



**NATIONAL BOARD FOR  
TECHNICAL EDUCATION**

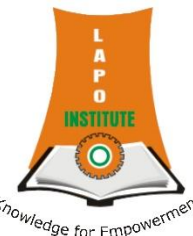
**AND COURSE S**

**FOR**

**NATIONAL DIPLOMA IN MICROFINANCE AND ENTERPRISE DEVELOPMENT**

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

**NOVEMBER, 2017.**



**LAPO Institute for Microfinance and  
Enterprise Development**

## **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](http://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**

<b>COURSE CODE</b>	<b>COURSE TITLE</b>	<b>L</b>	<b>T</b>	<b>P</b>	<b>CU</b>	<b>CH</b>	<b>TOTAL HOURS PER SEMESTER</b>
MED 111	Fundamentals of Microfinance	3	-	-	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
	<b>Total</b>	<b>21</b>	<b>-</b>	<b>3</b>	<b>24</b>	<b>24</b>	<b>360</b>

**LEVEL: ND 1****SEMESTER: SECOND**

<b>COURSE CODE</b>	<b>COURSE TITLE</b>	<b>L</b>	<b>T</b>	<b>P</b>	<b>CU</b>	<b>CH</b>	<b>TOTAL HOURS PER SEMESTER</b>
MED 121	Microfinance Lending and Credit Administration	2	-	1	3	3	45
MED 122	Introduction to Economics II	2	-	-	2	2	30
MED 123	Introduction to Statistics II	2	-	-	2	2	30
MED 124	Introduction to Computer (Populate with more practical content in the course description and put in proper format)	2	-	2	4	4	60
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 Entrepreneurship	1	-	1	2	2	30
GNS 102	Communication in English I	2	-	-	2	2	30
GNS 121	Citizenship Education II	2	-	-	2	2	30
	<b>Total</b>	<b>18</b>	<b>-</b>	<b>5</b>	<b>23</b>	<b>23</b>	<b>345</b>



**LEVEL: ND 2****SEMESTER: FIRST**

<b>COURSE CODE</b>	<b>COURSE TITLE</b>	<b>L</b>	<b>T</b>	<b>P</b>	<b>CU</b>	<b>CH</b>	<b>TOTAL HOURS PER SEMESTER</b>
MED 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	-	-	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
	<b>Total</b>	<b>18</b>	<b>-</b>	<b>6</b>	<b>24</b>	<b>24</b>	<b>360</b>

**LEVEL: ND 2****SEMESTER: SECOND**

<b>COURSE CODE</b>	<b>COURSE TITLE</b>	<b>L</b>	<b>T</b>	<b>P</b>	<b>CU</b>	<b>CH</b>	<b>TOTAL HOURS PER SEMESTER</b>
MED 221	Digital Finance (beef up practical content)	2	-	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 Services (beef up practical content)	2	-	1	3	3	45
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
	<b>Total</b>	<b>15</b>	<b>-</b>	<b>7</b>	<b>22</b>	<b>22</b>	<b>330</b>

**ND 1**

**FIRST SEMESTER**

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> FUNDAMENTALS OF MICROFINANCE				
<b>COURSE CODE:</b> MED 111				
<b>DURATION</b>	<b>Lecture:</b> 3 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 45/semester
<b>CREDIT UNITS:</b> 3				
<b>GOAL:</b> This course is designed to enable the students acquire basic knowledge of microfinance				
<b>GENERAL OBJECTIVES:</b> 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 MICROFINANCE AND ENTERPRISE DEVELOPMENT						
COURSE TITLE: Fundamentals of Microfinance			Course Code: MED 111		Contact Hours: 45	
COURSE SPECIFICATION: Theoretical content			Practical Content:			
General Objective 1.0: Know the concept of microfinance						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
1.1 Define microcredit, microfinance and inclusive finance	Explain the concept of microfinance.	Text books, journals, periodicals, newspapers, internet, projector, flip charts, marker pen.				Assignment Test Examination
1.2 Differentiate between microcredit, microfinance and inclusive finance	Lead the students to the categories of microfinance					
1.3 Describe the different stages of microfinance development	Lead the students to the definition of microcredit.					
1.4 Explain the different categories of microfinance bank in Nigeria: i.e., Unit, State and National microfinance	Discuss the differences between microcredit and microfinance.					
1.5 Explain the various delivery mechanisms of microfinance	Explain the various delivery					

	mechanism of microfinance					
<b>General Objective 2.0:</b> Understand the evolution of microfinance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Outline the history of microfinance.  2.2 Trace the origin of microfinance in Nigeria and Africa	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.				Assignment, Test , and Examination
<b>General Objective 3.0:</b> Understand the general features of microfinance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
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

varieties of financial services, financial sustainability	social aspects of microfinance					
3.3 Explain the elements of business management and mentorship for enterprise e.g. provision of financial literacy services to the poor, business counselling, business motivation, etc.						
3.4 Discuss microfinance as a social enterprise i.e. giving back to the society						
<b>Objective 4.0:</b> Understand the theories of microfinance						
4.1 Explain social capital theory						
4.2 Explain Welfarist Theory						
4.3 Explain Institutional Theory						
4.4 Explain Agency Theory						
4.5 State the rationale for the study of theories in microfinance						

<b>General Objective 5.0:</b> Know the modes of operation of microfinance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain the triple bottom line i.e. balancing profitability, social and environmental responsibility  5.2 Explain the governance issues in microfinancing	Explain the triple bottom line.  Discuss the issues of governance in microfinance	Text books, journals, periodicals, newspapers, internet, projector, flip charts, marker pen.				Assignment Test Examination
<b>General Objective 6.0:</b> Understand the issues involved in financial inclusion						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Explain financial exclusion and its causes  6.2 Explain the objectives of financial inclusion 6.3 Explain the key dimensions of financial inclusion: (i) Current state of financial inclusion (ii) Challenges of financial inclusion (iii) Barriers to financial inclusion	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

(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.					
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**ND 1**

**FIRST SEMESTER**

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Principles of Accounts I				
<b>COURSE CODE:</b> ACC 111				
<b>DURATION</b>	<b>Lecture:-</b>	<b>Tutorial:-</b> 1 Hours	<b>Practical:-</b> hours	<b>Total:-</b>
<b>CREDIT UNITS:</b>				
<b>GOAL:</b> This course is designed to expose the cadets to the principles of accounting and the application of same to different types of transactions				
<b>GENERAL OBJECTIVES:</b> 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 MICROFINANCE AND ENTERPRISE DEVELOPMENT						
COURSE TITLE: Principles of Accounts I			Course Code: ACC 111		Contact Hours:	
COURSE SPECIFICATION: Theoretical content			Practical Content:			
General Objective: 1.0 Explain historical principles and inventions of accounting						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
1.1 State the history of accounting and the conventions which led to the development of accounting.  1.2 Explain the principle involved in accounting.	i) Given brief definition of accounting. ii) Explain the concepts and conventions of accounting. iii) Discuss the relation of accounting activities in the operation of a business. iv) State the importance of accounting activities to an enterprise.	Overhead projector	Demonstrate their knowledge of the history, principles, role and convention of accounting in line with IFSR.	Organize cadets in role model group relating accounting activities to business activities.	Test, Term paper, Assignment in all topics.	
General Objective: 2.0 Examine role of Accounting						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
2.1 Explain the role of accounting activity in the		Overhead projector				

operation of an enterprise.						
<b>General Objective: 3.0</b> Explain principles of double entry						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain the principles of double entry 3.2 Make correct entries in the ledger as it affects the debit and credit aspects of a transaction.	i) Explain the principles of double entry.  ii) Illustrate posting transactions into accounts in the ledger.	Overhead projector Worked examples	i) Demonstrate their understanding of principles of double entry. ii) Post various business transactions into accounts in the ledger.			
<b>General Objective: 4.0</b> Examine capital and revenue items						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Classify capital and revenue items 4.2 Explain the accounting treatment with respect to capital and revenue items in a transaction.		Overhead projector  Flip charts	i) Classify items into revenue or capital expenditure. ii) Differentiate capital expenditure from revenue expenditure.	Direct cadets to list revenue and capital items that may be used in a medium size business e.g. a road transport company.		

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

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

				work on exercise to correct a trial balance.		
<b>General Objective: 9.0</b> Examine the use of journal						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
9.1 Define a journal 9.2 Explain the use and the importance of journal vouchers 9.3 Explain the use of journal in relation to transaction that do not pass cash payments or cash receipts	a. Explain and demonstrate the use and importance of the journal.	Overhead projector worked with examples	Able to post journal entries in books of account.	Cadets directed to work in groups to present on the practical uses of the journal in a small/medium sized company.		
<b>General Objective: 10.0</b> Explain Bank Reconciliation Statements						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
10.1 Define a bank reconciliation statement 10.2 Explain the need for a reconciliation 10.3 Carry out a bank reconciliation of a given cash account and	a. Explain what bank reconciliation is and why it is necessary to prepare it.  b. Illustrate the	Overhead projector worked with examples	a. Carry out bank reconciliation of a given cash and bank account.	a. Cadets directed to carry out a bank reconciliation exercise and graphical		

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

	treatment.	Spreadsheet.	such as rent electricity, insurance etc.  2) Calculate accruals and prepayments.	using various examples.		
<b>General Objective: 13.0</b> Explain control accounts						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
13.1 Define control accounts 13.2 Explain the need and use of control accounts in an enterprise.		Overhead projector worked with examples				
<b>General Objective: 14.0</b> Examine Final Accounts						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
14.1 Define control accounts 14.2 Explain the need and use of control accounts in an enterprise.		Overhead projector worked with examples				



<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Introduction to Money and Banking				
<b>COURSE CODE:</b> MED 112				
<b>DURATION</b>	<b>Lecture:</b> 3 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 45/semester
<b>CREDIT UNITS:</b> 3				
<b>GOAL:</b> This course is designed to enable students acquire knowledge of money and structures of Banking Institutions				
<b>GENERAL OBJECTIVES:</b> 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.				

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
<b>COURSE TITLE:</b> Introduction to Money and Banking			<b>COURSE CODE:</b> MED 112		<b>CONTACT HOURS:</b> 2 hours/week	
<b>COURSE SPECIFICATION:</b> Theoretical content			<b>Practical Content:</b>			
<b>General Objective 1.0:</b> Understand the concept of money						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Explain the origin and concept of money. 1.2 Differentiate the various forms of money. 1.3 Explain the characteristics of money 1.4 Explain the functions of money 1.5 Explain the theories of money 1.6 Identify the factors affecting demand for and supply of money.		Overhead projector. Chart. Case study  CBN Publications Internet CIBN Journals.				Assignment Test Examination
<b>General Objective 2.0:</b> Know the evolution and structure of banking institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the evolution of banking institutions.		Overhead projector. Chart.			Charts, Journals, Internet,	

2.2 Explain the structure of different types of Banking institutions – Central Bank, Deposit Money Banks and non-banking/finance institutions					Banking Legislations	
2.3 Identify sources of funds for banking institutions.						
2.4 Explain the functions and management of Banks						
<b>General Objective 3.0:</b> Understand Deposit Money Bank's lending/borrowing principles						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 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		Overhead projector. Chart. Case study	1.1		Case study financial statement commercial bank balance sheets. Charts. Word processor	
<b>General Objective 4.0:</b> Know bank services and methods of payment						

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						
<b>General Objective 5.0:</b> Understand the roles of non-bank financial intermediaries						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain non-bank Intermediaries						
5.2 Explain their contributions to the economy						
5.3 Distinguish between non-Bank Financial Intermediaries and Banks.						
<b>General Objective 6.0</b> Understand International banking institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Explain: (i.) role, (ii.) functions (iii.) structure (iv) management of the following:	Provide a discussion on the role played by International Bank/Financial Institutions to	Overhead project, Chart, Case study.	Explain the various financial and non-financial services offered by	Group work.  Case study and assignments	Computers, Text books Journals Word Processor	

<p>i. IMF, ii. African Development Bank (AfDB) iii. BRICS Bank.</p> <p>6.2 Explain their sources of fund.</p>	<p>the developed and developing nations:</p> <p>Outline a discussion of the functions of the International Banks/Financial Institutions.</p> <p>With aid of a chart provide a discussion on the structure of World Bank, IMF and AfDB</p> <p>The nature of management practice by international Bank/Financial shall be provided to the students.</p> <p>An outline of the sources of funds by Banks in 4.1.3 shall be</p>		<p>banks to customers.</p> <p>Illustrate the methods of payments through the banking system.</p> <p>Describe the bank clearing system and identify the role of banks in accelerating economic development.</p>	<p>to be completed in (3 weeks). Word processed short report produced for the above.</p>		
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	provided and discussed.					
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<b>General Objective: 7.0</b> Understand the fundamentals of <i>e</i> -banking						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
7.1 Define electronic banking 7.2 Explain various electronic banking channels 7.3 Describe <i>e</i> -commerce	Explain the meaning of electronic banking to students  Identify and explain the various electronic banking channels  Explain what e-commerce is					
<b>General Objective: 8.0</b> Understand the difference between money market and capital market						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
8.1 Explain money and capital markets 8.2 Differentiate between money and capital markets 8.3 Explain money and capital market instruments	Define money and capital market to the students.  Differentiate between money and capital					

	market					
	Identify the various money and capital market instruments					

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<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Introduction to Economics I				
<b>COURSE CODE:</b> MED 113				
<b>DURATION</b>	<b>Lecture: 2 hours</b>	<b>Tutorial: 0</b>	<b>Practical: 0</b>	<b>Total: 30/Semester</b>
<b>CREDIT UNITS: 2</b>				
<b>GOAL:</b> To enable students understand the basic principles of Microeconomics				
<b>GENERAL OBJECTIVES:</b> On completion of this module the students should be able to:				
1.0 Understand the various basic economic concepts and their applications				
2.0 Explain preferences and utility				
3.0 Know the concept of indifference curve analysis				
4.0 Understand the consumer demand				
5.0 Understand supply and equilibrium price determination				
6.0 Know elasticity analysis				

7.0 Understand competitive market
8.0 Understand monopoly

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

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

	<p>of equilibrium based on the utility theory</p> <p>Explain the marginal utility and draw up the demand curve</p>					
<b>General Objective 3.0:</b> Explain the indifference curve analysis						
<b>Specific Learning Objectives</b>	<b>Teacher's Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives</b>	<b>Teacher's Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>3.1 Explain indifference Curves: What are they?</p> <p>3.2 Explain the properties of an Indifference Curve</p> <p>3.3 Explain slope of the Indifference Curve (Marginal Rate of Substitution)</p> <p>3.4 Explain principles of diminishing marginal rate of substitution</p> <p>3.5 Explain what budget line is and slope of budget line</p>	<p>Lead the discussion on difference curve and its properties.</p> <p>Lead the student to the properties on different curves.</p> <p>Explain the slope of indifference curve and marginal rate of substitution</p> <p>Lead the students to budget line</p> <p>Lead the student to the factors resulting in a pivot and shift of the</p>	Text books, flip chart, projector, journals				Assignment, Test, and examinations

3.6 Explain factors resulting in a pivot and shift of the Budget Line	budget line,  Discuss the consumer equilibrium to the students. The derivation of demand curve.					
3.7 Explain consumer equilibrium						
3.8 Explain derivation of the demand curve						
3.9 Explain income and substitution effects of a price change	Discuss the concept of income and substitution effects of a price change.					
<b>General Objective 4.0:</b> Understand consumer demand						
<b>Specific Learning Objectives</b>	<b>Teacher's Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives</b>	<b>Teacher's Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Define and explain demand and quantity demanded	Lead the students to the concept of demand and quantity demanded.	Text books, flip chart, projector, journals				Assignment, Test, and examinations
4.2 Identify and explain the determinants of Quantity Demanded	Explain the various determinant of quantity demanded					
4.3 Explain the relationship between Demand and Prices	Lead the students to the relationship between demand and prices.					
4.4 Draw/plot the Demand Schedule and the Demand Curve.	Illustrate the demand					

4.5 Explain movements along the Demand Curve vs Shifts of the Demand Curve.	schedule curve.  Discuss the movement along the demand curve vs shifts of the demand curve.					
4.6 Explain market demand	Lead the students to the concept of market demand					
<b>General Objective 5.0:</b> Understand supply and equilibrium price determination						
<b>Specific Learning Objectives</b>	<b>Teacher's Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives</b>	<b>Teacher's Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Define quantity Supplied. 5.2 Identify the determinants of Quantity Supplied. 5.3 Explain the relationship between Supply and Price. 5.4 Draw/plot the Supply Schedule and the Supply Curve. 5.5 Explain movements along the Supply Curve vs. Shifts of the Supply Curve 5.6 Explain market supply. 5.7 Discus determination of	<ul style="list-style-type: none"> <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

