenges of		training under the	of	<i>`</i>							
7.3 Distinguish	employee		heading of human	organisations.								
among 7.1 above.	training.		obsolence,	4 1								
7.4 Explain	iii Explain the		technological	Refer to the								
challenges of	challenges of		challenges,	previous								
employee training	training.		environmental 💉	exercise and								
under the heading of	iv Analyse		challenges and	organise the								
human obsolence,	training needs.		government	same groups.								
technological	v Explain steps in		challenges.									
challenges and	a training cycle.			Students to								
government	vi Explain		Analyse training	develop								
challenges.	programme	_	needs of employees.	training needs								
7.5 Analyse training	objective,		Identify 7 steps in	analysis to								
needs of	content and		training. Describe	identify the								
employees.	training		programme	essential								
7.6 Identify 7	sequence.		objective, content	aspects of a								
steps in	vii Explain		and sequence.	training								
training.	learning		Explain learning	programme								
7.7 Describe	principles and	7	principle and	and apply a								
programme	training		training method.	range of								
objective, content	methods.			learning and								
and sequence.	viii Explain			teaching								
7.8 Explain	training and			techniques.								

learning	evaluation								
principle and	process.			Present the		1			
training	ix Explain			finding and	4				
method.	methods of			justify the					
7.9 Evaluate training.	employee and			training					
Identify methods of	management			programme.					
employee	development.								
development and	Give assignment.				Y				
management									
development.									
General Objectives 8.0: Understand compensation administration									
8.1 Explain the	i.Explain	Textbooks	Explain job	Advise	Internet and	Assignments,			
importance of	compensation,	Journals	evaluation, its	students about	Relevant	Tests,			
compensation	its importance,		uses, procedure	the principles	Website.	Examination			
8.2 Explain the	objectives, uses		and methods.	of job					
objectives and	and benefits.		Explain systems of	evaluation and					
benefits of a good	ii. Reconcile		remuneration.	systems of					
compensation	conflicting		Explain types of	remuneration					
administration	compensation		incentive schemes,	including					
objectives.	objectives.		their merits and	incentive					
8.3 Reconcile	iii.Explain job		limitations.	schemes.					
conflicting	evaluation, its								
compensation	uses, procedure			Questions to					
objective.	and methods.			calculate the					
8.4 Explain job	iv.Explain	7		remuneration					
evaluation	systems of			and bonuses					
procedure.	remuneration.			etc.					
8.5 Explain the use	v. Explain types								
of job evaluation.	of incentive								

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. 8.10 Explain discipline etc. General Objective 9.0: Understand Employee Discipline Procedures 9.1 Explain discipline it Explain (preventive, types of discipline, it Explain the etc. iii Explain the merits and limitations. Guidance on the types of discipline to be used in different circumstances.							
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corrective) discipline. Explain the red-hot different stove rule. Explain circumstances.	of discipline	ii Explain	7	(preventive,	discipline to	Website.	Examination
etc. iii Explain the stove rule. Explain circumstances.	(preventive,	types of		corrective) etc.	be used in		
	corrective)	discipline.		Explain the red-hot	different		
9.3 Explain the red- red-hot stove disciplinary	etc.	iii Explain the		stove rule. Explain	circumstances.		
7.5 Explain the red flot stove disciplinary	9.3 Explain the red-	red-hot stove		disciplinary			

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

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: MANAGEMENT ACCOUNTING

COURSE CODE: ACC 415

 DURATION
 Lecture:- 2 Hours
 Tutorial:- 0
 Practical:- 2 Hours
 Total:- 60 Hours/Semester

CREDIT UNITS: 4 CU

GOAL: To develop in the student the analytical and critical skills required to be able to device indicators of performance, measure and evaluate management performance and provide accounting data for management control and decision making.

GENERAL OBJECTIVES: On completion of the course the students should be able to:-

- 1.0 Understand Management Accounting Theories and practices.
- 2.0 Understand Planning and Control Theory in Accounting.
- 3.0 Understand Budgets and Budgetary Control.
- 4.0 Understand Standard Costing Technique and Variance Accounting.
- 5.0 Know modern approach to Variance Accounting.
- 6.0 Know Cost and Profit Variances.

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT									
COURSE TITLE: MANAG	EMENT ACCOUNTIN	G	Cour	rse Code: ACC 415	Contact H	ours: 60 Ho	urs/Semester		
COURSE SPECIFICATION	N: Theoretical content	l			Practi	ical Content:	1		
General Objective: 1.0 Understand Management Accounting Theories and practices									
Specific Learning	Teachers Activities	Learning	_	Specific	Teachers	Learning	Evaluation		
Objectives:		Resource	es	Learning Objectives:	Activities	Resources			
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		 Write on the objective of management accounting, its scope and status in an organization 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		
General Objective: 2.0 Unde					Tagahaya	Lagunina	Evaluation		
Specific Learning	Teachers Activities	Learning	3	Specific	Teachers	Learning	Evaluation		

Objectives:		Resources	Learning	Activities	Resources	Y
			Objectives:			
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
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Specific Learning	1 cachers Activities	Learning	specific	1 cachers	Learning	Lyaiuation

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Objectives:		Resources	Learning	Activities	Resources	
			Objectives:			
3.1 Describe the concepts	Demonstrate budget	Overhead	1. Prepare and	Illustrate	Overhead	Assignment,
and practice of budgeting	concepts planning	projector	use functional	budget	projector	Test,
3.2 Explain the	T11		budgets,	preparation		Examination
administration and	Illustrate:	Charts and	master budget,	with	Budgeting	
budgetary control, the	a) Fixed budget	diagrams,	fixed and	examples	software	
budget committee and	at the	graphs	flexible		packages	
budget manual	planning		budgets for	Guide		
3.3 Explain budget period	1 0		planning and	students to		
3.4 Identify the principal	stage b) Flexible		control	use prepared		
budget factors or key	<i>'</i>		purposes.	budgets for		
factors and limiting	budget as a		2. Differentiate	planning		
factors	control		zero based	and control		
3.5 Prepare functional	mechanism		budget from	purposes		
budgets and master	Emphasize the		rolling budget			
budgets	human aspects in		, y			
3.6 Prepare fixes (Slatis)	budgeting					
budget and flexible	buageting					
budgets						
3.7 Explain budget centers and responsible						
accounting		Y				
3.8 Describe aspiration lured	\circ					
and dysfunctional						
behavior (budgetary						
slack)	() >					
3.9 Describe participative						
Budgeting						
3.10 Explain zero base)					
budgeting	Y					
3.11 State the effectiveness of						
zero base budgeting						

3.12 Explain rolling budgets										
General Objective: 4.0 Understand Standard Costing Technique and Variance Accounting										
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation				
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, interprete 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				
General Objective: 5.0 Know modern approach to Variance Accounting										

Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
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
General Objective: 6.0 Know Specific Learning	Teachers Activities	Learning	Specific	Teachers	Looming	Evaluation
Objectives:	Teachers Activities	Resources	Learning Objectives:	Activities	Learning Resources	Evaluation
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

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companies, etc.	overheads,	various	,
	sales and	variances.	
	profit		
	1	Divide	
		students into	
		groups and	
		assign	
		practical	
	`	examples	
		from	
		various	
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HND 2 FIRST SEMESTER

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: RISK MANAGEMENT IN MICROFINANCE

COURSE CODE: MED 411

DURATION Lecture: 3 hours Tutorial: 0 Practical: 0 Total: 45hours/Semester

CREDIT UNITS: 3

GOAL: The course is designed to expose students on assessment and management of risk in microfinance institutions

GENERAL OBJECTIVES: 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 ENTERPISE DEVELOPMENT

COURSE TITLE: Risk Ma	COURSE TITLE: Risk Management in Microfinance Cours					Code: MED 411 Contact Hours: 45 hours/semester			
COURSE SPECIFICATIO	N: Theoretical cont	ent: 2			Pra	ctical Conten	nt: 0		
General Objective 1.0: Kno	w microfinance risk a	and risk manag	ement						
Specific Learning	Teachers	Learning Re	sources	Specific	Teachers	Learning	Evaluation		
Objectives:	Activities			Learning Objectives:	Activities	Resources			
1.1 Explain risk	Explain the	Textbooks, w		-	y -	-	Quiz		
1.2 Explain types of risk1.3 Explain approaches to	content with good examples from 1.1	journals, perio	odicals		y		Test		
the management of microfinance risk	to 1.4		,				Assignment		
1.4 Explain conditions for							Examination		
effective risk				Y					
management 1.5 Explain risk									
management									
framework		R	~						
General Objective 2.0: Kno						1			
Specific Learning	Teachers	Learning Re	sources	Specific	Teachers	Learning	Evaluation		
Objectives:	Activities) ′		Learning Objectives:	Activities	Resources			
2.1 Explain risk	Explain the	Textbooks, w	,	-	-	-	Quiz		
management feedback loop	content with good examples from 2.1	journals, revie	ews, etc.				Test		
Тоор	to 2.5						Assignment		
2.2 Explain how to assess,	No.								
measure and prioritise							Examination		
risks	Y								
2.3 Explain how to									
develop strategies to									

						/
manage risk 2.4 Identify risk in microfinance					CV.	
General Objective 3.0: Kno	w risk provisions and	monitoring strategies				
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
 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
General Objective 4.0: Kno	ow the various types of	f risks and their manageme	ent in microfina	nce	1	
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
4.1 Explain loan monitoring and management of arrears	Provide explanation on loan	Textbooks, websites, journals, reviews, etc.				Quiz Test
4.2 Explain loan restructuring: (v) rescheduling (vi) re-financing	monitoring and management of arrears 2. Give an					Assignment Examination

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

						<u> </u>
	risk 8. Discuss the measure and management tools in operational risk 9. Explain the mitigation and control technique of operational risk 10. Identify the factors for the changes in operational risk					
General Objective 5.0: Kno	w the guidelines for r	isk management of microf	inance institutio	ons		
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
 5.1 Explain the features of a good Risk Management Framework 5.2 Explain the guidelines for implementing risk 	Outline the features of Risk Management Framework	Textbooks, websites, journals, reviews, etc.	y			Quiz Test Assignment Examination

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

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: VALUE CHAIN FINANCING

COURSE CODE: MED 412

DURATION	Lecture: 2 hours	Tutorial: 0	Practical: 1	Total: 45hrs/Semester
CREDIT UNITS	S: 3	1	1	
GOAL: The cour	rse is designed to equip stu	idents with the knowled	ge of value chain financing	
GENERAL OBJ	JECTIVES: On completion	on of the course, the stud	lent should be able to:	W.
.0 Know the value	ue chain approach to financ	cing of micro-enterprise	s	
2.0 Know feature	s of the value chain approa	ach		Y
3.0 Know the con	ntributions of value chain to	economic growth and	development	
4.0 Understand th	ne role of value chain gover	rnance to value chain ap	proach	
5.0 Know tools fo	or value chain analysis			
	ONAL BOY			

PROGRAMME: HND MICROFINANCE AND ENTERPISE DEVELOPMENT								
COURSE TITLE: Value	Chain Financing		Course C	ode: MED 412	412 Contact Hours: 45hrs/Semester			
COURSE SPECIFICATION: Theoretical content: 2					Pra	ctical Conten	nt: 0	
General Objective: Know	the value chain appr	oach to financii	ng micro-er	nterprises				
Specific Learning	Teachers	Learning Res	sources	Specific	Teachers	Learning	Evaluation	
Objectives:	Activities			Learning Objectives:	Activities	Resources		
1.1 Explain value chain	Explain the	Textbooks		-	-	-	Quiz	
1.2 Explain value chain	principles and	materials, Inte					Test	
approach 1.3 Describe the	concepts	professional a academic jour						
structure and							Assignment	
systems of the value			_ (Examination	
chain								
1.4 Explain the scope of			XY					
value chain			Y					
1.5 Identify stakeholders								
in value chain		^()						
financing General Objective 2.0: Ki	novy footumes of the v	alva abain anna	h					
Specific Learning	Teachers	Learning Res		Specific	Teachers	Learning	Evaluation	
Objectives:	Activities	Learning Kes	sources	Learning Objectives:	Activities	Resources	Evaluation	
2.1 Explain the	Explain and	Textbooks, m	aterials,	-	_	_	Quiz	
components of value	discuss the	Internet, profe	,					
chain	concepts and	and academic	journals				Test	
2.2 Explain the role of	principles of						Assignment	
value chain	Internal control							
financing in the							Examination	
economy	\							
2.3 Explain models of								
value chain								

financing						Y
General Objective 3.0: Kn	now the contributions	of value chain to econom	ic growth and d	evelopment		
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	G	Learning	Activities	Resources	
			Objectives:		,	
3.1 Define:	Explain and	Textbooks, materials,	- U			Quiz
(i) Economic	discuss the	Internet, professional				T4
growth	concepts and	and academic journals	_ \			Test
(ii) Economic	principles		4			Assignment
development						.
3.2 Explain value chain						Examination
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		\bigcap				
importance of						
market segmentation						
to the value chain		7				
to the value chain	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \					

General Objective 4.0: Understand the role of value chain governance to value chain approach							
Specific Learning	7	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation

Ob	jectives:	Activities		Learning Objectives:	Activities	Resources	
4.2	Explain value chain governance Identify the components of value chain governance 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

COURSE TITLE: BUSINESS POLICY AND STRATEGY

COURSE CODE: BAM 411

DURATION Lecture: 2 hours Tutorial: 0 Practical: 1 hour Total: 45hours/Semester

CREDIT UNITS: 3

GOAL: 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.

