****

**THE REPUBLIC OF KENYA**

**COMPETENCY BASED CURRICULUM**

**FOR**

**FINANCIAL SERVICES SALES AGENCY**

**LEVEL 5**



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 Kenya’s development blue print 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 in 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 the 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 sustainable 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 the Sessional Paper No. 4 of 2016 on Reforming Education and Training in Kenya, emphasized the need toreform 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 labour force.

The TVET Curriculum Development, Assessment and Certification Council (TVET CDACC), in conjunction with Finance and Sales Sector Skills Advisory Committee (SSAC) have developed Occupational Standards for Finance and Sales Agent. These standards will be the basis for development of competency-based curriculum for Finance and Sales Agency Level 5.

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.

The 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, Finance and Sales SSAC, expert workers and all those who participated in the development of this curriculum.

**CHAIRPERSON, TVET CDACC**

# ACKNOWLEDGEMENT

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 appreciate Generations Kenya and Finance and Sales Sector Skills Advisory Committee (SSAC) who enabled the development of this curriculum.

I recognize with appreciation the role of the SSAC in ensuring that competencies required by the industry are addressed in this curriculum. I also thank all stakeholders in the business 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 perform their work more efficiently.

**COUNCIL SECRETARY/CEO**

**TVET CDACC**

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# ABBREVIATION AND ACRONYMS

2D Two Dimensional

A Control version

AIDS Acquired Immunodeficiency Syndrome

BC Basic Competency

BUS Business Industry

CBET Competency Based Education and Training

CC Common unit

CDACC Curriculum Development Assessment Certification Council

CEO Council Secretary

CR Core Competency

CU Curriculum

FS Financial Services

HIVAcquired Immunodeficiency Virus

ICT Information Communication Technology

KCSE Kenya Certificate of Secondary Education

KNQA Kenya National Qualifications Authority

LCD Liquid Crystal Display

NEMA National Environmental Management Authority

OSH Occupational Safety and Health

OSHA Occupation Safety and Health Act

OSHS Occupation Safety and Health Standards

PESTEL Political Environmental Social Technological Economic Legal

PPE Personal Protective Equipment

Q&A Questions and Answer

SSAC Sector Skills Advisory Committee

SWOT Strengths Weaknesses Opportunities and Threats

TVET Technical and Vocational Education and Training

# KEY TO UNIT CODE

 **BUS/CU/FS/BC/01/5/ A**

Industry or sector

Curriculum

Occupational area

Type of competency

Competency number

Competency level

Version control

# COURSE OVERVIEW

Financial Services Sales Agency level 5 qualification consists of competencies that an individual must achieve to enable him/her to provide financial awareness, provide customer service and provide financial security.

The course consists of the following basic and core units of Learning as shown below:

**Basic Units of Learning**

|  |  |  |  |
| --- | --- | --- | --- |
| **Unit Code** | **Unit Title** | **Duration in Hours** | **Credit factor** |
| BUS/CU/FS/BC/01/5/A | Communication Skills | 25 | 2.5 |
| BUS/CU/FS/BC/02/5/A | Numeracy Skills | 40 | 4.0 |
| BUS/CU/FS/BC/03/5/A | Digital Literacy | 45 | 4.5 |
| BUS/CU/FS/BC/04/5/A | Entrepreneurial Skills | 70 | 7.0 |
| BUS/CU/FS/BC/05/5/A | Employability Skills | 50 | 5.0 |
| BUS/CU/FS/BC/06/5/A | Environmental Literacy | 25 | 2.5 |
| BUS/CU/FS/BC/07/5/A | Occupational Safety and Health Practices | 25 | 2.5 |
| **Subtotal 1** | **280** | **28.0** |

**Core Units of Learning**

|  |  |  |  |
| --- | --- | --- | --- |
| **Unit Code** | **Unit Title** | **Duration in Hours** | **Credit factor** |
| BUS/CU/FS/CR/01/5/A | Financial Awareness | 160 | 16.0 |
| BUS/CU/FS/CR/02/5/A | Customer Service | 180 | 18.0 |
| BUS/CU/FS/CR/03/5/A | Financial Security  | 240 | 24.0 |
| BUS/CU/FS/CR/04/5/A | Industrial Attachment | 360 | 36.0 |
| **Subtotal 2** | **940**  | **94.0** |
| **Grand Total** | **1220** | **122.0** |

The total duration of the course for an average trainee is 1220 hours including 360 hours of industrial attachment.

