****

**REPUBLIC OF KENYA**

**NATIONAL OCCUPATIONAL STANDARDS**

**FOR**

**CREDIT OFFICER**

**LEVEL 5**



TVET CDACC

P.O. BOX 15745-00100

NAIROBI

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# FOREWORD

The provision of quality education and training is fundamental to the Government’s overall strategy for social economic development. Quality education and training will contribute to achievement 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 Officer Level 5. These Occupational Standards will also be the basis 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 sustainable development.

**PRINCIPAL SECRETARY**

**VOCATIONAL AND TECHNICAL TRAINING,**

**MINISTRY OF EDUCATION**

# PREFACE

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

The Technical and Vocational Education and Training Act No. 29 of 2013 and 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 Management. These standards will be the basis for development of competency-based curriculum for Credit Officer Certificate Level 5.

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.

**CHAIRPERSON**

**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.

My gratitude and appreciation goes to all the individuals and organizations who participated in the development of these Standards.

**CHAIRPERSON**

**BUSINESS SECTOR SKILLS ADVISORY COMMITTEE**

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# ABBREVIATIONS AND ACRONYMS

BC Basic Competency

CC Common Competency

CR Core Competency

EMCA Environmental Management and Co-ordination Act

ICT Information Communication Technology

MoE Ministry of Education

NEMA National Environment Management Authority

OS Occupational Standards

OSH Occupation Safety and Health

OSHA Occupation Safety and Health Act

OSHS Occupational Safety and Health Standards

PPE Personal Protective Equipment

SSAC Sector Skills Advisory Committee

TVET Technical and Vocational Education and Training

TVET CDACC TVET Curriculum Development Assessment and Certification Council

# 

# KEY TO UNIT CODE

**BUS / OS /CM/BC/01/5/A**

Industry or sector

Occupational Standards

Occupational area

Type of competency

Competency number

Competency level

Version control

# OVERVIEW

Credit Officer level 5 qualification consists of competencies that an individual must achieve to administer requests for credit, administer debtors’ ledger, monitor business performance, manage debt collection and recovery, evaluate credit portfolio performance, manage credit risk and compliance, operate management information systems in credit, manage customer relationship and implement credit business development

The units of competency comprising Credit Officer level 5 qualification include the following:

**BASIC UNITS** **OF COMPETENCY**

|  |  |
| --- | --- |
| **Unit code** | **Unit title** |
| BUS/OS/CM/BC/01/5/A | Demonstrate Communication Skills |
| BUS/OS/CM/BC/02/5/A | Demonstrate Numeracy Skills |
| BUS/OS/CM/BC/03/5/A | Demonstrate Digital Literacy |
| BUS/OS/CM/BC/04/5/A | Demonstrate Entrepreneurial Skills |
| BUS/OS/CM/BC/05/5/A | Demonstrate Employability Skills |
| BUS/OS/CM/BC/06/5/A | Demonstrate Environmental Literacy |
| BUS/OS/CM/BC/07/5/A | Demonstrate Occupational Safety and Health Practices |

**COMMOM UNITS OF COMPETENCY**

|  |  |
| --- | --- |
| **Unit Code** | **Unit Title** |
| BUS/OS/CM/CC/01/5/A | Apply Financial Accounting Skills |
| BUS/OS/CM/CC/02/5/A | Apply Financial Management Skills |
| BUS/OS/CM/CC/03/5/A | Apply Principles and Practices of Management |
| BUS/OS/CM/CC/04/5/A | Plan and Manage A Project |
| BUS/OS/CM/CC/05/5/A | Apply Economics Skills |
| BUS/OS/CM/CC/06/5/A | Apply Quantitative Techniques |

**CORE UNITS OF COMPETENCY**

|  |  |
| --- | --- |
| **Unit Code** | **Unit Title** |
| BUS/OS/CM/CR/01/5/A | Administer Request for Credit |
| BUS/OS/CM/CR/02/5/A | Administer Debtors Ledger |
| BUS/OS/CM/CR/03/5/A | Monitor Business Performance |
| BUS/OS/CM/CR/04/5/A | Conduct Debt Collection and Recovery |
| BUS/OS/CM/CR/05/5/A | Evaluate Credit Portfolio Performance |
| BUS/OS/CM/CR/06/5/A | Manage Credit Risk and Compliance |
| BUS/OS/CM/CR/07/5/A | Operate Management Information Systems in Credit |
| BUS/OS/CM/CR/08/5/A | Manage Customer Relationship |
| BUS/OS/CM/CR/09/5/A | Implement credit business development |

# BASIC UNITS OF COMPETENCY

# DEMONSTRATE COMMUNICATION SKILLS

**UNIT CODE:** BUS/OS/CM/BC/01/5/A

**UNIT DESCRIPTION**

This unit covers the competencies required to demonstrate communication skills. It involves meeting communication needs of clients and colleagues, contributing to the development of communication strategies, conducting workplace interviews, facilitating group discussions and representing the 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. Contribute to the development of communication strategies | 1. Strategies for internal and external dissemination of information are developed, promoted, implemented and reviewed as per organizations’ strategic plan 2. Channels of communication are established and reviewed based on the workplace needs 3. Communication training needs are identified and provided according to SOPs 4. Work related network and relationship are maintained based on workplace requirements 5. Negotiation and conflict resolution strategies are maintained as per the workplace procedures |
| 1. Conduct workplace interviews | 1. ***Communication strategies*** are identified and employed in ***interview situations*** based on 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 based on needs |
| 1. Facilitate group discussions | 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. Relevant presentation is researched and presented based on internal or external communication forums requirements Presentation is delivered in a clear and sequential manner as per the predetermined time 2. Presentation is made as per appropriate media 3. Difference views are respected based on workplace procedures 4. Written communication is done as per organizational standards 5. 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 non-judgmental 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 * Openness and flexibility in communication |
| 1. Interview 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:

* Active listening
* Giving/receiving feedback
* Interpretation of information
* Role boundaries setting
* Negotiation
* Communication

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Communication process
* Dynamics of groups and different styles of group leadership
* Communication skills relevant to client groups
* Flexibility in 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:   1. Met communication needs of clients and colleagues 2. Contributed to the development of communication strategies 3. Conducted interviews 4. Facilitated group discussions 5. Represented the organization |
| 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 NUMERACY SKILLS