GENERAL OBJECTIVES: 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.

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: Busi Strategy	ness Policy and	Cours	se Code: BAM 411 Contact Hours: 45hours/Semester					
COURSE SPECIFICAT	TION: Theoretical	content	Practical Content: 1					
General Objective 1.0:	Know the nature o	f policy and stra	tegy in business					
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation		
Objectives:	Activities	Resources	Learning Objectives:	Activities	Resources			
1.0 Explain strategy,	Explain	Text books	Use the	Directed	Case Studies	Test, quiz,		
strategic plan and	strategy,	Journals.	internet to	guidance on	www sites	assignment,		
strategic planning	strategic plan		research	web based	company	examination		
	and strategic		different types	information	information			
1.1 Identify the various	planning		of mission, and	Present				
types of strategies.	Explain the		strategy	models of				
100' 1	various types of		Service and	strategy Refer				
1.2 Distinguish	strategy		manufacturing	to practical				
between strategy	Distinguish		industries Use	examples				
and tactics	between		web based information to					
1.3 Explain the nature	strategy and		distinguish	And to the case				
of business policy	tactics		strategy and	studies				
of business poncy			tactics	studies				
	Explain the	A	tactics					
	nature of							
	business policy							
G 101' ' 20 I	T 1 1 1 1 1	C 11	*1 *1*.					
General Objective 2.0: U		•		Too ah awa	Lagunina	Evaluation		
Specific Learning	Teachers	Learning	Specific	Teachers	Learning Resources	Evaluation		
Objectives:	Activities	Resources	Learning Objectives:	Activities	Kesources			
2.5 Define social	Explain social	Textbooks	Research social	Research social	Research social	Test		
responsibility.	responsibility,	Journals	responsibility	responsibility	responsibility	Quiz		
2.6 State the	its merits and	Publications	statements	statements	statements	Assignments		
arguments for and	demerits.	VCR	from	from	from	Examinations		
against social	dements.	, CIC	110111	110111	110111	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	TV Relevant Cassettes	State the arguments for and against social responsibility	companies/orgs	companies/orgs	
	assignment					
ů	· · · · · · · · · · · · · · · · · · ·		usiness environme			.
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome:	Activities	Resources	Learning Objectives:	Activities	Resources	
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					Y
General Objective 4.0: U	Inderstand the wa	ys of assessing t	he company's stre	engths and weakne	esses	
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome	Activities	Resources	Learning	Activities	Resources	
			Objectives:		y	
4.1 Explain the	Explain the	White board,	Guidance on	Case Studies	Internet access	Test
factors	factors	Books,	the use of	and internet	and use of case	
necessary for	necessary for	journals,	SWOT and the	research.	studies	Quiz
the success of	the success of	Internet.	use of strategic			
a firm in	a firm in an		advantage			Assignments
industry	industry		analysis.			
				Comparison		Examinations
4.2 Explain how	Analyse			of Products		
opportunities,	SWOT of		X	and services		
threats,	a given		Y	to examine		
strengths and	company.			strategic		
weaknesses of		^(`	Y	advantage		
a company	Explain the		1	A mmlv		
can be	techniques			Apply SWOT		
analysed.	involved in a			SWOI		
	strategic					
4.3 Describe the	advantage					
techniques involved	analysis Give	7				
in strategic	assessment					
advantage analysis.	\ \frac{1}{2}					
	Y					

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	Explain the	Textbooks	Theoretical		Theoretical	Test
Tormulate strategy	components	Management	content		content	Quiz
5.2 Explain the components of	of strategy	Journals Publications				Assignments Examinations
strategy.	Explain					2/tailillations
5.3 Explain types of	types of					
strategy – growth, turnaround etc.	strategy.					
	Identify types			7		
	of strategy					
	formulation					
<u>_</u>	Understand the in			'	1	T
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome:	Activities	Resources	Learning	Activities	Resources	
			Objectives:			
6.1 Explain Personal Values	Explain	Textbooks	Self-	Self-	Internet	Test
	personal	Management	Évaluation	Evaluation	access and	
6.2 Explain the concept	values and	Journals	research to	Questionnaire	use of case	Quiz
of personal values.	their impact on	Publications	identify	337 1 1 1	studies	Assignments
6.3 Explain how	strategy	\mathbf{O}	personal	Web based		Assignments
personal values affect strategy.	formulation.		values	research		Examinations
General Objective 7.0: Un			G•6•	/D 1	т •	TO 1 11
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome:	Activities	Resources	Learning Objectives:	Activities	Resources	
7.1. Define business	Explain	Textbooks	Research	Academic	Internet	Test
ethics	business ethics	Management	Nigerian	Research and	access and	Quiz
7.2. Explain	Explain ethical	Journals	companies to	web based	use of case	Assignments

ethical and	and unethical	Publications	correlate	research in	studies	Examinations
unethical	practices in		personal	relation to		
practices in	business.		values and	business		
business.			strategy	practices		
	Differentiate		Research the			
7.3. Differentiate	between		ethical			
between ethics	ethics and		standards and		Y	
and morality.	morality.		practices			
			promoted by			
7.4. Explain the role	Explain the		the			
of professional	role of		government.			
bodies in	government		D 1.1			
promoting	in regulating		Research the			
ethical practices	unethical		ethical practices			
7.5. Explain the role	practices		practices promoted by			
of government in			the			
regulating			professional bodies.			
unethical			bodies.			
practices) ′			
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PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: MARKETING OF MICROFINANCE SERVICES

COURSE CODE: MED 413

DURATION Lecture: 2 hours Tutorial: 0 Practical: 0 Total: 30 hours/Semester

CREDIT UNITS: 2

GOAL: This course is designed to enable students understand the concept of marketing in the microfinance institutions.

GENERAL OBJECTIVES: 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.

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT								
COURSE TITLE: Marketing of Microfinance Services Cours				Code: MED 413	Contac	t Hours: 30 h	ours/Semester	
COURSE SPECIFICATION: Theoretical content: 2					Pra	ctical Conten	t: 0	
General Objective: 1.0: U	nderstand the marketing	ng conce	pts and envi	ronment				
Specific Learning			_	Specific	Teachers	Learning	Evaluation	
Objectives:	Activities	Resour	ces	Learning Objectives:	Activities	Resources		
 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	long who marker diagram business product	board, as of s, physical s and al products			-	Test, quiz, assignment, examination	

General Objective 2.0: Und	General Objective 2.0: Understand marketing strategies for microfinance institutions							
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation		
Objectives:	Activities	Resources	Learning	Activities	Resources			
			Objectives:					
2.1 Explain strategies for	Lead the students	Books and				Test		
marketing of financial	to explain why	Internet, white				Quiz		
services.	special strategies	marker board,		Y		Assignments		
2.2 Explain market	are required to	diagrams of				Examinations		
segmentation	market financial	business, CBN						
2.3 Explain the advantages	services	Publications	4	1				
and disadvantages of								
2.2 above.	Instruct the							
2.4 Identify target	student to name							
markets.	the target market							
2.5 Explain the various	for financial							
types of marketing	services							
strategy			y					
2.6 Explain the								
application of								
marketing strategies								
in microfinance								
institutions.								
General Objective 3.0: Und		V 01			1	Γ		
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation		
Objectives:	Activities	Resources	Learning	Activities	Resources			
	7	- ·	Objectives:					
3.1 Define market planning	Lead the student	Books and				Test		
3.2 Explain the need for	to explain why	Internet, white				Quiz		
market planning: short-	planning should be	marker board,				Assignments		
term, medium term and	based on time	diagrams of				Examinations		
long-term	duration	business, CBN						
3.3 Explain marketing		Publications						
planning cycle								

	T	T		1	,	
3.4 State the objectives of						
marketing plan						
3.5 Explain the conditions						
for the implementation						
of market plans						
General Objective 4.0: Und	lerstand the application	on of product develo	pment techniques	and market re	search in micro	finance
institutions						
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning	Activities	Resources	
			Objectives:			
4.1 Explain product	Lead the student	Books and				Test
development	to explain why	Internet, white				Quiz
4.2 Explain the process of	market research is	marker board,				Assignments
product development	important	diagrams of				Examinations
4.3 Explain the rationale	r · · · · ·	business, CBN	2			L'Adminations
for product	Instruct the	Publications (
development	student to explain					
4.4 Define market research	the time span for					
4.5 Explain the objectives	each long-term	Y				
of market research						
4.6 Explain the steps in	Instruct the					
market research	student to name					
4.7 Explain the roles of	the new products	Y				
market research in	of some banks					
microfinance						
institutions	Explain E-					
	Marketing					
	development					
General Objective 5.0: Uno	<u> </u>	epts in the Microfina	nce Institutions.	•	•	
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning	Activities	Resources	
<i>\</i>			Objectives:			
	·	· · · · · · · · · · · · · · · · · · ·	·			

5.1 Explain prices and the	Explain what we	Books and				Test
role of pricing in	mean by a	Internet, white				Quiz
financial services	distribution	marker board,				Assignments
5.2 Explain pricing	channel	diagrams of				Examinations
policies		business, CBN			1	
5.3 Explain the factors	Lead the students	Publications				
influencing pricing in	to understand					
microfinance	Bankers' tariff					
institutions			<u> </u>			
General Objective 6.0: Und	derstand the concept of	of marketing promoti	on in microfinanc	e institutions		
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning	Activities	Resources	
			Objectives:			
6.1 Explain marketing	Explain with good	Books and				Test
promotion	examples the	Internet, white				Quiz
6.2 Explain the	content in 6.1 to	marker board,				Assignments
promotional mix	6.5	diagrams of	Y			Examinations
6.3 Explain advertising,		business, CBN				
media type basis for	Instruct the	Publications				
the various promotion	student to identify					
channels in the banking	different types of					
sector	media for the	Y				
6.4 Explain personal	promotion of					
selling concepts	financial services					
6.5 Explain how to						
evaluate the						
promotional mix						
activities						
6.6 Explain ethics in	Y Y					
marketing of						
microfinance services						
	<i>Y</i>					

COURSE COD	E: MED 414			
DURATION	Lecture: 2 hours	Tutorial: 0	Practical: 1 hour	Total: 45 hours/Semest
CREDIT UNIT				
			dge of management informati	on systems
	JECTIVES: On completion		dent should be able to:	Y
1.0 Understand t	he uses of information in n	nanagement decisions		
2 0 Understand N	Management Information S	vetem (MIS)		
2.0 Officerstand N	ranagement information s	ystem (MIS)		
3.0 Understand c	omponents of Managemen	t Information System		
		•		
4.0 Understand s	ystem analysis and design			
70II 1	1.0			
5.0 Understand g	general information service	S		
6.0 Know the int	ernet and World Wide We	h ^		
o.o imow the filt	orner and it orra titue tite		•	
7.0 Know the acc	quisition of information sy	stems		
	·			
8.0 Know inform	nation systems security	Y		
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	Y			

