

**REPUBLIC OF KENYA**

**NATIONAL OCCUPATIONAL STANDARDS**

**FOR**

**CREDIT MANAGER**

**LEVEL 6**



TVET CDACC

P.O. BOX 15745-00100

NAIROBI

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**Council Secretary/CEO**

**TVET Curriculum Development, Assessment and Certification Council**

**P.O. Box 15745–00100**

**Nairobi, Kenya**

**Email: cdacc.tvet@gmail.com**

# 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, Vision 2030 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 of Kenya 2010 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 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 these Occupational Standards were developed for developing a competency-based curriculum for credit management. These Occupational Standards will also be the bases for assessment of an individual for competence certification.

It is my conviction that these Occupational Standards 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.

The TVET Curriculum Development, Assessment and Certification Council (TVET CDACC), in conjunction with business Sector Skills Advisory Committee (SSAC) have developed these Occupational Standards for credit manager. These standards will be the bases for development of competency-based curriculum for credit management.

The occupational standards are designed and organized with clear performance criteria for each element of a unit of competency. These standards also outline the required knowledge and skills as well as evidence guide.

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

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

**CHAIRMAN, TVET CDACC**

# ACKNOWLEDGMENT

These Occupational Standards were developed through combined effort of various stakeholders from private and public organizations. I am thankful to the management of these organizations for allowing their staff to participate in this course. I wish to acknowledge the invaluable contribution of industry players who provided inputs towards the development of these Standards.

I thank TVET Curriculum Development, Assessment and Certification Council (TVET CDACC) for providing guidance on the development of these Standards. My gratitude goes to business Sector Skills Advisory Committee (SSAC) members for their contribution to the development of these Standards. I thank all the individuals and organizations who participated in the validation of these Standards.

My gratitude also goes to the Ministry of Industrialization which enabled the development of these Standards through the industry experts.

I acknowledge all other institutions which in one way or another contributed to the development of these Standards.

**CHAIRMAN**

**BUSINESS MANAGEMENT SECTOR SKILLS ADVISORY COMMITTEE**

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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/OS/CM/BC/01/6/A

Industry or sector

Occupational Standards

Occupational area

Type of competency

Competency number

Competency level

Version control

# OVERVIEW

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.

The units of competency leading to Credit Management Certificate level 6 qualification include the following basic, common and core competencies:

**BASIC UNITS**

|  |  |
| --- | --- |
| **Unit of Learning Code** | **Unit of Learning Title** |
| BUS/OS/CM/BC/01/6/A | Demonstrate communication skills |
| BUS/OS/CM/BC/02/6/A | Demonstrate numeracy skills |
| BUS/OS/CM/BC/03/6/A | Demonstrate digital literacy |
| BUS/OS/CM/BC/04/6/A | Demonstrate entrepreneurial skills |
| BUS/OS/CM/BC/05/6/A | Demonstrate employability skills |
| BUS/OS/CM/BC/06/6/A | Demonstrate environmental literacy |
| BUS/OS/CM/BC/07/6/A | Demonstrate occupational safety and health practices |

**COMMOM UNITS**

|  |  |
| --- | --- |
| **Unit of Learning** **Code** | **Unit of Learning Title** |
| BUS/OS/CM/CC/01/6/A | Apply financial accounting skills |
| BUS/OS/CM/CC/02/6/A | Apply financial management skills |
| BUS/OS/CM/CC/03/6/A | Apply principles and practices of management |
| BUS/OS/CM/CC/04/6/A | Plan and manage a project |
| BUS/OS/CM/CC/05/6/A | Apply economic skills |
| BUS/OS/CM/CC/06`/6/A | Apply quantitative techniques |

**CORE COMPETENCIES**

|  |  |
| --- | --- |
| **Unit of Learning Code** | **Unit of Learning Title** |
| BUS/OS/CM/CR/01/6/A | Develop credit policy |
| BUS/OS/CM/CR/02/6/A | Perform marketing and sales functions |
| BUS/OS/CM/CR/03/6/A | Invoice products and services order |
| BUS/OS/CM/CR/04/6/A | Monitor business performance |
| BUS/OS/CM/CR/05/6/A | Manage debt collection and recovery |
| BUS/OS/CM/CR/06/6/A | Evaluate credit portfolio performance |
| BUS/OS/CM/CR/07/6/A | Manage credit risk and compliance |
| BUS/OS/CM/CR/08/6/A | Implement management information system in credit |
| BUS/OS/CM/CR/09/6/A | Manage customer relationship |
| BUS/OS/CM/CR/10/6/A | Apply law governing credit practice  |

# BASIC UNITS OF COMPETENCY

# DEMONSTRATE COMMUNICATION SKILLS

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

**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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Meet communication needs of clients and colleagues
 | 1. Specific communication needs of clients and colleagues are identified and met based on workplace requirements
2. Different communication approaches are identified and applied according to clients’ needs
3. Conflict is identified and addressed as per the standards of the organization
 |
| 1. Develop communication strategies
 | * 1. Strategies for effective internal and external dissemination of information are developed as per organization’s requirements
	2. Special communication needs are considered in developing strategies according workplace procedures
	3. ***Communication strategies*** are analyzed, evaluated and revised based the workplace needs
 |
| 1. Establish and maintain communication pathways
 | * 1. Pathways of communication are established as per organization policy
	2. Pathways are maintained and reviewed according to organization procedures
 |
| 1. Promote use of communication strategies
 | * 1. Information is provided to all areas of the organization as per strategy requirements
	2. Effective communication techniques are articulated and modeled according work requirements
	3. Personnel are given guidance about adapting communication strategies as per organization procedures
 |
| 1. Conduct interview
 | 1. A range of appropriate communication strategies are employed in ***interview situations*** based on the workplace requirements
2. Records of interviews are made and maintained in accordance with organizational procedures
3. Effective questioning, listening and nonverbal communication techniques are used as per needs
 |
| 1. Facilitate group discussion
 | 1. Mechanisms to enhance ***effective group interaction*** are identified and implemented according to workplace requirements
2. Strategies to encourage group participation are identified and used as per organizations’ procedures
3. Meetings objectives and agenda are set and followed based on workplace requirements
4. Relevant information is provided and feedback obtained according to set protocols
5. Evaluation of group communication strategies is undertaken in accordance with workplace guidelines
6. Specific communication needs of individuals are identified and addressed as per individual needs
 |
| 1. Represent the organization
 | 1. 7Relevant presentation are researched and presented based on internal or external communication forums requirements
2. Presentation is delivered in a clear and sequential manner as per the predetermined time
3. Presentation is made as per appropriate media
4. Difference views are respected based on workplace procedures
5. Written communication is done as per organizational standards
6. Inquiries are responded according to organizational standard
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Communication strategies may include but not limited to:
 | * Language switch
* Comprehension check
* Repetition
* Asking confirmation
* Paraphrase
* Clarification request
* Translation
* Restructuring
* Approximation
* Generalization
 |
| 1. Effective group interaction may include but not limited to:
 | * Identifying and evaluating what is occurring within an interaction in a nonjudgmental way
* Using active listening
* Making decision about appropriate words, behavior
* Putting together response which is culturally appropriate
* Expressing an individual perspective
* Expressing own philosophy, ideology and background and exploring impact with relevance to communication
 |
| 1. Situations may include but not limited to:
 | * Establishing rapport
* Eliciting facts and information
* Facilitating resolution of issues
* Developing action plans
* Diffusing potentially difficult situations
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communication
* Active listening
* Interpretation
* Negotiation
* Writing

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Communication process
* Dynamics of groups
* Styles of group leadership
* Key elements of communications strategy

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate: 1. Developed communication strategies to meet the organization requirements and applied in the workplace
2. Established and maintained communication pathways for effective communication in the workplace
3. Used communication strategies involving exchanges of complex oral information
 |
| 1. Resource Implications
 | The following resources should be provided: 1. Access to relevant workplace or appropriately simulated environment where assessment can take place
2. Materials relevant to the proposed activity or tasks
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: 1. Direct observation
2. Oral questioning
3. Written texts
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On-the-job
2. Off-the –job
3. During Industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEMONSTRATE NUMERACY SKILLS

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

**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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function. | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms*** ***are elaborated in the Range.*** |
| 1. Apply a wide range of mathematical calculations for work
 | * 1. Mathematical information embedded in a range of workplace tasks and texts is extracted as per workplace procedures.
	2. Mathematical information is interpreted and comprehended as per job specifications
	3. A range of mathematical and problem solving processes are selected and used as per job specification
	4. Different forms of fractions, decimals and percentages are flexibly used as per SOPs
	5. Calculation performed with positive and negative numbers as per SOPs
	6. Numbers are expressed as powers and roots and are used in calculations as per SOPs
	7. Calculations done using routine formulas as per SOPs
	8. Estimation and assessment processes are used to check outcome as per workplace procedures
	9. Mathematical language is used to discuss and explain the processes, results and implications of the task as per workplace procedures
 |
| 1. Use and apply ratios, rates and proportions for work
 | * 1. Information regarding ratios, rates and proportions extracted from a range of workplace tasks and texts as per SOPs
	2. Mathematical information related to ratios, rate and proportions is analysed as per SOPs
	3. Problem solving processes are used to undertake the task as per workplace procedures
	4. Equivalent ratios and rates are simplified as per SOPs
	5. Quantities are calculated using ratios, rates and proportions as per SOPS
	6. Graphs, charts or tables are constructed to represent ratios, rates and proportions as per SOPs
	7. The outcomes reviewed and checked as per job specifications
	8. Information is record using mathematical language and symbols as per workplace procedures
 |
| 1. Estimate, measure and calculate measurement for work
 | * 1. Measurement information embedded in workplace texts and tasks are extracted and interpreted as per job specifications
	2. Appropriate workplace measuring equipment are identified and selected as per job specifications
	3. Accurate measurements are estimated and made as per SOPs
	4. The area of ***2D shapes*** including compound shapes are calculated as per SOPs
	5. The volume of 3D shapes is calculated using relevant formulas as per SOPs
	6. Sides of right angled triangles are calculated using Pythagoras’ theorem as per SOPs
	7. conversions are perform between units of measurement as per job specification
	8. Problem solving processes are used to undertake the task as per workplace Procedures
	9. The measurement outcomes are reviewed and checked as per workplace procedures
	10. Information is recorded using mathematical language and symbols appropriate for the task as per workplace procedures
 |
| 1. Use detailed maps to plan travel routes for work
 | * 1. Different types of maps are identified and interpreted as per job requirements
	2. Key features of maps are identified as per job requirements
	3. Scales are identified and interpreted as per job requirements
	4. Scales are applied to calculate actual distances
	5. Positions or locations are determined using directional information as per job requirements
	6. Routes are planned by determining directions and calculating distances, speeds and times as per job requirements
	7. Information is gathered and identified and relevant factors related to planning a route checked as per job requirements
	8. Relevant equipment is select and checked for accuracy and operational effectiveness as per job requirements
	9. Task is planned and recorded using specialized mathematical language and symbols appropriate for the task as per job requirements
 |
| 1. Use geometry to draw 2D shapes and construct 3D shapes for work
 | * 1. A range of 2D shapes and 3D shapes and their uses in work contexts is identified as per job specifications
	2. Features of 2D and 3D shapes are named and described as per job specifications
	3. Types of angles in 2D and 3D shapes are identified as per job specifications
	4. Angles are drawn, estimated and measured using geometric instruments as per job requirements
	5. Angle properties of 2D shapes are named and identified as per SOPs
	6. Angle properties are used to evaluate unknown angles in shapes as per SOPs
	7. Properties of perpendicular and parallel lines are applied to shapes as per SOPs
	8. Understanding and use of symmetry is demonstrated as per SOPs
	9. Understanding and use of similarity is demonstrated as per SOPs
	10. The workplace tasks and mathematical processes required are identified as per workplace procedures
	11. 2D shapes is drawn for work as per job specification
	12. 3D shapes is constructed for work as per job specification
	13. The outcomes are reviewed and checked as per workplace procedures
	14. Specialized mathematical language and symbols appropriate for the task are used as per SOPs
 |
| 1. Collect, organize, and interpret statistical data for work
 | * 1. Workplace issue requiring investigation are identified as per workplace procedures
	2. Audience / population / sample unit is determined as per workplace procedures as per workplace procedures
	3. Data to be collected is identified as per workplace procedures
	4. Data collection method is selected as per workplace procedures
	5. Appropriate statistical data is collected and organized as per SOPs
	6. Data is illustrated in appropriate formats as per SOPs
	7. The effectiveness of different types of graphs are compared as per SOPs
	8. The summary statistics for collected data is calculated as per SOPs
	9. The results / findings are interpreted as per SOPs
	10. Data is checked to ensure that it meets the expected results and content as per workplace procedures
	11. Information from the results including tables, graphs and summary statistics is extracted and interpreted as per workplace procedure
	12. Mathematical language and symbols are used to report results of investigation as per workplace procedure
 |
| 1. Use routine formula and algebraic expressions for work
 | * 1. Understanding of informal and symbolic notation, representation and conventions of algebraic expressions is demonstrated as per SOPs
	2. Simple algebraic expressions and equations are developed as per job specification
	3. Operate on algebraic expressions as per job requirement
	4. Algebraic expressions are simplified as per job requirement
	5. Substitution into simple routine equations is done as per SOPs
	6. Routine formulas used for work tasks are identified and comprehended as per SOPs
	7. Routine formulas are evaluate by substitution as per SOPs
	8. Routine formulas transposed as per SOPs
	9. Appropriate formulas are identified and used for work related tasks as per workplace procedures
	10. Outcomes are checked and result of calculation used as per workplace procedures
 |
| 1. Use common functions of a scientific calculator for work
 | * 1. Required numerical information to perform tasks is located as per job specification
	2. The order of operations and function keys necessary to solve mathematical calculation are determined as per job specification
	3. Function keys on a scientific calculator are identified and used as per SOPs
	4. Estimations are referred to check reasonableness of problem solving process as per workplace procedures
	5. Appropriate mathematical language, symbols and conventions are used to report results as per workplace procedures
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. 2D shapes may include but not limited may include but not limited to:
 | * Triangles
* Square
* Rectangle
* Triangle
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Measuring
* Logical thinking
* Computing
* Drawing of graphs
* Applying mathematical formulas
* Analytical