**UNIT CODE:** BUS/OS/CM/BC/02/5/A

**UNIT DESCRIPTION**

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

**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. Calculate with whole numbers and familiar fractions, decimals and percentages for work | 1. Mathematical information that may be partly embedded in routine workplace tasks and texts is selected and interpreted as per SOPs 2. Whole numbers and routine or familiar fractions, decimals and percentages including familiar rates are interpreted and comprehended as per SOPs 3. Calculations which may involve a number of steps are performed as per SOPs 4. Calculations done with whole numbers and routine or familiar fractions, decimals and percentages as per SOPs 5. Conversion between equivalent forms of fractions, decimals and percentages is done as per SOPs 6. Order of operations is applied to solve multi-step calculations as per SOPs 7. Problem solving strategies are appropriately applied as per SOPs 8. Estimations are made to check reasonableness of problem solving process, outcome and its appropriateness to the context and task as per SOPs 9. Formal and informal mathematical language and symbolism are used to communicate the result of the task as per SOPs. |
| 2. Estimate, measure, and calculate with routine metric measurements for work | 1. Measurement information in workplace tasks and texts are selected and interpreted in accordance with workplace requirements 2. Appropriate routine measuring equipment are identified and selected in accordance with workplace requirements 3. Measurements are estimated and made using correct units as per measurement manuals. 4. Estimations and calculations done as per routine measurements 5. Conversions performed routinely as per metric units 6. Problem solving processes are used to undertake the tasks as per workplace procedures. 7. Estimations are made to check reasonableness of problem solving process, outcome and its appropriateness to the context and task as per workplace procedures 8. Information is recorded using mathematical language and symbols appropriate to discuss the task as per workplace procedures. |
| 3. Use routine maps and plans for work | 1. Features are identified in routine maps and plans as per SOPs 2. Symbols and keys in routine maps and plans are clearly explained as per SOPs 3. Orientation of map to North is identified and interpreted as per SOPs 4. Understanding of direction and location is clearly demonstrated as per SOPs 5. Simple scale is applied to estimate length of objects, or distance to location or object as per SOPs 6. Directions are given and received using both formal and informal language as per SOPs |
| 4. Interpret, draw and construct 2D and 3D shapes for work | 1. Two dimensional shapes and routine three dimensional shapes identified in everyday objects and in different orientations in accordance with job specifications 2. The use and application of shapes elaborately explained as per SOPs 3. Formal and informal mathematical language and symbols used to describe and compare the features of two dimensional shapes and routine three dimensional shapes as per workplace procedures. 4. Common angles identified in accordance with SOPs 5. Common angles in everyday objects are appropriately estimated as per SOPs 6. Formal and informal mathematical language are used to describe and compare common angles as per workplace procedures. 7. Common geometric instruments used to draw two dimensional shapes as per SOPs 8. Routine three dimensional objects constructed from given nets as per SOPs. |
| 5. Interpret routine tables, graphs and charts for work | 1. Routine tables, graphs and charts identified in predominately familiar texts and contexts as per tables and graph manuals 2. Common types of graphs and their different uses identified as per SOPs 3. Features of tables, graphs and charts identified as per workplace procedures 4. Information in routine tables, graphs and charts located and interpreted as per workplace procedures 5. Calculations are perform to interpret information as per SOPs 6. How statistics can inform and persuade interpretations is explained as per SOPs 7. Misleading statistical information is identified as per workplace procedures. 8. Information relevant to the workplace is discussed as per workplace procedures. |
| 6. Collect data and construct routine tables and graphs for work | 1. Features of common tables and graphs identified as per SOPs 2. Uses of ***different tables and graphs*** identified as per job specifications 3. Data and variables to be collected are determined as per workplace procedures. 4. The audience is determined as per the workplace procedures 5. Method of data collection is select as per job requirement 6. Data is collected as per SOPs 7. Information is collated in a table as per SOPs 8. Suitable scale and axes determined as per job specifications 9. Graph to present information is drafted and drawn as per SOPs 10. Data checked to ensure that it meets the expected results and context as per workplace procedures 11. Information is reported or discussed using formal and informal mathematical language as per workplace procedures |
| 7. Use basic functions of calculator | * 1. Keys are identified and used for ***basic functions on a calculator*** as per SOPs   2. Calculation is done using whole numbers, money and routine decimals and percentages as per SOPs   3. Calculation done with routine fractions and percentages as per SOPs   4. Order of operations is applied to solve multi-step calculations as per SOPs   5. Results are interpreted, displayed and recorded as per workplace procedures   6. Estimations are made to check reasonableness of problem solving process, outcome and its appropriateness to the context and task as per workplace procedures   7. Formal and informal mathematical language and appropriate symbolism and conventions used to communicate the result of the task 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. Use basic functions of calculator may include but not limited to: | * Addition * Multiplication * Calculate ratios * Conversion of ratios into percentages |
| 1. Different tables and graphs may include but not limited to: | * Bar Graphs * Flow Charts * Pie Charts * Pictograph * Line Graphs * Time Series Graphs * Stem and Leaf Plot * Histogram * Dot Plot * Scatter plot |

**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. Calculated correctly with whole numbers and routine or familiar fractions, decimals and percentages 2. Estimated, measured and calculated with routine metric measurements 3. Applied simple scale to estimate length of objects or distance to location or object 4. Used formal and informal mathematical language to describe and compare common angles 5. Used common geometric instruments to draw two dimensional shapes 6. Collected data and constructed routine tables and graphs 7. Used basic functions of calculator correctly |
| 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 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 in:   1. On the job 2. Off the job 3. 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/03/5/A

**UNIT DESCRIPTION**

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

**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 ofoperating system are determined in accordance withmanufacturer’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*** areidentified, **and *control measures*** are applied in accordance with laws governing protection of ICT 3. Computer threats and crimes are detected in accordance with Information security management 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 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 build 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: | * Computer case * Monitor * keyboard * mouse |
| 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
* 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
* Microsoft suite

**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 | 1. Tablets 2. Laptops 3. Desktop computers 4. Calculators 5. Internet 6. Smart phones 7. Operation Manuals |
| 1. Methods of Assessment | Competency may be assessed through:   1. Written Test 2. Observation 3. Practical assignment 4. Interview/Oral Questioning |
| 1. Context of Assessment | Competency may be assessed in:   1. Off the job 2. On the job setting 3. Industrial attachment |
| 5. Guidance information for assessment | Holistic assessment with other units relevant to the industry sector, workplace and job role is recommended. |

# DEMONSTRATE UNDERSTANDING OF ENTREPRENEURSHIP

**UNIT CODE :** BUS/OS/CM/BC/04/5/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 Businesspersons 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.