	PROGRAMME: HIGHER NATIONAL DIPLOMA IN MICROFINANCE AND ENTERPRISE DEVELOPMENT								
COURSE TITLE: Ma	nagement Information	Course C	Code: MED 414	4 Contact Ho	u rs: 45 hours/Sei	nester			
Systems			T						
COURSE SPECIFICA				1	Practical Co	ntent			
General Objectives 1.					(-).	T = 1			
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation			
Objectives	Activities	Resources	Learning Objectives	Activities	Resources				
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			

Inderstand Managem	ent Information	General Objectives 2.0: Understand Management Information Systems (MIS)								
Teachers	Learning	Specific	Teachers	Learning	Evaluation					
Activities	Resources	Learning Objectives	Activities	Resources						
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					
Teachers Activities	Learning Resources	Specific Learning Objectives	Teachers Activities	Learning Resources	Evaluation					
State: i. Types of transactions ii. Properties of DSS iii. Advantages and	Hand Outs Examples	Carryout activities involved in transaction operations	Supervise the students' activities	Computer, stationary	Test Quiz Assignments Examinations					
	Teachers Activities List management functions and levels Give examples of different types of systems Junderstand componer Teachers Activities State: i. Types of transactions ii. Properties of DSS iii. Advantages	Teachers Activities List management functions and levels Give examples of different types of systems Junderstand components of Managem Teachers Activities Learning Notes Examples Learning Resources Hand-outs Learning Resources Examples	Teachers Activities List management functions and levels Give examples of different types of systems Investigate the information needs at different levels of management in a typical business organisation Investigate the information needs at different levels of management in a typical business organisation Investigate the information needs at different levels of management in a typical business organisation Investigate the information needs at different levels of management in a typical business organisation Investigate the information needs at different levels of management in a typical business organisation Investigate the information needs at different levels of management in a typical business organisation Investigate the information needs at different levels of management in a typical business organisation Investigate the information needs at different levels of management in a typical business organisation Investigate the information needs at different levels of management in a typical business organisation Investigate the information needs at different levels of management in a typical business organisation Investigate the information needs at different levels of management in a typical business organisation Investigate the information needs at different levels of management in a typical business organisation	Teachers Activities List management functions and levels Give examples of different types of systems Specific Learning Objectives List management functions and levels Give examples of different types of systems Specific Learning Objectives Investigate the information needs at different levels of management in a typical business organisation Juderstand components of Management Information system Teachers Activities Specific Learning of Management Information system Teachers Activities Specific management in a live organization Specific management in a live organization	Teachers Activities List management functions and levels Give examples of different types of systems Investigate the information needs at different levels of management in a typical business organisation Investigate the information needs of management in a typical business organisation Investigate the information needs of management in a typical business organisation Investigate the information executing a case study on the information needs of management in a live organization in a typical business organisation Investigate the information study on the information needs of management in a live organization in a typical business organisation Investigate the executing a case study on the information needs of management in a live organization in a typical business organisation Investigate the executing a case study on the information needs of management in a live organization in a typical business organisation Investigate the executing a case study on the information needs of management in a live organization. Internet Investigate the executing a case study on the information needs of management in a live organization. Internet Investigate the executing a case study on the information needs of management in a live organization. Internet Investigate the executing a case study on the information needs of management in a live organization. Internet Investigate the executing a case study on the information on executing a case study on the information needs of management in a live organization. Internet Investigate the executing a case study on the information on executing a case study on the information of the information on executing a case study on the information of the information on executing a case study on the information of the inf					

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3.4 Explain Office	OAS				()	
Automation System	iv. Areas where					
(OAS)	AI has been					
3.5 Explain Artificial	developed					
Intelligence					λ	
General Objectives 4.0: U						
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives	Activities	Resources	Learning	Activities	Resources	
			Objectives			
4.1 Explain fact finding	State the	Hand Outs	Carryout	Guide the	Stationary,	Test
methods	advantages and	Examples	assignment	students through	Internet	Quiz
4.2 Explain system	disadvantages of		on	the assignment		Assignments
requirement	data collection		information	Y		Examinations
specification	methods		system and)	Explain with		
4.3 Describe output, file			how to	examples the		
and procedure	Analyze a given		design one	phases of the		
4.4 Explain features of	system to identify		for an office	development		
form design	the system's			cycle of an MIS		
4.5 List the contents of	requirements		Analyse the	•		
systems	-		phases of the	Give the students		
specifications			development	practical		
			cycle of an	assignment on an		
			MIS	MIS		
			Execute a			
			case study			
			on MIS			
General Objectives 5.0: U						1
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives	Activities	Resources	Learning	Activities	Resources	
	\		Objectives			
5.1 Explain the place of	List different areas	Hand-outs	Develop an	Guide the	Stationary,	Test
computer in the	of computer		MIS for an	students in		

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
General Objectives: 6.0 H	1			Y		.
Specific Learning Objectives	Teachers Activities	Learning Resources	Specific Learning Objectives	Teachers Activities	Learning Resources	Evaluation
6.1 Understand Webenabled 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
General Objectives 7.0: H						
Specific Learning Objectives	Teachers Activities	Learning Resources	Specific Learning Objectives	Teachers Activities	Learning Resources	Evaluation
7.1 Explain bespoke	Explain in details	Hand-outs				Test

development	the contents from	Notes				Quiz
7.2 Explain the staff	7.1 to 7.4 with	Examples			\rightarrow	Assignmen
software	relevant examples	Zampies			\ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	Examination
7.3 Explain end-user	Televant examples					Lxammatic
developed software						
7.4 Explain factors						
affecting software						
acquisition				4	y	
General Objectives 8.0: 1	Know information sys	stems security				
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives	Activities	Resources	Learning	Activities	Resources	
			Objectives			
8.1 Explain security	Explain in details	Hand-outs				Test
threats to information	the contents from	Notes				Quiz
systems	8.1 to 8.4 with	Examples				Assignmen
8.2 Explain ways of	relevant examples					Examination
reducing threat to						
information system						
8.3 Explain types of						
controls						
8.4 Explain techniques						
for controlling						
information system						
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		NCE AND ENTERPRISE I	DEVELOPMENT		
COURSE COI	DE : MED 415	\mathbf{O}			
DURATION	Lecture: 2 hours	Tutorial: 0	Practical: 0	Total: 30 hours/Semester	
CREDIT UNIT		the student with the line	minder of mineral accurate an		
		oletion of the course, the stu	wledge of microinsurance m	anagement	
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	AAL				
	ONAL				100
	TOMAN				139
					139

- 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

PROGRAMME: HND MICROFINANC	E AND ENTERPRIS	E DEVELOPMEN	T				
COURSE TITLE: MICROINSURANCE	E MANAGEMENT		Course Co	ode: MED 41	5 Con	tact Hours: 30 hou	irs/Semester
COURSE SPECIFICATION: Theoretic	cal content					Practical Conte	nt:
General Objective 1.0: Know the mea	aning, importance	and features of	microinsu	rance	(
Specific Learning Objectives:	Teachers Activities	Learning Resou	rces	Specific Learning Objective:	Teachers Activities	Learning Resources	Evaluation
1.1 Define Microinsurance.	Explain Microinsurance.	Books, Interne	_			Books, Internet Long white	Test, quiz, assignment,
1.2 Explain Microinsurance Management.	Disuses Microinsurance	diagrams of by video CDs on	ousiness,			marker board,	examination
1.3 Identify the importance of microinsurance	Management. Outline the importance of	Microinsurance	SC)	Y		diagrams of business, video CDs on	
1.4 State the features of Microinsurance.	microinsurance	2				Microinsurance.	
1.5 Outline the problems associated with microinsurance	Highlight the features of Microinsurance	EOI.					
management	Discuss the problems						
	associated with microinsurance management					-	
General Objective 2.0: Understand m Specific Learning Objectives:	Teachers Activities	ucts Learning Resou	rces	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
2.1 Identify the various	State the	Books and Int					Test
microinsurance products.	microinsurance products.	Long white n board, diagra					Quiz

2.2 Expla	in the microinsurance		business, video CDs				Assignments
products.		Outline the	on microinsurance				Examinations
		various	products.	-	-		
2.3 Expla	in microinsurance	microinsurance				\mathcal{A}	
managem	ent	products.					
		Define					
		microinsurance					
		management		[
	bjective 3.0: Know the micr	roinsurance model		Charles	T l	T	Evaluation
Specific Le	earning Outcome:	Activities	Learning Resources	Specific Learning	Teachers Activities	Learning Resources	Evaluation
		11001/10105		Outcome:	110011100	11050411005	
	in the various models of	Identify the	Books Internet.	,			Test
Micro	oinsurance:	various models					Quiz
i.	Partner-Agent Model	of					Assignments
	of microinsurance	microinsurance					Examinations
ii.	Mutual, Cooperatives,						
	and other Community-	Discuss					
	Based models of	Partner-Agent					
	micro insurance	Model of	X				
iii.	Explain the all-in-one	microinsurance	,				
	insurance model of	Discuss					
	microinsurance	Mutual,					
iv.	Explain the Franchise	Cooperatives,					
	model of	and other					
	microinsurance	Community-					
V.	Explain the suppliers model of	Based models					
		of micro					
	microinsurance	insurance Discuss the					
		All-in-one					
		insurance					

	1					
	model of					
	microinsurance					
	Discuss the					
	Franchise				\mathcal{A}	
	model of					
	microinsurance.					
	Discuss the					
	suppliers model					
	of		7			
	microinsurance					
General Objective: 4.0 Understand th	e micro insurance	scheme			1	
Specific Learning Outcome	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
	Activities		Learning	Activities	Resources	
445	5	****	Outcome:			—
4.1 Explain the microinsurance	Discuss the	White board, Books,	_	-	-	Test
scheme	microinsurance	journals, Internet.				Quiz
	scheme					Assignments
4.2 Explain:	Discuss risk-	Y				Examinations
i. risk-sharing,	sharing,					
ii. guarantee of coverage,	guarantee of					
iii. prepayment,	coverage, and					
iv. resource pooling	prepayment and					
schemes	resource	ĺ				
	pooling					
4.3 Identify the features of	schemes					
microinsurance scheme	Identify the					
	features of					
4.4 Identify the various	microinsurance					
challenges of microinsurance	scheme					
schemes						
	State various					
	challenges of					
	microinsurance					
4) y	schemes					

Discuss the		Outcome:			
importance microinsurance development.	- Books - Internet.		Ç.		Test Quiz Assignmen Examination
Identify reasons for microinsurance development.		AC.			
Identify the success factors in microinsurance development					
,	EO/L	1	1	1	1
ARI					
33					
	Identify reasons for microinsurance development. Identify the success factors in microinsurance	Identify reasons for microinsurance development. Identify the success factors in microinsurance	Identify reasons for microinsurance development. Identify the success factors in microinsurance	Identify reasons for microinsurance development. Identify the success factors in microinsurance	Identify reasons for microinsurance development. Identify the success factors in microinsurance

PROGRAMME: HIGHER NAT	TIONAL DIPLOMA IN M	ICROFINANCE AND	ENTERPRISE DEVELOPMENT
COURSE TITLE: RESEARCH	METHODS		
COURSE CODE: MED 416			
DURATION:	Lecture: - 2 Hours	Tutorial: 0	Practical: 0 Total: 30 hours/semester
CREDIT UNITS: 2			
GOAL: This course is designed to	o equip students with know	vledge of research skill	s
GENERAL OBJECTIVE: On c	ompletion of the course, th	e student should be abl	le to:
1.0 Understand the concept of reso	earch		
2.0 Understand research problem			
3.0 Understand formulation and v	alidation of hypothesis		
4.0 Know review literature			
5.0 Know how to design research			
6.0 Understand variables in resear	ch work	P	
7.0 Know sample and sampling te	chniques		
8.0 Know the tools and technique	s of data collection		
9.0 Understand data and data anal	ysis techniques		
10.0 Know how to report resear	ch findings		

