





AND COURSE S

LAPO Institute for Microfinance and
Enterprise Development

**FOR** 

NATIONAL DIPLOMA IN MICROFINANCE AND ENTERPRISE DEVELOPMENT

PLOT B, BIDA ROAD, PM B 2239, KADUNA, NIGERIA.

NOVEMBER, 2017.

### **GENERAL INFORMATION**

### 1.0 TITLE OF THE PROGRAMME

The programme is National Diploma in Microfinance and Enterprise Development.

### 2.0 GOAL OF THE PROGRAMME

The goal of the National Diploma (ND) in Microfinance and Enterprise Development programme is to produce diplomates with sound theoretical, practical and operational knowledge and skills to effectively manage the microfinance industry, with a view to contributing meaningfully to global efforts at alleviating poverty through the provision of financial services to the active poor and to small and medium scale enterprises.

### 3.0 OBJECTIVES OF THE PROGRAMME

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

- (a) develop the capacity of microfinance institutions (MFIs) to enhance access to innovative products, markets and services.
- (b) integrate the different approaches to microfinance and enterprise development issues into a common framework for understanding the origin, effects and solutions to microfinance problems.
- (c) produce competent manpower who are capable of handling microfinance and enterprise development issues in Africa and globally.
- (d) educate the students on the dynamic nature of microfinance to enable them gain significant, valid and challenging research experience.
- (e) help students in understanding the problems and available methods of developing and implementing microfinance policies that are geared towards fast tracking the pace of the country's economic development.
- (f) provide foundation for direct employment in microfinance institutions, local and international development agencies, public and private sectors and consultancies.

### 4.0 ENTRY REQUIREMENTS INTO THE PROGRAMME

### **NATIONAL DIPLOMA (ND)**

The academic requirements for admission into the ND Microfinance and Enterprise Development programme are:

Five (5) credit passes in Senior Secondary Certificate Examination (SSCE), W.A.S.C, NECO, GCE (O' level) or its equivalent in English Language, Mathematics and any of Economics, Business Methods, Principles of Accounts, Commerce, and any other two subjects obtained at not more than two sittings.

- (i) Candidates must have obtained five (5) credits in SSCE, WASC, NECO, GCE (O' Level) including English Language and Mathematics and any two of Economics, Business Methods, Principles of Accounts, Commerce, Geography, Government and any other one subject obtained at not more than two sittings.
- (ii) A Pass in the JAMB/UTME examination which is conducted annually

### **5.0 PROGRAMME DURATION:**

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

### 6.0 CURRICULUM

- 6.1 The curriculum is structured into four semesters of classroom, studio and other field activities. Each semester of institutional based activities shall be for a duration of 17 weeks distributed as follows:
- (i.) 15 contact weeks of teaching, i.e. theory, practical exercises, quizzes, tests, etc.; and
- (ii.) 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 Studies component includes courses in General Sciences, English Language/Communication, Entrepreneurship Development and Computer Studies.

The General Education Courses shall account for not more than 10-15% of the total contact hours for the programme.

Foundation Courses: 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.

Those specialised core courses account for between 60-70% of the total contact hours of the programme.

### 7.0 PROJECT

Every ND 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 National Diploma (ND) in Microfinance and Enterprise Development Certificate, 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 THE NATIONAL DIPLOMA

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

National Diploma (ND) 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 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 complete 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: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

LEVEL: ND SEMESTER: FIRST

LEVEL: ND				SEMESTER: FIRST				
COURSE CODE	COURSE TITLE	L	T	P	CU	СН	TOTAL HOURS	
COURSE CODE			*				PER SEMESTER	
MED 111	Fundamentals of Microfinance	3	1	-	3	3	45	
MED 112	Introduction to Money and Banking	3	-	-	3	3	45	
MED 113	Introduction to Economics 1	2	-	-	2	2	30	
MED 114	Introduction to Statistics I	2	-	-	2	2	30	
MED 115	Introduction to Sociology	2	-	-	2	2	30	
MED 116	Introduction to Enterprise Development	2	-	-	2	2	30	
ACC 111	Principles of Accounts 1	1	-	3	4	4	60	
GNS 101	Use of English I	2	-	-	2	2	30	
GNS 111	Citizenship Education 1	2	-	-	2	2	30	
	Introduction to Cooperatives	2	-	-	2	2	30	
	Total	21	-	3	24	24	360	

LEVEL: ND 1 SEMESTER: SECOND

LEVEL: ND I					<b>SEM</b>	EMESTER: SECOND				
COURSE CODE	COURSE TITLE	L	Т	P	CU	CĤ	TOTAL HOURS PER SEMESTER			
						$\cup$				
MED 121	Microfinance Lending and Credit Administration	2	-	1	3,	3	45			
MED 122	Introduction to Economics II	2	7.	<u>-</u> )	2	2	30			
MED 123	Introduction to Statistics II	2	) <del>}</del>	-	2	2	30			
MED 124	Introduction to Computer (Populate with more practical	2	-	2	4	4	60			
	content in the course description and put in proper format)									
MED 125	Microfinance and Gender Mainstreaming	2	-	-	2	2	30			
MED 126	Introduction to Psychology	2	-	-	2	2	30			
ACC 121	Principles of Accounts II	1	-	1	2	2	30			
EED 126	Introduction to Entrepreurship	1	-	1	2	2	30			
GNS 102	Communication in English I	2	-	-	2	2	30			
GNS 121	Citizenship Education II	2	-	-	2	2	30			
	Total	18	-	5	23	23	345			

LEVEL: ND 2 SEMESTER: FIRST

LEVEL: ND 2					SEMESTER: FIRST			
COURSE CODE	COURSE TITLE	L	Т	P	CU	СН	TOTAL HOURS PER SEMESTER	
MED 211	Microfinance Laws and Regulations	2	-	-	2	2	30	
MED 212	Financial Analysis for Microfinance	2	-	-	2	2	30	
MED 213	Management of Microfinance Banks and Other Financial Institutions	2		۲.	2	2	30	
MED 214	Microfinance Operations and Processes (Beef up practical content)	2	-	2	4	4	60	
INS 125	Introduction to Insurance	2	-	-	2	2	30	
BAM 211	Principles of Management	1	-	2	3	3	45	
BAM 214	Business Law	2	-	-	2	2	30	
EED 216	Practice of Entrepreneurship	1	-	2	3	3	45	
GNS 202	Communication in English II	2	-	-	2	2	30	
GNS 112	Research Methods	2	-	-	2	2	30	
	Total	18	-	6	24	24	360	

LEVEL: ND 2 SEMESTER: SECOND

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	COURSE TITLE	L	T	P	CU	ĊН	TOTAL HOURS PER
COURSE CODE							SEMESTER
MED 221	Digital Finance (beef up practical content)	2	1	2	4	4	60
MED 222	Agricultural and Rural Finance	2	>-	-	2	2	30
MED 223	Risk Management	)2	-	-	2	2	30
MED 224	Product Development and Marketing of Financial	2	-	1	3	3	45
	Services (beef up practical content)						
MED 225	Environment, Governance and Sustainability Issues in Microfinance	3	-	-	3	3	45
MED 226	Bank Audit and Inspection	2	-	1	3	3	45
MED	Research Project	-	-	3	3	3	45
TAX 111	Principles of Taxation	2	-	-	2	2	30
	Total	15	-	7	22	22	330

ND 1 FIRST SEMESTER

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

**COURSE TITLE:** FUNDAMENTALS OF MICROFINANCE

**COURSE CODE:** MED 111

DURATIONLecture: 3 hoursTutorial: 0Practical: 0Total: 45/semester

**CREDIT UNITS:** 3

**GOAL:** This course is designed to enable the students acquire basic knowledge of microfinance

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

1.0 Know the concept of microfinance

2.0 Understand the evolution of microfinance

3.0 Understand the general features of microfinance

4.0 Understand the theories of microfinance

5.0 Know the modes of operation in microfinance

6.0 Understand the issues involved in financial inclusion

PROGRAMME: ND MICRO COURSE TITLE: Fundame				OPMENT Code: MED 111		ontact Hours	s: 45
COURSE SPECIFICATION	: Theoretical cont	tent				ctical Conter	
General Objective 1.0: Know				C	m. N	<u> </u>	T 1 4
Specific Learning Objectives:	Teachers Activities	Learning Res	sources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
1.1 Define microcredit, microfinance and inclusive finance  1.2 Differentiate between microcredit, microfinance and inclusive finance  1.3 Describe the different stages of microfinance development  1.4 Explain the different categories of microfinance bank in Nigeria: i.e., Unit, State and National	Explain the concept of microfinance.  Lead the students to the categories of microfinance  Lead the students to the definition of microcredit.  Discuss the differences between microcredit	Text books, journals, periodicals, newspapers, internet, projector, flip charts, marker pen.	38-				Assignment Test Examination
microfinance  1.5 Explain the various delivery mechanisms of microfinance	and microfinance.  Explain the various delivery						

	mechanism of microfinance					<b>*</b>
General Objective 2.0: Unde	rstand the evolution	on of microfinance				
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
<ul><li>2.1 Outline the history of microfinance.</li><li>2.2 Trace the origin of microfinance in Nigeria and Africa</li><li>General Objective 3.0: Under the distribution of the microfinance of the properties of the distribution of the microfinance of the distribution of the microfinance of the distribution of the distributio</li></ul>	Describe the history of microfinance  Trace the origin of microfinance in Nigeria and other African States	Text books, journals, periodicals, newspapers, internet, projector, flip charts, marker pen.	ECHI			Assignment, Test, and Examination
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	Resources	
3.1 State the various elements of microfinance i.e. lending processes, customers, structures and organisation  3.2 Describe the principles of microfinance e.g. service must fit the needs of clients, access to	Discuss the various elements of microfinance.  Describe the principles of economics in microfinance.  Describe the	Text books, journals, periodicals, newspapers, internet, projector, flip charts, marker pen.				Assignment, Test, and Examination

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varieties of financial	social aspects				. 1	× ,
services, financial	of					
sustainability	microfinance					
3.3 Explain the elements of						
business management						
and mentorship for						
enterprise e.g. provision				<b>A</b>		
of financial literacy						
services to the poor,						
business counselling,			<b>4</b>			
business motivation, etc.						
3.4 Discuss microfinance as						
a social enterprise i.e.						
giving back to the						
society						
Objective 4.0: Understand th	e theories of micro	ofinance				
4.1 Explain social capital						
theory		^() >				
theory						
4.2 Explain Welfarist		<b>Y</b>				
Theory						
405 11 1 1 1						
4.3 Explain Institutional	1					
Theory		<b>X</b> '				
4.4 Explain Agency Theory						
4.5 State the rationale for the						
study of theories in						
microfinance						
4	<b>Y</b>					
study of theories in microfinance						
<b>7</b>						
>						

the modes of ope	eration of microfinance			.1	) *
Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Activities		Learning Objectives:	Activities	Resources	
triple bottom line.  Discuss the issues of governance in microfinance	journals, periodicals, newspapers, internet, projector, flip charts, marker pen.				Assignment Test Examination
	Learning Resources	- /	Teachers	Learning	Evaluation
Activities	2	Learning Objectives:	Activities	Resources	
Explain financial inclusion.  Lead the students to the objectives of financial inclusion.  Lead the students to the concept of financial	Text books, journals, periodicals, newspapers, internet, projector, flip charts, marker pen.				Assignment Quiz Examination
	Teachers Activities  Explain the triple bottom line.  Discuss the issues of governance in microfinance  rstand the issues in Teachers Activities  Explain financial inclusion.  Lead the students to the objectives of financial inclusion.  Lead the students to the concept of	Explain the triple bottom line.  Discuss the issues of governance in microfinance  Explain the triple bottom journals, periodicals, newspapers, internet, projector, flip charts, marker pen.  Explain financial inclusion.  Explain financial journals, periodicals, newspapers, internet, projector, flip charts, marker pen.  Explain financial journals, periodicals, newspapers, internet, projector, flip charts, marker pen.  Lead the students to the objectives of financial inclusion.  Lead the students to the concept of	Teachers Activities  Explain the triple bottom line.  Discuss the issues of governance in microfinance  Teachers Activities  Discuss the issues involved in financial inclusion  Teachers Activities  Explain financial journals, periodicals, newspapers, internet, projector, flip charts, marker pen.  Teachers Activities  Explain financial journals, periodicals, newspapers, internet, projector, flip charts, marker pen.  Lead the students to the objectives of financial inclusion.  Lead the students to the concept of	Teachers Activities    Learning Resources   Learning Objectives:	Teachers Activities  Explain the triple bottom line.  Discuss the issues of governance in microfinance  Teachers Activities  Discuss the issues of governance in microfinance  Teachers Activities  Learning Resources  Discuss the issues involved in financial inclusion  Teachers Activities  Learning Resources  Specific Learning Chief Chi

		 	 	Y
(iv)Characteristics of the unbanked (v) non-interest banking (vi)critical success factors (vii)international benchmarking for financial inclusion	exclusion.  Explain the state of financial inclusion, challenges, barriers, features of financial inclusion.		DIC	
A.A.				

ND 1 FIRST SEMESTER

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

**COURSE TITLE:** Principles of Accounts I

**COURSE CODE:** ACC 111

 DURATION
 Lecture: Tutorial: 1 Hours
 Practical: hours
 Total:

### **CREDIT UNITS:**

**GOAL:** This course is designed to expose the cadets to the principles of accounting and the application of same to different types of transactions

**GENERAL OBJECTIVES:** At the end of this course, the cadet should be able to:

- 1.0 Explain historical principles and inventions of accounting
- 2.0 Examine role of Accounting
- 3.0 Explain principles of double entry
- 4.0 Examine capital and revenue items
- 5.0 Explain books of original entry
- 6.0 Explain use of ledger
- 7.0 Explain Trial balance
- 8.0 Explain errors are identified
- 9.0 Examine the use of journal
- 10.0 Explain Bank Reconciliation Statements
- 11.0 Explain Depreciation
- 12.0 Examine accruals and prepayments
- 13.0 Explain control accounts
- 14.0 Examine Final Accounts

PROGRAMME: ND MICRO	OFINANCE AND	ENTERPRISE	E DEVEL	OPMENT			<b>Y</b>
COURSE TITLE: Principles	of Accounts I		Course	Code: ACC 111		Contact Hour	rs:
COURSE SPECIFICATION	: Theoretical con	tent			Pra	nctical Conter	nt:
General Objective: 1.0 Expla	ain historical princ	iples and invent	ions of acc	counting	$\langle \rangle$	<b>y</b>	
Specific Learning	Teachers	<b>Learning Res</b>	ources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities			Learning Objectives:	Activities	Resources	
1.1 State the history of	i) Given brief	Overhead proj	ector	Demonstrate	Organize	Test, Term	
accounting and the	definition of			their	cadets in	paper,	
conventions which led to	accounting.			knowledge of	role model	Assignment	
the development of	ii) Explain the			the history,	group	in all	
accounting.	concepts and			principles,	relating .	topics.	
	conventions of			role and	accounting		
1.2 Explain the principle	accounting.			convention of	activities to		
involved in accounting.	iii) Discuss the		,	accounting in	business		
	relation of			line with	activities.		
	accounting			IFSR.			
	activities in the						
	operation of a business.						
		,					
	iv) State the	$\circ$					
	importance of accounting						
	activities to an						
	enterprise.						
General Objective: 2.0 Exam		l uting					
Specific Learning	Teachers	Learning Res	nurces	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Learning Mes	Jaices	Learning		O	Litalialion
\ \				Objectives:	Activities	Resources	
2.1 Explain the role of	7	Overhead proj	ector	-			
accounting activity in the							

operation of an enterprise.						
General Objective: 3.0 Expla	in principles of do	uble entry		I	CX	7
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	Resources	
3.1 Explain the principles of	i) Explain the pri		i)			
double entry 3.2 Make correct entries in	double entry.	Worked examples	Demonstrate their	Y		
the ledger as it affects the	ii) Illustrate posti		understanding			
debit and credit aspects of a	transactions		of principles			
transaction.	into accounts in t		of double			
			entry.			
			ii) Post			
			various business			
			transactions			
			into accounts			
			in the leger.			
General Objective: 4.0 Exam	_		G 161			·
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	Resources	
4.1 Classify capital and		Overhead projector	i) Classify	Direct		
revenue items		Eller de sute	items into	cadets to list		
4.2 Explain the accounting treatment with respect to		Flip charts	revenue or	revenue and		
				capital itams		
capital and revenue items in a		<b>Y</b>	capital expenditure	capital items		
	80	<b>&gt;</b>	expenditure.	capital items that may be used in a		
capital and revenue items in a transaction.	180	<b>&gt;</b>	expenditure.	that may be		
	LBO	<b>&gt;</b>	expenditure. ii) Differentiate capital	that may be used in a medium size business e.g.		
	ALBO	<b>&gt;</b>	expenditure. ii) Differentiate capital expenditure	that may be used in a medium size business e.g. a road		
	ALBO		expenditure. ii) Differentiate capital expenditure from revenue	that may be used in a medium size business e.g. a road transport		
	AL BO		expenditure. ii) Differentiate capital expenditure	that may be used in a medium size business e.g. a road		
	AL BO		expenditure. ii) Differentiate capital expenditure from revenue	that may be used in a medium size business e.g. a road transport		
	AL BO		expenditure. ii) Differentiate capital expenditure from revenue	that may be used in a medium size business e.g. a road transport		
	AL BO		expenditure. ii) Differentiate capital expenditure from revenue	that may be used in a medium size business e.g. a road transport		
	AL BO		expenditure. ii) Differentiate capital expenditure from revenue	that may be used in a medium size business e.g. a road transport		

<b>General Objective: 5.0</b> Ex	plain books of original	entry				
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
			<b>Objectives:</b>		Resources	
5.1 Define original entry	i) Define source	Overhead projector	i) Record	i) Illustrate		
5.2 Name and explain the	documents.		transactions	with sample		
books of original entry	ii) Explain the	Transparencies.	into book of	transactions		
5.3 Explain the uses of the	books of original	Pre-Printed source	original entry	entries from		
various books of original	entry and how	documents.	ii) Post into	books or		
entry	transactions are		the accounts	original entry		
5.4 Make accounting	recorded in them	Computer	in the ledger.	to the ledger		
entries in the various books.		spreadsheet	iii) Balance	using a		
5.5 Trace various entries		application.	the accounts	computer		
from the books to the			in the ledger	spreadsheet.		
ledger.			iv) Extract	ii) Explain the		
			trial balance.	effect of such		
				entries on the		
				trial balance.		
<b>General Objective: 6.0</b> Exp	plain use of ledger					
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	Resources	
6.1 Define ledger	a. State the	Overhead projector	Ability to	Give		
C	various types of	<b>Y</b>	carry out	interactive		
6.2 Explain use of the	ledger.	Kalamazoo	simple	quizzes to test		
ledger and its	b. Explain the uses	Interactive quizzes	postings into	the		
importance	and importance	downloaded from	and out of the	understanding		
-	of ledger and	internet.	ledgers.	of the topic.		
6.3 Post properly to a	how to post to			_		
ledger and carry down	the accounts in					
maniadia balansa 🦱	the ledger.					
	c. Illustrate how to					
periodic balance						

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6.4 Explain the end use a	balance					
ledger balance.	accounts to					
	form a trial					
	balance.					
<b>General Objective: 7.0</b> Ex	plain Trial balance					
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers >	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Dagannaaa	
			<b>Objectives:</b>	Activities	Resources	
7.1 Define a trial	a. Explain the uses	Overhead projector	Able to	Directing the		
balance	of and how to	worked with	extract a trial	cadets to		
7.2 State the need for	extract a trial	examples	balance.	extract trial		
trial balance and its	balance.	_		balance using		
use	b. Illustrate with	Computer		a spreadsheet.		
7.3 Explain how a trial	examples how	spreadsheet	XYY	*		
balance is extracted	to extract a trial	application.				
7.4 Extract through	balance.					
practice the trial						
balance of a		<b>Y</b>				
transaction at the						
end of a period.						
General Objective: 8.0 Ex	plain errors are identifi	ed			L	<u> </u>
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning			
			<b>Objectives:</b>	Activities	Resources	
8.1 Identify errors in	a. Explain how	Overhead projector	a. Identify	a. Show the		
accounting	errors can be	worked with	sources of	uses of		
	identified and	examples	accountin	the		
8.2 Correct such errors that	corrected.	1	g errors.	journals		
are identified in an	b. State effect of		b. Correct	3		
account by use of	errors on the		errors	b. Cadets		
journal entries.	financial		using	directed		
J		1	journal.	to work in		
			ittuiliai.			
	statements.		Journar.			
			journar.	groups to		
			journai.			
			journai.			
			journai.			
AATIO			journai.			
AATIO			journai.			

				ı		
				work on	4	,
				exercise		
				to correct		
				a trial		
				balance.		
<b>General Objective: 9.0</b> Exa	amine the use of journa	al				
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	Resources	
9.1 Define a journal	a. Explain and	Overhead projector	Able to post	Cadets		
9.2 Explain the use and the	demonstrate	worked with	journal entries	directed to		
importance of journal	the use and	worked with	in books of	work in		
vouchers	importance	examples	account.	groups to		
9.3 Explain the use of	of the			present on the		
journal in relation to	journal.			practical uses		
transaction that do not				of the journal		
pass cash payments or			<b>Y</b>	in a		
cash receipts				small/medium		
				sized		
		^ /		company.		
General Objective: 10.0 Ex	xplain Bank Reconcilia		<b>,</b>	T		
G '6' T '						
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	<b>Learning Resources</b>	Evaluation
_		Learning Resources  Overhead projector	Learning		C	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	C	Evaluation
Objectives:  10.1Define a bank	Activities  a. Explain	Overhead projector	Learning Objectives:  a. Carry out bank reconciliat	Activities  a. Cadets directed to carry	C	Evaluation
Objectives:  10.1Define a bank reconciliation statement	Activities  a. Explain what bank reconciliatio n is and	Overhead projector worked with	Learning Objectives:  a. Carry out bank reconciliat ion of a	a. Cadets directed to carry out a bank	C	Evaluation
Objectives:  10.1Define a bank reconciliation statement 10.2Explain the need for a	a. Explain what bank reconciliatio n is and why it is	Overhead projector worked with	Learning Objectives:  a. Carry out bank reconciliat ion of a given cash	a. Cadets directed to carry out a bank reconciliat	C	Evaluation
Objectives:  10.1Define a bank reconciliation statement 10.2Explain the need for a reconciliation	a. Explain what bank reconciliatio n is and why it is necessary to	Overhead projector worked with	Learning Objectives:  a. Carry out bank reconciliat ion of a given cash aand bank	a. Cadets directed to carry out a bank reconciliat ion	C	Evaluation
Objectives:  10.1Define a bank reconciliation statement 10.2Explain the need for a reconciliation 10.3Carry out a bank	a. Explain what bank reconciliatio n is and why it is	Overhead projector worked with	Learning Objectives:  a. Carry out bank reconciliat ion of a given cash	a. Cadets directed to carry out a bank reconciliat ion exercise	C	Evaluation
Objectives:  10.1Define a bank reconciliation statement 10.2Explain the need for a reconciliation 10.3Carry out a bank reconciliation of a	a. Explain what bank reconciliatio n is and why it is necessary to prepare it.	Overhead projector worked with	Learning Objectives:  a. Carry out bank reconciliat ion of a given cash aand bank	a. Cadets directed to carry out a bank reconciliat ion exercise and	C	Evaluation
Objectives:  10.1Define a bank reconciliation statement 10.2Explain the need for a reconciliation 10.3Carry out a bank	a. Explain what bank reconciliatio n is and why it is necessary to prepare it.	Overhead projector worked with	Learning Objectives:  a. Carry out bank reconciliat ion of a given cash aand bank	a. Cadets directed to carry out a bank reconciliat ion exercise	C	Evaluation

bank account.	preparation			y produce		
	of bank			the		
	reconciliatio			statement.		
	n					
	statements.					
General Objective: 11.0 Ex	xplain Depreciation					
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	Resources	
11.1Define depreciation	i) Define	Overhead projector	Compute	Cadets		
_	depreciation and	worked with	depreciation	directed to		
11.2Explain the necessity	explain the various	examples	using straight	compute hard		
for periodic	methods used.		line and	asset		
depreciation	ii) Calculate	Spreadsheet	reducing	depreciation		
	depreciation using	Transparencies.	balance	using a case		
11.3Determine the used	straight line method		method either	study.		
assets of a business	and reducing		manually or			
through depreciate	balance method.		with the aid			
account for a relevant	iii) Show how		of computer.			
period	depreciation should					
	appear in the book					
11.4Trace depreciation	of accounts.	<b>Y</b>				
entries in accounting to						
its final stage.						
<b>General Objective: 12.0</b> Ex	7	<del>* ·</del>	T	I		T
<b>Specific Learning</b>	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	Resources	
12.1Define terms	i) Define accruals,	Overhead projector	1) Ascertain	Demonstrate		
12.2Explain the accounting	prepayments and	worked with	accurate and	the		
treatments of accruals	explain their	examples	prepayments	calculation of		
prepayments.	accounting		using	accurate and		
	Y		examples	prepayments		

					<u> </u>	101
	treatment.	Spreadsheet.	such as rent electricity, insurance etc.	using various examples.	CA	<b>y</b>
			2) Calculate accruals and prepayments.			
General Objective: 13.0Ex	plain control accounts					
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
<ul><li>13.1 Define control accounts</li><li>13.2 Explain the need and use of control accounts in an enterprise.</li></ul>		Overhead projector worked with examples				
General Objective: 14.0 E						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
14.1 Define control accounts 14.2 Explain the need and use of control accounts in an enterprise.	BOR	Overhead projector worked with examples				
ATIO						

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT **COURSE TITLE:** Introduction to Money and Banking COURSE CODE: MED 112 **DURATION Lecture:** 3 hours **Tutorial:** 0 Total: 45/semester **Practical:** 0 **CREDIT UNITS: 3 GOAL:** This course is designed to enable students acquire knowledge of money and structures of Banking Institutions **GENERAL OBJECTIVES:** On completion of this course, the student should be able to: 1.0 Understand the concept of money 2.0 Know the evolution and structure of Banking Institutions 3.0 Understand Deposit Money Bank's lending/borrowing principles 4.0 Know bank services and methods of payment 5.0 Understand the roles of non-bank financial intermediaries 6.0 Understand International banking institutions 7.0 Understand the fundamentals of e-banking 8.0 Understand the difference between money market and capital market.

PROGRAMME: ND MICROFIN	NANCE AND E	ENTERPRISE DEVEL	OPMENT			· ·
COURSE TITLE: Introduction	to Money and B	Sanking (	COURSE CODE	E: CON	FACT HOUI	RS: 2 hours/week
			MED 112			
COURSE SPECIFICATION: T					<b>Practical Co</b>	ntent:
General Objective 1.0: Understand				<b>→</b>		
Specific Learning Objectives:	Teachers	Learning	Specific	Teachers	Learning	Evaluation
	Activities	Resources	Learning	Activities	Resources	
			Objectives:			
1.1 Explain the origin and		Overhead projector.	4	1		Assignment
concept of money.		Chart.				Test
1.2 Differentiate the resuit		Case study				Examination
1.2 Differentiate the various						
forms of money.		CBN Publications				
1.3 Explain the characteristics of		Internet CIBN	$\bigcup$ '			
money		Journals.				
money						
1.4 Explain the functions of		$\circ$				
money						
1.5 Explain the theories of money						
1.6 Identify the factors affecting		<b>Y</b>				
demand for and supply of						
money.						
money.						
<b>General Objective 2.0:</b> Know the	evolution and	structure of banking ir	nstitutions			
Specific Learning	<b>Feachers</b>	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning	Activities	Resource	s
	<u> </u>		Outcome:			
2.1 Explain the evolution of		Overhead			Charts,	
banking institutions.		projector.			Journals,	
		Chart.			Internet,	

<ul> <li>2.2 Explain the structure of different types of Banking institutions – Central Bank, Deposit Money Banks and non-banking/finance institutions</li> <li>2.3 Identify sources of funds for banking institutions.</li> <li>2.4 Explain the functions and management of Banks</li> </ul>					Banking Legislations	
General Objective 3.0: Underst	and Deposit Mone	y Bank's lending/bor	rowing principle	es		
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
3.1 Describe Deposit Money Bank's Balance sheet structures. 3.2 Explain the basic concepts of liquidity and profitability 3.3 Define lending and borrowing 3.4 Explain the principles governing borrowing and lending 3.5 Explain the roles of Banking in the economy	BOAR	Overhead projector. Chart. Case study	1.1		Case study financial statement commercial bank balance sheets. Charts. Word processor	
General Objective 4.0: Know b	ank services and n	nethods of payment				27

4.1 Describe the various services offered by Banks.						
4.2 Explain the methods of						
payment through the						
Banking system.						
4.3 Describe Cheque						
truncation			_			
General Objective 5.0: Unders	tand the roles of no	n-bank financial inte	rmediaries			
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning	Activities	Resources	
			<b>Outcome:</b>			
5.1 Explain non-bank						
Intermediaries						
5.2 Explain their contributions						
to the economy		Y				
to the economy						
5.3 Distinguish between non-		^()				
Bank Financial		<b>1</b>				
Intermediaries and Banks.		<b>Y</b>				
General Objective 6.0 Underst	and International ba	anking institutions				
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning	Activities	Resources	
			<b>Outcome:</b>			
6.1 Explain:	Provide a	Overhead project,	Explain the	Group	Computers,	
(i.) role,	discussion on	Chart, Case study.	various	work.	Text books	
(ii.) functions	the role played		financial and		Journals	
(iii.) structure	by International		non-financial	Case study	Word Processor	
(iv) management of the	Bank/Financial		services	and		
following:	Institutions to		offered by	assignments		

i. IMF,	the developed		banks to	to be	
ii. African Development	and developing		customers.	completed	
Bank (AfDB)	nations:			in (3	
iii. BRICS Bank.			Illustrate the	weeks).	
	Outline a		methods of	Word	
6.2 Explain their sources of	discussion of		payments	processed	
fund.	the functions of		through the	short report	
	the International		banking	produced	
	Banks/Financial		system.	for the	
	Institutions.			above.	
			Describe the		
	With aid of a		bank clearing		
	chart provide a		system and		
	discussion on		identify the		
	the structure of		role of banks		
	World Bank,		in		
	IMF and AFDB	<b>O Y</b>	accelerating		
			economic		
	The nature of	^()	development.		
	management				
	practice by	<b>Y</b>			
	international				
	Bank/Financial				
	shall be				
	provided to the				
	students.				
<b>*</b>	An outline of				
	the sources of				
	funds by Banks				
	in 4.1.3 shall be				
ARTIO					
AR.					29
7					

provided and	
discussed.	