|  |  |
| --- | --- |
| 1. **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 | Assessment requires evidence that the candidate:   1. Distinguished entrepreneurs and business persons correctly 2. Identified ways of becoming an entrepreneur appropriately 3. Explored factors affecting entrepreneurship development appropriately 4. Analysed importance of self-employment accurately 5. Identified requirements for entry into self-employment correctly 6. Identified sources of business ideas correctly 7. GeneratedBusiness ideas and opportunities correctly 8. Analysed business life cycle accurately 9. Identified legal aspects of business correctly 10. Assessed product demand accurately 11. Determined Internal and external motivation factors appropriately 12. Carried out communications effectively 13. Identified sources of business finance correctly 14. Determined Governing policy on small scale enterprise appropriately 15. Explored problems of starting and operating SSEs effectively 16. Developed Marketing, Organizational/Management, Production/Operation and Financial plans correctly 17. Prepared executive summary correctly 18. Determined business innovative strategies appropriately 19. Presented business plan effectively |
| 1. Resource Implications | 1. The following resources should be provided: 2. Access to relevant workplace where assessment can take place 3. 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 |
| 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/05/5/A

**Unit Description**

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

**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 small teams | 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. Task requirements are identified as per the workplace objectives 2. Task is interpreted in accordance with safety (OHS), environmental requirements and quality requirements 3. Work activity is organized with other involved personnel as per the SOPs 4. Resources are mobilized, allocated and utilized to meet project goals and deliverables. 5. Work activities are monitored and evaluated in line with organization procedures. 6. Job planning is documented in accordance with workplace requirements. 7. Time is managed achieve workplace set goals and objectives. |
| 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. Demonstrate workplace ethics | 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.

|  |  |
| --- | --- |
| **Range** | **Variable** |
| 1. Drug and substance abuse may include but not limited to: | Commonly abused   1. Alcohol 2. Tobacco 3. Miraa 4. Over-the-counter drugs 5. Cocaine 6. Bhang 7. Glue |
| 1. Feedback may include but not limited to: | 1. Verbal 2. Written 3. Informal 4. Formal |
| 1. Relationships may include but not limited to: | 1. Man/Woman 2. Trainer/trainee 3. Employee/employer 4. Client/service provider 5. Husband/wife 6. Boy/girl 7. Parent/child 8. Sibling relationships |
| 1. Forms of communication may include but not limited to: | 1. Written 2. Visual 3. Verbal 4. Non verbal 5. Formal and informal |
| 1. Team may include but not limited to: | 1. Small work group 2. Staff in a section/department 3. Inter-agency group |
| 1. Personal growth may include but not limited to: | |  | | --- | | 1. Growth in the job 2. Career mobility 3. Gains and exposure the job gives 4. Net workings 5. Benefits that accrue to the individual as a result of noteworthy performance | |
| 1. Personal objectives may include but not limited to: | 1. Long term 2. Short term 3. Broad 4. Specific |
| 1. Trainings and career opportunities may include but not limited to | 1. Participation in training programs 2. Technical 3. Supervisory 4. Managerial 5. Continuing Education 6. Serving as Resource Persons in conferences and workshops |
| 1. Resource may include but not limited to: | 1. Human 2. Financial 3. Hardware 4. Software |
| 1. Innovation may include but not limited to: | 1. New ideas 2. Original ideas 3. Different ideas 4. Methods/procedures 5. Processes 6. New tools |
| 1. Emerging issues may include but not limited to: | 1. Terrorism 2. Social media 3. National cohesion 4. Open offices |
| 1. Range of media for learning may include but not limited to: | 1. Mentoring 2. peer support and networking 3. 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:

* Communication
* Critical thinking
* Observation
* Organizing
* 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
* Personal hygiene practices
* Workplace communication
* Concept of time
* Time management
* Decision making
* Types of resources
* Work planning
* Resources and allocating resources
* Organizing work
* Monitoring and evaluation
* Record keeping
* Workplace problems and how to deal with them
* Gender mainstreaming
* HIV and AIDS
* Drug and substance abuse
* Leadership
* Safe work habits
* Professional growth and development
* Technology in the workplace
* Emerging issues
* Social media
* Terrorism
* National cohesion

**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. Led small teams 5. Planned and organized work 6. Maintained professional growth and development 7. Demonstrated workplace learning 8. Demonstrated problem solving skills 9. Demonstrated workplace ethics |
| 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. Oral questioning 2. Portfolio of evidence 3. Third Party Reports 4. Written tests |
| 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/06/5/A

**UNIT DESCRIPTION**

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

**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 always according to environmental regulations and OSHS. 3. ***PPE*** is used according to OSHS. |
| 1. Control environmental Pollution control | 1. Environmental pollution ***control measures*** are compiled following standard protocol. 2. Procedures for solid waste management are observed according to 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. 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 Environmental Management and Coordination Act 1999 |
| 1. Evaluate current practices in relation to resource usage | 1. Information on resource efficiency **systems and procedures** are collected and provided to the work group where appropriate. 2. Current resource usage is measured and recorded by members of the work group. 3. Current purchasing strategies are analyzed and recorded according to industry procedures. 4. Current work processes to access information and data is analyzed 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 concerned/proper authorities |

**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: | 1. Mask 2. Gloves 3. Goggles 4. Safety hat 5. Overall 6. Hearing protector 7. Safety boots |
| 1. Environmental pollution control measures may include but not limited to: | 1. Methods for minimizing or stopping spread and ingestion of airborne particles 2. Methods for minimizing or stopping spread and ingestion of gases and fumes 3. Methods for minimizing or stopping spread and ingestion of liquid wastes |
| 1. Waste management procedures may include but not limited to: | 1. Sorting 2. Storing of items 3. Recycling of items 4. Disposal of items |
| 1. Resources may include but not limited to: | 1. Electric 2. Water 3. Fuel 4. Telecommunications 5. Supplies 6. Materials |
| 1. Workplace environmental hazards may include but not limited to: | 1. Biological hazards 2. Chemical and dust hazards 3. Physical hazards |
| 1. Organizational systems and procedures may include but not limited to: | 1. Supply chain, procurement and purchasing 2. Quality assurance 3. Making recommendations and seeking approvals |

**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:

* Observation
* Measuring
* Writing
* Communication
* Analytical
* Monitoring
* Evaluation

**Required Knowledge**

The individual needs to demonstrate knowledge of:

* Storage methods of environmentally hazardous materials
* Disposal methods of hazardous wastes
* Usage of PPE Environmental regulations
* OSHS
* Types of pollution
* Environmental pollution control measures
* Different solid wastes
* Solid waste management
* Different noise pollution
* Methods of minimizing noise pollution
* Solid Waste Act
* Methods of minimizing wastage
* Waste management procedures
* Economizing of resource consumption
* 3Rs principle
* Types of resources
* Techniques in measuring current usage of resources
* Calculating current usage of resources
* Types of workplace environmental hazards
* Environmental regulations
* Environmental regulations applying to the enterprise.
* Measurement and recording of current resource usage
* Analysis current work processes to access information and data Analysis of data and information
* Identification of areas for improvement
* Resource consuming processes
* Determination of quantity and nature of resource consumed
* Analysis of resource flow of different parts of the resource flow process
* Use/conversion of resources
* Causes of low efficiency of use
* Increasing the efficiency of resource use
* Inspection of resource use plans
* Regulations/licensing requirements
* Determine benefit/cost for alternative resource sources
* Benefit/costs for different alternatives
* Components of proposals
* Criteria on ranking proposals
* Regulatory requirements
* Proposals for improving resource efficiency
* Implementation of resource efficiency plans
* Procedures in monitor implementation
* Adjustments of implementation plan
* Inspection of new resource usage

**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 (ex. Cleaning tools, cleaning materials, trash bags, etc.) 3. PPE 4. Manuals and references 5. Legislation, policies, procedures, protocols and local ordinances relating to environmental protection 6. 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. Interview/Third Party Reports 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 OCCUPATIONAL SAFETY AND HEALTH PRACTICES**

**UNIT CODE:** BUS/OS/CM/BC/07/5/A

**UNIT DESCRIPTION**

This unit specifies the competencies required to identify workplace hazards and risk, identify and implement appropriate control measures and implement OSH programs, procedures and policies/ guidelines

**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. ***Hazards*** in the workplace are identified ***based their indicators*** 2. Risks and hazards are evaluated based on legal requirements. 3. ***OSH concerns*** raised by workers are addressed as per legal requirements. |
| 1. Control OSH hazards | 1. Hazard prevention ***and control measures*** are implemented as per legal requirement. 2. Risk assessment is conductedand a risk matrix developed based on likely impact. 3. ***Contingency measures***, including ***emergency procedures*** during workplace ***incidents and emergencies*** are recognized and established in accordance with organization procedures. |
| 1. Implement OSH programs | 1. Company OSH program are identified, evaluated and reviewed based on legal requirements. 2. Company OSH programs are implemented as per legal requirements. 3. Workers are capacity built on OSH standards and procedures as per legal requirements 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 are not limited to: | * Physical hazards * Biological hazards * Chemical hazards * Ergonomics * Psychological factors * Physiological factors * Safety hazards * Unsafe workers’ act |
| 1. Indicators may include but are 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. Evaluation and/or work environment measurements may include but are not limited to: | * Health Audit * Safety Audit * Work Safety and Health Evaluation * Work Environment Measurements of Physical and Chemical Hazards |
| 1. OSH issues and/or concerns may include but are 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. Prevention and control measures may include but are not limited to: | * Eliminate the hazard * Isolate the hazard * Substitute the hazard with a safer alternative * Use administrative controls to reduce the risk * Use engineering controls to reduce the risk * Use personal protective equipment * Safety, Health and Work Environment Evaluation * Periodic and/or special medical examinations of workers |
| 1. Safety gears /PPE (Personal Protective Equipment’s) may include but are 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 | * Eliminate the hazard altogether * Isolate the hazard from anyone who could be harmed * Substitute the hazard with a safer alternative * Use administrative controls to reduce the risk * Use engineering controls to reduce the risk * Use personal protective equipment |
| 1. Contingency measures may include but are not limited to: | * Evacuation * Isolation * Decontamination * Emergency personnel |
| 1. Emergency procedures may include but are not limited to: | * Fire drill * Earthquake drill * Basic life support/CPR * First aid * Spillage control * Decontamination of chemical and toxic * Disaster preparedness/management * Set of fire-extinguisher |
| 1. Incidents and emergencies may include but are 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 are 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/01/5/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. |

**REQUIRED SKILLS**

The individual needs to demonstrate the following skills:

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

**REQUIRED KNOWLEDGE**

The individual needs to demonstrate knowledge of:

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

**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. Understanding of accounting principles and policies. 2. Ability to prepare financial ratios. 3. Ability to interpret audited financial statements 4. Ability to interpret management accounts 5. Ability to analyze cash conversion cycle 6. Ability to evaluate management financial decision making |
| 1. Resource Implications for competence assessment | 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 may be accessed through:   1. Written tests 2. Oral questioning 3. Third party reports 4. Observation |
| 1. Context of Assessment | Competency may be assessed:   1. On-the-job 2. Off-the-job 3. In-work-placement (attachment) |
| 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/02/5/A

**UNIT DESCRIPTION**

This unit specifies the competencies required to apply financial management skills. 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 are not limited to: | * + Agriculture   + Manufacturing   + Tourism   + Education   + Real Estate   + Fast Moving Consumer Goods |
| 1. Terms of trademay include but are not limited to: | * + Free on Board   + Cost Insurance and Freight   + costs and Freight   + Days given on credit |
| 1. Underlying risks may include but are not limited to: | * + Insurance risks   + Clearance risks   + Non - delivery risks   + Country risks. |

**REQUIRED SKILLS**

The individual needs to demonstrate the following skills:

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

**REQUIRED KNOWLEDGE**

The individual needs to demonstrate knowledge of:

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

**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. Ability to analyze credit portfolio performance 2. Ability to advise management on matters relating to source and use of funds. 3. Ability to prepare and interpret cash flows. 4. Ability to use a c-v-p analysis in business decision making. 5. Ability to interpret trade terms. |
| 1. Resource Implications for competence assessment | 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 may be accessed through:   1. Written tests 2. Oral questioning 3. Third party reports   3.4 Practical |
| 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/03/5/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, managing staff, applying ethics in credit process, applying sound governance principles, demonstrating sound leadership 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** |
| * key performance indicatorsmay include but are not limited to. | * + Financials   + People   + customer service   + Processes. |

**REQUIRED SKILLS**

The individual needs to demonstrate the following skills:

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

**REQUIRED KNOWLEDGE**

The individual needs to demonstrate knowledge of:

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

**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. Ability to plan in a business set up 2. Ability to lead teams 3. Ability to make decisions 4. Ability to distinguish between a manger and a leader. 5. Ability motivates teams. 6. Ability to apply good governance principles. 7. Ability to make strategic plans |
| 1. Resource Implications for competence assessment | 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 may be accessed through:   1. Written tests 2. Oral questioning 3. Third party reports 4. Practical |
| 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/04/5/A