PROGRAMME: HIGHER	PROGRAMME: HIGHER NATIONAL DIPLOMA IN MICROFINANCE AND ENTERPRISE DEVELOPMENT								
COURSE: Research Metho		Course Code:	MED 417	Contact H	ours: 30 hou	rs/semester			
COURSE SPECIFICATI	ON: Theoretical Content		Practical Content						
General Objective 1.0: Un	nderstand the concept of research								
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation			
Objective		Resources	Learning	Activities	Resources				
			Objective	Y					
1.1 Define research	i. Explain research, its	Textbooks,				Assignment			
1.2 Identify types of	types and	whiteboards,							
research	problems.	marker,	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \			Seminar			
1.3 Explain the problems	ii. Explain the	laptop,				Presentation			
of research	characteristics of	overhead							
1.4 Explain steps in	research	projectors,	X						
research process	process and its steps.	journals,	Y						
1.5 Explain	iii. Explain ethical	writing							
characteristics of	considerations in	materials.							
research process	research								
1.6 Identify ethical									
considerations in									
research)							
Ü	nderstand research problem	T=	T	T	T				
2.1 Define research	i. Explain research problem.	Textbooks,				Assignment			
problem.	ii. Describe sample	whiteboards,				g .			
2.2 Formulate research	problems.	marker,				Seminar			
questions	iii. Describe the formulation	laptop,				Presentation			
2.3 Identify the steps in	of research questions.	overhead							
the evaluation of a	iv. Explain the steps in the	projectors,							
research problem.	evaluation of research	journals,							
2.4 Explain the features	problem.	writing							
of research problem.	v. Explain researchable	materials.							
2.5 Explain problem of	problem and its features								
validation in research	1								

Conoral Objective 2 0: II	nderstand formulation and validation	on of hymothesi	0			
3.1 Define hypothesis	i. Explain hypothesis and its	Textbooks,	s 			Test
3.2 Define validation	characteristics.	whiteboards,		4	12	
3.3 Explain the null and	ii. Explain validation and its	marker,				Quiz
alternate hypotheses.	problem in research.	· ·				Assignment
3.4 Distinguish between	iii. Distinguish among	laptop, overhead				Examination
null and alternate	specific, general null and	projectors,		\(\)		
hypotheses.	alternate hypothesis.	journals,	4	Y		
nypomeses.	iv. Describe the	writing				
	relationship between	materials.				
	hypothesis and problem	materials.				
	statement.					
General Objective 4.0: Kn						
4.1 Explain the meaning	i. Explain the relevance of	Textbooks,	Y			Test
of literature review in	literature review in research.	whiteboards,	Y			
research	ii. Explain the sources of	marker,				Quiz
4.2 Explain the relevance	literature.	laptop,				Assignment
of literature review in	iii. Describe the organisation	overhead				Examinatio
research.	and referencing of literature.	projectors,				
4.3 Identify the sources of	iv. Give assignment	journals,				
literature review.	Tv. Give assignment	writing				
4.4 Explain the structure		materials.				
of literature review		materials.				
(i) conceptual						
(ii) theoretical						
(iii) empirical						
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General Objective 5.0: Kr	now how to design research				
5.1 Explain research	Explain the meaning,	Textbooks,		,	Assignment
design.	purpose and principles	whiteboards,		_ ^	
5.2 Explain the types of	of research design.	marker,			Seminar
research design:	ii. Explain design	laptop,			Presentation
(i) qualitative	criteria.	overhead			
(ii) qualitative	iii. Guide students to	projectors,			
5.3Explain the	write research proposals	journals,)	
importance of	Give assignment	writing			
research design.		materials.			
5.4 Explain the principles					
in the formulation of					
research design.					
5.5 Identify the criteria			()		
for research design.			Y		
5.6 Identify and explain			1		
the steps for research					
proposal					
	nderstand variables in research		1	1	
6.1 Define variables	i. Explain variables, their	Textbooks			Test
6.2 Explain types of	types and relevance.	- Journals			Quiz
variables.	ii. Explain consideration in the				Assignments
6.3 Explain consideration	choice of variables.				Examination
for choice of	iii. Explain control				
variables.	problems of variables				
6.4 List control problems	, , , , , , , , , , , , , , , , , , ,				
of variables					
6.5 Explain the relevance					
of variables to					
research					
			-		
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General Objective 7.0: Kn	ow sample and sampling techniq	ues			
7.1 Define:	i. Explain population, sample				Test
(i) Population	and representativeness.				Quiz
(ii) sample	ii. Describe types of				Assignments
(iii) sample size.	sampling methods.				Examinations
(iv) representative	iii. Explain need for				Lammanons
7.2 Identify sampling	samples				
techniques	_				
7.3 Explain the various				Y	
sampling techniques					
above.					
7.4 Explain importance of					
sampling in research		_			
	ow the tools and techniques of da	nta collection	X Y .		
8.1 Define research	Explain the following	Textbooks,) *		Test
instrument.	research	whiteboards,			Quiz
8.2 Identify types of	instruments:	marker,			Assignments
research instruments.	1. Questionnaire	laptop,			Examinations
8.3 List characteristics of	2. Observation	overhead			
research instruments.	3. Interview	projectors,			
8.4 Identify the pitfalls of	4. Ratings, etc.	journals,			
the various research	ii. Describe pitfalls of each	writing			
instruments	instrument in above.	materials.			
	derstand data and data analysis te			,	
9.1 Define:	Explain data analysis, its	Textbooks,			Test
(i) data.	tools and limitations	whiteboards,			Quiz
(ii) analysis		marker,			Assignments
9.2 Explain primary and		laptop,			Examinations
secondary sources of	Y	overhead			
data collection		projectors,			
9.3 Explain the tools for		journals,			
data analysis –	Y	writing			
qualitative and		materials.			

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

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: BUSINESS POLICY AND STRATEGY

COURSE CODE: BAM 411

CREDIT UNITS: 3

GOAL: 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.

GENERAL OBJECTIVES: 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.

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT									
COURSE TITLE: BU AND STRATEGY	SINESS POLICY	Cours	se Code: BAM 411 Contact Hours: 45 hours			ours			
COURSE SPECIFICA	TION: Theoretical	content		Prac	tical Content: 1				
General Objective: 1.0:	Know the nature	of policy and str	ategy in business		7				
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation			
Objectives:	Activities	Resources	Learning Objective:	Activities	Resources				
 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			
General Objective: 2.0 Specific Learning	Teachers	Learning	sponsibility Specific	Teachers	Learning	Evaluation			
Objectives:	Activities	Resources	Learning Outcome:	Activities	Resources	Evaluation			
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 2.3 Explain how a manager can be socially responsible to the society. 2.4 Identify the areas of social responsibility 	its merits and demerits. State the arguments for and against social responsibility Explain other areas of social responsibility citing specific examples Show relevant films and give assignment	Publications VCR TV Relevant Cassettes	statements from companies/orgs State the arguments for and against social responsibility	statements from companies/orgs	statements from companies/orgs	Assignments Examinations
General Objective: 3.0					T	E14:
Specific Learning Outcome:	Teachers Activities	Learning Resources	Specific Learning	Teachers Activities	Learning Resources	Evaluation
outcome.	rectivities	Itesources	Outcome:	rectivities	Resources	
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.	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 Focus on marketing strategy. Techniques of forecasting	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

3.4 Explain the	environment		changes in the			y
application of forecasting in			environment			
strategy	Explain the				()'	
strategy formulation	Explain the relevance of					
	forecasting in					
	strategy formulation					
General Objective: 4.0		vs of assessing t	he company's stre	ngths and weakne	sses	
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome	Activities	Resources	Learning	Activities	Resources	
			Outcome:			
4.1 Explain the	Explain the	White board,	Guidance on	Case Studies	Internet access	Test
factors	factors	Books,	the use of	and internet	and use of case	Quiz
necessary for	necessary for	journals,	SWOT and the	research.	studies	Assignments
the success	the success of	Internet.	use of strategic			Examinations
of a firm in	a firm in an		advantage	Comparison		
industry	industry		analysis.	of Products		
			Y	and services		
4.2 Explain how	Analyse		Y	to examine		
opportunities	SWOT of a			strategic		
, threats,	given	^(\)	Y	advantage		
strengths and	company.		[
weaknesses		Y		Apply		
of a	Explain the			SWOT		
company can	techniques					
be analysed.	involved in a					
	strategic	,				
4.3 Describe the	advantage					
techniques	analysis Give					
involved in	assessment					
strategic advantage						
analysis.	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\					
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General Objective: 5.0	Know how to state	the company's	strategy			
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome:	Activities	Resources	Learning	Activities	Resources	
			Outcome:			
5.1 Explain how to formulate strategy	Explain the	Textbooks	Theoretical		Theoretical	Test
	components of	Management	content		content	Quiz
5.2 Explain the	strategy	Journals				Assignments
components of strategy.		Publications				Examinations
	Explain			\(\sigma\)		
5.3 Explain types of	types of					
strategy – growth, turnaround etc.	strategy.					
				<i>y</i>		
	Identify types of					
	strategy					
G 1011 1 60	formulation			1		
3	Understand the imp					I = 1
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome:	Activities	Resources	Learning	Activities	Resources	
6.1 Explain Personal	F1-1-	T11	Outcome: Self	Self-	T., 4 4	T4
Values	Explain	Textbooks	Evaluation		Internet	Test
6.2 Explain the	personal values and their	Management Journals	research to	Evaluation	access and use of case	Quiz
concept of personal values.	,	Publications	identify	Questionnaire	studies	Assignments
-	impact on strategy	rubilcations	personal	Web based	Studies	Examinations
6.3 Explain how personal values	formulation.	,	values	research		
affect strategy.			values	research		
	Understand busines		T	1	T	T
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome:	Activities	Resources	Learning	Activities	Resources	
7.1 Define hysin	V.		Outcome:			
7.1. Define business ethics	Explain	Textbooks	Research	Academic	Internet	Test
	business ethics	Management	Nigerian	Research and	access and	Quiz

7.2. Explain	Explain ethical	Journals	companies to	web based	use of case	Assign
ethical and	and unethical	Publications	correlate	research in	studies	Exami
unethical	practices in		personal	relation to		
practices in	business.		values and	business		
business.			strategy	practices		
	Differentiate		Research the			
7.3. Differentiate	between ethics		ethical			
between ethics	and morality.		standards and			
and morality.			practices			
	Explain the		promoted by			
7.4. Explain the role	role of		the			
of professional	government in		government.			
bodies in	regulating					
promoting	unethical		Research the			
ethical practices	practices		ethical			
			practices			
7.5. Explain the role			promoted by the			
of government in			professional bodies.			
regulating		^(bodies.			
unethical						
practices		Y				
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PROGRAMME: HIGHER NATIONAL DIPLOMA IN ENVIRONMENTAL HEALTH TECHNOLOGY

COURSE TITLE: ENTREPRENEURSHIP DEVELOPMENT

COURSE CODE: EED 413

DURATION: Lecture: - 2 Tutorial: - Practical: - 2 Total: 60Hours/Semester

CREDIT UNITS: 4 C U

GOAL: 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.

GENERAL OBJECTIVE: 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,

PROGRAMME: HIGHER NATIONAL DIPLOMA IN ENVIRONMENTAL HEALTH TECHNOLOGY

COURSE: ENTREPRENEURSHIP COURSE CODE: EED 413 CONTACT HOURS: 4Hrs/Wk DEVELOPMENT

GOAL: 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.

