****

**REPUBLIC OF KENYA**

**COMPETENCY BASED CURRICULUM**

**FOR**

**CREDIT MANAGEMENT**

**LEVEL 6**



TVET CDACC

P.O. BOX 15745-00100

NAIROBI

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# FOREWORD

The provision of quality education and training is fundamental to the Government’s overall strategy for social economic development. Quality education and training will contribute to achievement of Kenya’s development blueprint and sustainable development goals.

Reforms in the education sector are necessary for the achievement of Kenya Vision 2030 and meeting the provisions of the Constitution of Kenya 2010. The education sector had to be aligned to the Constitution and this resulted to the formulation of the Policy Framework for Reforming Education and Training (Sessional Paper No. 4 of 2016). A key feature of this policy is the radical change in the design and delivery of TVET training. This policy document requires that training in TVET be competency based, curriculum development be industry led, certification be based on demonstration of competence and mode of delivery allows for multiple entry and exit in TVET programmes.

These reforms demand that Industry takes a leading role in curriculum development to ensure the curriculum addresses its competence needs. It is against this background that this curriculum has been developed.

It is my conviction that this curriculum will play a great role towards development of competent human resource for the business Sector’s growth and development.

**PRINCIPAL SECRETARY, VOCATIONAL AND TECHNICAL TRAINING**

**MINISTRY OF EDUCATION**

# PREFACE

Kenya Vision 2030 aims to transform the country into a newly industrializing, “middle-income country providing a high-quality life to all its citizens by the year 2030”. Kenya intends to create a globally competitive and adaptive human resource base to meet the requirements of a rapidly industrializing economy through life-long education and training. TVET has a responsibility of facilitating the process of inculcating knowledge, skills and attitudes necessary for catapulting the nation to a globally competitive country, hence the paradigm shift to embrace Competency Based Education and Training (CBET).

The Technical and Vocational Education and Training Act No. 29 of 2013 and Sessional Paper No. 4 of 2016 on Reforming Education and Training in Kenya, emphasized the need to reform curriculum development, assessment and certification. This called for a shift to CBET to address the mismatch between skills acquired through training and skills needed by industry as well as increase the global competitiveness of Kenyan labor force.

TVET Curriculum Development, Assessment and Certification Council (TVET CDACC) in conjunction with business Sector Skills Advisory Committee (SSAC) have developed this curriculum.

This curriculum has been developed following the CBET framework policy; the CBETA Standards and guidelines provided by the TVET Authority and the Kenya National Qualification framework designed by the Kenya National Qualification Authority.

This curriculum is designed and organized with an outline of learning outcomes; suggested delivery methods, training/learning resources and methods of assessing the trainee’s achievement. The curriculum is competency-based and allows multiple entry and exit to the course.

I am grateful to the Council Members, Council Secretariat, business SSAC, expert workers and all those who participated in the development of this curriculum.

**Prof. CHARLES M. M. ONDIEKI, PhD, FIET (K), Con. EngTech.**

**CHAIRMAN, TVET CDACC**

# ACKNOWLEDGMENT

This curriculum has been designed for competency-based training and has independent units of learning that allow the trainee flexibility in entry and exit. In developing the curriculum, significant involvement and support was received from various organizations.

I recognize with appreciation the role of the business Sector Skills Advisory Committee (SSAC) in ensuring that competencies required by the industry are addressed in the curriculum. I also thank all stakeholders in the Credit Management sector for their valuable input and all those who participated in the process of developing this curriculum.

I am convinced that this curriculum will go a long way in ensuring that workers in business Sector acquire competencies that will enable them to perform their work more efficiently.

**Dr. LAWRENCE GUANTAI M’ITONGA, PhD**

**COUNCIL SECRETARY/CEO**

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ACRONYMS

CDACC Curriculum Development Assessment and Certification Council

CU Curriculum

BC Basic Competency

CR Core Competency

CC Common competency

KCSE Kenya Certificate of Secondary Education

KNQA Kenya National Qualifications Authority

OSHA Occupation Safety and Health Act

PPE Personal Protective Equipment

SSAC Sector Skills Advisory Committee

TVET Technical and Vocational Education and Training

SOP Standard operating procedures

# KEY TO UNIT CODE

BUS / CU /CM/BC/01/6/A

Industry or sector

Curriculum

Occupational area

Type of competency

Competency number

Competency level

Version control

# COURSE OVERVIEW

**Description of the Course**

The credit management level six qualification consists of competencies that a person must achieve to develop credit policy, perform marketing and sales function, invoice products and service orders, monitor business performance, manage debt collection and recovery, evaluate credit portfolio performance, manage credit risk and compliance implement management information systems in credit, manage customer relationship and apply law governing credit practice.

**Units of Learning**

This course consists of basic, common units and core units of learning as indicated below:

**Basic Units of Learning**

|  |  |  |  |
| --- | --- | --- | --- |
| **Unit of Learning Code** | **Unit of Learning Title** | **Duration in Hours** | **Credit Factor** |
| BUS/CU/CM/BC/01/6/A | Communication skills | 40 | 4 |
| BUS/CU/CM/BC/02/6/A | Occupational safety and health practices | 50 | 5 |
| BUS/CU/CM/BC/03/6/A | Numeracy skills | 70 | 7 |
| BUS/CU/CM/BC/04/6/A | Digital literacy | 80 | 8 |
| BUS/CU/CM/BC/05/6/A | Entrepreneurial skills | 80 | 8 |
| BUS/CU/CM/BC/06/6/A | Employability skills | 60 | 6 |
| BUS/CU/CM/BC/07/6/A | Environmental literacy | 40 | 4 |
| Total |  | 420 | 42 |

**Common units of learning**

|  |  |  |  |
| --- | --- | --- | --- |
| **Unit of Learning**  **Code** | **Unit of Learning Title** | **Duration in Hours** | **Credit Factor** |
| BUS/CU/CM/CC/01/6/A | Quantitative Techniques | 100 | 10 |
| BUS/CU/CM/CC/02/6/A | Economics | 110 | 11 |
| BUS/CU/CM/CC/03/6/A | Financial Accounting | 115 | 11.5 |
| BUS/CU/CM/CC/04/6/A | Financial Management | 120 | 12 |
| BUS/CU/CM/CC/05/6/A | Principles and Practices of Management | 110 | 11 |
| BUS/CU/CM/CC/06/6/A | Plan and Manage A Project | 130 | 13 |
| **Total** |  | **685** | **68.5** |

**Core units of learning**

|  |  |  |  |
| --- | --- | --- | --- |
| **Unit of Learning Code** | **Unit of Learning Title** | **Duration in Hours** | **Credit Factor** |
| BUS/CU/CM/CR/01/6/A | Credit policy | 100 | 10 |
| BUS/CU/CM/CR/02/6/A | Marketing and sales function | 150 | 15 |
| BUS/CU/CM/CR/03/6/A | Invoicing products and service orders | 120 | 12 |
| BUS/CU/CM/CR/04/6/A | Business performance | 150 | 15 |
| BUS/CU/CM/CR/05/6/A | Debt collection and recovery | 130 | 13 |
| BUS/CU/CM/CR/06/6/A | Credit portfolio performance | 120 | 12 |
| BUS/CU/CM/CR/07/6/A | Credit risk and compliance | 130 | 13 |
| BUS/CU/CM/CR/08/6/A | Management information systems in credit | 140 | 14 |
| BUS/CU/CM/CR/09/6/A | Customer relationship | 100 | 10 |
| BUS/CU/CM/CR/10/6/A | Law governing credit practice | 160 | 16 |
|  | Industrial Attachment | 480 | 48 |
| **Total** |  | **1780** | **130.0** |
| **Grand total** | | **2885** | **289** |

The total duration of the course is 2885 hours

**Entry Requirements**

An individual entering this course should have any of the following minimum requirements:

1. Credit management Certificate Level 5

**Or**

1. Kenya Certificate of Secondary Education (KCSE) C minus

**Or**

1. Equivalent qualifications as determined by Kenya National Qualifications Authority (KNQA)

**Assessment**

The course will be assessed at two levels: internally and externally. Internal assessment is continuous and is conducted by the trainer who is monitored by an accredited internal verifier while external assessment is the responsibility of TVET CDACC.