Price by Demand and Supply. 5.8 Explain the laws of Demand and Supply. 5.9 Discuss how the Market Mechanism can be restrained. 5.10 Explain what is Price Ceilings and Price Floors.	<ul style="list-style-type: none"> <li>- Lead the students to supply curve and supply shift curve.</li> <li>- Discuss market supply with the students.</li> <li>- Lead the students to explain the demand of price by demand and supply.</li> <li>- Lead the students to how new market mechanism can be restrained.</li> <li>- Lead the students to the concept of price ceiling and price floors</li> </ul>					
<b>General Objective 6.0:</b> Understand elasticity analysis						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Explain the concept of elasticity, the measure of responsiveness	Lead the student to the concept of elasticity and the measure of responsiveness.	Demand flip charts, projector.				Assignment, Test, and examinations
6.2 Explain and discuss price elasticity of demand and	Explain to the student					

<p>the measurement of price elasticity</p> <p>6.3 Identify the determinants of price elasticity demand and the shapes of the demand curves</p> <p>6.4 Other types of demand elasticities:</p> <p>a. Income Elasticity of Demand</p> <p>b. Cross Elasticity of Demand; Elasticity of Supply; Determinants of Supply Elasticity.</p>	<p>price elasticity and demand and the measure of price elasticity.</p> <p>Lead the students to the determinant of price elasticity demand and the shapes of the demand curves.</p> <p>Lead the students to other types of demand elasticities such as income, cross elasticities of demand.</p>					
<b>General Objective 7.0:</b> Understand competitive market						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>7.1 Explain Market Structure and Behaviour</p> <p>7.2 Explain the significance of market structure</p> <p>7.3 Define perfect competition</p> <p>7.4 Explain demand and revenue for a firm in</p>	<p>Discuss market structure and behavior with the students.</p> <p>Lead the student to the significance of market structure</p> <p>Explain perfect competition</p>					



perfect competition	Lead the student to demand and perfect revenue for a firm in a perfect competition.					
7.5 Explain short-run equilibrium rules for all profit maximizing firms	Lead the student to the short-run equilibrium for all profit maximizing firms.					
7.6 Short-run Profitability of the Perfectly Competitive Firm	Lead the student to short-run losses, short down and brake even analysis.					
7.7 Explain short-run losses, shutdown and breakeven analysis.	Explain short-run and long supply curve of competitive firm equilibrium.					
7.8 Short-run supply curve of the competitive firm and the competitive industry long-run	Explain long run industry supply curve: zero economic profit and perfect competition and efficiency.					
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; perfect competition and efficiency						
<b>General Objective 8.0:</b> Understand Monopoly						

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

	<p>output with the students.</p> <p>Lead the students to comparison of monopoly and perfect competition.</p> <p>Lead the student to price determination under monopoly.</p>					
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<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> INTRODUCTION TO STATISTICS 1				
<b>COURSE CODE:</b> MED 114				
<b>DURATION</b>	<b>LECTURE:</b> 2 hours	<b>TUTORIAL:</b> 0	<b>PRACTICAL:</b> 0	<b>TOTAL:</b> 30/SEMESTER
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to enable students acquire knowledge of Statistics as a tool for managing data in microfinance operations				
<b>GENERAL OBJECTIVES:</b> 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: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE:</b> Introduction Statistics 1			<b>COURSE CODE:</b> MED 114		<b>Contact Hours:</b> 45/Semester	
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective 1.0:</b> Understand the nature of statistical data and their importance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define statistics and statistical data 1.2 Explain the uses of statistics and statistical data 1.3 Identify the importance of statistical data. 1.4 Explain the rationale for statistics in microfinance	i. Explain statistics, purpose and uses in everyday life and business  ii. Explain statistical data and its importance.  iii. Explain forms of statistics: research design, descriptive, and inferential	Textbooks	Explain the uses of statistics.  Identify the importance of statistical data.	Guidance on the use and importance of statistics in business	Internet based research – recent statistics	Test Assignment Examination

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

	collection					
<b>General Objective 3.0:</b> Understand the analysis and presentation of statistical data						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain descriptive statistics: a. Graphs b. Numerical methods c. Measures of central tendency d. Measures of spread e. Quartiles f. Skewness g. Kurtosis	i. Explain in details: a. measures of central tendency b. measures of location; and c. measure of dispersion  ii. Solve problems involving the above.	Textbooks Calculators	Compute business variables involving - measures of central tendency.  Measures of dispersion.	Guide the students to compute measures of central funding and dispersion.  Questions and Answers involving measures of location	Textbooks Calculator  Questions and Answers for students.  Business situations	Test Assignment Examination
<b>General Objective 4.0:</b> Know measures of central tendency						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

<p>4.1 Calculate the following:</p> <ol style="list-style-type: none"> <li>Range</li> <li>Mean</li> <li>Median</li> <li>Mode</li> <li>Proportion, etc.</li> </ol> <p>4.2 Apply items in 4.1 above in microfinance operations</p>		<p>1) Textbooks. 2) Statistical tables</p>			Textbooks, Statistical tables, Internet research	Test Assignment Examination
<b>General Objective 5.0:</b> Know measures of dispersion						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>5.1 Define measures of dispersion:</p> <ol style="list-style-type: none"> <li>Standard Deviation</li> <li>Variance</li> <li>Mid-range</li> <li>Inter-quartile range</li> </ol> <p>5.2 Calculate the various measures in 5.1 above</p> <p>5.3 Explain the application of the various measures in 5.1 above in microfinance</p>						



<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Introduction to Sociology				
<b>COURSE CODE:</b> MED 115				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30hours/semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> this course is designed to enable the student understand human interactions in various collectivities.				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				
1.0 Understand the concept of Sociology				
2.0 Understand the typologies of societies and individuals				

- 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

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
<b>COURSE TITLE:</b> Introduction to Sociology			<b>Course Code:</b> MED 115		<b>Contact Hours:</b> 30 hours/semester	
<b>COURSE SPECIFICATION: Theoretical content</b>			<b>Practical Content:</b>			
<b>General Objective 1.0:</b> Understand the concept of Sociology						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

1.1 Define sociology 1.2 List the various fields of sociology 1.3 Explain the various fields of sociology 1.4 Explain the perspectives of founding fathers of Sociology: Auguste Comte, Max Weber, Karl Mars etc.	Lectures	Textbooks, journals projector, Flipcharts, Flip Boards, Marks, Power Point Slides				Tests Assignment Examinations
<b>General Objective 2.0:</b> Understand the typologies of societies and individuals						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the different types of societies 2.2 Explain the multiplicity of	Lecture	Textbooks, journals projector, Flipcharts, Flip Boards, Marks, PowerPoint				Tests Assignment Examinations

societies		Slides				
2.3 Explain the differences in how these societies in 2.2 above are organised						
<b>General Objective 3.0:</b> Understand the concept of culture						
<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Define culture 3.2 Define Mores, Norms, Values and Laws 3.3 Explain the types and characteristics of culture 3.4 Explain the application of the concept of culture to microfinance operations	Explain to students the meaning of culture and relativity of culture  List the characteristics of culture  -List and Explain the related concepts	Textbooks, journals projector, Flipcharts, Flip Boards, Marks, Power Point Slides				Assignment/Test and Examination
<b>General Objective 4.0:</b> Know the various social groupings and group dynamics						
<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain:	Lecture	Textbooks,				Assignment/Test

i. group formation ii. characteristics iii. types and iv. dynamics  4.2 List the various types of groups		journals projector, Flipcharts, Flip Boards, Marks, Power Point Slides				and Examination
<b>General Objective 5.0:</b> Know social stratification and social mobility in the society						
<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Define: i. social stratification ii. social mobility  5.2. Explain types of social mobility  5.3 Define social inequality  5.4 Identify types of social inequality	Lecture	Textbooks, journals projector, Flipcharts, Flip Boards, Marks, Power Point Slides				Assignment/Test and Examination
<b>General Objective 6.0:</b> Know the concept of Social Institutions and their interrelationship						
<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Define social institutions	<b>Lecture</b>	Textbooks, journals projector,				Assignment/Test and Examination

6.2 Lists the various types of social Institutions		Flipcharts, Flip Boards, Marks, Power Point Slides				
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 microfinance						
<b>General Objective 7.0:</b> Know the concept of Globalization						
<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
7.1 Define Globalization	Lecture	Textbooks, journals projector, Flipcharts, Flip Boards, Marks, Power Point Slides				Tests/Assignment
7.2 Explain the factors influencing Globalization						Examinations
7.3 Explain the various dimensions of						

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

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Introduction to Enterprise Development				
<b>COURSE CODE:</b> MED 116				
<b>DURATION</b>	<b>Lecture:</b> 2	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30/Semester
<b>CREDIT UNITS:</b> 2				

<b>GOAL:</b> This course is designed to enable students acquire the basic knowledge in enterprise development
<b>GENERAL OBJECTIVES:</b> 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
6.0 Understand sources of enterprise financing
7.0 Understand the responsibilities of an entrepreneur

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT
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<b>COURSE TITLE:</b> Introduction to Enterprise Development			<b>Course Code:</b> MED 116		<b>Contact Hours:</b> 30/Semester	
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective 1.0:</b> Understand the concept of Enterprise						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define: i. Enterprise ii. Enterprise development iii. Entrepreneurship iv intrapreneurship 1.2 Identify the features of an enterprises 1.3 Explain the advantages and disadvantages of the various business enterprise. 1.4 State challenges in enterprise development	Define the term enterprise development  Identify the various types of business enterprises  Explain the merits and demerits of the various business enterprise.	Text books, Journals, Projector, Magazine, Flip chart				Test, Assignment, Examination
<b>General Objective 2.0:</b> Understand Enterprise Development						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the strategies for developing an enterprise, e.g. vision, mission, objectives, core values, resources, time limit, etc.						

2.2 Explain the role of government in enterprise development						
<b>General Objective 3.0:</b> Understand forms of business organisations						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain sole proprietorship business						
3.2 Explain partnership business						
3.3 Explain private and public limited liability companies						
3.4 Explain corporations						
<b>General Objective 4.0:</b> Understand the business environment						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain business environment						
4.2 Explain factors that affects business environment						

<b>General Objective 5.0:</b> Know how to prepare a business plan						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Define a plan 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						
<b>General Objective 6.0:</b> Understand the sources of enterprise financing						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Explain enterprise financing 6.2 identify sources of enterprise financing 6.3 State the procedures for accessing enterprise						

financing						
6.4 Identify challenges encountered in sourcing enterprise financing						
6.5 State the benefits of enterprise financing						
<b>General Objective 7.0:</b> Understand responsibilities of an entrepreneur						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
7.1 Explain the roles of an entrepreneur  7.2 Explain the contributions of an entrepreneur to the development of a business culture  7.3 Identify challenges facing an entrepreneur	Explain the roles of a responsible entrepreneurship  Discuss the contribution of entrepreneurship to the development of a business culture  Identify main issues facing responsible entrepreneur  Explain the actions to					

	address the					
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<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Use of English I				
<b>COURSE CODE:</b> GNS 101				
<b>DURATION</b>	<b>Lecture:-</b>	<b>Tutorial:-</b> Hours	<b>Practical:-</b> hours	<b>Total:-</b>
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to provide the student with the necessary language skills which enable him to cope effectively with the challenges of his course, to use English Language effectively in the practice of his chosen profession as well as interact with others in the society.				
<b>GENERAL OBJECTIVES:</b> On completion of the course the student should:				
1.0 Develop appropriate study skills.				
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.

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
<b>COURSE TITLE:</b> Use of English I			<b>Course Code:</b> GNS 101		<b>Contact Hours:</b>	
<b>COURSE SPECIFICATION: Theoretical content</b>			<b>Practical Content:</b>			
<b>General Objective: 1.0</b> Develop appropriate study skills						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Explain the necessity for acquiring good note taking/making techniques.	Explain the necessity for acquiring good note taking/making techniques.					
1.2 List the methods of note-taking/making.	List the methods of note-taking/making techniques.					
1.3 Use the dictionary correctly	List the methods of note-taking/making.					
1.4 List information sources in the Library.	Use the dictionary correctly					
1.5 Locate information in the sources listed in 1.4 above.	List information sources in the Library.					
1.6 Identity good reading habits.	Locate information in the sources listed in 1.4 above.					
1.7 Explain the different methods of reading, viz,	Identity good					

scan, skim, normal and study.  1.8 Use the different methods of reading explained in 1.7 above.	reading habits.  Explain the different methods of reading, viz, scan, skim, normal and study.  Use the different methods of reading explained in 1.7 above.					
<b>General Objective: 2.0</b> Know the nature of language.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the concept of language. 2.2 List the characteristics of language. 2.3 Explain the four language skills, viz, speaking, listening, writing, reading.  2.4 Explain the functions of language.	Explain the concept of language.  List the characteristics of language.  Explain the four language skills, viz, speaking, listening, writing,					



2.5 List the uses of English Language in Nigeria, e.g. as the language of research, government, commerce, etc.	<p>reading.</p> <p>Explain the functions of language.</p> <p>List the uses of English Language in Nigeria, e.g. as the language of research, government, commerce, etc.</p>					
<b>General Objective: 3.0</b> Understand the basic rules of grammar						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain grammar	Explain grammar					
3.2 Explain parts of speech.	Explain parts of speech.					
3.3 Analyze the use of parts of speech in sentences.	Analyze the use of parts of speech in sentences.					
3.4 Correct common errors in the use of parts of speech in sentences.	Correct common errors in the use of parts of speech in sentences.					
3.5 Construct sentences with correct syntactic						

arrangement.	Construct sentences with correct syntactic arrangement.					
3.6 List punctuation marks.	List punctuation marks.					
3.7 Enumerate the uses of punctuation marks.	Enumerate the uses of punctuation marks.					
3.8 Punctuate a given passage.	Punctuate a given passage.					
3.9 Explain idioms	Explain idioms					
3.10 Explain figures of speech.	Explain figures of speech.					
3.11 Explain affixation.	Explain affixation.					
3.12 Construct sentences to illustrate idioms, figures of speech and affixes.	Construct sentences to illustrate idioms, figures of speech and affixes.					
<b>General Objective: 4.0</b> Know the essential qualities of paragraph.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

			Objectives:			
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.					
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.					
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.					
<b>General Objective: 5.0</b> Appreciate literacy works in English.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain 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.  5.2 Write specific paragraphs to illustrate 4.2 to 4.5 above.	Give the meaning of Literature.  Trace the development of literature.  Differentiate between the literary genres.  Explain the functions of literature.  Explain the terminology of prose fiction, e.g. plot					

5.3 Differentiate between the literary genres. Explain the functions of literature.	setting, characterization etc.  Answer an essay question on a given novel.					
5.4 Explain the terminology of prose fiction, e.g. plot setting, characterization etc. Answer an essay question on a given novel.						

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Use of English I				
<b>COURSE CODE:</b> GNS 101				
<b>DURATION</b>	<b>Lecture:-</b>	<b>Tutorial:-</b> Hours	<b>Practical:-</b> hours	<b>Total:-</b>
<b>CREDIT UNITS: 2</b>				
<b>GOAL:</b> This course is designed to provide the student with the necessary language skills which enable him to cope effectively with the challenges of his course, to use English Language effectively in the practice of his chosen profession as well as interact with others in the society.				
<b>GENERAL OBJECTIVES:</b> On completion of the course the student should:				
6.0	Develop appropriate study skills.			
7.0	Know the nature of language.			
8.0	Understand the basic rules of grammar.			
9.0	Know the essential qualities of paragraph.			

10.0 Appreciate literacy works in English.

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<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
<b>COURSE TITLE:</b> Use of English I			<b>Course Code:</b> GNS 101		<b>Contact Hours:</b>	
<b>COURSE SPECIFICATION: Theoretical content</b>			<b>Practical Content:</b>			
<b>General Objective: 1.0</b> Develop appropriate study skills						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.9 Explain the necessity for acquiring good note taking/making techniques.	Explain the necessity for acquiring good note taking/making techniques.					
1.10 List the methods of note-taking/making.	List the methods of note-taking/making.					
1.11 Use the dictionary correctly	Use the dictionary correctly					
1.12 List information sources in the Library.	List information sources in the Library.					
1.13 Locate information in the sources listed in 1.4 above.	Locate information in the sources listed in 1.4 above.					
1.14 Identity good reading habits.	Identity good					
1.15 Explain the different methods of reading, viz,						



scan, skim, normal and study.	reading habits.					
1.16 Use the different methods of reading explained in 1.7 above.	<p>Explain the different methods of reading, viz, scan, skim, normal and study.</p> <p>Use the different methods of reading explained in 1.7 above.</p>					
<b>General Objective: 2.0</b> Know the nature of language.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>2.5 Explain the concept of language.</p> <p>2.6 List the characteristics of language.</p> <p>2.7 Explain the four language skills, viz, speaking, listening, writing, reading.</p> <p>2.8 Explain the functions of language.</p> <p>2.5 List the uses of English Language in Nigeria,</p>	<p>Explain the concept of language.</p> <p>List the characteristics of language.</p> <p>Explain the four language skills, viz, speaking, listening, writing, reading.</p>					

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

correct syntactic arrangement.	correct syntactic arrangement.					
3.14 List punctuation marks.	List punctuation marks.					
3.15 Enumerate the uses of punctuation marks.	Enumerate the uses of punctuation marks.					
3.16 Punctuate a given passage.	Punctuate a given passage.					
3.9 Explain idioms	Explain idioms					
3.12 Explain figures of speech.	Explain figures of speech.					
3.13 Explain affixation.	Explain affixation.					
3.12 Construct sentences to illustrate idioms, figures of speech and affixes.	Construct sentences to illustrate idioms, figures of speech and affixes.					