**Required knowledge**

The individual needs to demonstrate knowledge of:

* Types of common shapes
* Differentiation between two dimensional shapes / objects
* Formulae for calculating area and volume
* Types and purpose of measuring instruments
* Units of measurement and abbreviations
* Fundamental operations (addition, subtraction, division, multiplication)
* Rounding techniques
* Types of fractions
* Different types of tables and graphs
* Meaning of graphs, such as increasing, decreasing, and constant value
* Preparation of basic data, tables & graphs

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate:1. Developed communication strategies to meet the organization requirements and applied in the workplace
2. Established and maintained communication pathways for effective communication in the workplace
3. Used communication strategies involving exchanges of complex oral information
 |
| 1. Resource Implications
 | The following resources should be provided:1. Access to relevant workplace or appropriately simulated environment where assessment can take place
2. Materials relevant to the proposed activity or tasks
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through:1. Observation
2. Oral questioning
3. Written test
4. Portfolio of Evidence
5. Interview
6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On-the-job
2. Off-the –job
3. During Industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEMONSTRATE DIGITAL LITERACY

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

**UNIT DESCRIPTION**

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

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** These describe the key outcomes which make up workplace function | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Identify appropriate computer software and hardware
 | * 1. Concepts of ICT are determined in accordance with computer equipment
	2. Classifications of computers are determined in accordance with manufacturers specification
	3. Appropriate computer software is identified according to manufacturer’s specification
	4. Appropriate computer hardware is identified according to manufacturer’s specification
	5. Functions and commands of operating system are determined in accordance with manufacturer’s specification
 |
| 1. Apply security measures to data, hardware, software in automated environment
 | * 1. ***Data security and privacy are classified*** in accordance with the prevailing technology
	2. ***Security threats*** reidentified ***and control measures*** are applied in accordance with laws governing protection of ICT
	3. Computer threats and crimes are detected in accordance to Information Management security guidelines
	4. Protection against computer crimes is undertaken in accordance with laws governing protection of ICT
 |
| 1. Apply computer software in solving tasks
 | * 1. ***Word processing concepts*** are applied in resolving workplace tasks, report writing and documentation as per the job requirements
	2. ***Word processing utilities*** are applied in accordance with workplace procedures
	3. Worksheet layout is prepared in accordance with work procedures
	4. Worksheet is built and data manipulated in the worksheet in accordance with workplace procedures
	5. Continuous data manipulated on worksheet is undertaken in accordance with work requirements
	6. Database design and manipulation is undertaken in accordance with office procedures
	7. Data sorting, indexing, storage, retrieval and security is provided in accordance with workplace procedures
 |
| 1. Apply internet and email in communication at workplace
 | * 1. Electronic mail addresses are opened and applied in workplace communication in accordance with office policy
	2. Office internet functions are defined and executed in accordance with office procedures
	3. ***Network configuration*** is determined in accordance with office operations procedures
	4. Official World Wide Web is installed and managed according to workplace procedures
 |
| 1. Apply Desktop publishing in official assignments
 | * 1. Desktop publishing functions and tools are identified in accordance with manufactures specifications
	2. Desktop publishing tools are developed in accordance with work requirements
	3. Desktop publishing tools are applied in accordance with workplace requirements
	4. Typeset work is enhanced in accordance with workplace standards
 |
| 1. Prepare presentation packages
 | * 1. Types of presentation packages are identified in accordance with office requirements
	2. Slides are created and formulated in accordance with workplace procedures
	3. Slides are edited and run-in accordance with work procedures
	4. Slides and handouts are printed according to work requirements
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Appropriate computer hardware may include but not limited to:
 | Collection of physical parts of a computer system such as:* Computer case, monitor, keyboard, and mouse
* All the parts inside the computer case, such as the hard disk drive, motherboard and video card
 |
| 1. Data security and privacy may include but not limited to:
 | * Confidentiality of data
* Cloud computing
* Integrity -but-curious data surfing
 |
| 1. Security and control measures may include but not limited to:
 | * Counter measures against cyber terrorism
* Risk reduction
* Cyber threat issues
* Risk management
* Pass-wording
 |
| 1. Security threats may include but not limited to:
 | * Cyber terrorism
* Hacking
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Analytical skills
* Interpretation
* Typing
* Communication
* Computing (applying fundamental operations such as addition, subtraction, division and multiplication)
* Using calculator
* Basic ICT skills

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Software concept
* Functions of computer software and hardware
* Data security and privacy
* Computer security threats and control measures
* Technology underlying cyber-attacks and networks
* Cyber terrorism
* Computer crimes
* Detection and protection of computer crimes
* Laws governing protection of ICT
* Word processing;
* Functions and concepts of word processing.
* Documents and tables creation and manipulations
* Mail merging
* Word processing utilities
* Spread sheets;
* Meaning, formulae, function and charts, uses and layout
* Data formulation, manipulation and application to cells
* Database;
* Database design, data manipulation, sorting, indexing, storage retrieval and security
* Desktop publishing;
* Designing and developing desktop publishing tools
* Manipulation of desktop publishing tools
* Enhancement of typeset work and printing documents
* Presentation Packages;
* Types of presentation Packages
* Creating, formulating, running, editing, printing and presenting slides and handouts
* Networking and Internet;
* Computer networking and internet.
* Electronic mail and world wide web
* Emerging trends and issues in ICT;
* Identify and integrate emerging trends and issues in ICT
* Challenges posed by emerging trends and issues

**EVIDENCE** **GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:* 1. Identified and controlled security threats
	2. Detected and protected computer crimes
	3. Applied word processing in office tasks
	4. Designed, prepared work sheet and applied data to the cells in accordance to workplace procedures
	5. Opened electronic mail for office communication as per workplace procedure
	6. Installed internet and World Wide Web for office tasks in accordance with office procedures
	7. Integrated emerging issues in computer ICT applications
	8. Applied laws governing protection of ICT
 |
| 1. Resource Implications
 |  The following resources should be provided:* 1. Access to relevant workplace where assessment can take place
	2. Appropriately simulated environment where assessment can take place
 |
| 1. Methods of Assessment
 | Competency may be assessed through:* 1. Observation
	2. Oral questioning
	3. Written test
	4. Portfolio of Evidence
	5. Interview
	6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On-the-job
2. Off-the –job
3. During Industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

**DEMONSTRATE ENTREPRENEURIAL SKILLS**

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

**UNIT DESCRIPTION**

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

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT** | **PERFORMANCE CRITERIA**  |
| 1. Demonstrate understanding of an Entrepreneur
 | 1. Entrepreneurs and Business persons are distinguished as per principles of entrepreneurship
2. ***Types of entrepreneurs*** are identified as per principles of entrepreneurship
3. Ways of becoming an Entrepreneur are identified as per principles of Entrepreneurship
4. ***Characteristics of Entrepreneurs*** are identified as per principles of Entrepreneurship
5. Factors affecting Entrepreneurship development are explored as per principles of Entrepreneurship
 |
| 1. Demonstrate understanding of Entrepreneurship and self-employment
 | 1. Entrepreneurship and self-employment are distinguished as per principles of entrepreneurship
2. Importance of self-employment is analysed based on business procedures and strategies
3. ***Requirements for entry into self-employment*** are identified according to business procedures and strategies
4. Role of an Entrepreneur in business is determined according to business procedures and strategies
5. Contributions of Entrepreneurs to National development are identified as per business procedures and strategies
6. Entrepreneurship culture in Kenya is explored as per business procedures and strategies
7. Born or made Entrepreneurs are distinguished as per entrepreneurial traits
 |
| 1. Identify Entrepreneurship opportunities
 | 1. Sources of business ideas are identified as per business procedures and strategies
2. Business ideas and opportunities are generated as per business procedures and strategies
3. Business life cycle is analysed as per business procedures and strategies
4. Legal aspects of business are identified as per procedures and strategies
5. Product demand is assessed as per market strategies
6. Types of ***business environment*** are identified and evaluated as per business procedures
7. Factors to consider when evaluating business environment are explored based on business procedure and strategies
8. Technology in business is incorporated as per best practice
 |
| 1. Create entrepreneurial awareness
 | 1. ***Forms of businesses*** are explored as per business procedures and strategies
2. Sources of business finance are identified as per business procedures and strategies
3. Factors in selecting source of business finance are identified as per business procedures and strategies
4. ***Governing policies*** on Small Scale Enterprises (SSEs) are determined as per business procedures and strategies
5. Problems of starting and operating SSEs are explored as per business procedures and strategies
 |
| 1. Apply entrepreneurial motivation
 | 1. ***Internal and external motivation*** factors are determined in accordance with motivational theories
2. Self-assessment is carried out as per entrepreneurial orientation
3. Effective communications are carried out in accordance with communication principles
4. Entrepreneurial motivation is applied as per motivational theories
 |
| 1. Develop innovative business strategies
 | 1. Business innovation strategies are determined in accordance with the organization strategies
2. Creativity in business development is demonstrated in accordance with business strategies
3. ***Innovative business strategies*** are developed as per business principles
4. Linkages with other entrepreneurs are created as per best practice
5. ICT is incorporated in business growth and development as per best practice
 |
| 1. Develop Business Plan
 | 1. Identified Business is described as per business procedures and strategies
2. Marketing plan is developed as per business plan format
3. Organizational/Management plan is prepared in accordance with business plan format
4. Production/operation plan in accordance with business plan format
5. Financial plan is prepared in accordance with the business plan format
6. Executive summary is prepared in accordance with business plan format
7. Business plan is presented as per best practice
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. Types of entrepreneurs may include but not limited to:
 | * Innovators
* Imitators
* Craft
* Opportunistic
* Speculators
 |
| 1. Characteristics of Entrepreneurs may include but not limited to:
 | * Creative
* Innovative
* Planner
* Risk taker
* Networker
* Confident
* Flexible
* Persistent
* Patient
* Independent
* Future oriented
* Goal oriented
 |
| 1. Requirements for entry into self-employment may include but not limited to
 | * Technical skills
* Management skills
* Entrepreneurial skills
* Resources
* Infrastructure
 |
| 1. Internal and external motivation may include but not limited to:
 | * Interest
* Passion
* Freedom
* Prestige
* Rewards
* Punishment
* Enabling environment
* Government policies
 |
| 1. Business environment may include but not limited to:
 | * External
* Internal
* Intermediate
 |
| 1. Forms of businesses may include but not limited to:
 | * Sole proprietorship
* Partnership
* Limited companies
* Cooperatives
 |
| 1. Governing policies may include but not limited to:
 | * Increasing scope for finance
* Promoting cooperation between entrepreneurs and private sector
* Reducing regulatory burden on entrepreneurs
* Developing IT tools for entrepreneurs
 |
| 1. Innovative business strategies may include but not limited to:
 | * New products
* New methods of production
* New markets
* New sources of supplies
* Change in industrialization
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Analytical
* Management
* Problem-solving
* Root-cause analysis
* Communication