**UNIT DESCRIPTION**

This unit specifies the competencies required to plan and manage a project. it involves understanding types of project; mobilizing resources at stages of project life cycle, participating in project planning process; managing project tendering process; monitoring and evaluating project progress and understand 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 are not limited to: | * Money * physical resources * staff members * consultants |
| 1. Physical resourcesmay include but are not limited to: | * Equipment * space |
| 1. Project personnelmay include but are not limited to: | * Staff members * consultants |

**REQUIRED SKILLS**

The individual needs to demonstrate the following skills:

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

**REQUIRED KNOWLEDGE AND UNDERSTANDING**

The individual needs to demonstrate knowledge of:

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

**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. Has ability to prepare project plans. 2. Has ability to evaluate project contracts. 3. Has ability to monitor and evaluate projects |
| 1. Resource Implications for competence assessment | 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 may be accessed through:   1. Written tests 2. Oral questioning 3. Third party reports 4. Practical 5. Interview |
| 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/05/5/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, 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 evaluated 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 resourcesmay include but not limited to: | * + Land   + Labour   + Entrepreneurship   + Capital |
| 1. Market structuresmay include but not limited to | * + Oligopoly   + Monopoly   + perfect competition, |

**REQUIRED SKILLS**

The individual needs to demonstrate the following skills:

* Communication skills
* Leadership skills
* Team player
* Organizing
* Time management
* Decision making
* Analytical
* IT Skills

**REQUIRED KNOWLEDGE**

The individual needs to demonstrate knowledge of:

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

**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. Ability to understand economics. 2. Ability to analyze financial markets. 3. Ability to interpret market trends 4. Ability to understand market demand and supply 5. Ability to identify price equilibrium |
| 1. Resource Implications for assessment | 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 may be accessed through:   1. Written tests 2. Oral questioning 3. Third party reports 4. Practical |
| 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/06/5/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 performancemay include but not limited to: | * + Profitability   + repayment rate   + loss rate |
| 1. Performance scorecardmay include but not limited to: | * Balanced scorecard * Appraisal templates |
| 1. Portfolio performance indicators may include but not limited to: | * + Growth   + Profitability   + Loss rate |

**REQUIRED SKILLS**

The individual needs to demonstrate the following skills:

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

**REQUIRED KNOWLEDGE**

The individual needs to demonstrate knowledge of:

* Statistics.
* Business mathematics.

**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. Has ability to analyze relationships between data. 2. Ability to use statistical tools to evaluate business assumptions. 3. Ability to collect and analyze data. |
| * 1. Resource Implications for assessment | 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 may be accessed through:   1. Written tests 2. Oral questioning 3. Third party reports 4. Practical |
| * 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 UNITS OF COMPETENCY

# ADMINISTER REQUEST FOR CREDIT

**UNIT CODE:** BUS/OS/CM/CR/01/5/A

**UNIT DESCRIPTION**

This unit specifies the competencies required to administer requestfor credit. It involves processing credit applications, analyzing credit applications, processing credit application documents, managing flow of credit applications and managing credit communication.

**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. Process credit application | * 1. Credit application requirements are explained to clients as per customer service procedures.   2. Credit application forms are filled as per credit procedures.   3. Supporting documents copies are obtained as per credit procedures.   4. Credit applications are evaluated as per credit policy. |
| * 1. Analyse credit application | * 1. ***Financial information*** and ***non-financial information*** is evaluated as per credit policy and procedures.   2. Credit analysis findings are clarified with client as per customer service procedures.   3. Credit reports are prepared as per credit procedures.   4. Credit report is forwarded for approval as per credit policy. |
| * 1. Process credit application documents | * 1. Original supporting documents are obtained as per credit procedures.   2. Authenticity of document is verified as per credit policy.   3. ***Registry*** search is conducted as per credit procedures.   4. Search findings are verified against original documents as per credit policy.   5. Search findings are collated as per credit policy.   6. Credit application details are captured in the MIS as per credit procedures. |
| * 1. Manage flow of credit applications | * 1. Credit approval memo is prepared as per credit procedures.   2. Credit approval memo for authorization is submitted as per credit policy.   3. Credit offer letter is prepared as per credit policy.   4. Credit decision is communicated to client as per credit policy.   5. Client’s feedback on credit offer is obtained as per credit procedures. |
| * 1. Manage credit communication | * 1. ***Customer correspondence*** isprepared as per credit and customer service procedures.   2. ***Client feedback*** is obtained as per customer service procedures.   3. Client feedback is analyzed as per credit procedures.   4. Customer feedback is responded to as per customer service procedures.   5. Client feedback report is prepared as per customer service policy.   6. Records of client communication are maintained 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. Financial Informationmay include but not limited to: | * Balance sheet * Profit and loss account * Cash flow statement * Financial ratios |
| 1. Non-financial information may include but not limited to: | * + Management strength   + Competition   + products/services demand   + business location   + staff matters |
| 1. Registry may include but not limited to: | * + Companies registry   + Land registry   + Share registry   + motor vehicles registry |
| 1. Customer correspondencemay include but not limited to: | * + Letters   + Emails   + Telephone conversations   + Social media posts, |
| 1. Client feedbackmay include but not limited to: | * + Complaints   + Compliments   + Suggestions |

**REQUIRED SKILLS**

The individual needs to demonstrate the following skills:

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

**REQUIRED KNOWLEDGE**

The individual needs to demonstrate knowledge of:

* Financial analysis.
* Communication.
* Credit documentation.
* Credit process.

**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 demonstrated:   1. Ability to process credit application. 2. Ability to analyze financial and non-financial information. 3. Ability to prepare credit analysis report. 4. Understanding of features of authentic documents. 5. Ability to process registry searches. 6. Ability to prepare credit approval memos. 7. Ability to prepare credit offer letters. 8. Understanding of the credit application and approval process. 9. Ability to process credit related customer correspondence. |
| 1. Resource Implications for competence assessment | 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 may be accessed through:   1. Written tests 2. Oral questioning 3. Third party reports 4. Practical |
| 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. |