**Certification**

A candidate will be issued with a Record of Achievement for each Unit of Competency. To attain the qualification National Diploma Level 6 credit management, the candidate must demonstrate competence in all the units of competency as given in qualification pack. These certificates will be issued by TVET CDACC in conjunction with training provider.

# BASIC UNITS OF COMPETENCY

# COMMUNICATION SKILLS

**UNIT CODE:** BUS/CU/CM/BC/01/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Communication Skills

**Duration of Unit:** 40 hours

**Unit Description**

This unit covers the competencies required to demonstrate communication skills .It involves, meeting communication needs of clients and colleagues; developing communication strategies, establishing and maintaining communication pathways, conducting interviews, facilitating group discussion and representing the organization.

**Summary of Learning Outcomes**

1. Meet communication needs of clients and colleagues
2. Develop communication strategies
3. Establish and maintain communication pathways
4. Promote use of communication strategies
5. Conduct interview
6. Facilitate group discussion
7. Represent the organization

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Meet communication needs of clients and colleagues | * Communication process * Modes of communication * Medium of communication * Effective communication * Barriers to communication * Flow of communication * Sources of information * Organizational policies * Organization requirements for written and electronic communication methods * Report writing * Effective questioning techniques (clarifying and probing) * Workplace etiquette * Ethical work practices in handling communication * Active listening * Feedback * Interpretation * Flexibility in communication * Types of communication strategies * Elements of communication strategy | * Interview * Written texts |
| 1. Develop communication strategies | * Dynamics of groups * Styles of group leadership * Openness and flexibility in communication * Communication skills relevant to client groups | * Interview * Written texts |
| 1. Establish and maintain communication pathways | * Types of communication pathways | * Interview * Written texts |
| 1. Promote use of communication strategies | * Application of elements of communication strategies * Effective communication techniques | * Interview * Written texts |
| 1. Conduct interview | * Types of interview * Establishing rapport * Facilitating resolution of issues * Developing action plans | * Interview * Written texts |
| 1. Facilitate group discussion | * Identification of communication needs * Dynamics of groups * Styles of group leadership * Presentation of information * Encouraging group members participation * Evaluating group communication strategies | * Interview * Written texts |
| 1. Represent the organization | * Presentation techniques * Development of a presentation * Multi-media utilization in presentation * Communication skills relevant to client groups | * Interview * Written texts |

**Suggested Methods of Instruction**

* Discussion
* Role playing
* Simulation
* Direct instruction

**Recommended Resources**

* Desktop computers/laptops
* Internet connection
* Projectors
* Telephone

# NUMERACY SKILLS

**UNIT CODE:** BUS/CU/CM/BC/02/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Numeracy Skills.

**Duration of Unit:** 60 hours

**Unit Description**

This unit describes the competencies required to demonstrate numeracy skills. It involves applying a wide range of mathematical calculations for work; applying ratios, rates and proportions to solve problems; estimating, measuring and calculating measurement for work; using detailed maps to plan travel routes for work; using geometry to draw and construct 2D and 3D shapes for work; collecting, organizing and interpreting statistical data; using routine formula and algebraic expressions for work and using common functions of a scientific calculator.

**Summary of Learning Outcomes**

1. Apply a wide range of mathematical calculations for work
2. Apply ratios, rates and proportions to solve problems
3. Estimate, measure and calculate measurement for work
4. Use detailed maps to plan travel routes for work
5. Use geometry to draw and construct 2D and 3D shapes for work
6. Collect, organize and interpret statistical data
7. Use routine formula and algebraic expressions for work
8. Use common functions of a scientific calculator

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Apply a wide range of mathematical calculations for work | * Fundamentals of mathematics * Addition, subtraction, multiplication and division of positive and negative numbers * Algebraic expressions manipulation * Forms of fractions, decimals and percentages * Expression of numbers as powers and roots | * Written tests * Assignments * Supervised exercises |
| 1. Apply ratios, rates and proportions to solve problems | * Rates, ratios and proportions * Meaning * Conversions into percentages * Direct and inverse proportions determination * Performing calculations * Construction of graphs, charts and tables * Recording of information | * Written tests * Assignments * Supervised exercises |
| 1. Estimate, measure and calculate measurement for work | * Units of measurements and their symbols * Identification and selection of measuring equipment * Conversion of units of measurement * Perimeters of regular figures * Areas of regular figures * Volumes of regular figures * Carrying out measurements * Recording of information | * Assignments * Supervised exercises * Written tests |
| 1. Use detailed maps to plan travel routes for work | * Identification of features in routine maps and plans * Symbols and keys used in routine maps and plans * Identification and interpretation of orientation of map to North * Demonstrate understanding of direction and location * Apply simple scale to estimate length of objects, or distance to location or object * Give and receive directions using both formal and informal language * Planning of routes * Calculation of distance, speed and time | * Written * Practical test |
| 1. Use geometry to draw and construct 2D and 3D shapes for work | * Identify two dimensional shapes and routine three dimensional shapes in everyday objects and in different orientations * Explain the use and application of shapes * Use formal and informal mathematical language and symbols to describe and compare the features of two dimensional shapes and routine three dimensional shapes * Identify common angles * Estimate common angles in everyday objects * Evaluation of unknown angles * Use formal and informal mathematical language to describe and compare common angles * Symmetry and similarity * Use common geometric instruments to draw two dimensional shapes * Construct routine three dimensional objects from given nets |  |
| 1. Collect, organize and interpret statistical data | * + Classification of data * Grouped data * Ungrouped data   + Data collection * Observation * Recording   + Distinguishing between sampling and census   + Importance of sampling   + Errors in sampling   + Types of sampling and their limitations e.g. * Stratified random * Cluster * Judgmental   + Tabulation of data * Class intervals * Class boundaries * Frequency tables * Cumulative frequency   + Diagrammatic and graphical presentation of data e.g. * Histograms * Frequency polygons * Bar charts * Pie charts * Cumulative frequency curves * Interpretation of data | * Assignments * Supervised exercises * Written tests |
| 1. Use routine formula and algebraic expressions for work | * + Solving linear equations   + Linear graphs * Plotting * Interpretation * Applications of linear graphs * Curves of first and second degree * Plotting * Interpretation | * Assignments * Supervised exercises * Written tests |
| 8. Use common functions of a scientific calculator | * Identify and use keys for common functions on a calculator * Calculate using whole numbers, money and routine decimals and percentages * Calculate with routine fractions and percentages * Apply order of operations to solve multi-step calculations * Interpret display and record result | * Written * Practical test |

**Suggested Methods of Instruction**

* Group discussions
* Demonstration by trainer
* Practical work by trainee
* Exercises

**Recommended Resources**

* Calculators
* Rulers, pencils, erasers
* Charts with presentations of data
* Graph books
* Dice

# DIGITAL LITERACY

**UNIT CODE:** BUS/CU/CM/BC/03/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Digital Literacy

**Duration of Unit:** 60 hours

**Unit Description**

This unit describes competencies required to demonstrate digital literacy. It involves in identifying computer software and hardware, applying security measures to data, hardware, software in automated environment, computer software in solving task, internet and email in communication at workplace, desktop publishing in official assignments and preparing presentation packages.