<b>General Objective: 4.0</b> Know the essential qualities of paragraph.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.7 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.					
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.					
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					

<p>versa, spatial, chronological, etc.</p> <p>4.12 Write specific paragraphs to illustrate 4.2 to 4.5 above.</p>	<p>to more important and vice versa, spatial, chronological, etc.</p> <p>Write specific paragraphs to illustrate 4.2 to 4.5 above.</p>					
<b>General Objective: 5.0</b> Appreciate literacy works in English.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>5.1 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.</p> <p>5.2 Write specific paragraphs to illustrate 4.2 to 4.5 above.</p>	<p>Give the meaning of Literature.</p> <p>Trace the development of literature.</p> <p>Differentiate between the literary genres.</p> <p>Explain the functions of literature.</p> <p>Explain the terminology of prose fiction, e.g. plot</p>					

<p>5.5 Differentiate between the literary genres. Explain the functions of literature.</p> <p>5.6 Explain the terminology of prose fiction, e.g. plot setting, characterization etc. Answer an essay question on a given novel.</p>	<p>setting, characterization etc.</p> <p>Answer an essay question on a given novel.</p>					
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**ND 1****SECOND SEMESTER**

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Microfinance Lending and Credit Administration				
<b>COURSE CODE:</b> MED 121				
<b>DURATION</b>	<b>Lecture:</b> 2hours	<b>Tutorial:</b> 0	<b>Practical:</b> 1 hour	<b>Total:</b> 45/Semester
<b>CREDIT UNITS:</b> 3				
<b>GOAL:</b> 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				
<b>GENERAL OBJECTIVES:</b> 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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<b>PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE:</b> Microfinance Lending and Credit Administration			<b>Course Code:</b> MED 121		<b>Contact Hours:</b>	
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective 1.0:</b> Understand lending						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define lending, 1.2 Explain: (i) the objectives of lending (ii) the principles of lending (iii) the principles of sustainable microfinance lending		Textbooks Journals Magazines Projector Flipchart marker				Test, Assignments, Examinations
<b>General Objectives 2.0:</b> Know credit analysis						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the following terms: i. credit analysis ii. credit cycle 2.2 Define the following: i. risk ii. credit risk iii credit risk	Discuss credit Explain credit risk management  Loan pricing  Loan syndicate	Textbooks Journals Magazines Projector Flip chart				Test, Assignment, Examination

management 2.3 Explain: a) Loan pricing and pricing models b) Loan syndication c) Project financing (i.) Feasibility study Analysis	Feasibility study Project Financing					
<b>General Objectives 3.0:</b> Know credit administration						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Define credit administration  3.2 Explain: a) Communication of approvals b) Credit terms and conditions c) Monitoring and advances control		Textbooks Journals Projector Flipchart				
<b>General Objectives 4.0:</b> Understand debt recovery strategies						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain the following terms: i. Delinquency ii. Loan default		Textbooks Journals Projector Flipchart				

iii. Balance of defaulter iv. Portfolio at risk (PaR)  4.2 Define debt recovery  4.3 Identify the problems of debt recovery  4.3 Discuss the following: i. loan workout ii. restructuring iii. rescheduling						
<b>General Objectives 5.0:</b> Understand causes of delinquency						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Define delinquency  5.2 Explain the causes of delinquency		Textbooks Journals Magazines Projector Flipchart Marker				

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> INTRODUCTION TO ECONOMICS II				
<b>COURSE CODE:</b> MED 122				
<b>DURATION SEMESTER</b>	<b>Lecture:</b> 2 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30 hours/semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to enable students acquire the knowledge of macroeconomic theory				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				
1.0 Understand the concept of macroeconomic theory				
2.0 Know the theory of national income accounting				
3.0 Know the concepts of money and banking				
4.0 Understand the concept of public finance				
5.0 Know budget and budgeting				
6.0 Understand the concept of international trade				

<b>PROGRAMME: ND MICROFINANCE AND ENTERPISE DEVELOPMENT</b>						
<b>COURSE TITLE:</b> Introduction to Economics II			<b>Course Code:</b> MED 122	<b>Contact Hours:</b> 30 Hours		
<b>COURSE SPECIFICATION: Theoretical content</b>			<b>Practical Content:</b>			
<b>General Objective 1.0:</b> Understand the concept of macroeconomic theory						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Explain basic economic problems of the society. 1.2 Explain inflation. 1.3 Explain unemployment 1.4 State the rationale for inflation and unemployment. 1.5 Explain the relationship	Lectures	Textbooks, journals projector, Flipcharts, Flip Boards, Markers, Power Point Slides				Test Assignment Examination

between inflation and unemployment.						
1.6 Explain the determinants of economic growth and policies						
1.7 Define balance of payment (BoP).						
<b>General Objective 2.0:</b> Know the theory of national income accounting						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Define National Income (NI)	Lectures	Textbooks, journals projector, Flipcharts, Flip Boards, Markers, Power Point Slides		-	-	Test/Assignment and examination
2.2 Explain the importance of National Income (NI) accounting.						
2.3 Explain the determinants of National Income accounting.						
2.4 Describe the models of income determination.						

<b>General Objective 3.0:</b> Know the concept of money and banking.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain the concept of money and banking	Lectures	Textbooks, journals projector, Flipcharts, Flip Boards, Markers, Power Point Slides	-	-	-	Test/Assignment and examination
3.2 Describe the origin of money.						
3.3 State the characteristics of money						
3.4 List the functions of money						
3.5 Explain the concept of banking.						
3.6 Explain the functions of banking.						

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 Bank.						
<b>General Objective 4.0:</b> Understanding the concept of public finance.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Define public finance. 4.2 Explain public and private goods 4.3 Explain the features of public and private goods 4.3 Explain public revenue, public expenditure and the budget 4.4 Explain public debt. 4.5 Explain monetary and fiscal policies.	Lectures	Textbooks, journals projector, Flipcharts, Flip Boards, Markers, Power Point Slides				Test/Assignment and examination



<b>General Objective 5.0:</b> Know budget and budgeting						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain 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.						
<b>General Objective 6.0:</b> Understand the concept of international trade.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

6.1 Explain international trade.	<b>Lectures</b>	Textbooks, journals projector, Flipcharts, Flip Boards, Markers, Power Point Slides				Test Assignment Examination
6.2 Explain: exchange rate, exports, imports, balance of trade and balance of payment						

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> INTRODUCTION TO STATISTICS II				
<b>COURSE CODE:</b> MED 123				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial:</b> 2 Hours	<b>Practical:</b>	<b>Total:</b> 30 hours
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to equip students with knowledge of theories of distribution and inferential statistics.				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				
1.0	Understand survey planning and design			
2.0	Understand sampling theory			
3.0	Know the basic concept of probability and probability distribution			
4.0	Understand the different types of probability distribution			
5.0	Know mathematical expectation			
6.0	Understand the concept of Skewness, Moments and Kurtosis			
7.0	Understand Inferential Statistics			

<b>General Objective 1.0:</b> Understand survey planning and design						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
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
<b>General Objective 2.0:</b> Understand sampling theory						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Define sampling theory. 2.2 Explain Systematize sampling methods 2.3 Solve problems involving samples. 2.4 Define small samples. 2.5 Define large	Explain sampling theory and methods of sampling  Explain samples  Solve problems involving samples	Textbooks				Test/Assignment  Examination

samples. 2.6 Solve problems involving 2.4 and 2.5 above						
<b>General Objective 3.0:</b> Know the basic concept of probability and probability distribution						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain the concept of probability theory (i) mathematical or 'a priori approach (ii) Relative frequency or empirical approach) 3.2 Define Random experiment, trail and event 3.3 Explain: (i) equally likely (ii) mutually exclusive and (iii) independent event 3.4 Solve problems in 5.1-5.3	Solve problems involving 5.1 – 5.3	Text Books				Test Assignment Examinations
<b>General Objective 4.0:</b> Understand the different types of probability distribution						

Specific Learning Outcome	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
4.1 Define Binomial distributions. 4.2 Define Poisson distribution. 4.3 Define Geometric Distribution 4.4 Define Uniform Distribution 4.5 Define Hyper-Geometric Distribution 4.3 Solve problems involving 3.1-3.2 above. 4.4 Define Normal distribution. 4.5 Explain the use of tables	Explain binomial and Poisson distribution.  Solve problems involving the above.  Explain Normal Distribution.  Guide students on how to use distribution tables. Explain hypothesis.  Guide students on how to test hypothesis.	Textbooks Distribution tables				Test/Assignment  Examination
<b>General Objective 5.0:</b> Know mathematical expectation						
Specific Learning Outcome	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
5.1 Define	Explain	Textbooks				Test/Assignment

mathematical expectations. 5.2 Solve problems involving mathematics expectations.	mathematical expectation  Solve problems involving mathematics expectations					Examination
<b>General Objective 6.0:</b> Understand the concept of Skewness, Moments and Kurtosis						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Explain the concept of Skewness, Moments and Kurtosis 6.2 Solve problems involving 6.1	Explain the concept of Skewness, Moments and Kurtosis Solve problems involving	Textbooks, Statistical Tables				Test Assignment Examinations
<b>General Objective 7.0:</b> Understand Inferential Statistics						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
7.1 Explain the purpose of statistical inference 7.2 Define the concept of hypothesis. 7.3 Identify the types	Explain estimation	Textbooks				Test Assignment Examinations

of hypotheses	theory					
7.4 Explain the process of hypothesis testing and determination of confidence interval	Solve problems involving estimate					
7.5 Test hypothesis for small samples						
7.6 Test hypothesis for large samples.						
7.7 Define point and interval estimates						
7.8 Distinguish between point estimate and interval estimate						
7.9 Solve problems involving point and interval estimate						
7.10 Estimate confidence intervals						
7.11 Examine parametric versus						



nonparametric methods in inferential statistics						
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NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> INTRODUCTION TO COMPUTER				
<b>COURSE CODE:</b> MED 124				
<b>DURATION</b>	<b>Lecture: 2 hours</b>	<b>Tutorial: 0</b>	<b>Practical: 2 Hours</b>	<b>Total: 60 hours/Semester</b>
<b>CREDIT UNITS:</b> 4				
<b>GOAL:</b> The course is designed to enable students acquire elementary knowledge of computer techniques and applications				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				
1.0 Understand the evolution and classification of computers  2.0 Understand the concept of computer hardware  3.0 Understand the concept of computer software  4.0 Understand computer data processing  5.0 Understand security and safety procedures within a computer environment  6.0 Understand the concept of a computer network  7.0 Understand the uses of internet and World Wide Web  8.0 Know basic Microsoft Office application.				

<b>General Objective 1.0:</b> Understand the evolution and classification of computers						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define computer	Define computer	White Board.		Guide students to classify computer systems	Networked PCs loaded with software packages.	
1.2 Describe the development of computers	Trace the history of computer.	PC with relevant packages				
1.3 Describe the computers environment	Classify the computer according to generations					
1.4 Distinguish analogue, digital and hybrid computers	Explain the physical, social and security environment					
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					
<b>General Objective 2.0:</b> Understand the concept of computer hardware						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the meaning of computer hardware 2.2 List some input and output devices 2.2 Describe the functions of C.P.U. 2.3 List some auxiliary Units. 2.4 Describe the functions of the auxiliary memory 2.5 Define: bits, byte, nibble, word and storage size.	Discuss the meaning of hardware.  Discuss the various components and functions of various hardware units.  Discuss the various components and functions of various hardware units.  Discuss computer software programming languages and differentiate between the levels.	White Board.  PC loaded with Relevant packages	Be able to Identify the various components of a computer system	Guide the students on how to identify the various components of a computer system	A DEMO PC showing its components	
<b>General Objective 3.0:</b> Understand the concept of computer software						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Define computer software	Discuss software and its various types.	White Board.	Be able to load computer packages	Demonstrate how to	A DEMO PC	

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

General Objective 5.0: Understand security and safety procedures within a computer environment							
Specific Learning Outcome	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation	
5.1 Explain the computer environment	Explain data control techniques.	White Board.	Be able to create account and formulate Passwords	Guide students on how to formulate simple password that they could easily remember	A DEMO PC showing its components		
5.2 Describe methods of preventing hazards such as fire, flooding and sabotage	Describe standard operating procedures of a computer installation.	PC loaded with Power point and connected to Screen					
5.3 Explain the following: (i) data control techniques, (ii) Operating procedure of a computer installation (iii) Safety regulations in computer installation	Explain computer system auditing  Explain methods of preventing hazards fire, flooding sabotage Explain the need for computer room security.						
5.4 Explain security methods in computer installation	Describe file security methods in computer installations.						
5.5 Explain the need for user passwords and account	Explain the need for file security in computer installation. Explain the user						

	passwords and user name.					
<b>General Objective 6.0:</b> Understand the concept of a computer network						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Define network 6.2 Describe different types of network topology such as star, ring and bus. 6.3 State the components of a local area network 6.4 Explain how network facilitates communication and collaboration	Define computer network.  Explain different types of network organization such as star, ring, bus etc.  Describe different types of network: LAN, MAN, WAN	White Board.  PC loaded with Power point and connected to Screen	Be able to identify various computer topologies Find out different organizations using the different topologies.	Guide the students on how to identify various network topologies.	A DEMO PC showing its components	
<b>General Objective 7.0:</b> Understand the uses of internet and World Wide Web						
<b>Specific Learning Outcome</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
7.1 Define internet 7.2 Describe internet resources 7.3 Explain the processes involved in searching the internet for materials	Define internet Describe resources of internet Explain the processes involved in browsing and searching the internet. Explain the meaning of ISP.	White Board.  PC loaded with Power point and connected to Screen	Be able to Search for materials on the internet.  Compose and send Email.	Guide students on how to search for materials on the internet.	Guide students on how to search for materials on the internet.	

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



<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Microfinance and Gender Mainstreaming				
<b>COURSE CODE:</b> MED 125				
<b>DURATION</b>	<b>Lecture:</b> 2 Hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30hours/semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to expose students to the need for gender mainstreaming into work situation and social processes in order to create room for diversity, equity and equality in our social processes				
<b>GENERAL OBJECTIVES:</b>				
1.0 Understand the concept of gender				
2.0 Understand the concept of microfinance				
3.0 Know the concept of gender mainstreaming as a social process compared to sex roles				

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 Mainstreaming			Course Code: MED 125		Contact Hours: 2/Semester	
COURSE SPECIFICATION: Theoretical content			Practical Content:			
General Objective 1.0: Understand the concept of gender						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
1.1 Define the concept of gender 1.2 Differentiate gender from sex roles 1.3 Explain why gender is always misapplied and misinterpreted. 1.4 Explain gender as a tool to drive social relations and processes 1.5 Explain gender as a structural phenomenon produced, negotiated and sustained	1.1 Define the concept of gender.  1.2 Explain the difference between... The societal misconception of what gender is should be explicitly clarified. Clear illustrations of 1.1 (a) should be made. This can be through charts, pictorials etc.  2. Clearly highlight what differentiate gender from	Projectors  Chart  Textbooks				

	<p>sex roles</p> <p>3. Provide a concept where gender is misapplied and misinterpreted. Also, outline and provide a discussion on why gender is always misapplied and misinterpreted</p> <p>4. Explain how gender mainstreaming within the context of social relations and processes.</p>					
<b>General Objective 2.0:</b> Understand the concept of microfinance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>2.1 Explain the meaning of microfinance</p> <p>2.2 Describe the features of microfinance practice and institution</p>	<p>1. Define and the meaning of microfinance for the student</p>	<p>Projectors</p> <p>Chart</p> <p>Textbooks</p>				

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

	the techniques used for addressing social inequality.					
<b>General Objective 4.0:</b> Understand the concept of gender mainstreaming as it relates to microfinance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain gender mainstreaming as a: (i) means of improving effectiveness in microfinance sustainability (ii) means of enhancing human rights (iii) change tool (iv) means for sustainable growth and development	1. Provide a discussion on how gender mainstreaming improves effectiveness in microfinance operations.  2. Outline the means through which gender mainstreaming enhances human rights.  3. Provide a detailed	Projectors Chart Textbooks				