# ARIIONAL BOARD ROR THURSDAY AR

	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evalu
Explain the meaning of					
electronic banking to					
students					
Identify and explain the					
electronic					
banking channels					
Explain what e-commerce is	COR				
				Lagunina	Evalua
Activities	Resources	Learning Outcome:	Activities	Resources	Evalua
Define money and capital					
market to the students.					
Differentiate between money and capital					
	electronic banking to students  Identify and explain the various electronic banking channels  Explain what e-commerce is  tand the difference  Teachers Activities  Define money and capital market to the students.  Differentiate	electronic banking to students  Identify and explain the various electronic banking channels  Explain what e- commerce is  tand the difference between money mark  Teachers Activities  Define money and capital market to the students.  Differentiate	electronic banking to students  Identify and explain the various electronic banking channels  Explain what e- commerce is  tand the difference between money market and capital m  Teachers Activities  Define money and capital market to the students.  Differentiate	electronic banking to students  Identify and explain the various electronic banking channels  Explain what e- commerce is  tand the difference between money market and capital market  Teachers Activities  Define money and capital market to the students.  Differentiate	electronic banking to students  Identify and explain the various electronic banking channels  Explain what e- commerce is  tand the difference between money market and capital market  Teachers Activities Resources  Define money and capital market to the students.  Differentiate

Identify the various money and capital market instruments	_		
		Identify the various money and capital market	

## ANTIONAL BOARD FOR THE CHINIC ASS.

<b>PROGRAMME:</b>	ND MICROFINANCE ANI	) ENTERPRISE	EDEVELOPMENT			
<b>COURSE TITLE</b>	E: Introduction to Economics	I				
COURSE CODE	C: MED 113					
DURATION	Lecture: 2 hours	Tutorial: 0	Practical: 0	Total: 30/Semester		
CREDIT UNITS	: 2		Y			
GOAL: To enab	ole students understand the ba	sic principles of	Microeconomics			
GENERAL OBJ	<b>ECTIVES:</b> On completion of	of this module th	ne students should be able to:			
1.0 Understand th	e various basic economic con	cepts and their a	applications			
2.0 Explain prefer 3.0 Know the cond	rences and utility	dysis				
4.0 Understand the consumer demand						
5.0 Understand supply and equilibrium price determination						
6.0 Know elasticit	ty analysis					

8.0 Understand monopoly

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT							
COURSE TITLE: Introduction to Economics I Course			Code: MED 113 Contact Hours: Nil				
Theoretical content:			Practical content:				
General Objective 1.0: Understand how the basic economic concepts works							
Specific Learning	Teacher's	Learning	Specific	Teacher's	Learning	Evaluation	
Objectives	Activities	Resources	Learning	Activities	Resources		
	V		Objectives				
1.1 Explain the basic	Lead the						
economic problems of	students to						
society	identifying the						
1.2 Explain choice and	basic economic						
opportunity cost	problems in the						
1.2 Familia di como e	society.						
1.3 Explain the types of							
economic systems	Describe the						

		<u></u>	<b>,</b>			
	concept of					
	choice and					
	opportunity					
	cost					
	Identify types					
	of economic		A			
	system					
	•		$\nearrow$			
<b>General Objective 2.0:</b> Under	rstand preferences	and utility				
Specific Learning	Teacher's	Learning	Specific	Teacher's	Learning	Evaluation
Objectives	Activities	Resources	Learning	Activities	Resources	
			Objectives			
2.1 Explain total and	Provide	Text books, flip	<b>Y</b>			Assignment,
marginal Utility – pillars	explanation of	chart, projector,				Test, and
for rational decisions	total and	journals				examinations
2.2 Explain the "Law" of	marginal utility					
Diminishing Marginal	as pillars for					
Utility	rational					
2.3 Explain Consumer	decisions.					
Equilibrium based on the						
Utility Theory Approach	Lead the					
cuity inesty approach	student to					
2.4 Marginal utility and	understand the					
demand curve	law of					
	diminishing					
	utility					
	utility					
4	Provide the					
	students with					
<b>A</b>						
	clear					
	understanding					

and draw up the demand curve	the demand	
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**General Objective 3.0:** Explain the indifference curve analysis

General Objective 5.0. Explain the maintenance curve analysis						
Specific Learning	Teacher's Activities	Learning	Specific Learning	Teacher's	Learning	Evaluation
Objectives		Resources	Objectives	Activities	Resources	
3.1 Explain indifference	Lead the discussion on	Text books,				Assignment,
Curves: What are they?	difference curve and its	flip chart,				Test, and
	properties.	projector,				examinations
3.2 Explain the properties of		journals				
an Indifference Curve	Lead the student to the					
3.3 Explain slope of the	properties on different	()'				
Indifference Curve	curves.					
(Marginal Rate of						
Substitution)	Explain the slope of					
	indifference curve and					
3.4 Explain principles of	marginal rate of					
diminishing marginal rate	substitution					
of substitution	Lead the students to					
	budget line					
3.5 Explain what budget line	33357 11110					
is and slope of budget	Lead the student to the					
line	factors resulting in a					
	pivot and shit of the					

3.6 Explain factors resulting	budget line,					
in a pivot and shift of the	D' 1					
Budget Line	Discuss the consumer					
275 1:	equilibrium to the					
3.7 Explain consumer	students. The					
equilibrium	derivation of demand					
3.8 Explain derivation of the	curve.					
demand curve	Discuss the concept of					
3.9 Explain income and	income and					
substitution effects of a	substitution effects of a					
price change	price change.					
			$\langle \lambda \rangle$			
General Objective 4.0: Unde	rstand consumer demand					
Specific Learning	Teacher's Activities	Learning	Specific	Teacher's	Learning	Evaluation
Objectives		Resources	Learning	Activities	Resources	
			Objectives			
4.1 Define and explain	Lead the students to	Text books, flip				Assignment,
demand and quantity	the concept of demand	chart, projector,				Test, and
demanded	and quantity	journals				examinations

Specific Learning	Teacher's Activities	Learning	<b>Specific</b>	Teacher's	Learning	Evaluation
Objectives		Resources	Learning	Activities	Resources	
			Objectives			
4.1 Define and explain	Lead the students to	Text books, flip				Assignment,
demand and quantity	the concept of demand	chart, projector,				Test, and
demanded	and quantity	journals				examinations
4.2 Identify and explain the	demanded.					
determinants of Quantity	Explain the various					
Demanded	determinant of quantity					
4.3 Explain the relationship between Demand and	demanded  Lead the students to					
Prices	the relationship					
4.4 Draw/plot the Demand Schedule and the Demand Curve.	between demand and prices.  Illustrate the demand					

<ul> <li>4.5 Explain movements along the Demand Curve vs Shifts of the Demand Curve.</li> <li>4.6 Explain market demand</li> </ul>	Discuss the movement along the demand curve vs shifts of the demand curve.  Lead the students to the concept of market demand					
General Objective 5.0: Under	stand supply and equilibr	ium price determinati	on			
Specific Learning Objectives	Teacher's Activities	Learning Resources	Specific Learning Objectives	Teacher's Activities	Learning Resources	Evaluation
<ul> <li>5.1 Define quantity Supplied.</li> <li>5.2 Identify the determinants of Quantity Supplied.</li> <li>5.3 Explain the relationship between Supply and Price.</li> <li>5.4 Draw/plot the Supply Schedule and the Supply Curve.</li> <li>5.5 Explain movements along the Supply Curve vs. Shifts of the Supply Curve</li> <li>5.6 Explain market supply.</li> <li>5.7 Discus determination of</li> </ul>	<ul> <li>Lead the students to quantity supplied</li> <li>Explain the demand and quantity supplied.</li> <li>Diagrammatically illustrate supply schedule and supply curve</li> <li>Lead market supply curve and supply shift curve.</li> </ul>	Text books, flip chart, projector, journals				Assignment, Test, and examinations
3.7 Discus determination of						38

Price by Demand and	- Lead the students to				$CX^*$	
Supply.	supply curve and					
5.8 Explain the laws of	supply shift curve.					
Demand and Supply.	11 0					
5.9 Discuss how the Market	<ul> <li>Discuss market</li> </ul>					
Mechanism can be	supply with the					
restrained.	students.					
5.10 Explain what is Price	T 1/1 / 1 /					
Ceilings and Price Floors.	- Lead the students					
8	to explain the					
	demand of price by					
	demand and supply.					
	- Lead the students to					
	how new market					
	mechanism can be					
	restrained.					
	restramed.					
	- Lead the students to					
	the concept of price	<b>Y</b>				
	ceiling and price					
	floors					
General Objective 6.0: Under		Γ=	T	T	T	
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning	Activities	Resources	
	Y		<b>Objectives:</b>			
6.1 Explain the concept of	Lead the student to the	Demand flip charts,				Assignment,
elasticity, the measure of	concept of elasticity	projector.				Test, and
responsiveness	and the measure of					examinations
6.2 Explain and discuss price	responsiveness.					
elasticity of demand and	Explain to the student					
clasticity of demand and	Explain to the student				l	

the measurement of price elasticity	price elasticity and demand and the				$C_{k,i}$	
6.3 Identify the determinants of price elasticity demand	measure of price elasticity.					
and the shapes of the	Lead the students to			(C)'		
demand curves	the determinant of		<b>4</b>	<b>X</b>		
	price elasticity					
6.4 Other types of demand	demand and the		$\rightarrow$			
elasticities:	shapes of the demand					
a. Income Elasticity of	curves.	_	71			
Demand	Lead the students to					
b. Cross Elasticity of	other types of demand		·			
Demand; Elasticity of	elasticities such as					
Supply; Determinants of	income, cross					
Supply Elasticity.	elasticities of demand.					
General Objective 7.0: Under	 stand.competitive.market					1
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Specific Learning	Teachers Activities	Learning	Specific	1 eachers	Learning	Lvaluation
Objectives.		_	_	Activities	_	
Objectives:		Resources	Learning	Activities	Resources	
	Discuss market	_	_	Activities	_	
7.1 Explain Market Structure	Discuss market	_	Learning	Activities	_	
	structure and behavior	_	Learning	Activities	_	
7.1 Explain Market Structure		_	Learning	Activities	_	
7.1 Explain Market Structure and Behaviour	structure and behavior	_	Learning	Activities	_	
7.1 Explain Market Structure and Behaviour 7.2 Explain the significance of market structure	structure and behavior with the students.	_	Learning	Activities	_	
<ul><li>7.1 Explain Market Structure and Behaviour</li><li>7.2 Explain the significance of market structure</li><li>7.3 Define perfect</li></ul>	structure and behavior with the students.  Lead the student to	_	Learning	Activities	_	
7.1 Explain Market Structure and Behaviour 7.2 Explain the significance of market structure	structure and behavior with the students.  Lead the student to the significance of market structure	_	Learning	Activities	_	
7.1 Explain Market Structure and Behaviour  7.2 Explain the significance of market structure  7.3 Define perfect competition	structure and behavior with the students.  Lead the student to the significance of market structure  Explain perfect	_	Learning	Activities	_	
7.1 Explain Market Structure and Behaviour  7.2 Explain the significance of market structure  7.3 Define perfect competition	structure and behavior with the students.  Lead the student to the significance of market structure	_	Learning	Activities	_	
<ul> <li>7.1 Explain Market Structure and Behaviour</li> <li>7.2 Explain the significance of market structure</li> <li>7.3 Define perfect competition</li> </ul>	structure and behavior with the students.  Lead the student to the significance of market structure  Explain perfect	_	Learning	Activities	_	40

perfect competition  7.5 Explain short-run equilibrium rules for all profit maximizing firms  7.6 Short-run Profitability of the Perfectly Competitive Firm  7.7 Explain short-run losses, shutdown and breakeven analysis.  7.8 Short-run supply curve of the competitive firm and the competitive industry long-run  7.9 Explain equilibrium: the effect of entry and exit; conditions for long-run equilibrium.  7.10 Discuss long-run industry supply curve; zero economic profit;	Lead the student to demand and perfect revenue for a firm in a perfect competition.  Lead the student to the short-run equilibrium for all profit maximizing firms.  Lead the student to short-run loses, short down and brake even analysis.  Explain short-run and long supply curve of competitive firm equilibrium.  Explain long run industry supply curve: zero economic profit and perfect competition and efficiency,
perfect competition and efficiency	efficiency.
General Objective 8.0: Under	stand Monopoly

Specific Learning Objectives:	Teachers Activities	<b>Learning Resources</b>	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
<ul><li>8.1 Define monopoly</li><li>8.2 Explain causes of monopoly</li></ul>	Lead the student to the meaning of monopoly.					
<ul><li>8.3 Explain barriers to entry and cost advantages.</li><li>8.4 Explain cost and revenue in the short-run.</li></ul>	Lead the students to the causes of monopoly					
8.5 Discuss Short and Long- run Monopoly Equilibrium and the Determination of Profit Maximising Output.	Discuss the barriers to market entry and cost advantages.	RIF				
<ul> <li>8.6 Natural Monopoly.</li> <li>8.7 Explain the Comparison of Monopoly and Perfect Competition.</li> <li>8.8 Explain price discrimination under Monopoly</li> </ul>	Lead the student to cost and revenue in short-run.  Explain short and long run monopoly equilibrium and the determinant of					
AATIOTA	profit maximizing					42

output with the students.		
Lead the		
students to		
comparison of monopoly and		
perfect		
competition.		
Lead the		
student to price determination		
under		
monopoly.		
		43

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

**COURSE TITLE:** INTRODUCTION TO STATISTICS 1

**COURSE CODE:** MED 114

**DURATION LECTURE:** 2 hours **TUTORIAL:** 0 **PRACTICAL:** 0 **TOTAL:** 

30/SEMESTER

## **CREDIT UNITS: 2**

GOAL: This course is designed to enable students acquire knowledge of Statistics as a tool for managing data in microfinance operations

## GENERAL OBJECTIVES: On completion of this course, the student should be able to:

- 1.0 understand the nature of statistical data and their importance
- 2.0 know the methods of statistical data collection
- 3.0 understand the analysis and presentation of statistical data
- 4.0 know measures of central tendency
- 5.0 know measures of dispersion

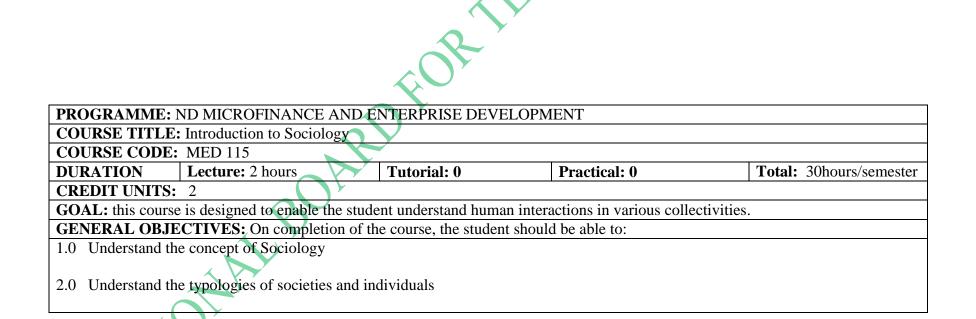
<b>PROGRAMME:</b> ND MICRO	OFINANCE AND	<b>ENTERPRISI</b>	E DEVELO	OPMENT			
<b>COURSE TITLE:</b> Introduct	ion Statistics 1		COURS	E CODE: MED	Conta	ct Hours: 45	Semester Semester
				114			
COURSE SPECIFICATION	N: Theoretical co	ntent			Prac	ctical Conter	nt:
General Objective 1.0: Unde	rstand the nature	of statistical da	ta and thei	r importance			
Specific Learning	Teachers	Learning Re	sources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities			Learning Objectives:	Activities	Resources	
1.1 Define statistics and	i. Explain	Textbooks	(	Explain the	Guidance on	Internet	Test
statistical data	statistics,			uses of	the use and	based	Assignment
1.2 Explain the uses of	purpose and		XX	statistics.	importance	research –	Examination
statistics and statistical	uses in				of statistics	recent	
data	everyday life			Identify the	in business	statistics	
1.3 Identify the importance	and business			importance of			
of statistical data.	ii. Explain			statistical			
1.4 Explain the rationale for statistics in microfinance	statistical			data.			
statistics in inicionnance	data and its						
	importance.						
	iii. Explain						
	forms of						
	statistics: research						
	design,						
	descriptive, and						
	inferential						

statistics		<b>~</b> (	۲,	

General Objective 2.0: Kn					<del>/-</del> .	
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities	Resources	Learning	Activities	Resources	
			Outcome:			
2.1 Define variables and	i. Explain	Textbooks	Design	Guide	Business	Test
data	variables and	Calculator	questionnaire	students to	scenario –	Assignment
	data; types of		for gathering	prepare a	use of a	Examination
2.2 List types of data	variables,		information	questionnaire.	services or	
2.3 Enumerate reasons for	functional		on simple	-	shopping	
	relationships		business		facility –	
collection of data.			variables.		design a	
2.4 Identify sources of	ii. Explain the				questionnaire	
data.	sources and				1	
dutu.	methods of					
2.5 Explain the methods	data					
of data collection.	collection, and					
	presentation					
2.6 Design questionnaires	~					
2771 26 4 11	iii. Guide					
2.7 Identify the problems	students in					
of data collection	designing					
2.8 State the types of	questionnaire					
errors that arise in data	p.					
collection.	iv. Explain					
conection.	problems and					
•	errors					
< \	associated					
	with data					

General Objective 3.0: Understand the analysis and presentation of statistical data  Specific Learning Objectives:  Teachers Activities  Resources  Specific Learning Objectives:  Specific Learning Objective 3.0: Understand the analysis and presentation of statistical data  Specific Learning Objective 3.0: Understand the analysis and presentation of statistical data  Specific Learning Activities Resources  Specific Learning Objective 4.0: Know measures of Learning Activities Objective 4.0: Know measures of Learning Objective 4.0: Know measures of Learning Activities Objective 4.0: Know
Teachers Activities   Resources   Specific Learning Objectives:   Compute Statistics: a. Graphs b. Numerical methods c. Measures of central tendency d. Measures of spread e. Quartiles g. Kurtosis   Specific Learning Outcome:   Compute Statistics: a. measures of dispersion   Specific Learning Outcome:   Compute Statistics: a. Graphs b. Numerical methods c. Measures of central tendency b. measures of dispersion   Specific Learning Outcome:   Compute Statistics: a. Graphs business students to compute measures of central tendency b. measures of central tendency b. measures of dispersion.   Solve problems involving the above.   Solve problems involving the above.   Specific Learning Activities   Calculator   Compute Students   Calculator   Calculator   Assignmen Examination   Calculator   C
Teachers Activities
3.1 Explain descriptive statistics: a. Graphs b. Numerical methods c. Measures of tendency d. Measures of spread e. Quartiles f. Skewness g. Kurtosis  i. Explain in details: a. Graphs b. Numerical methods central tendency d. Measures of spread e. Quartiles f. Skewness g. Kurtosis  ii. Solve problems involving the above.  Dutcome:  Compute business students to compute measures of central involving measures of central tendency. Calculators  Calculator Assignmen to compute measures of central funding and dispersion.  Measures of location  Outcome:  Calculator Calculator Assignmen to compute measures of central funding and dispersion.  Measures of dispersion.
statistics: a. Graphs b. Numerical methods c. Measures of central tendency d. Measures of spread e. Quartiles f. Skewness g. Kurtosis  details: a. measures of central tendency b. measures of dispersion  ii. Solve problems involving the above.  Calculators  business variables to compute involving the involving the above.  Calculators  Assignmen Examination  Assignmen  Examination  Assignmen  Calculator  Assignmen  Examination  Answers for students.  Calculator  Assignmen  Examination  Answers for students.  Calculator  Assignmen  Examination  Answers involving and dispersion.  Measures of dispersion.  Business situations
location
Specific Learning Objectives:  Teachers Activities Resources  Specific Learning Learning Outcome:  Learning Outcome:  Learning Outcome:  Learning Outcome:  Description  Teachers Resources  Evaluation  Evaluation

	T		T	T		′
4.1 Calculate the		1) Textbooks.			Textbooks,	Test
following:		2) Statistical tables			Statistical	Assignment
a. Range					tables,	Examination
b. Mean					Internet	
c. Median					research	
d. Mode					)	
e. Proportion, etc.						
c. Troportion, etc.						
4.2 Apply items in 4.1						
above in microfinance			_	<b>)</b>		
operations						
General Objective 5.0:	Know measures	of dispersion				
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources		Activities	Resources	Evaluation
Objectives:	Activities	Resources	Learning	Activities	Resources	
7.1 D. C.			Outcome:			
5.1 Define measures of						
dispersion:		Y				
i. Standard Deviation						
ii. Variance						
iii. Mid-range						
iv. Inter-quartile range						
5.2 Calculate the various						
measures in 5.1 above						
5.3 Explain the application						
of the various						
measures in 5.1 above	Y					
	( '					
III IIII OTIIIIIII O						
4			•			
~ V /						
						4
						4
in microfinance						4



- 3.0 Understand the concept of culture
- 4.0 Know the various social groupings and group dynamics
- 5.0 Know social stratification and social mobility in the society
- 6.0 Know the concept of Social Institutions and their interrelationships
- 7.0 Understand the concept of globalisation

PROGRAMME: ND	MICROFINAN	CE AND ENTERI	PRISE DEVELOP	MENT					
COURSE TITLE: I	ntroduction to So	ciology	Course Code:	Course Code: MED 115 Contact Hours/ hours/semester					
COURSE SPECIFICATION: Theoretical content Practical Content:									
General Objective 1.	0: Understand th	e concept of Socio	logy						
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation			
<b>Objectives:</b>	Activities	Resources	Learning	Activities	Resources				
Outcome:									

1.1 Define sociology	Lectures	Textbooks,				Tests
1.2 List the various		journals projector,				Assignment Examinations
fields of sociology		Flipcharts, Flip			$\sim$	
1.3 Explain the		Boards, Marks, Power Point		A	Y,Y	
various fields of sociology		Slides			,	
1.4 Explain the						
perspectives of						
founding fathers of Sociology:						
Auguste Comte,						
Max Weber, Karl Mars etc.						
			Y			
			2			
			) ×			
General Objective 2.0	: Understand the	typologies of socie	ties and individuals			

Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities	Resources	Learning	Activities	Resources	
			Outcome:			
2.1 Explain the	Lecture	Textbooks,				Tests
different types of		journals				Assignment
societies		projector,				Examinations
		Flipcharts, Flip				
2.2 Explain the		Boards, Marks,				
multiplicity of		PowerPoint				

					,	
societies		Slides				
2.3 Explain the						
differences in how						
these societies in						
2.2 above are						
organised						
G 1011 41 20	TT 1 . 1.1	C 1.				
General Objective 3.0		_	G	m ()	T	T
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome:	Activities	Resources	Learning	Activities	Resources	
0.1.5.6	T. I.		Outcome:			
3.1 Define culture	Explain to	m .1 1				Assignment/Test
3.2 Define Mores,	students the	Textbooks,	× 1			and Examination
Norms, Values	meaning of	journals				
and Laws	culture and	projector,				
and Laws	relativity of	Flipcharts, Flip	<b>Y</b>			
3.3 Explain the types	culture	Boards, Marks,				
and characteristics	T 1	Power Point	<b>Y</b>			
of culture	List the	Slides				
	characteristics					
3.4 Explain the	of culture					
application of the	T ' / 1					
concept of culture	-List and					
to microfinance	Explain the					
operations	related	) >				
C 1 Ol ! ! 4 A	concepts	. 1 .	1 1 .			
General Objective 4.0					T	T .1 .42
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome:	Activities	Resources	Learning	Activities	Resources	
41E 1:		TD 41 1	Outcome:			A //TF
4.1 Explain:	Lecture	Textbooks,				Assignment/Test

i. group formation		journals				and Examination
ii. characteristics		projector,				
iii. types and		Flipcharts, Flip				
iv. dynamics		Boards, Marks,				
40711		Power Point		/		
4.2 List the various		Slides				
types of groups						
General Objective 5.0	: Know social stra	tification and soci	al mobility in the so	ciety		
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome:	Activities	Resources	Learning	Activities	Resources	
			Outcome:			
5.1 Define:	Lecture	Textbooks,		<i>y</i>		Assignment/Test
i. social		journals		<b>y</b>		and Examination
stratification		projector,				
ii. social mobility		Flipcharts, Flip				
		Boards, Marks,				
5.2. Explain types of		Power Point				
social mobility		Slides				
5.3 Define social			<b>)</b> ′			
inequality						
inequanty						
5.4 Identify types of						
social inequality						
General Objective 6.0					_	
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome:	Activities	Resources	Learning	Activities	Resources	
			Outcome:			
6.1 Define social	Lecture	Textbooks,				Assignment/Test
institutions		journals				and Examination
	·	projector,				

6.2 Lists the various types of social Institutions 6.3. Explain the characteristics of social institutions 6.4 Explain the functions of the various social Institutions 6.4 Explain the interrelationship between social institutions and		Flipcharts, Flip Boards, Marks, Power Point Slides				
microfinance			2			
<b>General Objective 7.0</b>	: Know the conce	pt of Globalizatior	1			
<b>Specific Learning</b>	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome:	Activities	Resources	Learning Outcome:	Activities	Resources	
7.1 Define	Lecture	Textbooks,				Tests/Assignment
Globalization		journals				
7.2 Explain the		projector, Flipcharts, Flip				Examinations
factors influencing		Boards, Marks,				
Globalization		Power Point				
7.3 Explain the		Slides				
various						
dimensions of						

globalizations	
7.4 Explain the various	
implication of	
globalization on	
microfinance and enterprise	
development	
-	

development				
	ND MICROFINANCE ANI		ELOPMENT	
	E: Introduction to Enterprise	Development		
COURSE CODE		TD 4 1 1 0	D (: 1 0	T 4 1 20/G
DURATION	Lecture: 2	Tutorial: 0	<b>Practical:</b> 0	Total: 30/Semester
CREDIT UNITS	<b>5:</b> 2			

GOAL: This course is designed to enable students acquire the basic knowledge in enterprise development

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

1.0 Understand the concept of Enterprise

2.0 Understand Enterprise Development

3.0 Understand forms of business organisations

4.0 Understand the business environment

5.0 Know how to prepare a business plan

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

6.0 Understand sources of enterprise financing

7.0 Understand the responsibilities of an entrepreneur

			T				
COURSE TITLE: Introduct			Course C	ode: MED 116		ct Hours: 30	Semester
COURSE SPECIFICATION					Practical	Content:	
<b>General Objective 1.0:</b> Unde	rstand the concept	of Enterprise					
Specific Learning	Teachers	Learning Re	esources	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities			Learning	Activities	Resources	
				<b>Objectives:</b>	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		
1.1 Define:	Define the term	Text books,					Test,
i. Enterprise	enterprise	Journals, Pro	,				Assignment,
ii. Enterprise development	development	Magazine, Fl	ip chart	4	<b>&gt;</b>		Examination
iii. Entrepreneurship	Identify the						
iv intrapreneurship	various types						
1.2 Identify the features of	of business		ر				
an enterprises	enterprises						
*	citerprises						
1.3 Explain the advantages	Explain the						
and disadvantages of the	merits and						
various business	demerits of the						
enterprise.	various						
1.4 State challenges in	business						
enterprise development	enterprise.						
1	/						
General Objective 2.0: Unde						<b>.</b>	
Specific Learning	Teachers	Learning Re		Specific	<b>Teachers</b>	Learning	Evaluation
Objectives:	Activities			Learning	Activities	Resources	
				Objectives:			
2.1 Explain the strategies for	\\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\						
developing an enterprise,	<b>Y</b>						
e.g. vision, mission,							
objectives, core values,	<b>Y</b>						
resources, time limit, etc.							
	<u> </u>	l					

						/
2.2 Explain the role of government in enterprise				4	Ck,	
development						
General Objective 3.0: Unde	erstand forms of bu	isiness organisations			)	
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning	Activities	Resources	
			<b>Objectives:</b>			
3.1 Explain sole				<b>X</b> *		
proprietorship business				1		
3.2 Explain partnership						
business						
3.3 Explain private and			<b>)</b>			
public limited liability						
companies						
3.4 Explain corporations		R'				
General Objective 4.0: Unde	erstand the busines	s environment				
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	$\mathcal{Y}$	Learning Objectives:	Activities	Resources	
4.1 Explain business						
environment						
4.2 Explain factors that						
affects business						
environment	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \					
	<b>Y</b>					
	7					

General Objective 5.0: Know	w how to prepare a	business plan				
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
5.1 Define a plan				\h,\n'\		
5.2 Explain a business plan			,	\\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\ \\		
5.3 Identify the uses of a business plan						
5.4 State the features of a business plan						
5.5 Identify reasons for preparing a business plan						
5.6 Identify steps involved in preparing a business plan		COR				
General Objective 6.0: Unde	erstand the sources					
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
6.1 Explain enterprise financing	20 P					
6.2 identify sources of enterprise financing	1					
6.3 State the procedures for accessing enterprise	<b>,</b>					

						<b>Y</b>
financing						
6.4 Identify challenges				4		
encountered in sourcing						
enterprise financing					)	
_				<b>\(\)</b> '		
6.5 State the benefits of				<b>*</b>		
enterprise financing						
General Objective 7.0: Und	 erstand responsibili	ties of an entrepreneur				
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Learning Resources	Learning	Activities	Resources	Evaluation
Objectives.	Activities		<b>Objectives:</b>	Activities	Resources	
7.1 Explain the roles of an	Explain the		Objectives.			
entrepreneur	roles of a		<b>) Y</b>			
	responsible					
7.2 Explain the	entrepreneurship					
contributions of an		Y				
entrepreneur to the	Discuss the					
development of a	contribution of	^ \				
business culture	entrepreneurship					
7.3 Identify challenges	to the	<b>Y</b>				
facing an entrepreneur	development					
racing an entrepreneur	of a business					
	culture					
	Identify main					
	issues facing					
	responsible					
A	entrepreneur					
	Explain the					
	actions to					
AATIO						
<b>A</b>						
						$\epsilon$
<b>&gt;</b>						

address the		

<b>PROGRAMME:</b> ND MICROFINANCE AND	D ENTERPRISE DEVE	LOPMENT	
COURSE TITLE: Use of English I			
COURSE CODE: GNS 101			
<b>DURATION</b> Lecture:-	Tutorial:- Hours	Practical:- hours	Total:-
CREDIT UNITS: 2			
GOAL: This course is designed to provid	le the student with the	necessary language skills	which enable him to cope
effectively with t	the challenges of his cour	rse, to use English Langua	ge effectively in the practice
of his chosen pro	fession as well as interac	t with others in the society	·.
<b>GENERAL OBJECTIVES:</b> On completion of	of the course the student s	should:	
1.0 Develop appropriate study skills.			
Y			
2.0 Know the nature of language.			

3.0 Understand the basic rules of grammar.
4.0 Know the essential qualities of paragraph.
5.0 Appreciate literacy works in English.