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Decision making
* Business communication
* Change management
* Competition
* Risk
* Net working
* Time management
* Leadership
* Factors affecting entrepreneurship development
* Principles of Entrepreneurship
* Features and benefits of common operational practices, e. g., continuous improvement (kaizen), waste elimination,
* Conflict resolution
* Health, safety and environment (HSE) principles and requirements
* Customer care strategies
* Basic financial management
* Business strategic planning
* Impact of change on individuals, groups and industries
* Government and regulatory processes
* Local and international market trends
* Product promotion strategies
* Market and feasibility studies
* Government and regulatory processes
* Local and international business environment
* Relevant developments in other industries
* Regional/ County business expansion strategies

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | 1. Assessment requires evidence that the candidate:
2. Distinguished entrepreneurs and businesspersons correctly
3. Identified ways of becoming an entrepreneur appropriately
4. Explored factors affecting entrepreneurship development appropriately
5. Analysed importance of self-employment accurately
6. Identified requirements for entry into self-employment correctly
7. Identified sources of business ideas correctly
8. GeneratedBusiness ideas and opportunities correctly
9. Analysed business life cycle accurately
10. Identified legal aspects of business correctly
11. Assessed product demand accurately
12. Determined Internal and external motivation factors appropriately
13. Carried out communications effectively
14. Identified sources of business finance correctly
15. Determined Governing policy on small scale enterprise appropriately
16. Explored problems of starting and operating SSEs effectively
17. Developed Marketing, Organizational/Management, Production/Operation and Financial plans correctly
18. Prepared executive summary correctly
19. Determined business innovative strategies appropriately
20. Presented business plan effectively
 |
| 1. Resource Implications
 | The following resources should be provided:1. Access to relevant workplace where assessment can take place
2. Appropriately simulated environment where assessment can take place
 |
| 1. Methods of Assessment
 | 1. Written tests
2. Oral questions
3. Third party report
4. Interviews
5. Portfolio of Evidence
 |
| 1. Context of Assessment
 | Competency may be assessed 1. On-the-job
2. Off-the –job
3. During Industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEMONSTRATE EMPLOYABILITY SKILLS

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

**UNIT DESCRIPTON**

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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the key outcomes which make up workplace function. | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Conduct self-management
 | 1. Personal vision, mission and goals are formulated based on potential and in relation to organization objectives
2. Emotional intelligence is demonstrated as per workplace requirements.
3. Individual performance is evaluated and monitored according to the agreed targets.
4. Assertiveness is developed and maintained based on the requirements of the job.
5. Accountability and responsibility for own actions are demonstrated based on workplace instructions.
6. Self-esteem and a positive self-image are developed and maintained based on values.
7. Time management, attendance and punctuality are observed as per the organization policy.
8. Goals are managed as per the organization’s objective
9. Self-strengths and weaknesses are identified based on personal objectives
 |
| 1. Demonstrate interpersonal communication
 | 1. Writing skills are demonstrated as per communication policy
2. Negotiation and persuasion skills are demonstrated as per communication policy
3. Internal and external stakeholders’ needs are identified and interpreted as per the communication policy
4. Communication networks are established based on workplace policy
5. Information is shared as per communication policy

  |
| 1. Demonstrate critical safe work habits
 | * 1. Stress is managed in accordance with workplace policy.
	2. Punctuality and time consciousness is demonstrated in line with workplace policy.
	3. Personal objectives are integrated with organization goals based on organization’s strategic plan.
	4. ***Resources*** are utilized in accordance with workplace policy.
	5. Work priorities are set in accordance to workplace goals and objectives.
	6. Leisure time is recognized and utilized in line with personal objectives.
	7. ***Drugs and substances of abuse*** are identified and avoided based on workplace policy.
	8. HIV and AIDS prevention awareness is demonstrated in line with workplace policy.
	9. Safety consciousness is demonstrated in the workplace based on organization safety policy.
	10. ***Emerging issues*** are identified and dealt with in accordance with organization policy.
 |
| 1. Lead a workplace team
 | 1. Performance targets for the ***team*** are set based on organization’s objectives
2. Duties are assigned in accordance with the organization policy.
3. ***Forms of communication*** in a team are established according to organization’s policy.
4. Team performance is evaluated based on set targets as per workplace policy.
5. Conflicts are resolved between team members in line with organization policy.
6. Gender related issues are identified and mainstreamed in accordance workplace policy.
7. Human rights and fundamental freedoms are identified and respected as Constitution of Kenya 2010.
8. Healthy relationships are developed and maintained in line with workplace.
 |
| 1. Plan and organize work
 | 1. Work plans are prepared based on activities and budget.
2. Assigned tasks are interpreted and expectations identified as per the workplace instructions.
3. Task occupational safety and health requirements are identified and observed regulations.
4. Work resources are identified, mobilized, allocated and utilized based on organization work plans.
5. Work activities are monitored and evaluated in line with work plans and workplace policy.
6. Work plans are reviewed based on target and available resources.
 |
| 1. Maintain professional growth and development
 | * 1. Personal training needs are identified and assessed in line with the requirements of the job.
	2. ***Training and career opportunities*** are identified and utilized based on job requirements.
	3. Resources for training are mobilized and allocated based organizations and individual skills needs.
	4. Licensees and certifications relevant to job and career are obtained and renewed as per policy.
	5. Work priorities and personal commitments are balanced and managed based on requirements of the job and personal objectives.
	6. Recognitions are sought as proof of career advancement in line with professional requirements.
 |
| 1. Demonstrate workplace learning
 | * 1. Learning opportunities are sought and managed based on job requirement and organization policy.
	2. Improvement in performance is demonstrated based on courses attended.
	3. Application of learning is demonstrated in both technical and non-technical aspects based on requirements of the job
	4. Time and effort is invested in learning new skills based on job requirements
	5. Initiative is taken to create more effective and efficient processes and procedures in line with workplace policy.
	6. New systems are developed and maintained in accordance with the requirements of the job.
	7. Awareness of personal role in workplace ***innovation*** is demonstrated based on requirements of the job.
 |
| 1. Demonstrate problem solving skills
 | * 1. Creative, innovative and practical solutions are developed based on the problem
	2. Independence and initiative in identifying and solving problems is demonstrated based on requirements of the job.
	3. Team problems are solved as per the workplace guidelines
	4. Problem solving strategies are applied as per the workplace guidelines
	5. Problems are analyzed and assumptions tested as per the context of data and circumstances
 |
| 1. Manage ethical performance
 | * 1. Policies and guidelines are observed as per the workplace requirements
	2. Self-worth and professionalism is exercised in line with personal goals and organizational policies
	3. Code of conduct is observed as per the workplace requirements
	4. Integrity is demonstrated as per legal requirement
 |

**RANGE**

This section provides work environment and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Drug and substance abuse may include but not limited to:
 | Commonly abused* Alcohol
* Tobacco
* Miraa
* Over-the-counter drugs
* Cocaine
* Bhang
* Glue
 |
| 1. Feedback may include but not limited to:
 | * Verbal
* Written
* Informal
* Formal
 |
| 1. Relationships may include but not limited to:
 | * Man/Woman
* Trainer/trainee
* Employee/employer
* Client/service provider
* Husband/wife
* Boy/girl
* Parent/child
* Sibling relationships
 |
| 1. Forms of communication may include but not limited to:
 | * Written
* Visual
* Verbal
* Non verbal
* Formal and informal
 |
| 1. Team may include but not limited to:
 | * Small work group
* Staff in a section/department
* Inter-agency group
 |
| 1. Personal growth may include but not limited to:
 | * Growth in the job
* Career mobility
* Gains and exposure the job gives
* Net workings
* Benefits that accrue to the individual as a result of noteworthy performance
 |
| 1. Personal objectives may include but not limited to:
 | * Long term
* Short term
* Broad
* Specific
 |
| 1. Trainings and career opportunities may includes but not limited to
 | * Participation in training programs
* Serving as Resource Persons in conferences and workshops
 |
| 1. Resource may include may but not limited to:
 | * Human
* Financial
* Technology
 |
| 1. Innovation may include but not limited to:
 | * New ideas
* Original ideas
* Different ideas
* Methods/procedures
* Processes
* New tools
 |
| 1. Emerging issues may include but not limited to:
 | * Terrorism
* Social media
* National cohesion
* Open offices
 |
| 1. Range of media for learning may include but not limited to:
 | * Mentoring
* peer support and networking
* IT and courses
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Interpersonal
* Communication
* Critical thinking
* Organizational
* Negotiation
* Monitoring
* Evaluation
* Record keeping
* Problem solving
* Decision Making
* Resource utilization
* Resource mobilization

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Work values and ethics
* Company policies
* Company operations, procedures and standards
* Occupational Health and safety procedures
* Fundamental rights at work
* Workplace communication
* Concept of time
* Time management
* Decision making
* Types of resources
* Work planning
* Organizing work
* Monitoring and evaluation
* Record keeping
* Gender mainstreaming
* HIV and AIDS
* Drug and substance abuse
* Professional growth and development
* Technology in the workplace
* Innovation
* Emerging issues

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical aspects of Competency
 | Assessment requires evidence that the candidate:* 1. Conducted self-management
	2. Demonstrated interpersonal communication
	3. Demonstrated critical safe work habits
	4. Demonstrated the ability to lead a workplace team
	5. Planned and organized work
	6. Maintained professional growth and development
	7. Demonstrated workplace learning
	8. Demonstrated problem solving skills
	9. Demonstrated the ability to manage performance ethically
 |
| 1. Resource Implications
 | The following resources should be provided:1. Access to relevant workplace where assessment can take place
2. Appropriately simulated environment where assessment can take place
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: 1. Observation
2. Oral questioning
3. Written test
4. Portfolio of Evidence
5. Interview
6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On-the-job
2. Off-the –job
3. During Industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEMONSTRATE ENVIRONMENTAL LITERACY

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

**UNIT DESCRIPTION**

This unit specifies the competencies required to demonstrate environmental literacy. It involves, controlling environmental hazard and environmental pollution, demonstrating 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 , analyzing resource use and developing resource conservation plans