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

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



	relevance/importance of equality in social and economic inclusion					
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NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> INTRODUCTION TO PSYCHOLOGY				
<b>COURSE CODE:</b> MED 126				
<b>DURATION</b>	<b>Lecture: 2 hours</b>	<b>Tutorial: 0</b>	<b>Practical: 0</b>	<b>Total: 30/Semester</b>
<b>CREDIT UNITS: 2</b>				
<b>GOAL:</b> 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				
<b>GENERAL OBJECTIVES:</b> 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				
3.0 Understand the stages of human development				
4.0 Understand social psychological theories of self, aggression, stereotypes, emotions, and motivation				

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

	List the various methods of psychological investigation:  a. Descriptive b. Correctional c. Case studies d. Content analysis					
<b>General Objective 2.0:</b> Know the concept of perception, nature and nurture as well as their influence in group and individual behaviour						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the concept and theories of perception  2.2 Explain nature and nurture 2.3 Explain inoculation theory	2.1 Explain perception related theories: a. Self-perception theory b. Attitude c. Cognitive d. Dissonance e. Deception  2.2 Explain the nature and nurture debate and its relevance in identity formation with example for	Textbooks, white board, marker				

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

	Freud's psycho-sexual theory of development					
<b>General Objective 4.0:</b> Understand social psychological theories of self, aggression, stereotypes, emotions, and motivation						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain the meaning of self and aggression 4.2 Explain the theory of self 4.3 Explain theory of aggression 4.4 Explain the meaning of stereotype 4.5 Explain early theories of stereotype and prejudice 4.6 Explain the meaning of: a. Motivation b. Emotion 4.7 Explain theories of emotions a. Evolution theories of emotion b. James-Lange Theory Emotion	1.Explain the meaning of self and aggression and relate them to daily activities 2. Explain the theory of self (self-construction, self-perspective, self-structure etc.) 3. Explain theory of aggression e.g. Frustration-Aggression-Displacement Theory Instinct Theory of Aggression 1.Explain the meaning of stereotype 2. List early theories	Textbooks, white board, marker				

<p>c. Cannon Bard Theory Emotion</p> <p>d. Facial-Feedback Theory of Emotion</p> <p>4.8 Explain theory of motivation:</p> <p>a. Taylor's Theory of Scientific Management</p> <p>b. Mayo's Theory Human Relation</p> <p>c. Maslow Theory</p> <p>d. Herzberg's Theory of Human Needs</p>	<p>of stereotype and prejudice e.g.</p> <p>- Gordon All port</p> <p>-Becca Levy</p> <p>1. Explain the meanings of:</p> <p>c. Motivation</p> <p>d. Emotion</p> <p>2.List theories of emotions</p> <p>e. Evolution theories of emotion</p> <p>f. James-Lange Theory Emotion</p> <p>g. Cannon Bard Theory Emotion</p> <p>h. Facial-Feedback Theory of Emotion</p> <p>3. Explain theory of motivation:</p> <p>e. Taylor's Theory of Scientific Management</p> <p>f. Mayo's Theory Human Relation</p> <p>g. Maslow and Herzberg's</p>					
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	Theory of Human Needs					
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<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Principles of Accounts II				
<b>COURSE CODE:</b> ACC 121				
<b>DURATION</b>	<b>Lecture:-</b>	<b>Tutorial:-</b> Hours	<b>Practical:-</b> hours	<b>Total:-</b>
<b>CREDIT UNITS:</b>				
<b>GOAL:</b>				
<b>GENERAL OBJECTIVES:</b>				
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

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
<b>COURSE TITLE:</b> Principles of Accounts II			<b>Course Code:</b> ACC 121		<b>Contact Hours:</b>	
<b>COURSE SPECIFICATION: Theoretical content 1hour</b>			<b>Practical Content: 3 hours</b>			
<b>General Objective: 1.0</b> Understand Control Accounts						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define Control Accounts. 1.2 Explain the need and uses of control accounts in a business enterprise.	(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.	
<b>General Objective: 2.0</b> Know the different methods for the collection of data for Final Accounts from incomplete records.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning</b>	<b>Teachers</b>	<b>Learning</b>	<b>Evaluation</b>

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

appear in such account.	the preparation of final accounts of manufacturing enterprise.		account.	manually or electronically.		
3.3 Prepare a manufacturing account format.						
3.4 Prepare simple account of manufacturers, valuation of stock and work in progress of such organizations.						
<b>General Objective: 4.0</b> Understand the accounts of non-trading organization.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain a receipts and payments account.	(i) Explain Receipt and Payment Accounts.	Overhead projector Worked examples	Prepare the accounts of mosques, churches and clubs.	Direct students to prepare, using a computer spreadsheet, the accounts of nonprofit making organizations using a case study exercise.	Accounting packages. Spreadsheets. Flipcharts.	
4.2 Prepare a simple receipts and payments account.	(ii) Prepare the final accounts of a non-trading organization.					
4.3 Differentiate Income and expenditure account from a receipts and payments accounts.	(iii) Compare the final accounts of non trading organization					

4.4 Prepare an income and expenditure account from a receipts and payment accounts.	with that of a sole proprietor.					
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.						
<b>General Objective: 5.0</b> Understand Partnership Accounts.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain the relationship that can appropriately be described as a partnership.	(i) Explain the law relating to partnership, its formation and accounting procedures.	Overhead projector Worked examples	Prepare partnership final accounts reflecting partners salaries interest on capital drawings and share of	Direct and observe the students preparing final accounts of a partnership using a case study example.	Spreadsheets Accounting packages.	
5.2 Explain the nature of partnership agreement.	(ii) Illustrate the preparation of partner's profit and loss					
5.3 Interpret the law						

relating to the partnership business.	appropriation account, current accounts, capital accounts and balance sheet.		profit.			
5.4 Determine each partner's share in the relationship through the preparation of partnership profit and loss appropriation accounts at the end of each financial year.						
5.5 Compute and make correct ledger entries relating to the interest due to the partners on their drawings.						
5.6 Explain why interest should be allowed either on the partner's capital or drawing balances.						
5.7 Explain the differences in approach between						

accounting for a partnership where the partners capitals are fixed and where they are not						
<b>General Objective: 6.0</b> Understand the preparation of simple Company's Final Accounts						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Prepare appropriation account of a Limited Liability company.	Explain the preparation of the appropriation account and Balance Sheet of a Limited Liability Company.		Prepare the final accounts of companies.	Direct and observe the students preparing the final accounts of Limited Liability Companies.	Spreadsheets Accounting packages. Flipcharts. Sample companies audited accounts.	
6.2 Distinguish the appropriation account of a Limited Liability Company from that of a partnership.	Prepare the appropriation account and Balance Sheet of a Limited Liability Company.					
6.3 Prepare a simple Balance Sheet of a Limited Liability Company						

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Introduction To Entrepreneurship				
<b>COURSE CODE:</b> EED 126				
<b>DURATION</b>	<b>Lecture:-</b>	<b>Tutorial:-</b> Hours	<b>Practical:-</b> hours	<b>Total:-</b>
<b>CREDIT UNITS:</b>				
<b>GOAL:</b> This course is designed to create general entrepreneurship awareness in the student with a view to inculcating in him the spirit of self-reliance.				
<b>GENERAL OBJECTIVES:</b>				
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: Introduction To Entrepreneurship			Course Code: EED 126	Contact Hours:		
COURSE SPECIFICATION: Theoretical content				Practical Content:		
General Objective: 1.0 Understand the basic concept of entrepreneurship						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
1.1 Explain the terms: a) Entrepreneurship b) Entrepreneur c) Enterprise d) Self Employment e) Wage Employment	Explain the terms related to entrepreneurs hip.  Compare employment and self employment with entrepreneurs hip.	Textbooks	Identify the facilities and opportunities available for self-employment.	Guide the students to research and identify criteria for a successful entrepreneur	Guest Speakers on the role and importance of entrepreneurship .	
1.2 Compare: a) Wage b) Employment and c) Entrepreneurship d) Self e) Employment and f)Entrepreneurship	Identify opportunities of self-employment		Identify successful entrepreneurship in Nigeria.	Establish competitive groups.  Students to make formal presentation to their findings.	Internet and relevant websites  Guest speakers from successful Business	
1.3 Identify the facilities and opportunities available for	Explain the role of		Evaluate the role			

self-employment. 1.4 Identify successful entrepreneurs in Nigeria entrepreneurship in wealth creation.	entrepreneurs hip in wealth creation.  Give assignment  Organise a visit to an entrepreneur's organization		of entrepreneurship in wealth creation.			
<b>General Objective: 2.0</b> Understand the roles of entrepreneurship in personal and national growth and development						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain how entrepreneurship leads to the creation of: i. Self confidence ii. Self Expression iii. Wage Employment for others iv. Self employment  2.2 Identify resources and constraints of entrepreneurship.	Explain the role of entrepreneurship to national development  Explain sources and constraints of entrepreneurship  Explain the spirit of	Textbooks	Explain the role of Computer and information technology in entrepreneurship	Explain with the aid of a computer and application packages: E-mail Internet, website Create: Spread sheet Invoice. Purchase order, etc.	Computer and accessories  Internet and relevant websites.  Dbase  Internet facility.	

2.3 Explain how entrepreneurship leads to import substitution and utilization of local resources.	Achievement Motivation Test (A.M.T.)					
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 how to set business goals						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Evaluate the strength, weaknesses opportunities and threat (SWOT Analysis).	Evaluate SWOT and analysis and relate it to the organization visited.	Textbooks	Explain entrepreneurship.	Demonstrate , using appropriate application package:	Computer and accessories	
3.2 Explain the Entrepreneurial Tasks: i. Leadership				Business	Internet and	

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 Management 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.	
<b>General Objective: 4.0</b> Know how to identify business opportunities						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Define business Opportunity  4.2 Identify the process of product/ service selection.	Explain business opportunities and process of exploring them.  Explain the	Textbooks	Explain the process of exploring opportunities	Demonstrate using appropriate application package.  Product	Computer and accessories.  Dbase	

4.2 State the process of exploring opportunities	process of product/service selection			selection, product tracking or detracting.  Use the on-going business project to encourage student to identify business opportunities	Textbooks  Internet and relevant websites	
<b>General Objective: 5.0</b> Know how to draw simple business plans						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
5.1 Define the concept of business plan.  5.2 Explain the process of preparing preliminary project proposal.  5.3 Explain the process of preparing a detailed business plan  5.4 Conduct a modest	Explain the concept of business plan and project proposal. Guide students in preparing a modest business plan.  Give final presentation	Textbooks	Explain the process of preparing preliminary project proposal.  Explain the process of preparing a detailed business plan.	Guide students in preparing preliminary project.  On-going Business Plan and to present it to a panel of successful entrepreneur		

business plan on a selected venture (The written business plans should be assessed as part of the continuous assessment)			Conduct a modest business plan on a selected venture.	s, Sales forecasting, Business plan. Time sheet analysis, Employee tracking Loan, Amortization, etc. explore Internet for: Company		
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<b>PROGRAMME:</b> ND MICROFINANCE AND ENTREPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> COMMUNICATION IN ENGLISH II				
<b>COURSE CODE:</b> GNS 202				
<b>DURATION</b>	<b>Lecture:-</b> 2 Hours	<b>Tutorial:-</b> 0	<b>Practical:-</b> 0	<b>Total:-</b> 30Hours/Semester
<b>CREDIT UNITS:</b> 2 CU				
<b>GOAL:</b> 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.				
<b>GENERAL OBJECTIVES:</b> On completion of this course the student should:				
1.0 Understand registers				



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 Code: GNS 202		Contact Hours: 2 Hours		
COURSE SPECIFICATION: Theoretical content			Practical Content:			
General Objective: 1.0 Understand registers						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation
1.1 Explain Registers	Explain Registers					
1.2 Explain factors influencing register, viz., field (profession, mode [speech or writing], tenor [relationship between the interacting parties])	Explain factors influencing register, viz., field (profession, mode [speech or writing], tenor [relationship between the interacting parties])					
1.3 List some items of register peculiar to different professions						
1.4 Identify items of registers in given passage						
1.5 State appropriate uses of jargon	List some items of register peculiar to different professions					

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

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

4.4 List the characteristics of a good report	uses of report					
4.5 Outline the stages of writing a report	List the characteristics of a good report					
4.6 Evaluate a given report	Outline the stages of writing a report					
4.7 Write a report	Evaluate a given report					
4.8 Know how to write a report	Write a report					
	Know how to write a report					

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Citizenship Education II				
<b>COURSE CODE:</b> GNS 121				
<b>DURATION</b>	<b>Lecture:-</b>	<b>Tutorial:-</b> Hours	<b>Practical:-</b> hours	<b>Total:-</b>
<b>CREDIT UNITS:</b>				
<b>GOAL:</b> 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				
<b>GENERAL OBJECTIVES:</b>				
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				

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
<b>COURSE TITLE:</b> Citizenship Education II			<b>Course Code:</b> GNS 121		<b>Contact Hours:</b>	
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective 1.0:</b> Understand government, political parties and elections						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Understand government political parties and elections	1.1 Explain the need for government 1.2 Describe the various systems of government 1.3 Examine the various forms of government. 1.4 Outline the functions of government. 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 election. 1.8 Discuss the need for a free and fair election.					
<b>General Objective 2.0:</b> Know the arms of government						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.0 Know the arms of government	2.1 Analyse the functions of the 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					



	<p>principles of “Separation of Power”</p> <p>2.3 Explain the processes of election/appointment and removal of the Executive at the three levels of government.</p> <p>2.5 Examine the main components of the Nigerian judicial system and its independence.</p> <p>2.6 Evaluate the components of the code of conduct for public officers.</p> <p>2.7 Assess the effectiveness of the Executive in the management of public funds.</p> <p>2.8 Assess the performance of the</p>					
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	mass media in Nigeria.					
<b>General Objective 3.0:</b> Understand constituted authority						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.0 Understand constituted authority	3.1 Explain the term Constituted Authority 3.2 Distinguish between the types of constituted authority. 3.3 Examine bureaucracy, its characteristics, advantages and disadvantages. 3.4 Examine different forms of delegated authority in a modern state. 3.5 Distinguish between the terms “Power” and “Authority” 3.6 State the forms and effects of abuse of power.					

	<p>3.7 Prescribe remedies for abuse of power.</p> <p>3.8 Distinguish between “Leadership” and “Followership”</p> <p>3.9 Evaluate the roles of leaders and followers in nation building.</p> <p>3.10 Examine the qualities of good leaders and followers.</p>					
<b>General Objective 4.0:</b> Understand national identity						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.0 Understand national identity	<p>4.1 Explain the need for and ways of preserving national identity</p> <p>4.2 Examine the role and significance of national symbols.</p> <p>4.3 Discuss the</p>					

	<p>contributions of selected heroes and heroines toward the development of Nigeria.</p> <p>4.4 State similarities and differences of various aspects of culture in Nigeria.</p> <p>4.5 Examine the role of culture in national integration.</p>					
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<b>General Objective 5.0:</b> Understand national ethics and discipline in national life						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Understand national ethics and discipline in national life.	5.1 Explain the need for national ethics  5.2 Relate various aspects of national ethics to national development.  5.3 Discuss the causes and consequences of indiscipline in the nation.  5.4 Evaluate the methods used by public agencies in the control of indiscipline.  5.5 Discuss how citizens can participate in the control of indiscipline.  5.6 Discuss the need to maintain the right attitudes towards					

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

	<p>pollution.</p> <p>6.7 Examine the different methods used for the conservation of the environment.</p> <p>6.8 Assess the effectiveness of national and international conservation agencies.</p>					
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**ND 2**

**FIRST SEMESTER**

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



<b>PROGRAMMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE:</b> Microfinance Laws and Regulations						
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective 1.0:</b> Understand the roles of stakeholders in the microfinance industry						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 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
<b>General Objective 2.0:</b> Understand the registration process of microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 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					

	operating license for microfinance bank.					
<b>General Objective 3.0:</b> Know the various legislation relevant to microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Identify the provisions of BOFIA; CBN Act; NDIC Act; CAMA, CBN Regulatory and Supervisory Guidelines for Microfinance Institutions.  3.2 Explain: (i) Anti-Money Laundering/Combating Financial Terrorism Act (AML/CFT) EFCC Act (ii) National Microfinance Development Strategy etc.	Takes the students through the provision of the various Acts.	The various Acts, Text books, Journals, Magazines, and Newspapers, Government Circulars.				
<b>General Objective 4.0:</b> Understand the difference between microfinance and deposit money banks						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain the features of microfinance banks						

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

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> FINANCIAL ANALYSIS FOR MICROFINANCE				
<b>COURSE CODE:</b> MED 212				
<b>DURATION</b>	<b>Lecture:</b> 2	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30/Semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to enable students understand financial statement, monitor compliance with regulations and ensure sound financial management of organisation				
<b>GENERAL OBJECTIVES:</b> 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				