**Entry Requirements**

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

1. Kenya Certificate of Secondary Education (KCSE) mean grade D+ (Plus)

**Or**

1. Certificate in Financial Services Sales Agency Level 4

**Or**

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

**Field attachment**

An individual enrolled in this course will undergo an industrial attachment for a period of 360 hours in an Insurance Company.

**Assessment**

The course will be assessed at two levels:

1. **Internal assessment**: conducted continuously by the trainer (internal assessor) who is monitored by an accredited internal verifier.
2. **External assessment:** conducted by an accredited external assessor who is monitored by an accredited external verifier.

The assessors and verifiers are accredited by TVET CDACC which also coordinates external assessment.

**Certification**

An individual will be awarded a Certificate of Competency on demonstration of competence in a unit of competency. To be awarded Certificate in Financial Services Sales Agency Level 5, an individual must demonstrate competence in all the units of competency in the qualification pack.

These certificates will be awarded by TVET CDACC in conjunction with the training provider.

# BASIC UNITS OF LEARNING

# COMMUNICATION SKILLS

**UNIT CODE:** BUS/CU/FS/BC/01/5/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Communication Skills

**Duration of Unit:** 25hours

**Unit Description**

This unit covers the competencies required to demonstrate communication skills. It involves meeting communication needs of clients and colleagues, contributing to the development of communication strategies, conducting workplace interviews, facilitating group discussions and representing the organisation.

**Summary of Learning Outcomes**

1. Meet communication needs of clients and colleagues
2. Contribute to the development of communication strategies
3. Conduct interviews
4. Facilitate group discussions
5. 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
 | * Interview
* Third party reports
* Written texts
 |
| 1. Contribute to the development of communication strategies
 | * Dynamics of groups
* Styles of group leadership
* Openness and flexibility in communication
* Communication skills relevant to client groups
 | * Written
* Observation
 |
| 1. Conduct interviews
 | * Types of interview
* Establishing rapport
* Facilitating resolution of issues
* Developing action plans
 | * Written
* Observation
 |
| 1. Facilitate group discussions
 | * Identification of communication needs
* Dynamics of groups
* Styles of group leadership
* Presentation of information
* Encouraging group members participation
* Evaluating group communication strategies
 | * Written
* Observation
 |
| 1. Represent the organization
 | * Presentation techniques
* Development of a presentation
* Multi-media utilization in presentation
* Communication skills relevant to client groups
 | * Observation
* Written
 |

**Suggested Methods of Instruction**

* Role playing
* Viewing of related videos

**Recommended Resources**

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

# NUMERACY SKILLS

**UNIT CODE:** BUS/CU/FS/BC/02/5/A

**Relationship to Occupational Standards:**

This unit addresses the Unit of Competency: Demonstrate Numeracy Skills

**Duration of Unit:** 40 hours

**Unit Description**

This unit covers the competencies required to demonstrate numeracy skills. It involves calculating with whole numbers and familiar fractions, decimals, and percentages for work estimating, measuring, and calculating with routine metric measurements for work, using routine maps and plans for work, interpreting, drawing and constructing 2D and 3D shapes for work, interpreting routine tables, graphs and charts for work, collecting data and constructing routine tables and graphs for work and using basic functions of calculator

**Summary of Learning Outcomes**

1. Calculate with whole numbers and familiar fractions, decimals and percentages for work
2. Estimate, measure and calculate with routine metric measurements for work
3. Use routine maps and plans for work
4. Interpret, draw and construct 2D and 3D shapes for work
5. Interpret routine tables, graphs and charts for work
6. Collect data and construct routine tables and graphs for work
7. Use basic functions of calculator