COURSE SPECIFICA	TION: Theoretical Conter	nt			Practical Content	t
	nderstand the history of en		p development i	n Nigeria.		
Specific Learning	Teacher's Activities	Resources	Specific	Teacher's	Resources	Evaluation
Outcomes			Learning <	Activities		
			Outcomes	Y		
1.1 Narrate the	i. Explain	- Text books	Know	Use web-	Computer and	Test
Entrepreneurship	Entrepreneurship, its	- Journals	entrepreneurs	based	accessories	Quiz
history in Nigeria.	historical development in	-	hip in Nigeria,	informatio	Internet facilities	Assignments
1.2 Compare	Nigeria and role in small	Publications	Japan, India,	n, guide	Encarta Ref.	Examinations
entrepreneurship in	and medium scale	- Video Film	China,	students	Library software.	
Nigeria with Japan,	industries.	- TV	Malaysia,	to explore		
India, China, Malaysia,	ii. Compare	- VCR	South Korea,	entreprene		
South Korea, etc.	entrepreneurship in		etc.	urship in		
1.3 Explain Nigeria's	Nigeria with other	V		Nigeria.		
values and	countries of the world -	Y		Japan,		
entrepreneurship.	Japan, India, China etc.			India,		
1.4 Describe the role of	iii. Show students video			China,		
entrepreneurship in the	film of entrepreneurship			Malaysia,		
development of small	development in any of			South		
and medium scale	the countries mentioned			Korea etc.		
industries	above:					
	iv. Explain Nigeria's					
	values and					
/	entrepreneurship.					
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- V	Inderstand the need, scope					
2.1 Define	i. Explain	- Text books	Know the	Guide	Visits	Test
entrepreneurship and	entrepreneurship and	- Journals	roles and	student to	Publication	Quiz
entrepreneur.	entrepreneur.	-	functions of	research	Text books	Assignments
2.2 Define the role and	ii. Explain the functions	Publications	an	into the	Entrepreneur	Examinations
functions of	of entrepreneurship and	-	entrepreneur	roles and	Internet and	
entrepreneurship.	its roles in national	Entrepreneur	Know the	functions	relevant websites	
2.3 Identify the	economic development.		need for	of an		
entrepreneurial traits.	iii. Explain the various		entrepreneurs	entreprene		
2.4 Explain	traits of an entrepreneur.		hip in national	ur.		
entrepreneurial tasks.	iv. Explain		economic	Invite a		
2.5 Explain the need	entrepreneurial tasks, the		development.	successful		
for entrepreneurship in	inherent risks and		A V Y	entreprene		
national economic	hazards.			ur to give		
development.	v. Invite a successful			a talk to		
2.6 Identify	entrepreneur to give a		Y	students		
entrepreneurial risks	talk to students		Y	on		
and hazards				entreprene		
				urial		
				traits,		
		Y		talks,		
)		hazards		
				and the		
				need for		
				entreprene		
				urship in		
				national		
	Y			economic		
				developm		
				ent.		
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General Objective 3: U	Inderstand the various sou	rces of informa	ation for entrepr	eneurship d	evelopment	
3.1 Identify	i. Explain the various	- Text books	Know the	Guide	Computer	Test
organizations and	organizations and	- Journal of	various	students	Accessories	Quiz
agencies involved	agencies involved in the	Management	organizations	to	Internet facility	Assignments
in the promotion and	promotion and	and	and agencies	research <	Application	Examinations
development	development of	Economic	involved in	to	software	
of entrepreneurship	entrepreneurship.	Digest	the promotion	organizati	Text books	
3.2 Explain the roles of	ii. Explain the roles of	Publications.	and	ons and	Journal.	
banks and financial	banks and financial		development	agencies		
institutions in	institutions in the		of	involved		
enterprise creation.	creation of enterprises.		entrepreneurs	in the		
3.3 Describe the	iii. Explain the		hip	promotion		
contributions of	contributions of		Know the	and		
government	government agencies in		roles of banks	developm		
agencies in sourcing	sourcing information and		and financial	ent of		
information including	protecting enterprises.		institutions in	entreprene		
patent rights	iv. Give assignment.		the creation of	urship. Use Web-		
			enterprises.	based		
				informatio		
				n to		
		,		understan		
				d the		
				internatio		
				nal org.		
				involved		
				in		
				assisting		
				SMEs.		
				Guide		
	71			student to		
				conduct		

				research		,		
				to the				
				roles				
				banks and				
				financial				
				institution	Ω			
				s in				
				creation				
				and				
				efficient				
				operation				
				of an				
				enterprise				
				S.				
General Objective 4: A	General Objective 4: Appreciate the roles of commercial and development banks in small scale industries							
development								
4.1 Identify financial	i. Explain financial	Text books	Know the	Guide	Visitation and	Test		
institutions involved in	institutions	- Journals	various	student to	research	Quiz		
entrepreneurship	involved in	-	financial	demonstra	Publications	Assignments		
development.	entrepreneurship	Publications	institutions	te the	Text Books	Examinations		
4.2 Describe the	development.		and their roles	knowledg	Computer with	Zammanons		
assistance provided by	ii. Explain the roles of		in the	e of	internet			
commercial banks.	commercial and		development	commerci	connection			
4.3 Explain the roles of	development banks in		and	al,	Video and films.			
development banks in	the		promotion of	merchang				
the promotion and	promotion and		small medium	and				
development of small	development of SME's.		enterprises.	developm				
and medium scale	iii. Explain government		Know the	ent bank				
enterprises (SME's).	policy on financing		government	in the				
Describe government	SME's		policy on	promotion				
policy on financing			financing	of small				
small and medium	7		small and	and				
scale enterprises	\		medium scale	medium				
-	1 /	ı	1		1			

(CMT2)				1		
(SME's).			enterprises	scale .		
			(SME)	enterprise		
				S.		
				Guide		
				student to		
				research 🚄		
				to		
				Governme		
				nt policies		
				on		
				financing		
				small and		
				medium		
				scale		
				enterprise		
				S.		
Canaral Objective 5: I	Inderstand the functions o	f various agenc	ios in small and		lo industrios	
5.1 Identify various	i. Explain the various	Text books	Know the	Guide	Internet and	Test
2	1		various	students		
support agencies	support agencies	- Journals			relevant websites	Quiz
involved in the	involved in the	- TOTAL .	support	to		Assignments
promotion and	promotion and	Publications	agencies and	research		Examinations
development of	development of	- TV	their functions	to		
entrepreneurship.	entrepreneurship and	-VCR	to the	Research		
5.2 Enumerate the	their functions.	- Relevant	promotion	institution		
functions of support	ii. Explain the roles of	Video	and	s,		
agencies.	research institutes,	Cassettes.	development	universitie		
5.3 Explain the	institutions of higher		of	s,		
assistance rendered by	learning in the		entrepreneurs	polytechni		
Research	development of		hips.	cs,		
Institutions/Universitie	entrepreneurship.		-	Nigerian		
s/	iii. Show a film on			Expert		
Polytechnics/Monotec	Technology Business			promotion		
hnics/ Technical	Incubation Centre			Council		
initis/ Toomingar	yarda da d		I	Commen		

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

product selection.	iii. Explain critical		selection.	criteria	Visitation and	
6.4 Describe venture	evaluation of product		Know venture	and	research	
idea generation.	ideas and steps involved		idea	factors	Publications	
6.5 Describe the steps	in preliminary screening.		generation.	associated	Journal	
involved in	iv. Explain steps in		Know	with	Text books	
preliminary screening.	preparing pre- feasibility		evaluation of	product <	Internet and	
6.6 Evaluate critically,	study.		product idea	selection.	relevant websites	
product ideas.	v. Explain adequacy of		and steps in	Guide		
6.7 Explain the	infrastructural facilities		valued in	students		
different steps in	for the selected product.		preliminary	to prepare		
preparing pre-	vi. Explain availability of		screening.	a pre-		
feasibility study.	relevant technology for		Know steps in	feasibility		
6.8 Evaluate adequacy	the selected product.		preparing pre-	of a given		
of infrastructural	vii. Explain sources and		feasibility and	product		
facilities for product	adequacy of raw		evaluate	and		
selection.	materials.		sources and	evaluate		
6.9 Identify the	viii. Explain effects of		adequacies of	the		
relevant technology	government policy and		input.	viability,		
available for the	regulation on the			methodol		
selected product.	selected product	\ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		ogy and		
6.10 Evaluate sources	ix. Explain legal aspects			cost		
and adequacy of raw	of business on the			benefit		
materials for a	selected product.			analysis.		
selected product.				Use web-		
6.11 Explain effects of				based		
government policy and				informatio		
regulations on the				n to		
selected product.				generate		
6.12 Identify legal	Y			venture		
aspects of business in				idea on		
product selection.				exportable		
				product.		
General Objective 7: 1	Inderstand the activities of	different Indu	strial Associatio	ns in relation	n to	

entrepreneurship						
Describe the roles of	Explain NASSI and its	- Text books	Know the	Guide	Internet and	Test
National Association	roles in entrepreneurship	- Journals	various	students	relevant websites	Quiz
of Small Scale	development.	-	Association	to		Assignments
Industrialists (NASSI)	Explain NASME and its	Publications	and their roles	research		Examinations
in entrepreneurship.	roles in entrepreneurship		to promotion	to NASSI,		2/14/11/14/10/15
7.2 Describe the roles	development.		and	NASME,		
of National	Explain City, States and		Development	NACCIM	,	
Association of Small	bi-lateral chambers of		of	A,		
and Medium	commerce and industry		entrepreneurs	CHAMB		
Entrepreneurs	and their roles in		hip	ER of		
(NASME).	entrepreneurship			COMME		
7.3 Describe members	development.			RCE,		
of the Nigerian	Explain NACCIMA and		A V Y	MAN,		
Association of	its role in			NECA		
Chambers of	entrepreneurship			and		
Commerce, Industry	development.		Y	demonstra		
Mines and Agriculture	Explain MAN and its		Y	te		
(NACCIMA).	roles.			knowledg		
7.4 Describe the roles	Explain Nigerian	^()		e of their		
of the Nigerian	Employers			roles and		
Association of	Consultative Association			functions		
Chambers of	(N.E.C.A). and its roles.			to		
Commerce, Industry				entreprene		
Mines and Agriculture				urship.		
(NACCIMA).				Use Web-		
7.5 Explain the roles of				based		
Manufacturers				informatio		
Association of Nigeria	Y			n to		
(MAN) in the				compare		
development of Small				the		
and Medium Scale	7			services		
Enterprises (SME's).	>			of		

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

8.4 Carry out a Ring	Ring TOSS Game:			assignmen		y
TOSS Game.	- Moderate Risk Taking			ts to		
8.5 Explain the	- Goal Setting			student on		
behavioural pattern	- Learning from feed			personal		
observed in 8.4 above	back			efficacy,		
on:	- Taking personal			goals -	\mathcal{L}	
a) Moderate risk	responsibility			link to		
taking.				entreprene		
b) Goal setting	Confidence and self-			urship		
c) Learning from feed	reliance			strength		
back				and		
d) Taking personal				weakness.		
responsibility				Use web-		
				based		
Confidence and self				informatio		
reliance				n to carry		
				out		
			Y	simulation		
				business		
		() >		games.		
				Guide		
				student to		
				observe		
				the pattern		
				on:		
				- Risk		
				Taking		
				- Goal		
				Setting		
				etc.		
General Objective 9: 1	Know the motivational pat	tern of entrepr	eneurs			
9.1 Define motivation	i. Explain motivation, its	- Text books	Know	Guide	Formulated case	Test
9.2 List the objectives	objectives, merits and	- Journals	Thermatic	student to	study.	Quiz
	1 *	1	1	L	1	` `

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

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

	-:: T::t					
management and	xii. Invite a successful					
control	entrepreneur to give a					
	talk to students.					
Preventive						
Maintenance						
	Understand the need for b	_	0		λ	
12.1 Identify a viable	Explain viable business	Text books	Know a viable	Guide	Computers and	Test
business opportunity	and business	- Journals	business	students	application	Quiz
based on	opportunities based	-	opportunity.	to prepare	software	Assignments
a) Demand	on:	Publications	Know the	a	Text books	Examinations
b) Availability of	- demand		different steps	feasibility	Journals	2/14/11/14/10/15
resources	- availability of resources		in preparing	study,	Publications	
c) Import substitution	- import substitution		preliminary	using	Visitation and	
d) Export oriented	- export oriented		project report.	applicatio	research.	
products	products		Know a)	n		
11.2 Explain the			bankable	softwares.		
different steps in	ii. Explain different steps		project report.	Guide		
preparing a	in preparing a		J 1	students		
preliminary project	preliminary project and			to		
report.	bankable project report.	, () Y		prepare:		
11.3 Formulate a	iii. Guide students to			A		
bankable project	prepare a preliminary			bankable		
report.	project report.			project		
11.4 Analyse a sample				report and		
project report.				analyse		
				the		
				Technical		
				operationa		
				1		
				economic		
				viability		
				Methodol		
				ogy		
	7		l	~ OJ		

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Cost benefit analysis on equips, dev., cost, running cost.	

dev, c. running cost. ARTIONAL BOARD FOR LINE AND ARTIONAL BOARD FOR LINE AND ARTICLES.