# ADMINISTER DEBTORS LEDGER

**UNIT CODE:** BUS/OS/CM/CR/02/5/A

**UNIT DESCRIPTION**

This unit specifies the competencies required to administer debtor’s ledger. It involves; processing requests for payment, reconciling credit approvals deliveries and disbursement, processing debtors’ payments, reconciling debtors’ ledger, processing debtors account statements and reporting debtor’s ledger 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. Process requests for payment | * 1. Customer’s payment schedule is obtained from the system as per credit policy and procedure.   2. Customer’s payment schedule is validated as per the approval terms and conditions.   3. ***Payment request*** is conveyed to the debtors as per the credit procedure.   4. Debtors payments are processed as per the credit policy. |
| 1. Reconcile credit approvals deliveries and disbursement | * 1. Credit approvals report is obtained as per the credit policy.   2. Credit approvals are validated against the credit applications as per the credit policy.   3. ***Variances*** are established as per the credit procedure.   4. Action on variances is taken as per the credit procedure. |
| 1. Process debtors’ payments | * 1. Debtors payments are obtained as per credit policy.   2. Payments are validated against payment schedules.   3. Variances are reported as per credit procedure.   4. Variances are communicated to the customers as per the credit procedure.   5. Follow up on variances is done as per the credit policy. |
| 1. Reconcile debtor’s ledger | * 1. Debtor’s ledger is obtained as per the credit procedure.   2. Debtor’s ledger is validated against disbursements and deliveries.   3. Variances are communicated as per the credit procedure.   4. Debtors reconciliation report is prepared as per credit procedure.   5. Management feedback on reconciliation report is obtained as per credit policy.   6. Action on management feedback is taken as per credit policy. |
| 1. Process debtors account statements. | * 1. Statements are obtained from the system as per the credit procedure.   2. Statements are validated against the ledger entries.   3. Discrepancies are addressed as per the credit policy.   4. Statements are dispatched to customers as per the credit policy. |
| 1. Report debtor’s ledger performance | * 1. Debtors are classified as per credit policy.   2. Debtors ledger performance is compared against the performance target.   3. Variance report is generated as per credit policy   4. Management feedback on performance variance is obtained as per credit policy.   5. Action on management feedback is taken 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. Payment requestsmay include but not limited to | * + Invoice   + Demand notice   + Demand letter   + Electronic notifications (emails ,SMS, WhatsApp) |
| 1. Variances may include and not limited to | * + shortfalls   + Surplus |

**REQUIRED 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

**REQUIRED KNOWLEDGE**

The individual needs to demonstrate knowledge of:

* Accountancy
* Computer packages
* Multiple business
* Bank operational procedures
* Legal operating environment
* Banking policies and procedures

**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:  Demonstrated   1. Ability to process requests for payment. 2. Ability to reconcile credit approvals, deliveries and disbursement. 3. Ability to process debtor’s payment. 4. Ability to reconcile debtor’s ledger. 5. Ability to process customer communication. 6. Ability to process customer’s statement. 7. Ability to classify debtors. 8. Ability to prepare debtors performance report. |
| 1. Resource Implications for competence assessment | 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 may be accessed through:   * 1. Written tests   2. Oral questioning   3. Third party reports   4. Practical |
| 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/03/5/A

**UNIT DESCRIPTION**

This unit specifies the competencies required to monitor business performance. It involves conducting customer visits, collecting current financial and non-financial information, evaluating customer call report, update customer credit files and manage customer performance reporting

**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. Resources required for visits are obtained as per monitoring guidelines.   3. Appointments are scheduled as per credit policy.   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 obtained as per monitoring guidelines.   5. Customer call report is completed as per monitoring guidelines. |
| 1. Process customer call report | * 1. Clients are visited as per monitoring guidelines.   2. Findings are documented as per monitoring guidelines.   3. Information on warning signs is evaluated as per credit policy.   4. Action is recommended on ***warning signs*** as per credit procedures**.** |
| 1. Update customer credit files | * 1. Management feedback on action regarding warning signs is obtained as per credit policy.   2. Management feedback to clients is communicated as per credit policy.   3. Client compliance with management recommendations is monitored as per monitoring guidelines.   4. Monitoring information is collated as per credit policy. |
| 1. Manage customer performance reporting | * 1. Client performance data is retrieved and compiled as per credit policy.   2. Clients are classified into performance categories as per credit policy.   3. Portfolio performance report is compiled as per credit policy.   4. Management feedback on portfolio performance is obtained as per credit policy.   5. Action on management feedback is taken 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. Management Accountsmay include but not limited to***:*** | * + Weekly financial statements   + monthly financial statements   + quarterly financial statements |
| 1. Audited Financial Statementsmay include but not limited to | * + Statement of financial position   + Cash Flow Statement   + Statement of comprehensive income |
| 1. Non-financial informationmay include but not limited to | * + Management profile   + Labor issues   + Competition   + premises   + equipment, |
| 1. Warning signs   may include but not limited to | * + Declining profitability   + Dead stock   + Bad debts   + Poor condition of premises   + Low staff morale |

**REQUIRED SKILLS**

The individual needs to demonstrate the following skills:

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

**REQUIRED KNOWLEDGE**

The individual needs to demonstrate knowledge of:

* Business & Economic cycles in a diverse range of sectors.
* Financial Accounting.
* Risk management.
* 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:  Demonstrated:   1. Ability to plan and execute customer visits. 2. Demonstrate understanding of information 3. Ability to analyze financial information. 4. Ability to collect and analyze non-financial information. 5. Ability to process customer call report. 6. Ability to collate monitoring information. 7. Ability to analyze customer and portfolios performance. |
| 1. Resource Implications for competence assessment | 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 may be accessed through:   1. Written tests 2. Oral questioning 3. Third party reports 4. Practical |
| 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. |

# CONDUCT DEBT COLLECTION AND RECOVERY

**UNIT CODE:** BUS/OS/CM/CR/04/5/A

**UNIT DESCRIPTION**

This unit specifies the competencies required to conduct debt collection and recovery. It involves; analyzing debtor’s ledger status, processing debt collection correspondences, processing debtor’s collection report, processing debtor’s payment and reporting debt collection 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. Analyze debtors ledger status | * 1. Debtors’ ledgers are obtained as per credit policy.   2. Debts are classified as per credit policy.   3. Risk profile is identified as per business sector.   4. ***Trends*** are analyzed as per business sector.   5. Management feedback is obtained as per credit police |
| 1. Process debt collection correspondences | * 1. Debtors status reports are obtained and analyzed as per credit policy.   2. ***Collection correspondences*** are prepared as per credit policy.   3. Collection correspondence is delivered to customer as per credit policy.   4. Customer feedback is obtained as per credit policy.   5. Action on customer feedback is taken as per credit policy. |
| 1. Process debtor’s collection report | * 1. ***Performance data*** is retrieved as per credit policy.\   2. Performance data is validated and analyzed as per credit policy   3. Debtors collection performance report is compiled as credit policy.   4. Management feedback is obtained as per credit policy.   5. Action on management feedback is taken as per credit policy. |
| 1. Process debtor’s payment, | * 1. Debtor’s payments are obtained as per credit policy.   2. Payments are validated against payment schedules   3. Variances are established as per credit procedure.   4. Variances are communicated to the customers as per the credit procedure.   5. Follow up on variances is made as per the credit policy. |
| 1. Report debtors book performance. | * 1. Debtors classification is validated as per credit policy   2. Prepare debtors book performance report as per credit policy.   3. Management feedback on debtors’ book performance report is obtained as per credit policy.   4. Action on management feedback is taken 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. Trendsmay include but not limited | * + Growth   + Decline   + Profitability   + Repayment |
| 1. Collection correspondencemay include but not limited | * + Letters   + Emails   + Telephone conversation   + Social media |
| 1. Performance data may include but not limited | * + Receipts   + Arrears   + Disbursements   + Deliveries |