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the key outcomes which make up workplace function. | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Control environmental hazard
 | 1. Storage methods for environmentally hazardous materials are strictly followed according to environmental regulations and OSHS.
2. Disposal methods of hazardous wastes are followed according to environmental regulations and OSHS.
3. ***PPE*** is used according to OSHS.
 |
| 1. Control environmental Pollution
 | * 1. Environmental pollution ***control measures*** are implemented in accordance with international protocols.
	2. Procedures for solid waste management are observed according Environmental Management and Coordination Act 1999
	3. Methods for minimizing noise pollution is complied with based on Noise and Excessive Vibration Pollution and Control Regulations, 2009
 |
| 1. Demonstrate sustainable resource use
 | * 1. Methods for minimizing wastage are complied with based on organizational waste management guide
	2. Waste management procedures are employed following principles of 3Rs (Reduce, Reuse, Recycle)
	3. Methods for economizing and reducing resource consumption are practiced as per the Constitution of Kenya 2010 Article 69 .
 |
| 1. Evaluate current practices in relation to resource usage
 | * 1. Information on resource efficiency systems and procedures are collected and provided as per work groups/sector
	2. Current resource usage is measured and recorded as per work group
	3. Current purchasing strategies are analysed and recorded according to industry procedures.
	4. Current work processes to access information and data is analysed following enterprise protocol.
 |
| 1. Identify environmental legislations/conventions for environmental concerns
 | 1. Environmental legislations/conventions and local ordinances are identified according to the different environmental aspects/impact
2. Industrial standard/environmental practices are described according to the different environmental concerns
 |
| 1. Implement specific environmental programs
 | 1. Programs/Activities are identified according to organizations policies and guidelines.
2. Individual roles/responsibilities are determined and performed based on the activities identified.
3. Problems/constraints encountered are resolved in accordance with organizations’ policies and guidelines
4. Stakeholders are consulted based on company guidelines
 |
| 1. Monitor activities on Environmental protection/Programs
 | 1. Activities are periodically monitored and Evaluated according to the objectives of the environmental program
2. Feedback from stakeholders is gathered and considered in Proposing enhancements to the program based on consultations
3. Data gathered are analyzed based on Evaluation requirements
4. Recommendations are submitted based on the findings
5. Management support systems are set/established to sustain and enhance the program
6. Environmental incidents are monitored and reported to
7. concerned/proper authorities
 |
| 1. Analyse resource use
 | 1. All resource consuming processes are Identified as per the organizational work plan
2. Quantity and nature of resource consumed is determined based on processes
3. Resource flow is analysed as per different parts of the process.
4. Wastes are classified according to NEMA regulations on waste management.
 |
| 1. Develop resource Conservation plans
 | 9.1. Efficiency of use/conversion of resources is determined according to industry protocol.9.2. Causes of low efficiency of use of resources are Determined based on industry protocol.9.3. Plans for increasing the efficiency of resource use are developed based on findings. |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. PPE may include but not limited to
 | * + Mask
	+ Gloves
	+ Goggles
	+ Safety hat
	+ Overall
* Hearing protector
 |
| 1. Control measures may include but not limited to
 | * Methods for minimizing or stopping spread and ingestion of airborne particles
* Methods for minimizing or stopping spread and ingestion of gases and fumes
* Methods for minimizing or stopping spread and ingestion of liquid wastes
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Measuring
* Recording
* Analytical
* Monitoring
* Communication
* Writing

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* PPEs
* Environmental regulations
* OSHS
* Pollution
* Waste management
* Principle of 3Rs
* Types of resources
* Techniques in measuring current usage of resources
* Environmental hazards
* Regulatory requirements

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:* 1. Controlled environmental hazard
	2. Controlled environmental pollution
	3. Demonstrated sustainable resource use
	4. Evaluated current practices in relation to resource usage
	5. Demonstrated knowledge of environmental legislations and local ordinances according to the different environmental issues /concerns.
	6. Described industrial standard environmental practices according to the different environmental issues/concerns.
	7. Resolved problems/ constraints encountered based on management standard procedures
	8. Implemented and monitored environmental practices on a periodic basis as per company guidelines
	9. Recommended solutions for the improvement of the program
	10. Monitored and reported to proper authorities any environmental incidents
 |
| 1. Resource Implications
 | The following resources should be provided:* 1. Workplace with storage facilities
	2. Tools, materials and equipment relevant to the tasks (e.g. Cleaning tools, cleaning materials, trash bags)
	3. PPE, manuals and references
	4. Legislation, policies, procedures, protocols and local ordinances relating to environmental protection
	5. Case studies/scenarios relating to environmental Protection
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through:* 1. Observation
	2. Oral questioning
	3. Written test
	4. Portfolio of Evidence
	5. Interview
	6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed 1. On-the-job
2. Off-the –job
3. During Industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEMONSTRATE OCCUPATIONAL SAFETY AND HEALTH PRACTICES

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

**UNIT DESCRIPTION**

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

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the key outcomes which make up workplace function. | **PERFORMANCE CRITERIA**These are assessable statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the Range*** |
| 1. Identify workplace hazards and risk
 | 1.1 ***Hazards*** in the workplace are identified ***based their indicators*** 1.2 Risks and hazards are evaluated based on legal requirements.1.3 ***OSH concerns*** raised by workers are addressed as per legal requirements.  |
| 1. Control OSH hazards
 | 2.1 Hazard prevention ***and control measures*** are implemented as per legal requirement.2.2 Risk assessment is conductedand a risk matrix developed based on likely impact.2.3 ***Contingency measures***, including ***emergency procedures*** during workplace ***incidents and emergencies*** are recognized and established in accordance with organization procedures. |
| 1. Implement OSH programs
 | 3.1 Company OSH program are identified, evaluated and reviewed based on legal requirements.3.2 Company OSH programs are implemented as per legal requirements.3.3 Workers are capacity built on OSH standards and procedures as per legal requirements3.4 ***OSH-related records*** are maintained as per legal requirements. |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environments and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range** |
| 1. Hazards may include but not limited to:
 | * Physical hazards – impact, illumination, pressure, noise,
* vibration, extreme temperature, radiation
* Biological hazards- bacteria, viruses, plants, parasites, mites, molds, fungi, insects
* Chemical hazards – dusts, fibers, mists, fumes, smoke, gasses, vapors
* Ergonomics
* Psychological factors – over exertion/ excessive force,

awkward/static positions, fatigue, direct pressure,* varying metabolic cycles
* Physiological factors – monotony, personal relationship, work out cycle
* Safety hazards (unsafe workplace condition) –confined space, excavations, falling objects, gas leaks, electrical, poor storage of materials and waste, spillage, waste and debris
* Unsafe workers’ act (Smoking in off-limited areas, Substance and alcohol abuse at work)
 |
| 1. Indicators may include but not limited to:
 | * Increased of incidents of accidents, injuries
* Increased occurrence of sickness or health complaints/ symptoms
* Common complaints of workers related to OSH
* High absenteeism for work-related reasons
 |
| 1. OSH concerns may include but not limited to:
 | * Workers’ experience/observance on presence of work hazards
* Unsafe/unhealthy administrative arrangements (prolonged work hours, no break time, constant overtime, scheduling of tasks)
* Reasons for compliance/non-compliance to use of PPEs or other OSH procedures/policies/guidelines
 |
| 1. Safety gears /PPE (Personal Protective Equipment) may include but not limited to:
 | * 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
 |
| 1. Appropriate risk controls
2. may include but not limited to:
 | * Appropriate risk controls in order of impact are as follows:
* Eliminate the hazard altogether (i.e., get rid of the dangerous machine)
* Isolate the hazard from anyone who could be harmed (i.e., keep the machine in a closed room and operate it remotely; barricade an unsafe area off)
* Substitute the hazard with a safer alternative (i.e., replace the machine with a safer one)
* Use administrative controls to reduce the risk (i.e., train workers how to use equipment safely; train workers about the risks of harassment; issue signage)
* Use engineering controls to reduce the risk (i.e., attach guards to the machine to protect users)
* Use personal protective equipment (i.e., wear
* gloves and goggles when using the machine)
 |
| 1. Contingency measures may include but not limited to:
 | * Evacuation
* Isolation
* Decontamination
* (Calling designed) emergency personnel
 |
| 1. Incidents and emergencies may include but not limited to:
 | * Chemical spills
* Equipment/vehicle accidents
* Explosion
* Fire
* Gas leak
* Injury to personnel
* Structural collapse
* Toxic and/or flammable vapors emission.
 |
| 1. OSH-related Records may include but not limited to:
 | * Medical/Health records
* Incident/accident reports
* Sickness notifications/sick leave application
* OSH-related trainings obtained
 |

**REQUIRED SKILLS AND KNOWLEDGE**

This section describes the skills and knowledge required for this unit of competency.

**Required Skills**

The individual needs to demonstrate the following skills:

* Communication
* Interpersonal
* Presentation
* Risk assessment
* Evaluation
* Critical thinking
* Problem solving
* Negotiation

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* General OSH Principles
* Occupational hazards/risks recognition
* OSH organizations providing services on OSH evaluation and/or work environment measurements (WEM)
* National OSH regulations; company OSH policies and protocols
* Systematic gathering of OSH issues and concerns
* General OSH principles
* National OSH regulations
* Company OSH and recording protocols, procedures and policies/guidelines
* Training and/or counseling methodologies and strategies

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:1. Identified hazards in the workplace based their indicators
2. Evaluated workplace hazards based on legal requirements.
3. Addressed OSH concerns raised by workers as per legal requirements.
4. Implemented hazard prevention and control measures as per legal requirement.
5. Conducted risk assessment as per legal requirement.
6. Developed risk matrix based on likely impact.
7. Recognized and established contingency measures in accordance with organization procedures.
8. Identified, evaluated and reviewed company OSH program based on legal requirements.
9. Implemented company OSH programs as per legal requirements.
10. Capacity built workers on OSH standards and procedures as per legal requirements
11. Maintained OSH-related records as per legal requirements.
 |
| 1. Resource Implications
 | The following resources should be provided:1. Access to relevant workplace where assessment can take place
2. Appropriately simulated environment where assessment can take place
 |
| 1. Methods of Assessment
 | Competency in this unit may be assessed through: 1. Observation
2. Oral questioning
3. Written test
4. Portfolio of Evidence
5. Interview
6. Third party report
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On-the-job
2. Off-the –job
3. During Industrial attachment
 |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# COMMON UNITS OF COMPETENCY

# APPLY FINANCIAL ACCOUNTING SKILLS

**UNIT CODE:** BUS/OS/CM/CC/01/6/A

**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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| 1. Understand accounting principles and policies
 | * 1. Balance sheets are prepared using incomplete records as per financial accounting concepts.
	2. Cash flow statement is prepared as per accounting concepts.
	3. Statement of comprehensive income is prepared as per accounting concepts.
	4. Financial projections are prepared as per accounting concepts
 |
| 1. Interpret audited financial statements
 | * 1. Financial ratios are prepared as per accounting standards.
	2. Business viability is evaluated as per accounting principles.
	3. Repayment ability is evaluated in accordance with policy.
	4. Recommendations are made as per credit policy
 |
| 1. Interpret management account
 | * 1. Projected and actual financial performance is compared as per credit terms and conditions.
	2. Reasons for variances are established as per client information provided.
	3. Client‘s management actions are evaluated against best practice.
	4. Recommendations to address variances are made as per policy.
	5. Follow-up action is implemented as per policy.
 |
| 1. Analyze cash conversion cycle;
 | * 1. Effect of changes in debtor periods on repayment ability is established as per accounting principles.
	2. Effect of changes in stock days on repayment ability is established as per accounting principles.
	3. Effect of changes in creditor days on repayment ability is established as per accounting principles.
	4. Management action regarding deteriorating cash conversion cycle is evaluated as best practice.
	5. Make recommendations on cash management as per best practice.
	6. Follow-up action is implemented as per policy.
 |
| 1. Evaluate management financial decision making;
 | * 1. Overheads management is evaluated against profit margins.
	2. Management borrowing reasons are evaluated against product structure.
	3. Capital expenditure decisions are evaluated against cash generated from operations.
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. Management Accounts
 | * + Weekly financial statements
	+ monthly financial statements
	+ quarterly financial statements
 |
| 1. Audited Financial Statements
 | * + Statement of financial position
	+ Cash Flow Statement
	+ Statement of comprehensive income
 |
| 1. Non-financial signs
 | * + Management weaknesses
	+ Labor issues
	+ Competition
	+ Premises
	+ Equipment
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

* Business & Economic cycles in a diverse range of sectors.
* Financial Accounting.
* Risk management.

**SKILLS**

The individual needs to demonstrate the following skills:

* Evaluation.
* Communication
* Analysis.
* Numeracy.
* Report writing.
* Negotiation
* Inter-personal.