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
COURSE TITLE: Financial Analysis in Microfinance			Course Code: MED 212		Contact Hours: 45/Semester	
COURSE SPECIFICATION: Theoretical content			Practical Content:			
General Objective 1.0: Understand the analysis of financial statements in microfinance						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
1.1 Define the following: (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 financial statements  1.5 State the importance of	1.1 Explain the concept, policies and conventions of accounting,  1.2 Describe the various financial statement in microfinance  1.3 Discuss the various ratios and their	Text books, journals, periodicals, newspapers, internet, projector, flip charts, marker pen.	1.1 Prepare financial statements  1.2 Analyse financial statement and their interpretation	Observe participants as they prepare financial statement.	Flip charts and marker	Assignment, Test  Examination

financial statement analysis	interpretatio ns					
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<b>General Objective 2.0:</b> Understand performance trends of microfinance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Describe trends analysis 2.2 Identify financial ratios  2.3 Analyse performance indicators with ratios  2.4 Interpret 2.3 above	a. Describe the different performance indicator in microfinance  b. Highlight and interpret the different performance indicators in microfinance	Textbooks, journals, periodicals, newspapers, internet, projector, flip charts, marker pen.				Assignment, Test Examination
<b>General Objective 3.0:</b> Conduct comparative analysis within the microfinance subsector						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Analyse the financial structure of different organisation within the microfinance subsector using relevant indicators e.g. efficiency and productivity indicators, growth and outreach indicators, and financial structure indicators	a. Identifies the various components of financial statement in microfinance  b. Review the financial structure of different microfinance	Text books, journals, periodicals, newspapers, internet, projector, flip charts, marker pen.				Assignment, Test Examination

3.2 Conduct comparative analysis, industry standards and benchmarks locally and internationally.	institutions and compare their performance against industry standard locally and internationally					
<b>General Objective 4.0:</b> Understand financial assessment tools						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 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



<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Management of Microfinance Banks and Other Financial Institutions				
<b>COURSE CODE:</b> MED 213				
<b>DURATION</b>	<b>Lecture:</b> 2	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30/Semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to equip the students with knowledge and skills for effective management of microfinance institutions.				
<b>GENERAL OBJECTIVES:</b> On completion of this course, the students should be able to:				
1.0 Know the concept and evolution of management				
2.0 Know decision making in management				
3.0 Understand legal and regulatory framework of management				
4.0 Know sources and management of funding in microfinance institutions				

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
COURSE TITLE: Management of Microfinance Banks and Other Financial Institutions			Course Code: MED 213		Contact Hours:	
COURSE SPECIFICATION: Theoretical content			Practical Content:			
General Objective 1.0: Know the concept and evolution of management						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
1.1 Define Management 1.2 Explain the following: a. Nature, b. Scope, and c. Purpose of management 1.3 Explain the evolution of management thoughts 1.4 Explain Microfinance Administration 1.5 Define organisation 1.6 Explain: a) Managerial Skills b) Identify the significance of organizational objectives	Define Management  Explain nature, scope and purpose of management vs administration  Explain managerial skills in an organisation	Text Books Journals Magazines Flip chart Projector				

c) Explain the meaning of organizational mission and vision statement						
<b>General Objective 2.0:</b> Know decision making in management						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain decision making: a) Phases of decision making b) Problems of decision making c) Problem identification d) Goal setting e) Developing alternative goals 2.2 Explain management process 2.3 Explain: (a.) stakeholders interest in management. (b.) managing stakeholders interest	State the evolution of management thoughts  Explain decision making  Discuss phases of:  Decision making Problem of decision making  Problem definition	Text Books Journals Magazines Flip chart Projector, Marker Internet				
<b>General Objective 3.0:</b> Understand legal and regulatory framework of microfinance management						
<b>Specific Learning</b>	<b>Teachers</b>	<b>Learning Resources</b>	<b>Specific</b>	<b>Teachers</b>	<b>Learning</b>	<b>Evaluation</b>

<b>Objectives:</b>	<b>Activities</b>		<b>Learning Outcome:</b>	<b>Activities</b>	<b>Resources</b>	
3.1 Explain: a. legal framework of microfinance institutions b. regulatory framework of microfinance institutions c. relate (i) and (ii) in the management of microfinance  3.2 Explain: a. ownership structure b. Governance structure of microfinance.		Text Books Journals Magazines Flip chart Projector, Marker Internet				
<b>General Objective 4.0: Know</b> sources and management of funding in microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain the following sources of funding for microfinance institutions: a. equity b. donor fund		Text Books Journals Magazines Newspapers Flip chart Projector, Marker				

c. loans from commercial  d. banks  d. development fund  e. borrowings  f. subordinate debts  h. projects/programme funds  h. Quasi Equity  h. cooperative funds i. deposits, etc.		Internet				
4.3 Explain the Management of sources of funding identified in 4.1 above 4.4 Explain the importance of funding sources in 4.1 above.						

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Microfinance Operations and Processes				
<b>COURSE CODE:</b> MED 214				
<b>DURATION</b>	<b>Lecture: 2 hours</b>	<b>Tutorial: 0</b>	<b>Practical: 2 hours</b>	<b>Total: 60/Semester</b>
<b>CREDIT UNITS: 4</b>				
<b>GOAL:</b> This course is designed to introduce students to the operational processes in microfinance				
<b>GENERAL OBJECTIVES:</b> On the completion of this course, the students should be able to:				
1.0 Understand the concept of operational processes in microfinance institutions 2.0 Know the payment methods in microfinance institutions 3.0 Understand collecting and paying banks concept in microfinance institutions 4.0 Know the various ways of opening bank accounts in microfinance institutions 5.0 Understand the concept of Bank Ethics in microfinance institutions 6.0 Understand customer-banker's relationship				

<b>PROGRAMME:</b> Microfinance Operations and Processes						
<b>COURSE TITLE:</b> Microfinance Operations and Processes			<b>Course Code:</b> MED 214		<b>Contact Hours:</b>	
<b>COURSE SPECIFICATION: Theoretical content</b>			<b>Practical Content:</b>			
<b>General Objective 1.0:</b> Understand the concept of operational processes in microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Explain: a. microfinance bank operations and processes b. Microfinance institutions operations and processes 1.2 Explain the underlying	Explain the bank operations and processes  Explain to the students the various theories	Textbooks, Journals, Flip Charts and projector	1.1 Demonstrate microfinance institutions and bank delivery mechanisms	Identify different delivery mechanisms using microfinance institutions	Banking Hall, Charts, source documents.	Assignment Test Examination

theories of banking as it relates to microfinance institutions 1.3 Explain the microfinance delivery mechanisms	such as commercial loan, shiftability, 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.			in the banking hall.		
<b>General Objective 2.0:</b> Know the payment methods in microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>



<p>2.1 Explain payment methods:</p> <p>a. ATMs</p> <p>b. Agent banking</p> <p>c. POS</p> <p>d. Electronic channel options, etc.</p> <p>2.2 State the advantages and disadvantages of the various payment methods identified in 2.1 above</p> <p>2.3 Explain the importance of the payment methods in 2.1 above.</p>	<p>Lead the students to the meaning of payment methods</p> <p>Explain to the students the various payment methods such as cash, cheque, Automated teller Machine(ATM), Credit and Debit cards, Banker;s draft, Standing order and Electronic funds transfer.</p> <p>Lead the students to advantages and disadvantages of payment methods</p> <p>Lead the students to the concept of</p>	<p>Textbooks, Journals, Flip Charts and projector</p>				<p>Assignment</p> <p>Test</p> <p>Examination</p>
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	electronic banking Discuss the importance of electronic banking with the students.					
<b>General Objective 3.0:</b> Understand collecting and paying banks concept in microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Define the following terms: a. collecting bank b. paying bank c. current and savings account d. cheque and non-negotiable instruments	Lead the students to the meaning of collecting bank.  Explain to the students the meaning of paying banks.	Textbooks Journals Flip Charts projector				Assignment Test Examination
3.2. Differentiate between (i) clearing of cheques (ii) settlement of account	Lead the students to meaning of current account and savings account					
3.3 Explain cheque truncation						
3.4 Explain reasons why cheques are dishonoured.	Lead the students to the meaning of					
3.5 Explain the various						

<p>cashiers in the banking hall e.g. receiving cashier, paying cashier and contra cashier.</p> <p>3.6. Explain bank vault</p>	<p>cheque and non Negotiable instrument</p> <p>Discusses meaning and differences between clearing and settlement</p> <p>Lead the students to the three days working processes of clearing.</p> <p>Discusses reasons with the students why cheques are dishonored when it is presented to the cashier for payment</p> <p>Lead the students to the various cashiers</p>					
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	<p>in the banking hall</p> <p>Explain what vault is all about in the bank</p>					
<b>General Objective 4.0:</b> Know the various ways of opening bank accounts in microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

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

	qualities expected of a bank manager					
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<b>General Objective 6.0:</b> Understand Customer-Banker's relationship						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1. Explain the meaning of a banker  6.2. Explain the meaning of a customer.  6.3. Identify the roles of a banker to a customer.  6.4. Explain the role of a customers to the bank	Lead the students to the meaning of a banker.  Disuses with the students the meaning of a customer  Lead the students to the role a banker to a customer  Lead the students to the	Textbooks Journals Internet				Assignment Test Examination

	role of a customer to the bank.					
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<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Introduction to Insurance				
<b>COURSE CODE:</b> INS 111				
<b>DURATION</b>	<b>Lecture:-</b>	<b>Tutorial:-</b> Hours	<b>Practical:-</b> hours	<b>Total:-</b>
<b>CREDIT UNITS:</b>				
<b>GOAL:</b> 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.				
<b>GENERAL OBJECTIVES:</b> 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 MICROFINANCE AND ENTERPRISE DEVELOPMENT						
COURSE TITLE: Introduction to Insurance			Course Code:		Contact Hours:	
COURSE SPECIFICATION: Theoretical content				Practical Content:		
General Objective 1.0 : Understand the nature and magnitude of risk in life and business, and the process of identifying and analyzing Risk.						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
1.0 Understand the nature and magnitude of risk in life and business, and the process of identifying and analyzing risk.	1.1 Explain the nature of risk and uncertainty. 1.2 Differentiate the various class of risk. 1.3 Explain the Measure of risk. 1.4 Describe Risk Management Methodology – Identification, Evaluation and Control. 1.5 Describe Techniques					

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

<b>General Objective 3.0:</b> Know the classes of Insurance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Know the classes of Insurance	3.1 Explain the feature of the major classes of Insurance business.					
<b>General Objective 4.0:</b> Understand the structure of Insurance market and associate of Insurance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Understand the structure of Insurance market and associate of Insurance.	4.1 Discuss the composition of Insurance market in Nigeria.  4.2 Explain the organization structure of Insurance companies in Nigeria.  4.3 Describe association of Insurance and persons engaged in Insurance in Nigeria.					

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

<b>General Objective 6.0:</b> Understand the nature of National Insurance.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Understand the nature of National Insurance	6.1 Describe the nature of National Insurance in Nigeria.					

<b>General Objective 7.0:</b> Know statutory regulations governing Insurance business.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
7.1 Know statutory regulation governing Insurance business.	7.1 Explain the nature and purpose of Government regulation relating to Insurance in Nigeria.					

	<p>7.2 Discuss the National Decree No. 2 of 1997.</p> <p>7.3 Discuss the Insurance Decree No. 2 of 1997.</p> <p>7.4 Explain the reasons for state regulations.</p>					
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<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Principles of Management I				
<b>COURSE CODE:</b> BAM 211				
<b>DURATION</b>	<b>Lecture:-</b>	<b>Tutorial:-</b> Hours	<b>Practical:-</b> hours	<b>Total:-</b>
<b>CREDIT UNITS:</b>				
<b>GOAL:</b> To enable the student acquire background knowledge of the historical evolution of management thought and to introduce them to basic managerial principles and techniques.				
<b>GENERAL OBJECTIVES:</b>				
<ol style="list-style-type: none"> <li>1. Know the nature and scope of management</li> <li>2. Know the historical background of management</li> <li>3. Understand the responsibilities of a manager</li> <li>4. Understand the management function of Planning</li> </ol>				

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



<b>PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE: Principles of Management I</b>			<b>Course Code: BAM 211</b>		<b>Contact Hours:</b>	
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective: 1.0</b> Know the nature and scope of management						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define Management 1.2 Explain the nature and scope of Management 1.3 Explain the objective of Management 1.4 Explain the functions of Management	Explain the scope, nature and objective of Management.  Explain functions of Management with examples.	Textbooks, Management Journals	Learn from a functional organization how objectives are formulated  Apply the functions of Management to a known organization	Guide student to the source of formulation of objective and functions of management from the internet.	Internet Relevant websites	
<b>General Objective: 2.0</b> Know the historical background of management						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Explain the evolution of Management thought including contribution made by Frederick	Explain the contributions Babb-age Taylor etc. to the	Textbooks	Relate the theories of Management to the success story of an	Show through the internet or management film, the application of	Internet Relevant websites	

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

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

6.2 Explain the need for coordination.	its nature, process and the need for it.	Management	using working and its benefits.	existing programme to lecture the students.	websites	
6.3 Identify the major areas of coordination, namely: Human	Explain how to coordinate human, material, financial					
<b>General Objective: 7.0</b> Understand the management function of controlling.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
7.1 Define the concept of controlling in Management	Explain the concept of control, its technique, elements and its needs in the organization.	Textbooks, Journals Publications Management films	Practicalise to the students hoe to control organization using the major control techniques with their limitations	Show management films relating to control.	Internet Relevant websites	
7.2 Explain the need for control				Show how to use computers in control exercises.		
7.3 Identify the elements of control	Explain its limitation.					
7.4 Identify major control techniques.	Show students relevant management films			Use a relevant case study an spread sheet.		
7.5 Explain the limitations of the control function.	Conduct test.					

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Business Law				
<b>COURSE CODE:</b> BAM214				
<b>DURATION</b>	<b>Lecture:-</b>	<b>Tutorial:-</b> Hours	<b>Practical:-</b> hours	<b>Total:-</b>
<b>CREDIT UNITS:</b>				
<b>GOAL:</b> This course is designed to enable the student understand the legal framework within which business is conducted				
<b>GENERAL OBJECTIVES:</b>				
<ol style="list-style-type: none"> <li>1. Understand the law of contract, sale of goods etc.</li> <li>2. Understand the law as it relates to supply of labour, goods and services</li> <li>3. Know the Law of Agency</li> <li>4. Know the Law of Partnership</li> <li>5. Know the Law of Insurance</li> <li>6. Understand Negotiable instruments</li> <li>7. Know the Law of Hire Purchase</li> </ol>				

8. Understand the Law of Common Carriage.

NATIONAL BOARD FOR TECHNICAL EDUCATION

<b>PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE:</b> Business Law			<b>Course Code:</b> BAM214		<b>Contact Hours:</b>	
<b>COURSE SPECIFICATION: Theoretical content</b>			<b>Practical Content:</b>			
<b>General Objective: 1.0</b> Understand the law of contract, sale of goods etc						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define Law of Contract	Explain the nature of contract and the conditions of a valid contract.  Explain the law relating sale of goods  Cite relevant cases	Textbooks, Law reports	Know relevant cases as they relate to law of contract.	Cite relevant cases as they relate to law of contract	Sale of good Act	
1.2 Explain existence of Contractual relations.			Know relevant cases as they relate to sale of good Act.	Cite relevant cases as they relate to sale of goods Act.  Apply SGA la to consumer problems.	Law Reports	
1.3 Explain conditions for a valid contract.					Textbooks Internet and Relevant websites.	
1.4 Explain law relating to sale of good.						
1.5 Explain the Sale of Goods Acts.						
1.6 Explain the principle of transfer of property and risk.						
<b>General Objective: 2.0</b> Understand the law as it relates to supply of labour, goods and services						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

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



				Guide students to identify the implication, consequences and remedies.		
<b>General Objective: 3.0</b> Know the Law of Agency						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Define Agency	Explain the law of agency, its nature, types of agents, duties and responsibilities.	Textbooks Lawrots	Know relevant agencies as they relate to:	Cite relevant cases as they relate to lay of Agency.	Know relevant cases as they relate to:	Case Studies Law Reports TextBooks Law Journals Internet and Relevant Websites.
3.2 Explain the nature of Agency			Law of Agency	Frame a Business entity and position it as an Agent.	Law of Agency	
3.3 Explain types of responsibilities of an Agent.	Explain disclose and undisclosed principals and the legal consequences.		Nature of Agency		Nature of Agency	
3.4 State duties and responsibilities of an Agent.	Explain factors leading to termination of agency.		Types of Agents.		Types of Agents.	
3.5 Explain disclosed and disclose principles and the legal consequences.						
3.6 Identify factors leading to termination	Explain the rights of					

of Agency. 3.7 Explain the rights of principal and third party after termination of Agency.	principal and third party after termination.  Cite relevant cases.  Give assignment.					
<b>General Objective: 4.0</b> Know the Law of Partnership						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Define Partnership 4.2 Classify partnership 4.3 Explain formation of partnership 4.4 Explain the rights and duties of partners.  4.5 Explain the legal position and consequences arising from action of partners with third parties.  4.6 Identify factors leading to	Explain the law of partnership, nature and classification.  Explain the rights and duties of partners.  Explain the legal position and consequences arising from action of partners with the third party.	Textbooks	Know relevant cases as they relate to:  Partnership Rights and Duties of partners.  Assets and liabilities of a partner on dissolution.	Cite relevant cases as they relate to: Partnership, Rights and Duties of Partners.  Assets and liabilities of a partner upon dissolution.  Legal position and consequences arising from the action of a	Case studies  Textbooks  Law Reports  Journals	

dissolution of partnerships.	Explain the factors leading to: Describe how partnership assets and liabilities are handled upon dissolution. Conduct test.			partner with third party.		
4.7 Explain the handling of partnership assets and liabilities.						
<b>General Objective: 5.0</b> Know the Law of Insurance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Define insurance	Explain the law and concept of insurance.	Textbooks	Know relevant cases as they relate to:	Cite relevant cases as they relate to default, indemnity, etc. in insurance.	Case Studies Law Reports Text Books Law Journals	
5.2 Define the concept of insurable interest.	Explain the doctrine of ubaraimaefidei	Journals/Publications.	Insurance interest			
5.3 Explain the concepts of (i) indemnity (ii) subrogation	Explain the types of insurance policies and their legal applications.		Indemnity		Internet and Relevant Websites.	
5.4 Explain the concept of uberrimaefidie.			Subrogation	Guide students to identify the implication, consequence and the remedies using relevant		
5.5 Identify various types of insurance policies and their legal applications.	Explain re-insurance.		Re-insurance.			