PROGRAMME: ND MICRO	OFINANCE AND I	ENTERPRISE	DEVELO	OPMENT			
<b>COURSE TITLE:</b> Use of Er			Course	Code: GNS 101 Contact Hours:			
COURSE SPECIFICATION					Pr	actical Conte	nt:
General Objective: 1.0 Deve				T		<b>.</b>	ı
Specific Learning	Teachers	<b>Learning Re</b>	sources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities			Learning	Activities	Resources	
1.1 Explain the necessity for	Explain the			<b>Objectives:</b>			
acquiring good note	necessity for			$\wedge$	<b>Y</b>		
taking/making	acquiring good						
techniques.	note						
	taking/making						
1.2 List the methods of note-	techniques.			XY'			
taking/making.	•						
	List the methods						
1.3 Use the dictionary	of note-	<b>(</b>	Y				
correctly	taking/making.	$\circ$	<b>y</b>				
	TT 1 1 1						
1.4 List information sources	Use the dictionary						
in the Library.	correctly						
	List information	,					
1.5 Locate information in the	sources in the						
sources listed in 1.4	Library.						
above.							
	Locate						
1.6 Identity good reading	information in the						
habits.	sources listed in						
moits.	1.4 above.						
1.7 Explain the different	T1 1						
methods of reading, viz,	Identity good						

scan, skim, normal and	reading habits.					
study.	reading natits.			_	7	
study.	Explain the					
1.8 Use the different	different methods					
methods of reading	of reading, viz,					
explained in 1.7 above.	scan, skim,					
	normal and study.					
	TT 1 1100		$\sim$	<b>*</b>		
	Use the different		( )			
	methods of reading explained					
	in 1.7 above.					
	III 1.7 above.					
		À				
General Objective: 2.0 Kno	ow the nature of langu	lage.				
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning	Activities	Resources	

Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
		, , , , , , , , , , , , , , , , , , ,	<b>Objectives:</b>			
2.1 Explain the concept of	Explain the					
language.	concept of	<b>Y</b>				
2.2 List the characteristics of	language.					
language.		<b>Y</b>				
2.3 Explain the four	List the					
language skills, viz,	characteristics of					
speaking, listening,	language.					
writing, reading.	No.					
_	Explain the four					
2.4 Explain the functions of	language skills,					
language.	viz, speaking,					
	listening, writing,					

2.5 List the uses of English	reading.					
Language in Nigeria,						
e.g. as the	Explain the					
language of research,	functions of					
government, commerce,	language.					
etc.						
	List the uses of		_	\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		
	English Language					
	in Nigeria, e.g. as		X			
	the language of					
	research,					
	government,					
	commerce, etc.		<b>V</b>			
General Objective: 3.0 Und	1	es of grammar				
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Learning Resources	Learning	Activities	Resources	Lydiddion
objectives.			Objectives:	THEOLYTCIES	Tresources	
3.1 Explain grammar	Explain grammar		Objectives.			
211 Ziipium grumium	2b.m 8. m					
3.2 Explain parts of speech.	Explain parts of					
2.2 Emplain parts of speech.	speech.					
	specem					
3.3 Analyze the use of parts	Analyze the use					
of speech in sentences.	of parts of speech					
1	in sentences.					
3.4 Correct common errors	III DOIIIUIIU	1	I			
	, , , , , , , , , , , , , , , , , , ,					
in the use of parts of	Correct common					
	Correct common errors in the use					
in the use of parts of	Correct common					

correct syntactic

arrangement.	Construct					
	sentences with				$\bigcup$ '	
3.6 List punctuation marks.	correct syntactic					
•	arrangement.					
3.7 Enumerate the uses of						
punctuation marks.	List punctuation					
	marks.					
3.8 Punctuate a given						
passage.	Enumerate the		C Y			
r	uses of					
3.9 Explain idioms	punctuation					
	marks.					
3.10 Explain figures of						
speech.	Punctuate a given					
T. C. C.	passage.					
3.11 Explain affixation.	Explain idioms					
r						
3.12 Construct sentences to	Explain figures of					
illustrate idioms,	speech.					
figures of						
speech and affixes.	Explain					
<b>P</b> • • • • • • • • • • • • • • • • • • •	affixation.					
	Construct					
	sentences to					
	illustrate idioms,					
	figures of speech					
	and affixes.					
General Objective: 4.0 Kno		es of paragraph.			<u> </u>	
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	,	Resources	Learning	Activities	Resources	
<b>U</b>						l

			T	T	
			<b>Objectives:</b>		
4.1 Define a paragraph	Define a paragraph				
4.2 Name the parts of paragraph, viz., topic sentence, development, and conclusion/transition.	Name the parts of paragraph, viz., topic sentence, development, and conclusion/transition.			ED	
4.3 Explain the thematic qualities of a paragraph viz, unity, coherence and emphasis.	Explain the thematic qualities of a paragraph viz, unity, coherence and emphasis.				
4.4 Explain methods of paragraph development, viz, example, definition, comparison and contrasts etc.	Explain methods of paragraph development, viz, example, definition, comparison and contrasts etc.	EOFLE			
4.5 Explain methods of ordering details in a paragraph viz, less complex to more complex and vice versa, less important to more important and vice versa, spatial, chronological, etc.	Explain methods of ordering details in a paragraph viz, less complex to more complex and vice versa, less important to more important and vice versa, spatial,				

4.6 Write specific paragraphs to illustrate 4.2 to 4.5 above.	chronological, etc.  Write specific paragraphs to illustrate 4.2 to 4.5 above.					
General Objective: 5.0 Apr	opreciate literacy works i	n English.				
Specific Learning Objectives:	<b>Teachers Activities</b>	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
5.1 Explain methods of	Give the meaning of	^	)			
ordering details in a paragraph	Literature.					
viz, less	Trace the	Y				
complex to more	development of					
complex and vice versa, less	literature.	ÇO,				
important to	Differentiate	<b>Y</b>				
more important and	between the literary	)				
vice	genres.					
versa, spatial, chronological,	genres.					
etc.	Explain the functions					
	of literature.					
5.2 Write specific						
paragraphs to	Explain the					
illustrate 4.2 to 4.5	terminology of prose					
above.	fiction, e.g. plot					

5.3 Differentiate between the literary genres. Explain the functions of literature.  5.4 Explain the terminology of prose fiction, e.g. plot setting, characterization etc. Answer an essay question on a given novel.		T. T.	 		
of prose fiction, e.g. plot setting, characterization etc. Answer an essay question on a given novel.	the literary genres. Explain the functions of	Answer an essay question on a given		EDI	
a given novel.	of prose fiction, e.g. plot setting, characterization etc. Answer an essay		MICA		
ALBO RED FOR THE	question on		<b>,</b> ,		

								OUCATIO,	
PROGI	RAMME:	ND MICROI	FINANCE AN	ND ENTERPRIS	SE DEVE	LOPMENT			7
		E: Use of Eng.	lish I						
		C: GNS 101						1	
DURA		Lecture:-		Tutorial:- H	lours	Practical:-	hours	Total:-	
	IT UNITS			do the student	مراد ماء م			which and him to come	4
GOAL	: Ims (	ourse is designed	gned to provi fectively with	the challenges of	with the	necessary lang	juage skills v lich Language	which enable him to cope effectively in the practice	
		of	his chosen pro	ofession as well	as interac	et with others in	the society.	c circuivery in the practice	
GENEI	RAL OBJ			of the course the					
		ppropriate stud							
				<i>y</i>					
7.0	Know the	nature of langu	age.						
0.0	TT 1 .	1.1 1 1 1							
8.0	Understan	d the basic rule	es of grammar	r <b>.</b>					
9.0	Know the	essential quali	ties of paragra	aph.					
		OZ							_
		,							
	71,								70
	>								70

10.0 Appreciate literacy works in English.

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT							
COURSE TITLE: Use of English I				Code: GNS 101	Contact Hours:		
COURSE SPECIFICATION: Theoretical content				Practical Content:			
General Objective: 1.0 Develop appropriate study skills							ı
Specific Learning	Teachers	<b>Learning Resources</b>		Specific	Teachers	Learning	Evaluation
Objectives:	Activities			Learning	Activities	Resources	
1.0 Explain the page its for	Evaloia the			<b>Objectives:</b>	$\overline{}$		
1.9 Explain the necessity for	Explain the necessity for			$\sim$ $\vee$	<b>Y</b>		
acquiring good note taking/making	acquiring good						
techniques.	note						
techniques.	taking/making						
1.10 List the methods of	techniques.						
note-taking/making.	teeninques.		^				
note taking making.	List the methods		AA				
1.11 Use the dictionary	of note-	<b>~</b>	Y				
correctly	taking/making.						
			<b>-</b>				
	Use the dictionary	^()					
1.12 List information	correctly						
sources in the Library.		<b>Y</b>					
1 12   1	List information						
1.13 Locate information in the sources listed in	sources in the						
1.4 above.	Library.						
1.4 above.							
1.14 Identity good reading habits.	Locate						
	information in the sources listed in						
	1.4 above.						
	1.4 above.						
1.15 Explain the different	Identity good						
methods of reading, viz,	facility good						

scan, skim, normal and study.  1.16 Use the different	reading habits.  Explain the different methods				Ck	
methods of reading	of reading, viz,					
explained in 1.7 above.	scan, skim,			<b>V</b> )'		
	normal and study.					
				<b>Y</b>		
	Use the different					
	methods of					
	reading explained					
	in 1.7 above.					
General Objective: 2.0 Know	w the nature of langu	age.				
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	Resources	
2.5 Explain the concept of	Explain the					
language.	concept of					
2.6 List the characteristics of	language.					
language.	T :					
2.7 Explain the four	List the					
language skills, viz, speaking, listening,	characteristics of					
writing, reading.	language.					

Explain the four language skills, viz, speaking,

listening, writing,

reading.

2.8 Explain the functions of

2.5 List the uses of English Language in Nigeria,

language.

e.g. as the	Explain the				CX'	
language of research,	functions of			_ ^		
government, commerce,	language.				)	
etc.						
	List the uses of					
	English Language					
	in Nigeria, e.g. as					
	the language of			<b>Y</b>		
	research,			,		
	government,					
	commerce, etc.					
General Objective: 3.0 Und	erstand the basic rule	es of grammar				
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
			<b>Objectives:</b>			
3.9 Explain grammar	Explain grammar	Y				
3.10 Explain parts of	Explain parts of					
speech.	speech.					
	Analyze the use					
3.11 Analyze the use of	of parts of speech					
parts of speech in	in sentences.					
sentences.						
	Correct common					
3.12 Correct common	errors in the use					
errors in the use of parts	of parts of speech					
of speech in sentences.	in sentences.					
3.13 Construct sentences	Construct					
with	sentences with					

correct syntactic	correct syntactic		,	
arrangement.	arrangement.			
2.14 List munitivation	List municipal			
3.14 List punctuation marks.	List punctuation marks.			
marks.	marks.			
3.15 Enumerate the uses	Enumerate the	_	, ,	
of punctuation marks.	uses of			
<del>-</del>	punctuation		,	
3.16 Punctuate a given	marks.			
passage.				
	Punctuate a given			
3.9 Explain idioms	passage.	<b>X Y</b>		
2.12 F. 1: 6: 6	Explain idioms			
3.12 Explain figures of	Evaloia Corres of			
speech.	Explain figures of			
3.13 Explain affixation.	speech.			
5.15 Explain arrivation.	Explain			
3.12 Construct sentences to	affixation.			
illustrate idioms,				
figures of	Construct			
speech and affixes.	sentences to			
-	illustrate idioms,			
	figures of speech			
	and affixes.			
	<b>1</b>			
	Y			
	<b>Y</b>			
ARTION				
				75
<b>&gt;</b>				, -

General Objective: 4.0 Kn	ow the essential qualitie	s of paragraph.			$CX^*$	
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
4.7 Define a paragraph	Define a paragraph					
4.8 Name the parts of paragraph, viz., topic sentence, development, and conclusion/transition.	Name the parts of paragraph, viz., topic sentence, development, and conclusion/transition.		AIC P			
4.9 Explain the thematic qualities of a paragraph viz, unity, coherence and emphasis.	Explain the thematic qualities of a paragraph viz, unity, coherence and emphasis.					
4.10 Explain methods of paragraph development, viz, example, definition, comparison and contrasts etc.	Explain methods of paragraph development, viz, example, definition, comparison and contrasts etc.	EO.				
4.11 Explain methods of ordering details in a paragraph viz, less complex to more complex and vice versa, less important to more important and vice	Explain methods of ordering details in a paragraph viz, less complex to more complex and vice versa, less important					

versa, spatial,	to more important					
chronological, etc.	and vice versa,					
	spatial,					
	chronological, etc.					
4.12 Write specific	Write specific					
paragraphs to illustrate	paragraphs to					
4.2 to 4.5 above.	illustrate 4.2 to 4.5					
	above.					
<b>General Objective: 5.0</b> Ap	preciate literacy works i	n English.				
Specific Learning	<b>Teachers Activities</b>	Learning	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>		Resources	Learning	Activities	Resources	
			<b>Objectives:</b>			
5.1 Explain methods of	Give the meaning of		) *			
ordering	Literature.					
details in a paragraph		<b>Y</b>				
viz, less	Trace the	Y				
complex to more	development of					
complex and	literature.	^()				
vice versa, less	/					
important to						
more important and	Differentiate					
vice	between the literary					
versa, spatial,	genres.					
chronological,						
etc.	Explain the functions					
	of literature.					
5.2 Write specific	Y					
paragraphs to	Explain the					
illustrate 4.2 to 4.5	terminology of prose					
above.	fiction, e.g. plot					

ND 1 SECOND SEMESTER

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT **COURSE TITLE:** Microfinance Lending and Credit Administration **COURSE CODE:** MED 121 **DURATION Lecture:** 2hours **Tutorial:** 0 Practical: 1 hour **Total:** 45/Semester **CREDIT UNITS: 3 GOAL:** This course is designed to equip students with knowledge of credit assessment through the use of quantitative and qualitative factors in loan appraisal and risk analysis GENERAL OBJECTIVES: On the completion of this course the students should be able to: 1.0 Understand lending 2.0 Know credit analysis 3.0 Know credit administration 4.0 Understand debt recovery strategies

5.0 Understand causes of delinquency

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PROGRAMME: ND MICR	OFINANCE AN	D ENTERPRI	SE DEVEL	OPMENT			7
COURSE TITLE: Microfin				ode: MED 121		Contact Hou	rs:
Administration							
COURSE SPECIFICATIO	N: Theoretical c	ontent			P	ractical Conte	nt:
General Objective 1.0: Und	erstand lending				<b>\</b>	<b>Y</b>	
Specific Learning	Teachers	Learning Ro	esources	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities			Learning	Activities	Resources	
				<b>Objectives:</b>			
1.1 Define lending,		Textbooks		(			Test,
1.2 Explain:		Journals					Assignments,
(i) the objectives of		Magazines					Examinations
lending		Projector					
(ii) the principles of		Flipchart					
lending		marker		$\bigcup$ '			
(iii) the principles of							
sustainable							
microfinance			$\circ$				
lending							
<b>General Objectives 2.0:</b> Kn	ow credit analysis		)			•	-
Specific Learning	Teachers	Learning R	esources	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities			Learning	Activities	Resources	
				<b>Objectives:</b>			
2.1 Explain the following	Discuss credit	Textbooks					Test,
terms:	Explain credit	Journals					Assignment,
i. credit analysis	risk	Magazines					Examination
ii. credit cycle	management	Projector					
2.2 Define the following:	Y	Flip chart					
i. risk	Loan pricing						
ii. credit risk	<b>Y</b>						
iii credit risk	Loan syndicate						

						<b>y</b>
management						
2.3 Explain:	Feasibility					
a) Loan pricing and	study					
pricing models	Project					
b) Loan syndication	Financing			$\langle \lambda \rangle$		
c) Project financing	_					
(i.) Feasibility study				1		
Analysis						
· ·				· V ·		
General Objectives 3.0: Kno						
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
			<b>Objectives:</b>			
3.1 Define credit		Textbooks	,			
administration		Journals				
225 1:		Projector				
3.2 Explain:		Flipchart				
a) Communication of						
approvals		Y				
b) Credit terms and						
conditions						
c) Monitoring and						
advances control						
General Objectives 4.0: Und	derstand debt reco	overy strategies				
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning	Activities	Resources	
			Objectives:	11001 (1010)	1105041 005	
4.1 Explain the following		Textbooks	S SJOCK TOST			
terms:		Journals				
terms.		i Journais				
i. Delinquency		Projector				

4.2 Define debt recovery					100	
4.3 Identify the problems of debt recovery					<b>y</b>	
4.3 Discuss the following: i. loan workout ii. restructuring iii. rescheduling						
General Objectives 5.0: Un			S	T1	T	17
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluat
5.1 Define delinquency		Textbooks	,			
5.2 Explain the causes of		Journals Magazines				
delinquency		Projector				
		Flipchart Marker				
ARTION						

PROGRAMME: 1	ND MICROFINANCE AND E	NTERPRISE DEV	ELOPMENT	
COURSE TITLE:	INTRODUCTION TO ECON	OMICS II		
<b>COURSE CODE:</b>	MED 122			
DURATION	Lecture: 2 hours	Tutorial: 0	Practical: 0	<b>Total:</b> 30
SEMESTER				hours/semester
<b>CREDIT UNITS:</b>	2			
<b>GOAL:</b> This cours	se is designed to enable student	s acquire the know	ledge of macroeconomic theo	ry
<b>GENERAL OBJE</b>	<b>CTIVES:</b> On completion of th	e course, the stude	ent should be able to:	
1.0 Understand the	concept of macroeconomic the	ory		
2.0 Know the theor	y of national income accounting	g		
3.0 Know the conce	epts of money and banking			
4.0 Understand the	concept of public finance			
5.0 Know budget a	nd budgeting			
6011 1 4 14				
6.0 Understand the	concept of international trade			

PROGRAMME: ND MICRO					20.11	
COURSE TITLE: Introduction COURSE SPECIFICATION			Code: MED 122	Contact He   Practical Con	ours: 30 Hour	'S
General Objective 1.0: Under				I l'actical Con	110111.	
Specific Learning Objectives:	Teachers Activities	<b>Learning Resources</b>	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
<ul><li>1.1 Explain basic economic problems of the society.</li><li>1.2 Explain inflation.</li></ul>	Lectures	Textbooks, journals projector, Flipcharts, Flip Boards, Markers, Power Point Slides				Test Assignment Examination
<ul><li>1.3 Explain unemployment</li><li>1.4 State the rationale for inflation and unemployment.</li></ul>	BOK	Fower Folia States				
1.5 Explain the relationship						
ART						85

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between inflation and unemployment.				,		
1.6 Explain the						
determinants of				$\sim$		
economic growth and						
policies						
1.7 Define balance of						
payment (BoP).			4	) <b>&gt;</b>		
General Objective 2.0: Know	y the theory of no	tional income accounting				
				T		
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
	11001110100		1	1100111010	21000022000	
	11001 ( 1010)		Outcome:	11001110100	2100002	
2.1Define National Income	Lectures	Textbooks, journals	1	120211202		Test/Assignment
		projector, Flipcharts,	1			Test/Assignment and examination
2.1Define National Income (NI)		projector, Flipcharts, Flip Boards, Markers,	1			_
2.1Define National Income (NI) 2.2 Explain the importance		projector, Flipcharts,	1			_
2.1Define National Income (NI)  2.2 Explain the importance of National Income (NI)		projector, Flipcharts, Flip Boards, Markers,	1			_
2.1Define National Income (NI)  2.2 Explain the importance of National Income (NI) accounting.		projector, Flipcharts, Flip Boards, Markers,	1			_
2.1Define National Income (NI)  2.2 Explain the importance of National Income (NI) accounting.  2.3 Explain the determinants		projector, Flipcharts, Flip Boards, Markers,	1	-	_	_
2.1Define National Income (NI)  2.2 Explain the importance of National Income (NI) accounting.  2.3 Explain the determinants of National Income		projector, Flipcharts, Flip Boards, Markers,	1	-	-	_
2.1Define National Income (NI)  2.2 Explain the importance of National Income (NI) accounting.  2.3 Explain the determinants		projector, Flipcharts, Flip Boards, Markers,	1	-	-	_
2.1Define National Income (NI)  2.2 Explain the importance of National Income (NI) accounting.  2.3 Explain the determinants of National Income accounting.		projector, Flipcharts, Flip Boards, Markers,	1	-	-	_
2.1Define National Income (NI)  2.2 Explain the importance of National Income (NI) accounting.  2.3 Explain the determinants of National Income		projector, Flipcharts, Flip Boards, Markers,	1	-	-	_

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General Objective 3.0: Kno Specific Learning	w the concept of n	noney and banking.  Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Learning Resources	Learning Outcome:	Activities	Resources	Lyaiuativii
<ul><li>3.1 Explain the concept of money and banking</li><li>3.2 Describe the origin of money.</li></ul>	Lectures	Textbooks, journals projector, Flipcharts, Flip Boards, Markers, Power Point Slides	oucont.			Test/Assignment and examination
3.3 State the characteristics of money		5,	-	-	-	
3.4 List the functions of money	OF					
3.5 Explain the concept of banking.	8					
3.6 Explain the functions of banking.						
		,		•	•	
AA,						87

3.7 Explain the features of						
Deposit Money Banks						
and the Central Bank.						
3.8 Explain the relationship					)	
between Deposit Money						
Banks and the Central				A Y		
Bank.						
	. 11					
General Objective 4.0: Unde			X Y	I	1	1
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
117 % 111 %	_		Outcome:			
4.1 Define public finance.	Lectures	Textbooks, journals				Test/Assignment
4.2 Explain public and		projector, Flipcharts, Flip Boards, Markers,				and examination
		I PHD DOMUS, WALKEIS.				
private goods						
private goods		Power Point Slides				
4.3 Explain the features of						
4.3 Explain the features of public and private goods						
4.3 Explain the features of						
<ul><li>4.3 Explain the features of public and private goods</li><li>4.3 Explain public revenue,</li></ul>						
<ul><li>4.3 Explain the features of public and private goods</li><li>4.3 Explain public revenue, public expenditure and the budget</li></ul>	BOA					
<ul><li>4.3 Explain the features of public and private goods</li><li>4.3 Explain public revenue, public expenditure and</li></ul>	BON					
<ul><li>4.3 Explain the features of public and private goods</li><li>4.3 Explain public revenue, public expenditure and the budget</li></ul>	BON					
<ul><li>4.3 Explain the features of public and private goods</li><li>4.3 Explain public revenue, public expenditure and the budget</li><li>4.4 Explain public debt.</li></ul>	BON					

Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
5.1 Explain government budget and budgeting.						
5.2 Define government revenue and expenditure.						
5.3 Explain the differences between government recurrent and capital expenditure.						
5.4 Explain the various areas of government expenditure.						
5.5 Explain sources of government revenue.		EOL				
General Objective 6.0: Unde			T a	T	Τ	I
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
A	LBO.					
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	Lectures	Textbooks, journals				Test
trade.		projector, Flipcharts,		,		Assignment
6.2 Explain: exchange rate,		Flip Boards, Markers,				Examination
exports, imports, balance		Power Point Slides			)	
of trade and balance of						
payment				A Y		
T						
			<b>O</b> '			
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	BON					
	BON	DEOR				
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		E: MED 123			
	ATION	Lecture: 2 hours	<b>Tutorial:</b> 2 Hours	Practical:	Total: 30 hours
	DIT UNIT				
		urse is designed to equip st			on and inferential statistics.
		JECTIVES: On completion		t should be able to:	
1.0	Understa	nd survey planning and des	sign		
2.0	Understa	nd sampling theory			
3.0	Know the	e basic concept of probabili	ty and probability distribu	tion	
4.0	Understa	nd the different types of pro	obability distribution		
5.0	Know ma	athematical expectation	R		
6.0	Understa	nd the concept of Skewness	s, Moments and Kurtosis		
7.0	Understa	nd Inferential Statistics			
		ONALBO			

General Objective 1.	.0: Understand sur	vey planning and desi	gn			<u> </u>
Specific Learning Outcome	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
1.1 Identify and explain sources of data. 1.2 Explain Systematise principles of data. 1.3 Define coding and processing 1.4 Design questionnaires	Explain data, its source and principles  Explain coding and Processing of data.  Show students how to design a questionnaire	Textbooks				Test/Assignment Examination
General Objective 2			Y	T	1 =	T
Specific Learning Outcome	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
2.1 Define sampling theory. 2.2 Explain Systematize sampling methods 2.3 Solve problems involving samples.	Explain sampling theory and methods of sampling  Explain samples	Textbooks				Test/Assignment Examination
<ul><li>2.4 Define small samples.</li><li>2.5 Define large</li></ul>	Solve problems involving samples					

samples.						
2.6 Solve problems						
involving 2.4						
and 2.5 above						
General Objective 3.			1		$\lambda$	<u> </u>
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome	Activities	Resources	Learning	Activities	Resources	
			Outcome:			
3.1 Explain the	Solve problems	Text Books				Test
concept of	involving 5.1 –					Assignment
probability	5.3					Examinations
theory						
(i) mathematical or						
'a priori						
'approach						
(ii) Relative			<b>A Y</b>			
frequency or			<b>Y</b>			
empirical						
approach)			<b>Y</b>			
3.2 Define Random						
experiment, trail						
and event						
3.3 Explain:						
(i) equally likely						
(ii) mutually						
exclusive and		) <sup>y</sup>				
(iii) independent						
event						
3.4 Solve problems						
in 5.1-5.3						
General Objective 4	0: Understand the	different types of pro	bability distribution	n	I	l
		2 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	.,			

Specific Learning Outcome	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
4.1 Define Binomial	Explain	Textbooks			$\sim$	Test/Assignment
distributions.	binomial and	Distribution tables		/	\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\	<b>.</b>
4.2 Define Poisson	Poisson			4	<b>Y</b>	Examination
distribution. 4.3 Define	distribution.					
Geometric	Solve problems					
Distribution	involving the			1		
4.4 Define Uniform	above.					
Distribution						
4.5 Define Hyper-	Explain			, ,		
Geometric	Normal					
Distribution	Distribution.					
4.3 Solve problems	Guide students					
involving 3.1-3.2	on how to use		<b>Y</b>			
above.	distribution					
4.4 Define Normal	tables.	^( \	<b>Y</b>			
distribution.	Explain					
4.5 Explain the use	hypothesis.	<b>Y</b>				
of tables						
	Guide students					
	on how to test					
	hypothesis.					
General Objective 5.		tical expectation				
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome	Activities	Resources	Learning	Activities	Resources	
	4		Outcome:			
5.1 Define	Explain	Textbooks				Test/Assignment
5.1 Define						

mathematical	mathematical					
expectations.	expectation					Examination
5.2 Solve problems	_					
involving	Solve problems					
mathematics	involving			,	$G_{\bullet}$	
expectations.	mathematics				<b>V</b>	
	expectations				,	
General Objective 6.		concept of Skewness	. Moments and Ku	rtosis	<del>/</del>	
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome	Activities	Resources	Learning	Activities	Resources	
0 0.000	11001,1010		Outcome:			
6.1 Explain the	Explain the	Textbooks,				Test
concept of	concept of	Statistical Tables				Assignment
Skewness, Moments	Skewness,					Examinations
and Kurtosis	Moments and					
6.2 Solve problems	Kurtosis					
involving 6.1	Solve					
involving on	problems		2			
	involving					
General Objective 7.		erential Statistics	)	1		
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Outcome	Activities	Resources	Learning	Activities	Resources	Lvaluation
Outcome	71CHVILLES	Resources	Outcome:	rectivities	Resources	
7.1 Explain the		Textbooks	Outcome.			Test
purpose of		TCALOUCKS				Assignment
statistical		<b>\</b>				Examinations
inference						Dammations
7.2 Define the						
concept of						
hypothesis.	Explain					
7.3 Identify the types	estimation					
7.3 Identity the types	estimation				1	
4	<b>)</b>					
4						
						(
7.3 Identify the types						Ģ

					y
of hypotheses	theory				7
7.4 Explain the					
process of	Solve problems				
hypothesis	involving				
testing and	estimate			_	
determination of					
confidence					
interval					
7.5 Test hypothesis					
for small					
samples					
7.6 Test hypothesis					
for large					
samples.					
7.7 Define point and					
interval			<b>A</b>		
estimates			<b>Y</b>		
7.8 Distinguish					
between point			<b>Y</b>		
estimate and					
interval estimate					
7.9 Solve problems					
involving point					
and interval					
estimate					
7.10 Estimate		) ,			
confidence					
intervals					
7.11 Examine					
parametric	4				
versus					
	<b>)</b>				
					9
versus					

nonparametric			
methods in			
inferential			
statistics			

## ANTIONAL BOARD FOR THE HALL BOARD FOR THE CHARLES OF THE CHARLES O

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
COURSE TITLE: INTRODUCTION TO COMPUTER						
COURSE CODE: MED 124						
DURATION	Lecture: 2 hours	Tutorial: 0	Practical: 2 Hours	<b>Total: 6</b> 0		
				hours/Semester		
<b>CREDIT UNITS:</b>	4					
<b>GOAL:</b> The course	e is designed to enable students	acquire elementary know	owledge of computer technique	es and applications		
<b>GENERAL OBJE</b>	<b>ECTIVES:</b> On completion of th	e course, the student sh	nould be able to:			
1.0 Understand the	evolution and classification of	computers	Y			
2.0 Understand the	concept of computer hardware					
3.0 Understand the	concept of computer software	2				
4.0 Understand con	nputer data processing	<sup>©</sup> O <sub>L</sub>				
5.0 Understand sec	urity and safety procedures with	nin a computer environ	ment			
6.0 Understand the	concept of a computer network					
7.0 Understand the	7.0 Understand the uses of internet and World Wide Web					
8.0 Know basic M	icrosoft Office application.					

General Objective 1.0: U	Jnderstand the evolution	and classification o	of computers			
Specific Learning Outcome	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
1.1 Define computer	Define computer	White Board.	Outcome:	Guide students to	Networke d PCs	
1.2 Describe the development of computers	Trace the history of computer.	PC with relevant packages		classify computer systems	loaded with software	
1.3 Describe the computers environment	Classify the computer according to generations			systems	packages.	
1.4 Distinguish analogue, digital and hybrid computers	Explain the physical, social and security environment	EOL				
1.5 State functions of computers	Distinguish between types and classes of computers.					
1.6 List the benefits of computers to the society.	Highlight the implications of computers to the society.					

	Outline the benefit of					
	computer to the					
	society				)	
General Objective 2.0: U	Inderstand the concept o	f computer hardwar	e			
Specific Learning	Teachers Activities	Learning	Specific Learning	Teachers	Learning	Evaluation
Outcome		Resources	Outcome:	Activities	Resources	
2.1 Explain the meaning	Discuss the meaning	White Board.	Be able to Identify	Guide the	A DEMO	
of computer	of hardware.		the various	students on	PC	
hardware		PC loaded with	components of a	how to	showing	
2.2 List some input and	Discuss the various	Relevant	computer system	identify the	its	
output devices	components and	packages		various	componen	
_	functions of various			components	ts	
2.2 Describe the	hardware units.			of a		
functions of C.P.U.				computer		
2.3 List some auxiliary	Discuss the various		<b>Y</b>	system		
Units.	components and	•				
2.4 Describe the	functions of various					
functions of the	hardware units.	^( ) >				
auxiliary memory						
2.5 Define: bits, byte,	Discuss computer					
nibble, word and	software					
storage size.	programming <					
	languages and					
	differentiate between					
	the levels.					
General Objective 3.0: U	Inderstand the concept o	f computer software				
Specific Learning	Teachers Activities	Learning	Specific Learning	Teachers	Learning	Evaluation
Outcome		Resources	Outcome:	Activities	Resources	
3.1 Define computer $\checkmark$	Discuss software and	White Board.	Be able to load	Demonstrat	A DEMO	
software	its various types.		computer packages	e how to	PC	

		PC loaded with	on	load various	showing	
3.2 Outline various		relevant	computer system	computer	its	
types of computer	Explain computer	packages		packages on	componen	
software	packages and its			computer	ts	
	various types.			systems		
3.3 Distinguish between						
low-level and high-				<b>)</b>		
level languages.	Discuss software and			<b>Y</b>		
	its various types.			<b>y</b>		
3.4 Explain the use of	7.1					
package	Explain computer					
programmes.	packages					
General Objective 4.0: U	Inderstand computer data	a processing				
Specific Learning	Teachers Activities	Learning	Specific Learning	Teachers	Learning	Evaluation
Outcome		Resources	Outcome:	Activities	Resources	
4.1 Explain:	Discuss basic concept	White Board.	Be able to	Guide the	A DEMO	
i) data	of electronic data	<b>A</b>	recognize life	students on	PC	
ii) data processing	processing	PC loaded with	problems requiring	how to	showing	
		Power point and	the application of	identify real	its	
4.2 Explain different	Explain offline and	connected to	the various modes	life	componen	
processing modes	online concepts	Screen		problems	ts	
	Define batch			requiring		
				the		
	processing, real time,			various data		
	time sharing and					
	10 / 11 / 1			processing		
	distributed processing			processing techniques		
	Differentiate between			techniques		
	Differentiate between batch processing, real			1		
	Differentiate between batch processing, real time processing,			1		
1	Differentiate between batch processing, real time processing, time-sharing and			1		
	Differentiate between batch processing, real time processing,			1		

Specific Learning	<b>Teachers Activities</b>	Learning	Specific Learning	Teachers	Learning	Evaluation
Outcome		Resources	Outcome:	Activities	Resources	
5.1 Explain the	Explain data control	White Board.	Be able to create	Guide	A DEMO	
computer	techniques.		account and	students on	PC	
environment		PC loaded with	formulate	how to	showing	
	Describe standard	Power point and	Passwords	formulate	its	
5.2 Describe methods of	operating procedures	connected to		simple	componen	
preventing hazards	of a computer	Screen		password	ts	
such as fire, flooding	installation.			that they		
and sabotage				could		
5.2 Evaloia Abo	Explain computer			easily		
5.3 Explain the	system auditing			remember		
following: (i) data control						
(i) data control techniques,						
(ii) Operating procedure	Explain methods of		<b>y</b>			
of a computer	preventing hazards	$\mathbf{\Omega}$				
installation	fire, flooding					
(iii) Safety regulations	sabotage					
in computer	Explain the need for					
installation	computer room	,				
5.4 Explain security	security.					
methods in computer	Describe file security					
installation	methods in computer					
5.5 Explain the need for	installations.					
user passwords and	mstanadons.					
account	Explain the need for					
	file security in					
<b>A</b>	computer installation.					
	Explain the user					
AATIO						
						10

	passwords and user name.				Cki	
General Objective 6.0: U	Inderstand the concept o	f a computer netwo	rk			I.
Specific Learning Outcome	<b>Teachers Activities</b>	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
	D-6'					
6.1 Define network	Define computer	White Board.	Be able to identify	Guide the	A DEMO	
6.2 Describe different	network.	DC 1 1- 1	various computer	students on	PC	
types of network	E1-i 1:664	PC loaded with	topologies Find	how to	showing	
topology such as	Explain different	Power point and	out different	identify	its	
star, ring and bus.	types of network	connected to	organizations	various	componen	
star, ring and ous.	organization such as	Screen	using the different	network	ts	
6.3 State the	star, ring, bus etc.		topologies.	topologies.		
components of a	Describe different					
local area network						
	types of network:					
6.4 Explain how	LAN, MAN, WAN		,			
network facilitates						
communication and						
collaboration	7 1 1 1 2					
General Objective 7.0: U						
Specific Learning	Teachers Activities	Learning	Specific Learning	Teachers	Learning	Evaluation
Outcome		Resources	Outcome:	Activities	Resources	
7.1 Define internet	Define internet	White Board.	Be able to Search	Guide	Guide	
7.2 Describe internet	Describe resources of		for materials on	students on	students	
	internet	PC loaded with	the internet.	how to	on how to	
resources	Explain the processes	Power point and		search for	search for	
7.3 Explain the	involved in browsing	connected to	Compose and send	materials on	materials	
processes involved	and searching the	Screen	Email.	the internet.	on the	
in searching the	internet. Explain the				internet.	
internet for materials	meaning of ISP.					