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:1. Demonstrated the ability to understand accounting principles and policies.
2. Demonstrated the ability to prepare financial ratios.
3. Demonstrated the ability to interpret audited financial statements
4. Demonstrated the ability to interpret management accounts
5. Demonstrated the ability to analyze cash conversion cycle
6. Demonstrated the ability to evaluate management financial decision making
 |
| 1. Resource Implications
 | The following resources must be provided:* 1. Calculators.
	2. Computers.
	3. Writing materials.
 |
| 1. Methods of Assessment
 | Competency may be accessed through:1. Written tests
2. Oral questioning
3. Third party reports
4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# APPLY FINANCIAL MANAGEMENT SKILLS

**UNIT CODE:** BUS/OS/CM/CC/02/6/A

**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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| 1. Analyze credit portfolio performance
 | * 1. Credit portfolio are classified as per the loan policy
	2. ***Sector*** performance is assessed as per credit policy.
	3. Findings are documented as per credit policy
	4. Action is taken as per policy guidelines.
	5. Recommendations are made to senior management as per policy guidelines
 |
| 1. Prepare cash flow budget
 | * 1. Budgeting period is determined in line with credit policy.
	2. Cash inflows are determined as per the financial objectives
	3. Cash outflows are identified as per the financial objectives.
	4. Cash surplus or deficit is assessed as per the required standards.
	5. Recommendations are made based on the financial objectives.
 |
| 1. Evaluate sources and costs of funds
 | * 1. Sources of funds are identified as per organizational policy.
	2. Cost of funds is determined as per the organizational policy.
	3. Suitable source of funds is determined as per financial objectives.
	4. Recommendations on best option are made as per financial objectives.
 |
| 1. Carry out C-V-P analysis
 | * 1. Activity levels of a company are identified as per the financial objectives.
	2. Total price per unit is computed as per the financial objectives.
	3. Variable cost per unit is determined as per financial objective.
	4. Overall fixed costs are computed as per the financial objective.
	5. Recommendations are made as per the underlying profitability of a company
 |
| 1. Evaluate financial impact of terms of trade
 | * 1. ***Terms of trade*** are negotiated in line with organizational resources.
	2. Determine the ability of the client to deliver the goods as per the agreed terms of sales contract.
	3. Ability to mitigate risk is determined as per the organizational policy.
	4. Recommendations are made in line with the ***underlying risks.***
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. Sectors May include but not limited to
 | * + Agriculture
	+ Manufacturing
	+ Tourism
	+ Education
	+ Real Estate
	+ Fast Moving Consumer Goods
 |
| 1. Terms of trade May include but not limited to
 | * + Free on Board
	+ Cost Insurance and Freight
	+ costs and Freight
	+ Days given on credit
 |
| 1. Underlying risks May include but not limited to
 | * + Insurance risks
	+ Clearance risks
	+ Non - delivery risks
	+ Country risks.
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

* Computer packages
* Multiple business
* Bank operational procedures
* Legal operating environment
* Banking policies and procedures
* International trade
* Financial management

**SKILLS**

The individual needs to demonstrate the following skills:

* Communication skills
* Leadership skills
* Team player
* Organizing
* Time management
* Problem solving
* Analytical
* Microsoft word

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:1. Demonstrated the ability to analyze credit portfolio performance
2. Demonstrated the ability to advise management on matters relating to source and use of funds.
3. Demonstrated the ability to prepare and interpret cash flows.
4. Demonstrated the ability to use a c-v-p analysis in business decision making.
5. Demonstrated the ability to interpret trade terms.
 |
| 1. Resource Implications
 | The following resources must be provided:1. Computers
2. Phones
3. Diaries
4. Pens
5. Furniture
 |
| 1. Methods of Assessment
 | Competency may be accessed through:1. Written tests
2. Oral questioning
3. Third party reports
4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry subsector, workplace and job roles is recommended.  |

# **APPLY PRINCIPLES AND PRACTICES OF MANAGEMENT**

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

**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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| 1. Undertake conflict resolution
 | * 1. Conflict resolution matrix is developed as per organizational policy.
	2. Sources of conflict are identified as per the credit policy.
	3. Solutions are obtained as per the credit policy.
	4. Alternatives solutions are discussed as per the credit policy
	5. Amicable resolution are settled on as per the parties consent
 |
| 1. Undertake negotiation process
 | * 1. Information is exchanged between the parties in line with the agenda.
	2. Negotiation minutes are documented in line with the organizational policy.
	3. Bargaining is carried out in line with the agreed parameters.
	4. Closure and commitment is done as per the parties’ resolution.
 |
| 1. Demonstrate management skills
 | * 1. Planning is done in line with the organization policy.
	2. Organization of activities is done as per laid down procedures.
	3. Staff placement is done as per their capabilities.
	4. Departmental activities are coordinated as per organizational objectives.
	5. Direction and decisions are made as per organizational objectives.
 |
| 1. Apply ethics in credit process
 | * 1. Code of ethics is defined in line with the organizational principles.
	2. Code of ethics is communicated to the staffs in line with the rules and regulations.
	3. Responsibility matrix is developed to manage violation of ethics as per the human resource policy.
	4. Remedial action is taken on violation of ethics as per the defined human resource policy.
 |
| 1. Apply sound governance principles.
 | * 1. Governance structure is established in line with organizational policy.
	2. Expectations are communicated to the team in line with the organizational policy.
	3. Suitability of the structure is monitored in line with the organizational policy.
	4. Short comings are identified as per the expected performance.
	5. Governance structure is reviewed as per the organizational policy.
 |
| 1. Demonstrate sound leadership skills.
 | * 1. Leadership parameters are developed in line with the organizational values.
	2. Performance is evaluated as per the ***key performance indicators***.
	3. Improvements are made as per the organizational values.
 |
| 1. Carry out strategic planning
 | * 1. Strategy is developed in line with the organizational strategy.
	2. Communication to the team is done in line with organizational policy.
	3. Implement as per the credit policy.
	4. Strategy is reviewed in line with the credit policy.
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. key performance indicators May include but not limited to
 | * + Financials
	+ People
	+ customer service
	+ Processes.
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

* Management
* Computer
* Bank operational procedures
* Legal operating environment
* Banking policies and procedures
* Business planning

**SKILLS**

The individual needs to demonstrate the following skills:

* Communication skills
* Leadership skills
* Team player
* Organizing
* Time management
* Decision making
* Analytical
* Microsoft word
* Motivational

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:1. Demonstrated the ability to plan in a business set up
2. Demonstrated the ability to lead teams
3. Demonstrated the ability to make decisions
4. Demonstrated the ability to distinguish between a manger and a leader.
5. Demonstrated the ability to motivates teams.
6. Demonstrated the ability to apply good governance principles.
7. Demonstrated the ability to make strategic plans
 |
| 1. Resource Implications
 | The following resources must be provided:1. Computers
2. Phones
3. Diaries
4. Pens
5. Furniture
6. Industry implications
 |
| 1. Methods of Assessment
 | Competency may be accessed through:1. Written tests
2. Oral questioning
3. Third party reports
4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry subsector, workplace and job roles is recommended.  |

# **PLAN AND MANAGE A PROJECT**

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

**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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| * 1. Understand types of project
 | * 1. Project objectives are developed in line with credit strategic goals.
	2. Project objectives are developed in line with credit risk management policy.
	3. Project activities are aligned to the credit business plan.
	4. Project implementation structure is aligned to credit organization structure.
 |
| * 1. Mobilize resources at stages of project life cycle
 | * 1. **Project requirements** are aligned to available organizational resources.
	2. **Physical resources** are obtained as per procurement procedures.
	3. Project budget approved as per finance procedures.
	4. **Project personnel** are deployed as per Human resource procedures
 |
| * 1. Participate in project planning process
 | * 1. Project plan is prepared as per credit business plan.
	2. Project plans are evaluated as per credit business objectives.
	3. Project risks are identified as per enterprise risk management framework.
	4. Projects monitoring, and evaluation plan is prepared as per policy.
 |
| * 1. Manage project contracts
 | * 1. .Project contracts are established as per existing legal framework.
	2. Project procedures are established as per law of contract.
	3. Project contracts are evaluated as per credit risk management framework.
	4. Emerging issues in project contracts are monitored as per credit policy
 |
| * 1. Understand project finance
 | * 1. Project budgets are prepared as per finance policy.
	2. Project expenses are accounted for as per finance policy.
	3. Project financial documents are prepared as per accounting procedures.
	4. Financial impact of projects is evaluated as per finance policy.
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. Project requirements May include but not limited to
 | * Money
* physical resources
* staff members
* consultants
 |
| 1. Physical resources May include but not limited to
 | * Equipment
* space
 |
| 1. Project personnel May include but not limited to
 | * Staff member
* consultants
 |
| 1. Financial Resources May include but not limited to
 | * Money
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

* Project Finance.
* Project plans.
* Project contracting.
* Project monitoring and evaluation

**SKILLS**

The individual needs to demonstrate the following skills:

* Evaluation.
* Communication
* Analysis.
* Report writing.

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:1. Prepared project plans.
2. Demonstrated the ability to evaluate project contracts.
3. Demonstrated the ability to monitor and evaluate projects
 |
| 1. Resource Implications
 | The following resources must be provided:1. Computers.
2. Calculators
3. Writing materials.
 |
| 1. Methods of Assessment
 | Competency may be accessed through:1. Written tests
2. Oral questioning
3. Third party reports
4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry subsector, workplace and job roles is recommended. |

# **APPLY ECONOMICS SKILLS**

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

**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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| 1. Make optimal use of resources in business set up
 | * 1. Required ***economic resources*** are identified as per the business needs.
	2. Available resources are identified as per the organization capacity.
	3. Resources are utilized effectively as per the financial objectives.
 |
| 1. Apply concept of demand in market analysis
 | * 1. Market demand dynamics are determined in line with business objectives.
	2. Factors affecting demand are outlined as per the organizational policy.
	3. Demand curve is derived as per market trends.
	4. Decisions are made in line with demand elasticity.
 |
| 1. Apply concept of supply in market analysis
 | * 1. Market demand dynamics are determined in line with business objectives.
	2. Factors affecting supply are outlined as per the organizational policy.
	3. Supply curve is derived as per market trends.
	4. Decisions are made in line with supply elasticity.
 |
| 1. Set prices of the products
 | * 1. Pricing framework is developed as per organizational financial objective.
	2. Customer purchasing habits are determined in line with market trends.
	3. Overall costs are determined in line with financial objectives.
	4. Projected revenues are determined as per desired profitability.
	5. Benchmark your costs and revenues in line with competition.
	6. Equilibrium price is established as per the market trends.
	7. Recommendations are made in line with the organizational policy.
 |
| 1. Differentiate market structures.
 | * 1. Customers are identified as per business sectors.
	2. ***Market structures*** are identified in line with business objectives.
	3. Customers are categorized in line with the market structures.
	4. Recommendations are made as per organizational risk appetite.
 |
| 1. Understand economic cycles and trends
 | * 1. Data on local and international markets affecting credit is collected as per market trends.
	2. Data is evaluates as per business objectives.
	3. Recommendations on course of action are made as per credit policy.
	4. Implementation of credit policy changes is done as per or enterprise risk management policy.
 |
| 1. Understand financial market
 | * 1. Information on developments in financial markets is obtained as per credit policy.
	2. Information is evaluated as per enterprise risk management policy.
	3. Recommendations or changes in credit policy are made as per enterprise risk management policy.
	4. Implementation of changes to strategy and policy as per business objective.
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. Economic Resources may include but not limited to
 | * + Land
	+ Labour
	+ Entrepreneurship
	+ Capital
 |
| 1. Market structure may include but not limited to
 | * + Oligopoly
	+ Monopoly
	+ perfect competition,
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

* Economics
* Computer
* Bank operational procedures
* Legal operating environment
* Banking policies and procedures
* Market trends
* Financial markets

**SKILLS**

The individual needs to demonstrate the following skills:

* Communication skills
* Leadership skills
* Team player
* Organizing
* Time management
* Decision making
* Analytical
* Microsoft word

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:1. Demonstrated the ability to understand economics.
2. Demonstrated the ability to analyze financial markets.
3. Demonstrated the ability to interpret market trends
4. Demonstrated the ability to understand market demand and supply
5. Demonstrated the ability to identify price equilibrium
 |
| 1. Resource Implications
 | The following resources must be provided:1. Computers
2. Phones
3. Diaries
4. Pens
5. Furniture
6. Industry publications.
 |
| 1. Methods of Assessment
 | Competency may be accessed through:1. Written tests
2. Oral questioning
3. Third party reports
4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry subsector, workplace and job roles is recommended.  |

# **APPLY QUANTITATIVE TECHNIQUES**

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

**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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| 1. Use quantitative techniques in credit assessment
 | * 1. Tools for analyzing **historical financial information** are developed in line with credit policy.
	2. Tools for analyzing **management accounts** are developed as per credit policy.
	3. **Credit portfolio performance** analysis tools are developed as per credit policy.
 |
| 1. Use numerical data in Performance management
 | * 1. Staff **performance scorecard** weights are developed as per performance management system.
	2. **Portfolio performance indicators** are developed as per credit policy and regulatory requirements.
	3. MIS requirements for portfolio performance indicators are developed as per ICT and credit policies.
	4. Performance scorecards, indicators and MIS requirements are evaluated as per strategic objectives.
 |
| 1. Use correlation analysis to analyze qualitative credit information
 | * 1. Qualitative data for credit scoring is collected as per credit policy.
	2. Credit scores for qualitative information are developed in line with credit policy.
	3. Credit scores for qualitative information are evaluated as per business objectives.
	4. Credit scores and data collection processes are improved as per risk management policy
 |
| 1. Use data description to manage credit operational risk
 | * 1. Metrics on operational risk are developed as per credit policy.
	2. Data on operational risk in credit is collected as per enterprise risk management policy
	3. Service delivery metrics are developed as per service charter.
	4. Data on operational risk and service delivery is evaluated as per enterprise risk management policy.
 |
| 1. Use hypothesis test methods in budgeting and forecasting.
 | * 1. Departmental budgets are prepared in line with departmental plans.
	2. Data to test budgetary assumptions is collected as per policy.
	3. Budget assumptions are tested for reasonableness based on past experiences.
	4. Improvements on budgetary process are made in line with finance policy.
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. Historical Financial Information may include but not limited to
 | * + Audited balance sheet
	+ profit & loss account
	+ cash flow statement
 |
| 1. Management Accounts may include but not limited to
 | * + Weekly, monthly & quarterly financial reports
	+ unaudited financial statements
 |
| 1. Credit portfolio performance may include but not limited to
 | * + Profitability
	+ repayment rate
	+ loss rate
 |
| 1. Performance scorecard may include but not limited to
 | * + balanced scorecard
	+ appraisal templates
 |
| 1. Portfolio performance indicators may include but not limited to
 | * + Growth
	+ Profitability
	+ loss rate
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

* Statistics.
* Business mathematics.