AND 2 SECOND SEMESTER HI. ARILLA MARILLA MAR

PROGRAMME: HND MICROFINANCE AND ENTREPRISE DEVELOPMENT
COURSE TITLE: CORPORATE GOVERNANCE

COURSE CODE: MED 421

DURATION Lecture: 2 Hours Tutorial: 0 Practical: 0 Total: 30hrs/Semester

CREDIT UNITS: 2

GOAL: This course is designed to equip students with the knowledge of Corporate Governance in Microfinance Banks

GENERAL OBJECTIVES: 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

PROGRAMME: HIGHER NATIONAL DIPLOMA IN MICROFINANCE AND ENTERPRISE DEVELOPMENT								
COURSE : CORPORATE GO	VERNANCE		Course Code: MED 421 Contact Hours: 2Hrs/Week					
COURSE SPECIFICATION	N: Theoretical Con	tent	Course Specification: Practical Content					
General Objective 1.0: Know	nance			4				
Specific Learning	Teachers	Learning Re	sources	Specific	Teachers	Learning	Evaluation	
Objectives:	Activities			Learning	Activities	Resources		
1.15 6	D C'	****	1 *.	Outcome:) ′		A 1	
1.1 Define corporate	Define	Write on the	white				Ask questions,	
governance	Corporate	board,					Test,	
1.2 Explain principles of	Governance.	Textbooks, in	iternet,	Y			Assignments	
corporate governance	Explain the	journals, etc.) *			and	
1.3 Explain internal and	purpose of						Exams.	
external responsibilities.			AY					
1.4 Explain regulatory	Corporate		Y					
framework for	Governance.							
monitoring corporate	Outline and		Y					
governance in	explain the							
microfinance banks	Internal and							
	External							
		Y						
	responsibilities.							
General Objective 2.0: Know	types of board st	ructure						
Specific Learning		Learning Re	sources	Specific	Teachers	Learning	Evaluation	
Objectives:				Learning	Activities	Resources		
_	y			Outcome:				
2.1.Explain types of board	Identify the	Write on the	white				Ask questions,	
structure	type of board	board,					Test,	
2.2.Explain functions of	or structure.	Textbooks, in	iternet,				Assignments	
board committees		journals, etc.					and	

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

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

considerations for selection of Board Membership.	membership. Mention and explain the consideration for selection of Board Membership.				SOF	
General Objective 5.0: Know			1 a .m/		1	I
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
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.
ARTIO						17

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: SOCIAL PERFORMANCE MANAGEMENT

COURSE CODE: MED 422

CREDIT UNITS: 2

GOAL: This course is designed to equip students with the knowledge of developing social performance goals and its management in microfinance Institutions

GENERAL OBJECTIVES: 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

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT								
COURSE TITLE: So	cial Performance N	T anagement	Course Code: MI	ED 422	Contact Hours: 60 Hours			
COURSE SPECIFICATION: Theoretical content Practical Content:								
General Objective 1.0: Understand the meaning of social performance								
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation		
Objectives:	Activities	Resources	Learning	Activities	Resources			
			Outcome:					
1.1 Define the concept	Explain the	Textbooks,				Tests/Assignment		

of social	meaning social	journals	Examinations
performance	performance	projector,	
		Flipcharts, Flip	
1.2 Explain the	Explain the	Boards, Marks,	
evolution of	trends in the	Power Point	
microfinance	development of	Slides and	
social performance	social	white board	
-	performance		
1.3 Define the process			
of smart campaign	Description the		
	process of		
	smart campaign		
	adoption		
	1		

General Objectives 2.0: Know the social performance task force universal standards for the management of microfinance institutions

mstitutions						
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning	Activities	Resources	
		/	Outcome:			
2.1 Define the	List and explain	Textbooks,				Test, Assignment
universal social	the universal	journals 🔨)			ad examination
performance	social	projector,				
standards	performance	Flipcharts, Flip				
2.2 Explain the	principles	Boards, Marks,				
universal social		Power Point				
performance	List and explain	Slides and				
standards	the step of	white board				
	development					
2.3 Explain the	social and					
process of	financial					
development of	mission	Textbooks,				
social and financial	statement	journals				
mission statements	Mobilization	projector,				
	7	Flipcharts, Flip				

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

General Objectives 3.0: Understand the process of mainstreaming social performance management into the processes, policies and procedure of microfinance operations

Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
3.1 Explain the	Explain the step	Textbooks,				Test, Assignment
development of	in developing	journals				and Evaluation
social performance	social	projector,				

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

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

						Y
stakeholders	and its benefit	Boards, Marks,				> ⁷
	to them	Power Point				
5.2 Explain the roles						
of social	Identify some					
performance	social investors,				\wedge	
management to	their social			A		
social investors	performance			4		
	indicators and					
	its uses for the					
	investors and					
	their partners:					
	Tripple Jump,					
	International					
	Finance					
	Corporation					
	(IFC) etc.					
			A			
	List other		Y			
	stakeholders					
	that uses social	_ (Y			
	performance					
	results:					
	academics,					
	policy makers,	\mathcal{Q}				
	microfinance					
	institutions and	V y				
	banks etc.) ′				
	1					
	Y					
	>					
	,					
AATIC						
Y						

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT COURSE TITLE: PROJECT EVALUATION AND MANAGEMENT Tutorial: 0 **Total: 45** hours/Semester Practical: 0 GOAL: This course is designed to equip the student with the knowledge of project evaluation and management

COURSE CODE: MED 423

Lecture: 3 hours

DURATION

CREDIT UNITS: 3

GE	NERAL OBJECTIVES: On completion of the course, the s	tudent 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	

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT								
COURSE TITLE: PROJECT EVALUATION Course Code: MED 423 Contact Hours: 30 hours/Semester								
AND MANAGEMENT								
COURSE SPECIFICATION: Theoretical content Practical Content: 0								
General Objective 1.0: k	Now the meaning o	f project						
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation		
Objectives: Activities Resources Consider Specific Teachers Consider Specific Teac								

1.1	Define project	Explain the	Books,				Test, quiz,
1.2	Outline the project	meaning of project.	Internet, long white marker			()	assignment, examination
	criteria	State the criteria for project assessment.	board,				Cammation
1.3	Enumerate the scope	Highlight project	diagrams of business,		_		
	of a project	scope	video CDs on				
1.4	Identify types of	State the roles of	project management.				
	project	project planning in project quality.					
1.5	Identify the roles of	project quanty.					
	planning in project				,		
	quality.			VOX			
Gen	eral Objective 2.0: Un	derstand the meaning of	of project manage	ement		ı	
_	cific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Obj	ectives:	Activities	Resources	Learning	Activities	Resources	
211			D. C. u.l.	Objectives:			
	Explain the term	Define project					Toot
	Explain the term	Define project	Books and				Test
	Explain the term project management	Define project management.	Internet Long				Quiz
r	project management	management.	Internet Long white marker				Quiz Assignments
2.2 I	dentify the various	management. Explain the stages	Internet Long white marker board,				Quiz
2.2 I	dentify the various stages in project	management. Explain the stages involved in project	Internet Long white marker board, diagrams of	_	_		Quiz Assignments
2.2 I	dentify the various	management. Explain the stages	Internet Long white marker board, diagrams of business,	-	-		Quiz Assignments
2.2 I s r	dentify the various stages in project management.	management. Explain the stages involved in project management.	Internet Long white marker board, diagrams of business, video CDs on	-	-		Quiz Assignments
2.2 I s r 2.3 S	Identify the various stages in project management.	management. Explain the stages involved in project	Internet Long white marker board, diagrams of business, video CDs on project	-	-		Quiz Assignments
2.2 I s r 2.3 S	dentify the various stages in project management.	management. Explain the stages involved in project management. Explain the	Internet Long white marker board, diagrams of business, video CDs on	-	-		Quiz Assignments
2.2 I s r 2.3 S	Identify the various stages in project management.	management. Explain the stages involved in project management. Explain the advantages and	Internet Long white marker board, diagrams of business, video CDs on project	-	-		Quiz Assignments
2.2 I s r 2.3 S	dentify the various stages in project management. State the rationale for project management	management. Explain the stages involved in project management. Explain the advantages and disadvantages of project management.	Internet Long white marker board, diagrams of business, video CDs on project management.	1	-		Quiz Assignments
2.2 I s r 2.3 S F	Identify the various stages in project management.	management. Explain the stages involved in project management. Explain the advantages and disadvantages of project management.	Internet Long white marker board, diagrams of business, video CDs on project management.	gement Specific	Teachers		Quiz Assignments

Objectives:	Activities	Resources	Learning	Activities	Resources	X
			Objectives:			
3.1 Identify the challenges	Explain the	Books				Test
of project	challenges of	Internet.				Quiz
management.	project					Assignments
	management.				λ	Examinations
3.2 State possible				_		
solutions to resolve	Explain possible					
the challenges	solutions to resolve					
identified in 3.1	challenges of					
	project		~			
	management.					
General Objective 4.0: Un		11				
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives	Activities	Resources	Learning	Activities	Resources	
		()	Objectives:			
4.1 Explain investment	Discuss investment	White board,	_	-	-	Test
appraisal	appraisal.	Books,				Quiz
4.2 Identify the various	State the challenges	journals,				Assignments
techniques for project	of investment	Internet.				Examinations
appraisal	appraisal	Y				
4.3 Identify the:						
i. characteristics of	Identify measures					
investment project	to curtail the					
ii. classification of	challenges of					
investment projects	investment					
4.4 Identify challenges of	appraisal					
investment appraisal	Y					
4.5 Explain how the	State investment					
challenges in 4.4	planning and					
above can be mitigated						
4.6 Explain investment	decision.					

planning and investment decision	Explain the characteristics and classification of investment projects.				dic	
General Objective 5.0: Un		,	, <u>* </u>		<u> </u>	I
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives	Activities	Resources	Learning Objectives:	Activities	Resources	
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.	Solution (Section 1)			Test Quiz Assignments Examinations
General Objective 6.0: Un	1 7 1		G •8•	.		
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
6.1 Explain procurement	Define project	Books				Test
6.2 Explain the provisions	procurement.	Internet				Quiz
of the Procurement						Assignments
Act of Nigeria 6.3 Examine various	State the various					Examinations
	project procurement methods such as					
procurement methods	general contracting,					
	general contracting,				Ĺ	

	design and build;				1	>
	construction					
	management and					
	management					
	contracting					
General Objective 7.0: Un	nderstand the concept o	f time in project	management		λY	
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning	Activities	Resources	
			Objectives:			
7.1 Explain time	Discuss project	Books;				Test
management in	time management	Journals	\(\lambda\)			Quiz
projects	Explain the types of	Internet				A sai ammanta
7.2 Explain the elements	schedules in project	Internet				Assignments
of time management.	management.		~ E) Y	-	-	Examinations
7.3 State types of	Identify the					
schedules in project	elements of time		Y			
management	management		Y			
7.4 Explain management						
of Schedules	Explain the critical	~ () y				
of Schedules	path and float					
7.5.6	Identify way to	Y				
7.5 State the:	managing of					
i. critical path	Schedules in	<i>y</i>				
ii. float	project					
7.6 Identify scheduling	management					
software packages						
used in analysing	Outline some					
projects	project scheduling					
projects	software					
4		1	L	l .	l	1