5.6 Explain re-insurance				studies.  Apply insurance law to business problems.		
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General Objective: 6.0 Understand Negotiable instrument						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objective:	Teachers Activities	Learning Resources	Evaluation
6.1 Define Negotiable Instruments	Explain the nature and types of Negotiable Instruments and note.  Explain the uses and functions of Negotiable instruments in business transactions.  Explain the parties to Negotiable Instruments and the rights of third parties.	Textbooks Publications	Know types of negotiable instruments, and their functions in business transactions	Guide students to identify the various types of negotiable instruments and their functions in business transactions.  Guide students to identify rights of interested parties consequences of default.	Case Studies Law reports Text books Law Journal  Internet and Relevant Websites.	
6.2 Identify various types of Negotiable instruments and note						
6.3 State use and function of Negotiable instruments in business transactions.						
6.4 Mention parties to Negotiable in instruments						
6.5 Explain the rights of interested third parties.						
General Objective: 7.0 Know the Law of Hire Purchase						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Outcome:	Teachers Activities	Learning Resources	Evaluation

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

<b>General Objective: 8.0</b> Understand the Law of Common Carriage.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
8.1 Define common carriage  8.2 Explain the lat as it relates to carrier, breaches in carriage and remedies	Explain the nature and law od common carriage.  Explain breaches in carriage and remedies.  Cite relevant cases.	Text books Law reports	Know the relevant cases as they relate to: Carrier Breaches in carriage. Remedies	Cite relevant cases as they relate to common carriers, breaches in carriage and remedies.	Law Report Case Studies Text books Law Jorunals	

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Practice of Entrepreneurship				
<b>COURSE CODE:</b> EED 216				
<b>DURATION</b>	<b>Lecture:-</b>	<b>Tutorial:-</b> Hours	<b>Practical:-</b> hours	<b>Total:-</b>
<b>CREDIT UNITS:</b>				
<b>GOAL:</b> This course is designed to				
<b>GENERAL OBJECTIVES:</b> 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 Understand the various existing industry and support agencies in Nigeria. 4.0 Know the functions of Management and the roles of a manager in an enterprise. 5.0 Understand the strategies for consolidation and expansion of business enterprises. 6.0 Understand the practical aspect of running a business.				



<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
<b>COURSE TITLE:</b> Practice of Entrepreneurship			<b>Course Code:</b> EE 216		<b>Contact Hours:</b>	
<b>COURSE SPECIFICATION: Theoretical content</b>			<b>Practical Content:</b>			
<b>General Objective: 1.0:</b> Understand the roles of entrepreneurship in the development of the Economy						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Explain the philosophy, values scope, need and characteristics of entrepreneurship.	Explain the entrepreneurship, its features and profile of local entrepreneurs.	Text books	Explain the profiles of local entrepreneurs	Guidance on the location and development of local industry and commerce.	Guest speakers Internet and relevant websites.	
1.2 Explain the profiles of local entrepreneurs.	Explain the advantages of self-employment and the consequence of over reliance on wage		Identify dangers of over reliance on wage/employment.	Identify local entrepreneurs and the examples of		
1.3 Identify dangers of over reliance on wage/employment.	Explain the consequences of over reliance on wage		Evaluate the advantages of self-employment in an environment.			

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.		
<b>General Objective: 2.0:</b> Know the levels of aspiration, perseverance and personal efficacy of an entrepreneur						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Demonstrate high sense of innovation, creativity and independence.	Explain the aspiration determination and efficiency of an entrepreneur.	Text books	Evaluate project considering its resources, management of time. Personnel, equipment and money.	Guide students to visit a successful enterprise and evaluate its resources, time, personnel, equipment, and financial management.	An enterprise Text books Internet and relevant websites.	
2.2 Explain the process of acquiring high sense of information seeking and ability in enterprise	Guide students to evaluate.		Explain contribution of economic development.		Internet and relevant websites.	
2.3 Identify various risk and remedies involved in operating enterprise.			Explain constrains	To identify its contribution to		
2.4 Evaluate pilot projects						

considering recourses, time, personnel, equipment, money, materials, etc.			and problems solving techniques.	the economy, its internal and external constraints on the available problem solving techniques.		
2.5 Demonstrate leadership and leadership skills by mobilizing resources for establishing enterprise.						
2.6 Demonstrate the high level problem solving techniques in overcoming internal and external constraints.						
2.7 Explain how entrepreneurs can contribute through their productivity to the industrial and economic development of Nigeria.						
2.8 Explain the spirit of Achievement Motivation Test (A.M.T.)						
<b>General Objective: 3.0:</b> Understand the various existing industry and support agencies in Nigeria.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain industry/support agencies	Explain industry and support	Text books	Explain the types and sources of	Guide students to visit		Computer and

3.2	Explain the nature, types of materials used in both manufacturing and service industries.	agencies.  Explain the nature, type and sources of materials, machineries and information inputs used in small scale industry.		plants and machinery used in small scale industries (SMIs),, nature and types of materials input and information to market and financial assistance.	websites to identify types and resources of machinery and plants, materials inputs for SMIs, information and assistance for finance, market, etc.	accessories with Internet Connection
3.3	Explain the types and sources of plants and machinery used in small scale industries.					Entrepreneur
3.4	Explain various information and assistance of vital areas like finance, registration, project selection, training, marketing, research, quality control, raw materials, patent information, etc.	Guide student to identify business opportunities using WSOT Analysis.  Lead students to conduct market survey to enable them select the most viable business venture.		Explain business opportunities (WSOT Analysis).  Conduct market survey – demand and supply.	Guide students to identify business opportunities in SWOT analysis.  Guide students to conduct market survey to enable them select the most viable business venture.	Text book.
3.5	Explain environmental factors associated with Industrial and economic development in Nigeria					
3.6	Identify business opportunities (SWOT) Analysis)	Invite a successful entrepreneur to give a talk.			Invite a successful entrepreneur to	
3.7	Conduct a market survey					

and establish demand/supply gap.				give a talk.		
3.8 Select the most viable venture to establish.						
<b>General Objective: 4.0:</b> Know the functions of Management and the roles of a manager in an enterprise						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain the functions of finance management and a manager.	Explain the functions, techniques and skills of management.	Text books Specimen of record.	Explain appropriate organogram for a small scale enterprise.	Guide students to draw an organogram to suite the selected business venture.	Blackboard Cardboard  Minimum of 3 sets of Computers with:	
4.2 Design an appropriate management structure of an enterprise as in 3.8 above.	Draw a Management structure to suit the viable project selected in 3.8 above.		Explain computer networking and communication process in the management of an enterprise.	Demonstrate the techniques and skills of communication process in the management of the selected business venture, suing computer networking of not less than 3 computers.		
4.3 Explain the communication processes in the management of an enterprise.	Explain the techniques of the functional areas of management.		Explain the techniques and skills of Business Planning, Business Positioning, Business positioning in staff controlling etc. and their			
4.4 Explain the techniques and skills of : i. Planning ii. Organizing iii. Staffing iv. Leading v. Controlling	Explain the principles of record keeping, auditing and					

4.5 Explain the techniques of marketing, production and financial management in an enterprise.	taxation.  Conduct test.		importance to sustainable business venture.	Demonstrate, using appropriate application in packages, techniques and skills of: Business planning, Business positioning, Business scheduling, Staff and Staff tracking, etc. and explain their importance to sustainable business venture.		
4.6 Explain the principles of record keeping, auditing and taxation.						
<b>General Objective: 5.0:</b> Understand the strategies for consolidation and expansion of business enterprises.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain the justification for business diversification expansion.	Explain the concept of strategy and its types.	Text books	Explain the justification for business diversification and expansion.	Guide students on the various types of business enterprise.	Internet and relevant web sites.  Case histories	
5.2 Explain the process of growth, diversification	Access the					

	and expansion in an enterprise.	strategies for consolidation and expansion of business ventures.		Explain the process of growth, diversification, expansion in an enterprise.	Use a case study history of the development of a Nigerian business to show the stages of growth, diversification and development. Focus on the brewing industry and the need to diversity.	and reference to successful Nigerian businesses	
5.3	Evaluate the strategies for consolidation, expansion of business venture.						
5.4	Explain the various types of enterprise – corporations, partnership, cooperatives and sole-proprietorship in Nigeria	Explain the various types of enterprise and their mode of operation.		Evaluate the strategies for consolidation and expansion of business ventures.			
5.5	Explain the characteristics of franchise, license and patent systems of enterprise.	Explain the characteristics of franchise licensing and patent.		Explain the various types of enterprise – corporations, partnerships, cooperatives and sole proprietorship in Nigeria.			
5.6	Explain how Multi-National companies operate.	Conduct test.			Working in pair the student must analyze a particular business organizations and suggest possible solutions relating to growth and the influence of multinational		

				organizations and license arrangements.  Examine franchises and license arrangement		
<b>General Objective: 6.0:</b> Understand the practical aspect of running a business.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Identify a suitable industrial firm and undertake a practical attachment of two weeks.  6.2 Prepare a modest report regarding the experience and gains of the industrial attachment.  6.3 Prepare detailed business plan indicating clearly the background of the project, the marketing analysis and the financial assessment of the proposed enterprise.	Organize and prepares students towards 2 weeks attachment during the first semester holidays.		Identify a suitable industry and undertake a practical attachment for 4 weeks.  Prepare a modest report regarding the experience and gains of industrial attachment.	Organize and prepare students towards four (\$ ) weeks attachment during the 3 <sup>rd</sup> semester holidays.  Guide students to prepare a report on the experience of his industrial attachments using the computer and appropriate application	Local Industry Computer and accessories  Lotus 123 Dbase Spreadsheet PowerPoint LCD Projector Textbooks Journals	



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<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Communication in English I				
<b>COURSE CODE:</b> GNS 102				
<b>DURATION</b>	<b>Lecture:-</b>	<b>Tutorial:-</b> Hours	<b>Practical:-</b> hours	<b>Total:-</b>
<b>CREDIT UNITS:</b>				
<b>GOAL:</b> This course is designed to enable students acquire the necessary communication skills, know the techniques of correspondence and comprehend written materials.				
<b>GENERAL OBJECTIVES:</b> On completion of the course the student should:				
1.0 Understand the concept of communication.				

- 2.0 Know how to make oral presentations.
- 3.0 Know the essential elements of correspondence.
- 4.0 Know the rules of comprehension and interpretation.

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
COURSE TITLE: Communication in English I			Course Code: GNS 102		Contact Hours:	
COURSE SPECIFICATION: Theoretical content				Practical Content:		
General Objective: 1.0 Understand the concept of communication.						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
1.1 Define communication. Analyze the process of communication.	Define communication.					
1.2 Analyse the purposes of communication.	Analyze the process of communication.					
1.3 Explain the relationship between communication and language.	Analyse the purposes of communication.					
1.4 Explain the relationship between communication and language.	Explain the relationship between communication and language.					
1.5 Explain the impact of interference on communication at various levels, e.g. phonological, syntactic, etc.	Explain the impact of interference on communication at various levels, e.g. phonological,					
1.6 Explain code-mixing, code-switching and dissonance in						

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

consonantal and vowel systems of English.	making distinctions between the different sound contrast in the consonantal and vowel systems of English.					
2.6 Explain the principles of effective speaking, viz, correct use of stress, rhythm, and intonation patterns.	Explain the principles of effective speaking, viz, correct use of stress, rhythm, and intonation patterns.					
2.7 Read fluently.	Read fluently.					
<b>General Objective: 3.0</b> Know the essential elements of correspondence.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 List the various type of correspondence, e.g. letter, memo, circular, etc.	List the various type of correspondence, e.g. letter, memo, circular, etc.					
3.2 Explain the various parts	Explain the					

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

<b>General Objective: 4.0 Know the rules of comprehension and interpretation.</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Identify main ideas in a given passage.	Identify main ideas in a given passage.					
4.2 Differentiate the main ideas from the details in a passage.	Differentiate the main ideas from the details in a passage.					
4.3 Use the main idea to anticipate specific details in a passage.	Use the main idea to anticipate specific details in a passage.					
4.4 Use context clues to aid comprehension.	Use context clues to aid comprehension.					
4.5 Identify relationship patterns of ideas in a passage.	Identify relationship patterns of ideas in a passage.					
4.6 Use context clues such as definitions, restatements and examples to derive meaning.	Use context					
4.7 Explain how affixes modify meanings.						

4.8 Interpret figurative language in a passage.	clues such as definitions, restatements and examples to derive meaning.					
4.9 Draw conclusions from available information	<p>Explain how affixes modify meanings.</p> <p>Interpret figurative language in a passage</p> <p>Draw conclusions from available information.</p>					



<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Research Methods II				
<b>COURSE CODE:</b> BAM 112				
<b>DURATION</b>	<b>Lecture:-</b>	<b>Tutorial:-</b> Hours	<b>Practical:-</b> hours	<b>Total:-</b>
<b>CREDIT UNITS:</b>				
<b>GOAL:</b> This course is designed to provide the student with the knowledge required to undertake academic and Business related researches.				
<b>GENERAL OBJECTIVES:</b> On completion of the course, the student should be able to:				
1.0 This course is designed to provide the student with the knowledge required to undertake academic and Business related researches.  2.0 Understand variables in research.  3.0 Know the procedure for the selection of population and sample.  4.0 Understand research design  5.0 Understand data collection methods.  6.0 Understand validity and reliability in research.  7.0 Understand validity and reliability in research.				

8.0 Know how to report research.

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PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
COURSE TITLE: Research Methods II			Course Code: BAM 112		Contact Hours:	
COURSE SPECIFICATION: Theoretical content			Practical Content:			
General Objective: 1.0: This course is designed to provide the student with the knowledge required to undertake academic and Business related researches						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
1.1 Explain the meaning of data. 1.2 Examine the classification of data. i) Primary and secondary ii) Quantitative and qualitative 1.3 Explain the sources of data.	a) Examine data as it relates to research. b) Explain the classification of data in terms of primary and secondary, quantitative and qualitative data. c) Examine the various sources of data.	a) Projector; white board and marker; lesson notes.	1. Explain the meaning of data. 2. Lead students to recognize the classification of data. 3. Describe the sources of data.	1. Write out data in discrete form. 2. Arrange the discrete data into tables. 3. Use the illustration to explain the meaning of data. 4. Guide students to identify the sources of data.  3. Lead students to differentiate types of	Students to : 1.Explain the term Business research.  2. Differentiate between primary and secondary data.  3. Differentiate between quantitative and qualitative	

				research.	data.	
<b>General Objective: 2.0:</b> Understand variables in research						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Define variables, pointing out major and sub-variables. 2.2 Explain types of variables; i) Independent and dependent variables ii) Extraneous and intervening variables .	a) Develop a hypothetical research topic and show appropriate variables. b) Discuss the various types of variables.	a) Projector; white board and marker; lesson notes.	Examine the concepts of variables in research.	1) Lead students to define the term variable. 2) Use case studies to illustrate types of variables.	Students to: 1.Explain the meaning of the term variable. 2.Discuss atleast two major types of variables.	
<b>General Objective: 3.0:</b> Know the procedure for the selection of population and sample.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Define the population of a study.  3.2 Explain how sample size is derived from the population of a study.	a) Explain the implications of population in a study. b) Explain the need for a sample size and how to derivate a sample from	Projector; white board and marker; lesson notes.	1. Discuss the concept of population and sample. 2. Explain sampling techniques using appropriate	1. Conduct a brainstorming session on the meaning of population and sample. 2. Lead	Students to: 1.Explain the term population and sample. 2. Explain sampling techniques.	