7.4 Explain the concept of E-mail					$C_k$			
General Objective 8.0: Know basic Microsoft Office application								
Specific Learning	<b>Teachers Activities</b>	Learning	<b>Specific Learning</b>	Teachers	Learning	Evaluation		
Outcome		Resources	<b>Outcome:</b>	Activities	Resources			
8.1 Define the	Define and explain	White Board.	Be able to save	Guide the	A DEMO			
following:	types and important		with different	students on	PC			
(i) file	of file.	PC loaded with	extension and	how to create	showing			
(ii) file property	TT 1 . 1.1	relevant	work with window	folder,	its			
(iii) tag	Understand the	packages	environment	document	componen			
8.2 Explain the	different extension.			and	ts			
importance of file	Explain how to		Able to format and	spreadsheet				
name, extension and	navigate to various		finalize document					
type	folder and file		and workbook					
8.3 Explain how to	Understand the							
create and format	document workspace.	,	*					
documents.	Explain formatting							
10.4 Explain how to	document	~ ( ) Y						
create and finalise								
worksheet	Understand how to							
	enter label, value and							
	formula.	<b>Y</b>						
	Use function for							
	Use function for							
	complex calculation							

				EDICATIO	
PROCRAMME	: ND MICROFINANCE AN	D ENTERPISE DEWEI	OPMENT		
COURSE TITLE	E: Microfinance and Gender		ZOI MENT		
COURSE CODE	•				_
DURATION	Lecture: 2 Hours	Tutorial: 0	Practical: 0	<b>Total:</b> 30hours/semester	
CREDIT UNITS	<b>5:</b> 2			C ON ONLY Deliver	
GOAL: This cou	irse is designed to expose stu	dents to the need for ge	nder mainstreaming into	work situation and social	
	to create room for diversity,	equity and equality in	our social processes		
GENERAL OBJ		<b>y</b>			_
1.0 Onderstand th	e concept of gender				
2.0 Understand th	e concept of microfinance				
	cept of gender mainstreamin	g as a social process co	mpared to sex roles		
	OZ				_
AR,					105

- 4.0 Understand the concept of gender mainstreaming as it relates to microfinance
- 5.0 Understand diversity as a major concept in gender mainstreaming
- 6.0 Understand gender equity and equality

PROGRAMME: ND MICROFINANCE AND ENTERPISE DEVELOPMENT									
COURSE TITLE: Microfinance and Gender			Course	e Code: MED	Contact H	Contact Hours: 2/Semester			
Mainstreaming				125					
COURSE SPECIFICATION						Practical C	ontent:		
General Objective 1.0: Und	-			G •0•		× , ×	T		
Specific Learning	Teachers Activities	Learning Resources		Specific	Teachers	Learning	Evaluation		
Objectives:	Activities	Resources		Learning Outcome:	Activities	Resources			
1.1 Define the concept of	1.1 Define the	Projectors		_					
gender	concept of	Chart							
1.2 Differentiate gender	gender.	Chart							
from sex roles	1.2 Explain the	Textbooks							
1.3 Explain why gender is always misapplied and	difference								
misinterpreted.	between The			$\lambda$					
1.4 Explain gender as a	societal								
tool to drive social	misconception								
relations and processes	of what gender								
1.5 Explain gender as a	is should be		) '						
structural phenomenon	explicitly clarified. Clear								
produced, negotiated and sustained	illustrations of								
and sustained	1.1 (a) should be								
	made. This can								
	be through								
	charts, pictorials								
	etc.								
	2. Clearly								
<b>*</b>	highlight what								
	differentiate								
	gender from								

								,		<b>y</b>
General Objective 2.0: Und	sex roles 3. Provide a concept where gender is misapplied and misinterpreted. Also, outline and provide a discussion on why gender is always misapplied and misinterpreted 4. Explain how gender mainstreaming within the context of social relations and processes.									
Specific Learning	Teachers Teachers	Learning Resources	e .	Specific		Teach	orc	Learn	nina	Evaluation
Objectives:	Activities	Learning Resources	•	Learning Outcome	g	Activi		Resou	_	Lyaiuauvii
2.1 Explain the meaning of	1. Define and	Projectors		Sucom						
microfinance	the meaning of	Chart								
0.00	.   🗸	TD 41 1		I				I		

microfinance

for the student

Textbooks

2.2 Describe the features of

microfinance practice

and institution

			T	1		T
2.3 Explain:						
i. bottom of the pyramid				_		
approach						
ii. pro-women						
microfinance				$\sim$		
institutions						
iii. Retail banking						
institutions						
iv. Social mission				1		
<b>General Objective 3.0:</b> Know				_		<b>.</b>
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
			Outcome:			
3.1 Explain the concept of	1.1 Provide a	Projectors				
gender mainstreaming	simple	Chart				
225 1: 4 1: 4: 6	meaning for	Textbooks				
3.2 Explain the objectives of	gender, gender					
gender mainstreaming	mainstreaming,					
3.3 Explain the techniques	and social					
for addressing gender	inequality to	<b>\</b>				
inequality	the students.					
mequanty	The definition					
	should be					
	simple enough					
	to clarify and					
	explain these					
_	concepts.					
	71 .: 6 . 1					
<b>★</b> ▼	2. Identify and					
	clearly explain					

						<u> </u>
	the techniques					
	used for			_		
	addressing					
	social					
	inequality.					
				Y		
General Objective 4.0: Unde						
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning	Activities	Resources	
445		D 1	Outcome:			
4.1 Explain gender	1. Provide a	Projectors				
mainstreaming as a:	discussion on	Chart	XY'			
(i) means of improving	how gender	Textbooks	) >			
effectiveness in microfinance	mainstreaming					
sustainability	improves	Y				
(ii) means of enhancing	effectiveness	Y				
human rights	in					
(iii) change tool	microfinance					
(iv) means for sustainable	operations.					
growth and	operations.	<b>Y</b>				
development	2. Outline the					
	means through					
	which gender	7				
	mainstreaming					
	enhances					
4	human rights.					
	numan fights.					
<b>★</b> ▼	3. Provide a					
	detailed					

General Objective 5.0: Unde	discussion on effectiveness of gender mainstreaming as a tool for socio- economic change, sustainable growth and development.	major concept in gender	mainstreaming			
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning	Activities	Resources	
			Outcome:			
5.1 Define diversity	1.Provide a simple	Projectors				
5.2 Explain diversity in age,	definition of	Chart				
sex and specialisation	diversity.	Textbooks				
5.3 Explain how gender	2.Provide a					
mainstreaming creates diversity, equity and	detailed					
equality	explanation of					
equanty	diversity vis-à-					
	vis age, sex, and					
	specialisation.					
A	3. With the aid of a					
4	chart/illustration,					
	provide a discussion on					
	uiscussion on		1		1	

				1		,
	how gender					
	mainstreaming			_		
	creates diversity					
	and equity.					
General Objective 6.0: Un			T =		T	<u> </u>
Specific Learning	Teachers Activities	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:			Learning	Activities	Resources	
			Outcome:			
6.1 Define equity	1. Provide a simple	Projectors				
6.2 Explain equity as a	define of equity to	Chart	7			
social process	the student	Textbooks				
6.3 Explain how:			X y			
(i) equity address social	2. Provide a detailed					
and economic	explanation of how					
inequalities	equity addresses	<b>( y</b>				
(ii) equity calls for	social and economic					
equality	inequalities					
6.4 Explain how equality	inequanties					
calls for social and	3. Outline a					
economic inclusion of	discussion of the	Y				
all – male and female						
	association of equity					
	and equality.					
	4. Provide a detailed					
	discussion on the					
	nature of equity and					
. 1	equality. Explain					
	with relevant					
	examples the					
	1	1	1	1	1	

relevance/importance	
of equality in social	
and economic	
inclusion	
	<b>*</b> * * * * * * * * * * * * * * * * * *

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PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: INTRODUCTION TO PSYCHOLOGY

COURSE CODE: MED 126

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

CREDIT UNITS: 2

GOAL: This course is designed to introduce students to the study of individuals in the society with understanding of personality formation, perception in relationship to others

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

1.0 Understand the concept, history, and methods of psychology

2.0 Know the concept of perception, nature and nurture as well as their influence in group and individual behaviour

4.0 Understand social psychological theories of self, aggression, stereotypes, emotions, and motivation

3.0 Understand the stages of human development

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT							
COURSE TITLE: Introduction to Psychology			Course Code: MED 127   Contact Hours: 30/semester				
COURSE SPECIFICATION					Practi	cal Content:	
General Objective 1.0: Un		ory and methods	of psy		. <u>Y</u>		
Specific Learning	<b>Teachers Activities</b>	Learning		Specific	Teachers	Learning	Evaluation
Objectives:		Resources		Learning Objectives:	Activities	Resources	
1.1 Define psychology and its relevance to social sciences, human behaviour and the environment 1.2 Explain the origin of psychology  1.3 Explain the various areas of psychology and their relevance in human behaviour  1.4 Explain the relationship between psychology and other disciplines  1.5 Define the methods of psychological investigation	Explain the concept of psychology as a distinct discipline in social science  Explain the origin of with emphasis on the found on the founding fathers  List the various areas of psychology: social, clinical, cognitive, development, entrepreneurial and behavioural  Link psychology to social science, natural sciences, art and other disciplines	Textbooks, wh board, marker	ite	Objectives.			Test, examination and assignment

List the various	
methods of	
psychological	
investigation:	
a. Descriptive	A Y
b. Correctional	
c. Case studies	
d. Content	
analysis	

General Objective 2.0: Know the concept of perception, nature and nurture as well as their influence in group and individual behaviour

Specific Learning	<b>Teachers Activities</b>	Learning	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>		Resources	Learning	Activities	Resources	
			<b>Objectives:</b>			
2.1 Explain the concept	2.1 Explain	Textbooks, white				
and theories of	perception related	board, marker				
perception	theories:					
	a. Self-perception					
2.2 Explain nature and	theory					
nurture	b. Attitude					
2.3 Explain inoculation	c. Cognitive					
theory	d. Dissonance					
	e. Deception					
	2.2 Explain the nature					
	and nurture debate					
	and its relevance					
	in identity					
	formation with					
	example for					

						, <b>y</b>
	nature and nurture e.g. personality, occupation, sexual orientations  2.3 Explain to students the theory of inoculation and how it can affect attitudes and believes systems through persuasion					
<b>General Objective 3.0:</b> U	nderstand the stages of h	uman development				
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning Outcome:	Activities	Resources	
3.1 Define human	Explain the concept of	Textbooks, white				
development	development and	board, marker				
<ul><li>3.2 Explain the human developmental stages of Erik Erikson (1902-1994)</li><li>3.3 Explain the Sigmund</li></ul>	relate it to human physical, cognitive, social, intellectual, perception, personality and emotional dimensions					
Freud's human developmental stages	List Erikson's developmental stages  Explain Sigmund					

	Freud's psycho-sexual					
	theory of					
	development				$\bigcirc$	
General Objective 4.0: U	 Jnderstand social psychol	logical theories of self.	aggression, ster	eotypes, emoti	ons, and moti	vation
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>		Resources	Learning	Activities	Resources	
			Outcome:			
4.1 Explain the meaning	1.Explain the	Textbooks, white		ζ,		
of self and aggression	meaning of self and	board, marker		) *		
405 11 1 1	aggression and relate					
4.2 Explain the theory	them to daily					
of self	activities					
4.3 Explain theory of	2. Explain the theory					
aggression	of self (self-					
	construction, self-	Y				
4.4 Explain the meaning	perspective, self-					
of stereotype	structure etc.)					
4.5 Explain early	,					
theories of stereotype	3. Explain theory of					
and prejudice	aggression e.g.	,				
4.6 Explain the meaning	Frustration-					
of:	Aggression-					
a. Motivation	Displacement Theory					
b. Emotion	Instinct Theory of					
4.7 Explain theories of	Aggression					
emotions						
a. Evolution theories	1.Explain the					
of emotion	meaning of stereotype					
b. James-Lange	2. List early theories					
Theory Emotion	Z. List earry theories					

c. Cannon Bard	of stereotype and
Theory Emotion	prejudice e.g.
d. Facial-Feedback	- Gordon All port
Theory of Emotion	-Becca Levy
4.8 Explain theory of	1. Explain the
motivation:	meanings of:
	c. Motivation
a. Taylor's Theory of	d. Emotion
Scientific	2.List theories of
Management	emotions
b. Mayo's Theory	e. Evolution
Human Relation	theories of
Tuman Relation	emotion
c. Maslow Theory	f. James-Lange
	Theory Emotion
d. Herzberg's Theory	g. Cannon Bard
of Human Needs	Theory Emotion
	h. Facial-Feedback
	Theory of
	Emotion
	3. Explain theory of
	motivation:
	e. Taylor's Theory
	of Scientific
	Management
	Management
	f. Mayo's Theory
	Human Relation
<b>\</b>	g. Maslow and
	Herzberg's

Theory of Human Needs		
Needs		
	<u> </u>	
		<b>X</b> '
		)

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

**COURSE TITLE:** Principles of Accounts II

**COURSE CODE:** ACC 121

DURATION Lecture:- Tutorial:- Hours Practical:- hours Total:-

**CREDIT UNITS:** 

**GOAL:** 

## **GENERAL OBJECTIVES:**

- 1.0 Understand Control Accounts
- 2.0 Know the different methods for the collection of data for Final Accounts from incomplete records.
- 3.0 Understand manufacturing accounts.
- 4.0 Understand the accounts of non-trading organization.

- 5.0 Understand Partnership Accounts.
- 6.0 Understand the preparation of simple Company's Final Accounts

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT								
COURSE TITLE: Princip	oles of Accounts II		Course (	Code: ACC 121	Code: ACC 121 Contact Hours:			
COURSE SPECIFICATION	ON: Theoretical co	ntent 1hour		Practical Content: 3 hours				
General Objective: 1.0 Un	derstand Control Ac	counts						
Specific Learning	Teachers	Learning		Specific	Teachers	Learning	Evaluation	
Objectives:	Activities	Resources		Learning Objectives:	Activities	Resources		
<ul> <li>1.1 Define Control     Accounts.</li> <li>1.2 Explain the need and     uses of control     accounts in a     business enterprise.</li> </ul>	(i)Explain Debtors and Creditors control/accounts.  (ii) Prepare Control Accounts and state their uses.	Overhead projector Worked examples		1. Demonstrate the need for control account in business enterprises.  2. Prepare final accounts of enterprise from incomplete records.	State the uses of control account. Students to carry out preparation of final account from incomplete records manual or electronically using a case study exercise.	Accounting packages. Spreadsheets.		
General Objective: 2.0 Kn			collection o					
Specific Learning	Teachers	Learning		Specific	Teachers	Learning	Evaluation	
Objectives:	Activities	Resources		Learning				

				<b>Objectives:</b>	Activities	Resources	
2.1	Explain the term	(i)Describe	Overhead	Demonstrate	State the uses	Accounting	
	incomplete	incomplete	projector	the need for	of control	packages.	
	records as distinct	records.	Worked	control	account.	Spreadsheets	
	from complete	(ii) Differentiate	examples	account in	Students to	_	
	records.	single		business	carry out		
		Entry		enterprises.	preparation of		
2.2	State and explain the	bookkeeping			final account		
	different	from incomplete		2. Prepare	from		
	methods of collecting	records.		final accounts	incomplete		
	date for the	(iii) Explain		of enterprise	records		
	preparation of final	causes of		from	manually or		
	accounts from	incomplete		incomplete	electronically		
	incomplete records.	records.		records	using a case		
		(iv) Prepare final			study		
2.3	Prepare the final	accounts from	` }		exercise.		
	account of an	incomplete					
	enterprises from	records.					
	incomplete						
	records.						
	eral Objective: 3.0 Und			T		Γ	
_	cific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Obj	ectives:	Activities	Resources	Learning Objectives:	Activities	Resources	
3.1	Distinguish between	(i) Explain	Overhead	1.Determine	Display	Spreadsheets	
1	manufacturing account	manufacturing	projector	prime	graphically	Accounting	
:	and	account and	Worked	cost overhead.	preparation of	packages.	
1	trading account.	its components.	examples	2. Produce a	final accounts	Flipchart.	
		Y		format	of a	Case study	
	Explain the details	(ii) Illustrate		for a	manufacturing	exercise.	
	that will	with examples		manufacturing	enterprise		

	appear in such	the preparation		account.	manually or		
	account.	of final			electronically.		
		accounts of					
3.3	Prepare a	manufacturing					
	manufacturing account	enterprise.					
	8	r					
	format.						
	Prepare simple						
	account of						
	manufacturers,						
	valuation of						
	stock and work in						
	progress						
	of such organizations.						
Cor	neral Objective: 4.0 Und	lerstand the account	s of non-trading organi	zation			
	cific Learning	Teachers	Learning Resources	Specific Specific	Teachers	Learning	Evaluation
	jectives:	Activities	Learning Resources	Learning	Teachers	Learning	Lvaiuation
Obj	jectives.	Activities		Learning	Activities	D	
				<b>Objectives:</b>	Activities	Resources	
4.1	Explain a receipts and	(i) Explain	Overhead	Objectives: Prepare the	Direct	Accounting	
4.1	Explain a receipts and payments	(i) Explain Receipt and	Overhead projector				
4.1		_		Prepare the	Direct	Accounting	
4.1	payments	Receipt and	projector	Prepare the accounts of	Direct students	Accounting packages.	
	payments	Receipt and Payment	projector Worked	Prepare the accounts of mosques,	Direct students to prepare,	Accounting packages. Spreadsheets.	
	payments account.	Receipt and Payment Accounts.	projector Worked	Prepare the accounts of mosques, churches and	Direct students to prepare, using	Accounting packages. Spreadsheets.	
	payments account.  Prepare a simple	Receipt and Payment Accounts. (ii) Prepare the	projector Worked	Prepare the accounts of mosques, churches and	Direct students to prepare, using a computer	Accounting packages. Spreadsheets.	
	payments account.  Prepare a simple receipts and	Receipt and Payment Accounts. (ii) Prepare the final accounts of	projector Worked	Prepare the accounts of mosques, churches and	Direct students to prepare, using a computer spreadsheet,	Accounting packages. Spreadsheets.	
	payments account.  Prepare a simple receipts and payments account.	Receipt and Payment Accounts. (ii) Prepare the final accounts of a non-trading	projector Worked	Prepare the accounts of mosques, churches and	Direct students to prepare, using a computer spreadsheet, the accounts	Accounting packages. Spreadsheets.	
4.2	payments account.  Prepare a simple receipts and payments account.	Receipt and Payment Accounts. (ii) Prepare the final accounts of a non-trading organization.	projector Worked	Prepare the accounts of mosques, churches and	Direct students to prepare, using a computer spreadsheet, the accounts of nonprofit	Accounting packages. Spreadsheets.	
4.2	payments account.  Prepare a simple receipts and payments account.  Differentiate Income	Receipt and Payment Accounts. (ii) Prepare the final accounts of a non-trading organization. (iii) Compare	projector Worked	Prepare the accounts of mosques, churches and	Direct students to prepare, using a computer spreadsheet, the accounts of nonprofit making	Accounting packages. Spreadsheets.	
4.2	payments account.  Prepare a simple receipts and payments account.  Differentiate Income and expenditure	Receipt and Payment Accounts. (ii) Prepare the final accounts of a non-trading organization. (iii) Compare the final	projector Worked	Prepare the accounts of mosques, churches and	Direct students to prepare, using a computer spreadsheet, the accounts of nonprofit making organizations	Accounting packages. Spreadsheets.	

4.4 Prepare an income and expenditure account from a receipts and payment accounts.	with that of a sole proprietor.				20,1	
4.5 Distinguish between the records of a sole proprietor and that of non-trading organization.						
4.6 Prepare the accounts of non-trading organization.						
General Objective: 5.0 Und	lerstand Partnership	Accounts.				
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	\$O'	Learning Objectives:	Activities	Resources	
5.1 Explain the	(i)Explain the	Overhead	Prepare	Direct and	Spreadsheets	
relationship that can	law relating to	projector	partnership	observe the	Accounting	
appropriately	partnership, its	Worked	final	students	packages.	
be described as a	formation and	examples	accounts	preparing		
partnership.	accounting		reflecting	final		
	procedures.		partners	accounts of a		
5.2 Explain the nature of			salaries	partnership		
partnership	(ii) Illustrate the		salaries interest on	partnership using a case		
_	(ii) Illustrate the preparation of		salaries interest on capital	partnership using a case study		
partnership	(ii) Illustrate the		salaries interest on	partnership using a case		

relating to the	appropriation		profit.			
partnership business.	account, current			,		
	accounts, capital					
5.4 Determine each	accounts and					
partner's share in	balance sheet.					
the relationship						
through the						
preparation of						
partnership profit						
and loss appropriation						
accounts at						
the end of each						
financial year.						
imaneiai year.						
5.5 Compute and make						
correct ledger						
entries relating to the						
interest due						
to the partners on						
their drawings.						
then drawings.						
5.6 Explain why interest	,					
should be						
allowed either on the						
partner's						
capital or drawing						
balances.						
curances.						
5.7 Explain the	1					
differences	Y					
in approach between						
in approach between	1	1	I	l	l	
<b>* * * * * * * * * *</b>						
						126
<b>&gt;</b>						120

	accounting for a						
	partnership				1		
	where the partners						
	capitals are fixed and						
	where they are not						
Ger	eral Objective: 6.0 Und	erstand the preparat	tion of simple Company	's Final Account	ts		
Spe	cific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Obj	ectives:	Activities		Learning	Activities	Resources	
				<b>Objectives:</b>	Activities	Resources	
6.1	Prepare appropriation	Explain the		Prepare the	Direct and	Spreadsheets	
	account of a	preparation of		final accounts	observe the	Accounting	
		the		of companies.	students	packages.	
	Limited Liability	appropriation		X	preparing the	Flipcharts.	
	company.	account and		) '	final		
		Balance Sheet of			accounts of	Sample	
6.2	Distinguish the	a Limited			Limited	companies	
	appropriation	Liability	Y		Liability	audited	
	account of a Limited	Company.			Companies.	accounts.	
	Liability Company		× × ×				
	from that of a	Prepare the					
	partnership.	appropriation					
		account and					
6.3	Prepare a simple	Balance Sheet of	<b>Y</b>				
	Balance Sheet of a	a Limited	Y				
	Limited Liability	Liability					
	Company	Company.					

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: Introduction To Entrepreneurship

COURSE CODE: EED 126

DURATION Lecture:- Tutorial:- Hours Practical:- hours Total:
CREDIT UNITS:

GOAL: This course is designed to create general entrepreneurship awareness in the student with a view to inculcating in him the spirit of self-reliance.

GENERAL OBJECTIVES:

1.0 Understand the basic concept of entrepreneurship

2.0 Understand the roles of entrepreneurship in personal and national growth and development

3.0 Know how to set business goals

- 4.0 Know how to identify business opportunities
- 5.0 Know how to draw simple business plans

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT							
COURSE TITLE: Introducti	ion To Entreprene	urship	Course C EED 12		Contact H	lours:	
COURSE SPECIFICATION	: Theoretical cont	ent			<b>Practical C</b>	ontent:	
General Objective: 1.0 Unde	erstand the basic c	oncept of entrepreneurship	)				
Specific Learning	Teachers	<b>Learning Resources</b>	Specific \	Teachers	Learning	Evaluation	
Objectives:	Activities		Learning Objectives:	Activities	Resources		
1.1 Explain the terms: a) Entrepreneurship	Explain the	Textbooks	Identify	Guide the	Guest		
<ul><li>a) Entrepreneurship</li><li>b) Entrepreneur</li></ul>	terms related		the	students to	Speakers		
c) Enterprise	to		facilities and	research	on the role and		
d) Self	entrepreneurs		1	and identify	importan		
Employment	hip.		opportuni ties	criteria for	ce of		
e) Wage	Compare		available	a	entrepre		
Employment	employment		for self-	successful	neurship		
	and self		employm	entreprene			
1.2 Compare:	employment		ent.	ur			
a) Wage	with				Internet		
b) Employment and	entrepreneurs		Identify	Establish	and		
c) Entrepreneurship	hip.		successfu	competitiv	relevant		
d) Self			1	e groups.	websites		
e) Employment and	Identify		entrepren				
f)Entrepreneurship	opportunities		eurship	Students	Guest		
1.3 Identify the facilities	of self-		in	to make	speakers from		
and	employment		Nigeria.	formal	successf		
opportunities	<b>Y</b>		Evaluate	presentatio n to their	ul		
available for	Explain the		the role	findings.	Business		
	role of		me me	munigs.	2 45111055		

self-employment.	entrepreneurs		of		CX	
	hip in wealth		entrepren			
1.4 Identify successful	creation.		eurship			
entrepreneurs in			in wealth			
Nigeria	Give		creation.			
entrepreneurship in	assignment					
wealth						
creation.	Organise a		$\rightarrow$	<b>Y</b>		
	visit to an		\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	*		
	entrepreneur's					
	organization					
General Objective: 2.0 Unde	erstand the roles of	f entrepreneurship in pers	onal and nation	al growth and o	development	
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resource	
			Outcome:		S	
2.1 Explain how	Explain the	Textbooks	Explain the	Explain with	Computer	
entrepreneurship	role of		role of	the aid of a	and	
leads to	entrepreneurshi		Computer	computer	accessorie	
the creation of:	p to national		and	and	S	
i. Self confidence	development		information	application	<b>T</b>	
ii. Self Expression	development		technology in	packages:	Internet	
iii. Wage	Explain	<b>Y</b>	entrepreneurs	E-mail	and relevant	
Employment for	-		hip	Internet, website	websites.	
others	sources and			Create:	websites.	
iv. Self	constraints of			Spread sheet	Dbase	
employment	entrepreneurshi			Invoice.	Duase	
	p			Purchase	Internet	
2.2 Identify resources				order, etc.	facility.	
and constraints of	Explain the			31401, 010.	1401111,	
entrepreneurship.						

	Achievement					
2.3 Explain how	Motivation					
entrepreneurship	Test				$\mathcal{I}$	
leads to	(A.M.T.)					
import substitution				\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\		
and utilization of				Y		
local resources.				<i>y</i>		
2.4 Explain how				•		
entrepreneurship						
leads to						
equitable						
distribution of						
industries						
2.4 Explain the spirit						
of Achievement						
Motivation Test						
(A.M.T.)						
<b>General Objective: 3.0</b> Know			1	T		
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	<b>Activities</b>	<b>Y</b>	Learning	Activities	Resources	
			Outcome:			
3.1 Evaluate the strength,	Evaluate	Textbooks	Explain	Demonstrate	Computer	
weaknesses	SWOT and		entrepreneur	, using	and .	
opportunities and threat	analysis and		ship.	appropriate	accessorie	
(SWOT Analysis). 3.2 Explain the	relate it to the			application	S	
Entrepreneurial Tasks:	organization visited.			package:	Internet	
i. Leadership	visited.			Business	and	
1. Leadership				Business	ana	

ii. Decision-making iii. Business Planning iv. Time Management v Self Management	Explain characteristics of an entrepreneur.  Explain the entrepreneurial tasks.  Conduct Test.			planning, Time Managemen t etc.  Set up student groups with an initial capital of #10,000 and the task of setting up a small business enterprise.  Set business goals.	relevant websites. Textbooks On-Going Project.	
General Objective: 4.0 Know Specific Learning	how to identify b	Dusiness opportunities  Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Real ling Resources	Learning Outcome:	Activities	Resources	L valuativii
<ul><li>4.1 Define business</li></ul>	Explain business opportunities and process of	Textbooks	Explain the process of exploring opportunities	Demonstrate using appropriate application	Computer and accessorie s.	
mmodust/samiss	avaloring thom		**			

exploring them.

Explain the

product/ service

selection.

package.

Product

Dbase

4.2 State the process of exploring opportunities	process of product/service selection			selection, product tracking or detracting. Use the on- going	Textbooks Internet and relevant websites	
			MICA	business project to encourage student to identify business		
			<b>)</b>	opportunities		
<b>General Objective: 5.0</b> Know <b>Specific Learning</b>	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluat
Objectives:	Activities	Learning Resources	Learning	Activities	Resources	Evalua
5.1 D.C	D 1 1 1	m d l	Outcome:	G : 1		
5.1 Define the concept of	Explain the	Textbooks	Explain the	Guide		
business plan.	concept of		process of	students in		
5.2 Explain the process of	business plan and project		preparing preliminary	preparing preliminary		
preparing preliminary	proposal.		project	project.		
project proposal.	Guide students		proposal.	project.		
project proposai.	in preparing a		ргорозат.	On-going		
70 F 1: 1	modest		Evaloia 4ho			
5.3 Explain the process of	IIIOUCSL.		Explain the	Business		
5.3 Explain the process of preparing a detailed			Explain the process of	Business Plan and to		
preparing a detailed	business plan.		process of	Plan and to		
			-			
preparing a detailed	business plan.		process of preparing a	Plan and to present it to		

business plan on a			s, Sales	
selected venture		Conduct a	forecasting,	
(The written business		modest	Business	
plans should be assessed		business	plan.	
as part of the continuous		plan on a	piun.	
assessment)		selected	Time sheet	
assessment)		venture.	analysis,	
		venture.	Employee	
			tracking	
			Loan,	
			Amortizatio	
			n, etc.	
			explore	
			Internet for:	
			Company	
			Company	
	ROMA			
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PROGRAMME: ND MICROFINANCE AND ENTREPRISE DEVELOPMENT

COURSE TITLE: COMMUNICATION IN ENGLISH II

COURSE CODE: GNS 202

DURATION Lecture:- 2 Hours Tutorial:- 0 Practical:- 0 JOHOURS/Semester

CREDIT UNITS: 2 CU

GOAL: The course is designed to equip the student with the necessary level of competence and proficiency to enable him adapt to his professional environment, At the end of this course, the student should be able to communicate clearly and effectively in both general and specific situations.