**SKILLS**

The individual needs to demonstrate the following skills:

* Evaluation.
* Communication
* Analysis.
* Report writing.

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:1. Demonstrated the ability to analyze relationships between data.
2. Demonstrated the ability to use statistical tools to evaluate business assumptions.
3. Demonstrated the ability to collect and analyze data.
 |
| 1. Resource Implications
 | The following resources must be provided:1. Calculators
2. Computers.
3. Writing materials.
 |
| 1. Methods of Assessment
 | Competency may be accessed through:1. Written tests
2. Oral questioning
3. Third party reports
4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry subsector, workplace and job roles is recommended. |

# CORE UNIT OF COMPETENCY

# DEVELOP CREDIT POLICY

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

**UNIT DESCRIPTION**

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

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| 1. Determine risk appetite
 | * 1. ***Type of business and Industry*** is identified as per best practices and business strategy.
	2. Policy and procedures are determined as per credit management laws and regulations.
	3. Risk exposure is determined as per organization resources.
	4. Organizational culture is designed to accommodate future changes.
 |
| 1. Establish target market
 | * 1. Client and sector are selected based on ***business environment.***
	2. Customer acceptance criteria are determined as per risk appetite.
	3. Customers are selected as per financial and business objectives.
	4. Customer portfolio mix is identified based on business strategy and risk appetite.
 |
| 1. Develop products and services
 | * 1. Product development process is aligned to business strategy
	2. Product features are developed as per risk appetite and consumer needs.
	3. Products are priced as per financial objective and risk profiles.
 |
| 1. Assign role and responsibilities of board and staff
 | * 1. Roles and responsibilities are identified based on credit management laws and regulations.
	2. Organizational structure is established based on internal credit management controls.
	3. Roles and responsibilities are assigned based on organizational strategy.
	4. Roles and responsibilities are monitored to determine efficiency.
 |
| 1. Determine terms and conditions of credit
 | * 1. Terms and conditions of credit are developed based on credit management laws and regulations.
	2. Terms and conditions of credit are set as per needs of target market.
	3. Terms and conditions of credit are aligned to risk appetite.
	4. Terms and conditions of credit are evaluated based on organizational resources.
	5. Contracts and agreement are adhered to as per terms and conditions of credit.
 |
| 1. Establish credit processes
 | * 1. Customer due diligence process is determined as per risk appetite.
	2. Credit appraisal guidelines are developed as per credit controls.
	3. Approval requirements are obtained as per risk appetite.
	4. ***Approval limits*** are obtained as per roles and responsibilities.
	5. Goods and services are delivered as per credit terms and conditions.
 |
| 1. Develop credit procedure
 | * 1. Records are kept as per document management guideline.
	2. Credit performance is monitored as per business objective.
	3. Remedial actions are identified as per business environment.
	4. Recovery procedures are determined as per business objectives.
 |
| 1. Determining credit organizational structure
 | * 1. Reporting lines are defined as per laid down controls.
	2. Staffing requirements are identified as per credit needs
	3. Segregation of duties is done as per roles and responsibilities of staff and board.
	4. The interrelationships within the structure are defined to uphold and improve efficiency.
	5. The structure is developed as per the desired business strategy.
 |
| 1. Determining the role of technology in credit management.
 | * 1. Technological infrastructure is chosen as per business strategy.
	2. Technology maintenance costs are aligned with the business resources.
	3. Infrastructure scalability is determined as per business needs.
	4. System features are defined to drive and improve efficiency.
	5. Support service requirement are defined as per risk appetite and available resources.
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. Type of business may include but not limited to
 | * + Sole proprietorship
	+ Company
	+ Partnership
 |
| 1. Type of industry may include but not limited to
 | * + Trade in goods and services
	+ Manufacturing
	+ Agriculture
 |
| 1. Business environment may include but not limited to
 | * + internal business environment
	+ external business environment
 |
| 1. Approval limits may include but not limited to
 | * + Sector limit
	+ Industry limit
	+ Board limit
	+ Staff limit
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

**Knowledge**

* Policy formulation
* Legal framework
* Credit
* Business
* Risk

**SKILLS**

The individual needs to demonstrate the following skills:

* Communication
* Information technology
* Analysis
* Synthesis and evaluation
* Decision making
* Management
* Leadership

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:1. Demonstrated the ability to understand risk appetite.
2. Demonstrated the ability to develop customer acceptance criteria.
3. Demonstrated the ability to understand legal framework on credit roles and responsibilities.
4. Demonstrated the ability to evaluate internal credit management controls.
5. Demonstrated the ability to develop organization structure
6. Demonstrated the ability to understand credit processes
7. Demonstrated the ability to understand the role of technology in credit
8. Demonstrated the ability to understand the role of MIS in customer management relationship.
 |
| 1. Resource Implications
 | The following resources must be provided:* 1. Case study
	2. Writing materials
 |
| 1. Methods of Assessment
 | Competency may be accessed through:* 1. Written tests
	2. Oral questioning
	3. Third party reports
	4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry subsector, workplace and job roles is recommended.  |

# PERFORM MARKETING AND SALES FUNCTION

**UNIT CODE:** BUS/OS/CM/CR/02/6/A

**UNIT DESCRIPTION**

This unit specifies the competencies required to perform marketing and sales function. 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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| 1. Identify market segments
 | * 1. Market research is conducted as per business strategy
	2. Target market characteristics are established as per business strategy.
	3. Target market needs are determined as per business strategy
	4. Purchasing powers are determined as per financial objective.
	5. Geographical spread of customers is determined as per organizational infrastructure.
 |
| 1. Develop product and service profile
 | * 1. Products benefits are developed as per the needs of the target market.
	2. ***Products features*** are developed in line with risk appetite and business strategy.
	3. Delivery requirements for products and services are aligned to business resources.
	4. Product revenue and costs are aligned with financial objectives.
	5. Product development process is aligned with the strengths, weaknesses, opportunities and threats of the business.
 |
| 1. Develop market and sales strategies
 | * 1. Products are branded and packaged as per market needs.
	2. Service processes are determined as per market needs.
	3. Products are priced as per financial objective.
	4. Promotion methods are determined as per target market.
	5. Distribution channels are identified as per the target market.
	6. Staff members are trained as per service and communication needs of target market.
 |
| 1. Solicit for products and services order
 | * 1. Prospects are identified as per the target market.
	2. Prospects are contacted as per communication channels.
	3. Credit terms and conditions are negotiated as per the credit policy.
	4. Products and services orders are processed as per credit policy.
 |
| 1. Conduct credit analysis/appraisal
 | * 1. Industry is analyzed as per business policy.
	2. Client suitability for credit is determined as per credit policy.
	3. Credit approval process is determined as per target market needs.
	4. Documentation requirements are determined as per credit policy
 |
| 1. Set credit limit
 | * 1. Staff capacity is determined as per their roles and responsibilities.
	2. Individual and committee approval limits are determined as per roles and responsibilities.
	3. Customer limits are determined as per their risk profile.
	4. Sector concentration limit are set based on risk appetite.
 |
| 1. Approve product and service orders
 | * 1. Sales contract and documentation are obtained as per credit policy.
	2. Sales contract is validated as per standard terms and conditions.
	3. Dispatch/disbursement memo is prepared as per credit procedures.
	4. Sales transaction is captured as per MIS guidelines and accounting policies.
 |
| 1. Execute credit terms and conditions
 | * 1. Credit agreements are validated as per laws and regulation
	2. Credit agreements are signed as per constitutions, policies, procedure and laws.
	3. Contracts are documented as per credit policy.
	4. ***Contract documents*** are lodged for safe custody as per credit policy.
 |
| 1. Delivering the products and services.
 | * 1. Delivery, disbursement and performance instructions are validated as per credit approval.
	2. Delivery, disbursement and service performance are recorded as per credit and information management policy.
	3. Client acknowledgements are verified as per delivery instructions.
	4. Records reconciliation is carried out as per credit policy.
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable**  | **Range**  |
| 1. Products features may include but not limited to
 | * + Weight
	+ Length
	+ Tenure
	+ Price
 |
| 1. Contract documents may include but not limited to
 | * + Invoices
	+ Sales agreement
	+ Loan agreement
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

**KNOWLEDGE**

The individual needs to demonstrate knowledge of:

* Sales and marketing
* Customer needs analysis
* Credit process
* Industry characteristics

**SKILLS**

The individual needs to demonstrate the following skills:

* Analytical
* Application
* Evaluation and synthesis
* Negotiation
* Decision making
* Communication

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:Demonstrate 1. Demonstrated the ability to develop products features and benefits
2. Demonstrated the ability to understand marketing mix
3. Demonstrated the ability to process customer orders
4. Demonstrated the ability to develop product and service profile
5. Demonstrated the ability to identify market segments
6. Demonstrated the ability to understand market sales strategy
7. Demonstrated the ability to solicit for products and services order
8. Demonstrated the ability to conduct credit analysis
9. Demonstrated the ability to understand product and services order approval
10. Demonstrated the ability to set credit limits
11. Demonstrated the ability to understand credit terms and conditions
12. Demonstrated the ability to understand products and services delivery process
 |
| 1. Resource Implications
 | The following resources must be provided:1. Case study
2. Writing materials

  |
| 1. Methods of Assessment
 | Competency may be accessed through:* 1. Written tests
	2. Oral questioning
	3. Third party reports
	4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry subsector, workplace and job roles is recommended.  |

# INVOICE PRODUCTS AND SERVICE ORDERS

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

**UNIT DESCRIPTION**

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

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| 1. Develop invoice / loan contract guidelines
 | * 1. Terms of delivery are defined as per the credit policy.
	2. ***Customer’s details*** are captured as per the agreed terms and conditions.
	3. Goods and services are described as per the contracts.
	4. Terms and conditions of payment are set as per credit policy.
	5. Invoice guidelines are aligned as per financial objective
	6. Invoice layout aligned to credit policy
 |
| 1. Administer products and services invoice
 | * 1. Invoice is generated as per the credit procedure.
	2. Credit performance is monitored as per the credit policy.
	3. Payments are done as per the terms and conditions on the credit agreement.
	4. Recovery is done as per laws and regulatory framework.
 |
| 1. Process monthly statements
 | * 1. Statements are generated as per the credit policy.
	2. Statements are verified as per the generated invoices and repayment schedule.
	3. Statements are distributed as per the credit procedure.
 |
| 1. Reconciliation of debtor’s ledger.
 | * 1. Reported transactions are obtained as per the generated invoices and repayment schedule.
	2. Reported transactions are checked against the generated invoice and repayment schedule.
	3. Discrepancies are corrected as per credit procedure.
	4. End balance is aligned with the reconciled data.
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. Customer’s details may include but not limited to
 | * + Name
	+ Location
	+ physical address
	+ pin
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