3.3 Describe sampling techniques/methods.	a population. c) Examine the various sampling techniques.		examples.	students to determine sample size using different techniques.		
<b>General Objective: 4.0:</b> Understand research design						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain research design. 4.2 Examine the various research designs. 4.3 Highlight the importance of research designs.	a) Discuss the implication of research design to a research process. b) Describe the various research designs. c) Examine the importance of research designs.	Projector; white board and marker; lesson notes.	Examine the term research design.	1. Guide a discussion on research design. 2. Lead students to identify the importance of research design. 3. Explain how research design is used to achieve research objectives.	Students to: 1.Explain the term research design. 2. Name the types of research design. 3.Explain the importance of research design.	
<b>General Objective: 5.0:</b> Understand data collection methods.						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

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

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

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



NATIONAL BOARD FOR TECHNICAL EDUCATION

ND 2

SECOND SEMESTER

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> DIGITAL FINANCE				
<b>COURSE CODE:</b> MED 221				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial:</b>	<b>Practical:</b> 2hours	<b>Total:</b> 60hours
<b>CREDIT UNITS:</b> 4				
<b>GOAL:</b> This course is designed to expose students to the knowledge of digital finance				
<b>GENERAL OBJECTIVES:</b> 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: Digital Finance			Course Code: MED 221		Contact Hours: 60 Hours	
COURSE SPECIFICATION: Theoretical content			Practical Content:			
General Objective 1.0: Understand the meaning of information and communication technology in microfinance service delivery						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
1.1 Define the following: (i) data (ii) information (iii) communication technology  1.2 Explain: (i) Data evolution (ii) Data processing (iii) types of data  1.3 Explain financial disclosure guidelines in the use of Information and Communication Technology (ICT)	Explain the concept of data, information communication and technologies and how to use data for decision making  List and explain types of data and the processing (emphasis on batch, real-time, online, interactive, end user and mobile computing, storage, transformation retrieval and communication	Textbooks, journals projector, Flipcharts, Flip Boards, Marks, Power Point Slides and white board	1.1 Use computer to enter data using MIS banking software	Explain the use of computer to enter data using the applicable banking software	Computer	Tests/Assignment  Examinations

1.4 Explain the use of Information and Communication Technology (ICT) in Microfinance service delivery	<p>List and explain the guidelines</p> <p>List and explain positive and common negative consequence of ICT for clients of microfinance institutions and banks</p>					
<b>General Objectives 2.0:</b> Know the policies governing digital finance services						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>2.1 Explain the policies and regulatory framework of CBN for the use of digital finance</p> <p>2.2 Identify challenges of microfinance institutions in digital finance policies and regulations</p> <p>2.3 Explain digital</p>	<p>Define digital finance and list CBN polices with examples of their implications for the financial institution</p> <p>List and explain common challenges associate with digital finance policies for</p>	<p>Textbooks, journals projector, Flipcharts, Flip Boards, Marks, Power Point Slides and white board</p> <p>Textbooks, journals projector,</p>				Test, Assignment ad examination

finance and its implications and prospects for microfinance institutions	<p>microfinance institution and banks: money transfer/remittances, scope of guidelines and their limitations especially the case.</p> <p>Explain the roles and implications of digital finance for: outreach and new market, speed of services, efficiency and branchless market. Its interface with mobile phone services provider</p>	Flipcharts, Flip Boards, Marks, Power Point Slides and white board				
<b>General Objectives 3.0:</b> Know the applications of digital finance in microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>3.1 Explain digital finance ecosystem</p> <p>3.2 Explain contemporary digital finance solutions</p> <p>3.3 Explain digital finance delivery</p>	<p>Explain different financial ecosystem and their role in outreach to the poor</p> <p>List and explain common digital solutions</p>	Textbooks, journals projector, Flipcharts, Flip Boards, Marks, Power Point Slides and white board				Test, Assignment and Evaluation

models 3.4 Identify key players in digital finance	<p>Explain the advent of Fintech, models and delivery of social and financial services. Also list common enablers of digital finance: mobile money, point of sale, digital credit etc.</p> <p>List and discuss the roles of stakeholders in digital finance: Microfinance Institutions, Banks, Government agencies, mobile telecommunication companies etc.</p>					
General Objective 4.0: Know the opportunities and threats in the use of Digital Finance Services						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain the opportunities of using digital finance solutions 4.2 Explain different threats in the	Identify opportunities to the clients: speed of services, easy and convenient, efficiency etc.	Textbooks, journals projector, Flipcharts, Flip Boards, Marks, Power Point				<b>Assignment and examination</b>

adoption of different digital finance platform/models	<p>Highlight opportunities to other parties in the digital finance ecosystem</p> <p>List and explain different threats to stakeholder in the ecosystem: microfinance banks/institutions, telecommunication companies, clients and other related IT companies</p>					
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<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Agricultural and Rural Finance				
<b>COURSE CODE:</b> MED 222				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 30/Semester
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to equip students with the knowledge of agricultural and rural finance				
<b>GENERAL OBJECTIVES:</b> On completion of this course, students should be able to:				
1.0 Understand the concept of agricultural finance				
2.0 Understand the need for and role of credit in agricultural development				
3.0 Know the various sources of agricultural finance				
4.0 Understand the role of microfinance in rural financing				



5.0 Know the challenges of rural financing

PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
COURSE TITLE: Agricultural and Rural Finance			Course Code: MED 222		Contact Hours: 30/Semester	
COURSE SPECIFICATION: Theoretical content				Practical Content:		
General Objective 1.0: Understand the concept of agricultural finance						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
1.1 Explain the meaning of	Explain in	Textbooks, Journal,				Assignment,

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

3.2 Explain the formal and informal sources of agricultural finance 3.3 Identify the merit and demerits of informal sources of agricultural finance 3.4 Identify the merit and demerits of formal sources of agricultural finance	from 3.1 to 3.4					Examination
<b>General Objective 4.0:</b> Understand the role of microfinance in rural financing						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain the meaning of rural finance 4.2 Describe the evolution of rural finance 4.3 Explain the role of microfinance in rural financing.	Explain in detail the items from 4.1 to 4.3	Text books, Journal, Internet				Assignment, Test, Examination
<b>General Objective 5.0:</b> Know the challenges of rural financing						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain the challenges of rural finance 5.2 Explain the risks in	Explain in detail the items from 5.1 to 5.2	Text books, Journal, Internet				Assignment, Test, 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.						

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> RISK MANAGEMENT				
<b>COURSE CODE:</b> MED 223				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total: 30</b> <b>hours/semester</b>
<b>CREDIT UNITS:</b> 2				
<b>GOAL:</b> This course is designed to enable students understand enterprise risk assessment and management 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: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE:</b> Risk Management			<b>Course Code:</b> MED 223		<b>Contact Hours: 45</b>	
<b>COURSE SPECIFICATION: Theoretical content</b>			<b>Practical Content:</b>			
<b>General Objective 1.0:</b> Understand risk management issues in Microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define risk 1.2 Identify the various types of risk in microfinance 1.3 Define risk management 1.4 Explain the benefits of risk management 1.5 Explain the risk management process 1.6 Explain: (i) risk appetite (ii) risk matrix (iii) risk mapping	Discuss the meaning, philosophy, policy and culture of risk  Highlight the types of risk faced by stakeholders in microfinance  State the benefits of risk management in microfinance  Discuss the risk management process  Identifies the basic requirements for effective risk management in microfinance	Text books, journals, periodicals, newspapers, internet, projector, flip charts, marker pen.				Assignment, Test, and Examination

	<p>explain risk appetite, risk matrix and risk mapping</p> <p>describe the risk management environment</p>					
<b>General Objective 2.0:</b> Understand enterprise risk management tools in microfinance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>2.1 Explain the meaning of:</p> <ul style="list-style-type: none"> <li>i. risk profiling</li> <li>ii. risk register</li> <li>iii. stress testing</li> <li>iv. simulation</li> <li>v. modelling</li> <li>vi. back testing, etc.</li> </ul> <p>2.2 Explain risk management feedback loop</p> <p>2.3 Explain the features of effective risk management framework</p> <p>2.4 Identify tools for effective risk management</p> <p>2.5 Highlight guidelines for implementing risk management in</p>	<p>Discuss the feature of the various risk management tools in microfinance</p>	<p>Text books, journals, periodicals, newspapers, internet, projector, flip charts, marker pen.</p>				<p>Assignment, Test, and Examination</p>

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 the different types of risk						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain the different types of risk in microfinance 4.2 Explain strategies for risk mitigation	Highlight	Text books, journals, periodicals, newspapers, internet, projector, flip charts, marker pen.				Assignment, Test Examination
<b>General Objective 4.0:</b> Understand credit management process in microfinance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Define operational risk in microfinance 3.2 Identify operational risk management tools in microfinance 3.3 Explain fraud risk management	Give an overview of operational risk  Describe the risk management feedback loop	Text books, journals, periodicals, newspapers, internet, projector, flip charts,				Assignment, Test Examination



<p>3.4 Identify factors affecting operational risk</p>	<p>Discuss tools for managing operational risk in microfinance</p> <p>Give an overview of fraud risk in Microfinance, highlighting</p> <ul style="list-style-type: none"> <li>– Definition of fraud</li> <li>– Fraud triangle</li> <li>– Common fraud in microfinance</li> <li>– Symptoms of fraud in microfinance</li> </ul> <p>Discuss factors affecting operational risk in Microfinance</p> <p>Discuss ways to mitigate operational risk in Microfinance</p>	<p>marker pen.</p>				
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<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> PRODUCT DEVELOPMENT AND MARKETING OF FINANCIAL SERVICES				
<b>COURSE CODE:</b> MED 224				
<b>DURATION</b>	<b>Lecture:</b> 2 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 1 hour	<b>Total:</b> 45/Semester
<b>CREDIT UNITS:</b> 3				
<b>GOAL:</b> This course is designed to equip students with knowledge of microfinance products development, services as well as marketing strategies.				
<b>GENERAL OBJECTIVES:</b> 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 ENTERPRISE DEVELOPMENT						
COURSE TITLE: Product Development and Marketing of Financial Services			Course Code: MED 224		Contact Hours: 60 Hours	
COURSE SPECIFICATION: Theoretical content			Practical Content:			
General Objective 1.0: Understand the basic product development processes						
Specific Learning Objectives:	Teachers Activities	Learning Resources	Specific Learning Objectives:	Teachers Activities	Learning Resources	Evaluation
1.1 Define microfinance products and services 1.2 Explain product development process/cycles 1.3 Explain the concepts of transparent and fair pricing in product	Explain and list microfinance social and financial products and services by differentiating tangible and non-tangible products List and explain the stages of product	Textbooks, journals projector, Flipcharts, Flip Boards, Marks, Power Point Slides and white board  Textbooks, journals projector,	1.1 Differentiate between tangible financial and social products and services 1.2 Show students microfinance services in the banking hall.	Show students microfinance services in the banking hall and in the field – group meeting venue	Banking hall and credit union meeting venue as well as product manuals	Tests/Assignment  Examinations

development	development in microfinance  Explain the tools for transparent pricing and the communications channels for transparent and fair pricing	Flipcharts, Flip Boards, Marks, Power Point Slides and white board	1.3 Take students on field trips and arrange group meetings.			
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<b>General Objective 2.0:</b> Know the concept of marketing strategies in microfinance operations						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Define marketing  2.2 Explain the distribution channels of microfinance services and products  2.3 Explain the following: i. Market Research ii. Market Segmentation iii. Feedback from existing,	Explain the Marketing (include definition, scope, elements, ethics in marketing, marketing audit, planning)  List and explain distribution	Textbooks, journals projector, Flipcharts, Flip Boards, Marks, Power Point Slides and white board  Textbooks,	<b>2.1</b> Demonstrate the role of agent banking in product distribution and marketing	Take students to one of the agents of microfinance to	Agent banking centres	Test, Assignment and examination

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

	of a Customer-focused Bank (8 Cs and 8Ps) including Corporate Branding and Identity					
<b>General Objective 3.0:</b> Understand the role of customer-centric management and counseling in microfinance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain the following: <ul style="list-style-type: none"> <li>i. Customer Relations</li> <li>ii. Customer Education (including financial literacy training)</li> <li>iii. public-private-partnership</li> <li>iv. Customer retention</li> <li>v. Customer Service</li> </ul> 3.2 Explain: <ul style="list-style-type: none"> <li>i. Social events</li> <li>ii. Corporate Social Responsibility</li> <li>iii. Community Development activities</li> </ul>	Explain Know Your Customer Principles, KYC  Explain the role of customer counseling in customer retention. Explain client's dropout and the ratios  Explain Relationship Management and Variables	Textbooks, journals, projector, Flipcharts, Flip Boards, Marks, Power Point Slides and white board				Test, Assignment and Evaluation

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

Sustainable Banking in microfinance and its implication for products development 5.3 Explain agency banking and mobile money 5.4 Explain ethics and social responsibility in marketing of microfinance products and services	case studies for 5.1, 5.2, 5.3, to 5.4	Flipcharts, Flip Boards, Marks, Power Point				
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<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Environment, Governance and Sustainability Issues in Microfinance				
<b>COURSE CODE:</b> MED 225				
<b>DURATION</b>	<b>Lecture:</b> 3 hours	<b>Tutorial:</b> 0	<b>Practical:</b> 0	<b>Total:</b> 45/Semester
<b>CREDIT UNITS:</b> 3				
<b>GOAL:</b> This course is designed to expose students to the role of environment, social and governance issues in the sustainability of microfinance institutions.				
<b>GENERAL OBJECTIVES:</b> 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

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
<b>COURSE TITLE:</b> Environment, Governance and Sustainability Issues in Microfinance			<b>Course Code:</b> MED 225	<b>Contact Hours:</b> 45/Semester		
<b>COURSE SPECIFICATION: Theoretical content 3</b>			<b>Practical Content:</b>			
<b>General Objective 1.0:</b> Understand the concept and applications of environmental sustainability to microfinance operations						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Explain environmental sustainability and its application to microfinance	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 in support of	Textbooks, white board, marker				Test, examination and assignment
1.2 Explain microfinance institutions channel of delivery of environment friendly products and services		Text books, flipcharts, whiteboard etc.				As above
1.3 Explain stakeholders’ role in environmental sustainability in microfinance operations						Test and evaluation
1.4 Explain the prospects and challenges of Green-Business model for						As above

microfinance operations	<p>environmental sustainability, social investors associated with lending, rating agencies, microfinance banks and their specific role in advancing environmental sustainability through the provision of microfinance</p> <p>a. Define the meaning of green business for microfinance institutions and banks</p> <p>b. Lists the challenges and prospects of adoption of green business models.</p> <ol style="list-style-type: none"> <li>1. The poor</li> <li>2. Shareholders</li> <li>3. High cost of short run</li> <li>4. Attraction of foreign social investment</li> </ol>					
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<b>General Objective 2.0:</b> Understand the concept and applications of environmental sustainability to microfinance operations						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
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
<b>General Objective 3.0:</b> Understand the dimensions of sustainability in microfinance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

<p>3.1 Explain the various dimensions of sustainability</p> <p>3.2 Explain factors influencing sustainability in microfinance</p>	<p>List and explain: outreach sustainability, financial sustainability, social sustainability, environmental sustainability</p> <p>List and explain</p> <ol style="list-style-type: none"> <li>1. Depth and width school of thought</li> <li>2. Financial system model theories</li> <li>3. Programme sustainability</li> <li>4. Human resource sustainability</li> <li>5. Market sustainability</li> <li>6. Legal and policy sustainability</li> <li>7. Mission sustainability etc.</li> </ol>	<p>Textbooks, white board, marker</p>				
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	List and explain <ol style="list-style-type: none"> <li>1. Forms of incorporation</li> <li>2. Level of support/subsidies</li> <li>3. Market development</li> <li>4. Flexibility of policy/regulations</li> <li>5. Level of institutional network</li> <li>6. Lending methodology and</li> <li>7. Market budget/segmentation</li> </ol>					
<b>General Objective 4.0:</b> Know the international dimensions of environment, social and governance issues in microfinance						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

<p>4.1 Explain the roles of international organisations in shaping the operations of microfinance</p> <p>4.2 Explain the different international environment, social and governance (ESG) performance standards</p> <p>4.3 Explain the benefits and challenges of adopting international dimensions of ESG in developing countries</p>	<p>List the international organizations and networks that influence social, environment and microfinance governance:</p> <ol style="list-style-type: none"> <li>1. Social performance taskforce</li> <li>2. International Finance Corporation (IEC)</li> <li>3. Rating Agencies</li> <li>4. Other African Association</li> </ol> <p>List and explain social performance taskforce standards: the smart campaign and IFC, ESG standards</p> <p>Explain sources of challenges of adopting international</p>	Textbooks, white board, marker				Test, assignment and examination
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	dimensions: <ol style="list-style-type: none"> <li>1. Challenges of socio-cultural context;</li> <li>2. Differentials in staff capacity</li> <li>3. Differential in corporate mission</li> </ol>					
<b>General Objective 5.0:</b> Understand the different approaches to measuring and rating environment, governance and sustainability of microfinance institutions						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain the non-financial ESG measurement tools  5.2 Explain the mechanism of client protection certification tools	Define and explain the World Governance Index, sustainability indicators and its application to microfinance  Explain the approach of certification of microfinance banks/institutions and the challenges	Textbooks, white board, marker				Test, assignment and examination



	associated with CPC					
	List and explain approaches of microfinance, micro rate, planet rate etc.					