GENERAL OBJECTIVES: On completion of this course the student should:

- 2.0 Understand the principle of correspondence
- 3.0 Know how to apply the principle of writing for publications
- 4.0 Know how to write a report

PROGRAMME: ND MICROFINANCE AND ENTREPRISE DEVELOPMENT									
COURSE TITLE: COMMUNICATION IN ENGLISH II Course Co				Code: GNS 202 Contact Hours: 2 Hours					
COURSE SPECIFICATION: Theoretical content				Practical Content:					
General Objective: 1.0 Understand registers									
Specific Learning	Teachers Learning Resources			Specific	Teachers	Learning	Evaluation		
Objectives:	Activities			Learning Outcome:	Activities	Resources			
1.1 Explain Registers	Explain								
1.2 Explain factors	Registers								
influencing register, viz.,	Explain factors		<u>ئے</u>						
field (profession, mode	influencing			) >					
[speech or writing], tenor	register, viz.,								
[relationship between the	field		AY						
interacting parties])	(profession,		<b>Y</b>						
	mode [speech								
1.3 List some items of	or writing],								
register peculiar to	tenor								
different professions	[relationship	<b>\(\frac{1}{2}\)</b>							
	between the								
1.4 Identify items of	interacting								
registers in given passage	parties])								
1.5 State appropriate uses of	List some								
jargon	items of								
<b>▲</b>	register								
	peculiar to								
<b>₹</b>	different								
	professions								

General Objective: 2.0 Unde	Identify items of registers in given passage  State appropriate uses of jargon	la of appropriate and			Sorr	
	Teachers		Specific	Teachers	Looming	Evaluation
Specific Learning	Activities	<b>Learning Resources</b>		Activities	Learning Resources	Evaluation
Objectives:	Acuvities		Learning Outcome:	Activities	Resources	
2.1 Describe different tymes	Describe		Outcome:			
2.1 Describe different types						
of business letter e.g.	different types of business					
applications, enquiries, invitations and						
	letter e.g.					
complaints, with their	applications,					
replies	enquiries, invitations and					
2.2 Has switchle language for						
2.2 Use suitable language for	complaints, with their					
a specific type of letter		<b>^</b>				
2.3 Write the letters listed in	replies					
2.1 above	Use suitable					
2.1 above	language for a					
	specific type of					
	letter					
	Write the					
	letters listed in					
	2.1 above					
	1	l .	1			l

General Objective: 3.0 Know how to apply the principle of writing for publication									
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation			
<b>Objectives:</b>	Activities		Learning	Activities	Resources				
			Outcome:						
3.1 Explain techniques of	Explain								
writing for publication	techniques of								
	writing for								
3.2 Write essays on topical and current issues	publication								
3.3 Evaluate the	Write essays								
development of ideas in	on topical and								
a given article	current issues								
			X Y						
3.4 Write good articles for	Evaluate the								
publication	development								
	of ideas in a								
	given article								
	Write good								
	articles for								
	publication								
General Objective: 4.0 Knov		eport							
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation			
<b>Objectives:</b>	Activities	·	Learning	Activities	Resources				
			Outcome:						
4.1 Define a report	Define a report								
4.2 List the types of report	List the types								
107	of report								
4.3 Enumerate uses of report	<b>F</b>								
	Enumerate								

				<b>Y</b>
4.4 List the characteristics of a good report	uses of report			
8	List the			
4.5 Outline the stages of	characteristics			
writing a report	of a good			
	report			
4.6 Evaluate a given report				
	Outline the	_ \		
4.7 Write a report	stages of	<b>(</b> )		
1077	writing a report			
4.8 Know how to write a				
report	Evaluate a			
	given report			
	Write a report			
	write a report			
	Know how to			
	write a report			
	BOKE			
ARTION				
<b>&gt;</b>				

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

**COURSE TITLE:** Citizenship Education II

**COURSE CODE:** GNS 121

DURATION Lecture:- Tutorial:- Hours Practical:- hours Total:-

## **CREDIT UNITS:**

**GOAL:** The goal of this course is to create awareness and consciousness of Nigerian political institutions and structures, democratic principles and social values in the mind of the student

## **GENERAL OBJECTIVES:**

- 1.0 Understand government, political parties and elections
- 2.0 Know the arms of government
- 3.0 Understand constituted authority
- 4.0 Understand national identity
- 5.0 Understand national ethics and discipline in national life
- 6.0 Know some methods of environmental protection

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	ICROFINANCE AND EN	TERPRISE			<u>.</u>	<u> </u>	
COURSE TITLE: Citize	-		Course	Code: GNS 12		Contact Hou	
COURSE SPECIFICAT	ION: Theoretical content				Pr	ractical Conte	ent:
General Objective 1.0: U	Inderstand government, poli	tical parties a	and election	ons			
Specific Learning	<b>Teachers Activities</b>	Learning	<b>\</b>	Specific	Teachers	Learning	Evaluation
Objectives:		Resources		Learning Objectives:	Activities	Resources	
1.1 Understand	1.1 Explain the need for						
government political	government						
parties and elections	1.2 Describe the various						
	systems of government						
	1.3 Examine the various						
	forms of						
	government.						
	1.4 Outline the functions						
	of government.						
<b>~</b>	1.5 Examine the various processes of an						
	election						

	1.6 Assess the role and					
	importance of					
	political parties in an					
	election.					
	1.7 Evaluate the					
	functions of other		,			
	agencies in an			<b>\</b>		
	election.					
	1.8 Discuss the need for		CX			
	a free and fair					
	election.					
General Objective 2.0: K	now the arms of governmen	nt 🛕			l	
Specific Learning	<b>Teachers Activities</b>	Learning	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>		Resources	Learning	A .44.		
			<b>Objectives:</b>	Activities	Resources	
2.0 Know the arms of	2.1 Analyse the	Y				
government	functions of the	Y				
	Legislature, the					
	Executive and the	× ×				
	Judiciary at Federal,					
	State and Local					
	Government levels.					
	2.2 Examine the					
	relationship					
	among the					
	three arms					
	of					
,	government.					
*						
	2.2 Explain the	I		1	1	

principles of					
"Separation					
of Power"					
2.3 Explain the					
processes of		,			
election/appointmen	ţ				
and removal of the					
Executive at the					
three levels of					
government.					
80.000000					
2.5 Examine the main		<b>Y</b>			
components of the					
Nigerian judicial		1			
system and its					
independence.					
2.6 Evaluate the					
components of the					
code of conduct for					
public officers.					
2.7 Assess the					
effectiveness of the					
Executive in the					
management of					
public funds.					
2.8 Assess the					
performance of the					
	1	1	ı	-	

	mass media in				$\bigcap X^{*}$	
	Nigeria.					
General Objective 3.0: U	nderstand constituted autho	rity				
Specific Learning	<b>Teachers Activities</b>	Learning	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>		Resources	Learning	$\lambda \lambda \lambda \lambda$		
			<b>Objectives:</b>	Activities	Resources	
3.0 Understand	3.1 Explain the term					
constituted authority	Constituted			Y		
	Authority					
	3.2 Distinguish between					
	the types of					
	constituted					
	authority.		<b>\</b>			
	3.3 Examine					
	bureaucracy, its		/			
	characteristics,					
	advantages and					
	disadvantages.					
	disadvantages.					
	3.4 Examine different	$\sim$				
	forms of delegated	C				
	authority in a	<b>y</b>				
	modern state.					
	modern state.					
	2.5 Distinguish between					
	3.5 Distinguish between					
	the terms "Power"					
	and "Authority"					
	2 6 64 4 4 4 5 5 5 5 5 5 5 5 5					
,	3.6 State the forms and					
	effects of abuse of					
	power.					

	3.7 Prescribe remedies for abuse of power.				Ck,	
	3.8 Distinguish between "Leadership" and "Followership"		<b>A</b>			
	3.9 Evaluate the roles of leaders and followers in nation		TC P			
	building.  3.10 Examine the					
	qualities of good leaders and		)			
	followers.					
General Objective 4.0: U	nderstand national identity			L		
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning Objectives:	Activities	Resources	
4.0 Understand national	4.1 Explain the need for					
identity	and ways of					
	preserving national					
	identity					
	4250 1 1 1					
	4.2 Examine the role and					
	significance of					
	national symbols.					
$\rightarrow$	4.3 Discuss the					

contributions of selected heroes and heroines toward the development of Nigeria.  4.4 State similarities and differences of		FDI	
various aspects of culture in Nigeria.  4.5 Examine the role of culture in national integration.			
	ORTE		
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Ger	neral Objective 5.0: U	nderstand national ethics ar	nd discipline in nationa	ıl life			
Spe	cific Learning ectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
5.1	Understand national ethics and discipline in national life.	<ul> <li>5.1 Explain the need for national ethics</li> <li>5.2 Relate various aspects of national ethics to national development.</li> <li>5.3 Discuss the causes and consequences of indiscipline in the nation.</li> <li>5.4 Evaluate the methods used by public agencies in the control of indiscipline.</li> <li>5.5 Discuss how citizens can participate in the control of indiscipline.</li> <li>5.6 Discuss the need to maintain the right attitudes towards</li> </ul>		Sold Control of the c			

	public property.					
General Objective 6.0: K	now some methods of envir	ronmental protection				
Specific Learning	<b>Teachers Activities</b>	Learning	Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning Objectives:	Activities	Resources	
6.1 Know some methods of environmental protection	6.1 Explain the concept of environment					
•	6.2 Analyse the components of the Nigerian		TiC.			
	environment					
	6.3 Explain the impact or the environment on human development.	RE				
	6.4 Suggest ways of reducing over exploitation of the environment.	EO,				
	6.5 Discuss the different forms, causes and effects of pollution on the environment.					
	6.6 Evaluate the different methods of controlling					

pollution.  6.7 Examine the different methods used for the conservation of the environment.  6.8 Assess the effectiveness of national and international conservation agencies.			
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ND 2 FIRST SEMESTER

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT **COURSE TITLE:** Microfinance Laws and Regulations **COURSE CODE: MED 211 Practical:** 0 **DURATION** Lecture: 2 **Tutorial:** 0 **Total:** 30hours/semester **CREDIT UNITS: 2** GOAL: This course is designed to enable student have basic knowledge of the various laws and regulations relating to Microfinance **GENERAL OBJECTIVES:** On completion of the module, students should be able to: 1.0 Understand the roles of stakeholders in the microfinance industry Understand the registration process of microfinance institutions Know the various legislations relevant to microfinance institutions Understand the difference between microfinance and deposit money banks 5.0 Know the prudential requirements for various microfinance institutions

PROGRAMMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
COURSE TITLE: Microfina	ance Laws and Re	gulations		4	10	
<b>COURSE SPECIFICATION: Theoretical content</b>				Pra	ctical Conter	nt:
<b>General Objective 1.0:</b> Unde	rstand the roles of	stakeholders in the micr	ofinance industr			
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	Resources	
1.1 Identify the various stakeholders in the microfinance industry 1.2 Explain the roles of the stakeholders: CAC, CBN, NDIC.	Leads the students through the various legislation  Discuss rule making and the supervisory authority					Assignment, Quizzes, Test, Examination
General Objective 2.0: Unde				- I	I .	
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Outcome:	Activities	Resources	
2.1 Explain the registration process for: (i) microfinance banks, and (ii) other microfinance institutions 2.2 State the minimum capital requirements for 2.1 (i) and (ii) above	States the capital and other requirements for registration Takes the students through the various stages of obtaining an					

				1		<u> </u>
	operating					
	license for					
	microfinance					
	bank.					
<b>General Objective 3.0:</b> Know	the various legisl	ation relevant to microfi	nance institutions	s $\lambda$		
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
			Outcome:			
3.1 Identify the provisions of	Takes the	The various Acts,				
BOFIA; CBN Act; NDIC	students	Text books, Journals,				
Act; CAMA, CBN	through the	Magazines, and				
Regulatory and	provision of	Newspapers,				
Supervisory Guidelines	the various	Government	XY			
for Microfinance	Acts.	Circulars.	<b>Y</b>			
Institutions.						
3.2 Explain:		<b>Y</b>				
(i) Anti-Money						
Laundering/Combating						
Financial Terrorism						
Act (AML/CFT) EFCC						
Act	A					
(ii) National Microfinance	$\mathbf{Q}$					
Development Strategy						
etc.						
	, ua		<u> </u>	<u> </u>		
General Objective 4.0: Under			_		T = -	Γ=
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning	Activities	Resources	
	y		Outcome:			
4.1 Explain the features of	r					
microfinance banks						

<ul><li>4.2 Explain the features of deposit money banks</li><li>4.3 Explain the difference between microfinance and deposit money banks</li></ul>					SCA	
<b>General Objective 5.0:</b> Know	v the prudential re	quirements for various mig	crofinance instit	utions	1	
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	ő	Learning Outcome:	Activities	Resources	
5.1 Explain the meaning of	Leads the					
prudential guidelines	students					
5.2 Explain minimum	through the		XY			
capital requirements	requirements					
	of minimum					
5.3 Explain capital adequacy requirement	capital.					
5.4 Explain risk	Capital					
concentration	Adequacy,					
5.5 Explain Insider Lending.	reserve and					
5.6 Explain Reserve and liquidity requirements	liquidity					
5.7 Explain ownership	requirements	<b>Y</b>				
concentration	and other					
5.8 Explain sanctions and	qualitative					
corrective actions, etc.	requirements.					

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT **COURSE TITLE:** FINANCIAL ANALYSIS FOR MICROFINANCE **COURSE CODE:** MED 212 **DURATION** Lecture: 2 **Tutorial:** 0 Practical: 0 **Total:** 30/Semester **CREDIT UNITS: 2** GOAL: This course is designed to enable students understand financial statement, monitor compliance with regulations and ensure sound financial management of organisation **GENERAL OBJECTIVES:** On completion of the course, students should be able to: 1.0 Understand the analysis of financial statements in microfinance 2.0 Understand performance trends of microfinance 3.0 Conduct comparative analysis within the microfinance subsector 4.0 Understand financial assessment tools

COURSE TITLE: Financial Analysis in Microfinance   Course Code: MED 212   Contact Hours: 45/Semester	PROGRAMME: ND MICI	ROFINANCE AND EN	NTERPRISE T	DEVEL	OPMENT			
Teachers Activities   Concept, financial statements   Conventions analysis						Conta	ct Hours: 45	/Semester
Teachers Activities   Charming   Resources   Charming   Chearning   Chearnin						Prac	tical Conten	t:
Cobjectives:   Resources   Learning Objectives:   Activities   Resources				tements		<u> </u>	I	1
1.1 Define the following: (i) financial statements (ii) financial statement (ii) financial statement analysis  1.2 Identify different types of financial statements in 1.2 above  1.3 Identify the users of financial statements  1.4 Identify the users of financial statements  1.5 Describe the various ratios and concept, policies and conventions of internet, projector, financial statement in microfinance  1.4 Identify the users of financial statements  1.5 Describe the various ratios and  1.6 Describe the various ratios and  1.7 Ext books, journals, periodicals, newspapers, internet, projector, financial statement and their interpretatio  1.2 Analyse prepare financial statement and their interpretatio  1.3 Discuss the various ratios and  1.4 Identify the users of financial statements  1.5 Describe the various ratios and		<b>Teachers Activities</b>	0		_	Teachers	Learning	Evaluation
(i) financial statements (ii) financial statement analysis  1.2 Identify different types of financial statements in 1.2 above  1.3 Identify the elements in 1.2 above  1.4 Identify the users of financial statements  1.5 Describe the various ratios and ratios and financial statements  1.6 Describe the various ratios and financial statements  1.7 Examination  1.8 Identify the users of financial statements  1.9 Describe the various ratios and financial statements  1.2 Identify the users of financial statement in microfinance  1.3 Discuss the various ratios and	Objectives:		Resources		0	Activities	Resources	
	(i) financial statements (ii) financial statement analysis  1.2 Identify different types of financial statements  1.3 Identify the elements in 1.2 above  1.4 Identify the users of	concept, policies and conventions of accounting. 1.2 Describe the various financial statement in microfinance 1,3 Discuss the various	journals, periodicals, newspapers, internet, projector, flip charts,	,	financial statements 1.2 Analyse financial statement and their interpretatio	participants as they prepare financial	and	Test

financial statement	interpretatio	
analysis	ns	

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General Objective 2.0: Und					$CX^{\prime}$	
<b>Specific Learning</b>	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
2.1 Describe trends analysis	a. Describe the	Textbooks,	Outcome:			Assignment,
2.2 Identify financial ratios	different performance	journals, periodicals,		<b>\</b>		Test Examination
2.3 Analyse performance indicators with ratios	indicator in microfinance	newspapers, internet,				
2.4 Interpret 2.3 above	b. Highlight and interpret the different	projector, flip charts, marker pen.				
	performance	^(				
	indicators in microfinance					
General Objective 3.0: Con				1	T	T
<b>Specific Learning</b>	Teachers Activities	0	Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning Objectives:	Activities	Resources	
3.1 Analyse the financial	a. Identifies the	Text books,	o Sjeet rest			Assignment,
structure of different	various	journals,				Test
organisation within the	components of	periodicals,				Examination
microfinance subsector	financial	newspapers,				
using relevant	statement in	internet,				
indicators e.g.	microfinance	projector,				
efficiency and	b. Review the	flip charts,				
productivity indicators,	financial	marker pen.				
growth and outreach	structure of					
indicators, and financial	different					
structure indicators	microfinance					

3.2 Conduct comparative analysis, industry standards and benchmarks locally and internationally.	institutions and compare their performance against industry standard locally and				SOF	
	internationally					
General Objective 4.0: Und		sment tools		<b>,</b>	_	
<b>Specific Learning</b>	<b>Teachers Activities</b>	Learning	Specific (	Teachers	Learning	Evaluation
Objectives:		Resources	Learning Objectives:	Activities	Resources	
4.1 Outline the various financial assessment tools in microfinance 4.2 Differentiate CAMELS, PEARLS, M-CRILL and others	a. Highlight the various financial regulation and assessment tools in microfinance. b. Explain the components of the different assessment rating tools	Text books, journals, periodicals, newspapers, internet, projector, flip charts, marker pen.				Assignment, Test Examination

DDOCDAMME	· ND MICDOEIN ANC	E AND ENTEDDDICE DEVE	LODMENT		
		E AND ENTERPRISE DEVE			<del></del>
		erofinance Banks and Other Fi	nancial Institutions		
COURSE CODE		Tutorial	Dwagting!	$\langle \lambda \rangle_{Y}$	Total. 20/Camarta
DURATION	Lecture: 2	Tutorial: 0	Practical: 0		Total: 30/Semester
CREDIT UNITS		41	1 -1-111- C CC		· - £ : £:
	rse is designed to equip	the students with knowledge	and skills for effective ma	anagemen	t of microfinance
institutions.	ECTIVES On assert	tion of this course the start and	to should hook to		
	ncept and evolution of r	etion of this course, the studen	is should be able to:		
1.0 Know the co	ncept and evolution of I	nanagement			
2.0 Know decision	on making in manageme	ent			
2.5 1110 (7 400151)		·····	· ( ) >		
3.0 Understand l	egal and regulatory fran	nework of management			
	<i>y</i>				
4.0 Know source	s and management of fu	anding in microfinance institu	tions		
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	MALB				

PROGRAMME: ND MICRO				<b>\</b>	1	
COURSE TITLE: Manageme	nt of Microfinance	Banks and Other	Course Cod	e: MED 213	Contac	ct Hours:
Financial Institutions			$\sim$ Y			
COURSE SPECIFICATION:				Pr	actical Conte	nt:
<b>General Objective 1.0:</b> Know	the concept and ev					T
Specific Learning	<b>Teachers</b>	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	Resources	
1.1 Define Management	Define	Text Books	,			
1.2 Explain the following:	Management	Journals				
a. Nature,		Magazines				
b. Scope, and	Explain nature,	Flip chart				
c. Purpose of	scope and	Projector				
management	purpose of					
1.3 Explain the evolution of	management vs					
management thoughts	administration					
1.4 Explain Microfinance						
Administration	Explain					
	managerial					
1.5 Define organisation	skills in an					
1.6 Explain:	organisation					
a) Managerial Skills						
b) Identify the						
significance of						
organizational						
objectives						

c) Explain the meaning of				4		
organizational mission				_ ^		
and vision statement						
				$\lambda$		
<b>General Objective 2.0:</b> Know d	ecision making in	management				
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning	Activities	Resources	
			Outcome:			
	State the	Text Books				
2.1 Explain decision making:	evolution of	Journals				
a) Phases of decision	management	Magazines				
making	thoughts	Flip chart	<b>Y</b>			
b) Problems of decision	_	Projector,	) 🗡			
making	Explain	Marker				
<ul><li>c) Problem identification</li></ul>	decision	Internet				
d) Goal setting	making	•				
e) Developing alternative						
goals	Discuss phases					
2.2 Explain management	of:					
process						
2.3 Explain:	Decision					
(a.) stakeholders interest in	making 🔷					
management.	Problem of					
(b.) managing stakeholders	decision					
interest	making					
	<b>5</b>					
<b>4</b>	Problem					
	definition					
<b>General Objective 3.0:</b> Underst	and legal and regu	latory framework of micro	ofinance manag	gement		
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation

		<u> </u>		A 40 040		
Objectives:	Activities		Learning	Activities	Resources	
			Outcome:	^		
3.1 Explain:		Text Books				
a. legal framework of		Journals				
microfinance		Magazines				
institutions		Flip chart				
b. regulatory		Projector,				
framework of		Marker	, ,	Y		
microfinance		Internet	CX	,		
institutions						
c. relate (i) and (ii) in the						
management of						
microfinance			<b>\</b>			
			•			
3.2 Explain:						
a. ownership stricture						
b. Governance structure						
of microfinance.						
of interormance.						
General Objective 4.0: Know s	sources and manas	gement of funding in micro	l ofinance institut	tions		
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning	Activities	Resources	_,
	11001/10105		Outcome:	1100111010		
4.1 Explain the following		Text Books	3			
sources of funding for		Journals				
microfinance		Magazines				
institutions:		Newspapers				
a. equity		Flip chart				
b. donor fund		Projector,				
o. donor fund		Marker				
		Marker			<u> </u>	

c. loans from commercial	Internet	_	
d. banks			
d. development fund			
e. borrowings			
f. subordinate debts			
h. projects/programme funds			
h. Quasi Equity			
<ul><li>h. cooperative funds</li><li>i. deposits, etc.</li></ul>			
4.3 Explain the Management of sources of funding identified in 4.1 above	EO/		
4.4 Explain the importance of funding sources in 4.1 above.	B		
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COURSE TITL	E: Microfinance Operations	s and Processes		
COURSE COD	<b>E:</b> MED 214			
DURATION	Lecture: 2 hours	Tutorial: 0	Practical: 2 hours	Total: 60/Semester
CREDIT UNIT	S: 4			
GOAL: This co	urse is designed to introduce	e students to the operational	processes in microfinance	
GENERAL OB	<b>JECTIVES:</b> On the comple	etion of this course, the stude	nts should be able to:	
		rocesses in microfinance inst	itutions	
2.0 Know the pa	yment methods in microfing	ance institutions		
3.0 Understand	collecting and paying banks	concept in microfinance ins	itutions	
4.0 Know the va	rious ways of opening bank	accounts in microfinance in	stitutions	

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

5.0 Understand the concept of Bank Ethics in microfinance institutions

6.0 Understand customer-banker's relationship

PROGRAMME: Microfinan	ce Operations and	Processes				
COURSE TITLE: Microfina			Code: MED 214		Contact Hou	rs:
	-					
COURSE SPECIFICATION	N: Theoretical con	tent		Pra	ctical Conten	t:
General Objective 1.0: Und	erstand the concept	of operational processes	s in microfinance	institutions		
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	<b>y</b>	Learning Objectives:	Activities	Resources	
1.1 Explain:	Explain the	Textbooks, Journals,	1.1	Identify	Banking	Assignment
a. microfinance bank	bank operations	Flip Charts and	Demonstrate	different	Hall,	Test
operations and processes	and processes	projector	microfinance	delivery	Charts,	Examination
b. Microfinance	Explain to the		institutions	mechanisms	source	
institutions operations and processes	students the		and bank delivery	using microfinance	documents.	
1.2 Explain the underlying	various theories		mechanisms	institutions		
(10)						

theories of banking as it	such as			in the		
relates to microfinance	commercial			banking hall.		
institutions	loan,					
1.3 Explain the microfinance	shiftability,					
delivery mechanisms	anticipated					
	income and					
	liability					
	management					
	theories					
	State the					
	various delivery					
	mechanism of					
	microfinance					
	such as savings,					
	group lending					
	and joint					
	liability,					
	individual					
	lending,					
	progressive					
	lending, regular					
	repayment					
	schedules and					
	collateral					
	substitutes.					
<b>General Objective</b> 2.0: Know	v the payment meth	ods in microfinance insti	tutions	•	•	
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning	Activities	Resources	
			<b>Objectives:</b>			
			-			

2.1 Explain payment	Lead the	Textbooks,		Assignment
methods:	students to the	Journals, Flip Charts		
a. ATMs	meaning of	and projector		Test
b. Agent banking	payment			<b>.</b>
c. POS	methods		$\sim$	Examination
d. Electronic channel				
options, etc.	Explain to the			
2.2 State the advantages and	students the			
disadvantages of the	various payment			
various payment	methods such as			
methods identified in 2.1	cash, cheque,			
above	Automated			
	teller			
2.3 Explain the importance	Machine(ATM),			
of the payment methods	Credit and			
in 2.1 above.	Debit cards,	( Y		
	Banker;s draft,			
	Standing order			
	and Electronic			
	funds transfer.			
	T 141	<b>Y</b>		
	Lead the			
	students to			
	advantages and	,		
	disadvantages of payment			
	methods			
	memods			
	Lead the			
	students to the			
	concept of			
	- concept of			

	electronic				CX'	
	banking					
	Discuss the					
	importance of					
	electronic					
	banking with					
	the students.					
General Objective 3.0: Unde	rstand collecting a	nd paying banks concept	in microfinance	nstitutions	•	l
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Learning Resources	Learning	Teachers	Learning	Evaluation
Objectives:	Activities		Objectives:	Activities	Resources	
3.1 Define the following	Lead the	Textbooks				Assignment
terms:	students to the	Journals				Test
a. collecting bank	meaning of	Flip Charts				Examination
b. paying bank	collecting bank.	projector				
c. current and savings						
account	Explain to the					
d. cheque and non-	students the					
negotiable	meaning of					
instruments	paying banks.					
2.2 Differentiate between	_					
3.2. Differentiate between	Lead the					
(i) clearing of cheques	students to					
(ii) settlement of account	meaning of					
3.3 Explain cheque	current account					
truncation	and savings					
i direction	account					
3.4 Explain reasons why	<b>)</b>					
cheques are dishonoured.	Lead the					
	students to the					
3.5 Explain the various	meaning of					

cashiers in the banking	cheque and non	
hall e.g. receiving	Negotiable	
cashier, paying cashier	instrument	
and contra cashier.		
	Discuses	
3.6. Explain bank vault	meaning and	
	differences	
	between	
	clearing and	
	settlement	
	Lead the	
	students to the	ļ
	three days working	
	processes of	
	clearing.	
	Cicaring.	
	Discuses	
	reasons with the	
	students why	
	cheques are	
	dishonored	
	when it is	
	presented to the	
	cashier for	
	payment	
_		
	Lead the	
\ \ \ \ \	students to the	
,	various cashiers	

W.

4.1 Identify the types of bank	Lead the	Textbooks	4.1 Show the	Banking	Assignment
accounts	students to the	Journals	various	 hall,	Test
4.2 Explain:	of current	Flip Charts	documents	various	Examination
a. the processes of opening	account	Projector	required for	documents	
current account		-	opening the	such	
b. the processes of opening	Explain to the		accounts	Specimen	
savings account	students the			card,	
	processes of		4.2 Lead the	passport	
c. the processes of opening	opening		students to	photograph,	
joint account, clubs and	savings		the banking	Mandate	
society accounts	account.		hall for the	card, bills,	
d. the processes of opening			opening	reference	
limited liability company,	Lead the		processes	letter and	
etc.	students to the	^		authority to	
4.2. Explain the management	processes of			open an	
of the various types of	opening joint			account	
account identified in 4.1	account, clubs	<b>Y</b>		from the	
above	and society			board.	
	accounts.			Dummy	
				cash,	
	Explain to the			invoices etc	
	students the				
	processes of				
	opening				
	limited liability				
	company				
	Lead the				
	students to the				
	management of				
	accounts.				
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General Objective 5.0: Und	erstand the concep	ot of Bank Ethics in micr	ofinance institution	on		
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	Resources	
5.1. Define ethics 5.2. Explain the origin of bank ethics 5.3. Explain the general principles of bank ethics	Explain to the students the meaning of ethics.  Lead the					
<ul><li>5.4. Explain the role of ethics in microfinance institutions</li><li>5.5. Identify the qualities of</li></ul>	students to the origin of bank ethics					
a bank manager	Explain to the students the general principles of bank ethics	DEO,				
•	Lead the students to the role of ethics in banking industry					
AP.	Explain to the students the					

qualities		
expected of a		$\mathcal{O}'$
bank manager		

				1		
General Objective 6.0: Und	erstand Customer-	Banker's relationship		) *		
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
			<b>Outcome:</b>			
6.1. Explain the meaning of	Lead the	Textbooks	) '			Assignment
a banker	students to the	Journals				Test
	meaning of a	Internet				Examination
6.2. Explain the meaning of	banker.	$\circ$				
a customer.						
	Disuses with					
6.3. Identify the roles of a	the students the					
banker to a customer.	meaning of a					
6.4. Explain the role of a	customer					
customers to the bank						
editionals to the sum	Lead the					
	students to the					
	role a banker to					
	a customer					
✓	Lead the					
	students to the					

role of a	
customer to the	
bank.	

PROGRAMME: ND	MICROFINANCE AND	ENTERPRISE DEVELOPMENT
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**COURSE TITLE:** Introduction to Insurance

**COURSE CODE:** INS 111

DURATION Lecture:- Tutorial:- Hours Practical:- hours Total:-

## **CREDIT UNITS:**

**GOAL:** This course is designed to give the students a knowledge of the nature and function of insurance as well as the economic, legal and social environment in which they operate.

**GENERAL OBJECTIVES:** On completion of the course, the student should be able to:

- 1.0 Understand the nature and magnitude of risk in life and business, and the process of identifying and analyzing Risk.
- 2.0 Understand the nature and scope of Insurance.
- 3.0 Know the classes of Insurance
- 4.0 Understand the structure of Insurance market and associate of Insurance.
- 5.0 Understand compulsory Insurance.
- 6.0 Understand the nature of National Insurance.