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Calculate with whole numbers and familiar fractions, decimals and percentages for work
 | * Interpretation of whole numbers, fractions, decimals, percentages and rates
* Calculations involving several steps
* Calculation with whole numbers and routine or familiar fractions, decimals and percentages
* Conversion between equivalent forms of fractions, decimals and percentages
* Application of order of operations to solve multi-step calculations
* Application of problem solving strategies
* Making estimations to check reasonableness of problem solving process, outcome and its appropriateness to the context and task
* Use of formal and informal mathematical language and symbolism to communicate the result of a task
 | * Written
* Practical test
* Observation
 |
| 1. Estimate, measure and calculate with routine metric measurements for work
 | * Selection and interpretation of measurement information in workplace tasks and texts
* Identification and selection of routine measuring equipment
* Estimation and making measurements using correct units
* Estimation and calculation using routine measurements
* Performing conversions between routinely used metric units
* Using problem solving processes to undertake tasks
* Recording information using mathematical language and symbols
 | * Written
* Practical test
* Observation
 |
| 1. Use routine maps and plans 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
 | * Written
* Practical test
* Observation
 |
| 1. Interpret, 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
* Use formal and informal mathematical language to describe and compare common angles
* Use common geometric instruments to draw two dimensional shapes
* Construct routine three-dimensional objects from given nets
 |  • Written• Practical test• Observation |
| 1. Interpret routine tables, graphs and charts for work
 | * Identify routine tables, graphs and charts in predominately familiar texts and contexts
* Identify common types of graphs and their different uses
* Identify features of tables, graphs and charts
* Locate specific information
* Perform calculations to interpret information
* Explain how statistics can inform and persuade
* Identify misleading statistical information
* Discuss information relevant to the workplace
 | * Oral
* Written
* Practical test
* Observation
 |
| 1. Collect data and construct routine tables and graphs for work
 | * Identify features of common tables and graphs
* Identify uses of **different tables and graphs**
* Determine data and variables to be collected
* Determine audience
* Select a method to collect data
* Collect data
* Collate information in a table
* Determine suitable scale and axes
* Draft and draw graph to present information
* Check that data meets the expected results and context
* Report or discuss information using formal and informal mathematical language
 | * Written
* Practical test
* Observation
 |
| 1. Use basic functions of calculator
 | * Identify and use keys for basic 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
* Make estimations to check reasonableness of problem solving process, outcome and its appropriateness to the context and task
* Use formal and informal mathematical language and appropriate symbolism and conventions to communicate the result of the task
 | * Written
* Practical test
* Observation
 |

# Suggested Methods of Instruction

* Demonstrations
* Role playing
* Viewing of related videos
* Discussion
* Assignments

**Recommended resources**

* Calculators
* Basic measuring instruments

# DIGITAL LITERACY

**UNIT CODE:** BUS/CU/FS/BC/03/5/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Digital Literacy

**Duration of Unit:** 45 hours

**Unit Description**

This unit covers the competencies required to demonstrate digital literacy. It involves identifying appropriate computer software and hardware, applying security measures to data, hardware, software in automated environment, applying computer software in solving tasks, applying internet and email in communication at workplace, applying desktop publishing in official assignment 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
* Observation
 |
| 1. Apply security measures to data, hardware and software
 | * 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
* Observation
* 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
* Observation
* Project
 |
| 1. Apply internet and email in communication at workplace
 | * Computer networks
* Network configurations
* Uses of internet
* Electronic mail (e-mail) concept
 | * Oral questioning
* Observation
* Oral presentation
* 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
* Observation
* Oral presentation
* 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
* Observation
* Oral presentation
* Written report
* Project
 |

**Suggested Methods of Instruction**

* Demonstration
* Viewing of related videos
* Discussions
* Assignments
* Direct instructions

**Recommended Resources**

* Computers
* Other digital devices
* Printers
* Storage devices
* Internet access
* Computer software

# ENTREPRENEURIAL SKILLS

**UNIT CODE:** BUS/CU/FS/BC/04/5/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Entrepreneurship

**Duration of unit:** 70 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 an entrepreneur
	2. Demonstrate knowledge of entrepreneurship and self-employment
	3. Identify entrepreneurship opportunities
	4. Create entrepreneurial awareness
	5. Apply entrepreneurial motivation
	6. Develop innovative business 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
* Interviews
 |
| 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/FS/BC/05/5/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Employability Skills