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

1.0

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	

3.0 Timow the face of f	5.0 Rillow the rate of retain on raile owned by interofinance institutions							
4.0 Understand loan r	4.0 Understand loan recovery strategies for microfinance institutions							
PROGRAMME: HND M	IICROFINANC	E AND ENTERPISI	E DEVELOPMEN'	Γ				
COURSE TITLE: Loan Microfinance	Portfolio Mana	gement in	Course Code: N	MED 424	Contact Hour	s: 60 Hours/Semester		
COURSE SPECIFICAT					Practical	Content: 1		
General Objective 1.0: U								
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning	Teachers Activities	Learning Resources	Evaluation		
			Objectives:					
1.1 Define the	Explain in	Related textbooks	Demonstrate	Demonstrate	Assemble	Assignments;		
following:	detail the	on issues in	physical skills on		clients,	Test; and		
i. Portfolio ii. Loan portfolio	content from	microfinance and	client collection	on loan administration	chairs and	Examination		
ii. Loan portfolio		the framework for	and applying the	aummstration	tables,			

					ı	
iii. Loan portfolio	1.1 to 1.2	credit	necessary	and efficiency	venue,	
quality		management. The	formula for the	of portfolio	papers,	
iv. Loan		use of	calculation	quality	flap chart	
delinquency		projectors,			and	
v. Loan default		blackboard and			makers	
vi. Loan overdue		makers				
vii. Loan portfolio						
management						
1.2 Explain causes of						
loan default						
C	T., 1.,	1:4	1: -			
General Objective 2.0: U	Teachers	<u> </u>		Teachers	T	Evaluation
Specific Learning		Learning	Specific		Learning	Evaluation
Objectives:	Activities	Resources	Learning	Activities	Resource	
415 1: 4	P 1	D 1 (1 (1 1	Objectives:	D ()	S	A •
4.1 Explain the	Explain in	Related textbooks	2.1 Demonstrate	Demonstrate	Assemble	Assignments;
importance of loan	detail the	on issues in	physical skills	and illustrate	clients,	Test; and
repayment as a	content from	microfinance and	on client	on total loan	chairs and	Examination
measure of portfolio	2.1 to 2.2	the framework for	collection	outstanding	tables,	
quality in		credit		and efficiency	venue,	
microfinance		management.	2.2 Apply the	of loan	papers,	
institutions	Explain the	The use of	necessary	portfolio	flap chart	
	content in	projectors,	formula for the	quality	and	
4.2 Explain the method		blackboard and	calculation		makers	
of determining	3.3 and 3.4	makers				
repayment rates		<i>y</i>				
4.3 Explain:						
(i) total outstanding						
loan portfolio						
(ii) overdue amount	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \					
(iii) Balance of						
defaulters 🗸						

(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						
General Objective 3.0: I					Τ	
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning	Activities	Resource	
			Objectives:		S	
8.5 Understand the	Explain in	Related textbooks	3.1 Demonstrate	Demonstrate	Assemble	Assignments;
paid up capital and	detail the	on issues in	physical	and illustrate	clients,	Test; and
other funds owned	content from	microfinance and	skills on	on total loan	chairs and	Examination
by the	5.1 to 5.3	the framework for	client	outstanding	tables,	
shareholders as		credit	collection	and efficiency	venue,	
reserve		management. The	3.2 applying the	of portfolio	papers,	
		use of projectors,	necessary	quality	flap chart	
8.6 Explain loan pricing		blackboard and	formula for		and	
in microfinance		makers	the		makers	
institutions			calculation			
9.7 Evaloin institutional		\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \				
8.7 Explain institutional efficiency						
Cilicidity						
General Objective 4.0: U	Inderstand lean	rocovery strategies f	or microfinance inst	itutions	l	
•					I - -	
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning	Activities	Resource	
,			Objectives:		S	

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

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
COURSE TITLE	: STRATEGIC MANAG	EMENT FOR MICROFIN	IANCE			
COURSE CODE:	: MED 425	, y				
DURATION	Lecture: 2 hours	Tutorial: 0	Practical: 0	Total: 30 hours/Semester		
CREDIT UNITS:	2					
GOAL: This course is designed to equip students with the knowledge of strategic management in microfinance						
GENERAL OBJECTIVES: 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

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT							
COURSE TITLE: Strategic Management for Microfinance Course				ce Code: MED Contact Hours: 30 Hours			30 Hours
COURSE SPECIFICATION:	Theoretical content					ractical Con	itent:
General Objective 1.0: Know s	trategic planning and	l management i	n microfina	ance institution	ons		
Specific Learning	Teachers	Learning Res	sources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities			Learning Objectives:	Activities	Resources	
 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 Diagrams of b Video CDs or financial inclu	ousiness 1		-	Books, Internet Long white marker board, diagrams of business, video CDs on financial inclusion.	Test, quiz, assignment, examination

General Objective 2.0: Underst	and the vision, missi	on and objectives of micro	ofinance			
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	Resources	
2.1 Explain:	Define	Books and Internet				Test
(i) vision statement	microfinance	Long white marker				Quiz
(ii) mission statement	vision statement	board, diagrams of				Assignments
(iii) values		business, video CDs				Examinations
(iv) culture	Define	on strategic	$\rightarrow \nabla$			
2.2 Identify the differences	microfinance	management in	(-)	_		
between vision and mission statements	mission statement	microfinance.				
2.3 Explain organisational	Explain					
values	organizational		,			
2.4 Explain organisational culture	values					
2.5 Explain goal setting and	State goal and	Y				
objectives	objectives setting	Y				
General Objective 3.0: Know t			,			
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Y	Learning Objectives:	Activities	Resources	
1.1 Explain external	identify five	Books Internet.				Test
environment analysis	forces analysis.					Quiz
1.2 Explain Porter's five	Explain PEST					Assignments
Forces analysis	analysis.					Examinations
1.3 Explain PEST analysis.	Explain					
1.4 Explain competitive	competitor					
analysis	analysis.					
1.5 Explain market and client	Explain market					
analyses	analysis.					
1.6 Explain stakeholder	Explain					

analysis	stakeholder					
	analysis					
General Objective 4.0: Understa	<u> </u>	nalysis	l		10	
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives	Activities	0	Learning	Activities	Resources	
			Objectives:			
4.1 Explain organisation	Identify the	White board, Books,	-		-	Test
analysis	functions of MFI	journals, Internet.				Quiz
4.2 Explain assessment of key			4 5	,		Assignments
functions of the	Discuss the					Examinations
microfinance institutions	Mickinsey's 7s					Zammadons
4.3 Explain relevant	model					
organisational models	Discuss value					
	chain analysis		Y			
		\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\				
	Discuss the BCG					
	Growth-share	Y				
	matrix					
		^() [']				
	/					
		Y				
General Objective 5.0: Understa	and strategic and cor	<u> </u>				
Specific Learning Objectives	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
	Activities		Learning	Activities	Resources	
			Objectives:			
5.1 Explain strategic and	Discuss SWOT	Books				Test
competitive advantages	analysis Explain	Internet.				Quiz
5.2 Explain SWOT analysis	Gap analysis					Assignments
5.3 Explain GAP analysis	Explain					Examinations
5.4 Explain alternative strategy	alternative					
5.5 Explain the relevance of	strategy					

the various strategies	determine the					y
identified.	choice of most					
5.6 Develop financial	appropriate					
projection	strategy					
5.7 Develop a strategic plan	Develop financial					
	projection					
	Develop a					
	strategic plan.			\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		
General Objective 6.0: Unders	tand implementation	and evaluation strategy				
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	0	Learning	Activities	Resources	
			Objectives:			
6.1 Explain formulation and	Explain	Books				Test
implementation of action	formulation and	Internet	Y			Quiz
plan.	implementation of	\ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\				Assignments
6.2 Explain:	action plan					Examinations
(i) monitoring	Explain	Y				Zammarons
(ii) evaluation	monitoring,	Y				
(iii) modification	evaluation and					
	modification.	A Y				
		<i>y</i>				

PROGRAMME: HND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: MONETARY ECONOMICS

COURSE CODE: HBF 327

DURATION Lecture: 3 hours Tutorial: 0 Practical: 0 Total: 45 hours/semester

CREDIT UNITS: 3

GOAL: 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

GENERAL OBJECTIVES: 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

COURSE TITLE: MONETARY ECONOMICS Course Cod			de: HBF 327 Contact Hours: 4 Hours				
COURSE SPECIFICATION: Theoretical content: 3					Practi	cal Content:	1
General Objective: 1.0:	Understand the signific	cance a	and limitation	s of cheque as a pr	incipal banking	tool	
Specific Learning	Teachers	Lear	0	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Reso	urces	Learning Objectives:	Activities	Resources	
1.1 Define cheque in	Provide the student		s, Internet,	Define cheque	Group work	Books,	Test, quiz,
accordance with the	with simple	long	white	in accordance		Internet,	assignment,
bill of exchange Act	definition of a		er board,	with the BEA	Class	long white	examination
1990.	cheque with	diagr	ams of	1990	discussion	marker	
	adequate graphical	busin	ess, charts.			board,	
1.2 Describe types of	illustration.			Identify and	Group	diagrams	
cheques and crossing				explain types of	assignment	of	
cheques	Explain the various			cheques and		business,	
	types of cheques			crossing cheques		charts.	
1.3 Explain cheque	and how crossing			Y			
endorsement	of cheques are			Explain cheque			
	done and its effects			endorsement			
1.4 State the limitations	highlighted		()				
of cheque as regards				Discuss Cheque			
electronic banking	Instruct the student		•	endorsement			
e.g. credit cards, etc	to write a brief on						
	what termination of			Discuss the			
1.5 Explain termination	banker authority			limitations of			
of banker's authority	concept is all			cheque			
with special emphasis	about.						
on countermand of				Explain the			
cheques, garnishee	Y			termination of			
orders, bankruptcy,				bankers'			
death/winding up of				authority to pay			
companies, etc	Y			cheque			

General Objective: 2.0 Kno	w other negotiable instr	uments used in our pa	yment systems			
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
2.1 State some banking instruments like Bankers' Draft and other analogous concepts to negotiable instruments. 2.2 Explain the difference between cheque and bill of exchange 2.3 Identify other payment systems such as electronic funds transfer, standing orders, direct debit, automated teller machine, etc.	Provide the student with special features of drafts and other negotiable instruments such as bonds, promissory notes, treasury bill, etc. 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. 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.	Books, Internet, long white marker board, diagrams of business, charts.	Discuss banking instruments such as Bankers' draft and illustrate the differences between cheques and other bills of exchange in groups Explain the available payment systems such as electronic transfer of funds, standing orders, automated teller machines	Group the students and illustrate banking instruments and arrange group discussion on Nigeria payment system after internet research	Books, Internet, long white marker board, diagrams of business, charts.	Test Quiz Assignments Examinations
General Objective: 5.0 Un	iderstand the duties and j	protections arrorded ti	ie paying and conect	ing banker		

Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
 3.1 State some banking instruments like Bankers' Draft and other analogous concepts to negotiable instruments 3.2 Explain the difference between cheque and 	Provide the student with special features of drafts and other negotiable instruments such as bonds, promissory notes, treasury bill, etc.	Books, Internet, long white marker board, diagrams of business, charts.	Explain the paying and collecting banker, their duties and responsibilities Identify and explain the liabilities of both	Group discussion Group assignment including research	Books, Internet, long white marker board, diagrams of business, charts.	Test Quiz Assignments Examinations
bill of exchange	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.	COR	paying and collecting banker Explain the statutory protections afforced the paying banker by the Bill of Exchange Act 1990			
Objective 4.0: Understand the					Γ	
Specific Learning Objectives	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
4.1 Define the clearing system and its types including special clearing	Lead the student to understand the clearing system with adequate	Books, Internet, long white marker board, diagrams of business, charts.	Define the clearing system Identify the types	Group discussion Group	Books, Internet, long white marker	Test Quiz Assignments Examinations
4.2 Explain the significance of the bank clearing system4.3 Explain the specific roles played by the	iflustration/examples such as local, intra, interstate clearing with computers		of clearing Explain the significance of bank clearing	assignment including research on the role of the Central Bank	board, diagrams of business, charts.	