7.0 Know statutory regulations governing Insurance business.

PROGRAMME: ND MICROFINA	ANCE AND ENTERP	RISE DEVELOPMENT				
COURSE TITLE: Introduction to 1	Insurance		Course Code:		Contact Hou	rs:
COURSE SPECIFICATION: The	oretical content	,	1	P	ractical Content	:
General Objective 1.0 : Understan	d the nature and magi	nitude of risk in life and b	usiness, and the p	rocess of identify	ying and analyzi	ing
Risk.						
<b>Specific Learning Objectives:</b>	Teachers Activities	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
			Learning Objectives:	Activities	Resources	
1.0 Understand the nature and	1.1 Explain the					
magnitude of risk in life	nature of risk					
and business, and the	and					
process of identifying and	uncertainty.					
analyzing risk.	1.2 Differentiate					
	the various					
	class of risk.	<b>X</b>				
	1.3 Explain the	Y				
	Measure of					
	risk.	Y				
	1.4 Describe Risk					
	Management					
	Methodology					
	4					
,	Identification,					
	Évaluation					
	and Control.					
	1.5 Describe					
	Techniques					

	used in Managing risk: retention, avoidance, reduction, control and transfer.					
General Objective 2.0: Understand	I the nature and scope	of Insurance.				
Specific Learning Objectives:	<b>Teachers Activities</b>	Learning Resources	Specific	Teachers	Learning	Evaluation
		<u> </u>	Learning Objectives:	Activities	Resources	
2.1 Understand the nature and	2.1 Explain the					
scope of Insurance	nature,					
Contracts	scope					
	and function					
	of Insurance.	2				
	2.2 Explain the	Y				
	function of					
	Insurance.					
	2.3 Discuss the					
	history and					
	development					
	of Insurance.					
	2.4 Explain the					
<b>*</b>	essential					
	feature of					
<b>A</b>	Insurance					
	contract.					

General Objective 3.0: I	Know the class	sses of Insurance		·	. ^		
Specific Learning Object	tives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
3.1 Know the classes of Insurance		8.1 Explain the feature of the major classes of Insurance business.	ance market and associa	to of Insurance			
Specific Learning Objective 4.0: G		Feachers Activities	Learning Resources	Specific	Teachers	Learning	Evaluation
				Learning Objectives:	Activities	Resources	
4.1 Understand the str Insurance market associate of Insura	and	4.1 Discuss the composition of Insurance market in Nigeria.	RIF				
		4.2 Explain the organization structure of Insurance companies in Nigeria.	DE CO				
		4.3 Describe association of Insurance and persons engaged in Insurance in Nigeria.					

General Objective 5.0: Understand compulsory Insurance.							
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation	
5.1 Understand Compulsory Insurance	5.1 Discuss the scope and purpose of compulsory Insurance.						

General Objective 6.0: Understand	the nature of Nationa	al Insurance.				
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific	Teachers	Learning	Evaluation
			Learning Objectives:	Activities	Resources	
6.1 Understand the nature of	6.1 Describe the					
National Insurance	nature of					
	National					
	Insurance in					
	Nigeria.					
<b>General Objective 7.0:</b> Know statu	tory regulations gove	rning Insurance business.				
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific	Teachers Learning		Evaluation
	2		Learning Objectives:	Activities	Resources	
7.1 Know statutory regulation	7.1 Explain the					
governing Insurance	nature and					
business.	purpose of					
	Government					
<b>4</b>	regulation					
	relating to					
	Insurance in					
	Nigeria.					

	7.2 Discuss the National Decree No. 2 of 1997.	
	7.3 Discuss the Insurance Decree No. 2 of 1997.	
	7.4 Explain the reasons for state regulations.	
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<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT	NCE AND ENTERPRISE DEVELOPMENT	PROGRAMME: ND

**COURSE TITLE:** Principles of Management I

**COURSE CODE: BAM 211** 

DURATION Lecture:- Tutorial:- Hours Practical:- hours Total:-

## **CREDIT UNITS:**

**GOAL:** To enable the student acquire background knowledge of the historical evolution of management thought and to introduce them to basic managerial principles and techniques.

## **GENERAL OBJECTIVES:**

- 1. Know the nature and scope of management
- 2. Know the historical background of management
- 3. Understand the responsibilities of a manager
- 4. Understand the management function of Planning

- 5. Understand the management function of organizing
- 6. Understand the management function of co-coordinating
- 7. Understand the management function of controlling.

PRO	PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT									
COI	URSE TITLE: Principles	of Management	I	Course C	Code: BAM 211	\(\frac{1}{2}\)	Contact Hour	's:		
	URSE SPECIFICATION					Prac	ctical Conten	it:		
General Objective: 1.0 Know the nature and scope of management										
Specific Learning Teachers Learning Reso				Specific	Teachers	Learning	Evaluation			
Objectives: Activities		Activities		Lear		Activities	Resources			
					<b>Objectives:</b>					
	Define Management	Explain the	Textbooks,		Learn from a	Guide student	Internet			
1.2	Explain the nature and	scope, nature	Management		functional	to the source	Relevant			
	scope of Management	and objective			organization	of	websites			
1.3	Explain the objective of	of			how	formulation				
<b>.</b> .	Management	Management.		X	objectives are	of objective				
1.4	Explain the functions of	-			formulated	and functions				
	Management	Explain			A 1 .1	of				
		functions of			Apply the	management				
		Management			functions of	from the				
		with examples.			Management	internet.				
		^			to a known					
Com	and Ohiotica 10 Vacan	y the historical Va	al anavad of an		organization					
	eral Objective: 2.0 Know		, .			Taaahawa	T commin -	Evalvation		
_	cific Learning	Teachers Activities	Learning Re	sources	Specific	Teachers Activities	Learning Resources	Evaluation		
Ծոյ	ectives:	Activities			Learning Objectives:	Acuvines	Kesources			
2.1	Explain the evolution	Explain the	Textbooks		Relate the	Show through	Internet			
of	Explain the evolution	contributions	Textoors		theories of	the internet or	Relevant			
OI	Management thought	Babb-age			Management	management	websites			
	including contribution	Taylor etc. to			to the success	film, the	WCOSICS			
	made by Frederick	the			story of an	application of				
	must of Headin	1 ****			story or an	appineumon of				

Taylor, Henry Fayol,	development of		existing	management		
etc.	Management.		organization.	to a real life		
				situation.		
2.2 Know, explain the						
various schools of						
Management thought.						
General Objective: 3.0 Unde	erstand the respon	sibilities of a manager				
Specific Learning	Teachers	<b>Learning Resources</b>	Specific $\nearrow$	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
			<b>Objectives:</b>			
3.1 Explain who a manager	Explain whom	Textbooks, Journals	Explain whom	Invite a	Internet	
is	a manager is,	Publications	a manager is,	practical	Relevant	
	his roles and	. (	his qualities	manager to	websites	
3.2 Explain the roles and	responsibilities.		and the	education the		
responsibilities of a			varying nature	students on		
manager			of his job.	his role and		
				responsibility		
				in an		
				organization.		
General Objective: 4.0 Unde	erstand the manag	ement function of Plann	ing			
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	<b>Activities</b>	<b>Y</b>	Learning	Activities	Resources	
		Y	<b>Objectives:</b>			
4.1 Define planning	Explain	Textbooks, Journals	Explain from	Guide student	Internet	
	planning, its	Publications	a functional	to know the	Relevant	
4.2 Explain the need for	types and the		organization	application of	websites	
planning	need for		how planning	planning		
	planning.		has led to its	process to the		
4.3 Types of planning			success,	internet.		
	Explain with		noting the			

4.4 Explain planning	examples, tools		different types	Use a relevant	CX'				
process	of management		of planning.	case study on					
	planning.			a					
4.5 Identify the tools of				medial/retail					
Management planning.	Conduct Test			project.					
General Objective: 5.0 Understand the management function of organizing									
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation			
<b>Objectives:</b>	Activities		Learning	Activities	Resources				
			<b>Objectives:</b>						
5.1 Define organizing	Explain	Textbooks, Journals	Use practical	Demonstrate	Internet				
	organizing as a	Publications	illustration to	using	Relevant				
5.2 Explain the need for	function		explain	diagrams the	websites				
organizing			organizing, its	various					
	Explain its		functions and	organizational					
5.3 Define basic	processes and		process.	structure to					
organizational structure.	the need for			draw relevant					
	organizing.			organization					
				charts.					
	Explain								
	organization as								
	a basic								
	structure using								
	diagram.								
General Objective: 6.0 Unde	erstand the manag	gement function of co-co	ordinating						
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation			
Objectives:	Activities		Learning	Activities	Resources				
			<b>Objectives:</b>						
6.1 Explain the nature of	Explain	Textbooks, Journals	Explain how	Invite a	Internet				
coordination	coordination,	Publications	to coordinate	coordinator of	Relevant				

			T	1	T		I
		its nature,	Management	using working	existing	websites	
	Explain the need for	process and the		and its	programme to		
coor	rdination.	need for it.		benefits.	lecture the		
					students.		
6.3	Identify the major areas	Explain how to					
of co	oordination, namely:	coordinate					
Hun	nan	human,					
		material,		,			
		financial					
Con	eral Objective: 7.0 Unde	retand the manage	ament function of contro	lling			
	cific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
_	ectives:	Activities	Learning Resources	Learning	Activities	Resources	Evaluation
ՄՍ	ectives.	Activities		Objectives:	Activities	Resources	
7 1	Define the concept of	Explain the	Textbooks, Journals	Practicalise to	Show	Internet	
/.1	controlling in	concept of	Publications	the students		Relevant	
	<u> </u>	control, its		hoe to control	management	websites	
	Management	· · · · · · · · · · · · · · · · · · ·	Management films		films relating	websites	
7.2	Evaloia the good for	technique,		organization	to control.		
1.2	Explain the need for	elements and		using the	GI I		
	control	its needs in the		major control	Show how to		
<b>-</b> 0		organization.		techniques	use .		
7.3	Identify the elements of	A	( ) '	with their	computers in		
	control	Explain its		limitations	control		
		limitation.			exercises.		
7.4	Identify major control						
	techniques.	Show students			Use a relevant		
		relevant			case study an		
7.5	Explain the limitations	management			spread sheet.		
	of the control function.	films					
		Conduct test.					

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT								
COURSE TITLI	E: Business Law							
COURSE CODE	E: BAM214							
DURATION	Lecture:-	Tutorial:- Hours	Practical:- hours	Total:-				
CREDIT UNITS	<b>5:</b>							
GOAL: This course is designed to enable the student understand the legal framework within which business is								
conducted								

## **GENERAL OBJECTIVES:**

- 1. Understand the law of contract, sale of goods etc.
- 2. Understand the law as it relates to supply of labour, goods and services
- 3. Know the Law of Agency
- 4. Know the Law of Partnership
- 5. Know the Law of Insurance
- 6. Understand Negotiable instruments
- 7. Know the Law of Hire Purchase

PROGRAMME: ND MIC	ROFINANCE A	ND ENTERP	RISE DEVI	ELOPMENT			
<b>COURSE TITLE:</b> Busines			Course C	Code: BAM214		Contact Hours	•
COURSE SPECIFICATION					Pra	ctical Content	:
General Objective: 1.0 Un					$\sim$		
Specific Learning	Teachers	Learning Re	esources	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities			Learning	Activities	Resources	
				<b>Objectives:</b>			
1.1 Define Law of	Explain the	Textbooks, L	Law	Know	Cite relevant	Sale of good	
Contract	nature of	reports		relevant cases	cases as they	Act	
	contract and			as they relate	relate to law		
1.2 Explain existence of	the conditions			to law of	of contract	Law Reports	
Contractual relations.	of a valid			contract.			
	contract.				Cite relevant	Textbooks	
1.3 Explain conditions				Know	cases as they	Internet and	
for a valid contract.	Explain the law			televant cases	relate to sale	Relevant	
	relating sale of		,	as they relate	of goods Act.	websites.	
1.4 Explain law relating	goods		$\mathbf{Q}$	to sale of			
to sale of good.				good Act.	Apply SGA la		
	Cite relevant		) '		to consumer		
1.5 Explain the Sale of	cases				problems.		
Goods Acts.		Y					
1.6 Explain the principle							
of transfer of property							
and risk.							
General Objective: 2.0 Ur	nderstand the law	as it relates to	supply of l	abour, goods an	d services		
Specific Learning	Teachers	Learning Re	esources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	9		Learning	Activities	Resources	
				<b>Objectives:</b>			

2.1	Describe a valid	Explain and	Textbooks	Know	Frame a	Case
	contract for sale of	supply good	Lawrots	relevant cases	Business	studies, Law
	goods and/or supply	valid contract		as they relate	entity and	Report,
	of goods and service.	for sale and		to sale of	position as a	Textbooks
		services.		goods and or	manufacturing	Law
2.2	1 1			supply of	firm.	Journals.
	of vicarious liability	Explain the		goods and		
	as it applies to	principles of		services.	Cite relevant	Internet and
	employees	vicarious			cases as the	relevant
	and employers.	liability			relate to	Websites.
		consequence			supply of	
2.3	Recognized the	arising and the			goods and	
	consequence to the	there from.		XY	services.	
	employee when no					
	other place orders for	Cite relevant			Prepare	
	supply of goods.	cases			relevant cases	
			Y		as they relate	
					to supply of	
					goods and	
					services.	
					Prepare	
					relevant cases	
					study using	
			<b>Y</b>		the above firm	
					in the	
					violation of	
					requirements	
					in supply of	
	*				goods and	
					services.	
		•				

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					Guide		
					students to		
					identify the		
					implication,		
					consequences		
					and remedies.		
Ger	neral Objective: 3.0 Kn	ow the Law of Ag	gency				
	- AM - T	· ·	- · -	[ C 10 ]			1
_	cific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Obj	jectives:	Activities		Learning	Activities	Resources	
				Objectives:			
3.1	Define Agency	Explain the law	Textbooks	Know	Cite relevant	Know	Case Studies
		of agency, its	Lawrots	relevant	cases as they	relevant	Law Reports
3.2	Explain the nature of	nature, types of		agencies as	relate to lay of	•	TextBooks
	Agency	agents, duties		they relate to:	Agency.	relate to:	Law
		and		Law of	_		Journals
3.3	Explain types of	responsibilities.	Y	Agency	Frame a	Law of	Internet and
	responsibilities of an			Nature of	Business	Agency	Relevant
	Agent.	Explain		Agency	entity and	Nature of	Websites.
		disclose and		Types of	position it as	Agency	
3.4		undisclosed		Agents.	an Agent.	Types of	
	responsibilities of an	principals and				Agents.	
	Agent.	the legal					
		consequences.					
3.5	1						
	disclose principles	Explain factors					
	and the legal	leading to					
	consequences.	termination of					
		agency.					
3.6	Identify factors	<b>Y</b>					
	leading to	Explain the					
tern	nination	rights of					

of Agency.	principal and	
	third party after	
3.7 Explain the rights of	termination.	
principal and third		
party after	Cite relevant	
termination	cases.	
of Agency.		
	Give	
	assignment.	
General Objective: 4.0 Kg	now the Law of Partne	ershin

General Objective: 4.0 Know the Law of Partnership

Spe	cific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Obj	ectives:	Activities		Learning	Activities	Resources	
				<b>Objectives:</b>			
4.1	Define Partnership	Explain the law	Textbooks	Know	Cite relevant	Case studies	
4.2	Classify partnership	of partnership,		relevant cases	cases as they		
4.3	Explain formation of	nature and		as they relate	relate to:	Textbooks	
	partnership	classification.		to:	Partnership,		
4.4	Explain the rights and				Rights and	Law Reports	
	duties	Explain the		Partnership	Duties of		
	of partners.	rights and		Rights and	Partners.	Journals	
		duties of		Duties of			
4.5	Explain the legal	partners.		partners.	Assets and		
	position				liabilities of a		
	and consequences	Explain the		Assets and	partner upon		
	arising	legal position		liabilities of a	dissolution.		
	from action of	and		partner on			
	partners with	consequences		dissolution.	Legal position		
	third parties.	arising from			and		
		action of			consequences		
4.6	Identify factors	partners with			arising from		
	leading to	the third party.			the action of a		
	AATIO						194

dissolution of		partner with
partnerships.	Explain the	third party.
	factors leading	
4.7 Explain the handling	to:	
of partnership assets	Describe how	
and liabilities.	partnership	
	asses and	
	liabilities are	
	handled upon	
	dissolution.	
	Conduct test.	
<b>General Objective: 5.0</b> Kı	now the Law of Insurance	
I		

Cracific Learning	Tanahawa	I comina Degenmena	Cracica	Too ah awa	Taguning	Evolvetion
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
5.1 Define insurance	Explain the law	Textbooks	Know	Cite relevant	Case Studies	
	and concept of		relevant cases	cases as they	Law Reports	
5.2 Define the concept of	insurance.	Journals/Publications.	as they relate	relate to	Text Books	
insurable interest.	Explain the		to:	default,	Law	
	doctrine of		Insurance	indemnity,	Journals	
5.3 Explain the concepts	ubarraimaefidei		interest	etc. in		
of (i) indemnity			Indemnity	insurance.	Internet and	
(ii) subrogation	Explain the		Subrogation		Relevant	
	types of		Re-insurance.	Guide	Websites.	
5.4 Explain the concept	insurance			students to		
of uberrimaefidie.	policies and			identify the		
	their legal			implication,		
5.5 Identify various types	applications.			consequence		
of insurance policies	y			and the		
and their legal	Explain re-			remedies		
applications.	insurance.			using relevant		

5.6 Explain re-insurance  Apply insurance law to business problems.		
	5.6 Explain re-insurance	Apply insurance law

Gen	eral Objective: 6.0 Unde	rstand Negotiable	instrument				
-	cific Learning ectives:	Teachers Activities	<b>Learning Resources</b>	Specific Learning Objective:	Teachers Activities	Learning Resources	Evaluation
6.1	Define Negotiable Instruments	Explain the nature and types of	Textbooks Publications	Know types of negotiable instruments,	Guide students to identify the	Case Studies Law	
6.2	Identify various types of Negotiable instruments and note	Negotiable Instruments and note.		and their functions in business transactions	various types of negotiable instruments and their	reports Text books Law	
6.3	State use and function of Negotiable instruments in business transactions.	Explain the uses and functions of Negotiable instruments in			functions in business transactions.	Journal Internet and Relevant	
6.4	Mention parties to Negotiable in instruments	business transactions.  Explain the	COR		students to identify rights of interested	Websites.	
6.5	Explain the rights of interested third parties.	parties to Negotiable Instruments and the rights of third parties.			parties consequences of default.		
Gen	eral Objective: 7.0 Kno	w the Law of Hir	e Purchase				
_	cific Learning ectives:	Teachers Activities	<b>Learning Resources</b>	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation

7.1	Explain the nature of	Explain the	Text books	Know the	Cite relevant	Law	
	hire purchase	nature and Law		relevant	cases as they	Reports	
	transaction.	of Hire	Law reports.	cases as they	relate to Hire	Case	
		purchase.		relate to:	purchase.	Studies	
7.2	Distinguish hire					Test	
	purchase from other	Explain the		Hire	Guide	books	
	forms of secured credit	difference		purchase	students to	Law	
	<ul> <li>mortgage, credit sale,</li> </ul>	between Hire		Mortgage	identify the	Journals	
	conditional sale, pledge	purchase and		Credit Sale	legal rights		
	and lien, loan and assets	other forms of		Lien Pledge	of hire using	Internet	
	leasing.	secured credit.		etc.	relevant	and	
					cases studies.	relevant	
7.3	1 6	Explain the		Know		Websites	
	of owner and hirer	legal		relevant case	Apply hire		
	under hire-purchase	obligations.		as they relate	purchase law		
	transactions.		Y	to Hire	to consumers		
		Explain the	· · · · · · · · · · · · · · · · · · ·	purchase	problems.		
7.4	Explain the legal rights	hire purchase		Act.			
	of hirer and owner	legislation in					
	against the third party.	Nigeria.					
			<b>Y</b>				
7.5	1 &	Cite relevant					
	regulating hire purchase	cases.					
	in Nigeria – Hire		*				
	Purchase Act 1965 and	Conduct Test.					
	subsequent						
	amendments.						
	4	<b>Y</b>					

8.1 Define common Explain the nature and law Law reports  Cite relevant cases as they Report	
8.2 Explain the lat as it relates to carriage.  Studies relate to carriers, breaches in carriage and remedies.  Explain breaches in carriage and remedies.  Cite relevant	nature and law od common carriage.  the lat as it o carriage and es in carriage and remedies.  Law reports  relevant cases as they relate to cases as they relate to common carriers, breaches in carriage.  Report Case common carriers, breaches in carriage and remedies.  Report cases as they relate to cases as they relate to carriers, breaches in carriage and remedies.  Text breaches in carriage and remedies.  Jorunals

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

**COURSE TITLE:** Practice of Entrepreneurship

**COURSE CODE:** EED 216

DURATION Lecture:- Tutorial:- Hours Practical:- hours Total:-

**CREDIT UNITS:** 

**GOAL:** This course is designed to

**GENERAL OBJECTIVES:** On completion of the course, the student should be able to:

1.0 Understand the roles of entrepreneurship in the development of the Economy

2.0 Know the levels of aspiration, perseverance and personal efficacy of an entrepreneur.

3.0 UnderstandthevariousexistingindustryandsupportagenciesinNigeria.

4.0 Know the functions of Management and the roles of a manager in an enterprise.

5.0 Understandthestrategiesforconsolidationandexpansionofbusinessenterprises.

6.0 Understand the practical aspect of running a business.

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: Practice of Entrepreneurship Course Code: EE 216 Contact Hours:

COURSE SPECIFICATION: Theoretical content

Practical Content:

General Objective: 1.0: Understand the roles of entrepreneurship in the development of the Economy

Specific Learning Objectives:	Teachers	Learning	Specific Learning	Teachers	Learning	Evaluation
	Activities	Resources	<b>Objectives:</b>	Activities	Resources	
1.1 Explain the philosophy,	Explain the	Text	Explain the	Guidance on	Guest	
values	entrepreneurship,	books	profiles of local	the location	speakers	
scope, need and	its features and		entrepreneurs	and	Internet and	
characteristics of	profile of local			development	relevant	
entrepreneurship.	entrepreneurs.		Identify dangers of	of local	websites.	
	Explain the		over reliance on	industry and		
1.2 Explain the profiles of local	advantages of		wage/employment.	commerce.		
entrepreneurs.	self-employment					
	and the		Evaluate the	Identify local		
1.3 Identify dangers of over	consequence of		advantages of self-	entrepreneurs		
reliance on	over reliance on		employment in an	and the		
wage/employment.	wage		environment.	examples of		

1.4 Evaluate the advantages of self-employment mentioned in an environment	employments.			successful self- employment.  Establish groups of three or four students to survey and interview entrepreneurs or self- employed persons.		
General Objective: 2.0: Know the	e levels of aspiration <b>Teachers</b>	on, persevera  Learning				Evaluation
Specific Learning Objectives:	Activities	Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
<ul> <li>2.1 Demonstrate high sense of innovation, creativity and independence.</li> <li>2.2 Explain the process of acquiring high sense of information seeking and ability in enterprise</li> <li>2.3 Identify various risk and</li> </ul>	Explain the aspiration determination and efficiency of an entrepreneur.  Guide students to evaluate.	Text books	Evaluate project considering its resources, management of time. Personnel, equipment and money.  Explain contribution of	Guide students to visit a successful enterprise and evaluate its resources, time, personnel, equipment, and financial	An enterprise Text books Internet and relevant websites. Internet and relevant websites.	
remedies involved in operating enterprise.  2.4 Evaluate pilot projects			economic development.  Explain constrains	management.  To identify its contribution to		

	considering recourses,			and problems	the economy,		
	time, personnel,			solving	its internal and		
	equipment, money,			techniques.	external		
	materials, etc.			_	constraints on		
					the available		
2.5	Demonstrate leadership				problem		
	and leadership skills by				solving		
	mobilizing resources for				techniques.		
	establishing enterprise.				1		
2.6	Demonstrate the high level						
	problem solving						
	techniques in overcoming						
	internal and external						
	constraints.						
	constraints.						
2.7	Explain how entrepreneurs						
2.7	can contribute through		2				
	their productivity to the						
	industrial and economic						
	development of Nigeria.		X.				
	development of Nigeria.		<b>Y</b>				
20	Explain the entit of						
2.0	Explain the spirit of Achievement Motivation						
	Test (A.M.T.)						
Ger	neral Objective: 3.0: Understa	andthevariousexisti	ngindustryar	ndsupportagenciesinl	Nigeria.		
Spe	cific Learning Objectives:	Teachers	Learning	Specific Learning	Teachers	Learning	Evaluation
•		Activities	Resources	Objectives:			
				<b>y</b>	Activities	Resources	
3.1	Explain industry/support	Explain industry	Text	Explain the types	Guide students		Computer
	agencies	and support	books	and sources of	to visit		and
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		agencies.		plants and	websites to	accessories
3.2	Explain the nature, types			machinery used in	identify types	with Internet
	of materials used in both	Explain the		small scale	and resources	Connection
	manufacturing and service	nature, type and		industries (SMIs),,	of machinery	
	industries.	sources of		nature and types of	and plants,	Entrepreneur
		materials,		materials input	materials	
3.3	Explain the types and	machineries and		and information to	inputs for	Text book.
	sources of plants and	information		market and	SMIs,	
	machinery used in small	inputs used in		financial	information	
	scale industries.	small scale		assistance.	and assistance	
		industry.			for finance,	
3.4	Explain various			Explain business	market, etc.	
	information and assistance	Guide student to		opportunities		
	of vital areas like finance,	identify business		(WSOT Analysis).	Guide students	
	registration, project	opportunities			to identify	
	selection, training,	using WSOT		Conduct market	business	
	marketing, research,	Analysis.		survey – demand	opportunities	
	quality control, raw			and supply.	in SWOT	
	materials, patent	Lead students to	~( ) ×		analysis.	
	information, etc.	conduct market	<b>X</b>			
		survey to enable			Guide students	
3.5	Explain environmental	them select the			to conduct	
	factors associated with	most viable			market survey	
	Industrial and economic	business venture.			to enable them	
	development in Nigeria				select the most	
		Invite a			viable business	
3.6	Identify business	successful			venture.	
	opportunities (SWOT)	entrepreneur to				
	Analysis)	give a talk.			Invite a	
					successful	
3.7	Conduct a market survey				entrepreneur to	
	ARTIO					
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and establish				give a talk.	CX	
demand/supply gap.						
3.8 Select the most viable						
venture to establish.						
General Objective: 4.0: Know the	ne functions of Man	agement and	the roles of a manas	ger in an enterpris	se	<u> </u>
Specific Learning Objectives:	Teachers	Learning	Specific Learning	Teachers	Learning	Evaluation
grandgrand	Activities	Resources	Objectives:			
			o a geom vosa	Activities	Resources	
4.1 Explain the functions of	Explain the	Text	Explain	Guide students	Blackboard	
finance management and a	functions,	books	appropriate	to draw an	Cardboard	
manager.	techniques and	Specimen	organogram for a	organogram to		
	skills of	of record.	small scale	suite the	Minimum	
4.2 Design an appropriate	management.		enterprise.	selected	of 3 sets of	
management structure of				business	Computers	
an enterprise as in 3.8	Draw a		Explain computer	venture.	with:	
above.	Management		networking and			
	structure to suit		communication	Demonstrate		
4.3 Explain the	the viable project	^( )	process in the	the techniques		
communication processes	selected in 3.8		management of an	and skills of		
in the management of an	above.		enterprise.	communication		
enterprise.				process in the		
	Explain the		Explain the	management of		
4.4 Explain the techniques and	techniques of the		techniques and	the selected		
skills of :	functional areas		skills of Business	business		
i. Planning	of management.		Planning, Business	venture, suing		
ii. Organizing	<b>V</b>		Positioning,	computer		
iii. Staffing	Explain the		Business	networking of		
iv. Leading	principles of		positioning in staff	not less than 3		
v. Controlling	record keeping,		controlling etc.	computers.		
	auditing and		and their			

4.5 Explain the techniques of	taxation.		importance to	Demonstrate,
marketing, production and			sustainable	using
financial management in	Conduct test.		business venture.	appropriate
an enterprise.				application in
				packages,
4.6 Explain the principles of				techniques and
record keeping, auditing				skills of:
and taxation.			<b>.</b>	Business
				planning,
				Business
				positioning,
				Business
				scheduling,
			× ) ×	Staff and Staff
				tracking, etc.
				and explain
			<b>Y</b>	their
				importance to
		( ) >		sustainable
				business
				venture.

General Objective: 5.0: Understandthestrategies for consolidation and expansion of business enterprises.

Spe	cific Learning Objectives:	Teachers	Learning	<b>Specific Learning</b>	Teachers	Learning	Evaluation
		Activities	Resources	<b>Objectives:</b>	Activities	Resources	
5.1	Explain the justification	Explain the	Text	Explain the	Guide students	Internet and	
	for business diversification	concept of	books	justification for	on the various	relevant	
	expansion.	strategy and its		business	types of	web sites.	
		types.		diversification and	business		
5.2	Explain the process of			expansion.	enterprise.	Case	
	growth, diversification	Access the				histories	

	and expansion in an	strategies for	 Explain the	Use a case	and	
	enterprise.	consolidation	process of growth,	study history	reference to	
		and expansion of	diversification,	of the	successful	
5.3	Evaluate the strategies for	business	expansion in an	development	Nigerian	
	consolidation, expansion	ventures.	enterprise.	of a Nigerian	businesses	
	of business venture.			business to		
		Explain the	Evaluate the	show the		
5.4	Explain the various types	various types of	strategies for	stages of		
	of enterprise –	enterprise and	consolidation and	growth,		
	corporations, partnership,	their mode of	expansion of	diversification		
	cooperatives and sole-	operation.	business yentures.	and		
	proprietorship in Nigeria			development.		
		Explain the	Explain the	Focus on the		
5.5	Explain the characteristics	characteristics of	various types of	brewing		
	of franchise, license and	franchise	enterprise –	industry and		
	patent systems of	licensing and	corporations,	the need to		
	enterprise.	patent.	partnerships,	diversity.		
	-		cooperatives and	-		
5.6	Explain how Multi-	Conduct test.	sole proprietorship	Working in		
	National companies	4	in Nigeria.	pair the student		
	operate.		_	must analyze a		
	•			particular		
				business		
				organizations		
				and suggest		
				possible		
				solutions		
	4			relating to		
				growth and the		
				influence of		
				multinational		
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				organizations	CX	
				and license		
				arrangements.		
				Examine		
				franchises and		
				license		
				arrangement		
General Objective: 6.0: Understa	and the practical as	pect of runni	ng a business.			
Specific Learning Objectives:	Teachers	Learning	Specific Learning	Teachers	Learning	Evaluation
	Activities	Resources	<b>Objectives:</b>	Activities	Resources	
6.1 Identify a suitable	Organize and		Identify a suitable	Organize and	Local	
industrial firm and	prepares students		industry and	prepare	Industry	
undertake a practical	towards 2 weeks		undertake a	students	Computer	
attachment of two weeks.	attachment		practical	towards four	and	
	during the first		attachment for 4	(\$) weeks	accessories	
6.2 Prepare a modest report	semester		weeks.	attachment		
regarding the experience	holidays.			during the 3 <sup>rd</sup>	Lotus 123	
and gains of the industrial			Prepare a modest	semester	Dbase	
attachment.			report regarding	holidays.	Spreadsheet	
		<b>y</b>	the experience and		PowerPoint	
6.3 Prepare detailed business	$\circ$		gains of industrial	Guide students	LCD	
plan indicating clearly the			attachment.	to prepare a	Projector	
background of the project,				report on the	Textbooks	
the marketing analysis and				experience of	Journals	
the financial assessment of				his industrial		
the proposed enterprise.	V			attachments		
	,			using the		
				computer and		
				appropriate		
				application		

packages.

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: Communication in English I

COURSE CODE: GNS 102

DURATION Lecture: Tutorial: Hours Practical: hours Total:
CREDIT UNITS:

GOAL: This course is designed to enable students acquire the necessary communication skills, know the techniques of correspondence and comprehend written materials.