**Summary of Learning Outcomes**

1. Identify computer software and hardware
2. Apply security measures to data, hardware, software in automated environment
3. Apply computer software in solving tasks
4. Apply internet and email in communication at workplace
5. Apply desktop publishing in official assignments
6. Prepare presentation packages

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Identify computer hardware and software | * Concepts of ICT * Functions of ICT * History of computers * Components of a computer * Classification of computers | * Written tests * Oral presentation |
| 1. Apply security measures to data, hardware, software in automated environment | * Data security and control * Security threats and control measures * Types of computer crimes * Detection and protection against computer crimes * Laws governing protection of ICT | * Written tests * Oral presentation * Project |
| 1. Apply computer software in solving tasks | * Operating system * Word processing * Spread sheets * Data base design and manipulation * Data manipulation, storage and retrieval | * Oral questioning * Project |
| 1. Apply internet and email in communication at workplace | * Computer networks * Network configurations * Uses of internet * Electronic mail (e-mail) concept | * Oral questioning * Written report |
| 1. Apply desktop publishing in official assignments | * Concept of desktop publishing * Opening publication window * Identifying different tools and tool bars * Determining page layout * Opening, saving and closing files * Drawing various shapes using DTP * Using colour pellets to enhance a document * Inserting text frames * Importing and exporting text * Object linking and embedding * Designing of various publications * Printing of various publications | * Oral questioning * Written report * Project |
| 1. Prepare presentation packages | * Types of presentation packages * Procedure of creating slides * Formatting slides * Presentation of slides * Procedure for editing objects | * Oral questioning * Written report * Project |

**Suggested Methods of Instruction**

* Instructor led facilitation of theory
* Demonstration by trainer
* Practical work by trainee
* Viewing of related videos
* Project
* Group discussions

**Recommended Resources**

* Computers
* Printers
* Storage devices
* Internet access

# ENTREPRENEURIAL SKILLS

**UNIT CODE:** BUS/CU/CM/BC/04/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Entrepreneurial Skills

**Duration of unit:** 100 hours

**Unit Description**

This unit covers the competencies required to demonstrate understanding of entrepreneurship. It involves demonstrating understanding of an entrepreneur, entrepreneurship and self-employment. It also involves identifying entrepreneurship opportunities, creating entrepreneurial awareness, applying entrepreneurial motivation and developing business innovative strategies.

**Summary of Learning Outcomes**

* 1. Demonstrate understanding of who an entrepreneur
  2. Demonstrate knowledge of entrepreneurship and self-employment
  3. Identify entrepreneurship opportunities
  4. Create entrepreneurial awareness
  5. Apply entrepreneurial motivation
  6. Develop business innovative strategies
  7. Develop Business plan

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Demonstrate knowledge of entrepreneurship and self-employment | * Importance of self-employment * Requirements for entry into self-employment * Role of an Entrepreneur in business * Contributions of Entrepreneurs to National development * Entrepreneurship culture in Kenya * Born or made entrepreneurs | * Individual/group assignments * Projects * Written tests * Oral questions * Third party report |
| 1. Identify entrepreneurship opportunities | * Business ideas and opportunities * Sources of business ideas * Business life cycle * Legal aspects of business * Assessment of product demand * Business environment * Factors to consider when evaluating business environment * Technology in business | * Individual/group assignments * Projects * Written tests * Oral questions * Third party report * Interviews |
| 1. Create entrepreneurial awareness | * Forms of businesses * Sources of business finance * Factors in selecting source of business finance * Governing policies on Small Scale Enterprises (SSEs) * Problems of starting and operating SSEs | * Individual/group assignments * Projects * Written tests * Oral questions * Third party report * Interviews |
| 1. Apply entrepreneurial motivation | * Internal and external motivation * Motivational theories * Self-assessment * Entrepreneurial orientation * Effective communications in entrepreneurship * Principles of communication * Entrepreneurial motivation | * Case studies * Individual/group assignments * Projects * Written tests * Oral questions * Third party report * Interviews |
| 1. Develop business innovative strategies | * Innovation in business * Small business Strategic Plan * Creativity in business development * Linkages with other entrepreneurs * ICT in business growth and development | * Case studies * Individual/group assignments * Projects * Written tests * Oral questions * Third party report * Interviews |
| 1. Develop Business Plan | * Business description * Marketing plan * Organizational/Management * plan * Production/operation plan * Financial plan * Executive summary * Presentation of Business Plan | * Case studies * Individual/group assignments * Projects * Written tests * Oral questions * Third party report * Interviews |

**Suggested Methods of Instruction**

* Direct instruction
* Project
* Case studies
* Field trips
* Discussions
* Demonstration
* Question and answer
* Problem solving
* Experiential
* Team training

**Recommended Resources**

* Case studies
* Business plan templates
* Computers
* Overhead projectors
* Internet
* Mobile phone
* Video clips
* Films
* Newspapers and Handouts
* Business Journals
* Writing materials

# EMPLOYABILITY SKILLS

**UNIT CODE:** BUS/CU/CM/BC/05/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Employability Skills

**Duration of Unit:** 80 hours

**Unit Description**

This unit covers competencies required to demonstrate employability skills. It involves conducting self-management, demonstrating interpersonal communication, critical safe work habits, leading a workplace team, planning and organizing work, maintaining professional growth and development, demonstrating workplace learning, problem solving skills and managing ethical performance.

**Summary of Learning Outcomes**

1. Conduct self-management
2. Demonstrate interpersonal communication
3. Demonstrate critical safe work habits
4. Lead a workplace team
5. Plan and organize work
6. Maintain professional growth and development
7. Demonstrate workplace learning
8. Demonstrate problem solving skills
9. Manage ethical performance

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Conduct self-management | * Self-awareness * Formulating personal vision, mission and goals * Strategies for overcoming life challenges * Managing emotions * Emotional intelligence * Assertiveness versus aggressiveness * Expressing personal thoughts, feelings and beliefs * Developing and maintaining high self-esteem * Developing and maintaining positive self-image * Setting performance targets * Monitoring and evaluating performance * Articulating ideas and aspirations * Accountability and responsibility * Good work habits * Self-awareness * Values and beliefs * Self-development * Financial literacy * Healthy lifestyle practices * Adopting safety practices | * Written tests * Oral questioning * Interviewing * Portfolio of evidence * Third party report |
| 1. Demonstrate interpersonal communication | * Meaning of interpersonal communication * Listening skills * Types of audience * Public speaking * Writing skills * Negotiation skills * Reading skills * Meaning of empathy * Understanding customers’ needs * Establishing communication networks * Assertiveness * Sharing information | * Written tests * Oral questioning * Interviewing * Portfolio of evidence * Third party report |
| 1. Demonstrate critical safe work habits | * Stress and stress management * Time concept * Punctuality and time consciousness * Leisure * Integratingpersonal objectives into organizational objectives * Resources mobilization * Resources utilization * Setting work priorities * Developing healthy relationships * HIV and AIDS * Drug and substance abuse * Managing emerging issues | * Written tests * Oral questioning * Interviewing * Portfolio of evidence * Third party report |
| 1. Lead a workplace team | * Leadership qualities * Power and authority * Team building * Determination of team roles and objectives * Team parameters and relationships * Individual responsibilities in a team * Forms of communication * Complementing team activities * Gender and gender mainstreaming * Human rights * Developing healthy relationships * Maintaining relationships * Conflicts and conflict resolution * Coaching and mentoring skills | * Written tests * Oral questioning * Interviewing * Portfolio of evidence * Third party report |
| 1. Plan and organize work | * Functions of management * Planning * Organizing * Time management * Decision making concept * Task allocation * Developing work plans * Developing work goals/objectives and deliverables * Monitoring work activities * Evaluating work activities * Resource mobilization * Resource allocation * Resource utilization * Proactive planning * Risk evaluation * Problem solving * Collecting, analysing and organising information * Negotiation | * Written tests * Oral questioning * Interviewing * Portfolio of evidence * Third party report |
| 1. Maintain professional growth and development | * Avenues for professional growth * Training and career opportunities * Assessing training needs * Mobilizing training resources * Licenses and certifications for professional growth and development * Pursuing personal and organizational goals * Managing work priorities and commitments * Recognizing career advancement | * Written tests * Oral questioning * Interviewing * Portfolio of evidence * Third party report |
| 1. Demonstrate workplace learning | * Managing own learning * Mentoring * Coaching * Contributing to the learning community at the workplace * Cultural aspects of work * Networking * Variety of learning context * Application of learning * Safe use of technology * Taking initiative/proactivity * Flexibility * Identifying opportunities * Generating new ideas * Workplace innovation * Performance improvement * Managing emerging issues * Future trends and concerns in learning | * Written tests * Oral questioning * Interviewing * Portfolio of evidence * Third party report |
| 1. Demonstrate problem solving skills | * Critical thinking process * Data analysis tools * Decision making * Creative thinking * Development of creative, innovative and practical solutions * Independence in identifying and solving problems * Solving problems in teams * Application of problem-solving strategies * Testing assumptions * Resolving customer concerns | * Written tests * Oral questioning * Interviewing * Portfolio of evidence * Third party report |
| 1. Manage ethical performance | * Meaning of ethics * Ethical perspectives * Principles of ethics * Ethical standards * Organization code of ethics * Common ethical dilemmas * Organization culture * Corruption, bribery and conflict of interest * Privacy and data protection * Diversity, harassment and mutual respect * Financial responsibility/accountability * Etiquette * Personal and professional integrity * Commitment to jurisdictional laws * Emerging issues in ethics | * Written tests * Oral questioning * Interviewing * Portfolio of evidence * Third party report |