Central Bank in the Lea	ad the student to		system	in clearing		
clearing process; such und	derstand the					
as providing the imp	portance of the		Explain the role	Case study		
\mathcal{E}	ntral role of the		of Central Bank in	_		
supervision; etc. CB	BN (Central Bank		the clearing	Demonstration		
of I	Nigeria) with an		process	groups	<i>)</i>	
aut	tomated clearing			\ \'\'\'		
sys	stem			Y		
General Objective: 5.0 Acquain	nt the student with th	e importance and pro	cedure for the accept	ance and discharg	ge of safe custo	dy items
Specific Learning Tea	achers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives		Resources	Learning	Activities	Resources	
			Objectives:			
5.1 Define Self Custody as Pro	ovide the student	Books, Internet,	Define and	Group	Books,	Test
	th adequate	long white marker	explain safe	discussion	Internet,	Quiz
relation to the law of def	finition of this	board, diagrams of	custody facilities		long white	Assignments
bailment spe	ecial service with	business, charts.	offered by banks	Group	marker	Examinations
enc	ough explanation			assignment	board,	
5.2 Explain the and	d example like		Explain the law of	including	diagrams of	
significance/importance wil	ll, certificate,		bailment	research	business,	
of safer custody and the jew	velry, etc.			research	charts.	
procedure for providing			Explain the			
for providing the Lea	ad the student to		importance of			
service by the bank und	derstand the		safe custody and			
imp	portance of safe		the process banks			
5.3 Explain the underlying cus	stody service both		adopt in rendering			
liabilities involved in to t	the bank and		services			
safe custody, service cus	stomer instruction					
such as detinue,			Identify the			
negligence, etc.	truct the student		liabilities			
tou	understand		involved in safe			
5.4 Describe the procedure inh	erent liabilities		custody			
	ssible in rendering		Describe the			
	ch services as well		procedure for			
	how to discharge		discharge of safe			
	dispense with safe		custody items			
	stody service		-			

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

		IA IN MICROFINANCE AN	ND ENTERPRISE DEVELOPM	ENT	
COURSE TITLE:	·			\	
COURSE CODE: MED 426					
DURATION:	Lecture: 0	Tutorial: 0	Practical: 4	Total: 60 hours/Semester	
CREDIT UNITS: 4	4			nours/ Semester	
		pportunity to investigate and	report on a specific aspect of mic	crofinance and	
enterprise developm	ent C TIVE: On completion of the co	over the student should be	ahla tar		
	nt literature pertaining to a speci		able to:		
Review curren	in incrature pertaining to a speci	ne issue of problem			
2.0 Assess the ex	tent of the issue or problem in pr	ractice	7,		
3.0 Gather and an	alyse information to identify po	tential solutions and reach a	conclusion		
.o Gamer and an	aryse information to identify po	central solutions and reach a	Conclusion		
4.0 Produce a fina	al report on the project				
	ALBOARI				
AATI				200	

PROGRAMME: HIGHER NATIONAL DIPLOMA IN MICROFINANCE AND ENTERPRISE						
COURSE: Project		COURSE C	ODE: MED 426	CONTACT HO	OURS: 60Hours/S	emester
GOAL: This project pro	ovides the student	with an opportun	ity to investigate and	report on a speci	fic aspect of Microf	inance and
Enterprise Development						
COURSE SPECIFICA					Practical Contents	S
General Objective 1.0:					Y) Y	
Specific Learning	Teachers	Learning	Specific Learning	Teachers	Learning	Evaluation
Objectives	Activities	Resources	Objective	Activities	Resources	
1.1. Choose, under	Guide students	List of	Students should	Support	List of available	Final Project
guidance, an	in selecting a	available	select a suitable	students in	topics	
appropriate topic for	suitable topic	topics	topic and produce	planning their	Notes	
investigation	Provide	Notes	a plan of action	activities	Internet	
1.2. Review current	guidance in	Internet	setting out key	Support	Textbooks	
literature to relevant to	finding sources	Textbooks	targets to meet	students in	Internet	
choose of topic		Internet	over the semester	their research.		
			Review current	Provide		
			literature to	guidance in		
			relevant to choose	finding		
			of topic	appropriate		
) ′	sources		
General Objective 2.0:	Assess the extent	of the issue or pr	roblem in agricultural	practice		
Specific Learning	Teachers	Learning	Specific Learning	Teachers	Learning	Evaluation
Objectives	Activities	Resources	Objectives:	Activities	Resources	
2.1. Investigate the	Support	Textbooks	Students should	Guide	Textbooks	Final Project
issue or problem in	students in	Internet	identify required	students in	Internet	
practice	their	Notes	information and	determining	Notes	
	investigation	,	appropriate	the most		
			methods of data	appropriate		
			collection	data collection		
				strategy for		
				the specific		
				issue		

Specific Learning Objectives	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluatio
3.1. Collect	Support	Textbooks	Analyse the data	Supervise	Textbooks	Final Proj
information according	students in	Notes	collected in order	students in	Notes	
to agreed methods.	data collection	Data sheets	to reach a	data analysis	Data sheets	
			conclusion		Statistical	
					packages	
General Objective 4.0:	_					
Specific Learning	Teachers	Learning	Specific Learning	Teachers	Learning	Evaluation
Objectives	Activities	Resources	Objectives:	Activities	Resources	
4.1. Produce final	Guide students	Internet	Students should	Guide	Internet	
written report on	in the	Notes	produce a final	students in the	Notes	
project	production of	Textbooks	report on their	production of	Textbooks	
	their written		project	their written		
	report		Y	report		
			OR'			
		RDF	OR '			
	BC	ARD F	SR.			
	AL BC		SR-			
	AL BC					

RESOURCE MATERIALS FOR MICROFINANCE AND ENTERPRISE DEVELOPMENT PROGRAMM

SN	TITLE	AUTHOR	PUBLISHER	DATE
				OF PUB.
1	What Microenterprise credit programmes can learn from money	Robert Peck	ACCION International	1989
	lenders	Christen		
2	Banking on the rural poor in Peninsular Malaysia	David Gibbons	Centre for Policy	1990
			Research	
3	Are you really ready? The potential pitfalls of savings mobilization	Robinson	Shelter Afrique	2001
		Marguerite		
4	Asa's culture competition and choice: introducing savings services into	Graham A.N. Wright	Microsave	2001
	microcredit institution	Y		
5	Assessment of the financial products of savings and credit	Gabrehiwot Ageba	AEMFI	2011
	Cooperatives (SACCOs) and multi-purpose Cooperatives in			
	Ethiopia			
6	Institutionalizing Rural savings and credit facilities (RSCF) in Ethiopia	Dagnew Gessese	AEMFI	2009
_	Support for Microenterprises: lessons for sub-Saharan Africa	Maruka Drassing	The World Bank	1000
7	Support for Microenterprises, lessons for Sub-Sanaran Arrica	Maryke Dressing	THE WORLD BAIK	1990
8	Breaking Through: The expansion of Microenterprise programmes as a	Maria Otero	ACCIO International	1989
	challenge for non-profit institutions			
9	Rural Microfinance and microenterprise	Suman Kalyn	Discovery	2012
		Chaudhry (ed.)		
10	Potential product and the product Development process	Rutherford Stuart	Shelter Afrique	2001
11	A framework for World Bank Group support for development	The World Bank	The World Bank	1998
	of micro, small enterprises and rural finance in Sub-Saharan			
	Africa			
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	Kejela Gemtessa et	AEMFI	2008
	communities in Afar and Somali Regions of Ethiopia	al.		
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	The Centre for	The Centre for Urban	2000
	America and Sub-Saharan Africa with case studies	Urban Development	Development Studies	
		Studies		
17	New product development for microfinance: evaluation and preparation	Monica Brand	Development	1998
			Alternatives	
18	Commercial approaches to new product development in microfinance	Monica Brand	Microenterprise Best	1999
			Practices	
19	Insurance provision in low income communities: part II: initial lessons from	Warren Brown	Development	2000
	micro-insurance experiments for the poor		Alternatives	
20	Managing growth: the Organizational Architecture of microfinance Institutions	Craig F. Churchill	Development	1997
			Alternatives	
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	CGAP	Shelter Afrique	2001
	them			
24	Good practice guidelines for funders of microfinance	CGAP	CGAP/The World Bank	2006
			Group	
25	Microfinance consensus guidelines for financial reporting by microfinance	CGAP	CGAP/The World Bank	2003
	institutions		Group	
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	1998
			Alternatives	
28	Issues in microfinance: enhancing financial inclusion	Godwin Ehigiamusoe	Mindex	2011
29	Poverty and microfinance in Nigeria	Godwin Ehigiamusoe	LAPO Development	2000
			Centre	
30	From margin to mainstream: the regulation and supervision of microfinance	Rock Rachel (ed.) &	ACCION International	1997
		Maria Otero (ed.)		
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	Shelter Afrique	2001
		et al.		

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 Dassil, 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	Roberto Moro	Ibidem-Verlag	2011
	Development	Visconti		
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) n 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	AEMFI	2005
		al.]		
68	Benchmarking the marketing practices within the microfinance industry in	Blake Liam Paul	AEMFI	2004
	Ethiopia	Leslie		
69	Linking food insecure households to sustainable financial service providers in	Amdissa Teshome	AEMFI	2011
	Ethiopia	- · · · · · · · · · · · · · · · · · · ·		
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	Anchor Wealth	AEMFI	2011
	development of inclusive finance in Ethiopia	() V		
72	Corporate governance of the deposit taking microfinance institutions (MFIs) in	Wolday Amha	AEMFI	2008
72	Ethiopia The ACCION Camel	Sonia B. Saltzman	Development	2000
73	The Accion Camer	Sollia D. Saltzillali	Alternatives	2009
74	Development in savings and credit Co-operatives in Ethiopia: evolution,	Kassa Mekonnem	ICCO	2010
/4	performance, challenges and interventions	[et al]	icco	2010
75	Assessment of the financial products of savings and credit co-operatives in	Gabrehiwot Ageba	AEMFI	2011
	Ethiopia (SACCO) and multipurpose co-operatives in Ethiopia	0		
76	Marginalized groups, credit and empowerment; the case of debit credit and	Axel Borchgrevink	AEMFI	2005
	savings institutions (DECSI) of Tigray, Ethiopia			
77	Institutionalizing rural savings and credit facilities (RSCFI) in Ethiopia	Dagnew 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 nd edition	Adeniyi A. Adeniji	Value Analysis	2014
84	Principles and practice of cost accounting	Asish K.	PHL Learning	2012
		Bhattacharyya		
85	Cost Accounting: a managerial emphasis	Charles T. Horngren	Pearson Prentice-Hall	2006
86	Management and cost accounting	Alnoor Bhimani [et	Prentice-Hall	2008
		al]		

87	Supplement to management and cost accounting: professional exam questions	Alnoor Bhimani [et	Prentice-Hall	2008
	and answers selected from past ACCA, CIMA and ICAI papers 4 th edition	al]		
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 rd edition	Steven M. Mintz &	McGraw-Hill	2014
		Roselyn E. Morris		
91	Forensic accounting and fraud examination 2 nd edition	William Hopewood [et al.]	McGraw-Hill	2013
92	Interpreting company reports and accounting 10 th edition	Geoffrey Holmes [et	Prentice Hall	2008
		al.		
93	Financial account and reporting: a practical implementation guide 2 nd edition	Ashish	P.H.I. Learning	2011
		Bhattacharyya	_	
94	Understanding financial statements 8 th edition	Lym M. frazer &	P.H.I. Learning	2009
		Aileen Ormiston		
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	Heunie Van	The world Bank	2009
	management	Greuning		
97	Bank management and financial services 9th edition	Peters S. Rose &	McGraw-Hill	2013
		Sylvia C. Hudgins		
98	Law and practice of banking	Layi Afolabi	Heinemann	1999
99	Tontines and the banking working systems – is there a case for building	Bernd Balkenhol &	International Labour	1994
	linkages?	E.H. Gueye	Organization	
100	Bank owner type and banking relationship	Allen, N. Berger et	The World Bank	2006
		al.		
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	1005
104	Mobile phone banking and low-income customers: evidence from South Africa	Guatam Ivatury &	CGAP	1995 2006
105	widdlie priorie darking and low-income customers, evidence from south Africa	Mark Pickens	CUAF	2000

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 Waribokø	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 th edition	M.L. Jhingan	VRINDA	2012
114	Principles of economics 4 th edition	M.L. Jhingan	VRINDA	2012
115	Human performance 2 nd 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 th 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 th 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

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