GENERAL OBJECTIVES: On completion of the course the student should:

1.0 Understand the concept of communication.

Know how to make oral presentations. 2.0 Know the essential elements of correspondence.

3.0

- Know the rules of comprehension and interpretation. 4.0

PROGRAMME: ND MICRO	OFINANCE AND	ENTERPRISE	E DEVEL	OPMENT			
COURSE TITLE: Communi	cation in English I		Course	Code: GNS 102		Contact Hou	rs:
COURSE SPECIFICATION	: Theoretical con	tent			Pra	actical Conte	nt:
General Objective: 1.0 Unde	rstand the concept	of communicat	ion.				
Specific Learning	Teachers	Learning Res	sources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities			Learning	Activities	Resources	
				Objectives:			
1.1 Define communication.	Define				<b>Y</b>		
Analyze the process of	communication.			\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \			
communication.	A 1 41						
	Analyze the						
1.2 Analyse the purposes of	process of						
communication.	communication.						
1.3 Explain the relationship	Analyse the						
between communication	purposes of		XY				
and language.	communication.						
1.4 Explain the relationship	Explain the	^(),	,				
between communication	relationship						
and language.	between	<b>Y</b>					
1.5 Explain the impact of	communication						
interference on	and language.						
communication at various							
levels, e.g. phonological,	Explain the						
syntactic, etc.	impact of						
	interference on						
1.65 1. 1	communication						
1.6 Explain code-mixing,	at various						
code-switching and	levels, e.g.						
dissonance in	phonological,						

	I		I			
communication.	syntactic, etc.			4		
				_ ^		
	Explain code-				D	
	mixing, code-					
	switching and					
	dissonance in					
	communication					
General Objective: 2.0 Know	w how to make ora	l presentations.		<b>Y</b>		
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
			<b>Objectives:</b>			
Oral Presentations	Label a diagram					
	of the organs of		XY			
2.1 Label a diagram of the	speech.		) >			
organs of speech.						
2.2 Describe the functions of	Describe the	Y				
the	functions of the	<b>Y</b>				
organs in 2.1 above in	organs in 2.1					
speech production.	above in speech	\ \\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\				
	production.					
2.4 List the phonemes of	List the					
English.	phonemes of					
Produce correctly each	English.	<b>y</b>				
of the						
phoneme listed in 2.3	Produce					
above.	correctly each					
	of the phoneme					
2.5 Pronounce correctly by	listed in 2.3					
making distinctions	above.					
between the different	Pronounce					
sound contrast in the	correctly by					

consonantal and vowel	making				
systems of English.	distinctions				I
	between the				I
2.6 Explain the principles of	different sound				I
effective speaking, viz,	contrast in the				I
correct use of stress,	consonantal and				I
rhythm, and intonation	vowel systems				I
patterns.	of English.			<b>Y</b>	I
	Explain the				I
2.7 Read fluently.	principles of				I
	effective				I
	speaking, viz,				I
	correct use of		Y		I
	stress, rhythm,		) *		I
	and intonation				I
	patterns.				I
		Y			I
	Read fluently.				I
<b>General Objective: 3.0</b> Know	the essential eleme	ents of correspondence.			

Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
3.1 List the various type of correspondence, e.g. letter, memo, circular, etc.  3.2 Explain the various parts	List the various type of correspondence, e.g. letter, memo, circular, etc.					

of a letter.	various parts of	
	a letter.	
	Differentiate	
3.3 Differentiate between	between formal	
formal and informal letter	and informal	
formats.	letter formats.	
	Explain the	
3.4 Explain the	characteristics	
characteristics of	of styles	
styles suitable for formal	suitable for	
and informal letters.	formal and	
	informal letters.	
3.5 Explain the functions of		
the first, middle and last	Explain the	
paragraph.	functions of the	
	first, middle	
3.6 Write a formal and an	and last	
informal	paragraph.	
letter.		
	Write a formal	
	and an informal	
	letter.	

General Objective: 4.0 Know				Tanahana	, a a harina =	Evolveti
Specific Learning Objectives:	Teachers Activities	<b>Learning Resources</b>	Specific Learning	Teachers Activities	Learning Resources	Evaluation
Objectives:	Activities		Objectives:	Acuvines	Resources	
4.1 Identify main ideas in a	Identify main		Objectives.			
given passage.	ideas in a given					
given passage.	passage.					
4.2 Differentiate the main	pussage.		<b>I</b>			
ideas from the details in a	Differentiate					
passage.	the main ideas			1		
passage.	from the details					
4.3 Use the main idea to	in a passage.					
anticipate specific details	1					
in a passage.	Use the main	^(	) >			
1 0	idea to					
	anticipate	Y				
4.4 Use context clues to aid	specific details	Y				
comprehension.	in a passage.					
		×				
4.5 Identify relationship	Use context					
patterns of ideas in a	clues to aid	<b>Y</b>				
passage.	comprehension.					
4.6 Has content alves such as	T1 //C					
4.6 Use context clues such as definitions, restatements	Identify					
and examples to derive	relationship					
meaning.	patterns of ideas in a					
meaning.						
	passage.					
4.7 Explain how affixes						
modify meanings.	Use context					
	OSC COMICAL					

4.8 Interpret figurative language in a passage.	clues such as definitions, restatements and examples				$C_{\ell_{\lambda}}$	
4.9 Draw conclusions from available information	to derive meaning.					
	Explain how					
	affixes modify		\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	<b>Y</b>		
	meanings. Interpret					
	figurative					
	language in a passage					
	passage					
	Draw conclusions	Y				
	from available	2				
	information.	× ×				
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PROGRAMME: ND MICROFINANCE AN	D ENTEDDDICE DEVI	EL ODMENT	<u> </u>
COURSE TITLE: Research Methods II	D ENTERPRISE DEVI	ELOPMENT	
COURSE CODE: BAM 112			
<b>DURATION</b> Lecture:-	Tutorial:- Hours	<b>Practical:</b> hours	Total:-
CREDIT UNITS:			
<b>GOAL:</b> This course is designed to provide the	e student with the know	ledge required to undertake	e academic and Business
related researches.	6.1	N 111 11 /	
GENERAL OBJECTIVES: On completion			landa and Davinson alated
1.0 This course is designed to provide the stu	dent with the knowledge	required to undertake acac	lemic and Business related
researches.	2		
2.0 Understand variables in research.	¢O,		
3.0 Know the procedure for the selection of p	opulation and sample.		
4.0 Understand research design			
5.0 Understand data collection methods.	<b>,</b>		
6.0 Understand validity and reliability in rese	arch.		
7.0 Understand validity and reliability in rese	arch.		

8.0 Know how to report research.

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT									
<b>COURSE TITLE:</b> Research M	lethods II		Course	Code: BAM 112		Contact Hou	rs:		
COURSE SPECIFICATION	Theoretical cont	ent			Prac	tical Conten	t:		
<b>General Objective: 1.0:</b> This of	course is designed t	to provide the s	tudent wit	h the knowledge re	quired to under	take academi	c and		
Business related researches			$\langle \lambda \rangle$						
Specific Learning	Teachers	<b>Learning Res</b>	ources	Specific	Teachers	Learning	Evaluation		
<b>Objectives:</b>	Activities			Learning	Activities	Resource			
				<b>Objectives:</b>	<b>y</b>	S			
1.1 Explain the meaning of	a) Examine	a) Projector;	white	1. Explain the	1. Write out	Students			
data.	data as it	board and	marker;	meaning of data.	data in	to:			
1.2 Examine the	relates to	lesson notes.		2. Lead students	discrete	1.Explain			
classification of	research.			to recognize the	form.	the term			
data.	b) Explain the			classification of	2. Arrange	Business			
i) Primary and secondary	classification			data.	the discrete	research.			
ii) Quantitative and	of data in terms			3. Describe the	data into				
qualitative	of primary and			sources of data.	tables.	2.			
1.3 Explain the sources of	secondary,		<b>y</b>		3. Use the	Differenti			
data.	quantitative				illustration	ate			
	and qualitative				to explain	between			
	data.	V			the meaning	primary			
	c) Examine the	<b>Y</b>			of data.	and			
	various sources				4. Guide	secondary			
	of data.	<b>y</b>			students to	data.			
					identify the				
					sources of	3.			
					data.	Differenti			
	$\infty$					ate			
<b>4</b>	<b>Y</b>				3. Lead	between			
					students to	quantitati			
					differentiate	ve and			
					types of	qualitative			

					researc	ch.	data.	
General Objective: 2.0: Un	 derstand variables	in research						
Specific Learning	Teachers	Learning	Specific Learni	nσ	Teach	ers	Learning	Evaluation
Objectives:	Activities	Resources	Objectives:	<b></b> 6	Activi		Resources	Lvaldation
2.1 Define variables,	a) Develop a	a) Projector; white	Examine the cor	ncents.	1) Lea		Students	
pointing out	hypothetical	board and marker;		icopis	studen		to:	
major and sub-	research topic	lesson notes.	research.		define		1.Explain	
variables.	and show			· V	term		the	
2.2 Explain types of	appropriate			$\mathcal{O}'$	variab	le.	meaning	
variables;	variables.				2) Use		of the term	
i) Independent and	b) Discuss the				studies		variable.	
dependent	various types				illustra	ite	2.Discuss	
variables	of variables.		\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		types o	of	atleast two	
ii) Extraneous and					variab	les.	major	
intervening							types of	
variables							variables.	
General Objective: 3.0: Kn	ow the procedure	for the selection of pop	oulation and samp	le.				
Specific Learning	Teachers	Learning	Specific	Teac	hers	Learı	ning	Evaluation
<b>Objectives:</b>	Activities	Resources	Learning	Activ	rities	Resou	ırces	
		<b>Y</b>	<b>Objectives:</b>					
3.1 Define the population	a) Explain the	Projector; white	1. Discuss the	1. Co	nduct		nts to:	
of a	implications of	board and marker;	concept of	a		_	lain the term	
study.	population in a	lesson notes.	population and		stormi		ulation and	
	study.		sample.	ng se			ple.	
3.2 Explain how sample	b) Explain the		2. Explain	on the		2. Exp		
size is	need for a		sampling		ing of	sampl	_	
derived from the	sample size and		techniques		ation	tecl	hniques.	
population	how to derivate		using .		ample.			
of a study.	a sample from		appropriate	2. Lea	ad			
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	a population.		1	4		
	a population.		examples.	students to		
3.3 Describe sampling	c) Examine the			determine		
techniques/methods.	various			sample size		
	sampling			using	10	
	techniques.			different		
	_			techniques.	•	
General Objective: 4.0: Und	derstand research	design				
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning	Activities	Resources	
			<b>Objectives:</b>			
4.1 Explain research	a) Discuss the	Projector; white	Examine the	1. Guide a	Students to:	
design.	implication of	board and marker;	term research	discussion	1.Explain the	
4.2 Examine the various	research	lesson notes.	design.	on research	term	
research designs.	design to a		^ )	design.	research design.	
4.3 Highlight the	research			2. Lead	2. Name the types	
importance of	process.			students to	of research	
research designs.	b) Describe the			identify the	design.	
_	various			importance	3.Explain the	
	research	A		of research	importance of	
	designs.			design.	research design.	
	c) Examine the			3. Explain		
	importance of			how		
	research			research		
	designs.			design is		
				used to		
				achieve		
	<b>1</b>			research		
				objectives.		
General Objective: 5.0: Und	lerstand data colle	ection methods.				
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	Resources	Learning	Activities	Resources	

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			<b>Objectives:</b>		
5.1 Examine questionnaire	Explain the	Projector; white	Examine the	1. Present	Students to:
as a	following	board and marker;	various	samples of	1.Explain at least
method of data	methods of	lesson notes.	techniques of	the various	two types of
collection.	data		data collection.	data 🗼	research
	collection:			collection	instruments.
5.2 State the advantages	1.Questionnair			instrument.	2. Explain with
and	e				concrete
disadvantages of	2.Interview				examples the
questionnaire.	3.Observation				difference
	4.Measuremen				between open-
5.3Examine interview as a	t.				ended and close-
method of data					ended
collection.					questionnaire.
					3.Explain with
5.4 State the advantages			<b>Y</b>		concrete
and					examples
disadvantages of					The difference
Interview		^()			between
					participant and
5.5 Describe observation					non participant
method					observers.
of data collection.					
5.6 State the advantages		7			
and					
disadvantages of					
Observation method.	Y				
5.7 Examine measurement					
as a					

data collection method.						
5.8 State the advantages						
and						
disadvantages of						
Measurement.						
General Objective: 6.0: Un	derstand validity	and reliability in resear	ch.		I	
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities	Resources	Learning	Activities	Resources	
			Objectives:			
6.1 Define the concept of	a) Explain the	Projector; white	Discuss the	1. Initiate	Students to:	
validity.	concept of	board and marker;	concept of	and lead	1.Explain the	
6.2 Explain types of	validity.	lesson notes.	validity and	class	terms validity and	
validity.	b) Examine the		reliability.	discussion	reliability	
6.3 Define the concept of	various types			on the types	2.Diferentiatebet	
reliability.	of validity.			of validity	ween content and	
6.4 Examine the methods	c) Explain the			and	face validity.	
of establishing	concept of			reliability.		
reliability.	reliability.					
	d) Explain the					
	methods of					
	establishing					
	reliability.					
General Objective: 7.0: Und	lerstand validity a	nd reliability in researc	ch	1	1	I
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities	Resources	Learning	Activities	Resources	
	Y		<b>Objectives:</b>			
7.1 Define computer and	a) Examine the	Projector; white	Explain	1. Initiate	Students to:	
internet.	meaning of	board and marker;	computer and	and lead	1.Classify	
7.2 Examine types of	computer and	lesson notes.	internet.	class	computer	

computer.	internet.			discussion	according to the	
	b) Examine the			on the	following:	
7.3 Examine the	various types			meaning of	a).Size	
importance of	of computer.			computer	b).Speed	
computer and internet	c) Explain the			2. Lead the	c) Cost	
in	importance of			class to	2Enumerate the	
research.	computer and			identify	relevance of	
	internet in			types of	computer in	
	research.			computer.	research.	
General Objective: 8.0 Kno	ow how to report r	research				
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities	Resources	Learning	Activities	Resources	
			<b>Objectives:</b>			
7.1 Describe the content of	Present an	Projector; white	Discuss the	1. Initiate	Students to:	
i) Introduction	outline of	board and marker;	content of each	and lead	1.Write a	
ii) Literature review	research report	lesson notes.	chapter of a	class	mini-project	
iii) Methods of study	format.		research	discussion		
iv) Presentation of result			project.	on the		
and discussion				various		
v) Summary, conclusion		Y		content of		
and recommendations.				each chapter		
vi) Reference and appendix				of a		
sections.				research		
				project.		
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	Y					
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ND 2 SECOND SEMESTER

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

**COURSE TITLE:** DIGITAL FINANCE

**COURSE CODE: MED 221** 

 DURATION
 Lecture: 2 hours
 Tutorial:
 Practical: 2hours
 Total: 60hours

**CREDIT UNITS: 4** 

**GOAL:** This course is designed to expose students to the knowledge of digital finance

**GENERAL OBJECTIVES:** On completion of the course, the student should be able to:

1. 0 Understand the meaning of information and communication technology in microfinance service delivery

- 2.0 Know the policies governing digital finance services
- 3.0 Know the applications of digital finance in microfinance institutions
- 4.0 Know the opportunities and threats in the use of Digital Financial Services

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT								
COURSE TITLE: D	igital Finance		Course Code: MED 221 Contact Hours: 60 Hours					
COURSE SPECIFIC			Practical Content:					
			n and communication technology in microfinance service delivery					
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation		
<b>Objectives:</b>		Resources	Learning	Activities	Resources			
			Objectives:					
1.1 Define the	Explain the concept	Textbooks,	1.1 Use	Explain the	Computer	Tests/Assignment		
following:	of data, information	journals	computer to	use of				
(i) data	communication and	projector,	enter data using	computer to		Examinations		
(ii) information	technologies and	Flipcharts, Flip	MIS banking	enter data				
(iii) communication	how to use data for	Boards, Marks,	software	using the				
technology	decision making	Power Point		applicable				
105 11		Slides and		banking				
1.2 Explain:		white board		software				
(i) Data	List and explain							
evolution	types of data and							
(ii) Data	the processing	<b>Y</b>						
processing	(emphasis on batch,	$\sim$						
(iii) types of data	real-time, online,							
1 2 E1-i fini-1	interactive, end user	,						
1.3 Explain financial	and mobile							
disclosure guidelines in the use of	computing, storage, transformation							
Information and	retrieval and							
Communication	communication							
Technology (ICT)	Communication							
reciniology (IC1)								
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1.4 Explain the use	List and explain the	
of Information and	guidelines	
Communication		
Technology (ICT) in		
Microfinance service	List and explain	
delivery	positive and	
	common negative	
	consequence of ICT	
	for clients of	
	microfinance	
	institutions and	
	banks	
General Objectives 2	0. Know the policies gove	erning digital finance services

**General Objectives 2.0:** Know the policies governing digital finance services

	1		<u> </u>	T	T	_
Specific Learning	<b>Teachers Activities</b>	Learning	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>		Resources	Learning	Activities	Resources	
			<b>Objectives:</b>			
2.1 Explain the	Define digital	Textbooks,				Test, Assignment
policies and	finance and list	journals				ad examination
regulatory	CBN polices with	projector,	*			
framework of CBN	examples of their	Flipcharts, Flip				
for the use of digital	implications for the	Boards, Marks,				
finance	financial institution	Power Point				
		Slides and				
2.2 Identify		white board				
challenges of						
microfinance						
institutions in digital	List and explain					
finance policies and	common challenges					
regulations	associate with	Textbooks,				
	digital finance	journals				
2.3 Explain digital	policies for	projector,				

	1	T		T		
finance and its	microfinance	Flipcharts, Flip				
implications and	institution and	Boards, Marks,				
prospects for	banks: money	Power Point				
microfinance	transfer/remittances,	Slides and		_		
institutions	scope of guidelines	white board				
	and their limitations					
	especially the case.					
	Explain the roles					
	and implications of					
	digital finance for:					
	outreach and new					
	market, speed of					
	services, efficiency					
	and branchless					
	market. Its interface		$\wedge$ Y			
	with mobile phone		<b>Y</b>			
	services provider					
General Objectives 3.	.0: Know the application	ons of digital finar	ce in microfinance	institutions		
Specific Learning	<b>Teachers Activities</b>	Learning	Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning	Activities	Resources	
	4	$\circ$	<b>Objectives:</b>			
3.1 Explain digital	Explain different	Textbooks,				Test, Assignment
finance	financial ecosystem	journals				and Evaluation
ecosystem	and their role in	projector,				
3.2 Explain	outreach to the poor	Flipcharts, Flip				
contemporary		Boards, Marks,				
digital finance	List and explain	Power Point				
solutions	common digital	Slides and				
3.3 Explain digital	solutions	white board				
2.3 Explain digital	Solutions	winte board				
finance delivery	solutions	winte board				

	T=		Г	I		1
models	Explain the advent					
3.4 Identify key	of Fintech, models					
players in digital	and delivery of					
finance	social and financial					
	services. Also list					
	common enablers of					
	digital finance:					
	mobile money,					
	point of sale, digital					
	credit etc.					
	List and discuss the					
	roles of		XXX			
	stakeholders in					
	digital finance:					
	Microfinance		$\wedge$ Y			
	Institutions, Banks,		<b>Y</b>			
	Government					
	agencies, mobile					
	telecommunication					
	companies etc.					
G 1011 1 10	T7 .1		(D: 1.1E)	<u> </u>		
	Know the opportunitie					T 1 (1
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>		Resources	Learning	Activities	Resources	
4477 1 1 1	71	TD 4 1	Objectives:			
4.1 Explain the	Identify	Textbooks,				Assignment and
opportunities of	opportunities to the	journals				examination
using digital	clients: speed of	projector,				
finance solutions	services, easy and	Flipcharts, Flip				
4.2 Explain different	convenient,	Boards, Marks,				
threats in the	efficiency etc.	Power Point				

adoption of	Highlight		
different digital	opportunities to		
finance	other parties in the		
platform/models	digital finance		
1	ecosystem		
	List and explain		
	different threats to		
	stakeholder in the		
	ecosystem:		
	microfinance		
	banks/institutions,		
	telecommunication		
	companies, clients		
	and other related IT		
	companies	X	
	MAL BOARD,		
			231

	OPMENT	
ance		
Tutorial: 0	Practical: 0	<b>Total:</b> 30/Semester
		nnce
	ould be able to:	
nce		
in agricultural developme	ent	
nance		
al financing		
ar imanemg		
	ents with the knowledge of this course, students shance in agricultural developmenance	Tutorial: 0 Practical: 0  ents with the knowledge of agricultural and rural final of this course, students should be able to:  unce  in agricultural development  nance

5.0 Know the challenges of rural financing

PROGRAMME: ND MICH	ROFINANCE AN	D ENTERP	RISE DEVE	LOPMENT						
COURSE TITLE: Agricultural and Rural Finance Course Code: MED 222 Contact Hours: 30/Semester										
COURSE SPECIFICATIO	COURSE SPECIFICATION: Theoretical content Practical Content:									
General Objective 1.0: Und	erstand the concep	t of agricultu	ıral finance							
Specific Learning	Teachers	Learning	Resources	Specific	Teachers	Learning	Evaluation			
Objectives:	Activities			Learning Objectives:	Activities	Resources				
1.1 Explain the meaning of	Explain in	Textbooks	, Journal,				Assignment,			

Agriculture	detail the items	Internet				Test,
1.2 Explain the importance	from 1.1 to 1.5			_		Examinations
of Agriculture					$\bigcirc$	
1.3 Explain rural community						
1.4 Define agricultural				\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \		
finance						
1.5 Explain the scope of						
agricultural finance						
General Objective 2.0: Unde	erstand the need fo	or and the role of credit in	n agricultural dev	elopment		
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
			<b>Objectives:</b>			
2.1 Define Agricultural	Explain in	Textbooks, Journals	Illustrates the	Visits to	Invoices,	Assignment,
Development	detail the items	Internet	concept.	some rural	Cheques,	Test,
	from 2.1 to 2.4		<b>1</b>	farmers	computers	Examination
2.2 Explain basic concepts of						
agricultural credit						
		Y				
2.3 Explain the need for						
credit for Agricultural						
Development	/					
2.4 Explain the role of credit						
in Agricultural						
Development						
-	Y					
General Objective 3.0: Know				1	1	1
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning	Activities	Resources	
	<b>Y</b>		<b>Objectives:</b>			
3.1 Explain the sources of	Explain in	Textbooks, Journals				Assignment,
agricultural finance	detail the items	Internet, Projector				Test,

						/
3.2 Explain the formal and	from 3.1 to 3.4					Examination
informal sources of				_		
agricultural finance						
3.3 Identify the merit and						
demerits of informal						
sources of agricultural						
finance						
3.4 Identify the merit and			\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	<b>Y</b>		
demerits of formal				<b>X</b> '		
sources of agricultural				1		
finance						
General Objective 4.0: Unde	erstand the role of	microfinance in rural fin	ancing	•		1
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
Ů			<b>Objectives:</b>			
4.1 Explain the meaning of	Explain in	Text books, Journal,	· ·			Assignment,
rural finance	detail the items	Internet				Test,
4.2 Describe the evolution of	from 4.1 to 4.3	<b>A ( ) Y</b>				Examination
rural finance						
4.3 Explain the role of						
microfinance in rural						
financing.						
General Objective 5.0: Know			T	T	T	
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
	Y		<b>Objectives:</b>			
5.1 Explain the challenges of	Explain in	Text books, Journal,				Assignment,
rural finance	detail the items	Internet				Test,
5.2 Explain the risks in	from 5.1 to 5.2					Examination

agricultural and rural	
financing	
5.3 Explain ways of	
overcoming challenges	
of agricultural and rural	
financing	
5.4 Explain ways of	
mitigating the risks in 5.2	
above.	
	RIFICIAL
PROGRAMME: ND MICROFINANCE AND EI	NTERPRISE DEVELOPMENT

PROGRAMME:	ND MICROFINANCE AND	ENTERPRISE DEVELO	OPMENT	
COURSE TITLE	E: RISK MANAGEMENT			
COURSE CODE	: MED 223			
DURATION	Lecture: 2 hours	Tutorial: 0	Practical: 0	Total: 30
				hours/semester
CREDIT UNITS	: 2			
GOAL: This cou	rse is designed to enable stude	ents understand enterprise	e risk assessment and manage	ement in microfinance

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

- 1.0 Understand risk management issues in microfinance institutions
- 2.0 Understand enterprise risk management tools in microfinance
- 3.0 Know the different types of risk
- 4.0 Understand credit management process in microfinance

<b>PROGRAMME:</b> ND MICRO	OFINANCE AND ENT	TERPRISE DE	EVELOPN	MENT			
C				Code: MED 223		ontact Hour	s: 45
COURSE SPECIFICATION: Theoretical content				Pr	actical Conte	ent:	
General Objective 1.0: Unde	· · · · · · · · · · · · · · · · · · ·						
Specific Learning	Teachers	Learning Re	esources	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities			Learning	Activities	Resources	
1.15 (*	D' 1	m . 1 . 1		Objectives:			
1.1 Define risk	Discuss the	Text books,		$\rightarrow$	<b>Y</b>		Assignment,
1.2 Identify the various types	meaning,	journals,		\ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \			Test, and
of risk in microfinance	philosophy, policy	periodicals,					Examination
1.3 Define risk management	and culture of risk	newspapers,					
1.4 Explain the benefits of		internet,					
risk management	Highlight the types	projector,					
1.5 Explain the risk	of risk faced by	flip charts,		) '			
management process	stakeholders in	marker pen.					
1.6 Explain:	microfinance						
(i) risk appetite			<b>y</b>				
(ii) risk matrix	State the benefits of						
(iii) risk mapping	risk management in	^()					
	microfinance						
	Discuss the risk						
	management						
	process						
	Identifies the basic						
	requirements for						
_	effective risk						
	management in						
<b>★</b> ▼	microfinance						

	explain risk				CX	
	appetite, risk			A		
	matrix and risk					
	mapping					
				$\sim$		
	describe the risk					
	management		/	)		
	environment			Y		
			$\mathcal{C}_{\mathcal{X}}$			
General Objective 2.0: Under	stand enterprise risk	management tools in mid	crofinance			
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities	_	Learning	Activities	Resources	
			Outcome:			
2.1 Explain the meaning of:	Discuss the	Text books,	) 7			Assignment,
i. risk profiling	feature of the	journals,				Test, and
ii. risk register	various risk	periodicals,				Examination
iii. stress testing		newspapers,				
iv. simulation	management	internet,				
v. modelling	tools in	projector,				
vi. back testing, etc.	microfinance	flip charts,				
2.2 Explain risk management		marker pen.				
feedback loop		<u> </u>				
2.3 Explain the features of						
effective risk						
management framework						
2.4 Identify tools for						
effective risk	<b>1</b>					
management						
2.5 Highlight guidelines for						
implementing risk 🗸	7					
management in						

microfinance						
2.6 Identify key roles and						
responsibilities in risk						
management						
2.7 Identify major obstacles						
to risk management in						
microfinance						
<b>General Objective 3.0:</b> Know	w the different types of	risk				
Specific Learning		earning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	Resources	
4.1 Explain the different	Highlight T	ext books,	Y			Assignment,
types of risk in	jo	ournals,	)			Test
microfinance	1	eriodicals,				Examination
4.2 Explain strategies for risk	n	ewspapers,				
mitigation	ir	nternet,				
	1	rojector,				
		lip charts,				
		narker pen.				
General Objective 4.0: Unde				1	1	1
Specific Learning	Teachers Activities	Learning	Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning Objectives:	Activities	Resources	
3.1 Define operational risk	Give an overview of	Text books,				Assignment,
in microfinance	operational risk	journals,				Test
3.2 Identify operational risk	No.	periodicals,				Examination
management tools in	Describe the risk	newspapers,				
microfinance	management feedback	internet,				
3.3 Explain fraud risk 🗸 💙	loop	projector,				
management		flip charts,				

3.4 Identify factors	Discuss tools for	marker pen.			
affecting operational	managing operational				
risk	risk in microfinance				
	Give an overview of				
	fraud risk in				
	Microfinance,			<b>)</b>	
	highlighting			Y	
	<ul> <li>Definition of</li> </ul>			,	
	fraud				
	<ul> <li>Fraud triangle</li> </ul>				
	<ul> <li>Common fraud</li> </ul>				
	in		<b>Y Y</b> '		
	microfinance				
	<ul><li>Symptoms of</li></ul>				
	fraud in	A Y			
	microfinance	Y			
	Discuss factors	, ( ) y			
	affecting operational				
	risk in Microfinance				
	Tisk in Tyneroffiance				
	Discuss ways to				
	mitigate operational				
	risk in Microfinance				
	Tisk in twice chance				
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<b>&gt;</b>					

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: PRODUCT DEVELOPMENT AND MARKETING OF FINANCIAL SERVICES

COURSE CODE: MED 224

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

CREDIT UNITS: 3

GOAL: This course is designed to equip students with knowledge of microfinance products development, services as well as

marketing strategies.