**Suggested Methods of Instruction**

* Demonstrations
* Simulation/Role play
* Group Discussion
* Presentations
* Assignments
* Q&A

**Recommended Resources**

* Computers
* Stationery
* Charts
* Video clips
* Audio tapes
* Radio sets
* TV sets
* LCD projectors

# ENVIRONMENTAL LITERACY

**UNIT CODE**:BUS/CU/CM/BC/06/6/A

**Relationship to Occupational Standards**:

This unit addresses the Unit of Competency : Demonstrate Environmental Literacy

**Duration of Unit:** 40 hours

**Unit Description**

This unit describes the competencies required demonstrate environmental literacy.it involves controlling environmental hazard, controlling environmental pollution, complying with workplace sustainable resource use, evaluating current practices in relation to resource usage, identifying environmental legislations/conventions for environmental concerns, implementing specific environmental programs, monitoring activities on environmental protection/programs, analysing resource use and developing resource conservation plans.

**Summary of Learning Outcomes**

1. Control environmental hazard
2. Control environmental Pollution
3. Demonstrate sustainable resource use
4. Evaluate current practices in relation to resource usage
5. Identify Environmental legislations/conventions for environmental concerns
6. Implement specific environmental programs
7. Monitor activities on Environmental protection/Programs
8. Analyze resource use
9. Develop resource conservation plans

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Control environmental hazard | * Purposes and content of Environmental Management and Coordination Act 1999 * Storage methods for environmentally hazardous materials * Disposal methods of hazardous wastes * Types and uses of PPE in line with environmental regulations * Occupational Safety and Health Standards (OSHS) | * Written questions * Oral questions |
| 1. Control environmental Pollution control | * Types of pollution * Environmental pollution control measures * Types of solid wastes * Procedures for solid waste management * Different types of noise pollution * Methods for minimizing noise pollution | * Written questions * Oral questions * Role play |
| 1. Demonstrate sustainable resource use | * Types of resources * Techniques in measuring current usage of resources * Calculating current usage of resources * Methods for minimizing wastage * Waste management procedures * Principles of 3Rs (Reduce, Reuse, Recycle) * Methods for economizing or reducing resource consumption | * Written questions * Oral questions * Role play |
| 1. Evaluate current practices in relation to resource usage | * Collection of information on environmental and resource efficiency systems and procedures, * Measurement and recording of current resource usage * Analysis and recording of current purchasing strategies. * Analysis of current work processes to access information and data * Identification of areas for improvement | * Written questions * Oral questions * Role play |
| 1. Identify Environmental legislations/conventions for environmental concerns | * Environmental issues/concerns * Environmental legislations /conventions and local ordinances * Industrial standard /environmental practices * International Environmental Protocols (Montreal, Kyoto) * Features of an environmental strategy | * Written questions * Oral questions |
| 1. Implement specific environmental programs | * Community needs and expectations * Resource availability * 5s of good housekeeping * Identification of programs/Activities * Setting of individual roles /responsibilities * Resolving problems /constraints encountered * Consultation with stakeholders | * Written questions * Oral questions * Role play |
| 1. Monitor activities on Environmental protection/Programs | * Periodic monitoring and Evaluation of activities * Gathering feedback from stakeholders * Analyzing data gathered * Documentation of recommendations and submission * Setting of management support systems to sustain and enhance the program * Monitoring and reporting of environmental incidents to concerned /proper authorities | * Oral questions * Written tests * Practical test |
| 1. Analyze resource use | * Identification of resource consuming processes * Determination of quantity and nature of resource consumed * Analysis of resource flow through different parts of the process. * Classification of wastes for possible source of resources. | * Written tests * Oral questions * Practical test |
| 1. Develop resource Conservation plans | * Determination of efficiency of use/conversion of resources * Causes of low efficiency of use of resources * Plans for increasing the efficiency of resource use | * Written tests * Oral questions * Practical test |

**Suggested Methods of Instruction**

* Instructor led facilitation of theory
* Practical demonstration of tasks by trainer
* Practice by trainees
* Observations and comments and corrections by trainers

**Recommended Resources**

* Standard operating and/or other workplace procedures manuals
* Specific job procedures manuals
* Environmental Management and Coordination Act 1999
* Machine/equipment manufacturer’s specifications and instructions
* Personal Protective Equipment (PPE)
* ISO standards
* Company environmental management systems (EMS)
* Montreal Protocol
* Kyoto Protocol

# OCCUPATIONAL SAFETY AND HEALTH PRACTICES

**UNIT CODE:** BUS/CU/CM/BC/07/6/A

**Relationship to Occupational Standards**

This unit addresses the unit of competency: Demonstrate Occupational Safety and Health Practices

**Duration of Unit:** 40 hours

**Unit Description**

This unit specifies the competencies required to demonstrate occupational health and safety practices. It involves identifying workplace hazards and risk, identifying and implementing appropriate control measures to hazards and risks and implementing OSH programs, procedures and policies/guidelines.

**Summary of Learning Outcomes**

1. Identify workplace hazards and risk
2. Control OSH hazards
3. Implement OSH programs

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Identify workplace hazards and risks | * Identification of hazards in the workplace and/or the indicators of their presence * Evaluation and/or work environment measurements of OSH hazards/risk existing in the workplace * Gathering of OSH issues and/or concerns | * Oral questions * Written tests * Portfolio of evidence * Third party report |
| 1. Control OSH hazards | * Prevention and control measures e.g. use of PPE * Risk assessment * Contingency measures | * Oral questions * Written tests * Portfolio of evidence * Third party report |
| 1. Implement OSH   programs | * Company OSH program, evaluation and review * Implementation of OSH programs * Training of team members and advice on OSH standards and procedures * Implementation of procedures for maintaining OSH-related records | * Oral questions * Written tests * Portfolio of evidence * Third party report |

**Suggested Methods of instruction**

* Assigments
* Discussion
* Q&A
* Role play
* Viewing of related videos

**Recommended Resources**

* Standard operating and/or other workplace procedures manuals
* Specific job procedures manuals
* Machine/equipment manufacturer’s specifications and instructions
* Personal Protective Equipment (PPE) e.g.
* Mask
* Face mask/shield
* Safety boots
* Safety harness
* Arm/Hand guard, gloves
* Eye protection (goggles, shield)
* Hearing protection (ear muffs, ear plugs)
* Hair Net/cap/bonnet
* Hard hat
* Face protection (mask, shield)
* Apron/Gown/coverall/jump suit
* Anti-static suits
* High-visibility reflective vest

# COMMON UNITS

# FINANCIAL ACCOUNTING

UNIT CODE: BUS/CU/CM/CC/01/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Apply financial accounting skills

**Duration of Unit:** 100 hours

**Unit Description**

This unit specifies the competencies required to apply financial accounting skills. It involves understanding accounting principles and policies, interpreting audited financial statements, interpreting management account; analyzing cash conversion cycle and evaluating management financial decision making.