**Duration of Unit:** 50 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 workplace ethics.

**Summary of Learning Outcomes**

1. Conduct self-management

2. Demonstrate interpersonal communication

3. Demonstrate critical safe work habits

4. Lead small teams

5. Plan and organize work

6. Maintain professional growth and development

7. Demonstrate workplace learning

8. Demonstrate problem solving skills

9. Demonstrate workplace ethics

**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
* Emotional intelligence
* Assertiveness versus aggressiveness
* Expressing personal thoughts, feelings and beliefs
* Developing and maintaining high self-esteem
* Developing and maintaining positive self-image
* Articulating ideas and aspirations
* Accountability and responsibility
* Good work habits
* Self-awareness
* Self-development
* Financial literacy
* Healthy lifestyle 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
* Writing skills
* Reading skills
* Meaning of empathy
* Understanding customers’ needs
* Establishing communication networks
* Sharing information
 | * Written tests
* Oral questioning
* Interviewing
* Portfolio of evidence
* Third party report
 |
| 1. Demonstrate critical safe work habits
 | * Stress and stress management
* Punctuality and time consciousness
* Leisure
* Integratingpersonal objectives into organizational objectives
* Resources utilization
* Setting work priorities
* HIV and AIDS
* Drug and substance abuse
* Handling emerging issues
 | * Written tests
* Oral questioning
* Interviewing
* Portfolio of evidence
* Third party report
 |
| 1. Lead a small team
 | * Leadership qualities
* Team building
* Determination of team roles and objectives
* Team performance indicators
* Responsibilities in a team
* Forms of communication
* Complementing team activities
* Gender and gender mainstreaming
* Human rights
* Maintaining relationships
* Conflicts and conflict resolution
 | * 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 process
* Task allocation
* Evaluating work activities
* Resource utilization
* Problem solving
* Collecting and organising information
 | * Written tests
* Oral questioning
* Interviewing
* Portfolio of evidence
* Third party report
 |
| 1. Maintain professional growth and development
 | * Opportunities for professional growth
* Assessing training needs
* Licenses and certifications for professional growth and development
* Pursuing personal and organizational goals
* Identifying work priorities
* Recognizing career advancement
 | * Written tests
* Oral questioning
* Interviewing
* Portfolio of evidence
* Third party report
 |
| 1. Demonstrate workplace learning
 | * Managing own learning
* Contributing to the learning community at the workplace
* Cultural aspects of work
* Variety of learning context
* Application of learning
* Safe use of technology
* Identifying opportunities
* Generating new ideas
* Workplace innovation
* Performance improvement
* Handling emerging issues
* Future trends and concerns in learning
 | * Written tests
* Oral questioning
* Interviewing
* Portfolio of evidence
* Third party report
 |
| 1. Demonstrate problem solving skills
 | * Problem identification
* Problem solving
* Application of problem-solving strategies
* Resolving customer concerns
 | * Written tests
* Oral questioning
* Interviewing
* Portfolio of evidence
* Third party report
 |
| 1. Demonstrate workplace ethics
 | * Meaning of ethics
* Ethical perspectives
* Principles of ethics
* Values and beliefs
* 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
* Discussion
* Presentations
* Case studies
* Q&A

**Recommended Resources**

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

# ENVIRONMENTAL LITERACY

**UNIT CODE:** BUS/CU/FS/BC/06/5/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Demonstrate Environmental Literacy

**Duration of Unit:** 25 hours

**Unit Description**

This unit describes the competencies required to demonstrate understanding of environmental literacy. It involves controlling environmental hazard, controlling control 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 and monitoring activities on environmental protection/programs.

**Summary of Learning Outcomes**

1. Control environmental hazards
2. Control environmental Pollution
3. Demonstrate sustainable use of resource
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

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** |  **Content** | **Suggested Assessment Methods** |
| 1. Control environmental hazards
 | * Purposes and content of Environmental Management and Coordination Act 1999
* Purposes and content of Solid Waste Act
* 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 test
* Oral questions
* Observation
 |
| 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 test
* Oral questions
* Observation
 |
| 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 test
* Oral questions
* Observation
 |
| 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 test
* Oral questions
* Observation
 |
| 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
* Observation
 |
| 1. Implement specific environmental programs
 | * Community needs and expectations
* Resource availability
* 5 s of good housekeeping
* Identification of programs/Activities
* Setting of individual roles /responsibilities
* Resolving problems /constraints encountered
* Consultation with stakeholders
 | * Written questions
* Oral questions
* Observation
 |
| 1. Monitor activities on Environmental protection/Programs
 | * Periodic monitoring and Evaluation of activities
* Gathering feedback from stakeholders
* Analysing 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
* Observation
 |