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> Bank Audit and Inspection				
<b>COURSE CODE:</b> MED 226				
<b>DURATION</b>	<b>Lecture:- 2 Hours</b>	<b>Tutorial:- 0 Hours</b>	<b>Practical:- 1 hour</b>	<b>Total:- 3 Hours</b>
<b>CREDIT UNITS:</b> 3				
<b>GOAL:</b> The aim of this course is to make the students understand issues in bank audit and inspection				
<b>GENERAL OBJECTIVES:</b> On completion of this module, students should be able to:				
1.0 Understand the general overview of Bank audit				
2.0 Understand the general overview of inspection				
3.0 Understand the legal framework of audit and inspection				
4.0 Know Branch Inspection				
5.0 Understand special areas in Banks Inspection				
6.0 Understand Computer Auditing				

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<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT						
<b>COURSE TITLE:</b> Bank Audit and Inspection						
<b>COURSE SPECIFICATION: Theoretical content</b>				<b>Practical Content:</b>		
<b>General Objective 1.0:</b> Understand the general overview of Bank audit						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Define Bank audit	Leads the students to bank audit	Text books	Demonstrate audit process	Display the relevant document for auditing	Invoice, cheques, Balance sheet etc.	Assignments, Test, examination
1.2 Explain the purpose of Audit		Journal				
1.3 Attribute and ethical principles of the auditor	Discusses the purposes of audit to the students.	Internet				
1.4 Types of audit	Leads the students to ethical					

	principles of the auditor					
	Explain the various types of audit with the student.					
<b>General Objective 2.0:</b> Understand the General overview of Inspection						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
2.1 Define Inspection 2.2 Explain the purpose of Bank Inspection 2.3 Explain the extent of inspection 2.4 Discuss types of inspection 2.5 Differentiate between audit and inspection	Leads the students to the capital inspection  Discusses the purpose of bank inspection  Leads the students to the extent and scope of inspection  Explain the main types of inspection to the students	Text books, Journals, Internet	Demonstrate inspection process	Visit the site using both off and on-site inspection.	Bank book, Banking hall, etc.	Assignment, Test, Examination

	Discuss the differences between audit and inspection					
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<b>General Objective 3.0:</b> Understand the Legal Framework of audit and inspection						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
3.1 Explain the role and responsibilities of external auditors  3.2 Describe the role and responsibilities of external Auditors.  3.3 Explain the problems and constraint of Bank audit and Inspection.	Leads the student to the role and responsibilities of external auditors.  Discusses the role and responsibilities of income auditor with the students.  Lead the students to the problems and constraint of Bank auditor and inspection.	Textbooks,  Journal  Internet  Projector				Assignment, Test, Examination
<b>General Objective 4.0:</b> Know Branch Inspection						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Explain Branch	Leads the	Textbooks,				Assignment,

<p>Inspection</p> <p>4.2 Discuss the activities for the preparation for branch audit.</p> <p>4.3 Explain audit activities</p> <p>4.4 Explain audit programme and engagement</p>	<p>students to the activities for branch audit</p> <p>Leads the students to audit activities.</p> <p>Discuss the audit programme and engagement letter.</p>	<p>Journal</p> <p>Internet</p> <p>Projector</p>				<p>Test, Examination</p>
<b>General Objective 5.0: Understand special areas in Banks Inspection</b>						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
<p>5.1 Discuss prudential guidelines for lost and doubtful debt provision</p> <p>5.2 Explain money lending</p> <p>5.3 Discuss types and nature of frauds</p> <p>5.4 Explain the sources of frauds</p>	<p>Leads the students to the prudential guidelines for lost and doubtful debt provision</p> <p>Discusses money lending with the students</p>	<p>Textbooks,</p> <p>Journal</p> <p>Internet</p>				<p>Assignment, Test, Examination</p>

	<p>Lead the students to the types and nature of fraud.</p> <p>Discusses the sources of frauds with the students.</p>					
<b>General Objective 6.0:</b> Understand Computer Auditing						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
6.1 Define computer 6.2 Explain the role of a Computer auditor in the audit processes	<p>Leads the students to computer auditing</p> <p>Discusses the role of computer auditor in the audit processes to the students.</p>	Textbooks Journal Internet				Assignment, Test, Examination

<b>PROGRAMME:</b> ND MICROFINANCE AND ENTERPRISE DEVELOPMENT				
<b>COURSE TITLE:</b> PRINCIPLES OF TAXATION				
<b>COURSE CODE:</b> TAX 111				
<b>DURATION</b>	<b>Lecture:-</b> 2 Hours	<b>Tutorial:-</b> 0 Hours	<b>Practical:-</b> 1 Hours	<b>Total:-</b> 45 Hours/Semester
<b>CREDIT UNITS:</b> 3 CU				
<b>GOAL:</b> To expose the student to the concept and general principals of Tax				
<b>GENERAL OBJECTIVES:</b> On completion of this module the student should be able to:				
1.0 Understand historical development of taxation in Nigeria 2.0 Understand the meaning and concept of taxation 3.0 Understand the purposes of taxation 4.0 Understand types of taxation 5.0 Understand the traditional and modern principles (cannons) of taxation 6.0 Understand the components of the tax system				



7.0 Understand basic terminologies in taxation.

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<b>PROGRAMME: ND MICROFINANCE AND ENTERPRISE DEVELOPMENT</b>						
<b>COURSE TITLE: PRINCIPLES OF TAXATION</b>			<b>Course Code: TAX 111</b>		<b>Contact Hours: 3 Hours</b>	
<b>COURSE SPECIFICATION: Theoretical content</b>			<b>Practical Content:</b>			
<b>General Objective:</b> 1.0 Understand historical development of taxation in Nigeria						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
1.1 Explain pre-colonial taxation in Nigeria  1.2 Explain taxation during colonialism  1.3 Explain the introduction of modern taxation in the first, second and third republics  1.4 Explain the major taxes introduced and their dates  1.5 Explain amendments on major taxes	Explain pre-colonial taxation in Nigeria: Zakat, forced labour as early forms of taxation  Explain taxation during colonialism: direct tax ordinance No 3, direct taxation ordinance No 4, Finance Law, No 1, etc.  Explain the Income Tax Management	Projector, Charts, Video, Television, Computer, copies of Income Acts Related Publication				

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

3.3 Explain tax as a means of income redistribution	economy, stabilizing the economy, income redistribution, etc.  Explain fiscal policy					
<b>General Objective:</b> 4.0 Understand types of taxation						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
4.1 Define direct taxes 4.2 Define indirect taxes 4.3 Explain the advantages and disadvantage of direct taxes 4.4 Explain the advantages and disadvantage of indirect taxes 4.5 Explain progressive and regressive taxes stating their importance to the Government	Explain the major direct taxes such as Personal Income Tax, 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				

	import duties, export duties, VAT, etc.  Explain progressive and regressive taxes stating their importance to the Government					
<b>General Objective:</b> 5.0 Understand the traditional and modern principles (cannons) of taxation						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning Outcome:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>
5.1 Explain Adam's Smith's Cannons of Taxation: neutrality, simplicity, flexibility, etc.	Explain Adam's Smith's Cannons of Taxation in relation to a good tax system: equity, economy, certainty, neutrality, etc.	Projector, Charts, Video, Television, Computer, copies of Income Acts Related Publication				
<b>General Objective:</b> 6.0 Understand the components of the tax system						
<b>Specific Learning Objectives:</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Specific Learning</b>	<b>Teachers Activities</b>	<b>Learning Resources</b>	<b>Evaluation</b>

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

### RESOURCE MATERIALS FOR MICROFINANCE AND ENTERPRISE DEVELOPMENT PROGRAMM

SN	TITLE	AUTHOR	PUBLISHER	DATE OF PUB.
1	What Microenterprise credit programmes can learn from money lenders	Robert Peck Christen	ACCION International	1989
2	Banking on the rural poor in Peninsular Malaysia	David Gibbons	Centre for Policy Research	1990
3	Are you really ready? The potential pitfalls of savings mobilization	Robinson Marguerite	Shelter Afrique	2001
4	Asa's culture competition and choice: introducing savings services into microcredit institution	Graham A.N. Wright	Microsave	2001
5	Assessment of the financial products of savings and credit Cooperatives (SACCOs) and multi-purpose Cooperatives in Ethiopia	Gabrehiwot Ageba	AEMFI	2011
6	Institutionalizing Rural savings and credit facilities (RSCF) in Ethiopia	Dagne 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



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

56	Mainstreaming microfinance: how lending to the poor began, grew and came of age in Bolivia	Elizabeth Rhyne	Kumarian	2001
57	Access for all: Building Inclusive Financial Systems	Brigit Helms	The World Bank	2006
58	Rural Finance in Ethiopia: Assessment of Financial Products of Microfinance Institutions	Assefa Admasie	AEMFI	2005
59	Mainstreaming Microfinance Institutions (MFIs) in food and income security: a case study of Ethiopian and Sudan MFIs	Gabrehiwot Ageba	AEMFI	2006
60	Household saving behaviour and saving mobilization in Ethiopia	Wolday Amha	Inclusive Finance Training and Research Institute	2014
61	A Decade of microfinance institutions (MFIs) development in Ethiopia: growth, performance, impacts and prospects	Wolday Amha	AEMFI	2008
62	The development of Deposit-taking microfinance institutions (MFIs) in Ethiopia: growth, challenges and the way forward	Wolday Amah	AEMFI	2012
63	Marginalized groups, credit and empowerment: the case of debit, credit and savings institutions (DECSI) of Tigray, Ethiopia	Axel Borchgrevink	AEMFI	2005
64	Ethiopian microfinance ownership and governance	Derk Bienen	AEMFI	2009
65	Financial needs of micro and small enterprise (MSE) operators in Ethiopia	Haftu Berihun	AEMFI	2009
66	Financial services delivery and demand for microfinance services in pastoral communities in Afar and Somali regions Ethiopia	Kejela gemtessa [et al.]	AEMFI	2008
67	Informal finance in Ethiopia	Bezabih Emana [et al.]	AEMFI	2005
68	Benchmarking the marketing practices within the microfinance industry in Ethiopia	Blake Liam Paul Leslie	AEMFI	2004
69	Linking food insecure households to sustainable financial service providers in Ethiopia	Amdissa Teshome	AEMFI	2011
70	AEMFI strategic plan (2010-20140): making a difference to Ethiopia microfinance industry	David Peck	AEMFI	2010
71	Impact of the Association of Ethiopian Microfinance Institutions on the development of inclusive finance in Ethiopia	Anchor Wealth	AEMFI	2011

72	Corporate governance of the deposit taking microfinance institutions (MFIs) in Ethiopia	Wolday Amha	AEMFI	2008
73	The ACCION Camel	Sonia B. Saltzman	Development Alternatives	2009
74	Development in savings and credit Co-operatives in Ethiopia: evolution, performance, challenges and interventions	Kassa Mekonnen [et al]	ICCO	2010
75	Assessment of the financial products of savings and credit co-operatives in Ethiopia (SACCO) and multipurpose co-operatives in Ethiopia	Gabrehiwot Ageba	AEMFI	2011
76	Marginalized groups, credit and empowerment; the case of debit credit and savings institutions (DECSI) of Tigray, Ethiopia	Axel Borchgrevink	AEMFI	2005
77	Institutionalizing rural savings and credit facilities (RSCFI) in Ethiopia	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. Bhattacharyya	PHL Learning	2012
85	Cost Accounting: a managerial emphasis	Charles T. Horngren	Pearson Prentice-Hall	2006
86	Management and cost accounting	Alnoor Bhimani [et al]	Prentice-Hall	2008
87	Supplement to management and cost accounting: professional exam questions and answers selected from past ACCA, CIMA and ICAI papers 4 <sup>th</sup> edition	Alnoor Bhimani [et al]	Prentice-Hall	2008
88	Fundamentals of accounting information systems	Chris jersey	Random Exports	2013
89	Essentials of accounting for governmental and non-profit organizations	Paul A. Copley	McGraw-Hill	2015
90	Ethical obligations and decision making in accounting text and cases 3 <sup>rd</sup> edition	Steven M. Mintz & Roselyn E. Morris	McGraw-Hill	2014
91	Forensic accounting and fraud examination 2 <sup>nd</sup> edition	William Hopewood	McGraw-Hill	2013

		[et al.]		
92	Interpreting company reports and accounting 10 <sup>th</sup> edition	Geoffrey Holmes [et al.]	Prentice Hall	2008
93	Financial account and reporting : a practical implementation guide 2 <sup>nd</sup> edition	Ashish Bhattacharyya	P.H.I. Learning	2011
94	Understanding financial statements 8 <sup>th</sup> edition	Lym M. frazer & Aileen Ormiston	P.H.I. Learning	2009
95	Practical Auditing: a risk-based approach	Ravinder Kumar	P.H.I. Learning	2011
96	Analyzing banking risk: a framework for assessing corporate governance and risk management	Heunie Van Greuning	The world Bank	2009
97	Bank management and financial services 9 <sup>th</sup> edition	Peters S. Rose & Sylvia C. Hudgins	McGraw-Hill	2013
98	Law and practice of banking	Layi Afolabi	Heinemann	1999
99	Tontines and the banking working systems – is there a case for building linkages?	Bernd Balkenhol & E.H. Gueye	International Labour Organization	1994
100	Bank owner type and banking relationship	Allen, N. Berger et al.	The World Bank	2006
101	Cash collection transmission	Brian Coyle	EPP Books Services	2008
102	Financial performance and outreach global analysis of leading microbanks	Robert Cull et al.	The World Bank	2006
103	The Grameen reader: training materials for the international replication of the Grameen Bank	David Gibbons (ed.)	Grameen Bank	1994
104	The world guarantee: catalyst for private capital flow	The World Bank	The World Bank Group	1995
105	Mobile phone banking and low-income customers: evidence from South Africa	Guatam Ivatury & Mark Pickens	CGAP	2006
106	On the theory of credit co-operatives: equity in a multi-tier system	Jan P. Krahen	International Labour Organization	1995
107	The effects of using credit unions as on-lending agents for external lines of credit: the experience of the International Credit Union Movement	Kelly J. Morris	International Labour Organization	1995
108	Principles and practice of bank analysis and evaluation	Nimi Wariboko	Spectrum	1995

109	Competitive implications of cross-border banking	Stijn Claessens	The World Bank	2006
110	Preventing bank crises: lessons from recent global bank failures...	Gerard Caprio (ed.)	The World Bank	1998
111	Perspectives on the Nigerian financial safety-net	Ganiyu Adewale Ogunleye	NIDC	2010
112	Case study of bank failures in Nigeria vol.1	NDIC	NDIC	2010
113	Advanced economic theory: micro and macro-economic 14 <sup>th</sup> edition	M.L. Jhingan	VRINDA	2012
114	Principles of economics 4 <sup>th</sup> edition	M.L. Jhingan	VRINDA	2012
115	Human performance 2 <sup>nd</sup> edition	William J. Rothwell et al.	Elsivier	2010
116	Enterprise resources planning project	I. Granesh & Arpita Mehta	Discovery	2012
117	The entrepreneur's desk reference: authoritative information, ideas and solutions for small business	Jane Applegate	Bloomberg Press	2003
118	Entrepreneurship: successfully launching new ventures 14 <sup>th</sup> edition	Bruce R. Barringer & R. Duane	Pearson Publishers	2013
119	Entrepreneurship	Robert D. Hisrich (ed.)	McGraw-Hill	2013
120	Entrepreneurship studies	Okechukwu Onwuliri	Wolsak Printers	2016
121	Essentials of entrepreneurship and small business management 6 <sup>th</sup> edition	Norman M. Scarborough	Pearson Publishers	2011
122	20/20 hindsight: from starting up to successful entrepreneur by those who have been there	Rachelle Thackray	Virgin Books	2002
123	The rules of entrepreneurship	Rob Yeung	Marshal Cavandish Business	
124	Entrepreneurship development in Nigeria: theory and practice	Anthony A. Ijewere	Ambik Press	2012
125	Women Entrepreneurship development: problems and challenges	P. Shanmukha Rao [et al.]	Discovery	2011
126	The 100 absolutely unbreakable laws of business success	Brian Tracy	Berrett-Koehler	2000

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