**Summary of Learning Outcomes**

1. Understand accounting principles and policies.
2. Interpret audited financial statements.
3. Interpret management account.
4. Analyze cash conversion cycle.
5. Evaluate management financial decision making.

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Understand accounting principles and policies | * Accounting standards and policies. * The accounting equation. * Types of financial statements and records. * Preparation of financial statements | * Written tests * Observation * Oral questions * Third party report |
| 1. Interpret audited financial statements | * Financial performance indicators. * Balance sheet analysis. * Profit and loss account analysis. * Cash flow analysis. | * Written tests * Observation * Oral questions * Third party report |
| 1. Interpret management account | * Types of management accounts. * Financial forecasting & projections * Performance trends. * Comparing actuals with budgets. | * Written tests * Observation * Oral questions * Third party report |
| 1. Analyze cash conversion cycle; | * Components of cash conversion cycle. * Effects of changes in cash conversion cycle. * Management actions in management of cash conversion cycle. | * Observation * Written tests * Oral questions * Third party report |
| 1. Evaluate management financial decision making; | * Qualitative drivers of financial performance. * Management actions and influence on financial performance. * Evaluating borrowing reasons. * Evaluating expenditure. | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* Calculators
* Writing materials
* Projector
* Computer.
* Flip Chart.

# FINANCIAL MANAGEMENT

UNIT CODE: BUS/CU/CM/CC/02/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: apply financial management skills.

**Duration of Unit:** 110hrs

**Unit Description**

This unit specifies the competencies required to apply principles and practices of management. It involves; analyzing credit portfolio performance, preparing cash flow budget, evaluating sources and costs of funds, carrying out C-V-P analysis and evaluating financial impact of terms of trade.

**Summary of Learning Outcomes**

1. Analyze credit portfolio performance
2. Prepare cash flow budget
3. Evaluate sources and costs of funds
4. Carry out C-V-P analysis
5. Evaluate financial impact of terms of trade

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Analyze credit portfolio performance | * Meaning of a credit portfolio. * Develop a customer’s credit portfolio. * Sector performance analysis * Management of customer portfolio in different sectors. | * Written tests * Observation * Oral questions * Third party report |
| 1. Prepare cash flow budget | * Meaning of cash flow * Preparation of a cash flow budget * Cash flow analysis and interpretation. | * Written tests * Observation * Oral questions * Third party report |
| 1. Evaluate sources and costs of funds | * Meaning of sources and cost of funds. * Identification of sources and costs of funds * Impact of sources and costs of funds to business. * Methods of evaluating sources and cost of funds. * Management decisions on sources and cost of funds. | * Written tests * Observation * Oral questions * Third party report |
| 1. Carry out C-V-P analysis | * Meaning CVP * Terms used in CVP * Importance of CVP * Assumptions of CVP * Limitations of CVP * CVP computation * Decision making using CVP | * Observation * Written tests * Oral questions * Third party report |
| 1. Evaluate financial impact of terms of trade | * Meaning of terms of trade. * Types of terms of trade * Relevance of terms of trade. * Apply the terms of trade in decision making. | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* Text books
* White boards
* Flip charts
* Trainers manual
* Revision materials.
* Laptop

# PRINCIPLES AND PRACTICES OF MANAGEMENT

**UNIT CODE:** BUS/CU/CM/CC/03/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency to apply principles and practices of management.

**Duration of Unit:** 115 hours

**Unit Description**

This unit specifies the competencies required to apply principles and practices of management. It involves; undertaking conflict resolution, undertaking negotiation process, and demonstrating management skill, applying ethics in credit process, applying sound governance principles, demonstrating sound leadership skills and carrying out strategic planning.

**Summary of Learning Outcomes**

1. Undertake conflict resolution
2. Undertake negotiation process
3. Demonstrate management skills
4. Apply ethics in credit process
5. Apply sound governance principles.
6. Demonstrate sound leadership skills.
7. Carry out strategic planning

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Undertake conflict resolution | * Meaning of conflict resolution. * Sources of conflict * Methods of conflict resolution. * Process of conflict resolution. * Importance of conflict resolution | * Written tests * Observation * Oral questions * Third party report |
| 1. Undertake negotiation process | * Meaning of negotiation * Importance of negotiation. * Characteristics of negotiation * Negotiation process. | * Written tests * Observation * Oral questions * Third party report |
| 1. Demonstrate management skills | * Meaning of management skills. * Function of management * Roles and responsibilities of a credit manager. * Management school of thoughts. * Importance of effective management. | * Written tests * Observation * Oral questions * Third party report |
| 1. Apply ethics in credit process | * Meaning of ethics in credit function. * Code of Ethics at work place. * Role of ethics in credit function. * Responsibility matrix * Management action on violation of ethics at work place | * Observation * Written tests * Oral questions * Third party report |
| 1. Apply sound governance principles. | * Meaning of corporate governance. * Relevance of corporate governance. * Management role in corporate governance. * Pillars of corporate governance * Principles of corporate governance * Best practices in corporate governance | * Observation * Written tests * Oral questions * Third party report |
| 1. Demonstrate sound leadership skills. | * Define leadership * Characteristics of a good leader. * Differences between a leader and a manager. * Theories of leadership. * Types of leadership styles. | * Observation * Written tests * Oral questions * Third party report |
| 1. Carry out strategic planning | * Meaning of a strategy * Strategic planning process * Importance of a strategic planning. * Strategy implementation and review. | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* Text books
* White boards
* Flip charts
* Trainers manual
* Revision materials.
* Laptop

# PROJECT PLANNING AND MANAGEMENT

**UNIT CODE:** BUS/CU/CM/CC/04/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: plan and manage a project

**Duration of Unit:** 120 hours

**Unit Description**

This unit specifies the competencies required to plan and manage a project. It involves understanding types of project; procuring materials at stages of project life cycle, participating in project planning process; managing project contracts and understanding project finance.

**Summary of Learning Outcomes**

1. Understand types of project
2. Mobilize resources at stages of project life cycle
3. Participate in project planning process
4. Manage project contracts
5. Understand project finance

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| * 1. Understand types of project | * Nature of projects. * Types of projects. * Developing project objectives. * Project plans. * Credit management projects. | * Written tests * Observation * Oral questions * Third party report |
| * 1. Mobilize resources at stages of project life cycle | * Types of project resources. * Project budgets. * Manage project staff. * Resource planning | * Written tests * Observation * Oral questions * Third party report |
| * 1. Participate in project planning process | * Scope of planning. * Project schedule development. * Resource planning. * Procurement planning. * Risk management. * Quality planning. * Communication planning. * Project monitoring & evaluation. | * Written tests * Observation * Oral questions * Third party report |
| * 1. Manage project contracts | * Introduction to law of contract. * Project contract terms & conditions. * Monitoring project contracts. * Enforcing project contracts. | * Observation * Written tests * Oral questions * Third party report |
| * 1. Understand project finance | * Meaning of project finance. * Sources of project finance. * Evaluating sources of finance. * Structuring project finance. | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* Calculators
* Writing materials
* Projector
* Computer.
* Flip Chart.

# ECONOMICS

**UNIT CODE:** BUS/CU/CM/CC/05/6/A

**Relationship to Occupational Standards**

This unit addresses the unit of competency to apply economics skills.