**Suggested Methods of Instruction**

* Instructor led facilitation of theory
* Demonstration by trainer
* Viewing of related videos
* Project
* Assignements
* Role play

**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
* Ccompany environmental management systems (EMS)
* Montreal Protocol
* Kyoto Protocol

# OCCUPATIONAL SAFETY AND HEALTH PRACTICES

**UNIT CODE:** **BUS**/CU/FS/BC/07/5/A

**Relationship to Occupational Standards**

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

**Duration of Unit:** 25 hours

**Unit Description**

This unit specifies the competencies required to identify workplace hazards and risk, identify and implement appropriate control measures and implement 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 is conducted by
* Authorized personnel or agency
* Gathering of OHS issues and/or concerns raised
 | * Oral questions
* Written tests
* Portfolio of evidence
* Third party report
 |
| 1. Control OSH hazards
 | * Prevention and control measures, including use of PPE (personal protective equipment) for specific hazards are identified and implemented
* Appropriate risk controls based on result of OSH hazard evaluation is recommended
* Contingency measures, including emergency procedures during workplace incidents and emergencies are recognized and established in accordance with organization procedures
 | * Oral questions
* Written tests
* Portfolio of evidence
* Third party report
 |
| 1. Implement OSH programs
 | * Providing information to work team about company OHS program, procedures and policies/guidelines
* Participating in implementation of OSH procedures and policies/ guidelines
* 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

# CORE UNITS OF LEARNING

# FINANCIAL AWARENESS

**UNIT CODE:** BUS/CU/FS/CR/01/5/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Provide Financial Awareness

**Duration of Unit:** 160 hours

**Unit Description**

This unit covers the competencies required to provide financial awareness. It involves identifying prospective clients, preparing financial literacy content and presenting financial literacy information.

**Summary of Learning Outcomes**

1. Identify prospective clients
2. Prepare financial literacy content
3. Present financial literacy information

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Identify prospective clients
 | * Concept of prospecting
* Prospect identification process
* Methods of prospecting
* Prospect market segmentation
* Developing a prospect list for financial awareness
 | * Written tests
* Observation
* Oral questioning
* Third party report
* Case study
 |
| 1. Prepare financial literacy content
 | * Nature and importance of insurance
* Definition of insurance terms
* Risk and insurance
* The law of contract and agency
* Understanding the insurance market
* Principles of insurance
* Role of regulatory authority (IRA)
* ICT skills
* Information gathering techniques (research skills)
* Financial literacy knowledge
* Methods of presentation
* Creation of effective financial literacy content
* Designing of financial literacy schedule
* Money management concept
* Preparing presentation on financial awareness
* Developing a schedule for financial literacy sessions
* Developing a prospects attendance register
 | * Written tests
* Observation
* Oral questions
* Third party report
 |
| 1. Present financial literacy information
 | * Communication techniques
* Interpersonal relationship
* Presentation techniques
* Preparation of presentation schedules
* Conducting presentation on financial literacy
 | * Written tests
* Observation
* Oral questioning
* Third party report
 |

**Suggested Methods of Instruction:**

* Direct instruction
* Project
* Case studies
* Field work
* Discussions
* Demonstration by trainer
* Practice by the trainee

**List of Recommended Resources:**

* Computers
* Stationery
* internet connectivity
* classroom and classroom resources
* charts
* posters
* videos
* scripts (case studies),

# CUSTOMER SERVICE

**UNIT CODE:** BUS/CU/FS/CR/02/5/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Provide Customer Service

**Duration of Unit:** 180 hours

**Unit Description**

This unit covers the competencies required to provide customer service. It involves delivering and presenting the policy document, updating the client on policy status and organizational developments and addressing client concerns and issues, participating in claim settlement process and facilitating clients’ relationships.