**REQUIRED 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

**REQUIRED KNOWLEDGE**

The individual needs to demonstrate knowledge of:

* Accountancy
* Computer packages
* Multiple business
* Bank operational procedures
* Legal operating environment
* Banking policies and procedures

**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 to demonstrate:   1. Ability to analyze debtors’ ledger. 2. Ability to prepare debt collection correspondence 3. Understanding of correspondence delivery process. 4. Understanding of debtors’ classification and reporting processes. |
| 1. Resource Implications for assessment | 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 may be accessed through:   1. Written tests 2. Oral questioning 3. Third party reports 4. Practical |
| 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/05/5/A

**UNIT DESCRIPTION**

This unit specifies the competencies required to evaluate credit portfolio performance. It involves obtaining customer feedback, consolidating segment performance information, documenting service level, monitoring repeat business and managing non-performing 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. Obtain customer feedback | * 1. ***Debtor account classification*** data is retrieved as per credit policy.   2. Issues impacting performance are established as per customer communication procedures.   3. Causes of debt non-performance are evaluated as per credit policy.   4. Cross-selling opportunities are identified as per credit policy.   5. ***Remedial action*** on non-performing debt is recommended as per credit policy. |
| 1. Consolidate segment performance information | * 1. ***Portfolio performance data*** is retrieved by segment as per MIS procedures.   2. Portfolio performance data is analyzed as per credit policy.   3. Segment performance report is prepared as per credit policy.   4. Management feedback on segment performance is obtained as per credit policy.   5. Action on management feedback is taken per credit policy. |
| 1. Document service level | * 1. Information on service turnaround times is gathered as per credit and customer service procedures.   2. Turnaround times are analyzed as per customer service procedures.   3. Service level report is prepared as per customer service procedures.   4. Service level report is submitted as per customer service procedures.   5. Management feedback on service performance is obtained as per credit policy and customer service procedures.   6. Action on management feedback is taken per credit policy and customer service procedures. |
| 1. Monitor credit consumption behavior. | * 1. Data on credit consumption is retrieved as per credit policy.   2. Credit consumption data is analyzed as per credit policy.   3. Client feedback on reasons for consumption behavior is obtained as per credit and customer service policy.   4. Report on credit consumption behavior is prepared and submitted as per credit policy.   5. Management feedback on consumption behavior is obtained as per credit policy and customer service procedures.   6. Action on management feedback is taken as per credit policy and customer service procedures. |
| 1. Manage non-performing debt | * 1. Data on non-performing accounts is retrieved as per credit policy.   2. Data on non-performing accounts is analyzed as per credit policy.   3. Customer correspondence is prepared as per credit policy.   4. Client payments are processed as per credit policy.   5. Clients payment proposals are obtained as per credit policy.   6. Actions on non-responding client are recommended as per credit policy.   7. Non-performing debt report is prepared and submitted 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. Debtor account classificationmay include but not limited to; | * Performing * non-performing loss * 30 days overdue * 60 days overdue |
| 1. Remedial actionmay include but not limited to; | * Rescheduling * Restructuring * Refinancing * Consolidation |
| 1. Portfolio performance datamay include but not limited to; | * Profitability * Costs * Average overdue days * Average default rate |

**REQUIRED SKILLS**

The individual needs to demonstrate the following skills:

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

**REQUIRED KNOWLEDGE**

The individual needs to demonstrate knowledge of:

* Credit policy and procedures.
* Customer service procedures.
* Service level agreements.
* Debt classification.

**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. Has ability to identify issues affecting debt. 2. Ability to recommend action based on debt performance. 3. Ability to prepare debt performance report. 4. Understanding of issues affecting service levels. 5. Understanding of issues affecting credit consumption behavior. 6. Understanding of factors affecting non performance debt.. |
| 1. Resource Implications for assessment | 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 may be accessed through:   1. Written tests 2. Oral questioning 3. Third party reports 4. Practical |
| 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/06/5/A

**UNIT DESCRIPTION**

This unit specifies the competencies required to manage credit risk and compliance. It involves; documenting credit risk events, building customer risk profile, implementing risks control tactics, conducting risk control and compliance tests, and recommending risk policies and procedures revision.

**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. Record credit risk events | * 1. Events are logged into risk register as per credit policy.   2. Impact of risk events is assessed and quantified as per credit policy.   3. Risk events report is compiled and recommendations made as per credit policy.   4. Management feedback on risk events report is obtained and implemented as per credit policy. |
| 1. Build customer risk profile | * 1. Customer due diligence is performed as per credit policy.   2. Strengths, weaknesses, opportunities and threats of customers are analyzed as per credit policy.   3. Customer financial and non financial risk analysis is conducted as per credit policy.   4. Customer risk score cards are populated as per credit policy. |
| 1. Implement risks control tactics | * 1. Control measures are observed as per credit policy   2. ***Control risk self assessment*** is conducted as per risk management policy.   3. Credit risk controls effectiveness is assessed as per risk management tools.   4. Feedback on control risk self-assessment are made as per risk management policy. |
| 1. Conduct risk control and compliance tests | * 1. Audit and compliance tests are conducted as per risk management framework.   2. Audit and compliance recommendations are implemented as per risk management framework.   3. Status report on implementation of audit and compliance recommendations is prepared and submitted as per risk management framework.   4. Gaps in controls are addressed as per risk assurance framework.   5. Residual risks are managed as per risk management framework. |
| 1. Recommend risk policies and procedures revision. | * 1. Gaps in policies and procedures are identified as per risk management framework.   2. Gaps in policies and procedures are reported as per credit policy.   3. Management feedback is obtained and implemented as per the credit policy.   4. Revision to policies and procedures are documented as per risk management 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. Control risk self-assessmentmay include but not limited to: | * + Snap checks   + Check list   + Stock taking   + Checking reconciliation |

**REQUIRED SKILLS**

The individual needs to demonstrate the following skills:

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

**REQUIRED KNOWLEDGE**

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

**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 to demonstrate:   1. Understanding of risk events 2. Understanding of risk tools 3. Understanding of risk controls 4. Understanding on role of audit and compliance in credit risk 5. Ability to identify gaps in policies risk controls |
| 1. Resource Implications for competence assessment | 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 may be accessed through:   1. Written tests 2. Oral questioning 3. Third party reports 4. Practical |
| 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. |

# OPERATE MANAGEMENT INFORMATION SYSTEMS IN CREDIT

**UNIT CODE:** BUS/OS/CM/CR/07/5/A

**UNIT DESCRIPTION**

This unit specifies the competencies required to operate management information systems in credit. It involves processing credit data, processing credits reports, reviewing MIS performance, maintaining MIS records and safeguarding MIS records.