**Duration of Unit:** 160 hours

**Unit Description**

This unit specifies the competencies required to apply economics skills. It involves; making optimal use of resources in business set up, applying concept of demand in market analysis, applying concept of supply in market analysis, setting prices of the products, differentiating market structures, understanding economic cycles and trends and understanding financial market

**Summary of Learning Outcomes**

1. Make optimal use of resources in business set up
2. Apply concept of demand in market analysis
3. Apply concept of supply in market analysis
4. Set prices of the products
5. Differentiate market structures.
6. Understand economic cycles and trends
7. Understand financial market

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Make optimal use of resources in business set up | * Define economics. * Scope of economic resources. * Characteristics of economic resources * Allocation of economic resources * Importance of economics. | * Written tests * Observation * Oral questions * Third party report |
| 1. Apply concept of demand in market analysis | * Define demand * Factors affecting demand * Derive a demand curve * Differentiate shifts and movements along the demand curve. * Elasticity of demand | * Written tests * Observation * Oral questions * Third party report |
| 1. Apply concept of supply in market analysis | * Define supply * Factors affecting supply * Derive a supply curve * Differentiate shifts and movements along the supply curve. * Elasticity of supply | * Written tests * Observation * Oral questions * Third party report |
| 1. Set prices of the products | * Define price * Price determination * Equilibrium price in the market * Changes in demand * Changes in supply | * Observation * Written tests * Oral questions * Third party report |
| 1. Differentiate market structures. | * Meaning of a market. * Types of market structures * Power control in various market structures. * Management of customers in different market structures. | * Observation * Written tests * Oral questions * Third party report |
| 1. Understand economic cycles and trends | * Meaning of economic cycles and trends. * Types of economic cycles * Impact of economic cycles in businesses * Management of business at different cycles. * Trend analysis | * Observation * Written tests * Oral questions * Third party report |
| 1. Understand financial market | * Meaning of financial market * Types of financial markets. * Analyzing financial market information. * Sources of financial market information. * Importance of financial market information. | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* Text books
* White boards
* Flip charts
* Trainers manual
* Revision materials.
* Laptop

# QUANTITATIVE TECHNIQUES

**UNIT CODE:** BUS/CU/CM/CC/06/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: apply quantitative techniques

**Duration of Unit:** 110 hours

**Unit Description**

This unit specifies the competencies required to apply quantitative techniques. It involves using quantitative techniques in credit assessment, using numerical data in performance management, using correlation analysis to analyze qualitative credit information, using data description to manage credit operational risk and using hypothesis test methods in budgeting and forecasting.

**Summary of Learning Outcomes**

1. Use quantitative techniques in credit assessment
2. Use numerical data in Performance management
3. Use correlation analysis to analyze qualitative credit information
4. Use data description to manage credit operational risk
5. Use hypothesis test methods in budgeting and forecasting.

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Use quantitative techniques in credit assessment | * Introduction to quantitative techniques. * Probability. * Statistical distributions. * How to spot statistical errors | * Written tests * Observation * Oral questions * Third party report |
| 1. Use numerical data in Performance management | * Data analysis. * Measurement of data. * Analysis of variance. | * Written tests * Observation * Oral questions * Third party report |
| 1. Use correlation analysis to analyze qualitative credit information | * Introduction to regression and correlation. * Application of correlation and regression analysis. * Regression models. * Checking residual. | * Written tests * Observation * Oral questions * Third party report |
| 1. Use data description to manage credit operational risk | * Data collection methods. * Descriptive and inferential statistics. * Data presentation methods. | * Observation * Written tests * Oral questions * Third party report |
| 1. Use hypothesis test methods in budgeting and forecasting. | * Types of hypothesis. * Errors in testing hypothesis. * Methods of testing hypothesis. * Forecasting | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* Calculators
* Writing materials
* Projector
* Computer.
* Flip Chart.

# CORE UNITS OF LEARNING

# CREDIT POLICY

**UNIT CODE:** BUS/CU/CM/CR/01/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Develop credit policy

**Duration of Unit:**100 hours

**Unit Description**

This unit specifies the competencies required to develop credit policy. It includes determining the risk appetite, establishing target market, developing products and services, assigning roles and responsibilities of board and staff, determining terms and conditions of trade, establishing credit processes, developing credit procedure, determining credit organizational structure and determining the role of technology in credit management.

**Summary of Learning Outcomes**

1. Determine risk appetite
2. Establish target market
3. Develop products and services
4. Assign role and responsibilities of board and staff
5. Determine terms and conditions of trade
6. Establish credit processes
7. Develop credit procedure
8. Determine credit organizational structure
9. Determine the role of technology in credit management.

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Determine risk appetite | * Definition of risk appetite. * Purpose of risk appetite. * Factors influencing risk appetite. * Establishing risk culture. * Linking risk appetite to business strategy. | * Written tests * Observation * Oral questions * Third party report |
| 1. Establish target market | * Definition of target marketing. * Internal & external business environment. * Business strategy. * Target marketing & portfolio mix. * Credit process. * Consumer needs | * Written tests * Observation * Oral questions * Third party report |
| 1. Develop products and services | * Developing product features * Product pricing * New product development | * Written tests * Observation * Oral questions * Third party report |
| 1. Assign roles and responsibilities of board and staff | * Regulatory and policy requirements on staff roles. * Roles of the board. * Roles of credit committees. * Roles of senior management. * Role of staff. | * Written tests * Observation * Oral questions * Third party report |
| 1. Determine terms and conditions of credit | * Definition of credit terms and conditions. * Classification of terms & conditions. * Developing product term sheets. | * Observation * Written tests * Oral questions * Third party report |
| 1. Establish credit processes | * Definition of credit process * Credit initiation. * Data collection. * Credit analysis * Credit structuring. * Approval. * Documentation * Disbursement. * Monitoring. * Collection & recovery. * Portfolio management. | * Observation * Written tests * Oral questions * Third party report |
| 1. Develop credit procedure | * Contents of a credit procedure. * Factors influencing credit procedures * Steps in credit guidelines development. * Quality assurance. | * Observation * Written tests * Oral questions * Third party report |
| 1. Determine credit organizational structure | * Reporting structures * Principles of segregation of duties * Determining staffing requirements * Inter departmental relations | * Observation * Written tests * Oral questions * Third party report |
| 1. Determine the role of technology in credit management. | * ICT requirements in credit. * MIS in credit decision making. * ICT & credit strategy * ICT controls. * MIS evaluation * Customer relationship management | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* Writing materials
* Projector
* Computer
* Draft credit policy
* Flip Chart/white board

# MARKETING AND SALES

**UNIT COD**: BUS/CU/CM/CR/02/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: perform marketing and sales function.

**Duration of Unit:**150 hours

**Unit Description**

This unit specifies the competencies required to develop credit policy. It includes; identifying market segments, developing products and services profile, developing marketing and sales strategies, soliciting for products and services orders, conducting credit appraisal /analysis, approving the products and services orders, setting credit limits, executing credit terms and conditions and delivering the products and services.

**Summary of Learning Outcomes**

1. Identify market segments.
2. Develop products and services profile.
3. Develop marketing and sales strategies.
4. Solicit for products and services orders.
5. Conduct credit appraisal /analysis.
6. Approve the products and services orders.
7. Set credit limits.
8. Execute credit terms and conditions.
9. Deliver the products and services.