**Summary of Learning Outcomes**

1. Present /deliver policy document
2. Update client on policy status and organizational developments
3. Address client concerns/issues
4. Participate in claim settlement process
5. Facilitate clients’ relationships

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Present /deliver policy document
 | * Content of an insurance policy document
* Checking and verification of policy document information
* Handling policy documents
* Review case studies of policy document delivery.
* Deliver dummy policy documents.
 | * Written tests
* Observation
* Oral questioning
* Third party report
* Case study
 |
| 1. Update client on policy status and organizational developments
 | * Insurance policy statements
* Management of policy contract
* Product knowledge
* Client communication methods
* Development of communique to clients (case scenario)
 | * Written tests
* Observation
* Oral questions
* Third party report
 |
| 1. Address client concerns and issues
 | * Interpersonal relationships
* Clients’/customer relations
* Handling clients concerns
* Updating of clients information
* Negotiation techniques
* Conflict management
* Communication
* Updating clients’ information (case scenario)
* Case studies on complaints
 | * Written tests
* Observation
* Oral questions
* Third party report
 |
| 1. Facilitate claim settlement process
 | * Claim settlement process
* Claims Settlement documents
* Types of claims
* Collating claim settlement documents (dummy)
* Settlement of claim settlement (Case scenario)
 | * Written tests
* Observation
* Oral questions
* Third party report
 |
| 1. Maintain clients’ relationships
 | * Customers experience concept
* Significance of customers open days (networking)
* Emotional intelligence
* Negotiation techniques
* Record keeping
* Stress management
* Handling an unsatisfied client.
 | * Written tests
* Observation
* Oral questioning
* Third party report
 |

**Suggested Methods of Instruction:**

* Direct instruction
* Project
* Case studies
* Field work
* Discussions
* Demonstration by trainer
* Practice by the trainee

**List of Recommended Resources:**

* Computers
* Stationery
* internet connectivity
* classroom and classroom resources
* charts
* posters
* videos
* scripts (case studies),

# FINANCIAL SECURITY

**UNIT CODE:** BUS/CU/FS/CR/03/5/A

**Relationship to Occupational Standards**

This unit addresses the Unit of Competency: Provide Financial Security

**Duration of Unit:** 240 hours

**Unit Description**

This unit covers the competencies required to provide financial security. It involves creating financial security awareness, establishing clients’ financial security needs, presenting financial security solutions, compiling clients’ policy application and closing financial security deal with the client.

**Summary of Learning Outcomes**

1. Create financial security awareness
2. Establish clients’ financial security needs
3. Present financial security solutions
4. Compile clients’ policy application
5. Close financial security deal

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

|  |  |  |
| --- | --- | --- |
| **Learning Outcome** | **Content** | **Suggested Assessment Methods** |
| 1. Create financial security awareness
 | * Product knowledge
* Negotiation techniques
* Presentation techniques
* Marketing techniques
* Communication
* Problem solving techniques
* Demonstration session on financial awareness
 | * Written tests
* Observation
* Oral questioning
* Third party report
 |
| 1. Establish clients’ financial security needs
 | * Questioning techniques
* Clients’ needs assessment and analysis
* Data analysis techniques
* Critical thinking
* Value drivers
* Establishing clients’ needs priority list (Case scenarios)
 | * Written tests
* Observation
* Oral questions
* Third party report
 |
| 1. Present financial security solutions
 | * Practice of Insurance (Underwriting process)
* General Insurance
	+ Property insurance
	+ Transport insurance
	+ Pecuniary insurance
	+ Liability insurance
	+ Other classes of general insurance
	+ General insurance claims
* Life Assurance
	+ Term assurance
	+ Endowment Assurance
	+ Whole life assurance
	+ Unit linked policies
	+ Group life
	+ Annuities
	+ Life assurance claims
* Human behaviour
* Principles of selling techniques (Sales cycle)
* Decision making process
* Handling clients’ objections
* Legal framework of insurance
* Time management
* Demonstration on presentation of financial security solutions
 | * Written tests
* Observation
* Oral questioning
* Third party report
 |
| 1. Compile clients’ policy application
 | * Record keeping and management
* Collation of policy application documents
* Filling of application document

Project on collation of policy application documents | * Written tests
* Observation
* Oral questions
* Third party report
 |
| 1. Close financial security deal
 | * Deal closing techniques
* Customer relations
* Client management
* Deal closing techniques
 | * Written tests
* Observation
* Oral questions
* Third party report
 |

**Suggested Methods of Instruction:**

* Direct instruction
* Project
* Case studies
* Field work
* Discussions
* Demonstration by trainer
* Practice by the trainee

**List of Recommended Resources:**

* Computers
* Stationery
* internet connectivity
* classroom and classroom resources
* charts
* posters
* videos
* scripts (case studies),