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

- 1.0 Understand the basic product development processes
- 2.0 Know the concept of marketing strategies in microfinance operations
- 3.0 Understand the role of customer-centric management and counseling in microfinance
- 4.0 Know basic communication skills and its implication in product and services development and marketing
- 5.0 Know the contemporary issues in microfinance products and services

PROGRAMME: ND	MICROFINANCE	AND ENTERPR	ISE DEVELOPME	VIT		
COURSE TITLE: Pr			Course Code: MI		<b>Contact Hour</b>	s: 60 Hours
of Financial Services	-					
<b>COURSE SPECIFIC</b>				etical Content:		
General Objective 1.0	0: Understand the ba	sic product devel	opment processes			
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities	Resources	Learning	Activities	Resources	
			<b>Objectives:</b>			
1.1 Define	Explain and list	Textbooks,	1.1 Differentiate	Show students	Banking hall	Tests/Assignment
microfinance	microfinance	journals	between	microfinance	and credit	
products and	social and	projector,	tangible	services in the	union	Examinations
services	financial	Flipcharts, Flip	financial and	banking hall	meeting	
1.2 Explain product	products and	Boards, Marks,	social	and in the	venue as well	
development	services by	Power Point	products and	field – group	as product	
process/cycles	differentiating	Slides and	services	meeting	manuals	
1.3 Explain the	tangible and	white board	1.2 Show	venue		
concepts of	non-tangible		students			
transparent and	products		microfinance			
fair pricing in	List and explain	Textbooks,	services in			
product	the stages of	journals	the banking			
^	product	projector,	hall.			
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development	development in	Flipcharts, Flip	1.3 Take students	
	microfinance	Boards, Marks,	on field trips	
		Power Point	and arrange	
	Explain the	Slides and	group	
	tools for	white board	meetings.	
	transparent			
	pricing and the			
	communications			
	channels for			
	transparent and			
	fair pricing			

General Objective 2.0: Know the concept of marketing strategies in microfinance operations							
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation	
<b>Objectives:</b>	Activities	Resources	Learning	Activities	Resources		
			<b>Objectives:</b>				
2.1 Define marketing	Explain the	Textbooks,	2.1	Take students	Agent	Test,	
	Marketing	journals	Demonstrate	to one of the	banking	Assignment ad	
2.2 Explain the distribution	(include	projector,	the role of agent	agents of	centres	examination	
channels of microfinance	definition,	Flipcharts,	banking in	microfinance			
services and products	scope,	Flip Boards,	product	to			
	elements, ethics	Marks, Power	distribution and				
2.3 Explain the following:	in marketing,	Point Slides	marketing				
i. Market Research	marketing	and white					
ii. Market	audit, planning)	board					
Segmentation	Y						
iii. Feedback from	List and explain						
existing,	distribution	Textbooks,					

targeted clients and	channels	journals			
random sampling	including	projector,			
	branchless	Flipcharts,			
2.4 Define marketing strategy	banking,	Flip Boards,			
2.5 Explain Strategic	electronic	Marks, Power			
Marketing and Planning	banking,	Point Slides			
2.6 Explain the use of internet	mobile	and white			
and other Social Media	banking.	board			
for Service Delivery.	_				
2.7 Explain factors	Show example				
determining success and	of market				
failure in marketing	research and				
planning	how it is used				
2.8 Explain marketing	for a				
environment	microfinance				
2.9 Identify factors	product		Y		
influencing market	development		<b>Y</b>		
environment	including		r		
2.10 Explain the features of	competition	^()			
financial services	analysis				
	Explain				
	Management	<b>Y</b>			
	Approach for				
	Marketing,				
	Publicity,				
	Advocacy and				
<b>~</b>	Community				
	Mobilization				
	Lists and				
	explain features				

		of a Customer-					
		focused Bank					
		(8 Cs and 8Ps)					
		including					
		Corporate			$\langle \lambda \rangle$		
		Branding and					
		Identity					
		•					
	Objective 3.0: Unders		stomer-centric n	_		ofinance	
-	Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
Objecti	ves:	Activities	Resources	Learning	Activities	Resources	
				Outcome:			
3.1 Expl	lain the following:	Explain Know	Textbooks,				Test,
i.	Customer Relations	Your Customer	journals	× 1			Assignment and
ii.	<b>Customer Education</b>	Principles,	projector,				Evaluation
	(including financial	KYC	Flipcharts,				
	literacy training		Flip Boards,				
iii.	public-private-		Marks, Power	•			
	partnership		Point Slides				
iv.	Customer retention	Explain the role	and white				
v.	Customer Service	of customer	board				
		counseling in					
3.2 Expl	ain:	customer 🔨					
i.	Social events	retention.					
ii.	Corporate	Explain client's					
	Social	dropout and the					
	Responsibility	ratios					
iii.	Community						
	Development	Explain					
	activities	Relationship					
		Management					
		and Variables					

General Objective 4.0: Know	in the Internal and External Environments that affects social responsibilities of microfinance institutions	ion skills and its	implication in pro-	duct and sarvices	davalonment	nd marketing
v	Teachers	Learning	Specific Specific	Teachers	Learning	<b>Evaluation</b>
Specific Learning Objectives:	Activities	Resources	-	Activities	Resources	Evaluation
Objectives:	Activities	Resources	Learning Outcome:	Activities	Resources	
4.1 Define Communication	E1-:	T411	Outcome:			A
4.1 Define Communication	Explain	Textbooks,				Assignment
4.2 Explain Communication	conceptions	journals				and
skills: report writing,	with relevant	projector,	Y			examination
presentation, Face to Face	examples in	Flipcharts,	<b>Y</b>			
(F2F) contacts, telephone,	microfinance	Flip Boards,				
etc.	operations	Marks, Power				
4.3 Explain the use of		Point				
Information and		<b>—</b>				
Communication						
Technology (ICT) in		<b>Y</b>				
Microfinance.						
General Objective 5.0: Know	the contemporary	issues in microfi	nance products and	l services		
Specific Learning	Teachers	Learning	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities	Resources	Learning	Activities	Resources	
<b>(</b>	<b>y</b>		Outcome:			
5.1 List contemporary issues	Provide	Textbooks,				Examination
in inclusive finance	relevant	journals				and test
5.2 Explain the concept	examples and	projector,				

Sustainable Banking in	case studies for	Flipcharts,	
microfinance and its	5.1, 5.2, 5.3, to	Flip Boards,	
implication for products	5.4	Marks, Power	
development		Point	
5.3 Explain agency banking			
and mobile money			
5.4 Explain ethics and social			
responsibility in			
marketing of microfinance			
products and services			

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT

COURSE TITLE: Environment, Governance and Sustainability Issues in Microfinance

COURSE CODE: MED 225

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

CREDIT UNITS: 3

GOAL: This course is designed to expose students to the role of environment, social and governance issues in the sustainability of microfinance institutions.

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

- 1.0 Understand the concept and applications of environmental sustainability to microfinance operations
- 2.0 Know the concept, scope and role of social and governance issues in microfinance
- 3.0 Understand the dimensions of sustainability in microfinance
- 4.0 Know the international dimensions of environment, social and governance issues in microfinance
- 5.0 Understand the different approaches to measuring and rating environment, governance and sustainability of microfinance institutions

COURSE TITLE: Environment Sustainability Issues in Michael State Course State	crofinance	Course Co	ode: MED 225		act Hours: 45		
COURSE SPECIFICATI	ON: Theoretical content	3			Pr	ractical Conte	ent:
General Objective 1.0: Un	nderstand the concept and a	applications of	environm	ental sustainab	ility to micro	finance operat	ions
Specific Learning	<b>Teachers Activities</b>	Learning		Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>		Resources		Learning Objectives:	Activities	Resources	
<ul> <li>1.1 Explain     environmental     sustainability and its     application to     microfinance</li> <li>1.2 Explain microfinance     institutions channel of     delivery of     environment friendly     products and services</li> <li>1.3 Explain stakeholders'     role in environmental     sustainability in     microfinance     operations</li> <li>1.4 Explain the prospects     and challenges of     Green-Business</li> </ul>	Explain the key measure of environmental sustainability: renewable energy, green business model, and its implications of financing activities that effect human environment  List and explain common environmental sustainable tangible and non-tangible products of microfinance banks and institutions as well as their delivery channels  List regulatory bodies	Textbooks, v board, marke Text books, flipcharts, whiteboard e As above	er				Test, examination and assignment  As above  Test and evaluation

microfinance	environmental
operations	sustainability, social
	investors associated
	with lending, rating
	agencies, microfinance
	banks and their specific
	role in advancing
	environmental
	sustainability through
	the provision of
	microfinance
	a. Define the meaning
	of green business for
	microfinance
	institutions and banks
	b. Lists the challenges
	and prospects of
	adoption of green
	business models.
	1. The poor
	2. Shareholders
	3. High cost of
	short-run
	4. Attraction of
	foreign social
	investment

					CA	
General Objective 2.0: Un	derstand the concent and a	applications of environ	mental sustainah	ility to microf	inance operati	ions
Specific Learning	Teachers Activities	Learning	Specific Specific	Teachers	Learning	Evaluation
Objectives:		Resources	Learning Objectives:	Activities	Resources	
2.1 Explain the concept of governance and social responsibility in microfinance  2.2 Explain the scope of social responsibility  2.3 Explain the contemporary international best practice of socially responsive microfinance institutions	Explain the definition of corporate governance and social responsibility as applied to clients, staff and service providers in microfinance  List and explain the dimensions of social responsibility to microfinance: staff, clients, community, board members and shareholders, etc.  Identify and explain client's protection principles to students	Textbooks, white board, marker				Test, examination and assignment
General Objective 3.0: U	nderstand the dimensions of	of sustainability in mici	rofinance	<u> </u>		
Specific Learning Objectives:	Teachers Activities	Learning Resources	S Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation

3.1 Explain the various	List and explain:	Textbooks, white
dimensions of	outreach sustainability,	board, marker
sustainability	financial sustainability,	
2.2 Evalsia fostors	social sustainability,	
3.2 Explain factors	environmental	
influencing sustainability in		
microfinance	sustainability	
imerormanee	List and explain	
	r	
	1. Depth and width	
	school of	
	thought	
	2. Financial system	
	model theories	
	3. Programme	Y
	sustainability	
	4. Human resource	
	sustainability	
	5. Market	
	sustainability	
	6. Legal and policy	
	sustainability	
	7. Mission	
<b>~</b>	sustainability	
	etc.	

	List and explain			4		
	Forms of incorporation					
	2. Level of support/subsidie s					
	3. Market development		10,			
	4. Flexibility of policy/ regulations					
	5. Level of institutional network	OR THE				
	6. Lending methodology and					
	7. Market budget/segmenta tion					
General Objective 4.0: Kn	ow the international dimen	sions of environment, so	ocial and gover	nance issues i	n microfinanc	e
Specific Learning Objectives:	Teachers Activities	<b>Learning Resources</b>	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
Solice Test						254
						234

<ul> <li>4.1 Explain the roles of international organisations in shaping the operations of microfinance</li> <li>4.2 Explain the different international environment, social and governance (ESG) performance standards</li> <li>4.3 Explain the benefits and challenges of adopting international dimensions of ESG in developing countries</li> </ul>	List the international organizations and networks that influence social, environment and microfinance governance:  1. Social performance taskforce  2. International Finance Corporation (IEC)  3. Rating Agencies  4. Other African Association  List and explain social performance taskforce standards: the smart campaign and IFC, ESG standards	Textbooks, white board, marker		Test, assignment and examination
	Explain sources of			
, 1	challenges of adopting			
	international			

d	imensions:	
	1. Challenges of socio-cultural context;	
	2. Differentials in staff capacity	
	3. Differential in corporate mission	

General Objective 5.0: Understand the different approaches to measuring and rating environment, governance and sustainability of microfinance institutions

Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
5.1 Explain the non-	Define and explain the	Textbooks, white				Test,
financial ESG	World Governance	board, marker				assignment
measurement tools	Index, sustainability					and
5.2 Explain the mechanism of client protection certification tools	indicators and it application to microfinance  Explain the approach of certification of microfinance banks/institutions and					examination
$\Delta$	the challenges					

associated with CPC		
List and explain		
approaches of		
microfinance, micro		
rate, planet rate etc.	<b>~</b>	

<b>PROGRAMME:</b>	ND MICROFINANCE AND I	ENTERPRISE DEVELOPN	MENT	
<b>COURSE TITLE</b>	: Bank Audit and Inspection			
COURSE CODE:	: MED 226	Y		
DURATION	Lecture: 2 Hours	<b>Tutorial: 0</b> Hours	<b>Practical:-</b> 1 hour	Total:- 3 Hours
<b>CREDIT UNITS:</b>	3			
<b>GOAL:</b> The aim of	of this course is to make the stu	idents understand issues in	bank audit and inspection	
GENERAL OBJE	ECTIVES: On completion of	this module, students shoul	d be able to:	
1.0 Understand the	he general overview of Bank a	udit		
2.0 Understand the	he general overview of inspect	ion		
3.0 Understand the	he legal framework of audit an	d inspection		
4.0 Know Branch	n Inspection			
5.0 Understand s	pecial areas in Banks Inspection	on		
6.0 Understand 0	Computer Auditing			

<b>_</b>						
<b>PROGRAMME:</b> ND MICR	OFINANCE ANI	D ENTERPRISE DEVE	LOPMENT			
COURSE TITLE: Bank Aud	it and Inspection					
COURSE SPECIFICATION	: Theoretical co	ntent		Pra	actical Conte	ent:
General Objective 1.0: Unde	erstand the genera	l overview of Bank audi				
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Objectives:	Activities	Resources	
1.1 Define Bank audit	Leads the students to	Text books Journal	Demonstrate audit process	Display the relevant	Invoice, cheques,	Assignments, Test,
1.2 Explain the purpose of Audit	bank audit	Internet		document for auditing	Balance sheet etc.	examination
1.3 Attribute and ethical principles of the auditor	Discusses the purposes of audit to the students.					
1.4 Types of audit	Leads the students to ethical					

						<u>'</u>
	principles of					
	the auditor			,		
	Explain the					
	various types				1	
	of audit with					
	the student.					
General Objective 2.0: Und	erstand the Genera	al overview of Inspection	. 1			
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities	8	Learning	) *		
9			<b>Objectives:</b>	Activities	Resources	
2.1 Define Inspection	Leads the	Text books, Journals,	Demonstrate	Visit the site	Bank	Assignment,
2.2 Explain the purpose of	students to the	Internet	inspection	using bath	book,	Test,
Bank Inspection	capital		process	off and on-	Banking	Examination
2.3 Explain the extent of	inspection			site	hall, etc.	
inspection	1			inspection.	,	
2.4 Discuss types of	Discusses the	<b>Y</b>		<b>r</b>		
inspection	purpose of					
2.5 Differentiate between	bank inspection	Y				
audit and inspection						
	Leads the					
	students to the					
	extent and					
	scope of					
	inspection					
	1					
	Explain the					
	main types of					
	inspection to					
A D	the students					
	L.	1	L .	l .	I.	l .

Discuss the	
differences	
between audit	
and inspection	

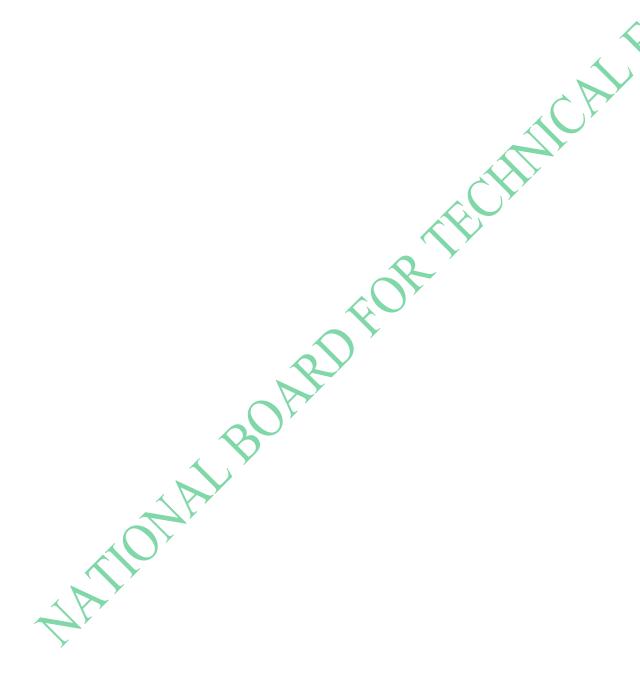
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General Objective 3.0: Under				(D) 1		T 1 4
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	<b>Learning Resources</b>	Evaluation
3.1 Explain the role and responsibilities of external auditors	Leads the student to the role and	Textbooks, Journal				Assignment, Test, Examination
3.2 Describe the role and responsibilities of external Auditors.	responsibilities of external auditors.	Internet Projector				
3.3 Explain the problems and constraint of Bank audit and Inspection.	Discusses the role and responsibilities of income auditor with the students.  Lead the students to the problems and constraint of Bank auditor and inspection.	DEORIE				
General Objective 4.0: Kno				T		
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
4.1 Explain Branch	Leads the	Textbooks,	<b>y</b>			Assignment,
THE Explain Brailer						

						/
Inspection	students to the	Journal				Test,
4.2 Discuss the activities for	activities for	Internet		_		Examination
	branch audit	Projector				
the preparation for						
branch audit.	Leads the					
	students to					
4.3 Explain audit activities	audit activities.					
4.4 Explain audit	D:					
•	Discuss the		4	<b>\</b>		
programme and	audit					
engagement	programme and					
2 2	engagement					
G 101: 4: 50 H 1	letter.	· D I I				
General Objective 5.0: Under	•		7	m 1		
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning	Activities	Resources	
515:	T 1 .1	T 1 1 0	<b>Objectives:</b>			
5.1 Discuss prudential	Leads the	Textbooks,				Assignment,
guidelines for lost and	students to the	Journal				Test,
doubtful debt provision	prudential	Journal				Examination
5.2 Explain money lending	guidelines for	Internet				
5.2 Explain money lending	lost and					
5.3 Discuss types and nature	doubtful debt					
of frauds	provision					
5 4 D 1 1 1 C						
5.4 Explain the sources of						
frauds	Discusses					
•	Discusses money lending					
•						
•	money lending					

ve 6.0: Undo g outer role of a aditor in the ses	Lead the students to the types and nature of fraud.  Discusses the sources of frauds with the students.  erstand Computer  Teachers Activities  Leads the students to computer auditing  Discusses the role of computer	Auditing  Learning Resources  Textbooks Journal Internet	Specific Learning Objectives:	Teachers Activities	Learning Resources	Assignme Test, Examinati
outer role of a aditor in the	types and nature of fraud.  Discusses the sources of frauds with the students.  erstand Computer  Teachers Activities  Leads the students to computer auditing  Discusses the role of	Learning Resources  Textbooks Journal	Learning			Assignme Test,
outer role of a aditor in the	nature of fraud.  Discusses the sources of frauds with the students.  erstand Computer  Teachers Activities  Leads the students to computer auditing  Discusses the role of	Learning Resources  Textbooks Journal	Learning			Assignme Test,
outer role of a aditor in the	Discusses the sources of frauds with the students.  erstand Computer  Teachers Activities  Leads the students to computer auditing  Discusses the role of	Learning Resources  Textbooks Journal	Learning			Assignme Test,
outer role of a aditor in the	sources of frauds with the students.  erstand Computer  Teachers Activities  Leads the students to computer auditing  Discusses the role of	Learning Resources  Textbooks Journal	Learning			Assignme Test,
outer role of a aditor in the	frauds with the students.  erstand Computer  Teachers Activities  Leads the students to computer auditing  Discusses the role of	Learning Resources  Textbooks Journal	Learning			Assignme Test,
outer role of a aditor in the	restand Computer Teachers Activities Leads the students to computer auditing Discusses the role of	Learning Resources  Textbooks Journal	Learning			Assignme Test,
outer role of a aditor in the	restand Computer Teachers Activities  Leads the students to computer auditing Discusses the role of	Learning Resources  Textbooks Journal	Learning			Assignme Test,
outer role of a aditor in the	Teachers Activities  Leads the students to computer auditing Discusses the role of	Learning Resources  Textbooks Journal	Learning			Assignme Test,
outer role of a aditor in the	Teachers Activities  Leads the students to computer auditing Discusses the role of	Learning Resources  Textbooks Journal	Learning			Assignme Test,
outer role of a aditor in the	Activities  Leads the students to computer auditing  Discusses the role of	Textbooks Journal	Learning			Assignme Test,
role of a ditor in the	students to computer auditing  Discusses the role of	Journal		Acuviues	Resources	Test,
role of a ditor in the	students to computer auditing  Discusses the role of	Journal				Test,
iditor in the	computer auditing  Discusses the role of					,
	auditing Discusses the role of	Internet				Examinat
ses	Discusses the role of	FOR				
	role of	EO				
	role of					
		<b>A</b>				
	Computer					
	auditor in the					
	audit processes	<b>Y</b>				
	to the students.					
	BO					
	to the students.					
	ONE					

PROGRAMMI	E: ND MICROFINANCE A	ND ENTERPRISE DEVE	LOPMENT	<b>Y</b>
COURSE TITI	E: PRINCIPLES OF TAX	ATION		
COURSE COD	E: TAX 111		10,	
DURATION	Lecture: 2 Hours	<b>Tutorial:-</b> 0 Hours	Practical: 1 Hours	<b>Total:-</b> 45
				Hours/Semester
CREDIT UNIT	S: 3 CU	<u> </u>		
GOAL: To exp	ose the student to the conce	pt and general principals of	Tax	
GENERAL OB	JECTIVES: On completion	on of this module the studer	nt should be able to:	
	nistorical development of ta the meaning and concept of			
3.0 Understand	the purposes of taxation	3		
4.0 Understand	types of taxation			
5.0 Understand	he traditional and modern p	rinciples (cannons) of taxat	tion	
6.0 Understand t	the components of the tax sy	ystem		



PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT							
COURSE TITLE: PRINCIPLES OF TAXATION Course				Code: TAX 111	Con	tact Hours: 3	Hours
COURSE SPECIFICATION	ntent			Pr	actical Conte	nt:	
General Objective: 1.0 Understand historical development of taxation in Nigeria							
Specific Learning	Teachers	Learning Res	ources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities			Learning Outcome:	Activities	Resources	
1.1 Explain pre-colonial	Explain pre-	Projector, Cha					
taxation in Nigeria	colonial	Video, Televis	· ·				
1.2 Evalsia tovetica duvins	taxation in	Computer, cop					
1.2 Explain taxation during colonialism	Nigeria: Zakat, forced labour	Publication	Related				
Colomansin	as early forms	1 doncation					
1.3 Explain the introduction	of taxation		X				
of modern taxation in the							
first, second and third	Explain						
republics	taxation during						
	colonialism:	No.					
1.4 Explain the major taxes	direct tax	<b>O Y</b>					
introduced and their	ordinance No						
dates	3, direct taxation						
1.5 Explain amendments on	ordinance No						
major taxes	4, Finance						
major tanes	Law, No 1, etc.						
<b>A</b>							
	Explain the						
<b>A</b>	Income Tax						
	Management						

	Act (ITMA)  Explain the major taxes introduced after independence  Explain amendments					
	on major taxes					
General Objective: 2.0 Und		ng and concept of taxation			1	
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
			Outcome:			
2.1 Define tax	Explain the	Projector, Charts,				
	difference	Video, Television,				
2.2 Explain the difference	between tax	Computer, copies of				
between tax and taxation	and taxation	Income Acts Related				
		Publication				
<b>General Objective:</b> 3.0 Und	derstand the purpo	ses of taxation				
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
<b>Objectives:</b>	Activities		Learning	Activities	Resources	
		Y	Outcome:			
3.1 Explain taxation as a	Explain the	Projector, Charts,				
means of generating	aims of	Video, Television,				
revenue for government	taxation:	Computer, copies of				
225 1: 4	revenue	Income Acts Related				
3.2 Explain taxation as a tool	generation,	Publication				
for fiscal policy	regulating the					
	11001001115 0110					

3.3 Explain tax as a means of income redistribution	economy, stabilizing the economy, income redistribution, etc.  Explain fiscal policy					
General Objective: 4.0 Und	· · · · · · · · · · · · · · · · · · ·				I	
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning Outcome:	Activities	Resources	
<ul> <li>4.1 Define direct taxes</li> <li>4.2 Define indirect taxes</li> <li>4.3 Explain the advantages and disadvantage of direct taxes</li> <li>4.4 Explain the advantages and disadvantage of indirect taxes</li> <li>4.5 Explain progressive and regressive taxes stating their importance to the Government</li> </ul>	Explain the major direct taxes such as Personal Income Tac, Company Income Tax and Petroleum Profit Tax, Capital Gains Tax, etc.  Explain the major indirect taxes such as	Projector, Charts, Video, Television, Computer, copies of Income Acts Related Publication, Publications of the NEPC, FIRS and Nigerian Customs Service, Import/Export prohibition list	Outcome:			

	import duties,					
	export duties,			_		
	VAT, etc.					
	Explain					
	progressive					
	and regressive					
	taxes stating			<b>&gt;</b>		
	their			>		
	importance to					
	the		N. A.			
	Government					
<b>General Objective:</b> 5.0 Und				axation		
Specific Learning	Teachers	Learning Resources	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning	Activities	Resources	
		,	Outcome:			
5.1 Explain Adam's Smith's	Explain	Projector, Charts,				
Cannons of Taxation:	Adam's	Video, Television,				
neutrality, simplicity,	Smith's	Computer, copies of				
flexibility, etc.	Cannons of	Income Acts Related				
	Taxation in	Publication				
	relation to a					
	good tax					
	system: equity,					
	economy,					
	certainty,					
	neutrality, etc.					
Consul Objections (O. H.)	1.1					
		onents of the tax system	G	/D 1	T	T .1 4*
Specific Learning	Teachers	<b>Learning Resources</b>	Specific	Teachers	Learning	Evaluation
Objectives:	Activities		Learning	Activities	Resources	

			Outcome:			
6.1 Explain the structure of	Explain the	Projector, Charts,		4		
Nigerian Tax System	various	Video, Television,				
	elements of	Computer, copies of				
	Nigerian Tax	Income Acts Related				
	System	Publication				
<b>General Objective:</b> 7.0 Ut	nderstand basic ter	minologies in taxation				
Specific Learning	<b>Teachers</b>	<b>Learning Resources</b>	<b>Specific</b>	Teachers	Learning	Evaluation
Objectives:	Activities		Learning	Activities	Resources	
			Outcome:			
7.1 Define the following	Explain the	Projector, Charts,				
terms used in taxation:	following	Video, Television,				
tax avoidance, tax	terms used in	Computer, copies of				
evasion, tax shifting, tax	taxation: tax	Income Acts Related				
incidence, adjusted	avoidance, tax	Publication				
income, assessable	evasion, tax	$\circ$				
income, chargeable	shifting, tax					
income, etc	incidence,					
	adjusted					
	income,	<b>Y</b>				
	assessable					
	income,					
	chargeable					
	income, etc					

## 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			
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
7	Support for Microenterprises: lessons for sub-Saharan Africa	Maryke Dressing	The World Bank	1990

8	Breaking Through: The expansion of Microenterprise programmes as a challenge for non-profit institutions	Maria Otero	ACCIO International	1989
9	Rural Microfinance and microenterprise	Suman Kalyn Chaudhry (ed.)	Discovery	2012
10	Potential product and the product Development process	Rutherford Stuart	Shelter Afrique	2001
11	A framework for World Bank Group support for development of micro, small enterprises and rural finance in Sub-Saharan Africa	The World Bank	The World Bank	1998
12	Financial needs of micro and small enterprise (MSE) operators in Ethiopia	Haftu Berilhun (ed.)	AEMFI	2009
13	Financial services delivery and demand for microfinance services in pastoral communities in Afar and Somali Regions of Ethiopia	Kejela Gemtessa et al.	AEMFI	2008
14	Principles and practice of microfinance	M.O. Asekome	Justice Jeco	2011
15	Guarantee funds and NGOs: Promise and Pitfalls: a review of the key issues	Michiel Bastiaenen	International Labour Organization	1997
16	Housing microfinance initiatives: Synthesis and regional summary: Asia, Latin America and Sub-Saharan Africa with case studies	The Centre for Urban Development Studies	The Centre for Urban Development Studies	2000
17	New product development for microfinance: evaluation and preparation	Monica Brand	Development Alternatives	1998
18	Commercial approaches to new product development in microfinance	Monica Brand	Microenterprise Best Practices	1999
19	Insurance provision in low income communities: part II: initial lessons from micro-insurance experiments for the poor	Warren Brown	Development Alternatives	2000
20	Managing growth: the Organizational Architecture of microfinance Institutions	Craig F. Churchill	Development Alternatives	1997
21	Format for appraisal of microfinance institutions	CGAP	CGAP	1999
22	Designing staff incentive scheme	CGAP	Shelter Afrique	2001
23	Informal sector finance system: what microfinance industry can learn from them	CGAP	Shelter Afrique	2001
,	ARTIO)		·	272

24	Good practice guidelines for funders of microfinance	CGAP	CGAP/The World Bank Group	2006
25	Microfinance consensus guidelines for financial reporting by microfinance institutions	CGAP	CGAP/The World Bank Group	2003
26	Financial performance and outreach global analysis of microbanks	Robert Cull	The World Bank Group	2006
27	Microfinance in the wake of conflicts: challenges and opportunities	Karen Døyle	Development Alternatives	1998
28	Issues in microfinance: enhancing financial inclusion	Godwin Ehigiamusoe	Mindex	2011
29	Poverty and microfinance in Nigeria	Godwin Ehigiamusoe	LAPO Development Centre	2000
30	From margin to mainstream: the regulation and supervision of microfinance	Rock Rachel (ed.) & Maria Otero (ed.)	ACCION International	1997
31	Two perspectives on savings services, the clients and the MFIs	Graham A.N. Wright	Shelter Afrique	2001
32	Why poor people want/need to save and how they do it	Graham A. N. Wright et al.	Shelter Afrique	2001
33	Enhancing the impact of microfinance: evidence from an action programme	International labour Organization	International Labour Organization	2015
34	International labour standard and microfinance: a review	International Labour Organization	International labour Organization	1998
35	Migrant workers remittances, microfinance and the informal economy: prospects and issues	International Labour Organization	International Labour Organization	1999
36	Format for appraisal of network support organizations: a technical guide	Isern Jennifer	CGAP	2007
37	Microfinance and women empowerment: a comparative study of Shimla and Kangra Districts of Himachal Pradesh	G.P. Kapoor	A.P.H. Publishing	2011
38	Microfinance	Mario La Torre	Palgrave Macmillan	2006
39	Microfinance poverty assessment tool	Henry Carla [et al.]	CGAP	2003
40	The use of control groups in impact assessment for microfinance	Paul Mosely	Enterprise and Cooperative Development	1998

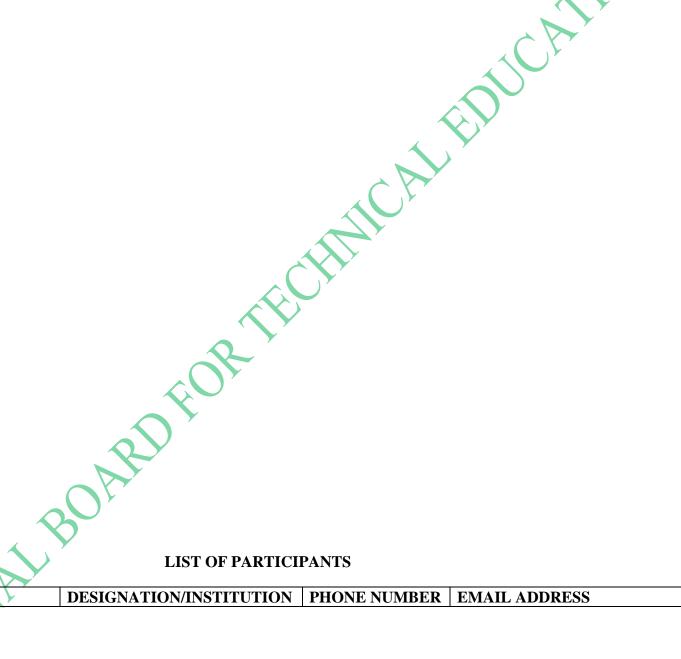
			Department	
41	Microfinance in the wake of natural disasters: challenges and opportunities	Geetha Najarajan	Development Alternatives	1998
42	Village banking: the state of practice	Nelson Candace [et al.]	United Nations Development Fund for Women	1996
43	Marketing and product development: frameworks and 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 Organization	1996
50	Poverty traps and microfinance: from financial inclusion to sustainable Development	Roberto Moro Visconti	Ibidem-Verlag	2011
51	A framework for World Bank Group support for Development of micro, small enterprise and Rural Finance Sub-Saharan Africa	The World Bank	The World Bank	1998
52	Linking Banks and Microfinance Institutions (MFIs) in Ethiopia: Best practices, challenges and prospects	Wolday Amha	AEMFI	2007
52	Microfinance and self-help groups	M. Edwin Gnanadhas	Discovery	2011
53	Training needs assessment of microfinance industry in Ethiopia	Wolday Amha	Rural Financial Intermediation Program	2003
54	The impact of HIV/AIDS on microfinance	Amare Dejen [et al.]	AEMFI	2009
55	Women empowerment through delivery of microfinance services in Ethiopia	AEMFI	AEMFI	2006
	ATIO		27	74

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 al.]	AEMFI	2005
68	Benchmarking the marketing practices within the microfinance industry in Ethiopia	Blake Liam Paul Leslie	AEMFI	2004
69	Linking food insecure households to sustainable financial service providers in Ethiopia	Amdissa Teshome	AEMFI	2011
70	AEMFI strategic plan (2010-20140): making a difference to Ethiopia microfinance industry	David Peck	AEMFI	2010
71	Impact of the Association of Ethiopian Microfinance Institutions on the development of inclusive finance in Ethiopia	Anchor Wealth	AEMFI	2011
				275

72	Corporate governance of the deposit taking microfinance institutions (MFIs) in	Wolday Amha	AEMFL	2008
	Ethiopia	_^		
73	The ACCION Camel	Sonia B. Saltzman	Development	2009
			Alternatives	
74	Development in savings and credit Co-operatives in Ethiopia: evolution,	Kassa Mekonnem	ICCO	2010
	performance, challenges and interventions	[et al]		
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			
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 <sup>nd</sup> 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 <sup>th</sup> 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
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