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Identify market segments. | * Market research * Define market segment * Target market characteristics. * Target market needs * Consumer /buyer behavior | * Written tests * Observation * Oral questions * Third party report |
| 1. Develop product and services profile. | * Meaning of products/ services * Product/services features and benefits * Product development process * Product/ services pricing * Delivery/ disbursement requirements | * Written tests * Observation * Oral questions * Third party report |
| 1. Develop marketing and sales strategies. | * Define marketing and sales strategies * Marketing mix elements * Role of sales people | * Written tests * Observation * Oral questions * Third party report |
| 1. Solicit for products and services orders | * Meaning of a prospect * Sales cycle * Sales management process * Sales pipeline * Disbursement process * Service level agreement | * Written tests * Observation * Oral questions * Third party report |
| 1. Conduct credit appraisal /analysis. | * Meaning of credit appraisal * Credit approval process * Industry analysis * Customer acceptance criteria * Credit documentation | * Observation * Written tests * Oral questions * Third party report |
| 1. Set credit limits | * Meaning of credit limits * Purpose of credit limits. * Types of credit limits. * Roles and responsibility of credit staff. | * Observation * Written tests * Oral questions * Third party report |
| 1. Approve the products and services orders. | * Meaning of a sales contract * Features of a sales contract * Disbursement process * Dispatch process * Credit administration | * Observation * Written tests * Oral questions * Third party report |
| 1. Execute credit terms and conditions. | * Types of credit agreements * Execution and validation of credit agreements. * Management of Contracts documents. | * Observation * Written tests * Oral questions * Third party report |
| 1. Deliver the products and services | * Meaning of delivery, disbursement and service performance. * Types of client acknowledgment * Management of delivery and disbursement instructions. * Records reconciliation | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* Text books
* White boards
* Flip charts
* Trainers manual
* Revision materials.
* Laptop

# INVOICING PRODUCTS AND SERVICE ORDERS

**UNIT CODE:** BUS/CU/CM/CR/03/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Invoice products and service orders

**Duration of Unit:** 120hours

**Unit Description**

This unit specifies the competencies required to invoice products and service orders. It involves developing invoice layout, developing invoicing guidelines, administering products and services invoice, processing monthly statements and reconciling debtors’ ledger.

**Summary of Learning Outcomes**

* + - 1. Develop invoice / loan contract guidelines
      2. Administer products and services invoice

1. Process monthly statements
2. Reconciliation of debtor’s ledger.

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Develop invoice / loan contract guidelines | * Features of an invoice. * Types of invoices. * Invoice development process. * Features of loan agreements. * Loan contract development process. | * Written tests * Observation * Oral questions * Third party report |
| 1. Administer products and services invoice | * Processing invoices. * Monitoring credit performance. * Collection process * Remedial actions | * Written tests * Observation * Oral questions * Third party report |
| 1. Process monthly statements | * Features of customer statements. * Data entry verification. * Types of statements and distribution channels. * Customer confidentiality. * Handling queries and disputes. | * Written tests * Observation * Oral questions * Third party report |
| 1. Reconciliation of debtor’s ledger. | * Source documents for ledger entries. * Reconciliation process. * Handling variances. * Addressing process gaps. | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* Writing materials
* Projector
* Computer.
* Flip Chart/white board

# CUSTOMER PERFORMANCE

**UNIT CODE:** BUS/CU/CM/CR/04/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Monitor customer performance.

**Duration of Unit:** 150 hours

**Unit Description**

This unit specifies the competencies required to monitor business performance. It includes conducting customer visits, collecting current financial and non-financial information, evaluating customer files, implementing remedial action, and evaluating customer performance reports.

**Summary of Learning Outcomes**

1. Conduct customer visits.
2. Collect current financial and non-financial information.
3. Evaluate customer files.
4. Implement remedial action.
5. Evaluate customer performance reports.

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Conducting customer visits. | * Meaning of customer visits. * Objective of customer visit. * Planning customer visit. * Customer visitation programme. * Customer call reports. | * Written tests * Observation * Oral questions * Third party report |
| 1. Collecting current financial and non-financial information | * Define financial and non- financial information. * Types of financial and non- financial information. * Relevance of financial and non- financial information. * Methods of collecting financial and non- financial information. | * Written tests * Observation * Oral questions * Third party report |
| 1. Evaluating customer files. | * Definition of customer file * Define customer calls * Importance of customer files * Preparation and use of call reports * Customer performance monitoring * Collection action and activities | * Written tests * Observation * Oral questions * Third party report |
| 1. Implementing remedial action. | * Define remedial action * Types of corrective actions * Importance of corrective actions * Develop corrective plan * Develop monitoring plan | * Written tests * Observation * Oral questions * Third party report |
| 1. Evaluate customer performance reports. | * Meaning of customer performance report. * Types and characteristics of customer reports * Customer credit profiling. * Identifying events of default. * Recovery decisions | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* Text books
* White boards
* Flip charts
* Trainers manual
* Revision materials.
* Laptop

# DEBT COLLECTION AND RECOVERY

**UNIT CODE:** BUS/CU/CM/CR/05/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: manage debt collection and recovery

**Duration of Unit:** 130 hours

**Unit Description**

This unit specifies the competencies required to manage debt collection and recovery. It involves classifying business debts, analyzing outstanding business debts, analyzing repayment proposals, restructuring credit terms, managing credit disputes, determining debt collection option, selecting debt collection service providers and writing off bad debts.

**Summary of Learning Outcomes**

1. Classify business debts
2. Analyze outstanding business debts.
3. Restructure credit terms.
4. Manage credit disputes.
5. Determine debt collection option.
6. Select debt collection service providers.
7. Write off bad debts.

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
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| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Classify business debts | * Define business debts * Stages in debt classification. * Regulatory requirements on debt classification. * Importance of debt classification. * Overdue debts analysis * Implication of debt classification on credit portfolio. | * Written tests * Observation * Oral questions * Third party report |
| 1. Analyze outstanding business debts | * Debt performance status. * Measures to prevent delinquency * Impact of overdue debts * Remedial action on outstanding debts | * Written tests * Observation * Oral questions * Third party report |
| 1. Restructure credit terms | * Define restructuring. * Importance of restructuring debt * Types of restructuring * Debt restructuring process * Implication of debt restricting * Regulatory requirements on debt collection. * Debt rescheduling | * Written tests * Observation * Oral questions * Third party report |
| 1. Manage credit disputes | * Meaning of credit disputes * Sources of disputes * Implications of disputes * Dispute resolution | * Observation * Written tests * Oral questions * Third party report |
| 1. Determine debt collection option | * Define debt collection * Importance of debt collection * Modes/options of debt collection * Process of debt collection * Legal requirements on debt collection. | * Observation * Written tests * Oral questions * Third party report |
| 1. Select debt collection service providers | * Define debt collection * Types of debt collection service providers * Process of engaging a debt collection service provider. * Monitoring service providers | * Observation * Written tests * Oral questions * Third party report |
| 1. Write off bad debts | * Define debt write off * Uncollectable debts * Importance of debt write off. * Process of debt write off * Regulatory requirements on debt write off. * Implications of debt write off * Write backs. | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* White boards
* Flip charts
* Trainers manual
* Laptop
* Projector

# CREDIT PORTFOLIO PERFORMANCE

**UNIT CODE:** BUS/CU/CM/CR/06/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: evaluate credit portfolio performance

**Duration of Unit:** 120 hours

**Unit Description**

This unit specifies the competencies required to evaluate credit portfolio performance. It involves assessing sector performance, reviewing credit limits; revising credit policy; revising approval limits; assessing non performing debt; assessing impact of service delivery, assessing dormancy rate and analyzing customer feedback.

**Summary of Learning Outcomes**

* + - 1. Assess sector performance
      2. Review credit limits

1. Revise credit policy
2. Assess impact of service delivery

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Assess sector performance | * Drivers of sector performance * Sector performance criteria. * Sector performance tools. * Evaluating sector performance * Benchmarking performance | * Written tests * Observation * Oral questions * Third party report |
| 1. Review credit limits | * Types of credit limits. * Purpose of credit limits. * Credit limits and risk management. * Regulatory requirements on credit limits. | * Written tests * Observation * Oral questions * Third party report |
| 1. Revise credit policy | * Contents of a credit policy. * Factors influencing policy change * Steps in credit policy review. * Quality assurance. | * Written tests * Observation * Oral questions * Third party report |
| 1. Assess impact of service delivery | * Definition of service delivery. * Contents of credit service standards. * Evaluating service standards. * Review of service standards. | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* Writing materials
* Projector
* Computer.
* Flip Chart.