* Basic Accounting
* Elementary Economics
* Computer packages
* Multiple business
* Bank operational procedures
* Legal operating environment
* Banking credit policies and procedures

**SKILLS**

The individual needs to demonstrate the following skills:

* Communication skills
* Negotiation skills
* Leadership skills
* Computer
* Team player
* Organizing
* Time management
* Problem solving
* Analytical
* Word processing

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:Demonstrate :1. Demonstrated the ability to understanding invoice features and loan agreement
2. Demonstrated the ability to understand credit monitoring process
3. Demonstrated the ability to understand principle of customer confidentiality
4. Demonstrated the ability to reconcile financial transaction
 |
| 1. Resource Implications
 | The following resources must be provided:* 1. Computers
	2. Phones
	3. Diaries
	4. Pens
	5. Furniture
	6. Vehicle
 |
| 1. Methods of Assessment
 | Competency may be accessed through:* 1. Written tests
	2. Oral questioning
	3. Third party reports
	4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry subsector, workplace and job roles is recommended.  |

# MONITOR BUSINESS PERFORMANCE

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

**UNIT DESCRIPTION**

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

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| 1. Conduct customer visits
 | * 1. Clients to be visited are selected as per credit policies and procedures.
	2. Appointments schedules are set as per credit policy.
	3. Resources required for visits are obtained as per monitoring guidelines.
	4. Surprise visits are done as per credit policy.
 |
| 1. Collect current financial and non-financial information
 | * 1. **Management accounts** are obtained as per monitoring guidelines.
	2. **Audited financial statements** are obtained as per credit policy.
	3. Clients are interviewed as per monitoring guidelines.
	4. **Non-financial information** is obtainedas per monitoring guidelines.
	5. Customer call report is completed as per monitoring guidelines.
 |
| 1. Evaluate customer files
 | * 1. Customer call report is reviewed for completeness as per monitoring guidelines.
	2. Documents and call report are checked as per credit policy & procedures.
	3. Collection action is recommended as per collection strategy.
	4. Collection activities are diarized as per best practice and/or monitoring guidelines.
 |
| 1. Implement remedial action
 | * 1. Corrective plan is implemented as per collection strategy.
	2. Corrective actions are discussed and agreed with client in line with collection strategy.
	3. Decisions on appropriate corrective measures are made as per collections policy.
	4. Corrective action outcomes are documented as per collection strategy.
 |
| 1. Evaluate customer performance reports
 | * 1. Customers are classified according to stage of debt in line with credit policy.
	2. Report is reviewed for recovery action as per credit policy.
	3. Reports are submitted as per credit policy.
	4. Files are allocated for recovery action as per credit policy.
	5. Recovery action is diarized as per credit policy.
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range (may include but not limited to)** |
| 1. Management Accounts may include but not limited to
 | * + Weekly financial statements
	+ monthly financial statements
	+ quarterly financial statements
 |
| 1. Audited Financial Statements may include but not limited to
 | * + Statement of financial position
	+ Cash Flow Statement
	+ Statement of comprehensive income
 |
| 1. Non-financial signs may include but not limited to
 | * + Management weaknesses
	+ Labor issues
	+ Competition
	+ Premises
	+ Equipment
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

* Business & Economic cycles in a diverse range of sectors.
* Financial Accounting.
* Risk management.

**SKILLS**

The individual needs to demonstrate the following skills:

* Evaluation.
* Communication
* Analysis.
* Numeracy.
* Report writing.
* Negotiation
* Inter-personal.

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:Demonstrate :1. Demonstrated the ability to conduct customer visits
2. Understanding of customer visits and its importance
3. Demonstrated the ability to prepare customer call report
4. Demonstrated the ability to collect current financial and non-financial information
5. Demonstrated the ability to determine corrective action
6. Demonstrated the ability to evaluate customer performance reports
7. Demonstrated the ability to classify debt
 |
| 1. Resource Implications
 | The following resources must be provided:* 1. Calculators.
	2. Computers.
	3. Writing materials.
 |
| 1. Methods of Assessment
 | Competency may be accessed through:1. Written tests
2. Oral questioning
3. Third party reports
4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry subsector, workplace and job roles is recommended. |

# **MANAGE DEBT COLLECTION AND RECOVERY**

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

**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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| 1. Classify business debts
 | * 1. Credit policy on debt classification is aligned to regulatory requirements
	2. Business debts are categorized as per credit policy
	3. Impact of debt categories is measured as per credit policy.
	4. Debt provisioning is determined in line with regulatory requirement.
	5. Debt classifications are reviewed as per business debt performance.
 |
| 1. Analyze outstanding business debts
 | * 1. Loans are grouped as per business sectors.
	2. Risk profile is identified as per business sector.
	3. Trends are analyzed as per business sector.
	4. Corrective action is taken as per the credit policy.
 |
| 1. Restructure credit terms
 | * 1. Causes of non- performance are identified as per expected loan status.
	2. Restructuring proposal is analyzed as per the existing contract.
	3. Debts are rescheduled as per credit policy.
	4. Performance is monitored as per the new agreed terms and conditions.
 |
| 1. Manage credit disputes
 | * 1. Sources of dispute are identified as per the credit policy.
	2. Solutions are generated as per the credit policy.
	3. Alternatives solutions are discussed as per the credit policy
	4. Amicable solutions are settled on and documented as per the complain handling procedure.
 |
| 1. Determine debt collection option
 | * 1. Debts are classified as per the credit policy.
	2. ***Modes of debt collection*** are identified as per credit policy.
	3. Mode of debt collection is adopted as per collection strategy.
	4. Debts are collected as per the credit policy.
 |
| 1. Select debt collection service providers
 | * 1. ***Debt collection service providers*** are enlisted as per procurement policy.
	2. Service providers are engaged as per the credit policy.
	3. Service providers’ performance is monitored as per the collection procedure.
	4. Engagement with service providers is reviewed as per credit policy
 |
| 1. Write off bad debts
 | * 1. Uncollectable debts are identified as per the credit procedures.
	2. Write off approval is obtained as per credit policy.
	3. Book entries are captured on write offs as per the credit policy.
	4. Customer follow up is devised as per the credit policy.
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. Modes of debt collection may include but not limited to
 | * + Demand notices
	+ customer visits
	+ calls
 |
| 1. Debt collection service providers may include but not limited to
 | * + Valuers
	+ Auctioneers
	+ Debt collectors
	+ Lawyers
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

* Basic Accounting
* Computer packages
* Multiple business
* Bank operational procedures
* Legal operating environment
* Banking credit policies and procedures
* Risk assessment
* Risk analysis

**SKILLS**

The individual needs to demonstrate the following skills:

* Communication skills
* Negotiation skills
* Leadership skills
* Team player
* Organizing
* Time management
* Problem solving
* Analytical
* Word processing
* Debt collection skills

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:Demonstrate;1. Demonstrated the ability to stage/classify debts.
2. Demonstrated the ability to understand regulatory requirements in provisioning.
3. Demonstrated the ability to identify causes of non-performance
4. Demonstrated the ability to evaluate debt collection options
5. Demonstrated the ability to manage credit disputes
6. Demonstrated the ability to identify debt collection service providers
7. Demonstrated the ability to understand debt write off process
 |
| 1. Resource Implications
 | The following resources must be provided:* 1. Computers
	2. Pens
	3. Furniture
 |
| 1. Methods of Assessment
 | Competency may be accessed through:1. Written tests
2. Oral questioning
3. Third party reports
4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry subsector, workplace and job roles is recommended.  |

# EVALUATE CREDIT PORTFOLIO PERFORMANCE

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

**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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| 1. Assess sector performance
 | * 1. Credit performance analysis tools are developed as per credit policy.
	2. Sector performance reports are obtained as per credit policy.
	3. Performance by each sub-sector is analyzed as per credit policy.
	4. Findings are documented as per policy guidelines.
	5. Remedial action is taken within authority as per policy guidelines.
	6. Recommendations are made to senior management as per policy guidelines.
 |
| 1. Review credit limits
 | * 1. Staff limits and portfolio performance reports are obtained as per credit policy.
	2. Portfolio performance is analyzed against staff limits as per policy.
	3. Sector concentration limit reports are obtained as per monitoring guidelines.
	4. Staff limits reviews are recommended as per organization policy and best practice.
	5. Sector concentration limits reviews are recommended as per organization policy and best practice.
 |
| 1. Revise credit policy
 | * 1. Information that necessitates changes in credit policy is obtained as per risk management framework.
	2. Information necessitating changes against the risk appetite is evaluated.
	3. Recommendations are made to senior management for policy change as per changes in the business environment.
	4. Senior management decisions on policy change recommendations are followed up as per policy.
	5. Senior management decisions on credit policy change are implemented as per management communication.
 |
| 1. Assess impact of service delivery
 | * 1. Customer experience data is collected as per credit and customer service policy.
	2. Customer experience data is evaluated on issues affecting credit performance as per customer service charter
	3. Corrective action is taken within authority as per policy guidelines.
	4. Recommendations are made to senior management as per policy guidelines.
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. Sector may include but not limited to
 | * + Agriculture
	+ Manufacturing
	+ Tourism
	+ Education
	+ Real Estate
	+ Fast Moving
	+ Consumer Goods etc.
 |
| 1. Sub-Sector may include but not limited to
 | * + Crops
	+ Livestock
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

* Credit Policy.
* Service delivery.
* Business environment.
* Business sectors.

**SKILLS**

The individual needs to demonstrate the following skills:

* Evaluation
* Analytical
* Communication
* Decision making
* Management
* Negotiation

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate: 1. Demonstrated the ability to analyze sector performance
2. Demonstrated the ability to understand credit limit
3. Demonstrated the ability to understanding credit policy
4. Demonstrated the ability to understand service delivery process
 |
| 1. Resource Implications
 | The following resources must be provided:* 1. Calculators.
	2. Computers.
	3. Writing materials.
 |
| 1. Methods of Assessment
 | Competency may be accessed through:1. Written tests
2. Oral questioning
3. Third party reports
4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry subsector, workplace and job roles is recommended. |

# MANAGE CREDIT RISK AND COMPLIANCE

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

**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 and revising risk policies and procedures.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| 1. Develop strategies to manage credit risks
 | * 1. Credit ***risk management framework*** is developed as per enterprise risk management framework.
	2. Tools for credit risk management are identified as per credit policy.
	3. Credit risk assessment is conducted as per ***risk management tools.***
	4. Credit risk management framework is reviewed as per enterprise risk management framework.
 |
| 1. Identify credit risks
 | * 1. Credit risk analysis matrix and template are developed as per credit policy.
	2. Non-performing debts are analyzed as per credit procedures.
	3. Industry trends are analyzed as per risk management procedures.
	4. Credit analysis findings are documented as per the credit policy.
 |
| 1. Develop customer risk profile
 | * 1. Customer due diligence is performed as per credit policy.
	2. Strengths, weaknesses, opportunities and threats of businesses are analyzed as per credit policy.
	3. Customer financial and non-financial risk analysis is conducted as per credit policy.
	4. Industry trends are analyzed as per credit procedure.
	5. Customer credit rating is generated as per credit policy.
 |
| 1. Assign employees responsibility in risk management.
 | * 1. Duties are allocated to staff as per credit policy
	2. Staff key performance indicators are developed as per human resource policy.
	3. Staff performance is monitored as per service charter and credit policy.
	4. Roles and responsibilities are reviewed as per ***business needs***
 |
| 1. Test risk control and compliance effectiveness
 | * 1. Credit risks are evaluated as per credit risk management framework
	2. Controls and procedures are evaluated as per risk assurance framework.
	3. Gaps in controls are addressed as per risk assurance framework.
	4. Residual risks are managed as per risk management framework.
 |
| 1. Revise risk policies and procedures.
 | * 1. Employee feedback is obtained as per the credit guidelines.
	2. Sector performance is analyzed as per risk concentration policy.
	3. Gaps are identified as per credit procedures and best practices.
	4. Amendments to policies and procedures are recommended as per the credit policy.
 |
| 1. Credit pricing
 | * 1. Credit risks are identified as per risk management policy
	2. Credit is priced as per risk management framework
	3. Capital allocation is done as per regulatory framework
	4. Credit servicing and activity costing are identified as per finance policy.
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range (includes but not limited to: )** |
| 1. Risk management tools may include but not limited to
 | * Risk matrix
* Risk analytics
 |
| 1. Business needs may include but not limited to
 | * Growth
* Profitability
* Reputation
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