**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. Process credit data | * 1. Credit ***source documents*** areobtained for MIS capture as per credit policy.   2. Data on credit MIS is captured as per credit procedures.   3. MIS authorization is followed up as per credit policy.   4. Records are filed as per credit and document management policy. |
| 1. Process credit reports | * 1. ***Credit data*** entry reports are retrieved as per MIS procedures.   2. Credit data entry reports are validated as per MIS procedures.   3. Data entry corrections are made as per credit policy.   4. Final reports are printed as per credit policy.   5. Periodic management reports are retrieved and distributed as per credit policy. |
| 1. Review MIS performance | * 1. MIS performance is documented as per credit policy.   2. MIS performance report is prepared as per credit and MIS policy.   3. Recommendations for MIS improvement are followed up as per credit and MIS policy. |
| 1. Maintain MIS records | * 1. Credit MIS source documentsarecollated as per credit policy.   2. Digital copies of source documents are made as per records management policy.   3. Electronic records are backed- up as per credit and records management policy.   4. Records are stored as per records management policy. |
| 1. Safeguard MIS records | * 1. Access controls are implemented as per MIS policy.   2. Data back-ups are secured as per MIS and records management policies.   3. Periodic checks on data back-up records are conducted as per records management policy.   4. Reports on MIS records are prepared as per MIS and records management policies. |

**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. Source documentsmay include but not limited to: | * Credit applications * authorization memos, |
| 1. Credit datamay include and not limited to: | * Amounts * Periods * customer bio data |

**REQUIRED SKILLS**

The individual needs to demonstrate the following skills:

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

**REQUIRED KNOWLEDGE**

The individual needs to demonstrate knowledge of:

* Basic computer skills.
* Basic records management.
* Basic information security & controls.

**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. Understanding of data entry processes and procedures. 2. Ability to process and retrieve credit documents. 3. Understanding of credit data quality. 4. Ability to analyze MIS performance. 5. Ability to maintain MIS records. 6. Understanding of role of MIS in credit management. 7. Understanding of aspects of MIS security. 8. Ability to operate management information systems. |
| 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/08/5/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 programs, 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 channels are identified as per the customer service charter.   3. Communication content is developed as per credit policy.   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 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. |
| 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 toolsmay include and not limited to; | * + Service level agreements   + Suggestion boxes   + Questionnaire   + Interviews   + Surveys |

**REQUIRED 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

**REQUIRED KNOWLEDGE**

The individual needs to demonstrate knowledge of:

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

**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  Demonstrated:   1. Ability to develop customer service framework 2. Understanding of customer service tools. 3. Understanding of communication strategy 4. Understanding of communication channels 5. Ability to manage customer’s complaints. 6. Ability to use customer complaint handling tools 7. Understanding of customer loyalty programmes 8. Understanding of customer satisfaction 9. Understanding of customer service standards |
| 1. Resource Implications for competence assessment | 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 may be accessed through:   1. Written tests 2. Oral questioning 3. Third party reports 4. Practical |
| 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 CREDIT BUSINESS DEVELOPMENT

**UNIT CODE:** BUS/OS/CM/CR/09/5/A

**UNIT DESCRIPTION**

This unit specifies the competencies required to implement credit business development. It involves; implementing credit sales plan, implementing credit sales activities, and monitoring credit sales performance, analyzing risks in credit sales and reviewing credit sales plan and activities.

**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. Implement credit sales plan | * 1. Sales pipeline is developed as per credit policy   2. Sales strategies are identified as per the desired target market.   3. A sales budget is prepared in line with financial objectives.   4. Sales plan is submitted for approval as per business policy.   5. Sales plan is executed as per business policy. |
| 1. Implement credit sales activities | * 1. ***Sales activities*** are identified as per business strategy.   2. ***Resources*** for activities are allocated as per business policy.   3. Sales activity results are documented and evaluated as per the performance management framework.   4. Performance review measures are implemented as per performance management framework. |
| 1. Monitor credit sales performance | * 1. ***Sales targets*** are developed in line with business strategy.   2. Actual sales are recorded as per business development procedures.   3. Performance report is prepared in line with performance management framework.   4. Performance variances are addressed as per Performance Management framework. |
| 1. Analyze risks in credit sales. | * 1. ***Risk events*** in credit sales are documented in line with risk management framework.   2. Risk events are analyzed in line with risk management framework.   3. Credit sales risk report is prepared and submitted in line with credit risk management framework   4. Feedback on risk events is sought as per credit policy   5. Recommendations on risk mitigations are implemented as per risk management policy |
| 1. Review credit sales plan and activities | * 1. Results of credit sales activities are documented as per business development procedures.   2. Sales activity performance is evaluated as per business strategy.   3. Credit sales report is prepared and submitted as per business strategy.   4. Sales activity review recommendations are implemented as per business strategy. |

**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. Sales activities may include but not limited to: | * + Promotions   + activation   + prospecting   + profiling |
| 1. Resourcesmay include but not limited to: | * + money   + motor vehicle   + computers   + people |
| 1. Sales target may include but not limited to***;*** | * + Growth   + Profitability   + Volume   + Revenue |
| 1. Risk events   may include but not limited to***;*** | * + fraud   + destruction   + default   + price fluctuations |

**REQUIRED SKILLS**

The individual needs to demonstrate the following skills:

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

**REQUIRED KNOWLEDGE**

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

**EVIDENCE GUIDE**

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

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| 1. Critical Aspects of Competency | Assessment requires evidence that the candidate to demonstrate:   1. Ability to develop a sales plan 2. Ability to prepare sales pipeline 3. Ability to evaluate sales activities 4. Ability to identify resource requirements for sales activities. 5. Ability to analyze sales activity effectiveness. 6. Ability to identify risk events in sales. 7. Understanding of risk mitigation measures in credit. 8. Ability to prepare sales activity report. |
| 1. Resource Implications for competence assessment | 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 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. |