# CREDIT RISK AND COMPLIANCE

**UNIT CODE:** BUS/CU/CM/CR/07/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: manage credit risk and compliance

**Duration of Unit:** 130 hours

**Unit Description**

This unit specifies the competencies required to manage credit risk and compliance. It involves; identifying credit risks, developing customer risk profile, classifying credit risks, developing strategies to manage risks, developing tactics to control risks, assigning employees responsibility in risk management, testing risk control and compliance effectiveness; credit pricing and revising risk policies and procedures.

**Summary of Learning Outcomes**

* 1. Develop strategies to manage credit risks
  2. Identify credit risks
  3. Develop customer risk profile
  4. Assign employees responsibility in risk management.
  5. Test risk control and compliance effectiveness
  6. Revise risk policies and procedures.
  7. Credit Pricing.

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Develop strategies to manage credit risks | * Definition and scope of credit risk strategy * Aligning credit risk strategy to business strategy. * Definition and scope of credit risk management framework. * Components of credit risk management framework. | * Written tests * Observation * Oral questions * Third party report |
| 1. Identify credit risks | * Definition and scope of credit risk. * Other risks affecting credit. * Factors influencing credit risk. * The micro and macro business environment. * Tools for credit risk identification. | * Written tests * Observation * Oral questions * Third party report |
| 1. Develop customer risk profile | * Definition and scope of customer risk profile. * Customer due diligence. * Factors affecting customer risk profile. * Tools for developing customer risk profiles. | * Written tests * Observation * Oral questions * Third party report |
| 1. Assign employees responsibility in risk management. | * Risk management roles and responsibilities. * Credit risk governance. * Credit risk organizational structure. * Defining and building a credit risk culture. | * Observation * Written tests * Oral questions * Third party report |
| 1. Test risk control and compliance effectiveness | * Credit risk regulatory framework. * Internal controls in credit risk. * Risk assurance process | * Observation * Written tests * Oral questions * Third party report |
| 1. Revise risk policies and procedures. | * Contents of a credit policies & procedure. * Factors influencing review of credit procedures * Steps in review of credit guidelines. * Quality assurance. | * Observation * Written tests * Oral questions * Third party report |
| 1. Credit Pricing | * Definition of credit pricing. * Factors affecting credit pricing. * Capital allocation. * Risk based pricing * Credit servicing and activity costs. | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* Writing materials
* Projector
* Computer.
* Flip Chart.

# MANAGEMENT INFORMATION SYSTEMS

**UNIT CODE:** BUS/CU/CM/CR/08/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: implement Management Information Systems

**Duration of Unit:** 140 hours

**Unit Description** This unit specifies the competencies required to implement management information systems in credit. It involves developing MIS requirements, identifying MIS usage in credit management, assessing MIS usage, assigning accessibility right to users; analyzing MIS credit reports; conducting MIS audit trail and integrating new support in credit programs in MIS.

**Summary of Learning Outcomes**

1. Develop MIS requirements
2. Implement MIS Solutions
3. Manages MIS usage in credit management
4. Manage MIS credit reports
5. Conduct MIS audit

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Develop MIS requirements | * Define management information systems * Scope of credit management information systems. * Features of MIS in credit * Credit MIS data requirements * Aligning MIS to business needs and regulatory requirement | * Written tests * Observation * Oral questions * Third party report |
| 1. Implement MIS Solutions | * Credit MIS needs. * MIS implementation * Sourcing MIS solutions * User rights * Customizing MIS solutions to business needs. | * Written tests * Observation * Oral questions * Third party report |
| 1. Manages MIS usage in credit management | * MIS data capture * MIS report retrieval * MIS data validation * MIS process and procedures | * Written tests * Observation * Oral questions * Third party report |
| 1. Manage MIS credit reports | * Analyze MIS for decision making * Review of credit MIS reporting * Aligning reports to business and regulatory requirements. * Customer feedback | * Observation * Written tests * Oral questions * Third party report |
| 1. Conduct MIS audit | * ICT risks. * ICT audit * Implementation of changes in MIS. | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* White boards
* Flip charts
* Trainers manual.
* Laptop

# MANAGE CUSTOMER RELATIONSHIP

**UNIT CODE:** BUS/CU/CM/CR/09/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency to: Manage Customer Relationship

**Duration of Unit:** 100 hours

**Unit Description**

This unit specifies the competencies required to**.** It includes set customer service standards, manage customers communication, manage customer complaints, initiate customer loyalty programmes, monitor customer satisfaction, and review customer service standards.

**Summary of Learning Outcomes**

1. Set customer service standards
2. Manage customers communication
3. Manage customer complaints
4. Initiate customer loyalty programmes
5. Monitor customer satisfaction
6. Review customer service standards.

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Set customer service standards | * Define customer service. * Importance of exceptional customer service. * Characteristics of exceptional customer service. * Roles and responsibilities of a customer service officer. * Customer service charter * Customer service tools * Customer satisfaction levels | * Written tests * Observation * Oral questions * Third party report |
| 1. Manage customers communication | * Define communication * Types of communication * Communication process * Channels of communication * Importance of effective communication | * Written tests * Observation * Oral questions * Third party report |
| 1. Manage customer complaints | * Define customer complaint * Importance of managing customer complaints. * Customer compliant handling framework * Customer compliant handling process. * Customer complaint handling tools. | * Written tests * Observation * Oral questions * Third party report |
| 1. Initiate customer loyalty programmes | * Define loyalty programmes. * Customer profiling. * Loyalty level measurement tools. * Loyalty level process * Execution and reward process | * Observation * Written tests * Oral questions * Third party report |
| 1. Monitor customer satisfaction | * Define customer satisfaction. * Importance of customer satisfaction. * Customer satisfaction matrix * Customer satisfaction monitoring process. * Customer satisfaction improvement | * Observation * Written tests * Oral questions * Third party report |
| 1. Review customer service standards. | * Importance of reviewing customer service standards. * Customer service standards review process. * Customer service Best practices | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* Text books
* White boards
* Flip charts
* Trainers manual
* Revision materials.
* Laptop

# LAW GOVERNING CREDIT PRACTICE

**UNIT CODE:** BUS/CU/CM/CR/10/6/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: apply law governing credit practice

**Duration of Unit:** 120 hours

**Unit Description**

This unit specifies the competencies required to apply law governing credit practice. It involves understanding country’s credit legal framework, understanding business legal structures, understanding law of contract, understanding laws relating to security and understanding laws relating to debt recovery

**Summary of Learning Outcomes**

1. Understand country’s credit legal framework
2. Understand business legal structures
3. Understand law of contract
4. Understand laws relating to security
5. Understand laws relating to debt recovery

**Learning Outcomes, Content and Suggested Assessment Methods**

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Understand country’s credit legal framework | * The constitution. * Acts of Parliament. * Case law & judicial precedents. * Subsidiary legislation. * Common law & doctrine of equity. * Industry practice | * Written tests * Observation * Oral questions * Third party report |
| 1. Understand business legal structures | * Limited liability companies. * Partnerships. * Sole proprietorships. * Societies. * Clubs & Associations. * Non-governmental organizations. * Government & Public institutions. * Trusts. * Religious institutions. | * Written tests * Observation * Oral questions * Third party report |
| 1. Understand law of contract | * Definition of a contract. * Types of contracts. * Loan agreements. * Sale of good contracts. | * Written tests * Observation * Oral questions * Third party report |
| 1. Understand laws relating to security | * Types of security for credit. * Taking up security. * Security perfection. * Monitoring security. * Security realization process. * Discharge of security. | * Observation * Written tests * Oral questions * Third party report |
| 1. Understand laws relating to debt recovery | * Limitation of actions. * Debt recovery suits. * Debt recovery service providers. * Insolvency & Bankruptcy. | * Observation * Written tests * Oral questions * Third party report |

**Suggested Methods of Delivery**

* Project
* Demonstration by trainer
* Practice by the trainee
* Discussions
* Direct instruction
* Simulation
* On job training

**Recommended Resources**

* Writing materials
* Projector
* Computer.
* Flip Chart