* Computer packages
* Multiple business
* Bank operational procedures
* Legal operating environment
* Banking credit policies and procedures
* Risk assessment
* Risk analysis

**SKILLS**

The individual needs to demonstrate the following skills:

* Communication skills
* Leadership skills
* Team player
* Organizing
* Time management
* Problem solving
* Analytical
* Microsoft word

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:* 1. Demonstrated the ability to understand risk management framework
	2. Demonstrated the ability to identify risk management tools
	3. Demonstrated the ability to develop credit risk analysis matrix and template
	4. Demonstrated the ability to analyze non-performing debt
	5. Demonstrated the ability to conduct customer due diligence
	6. Demonstrated the ability to conduct financial and non-financial risk analysis
	7. Demonstrated the ability to conduct industry trend analysis
	8. Demonstrated the ability to develop key performance indicators
	9. Demonstrated the ability to evaluate controls and procedures
	10. Demonstrated the ability to understand credit pricing
 |
| 1. Resource Implications
 | The following resources must be provided:* 1. Computers
	2. Diaries
	3. Pens
	4. Furniture
 |
| 1. Methods of Assessment
 | Competency may be accessed through:1. Written tests
2. Oral questioning
3. Third party reports
4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry subsector, workplace and job roles is recommended.  |

# IMPLEMENT MANAGEMENT INFORMATION SYSTEMS IN CREDIT

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

**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.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| 1. Develop MIS requirements
 | * 1. Credit ***MIS business needs*** are consolidated as per credit policy and product documents.
	2. MIS data requirements are documented as per ICT and credit policy.
	3. Data requirements are defined as per credit policy.
	4. Business needs are submitted to ICT for evaluation as per ICT policy.
	5. Process of addressing needs is agreed upon as per ICT and procurement procedures.
	6. Robustness of credit MIS to handle future changes and needs is validated as per credit business needs.
 |
| 1. Implement MIS Solutions
 | * 1. Proposals for MIS solutions are evaluated as per ICT and procurement procedures.
	2. Solutions best suited to satisfy business needs are selected as per ICT and procurement procedures.
	3. Approvals for implementation are obtained as per procurement procedures.
	4. Solutions are validated by users as per ICT procedures.
	5. Solution sign-off is obtained as per ICT and procurement procedures.
 |
| 1. Manage MIS usage in credit management
 | * 1. User rights are assigned as per ICT and credit policies.
	2. Data and information is captured and authorized in the MIS system as per ICT and credit procedures.
	3. Reports are retrieved from the MIS system as per credit and ICT procedures.
	4. Feedback on usefulness of reports is provided in line with ICT and Credit procedures.
 |
| 1. Manage MIS credit reports
 | * 1. Credit MIS reports are obtained as per credit policy.
	2. Credit reports are analyzed for decision making as per credit policy.
	3. Feedback on usefulness of reports is provided as per ICT and credit policy.
	4. Reports are reviewed in line with changing business needs as per credit and ICT policy.
 |
| 1. Conduct MIS audit
 | * 1. Information on system performance is gathered as per ICT and credit policy.
	2. System performance information is documented as per audit, ICT and credit procedures.
	3. Process of addressing system limitations is agreed as per ICT and credit policy.
	4. System changes are implemented as per ICT, credit and procurement procedures.
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. MIS business needs may include but not limited to
 | * + Portfolio allocation
	+ Regulatory reporting
	+ Improve efficiency
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

* Business information systems.
* ICT regulations.

**SKILLS**

The individual needs to demonstrate the following skills:

* Evaluation.
* Communication
* Analysis.
* Report writing.

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:1. Demonstrated the ability to understand MIS needs based on product features and regulations.
2. Demonstrated the ability to evaluate MIS solutions against business needs.
3. Demonstrated the ability to use MIS reports in credit decision making.
4. Demonstrated the ability to manages MIS usage in credit management
5. Demonstrated the ability to manage MIS credit reports
6. Demonstrated the ability to conduct MIS audit
 |
| 1. Resource Implications
 | The following resources must be provided:* 1. Computers.
	2. Writing materials.
 |
| 1. Methods of Assessment
 | Competency may be accessed through:1. Written tests
2. Oral questioning
3. Third party reports
4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry subsector, workplace and job roles is recommended. |

# MANAGE CUSTOMER RELATIONSHIP

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

**UNIT DESCRIPTION**

This unit specifies the competencies required to manage customer relationship. It involves: setting customer service standards, managing customer’s communication, managing customer complaints, initiating customer loyalty programmes, monitoring customer satisfaction and reviewing customer service standards.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| 1. Set customer service standards
 | * 1. Customer service framework is developed as per customer service charter.
	2. ***Customer service tools*** are developed as per organizational policy.
	3. Tools suitability is evaluated as per customer service charter.
	4. Framework is reviewed as per organizational service charter.
 |
| 1. Manage customers communication
 | * 1. . Communication strategy is developed as per organizational service charter.
	2. Communication content is developed as per credit policy.
	3. Communication channels are identified as per the customer service charter.
	4. Feedback mechanism is developed as per customer service charter.
 |
| 1. Manage customer complaints
 | * 1. Complaint handling framework is developed in line with organizational service chatter.
	2. Customer complaint handling channels are identified as per organizational framework.
	3. Complaint handling channels are reviewed as per the customer service charter and best practices.
 |
| 1. Initiate customer loyalty programmes
 | * 1. Customer profile is evaluated as per credit policy.
	2. Loyalty levels measurement tools are developed as per organizational service charter.
	3. Loyalty goals are set as per the organizational strategy
	4. Loyalty programme budget is set as per financial objective.
	5. Loyalty programme is executed in line with customer service charter.
 |
| 1. Monitor customer satisfaction
 | * 1. Customer satisfaction matrix is developed as per customer service charter.
	2. Customer interactions are captured as per customer service charter.
	3. Customer satisfaction levels are measured as per service charter.
	4. Service gaps are identified as per the service charter.
	5. Service gaps are addressed as per customer service charter
 |
| 1. Review customer service standards.
 | * 1. The level of service is assessed as per the customer service charter.
	2. Feedback is obtained from stakeholders as per the service charter.
	3. Opinions are evaluated as per the service charter.
	4. Changes are documented as per the service charter.
 |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. Customer service tools may include but not limited to
 | * + Service level agreements
	+ Suggestion boxes
	+ Questionnaire
	+ Interviews
	+ Surveys
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

* Computer packages
* Multiple business
* Bank operational procedures
* Legal operating environment
* Banking policies and procedures
* Customer service knowledge

**SKILLS**

The individual needs to demonstrate the following skills:

* Communication skills
* Complaint handling
* Leadership skills
* Team player
* Organizing
* Time management
* Problem solving
* Analytical
* Microsoft word

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:Demonstrate;1. Demonstrated the ability to develop customer service framework
2. Demonstrated the ability to understand customer service tools.
3. Demonstrated the ability to understand communication strategy
4. Demonstrated the ability to understand communication channels
5. Demonstrated the ability to manage customer’s complaints.
6. Demonstrated the ability to use customer complaint handling tools
7. Demonstrated the ability to understand customer loyalty programmes
8. Demonstrated the ability to understand customer satisfaction
9. Demonstrated the ability to understand customer service standards
 |
| 1. Resource Implications
 | The following resources must be provided:* 1. Computers
	2. Phones
	3. Diaries
	4. Pens
	5. Furniture
 |
| 1. Methods of Assessment
 | Competency may be accessed through:1. Written tests
2. Oral questioning
3. Third party reports
4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry subsector, workplace and job roles is recommended.  |

# APPLY LAW GOVERNING CREDIT PRACTICE

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

**UNIT DESCRIPTION**

This unit specifies the competencies required to apply law governing credit practice. It involves understanding types of legal entities; understanding law of contract, understanding law relating to sales of goods and service, understanding law relating to consumer protection, understanding countries legal framework; understanding laws relating to debt recovery, understanding laws relating to security, understanding the law of torts and understanding insolvency act.

**ELEMENTS AND PERFORMANCE CRITERIA**

|  |  |
| --- | --- |
| **ELEMENT**These describe the **key outcomes** which make up **workplace function**. | **PERFORMANCE CRITERIA**These are **assessable** statements which specify the required level of performance for each of the elements.***Bold and italicized terms are elaborated in the range.*** |
| 1. Understand country’s credit legal framework
 | * 1. Credit Policies and procedures are developed as per **existing laws**.
	2. Credit Policies and procedures are reviewed as per changes in law.
	3. Processes and procedures are developed in line with **industry standards.**
 |
| 1. Understand business legal structures
 | * 1. Documentary requirements are developed as per business formation requirements.
	2. Due diligence requirements are developed as per legal requirements.
	3. Requirements for extension of credit are done as per the law.
	4. Documentary requirements are reviewed in line with changes in the law governing contracts.
 |
| 1. Understand law of contract
 | * 1. Sales terms & conditions are developed as per laws relating to sale of good contracts.
	2. Credit terms and conditions are developed as per existing laws governing contracts.
	3. Contractual documents with customers are executed as per existing laws governing contracts.
	4. Agreements with service providers are executed as per existing laws governing contracts.
 |
| 1. Understand laws relating to security
 | 4.1Security perfection procedures are developed in compliance with the law.4.2 Security realization procedures are developed as per the law.4.3 Security monitoring procedures are developed as per insolvency law. 4.4 Requirements for safe custody of security documents are developed in compliance with the law. |
| 1. Understand laws relating to debt recovery
 | * 1. MIS configuration on loan recovery is done as per laws relating to loan recovery.
	2. Engagements with debt recovery service providers are done as per the law.
	3. Debt recovery processes and procedures are developed in compliance with the law.
	4. Credit monitoring procedures are developed and executed as per the law

  |

**RANGE**

This section provides work environments and conditions to which the performance criteria apply. It allows for different work environment and situations that will affect performance.

|  |  |
| --- | --- |
| **Variable** | **Range**  |
| 1. Business legal structures
	1. May include but not limited to
 | * + Limited Liability Companies
	+ Partnerships
	+ Sole Proprietorships
	+ Societies
	+ Non-governmental organizations
	+ Groups
	+ clubs
 |
| 1. Documentary requirements may include but not limited to
 | * + Personal identification documents
	+ business registration documents
 |
| 1. Industry standards may include but not limited to
 | * + Kenya Bankers Association guidelines
	+ Central Bank Prudential Guidelines
	+ Credit Reference Bureau Regulations
 |
| 1. Laws governing contracts.may include but not limited to
 | * + Law of contract Act
	+ Banking Act
	+ Law of Torts Act
	+ Sale of Goods Act
	+ Insolvency Act
 |

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

* Law of Contracts.
* Types and nature of security for credit.
* Industry standards affecting credit.
* Business legal structures.

**SKILLS**

The individual needs to demonstrate the following skills:

* Evaluation.
* Communication
* Analysis.
* Report writing.

**EVIDENCE GUIDE**

This provides advice on assessment and must be read in conjunction with the performance criteria, required skills and knowledge and range.

|  |  |
| --- | --- |
| 1. Critical Aspects of Competency
 | Assessment requires evidence that the candidate:1. Demonstrated the ability to understand types of business structure.
2. Demonstrated the ability to understand contractual capacity of businesses and individuals.
3. Demonstrated the ability to understand laws governing debt recovery.
4. Demonstrated the ability to understand security perfection process.
 |
| 1. Resource Implications
 | The following resources must be provided:* 1. Computers.
	2. Writing materials.
 |
| 1. Methods of Assessment
 | Competency may be accessed through:1. Written tests
2. Oral questioning
3. Third party reports
4. Case studies
 |
| 1. Context of Assessment
 | Competency may be assessed:1. On the job
2. Off the job
3. In work placement (attachment)

Off the job assessment must be undertaken in a closely simulated workplace environment |
| 1. Guidance information for assessment
 | Holistic assessment with other units relevant to the industry subsector, workplace and job roless recommended. |