



RELPA
REGIONAL ENHANCED LIVELIHOODS
IN PASTORAL AREAS

ELMT
ENHANCED LIVELIHOODS IN
THE MANDERA TRIANGLE

ELSE
ENHANCED LIVELIHOODS IN
SOUTHERN ETHIOPIA

Adult Business Literacy Curriculum for North Eastern Province-Kenya

Prepared by:

EDUCATION ENTREPRENEURSHIP AND MANAGEMENT SYSTEMS [EEMS]

[Powered By Intellect, Driven By Values]

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INTRODUCTION

This syllabus seeks to enable adult literacy teachers have a functional business literacy curriculum which would enable small and micro entrepreneurs gain functional skills that would enhance their business transactions.

It is structured in modular form so as to provide the adult learners with a flexible curriculum that will in the long-term capacitate them to acquire basic business knowledge, skills, positive attitudes and values necessary for the development of self and the nation.

Module units have been carefully selected to suit the learners' needs considering their level of education. The adults who will need to acquire business skills and competences to promote self reliance and economic empowerment will find this module very useful and appropriate. The module has incorporated units on business ideas and opportunities and keeping of simple business records among others so as to expose the learners to proper record management and enhance their capacity in identifying viable business ventures.

The suggested learning resources, learning experiences and assessment methods have been carefully selected to assist the teacher in delivering the content thoroughly in an articulate and practical manner. Further, active participation of the learner in the learning process is strongly recommended and emphasized. Therefore the teacher is strongly advised to use participatory and interactive approaches to learning in order to tap and incorporate the learners' experiences.

Purpose of this Curriculum

- i. To enable the adult business learners have the basic literacy and numeracy skills which will enhance the way they conduct their business transactions.
- ii. To provide the adult literacy teachers with a standard curriculum which enable them impart literacy and numeracy skills to illiterate micro entrepreneurs and other interested persons.

General Objectives of Adult Literacy Business Curriculum

At the end of this module, the learner should be able to:

1. Make use of money wisely.
2. Use knowledge, skills and attitudes acquired for self-reliance and gainful employment.
3. Participate in nation building activities and contribute to the welfare of the community.
4. Co-operate with others in initiating and organizing various business activities.
5. Develop positive attitudes towards work.
6. Further his/her learning in Business Education.

Summary of Findings of the Rapid Needs Assessment

Based on our engagement with the relevant stakeholders in North- Eastern province including *Care Kenya* and a thorough analysis of their inputs the following were considered critical in developing the proposed curriculum:

- i. It should be tailored to suit the basic business needs of the locals in Garissa and the larger Mandera triangle.
- ii. Simple enough to enable the learners quickly put into practice the theoretical elements therein.
- iii. One that can be easily translated and or interpreted in Kiswahili and Somali languages for quick understanding and practice by the learners.
- iv. Backed with relevant curriculum support materials for the teachers to enable them implement the contents to the learners
- v. It should be modeled around the common business activities of the locals.
- vi. Appealing to the minds of the adult learners in terms of benefits and applicability to their surroundings.

- vii. One that seeks to deliberately simplify and avoid complex business terminologies allowing for easy teaching and learning of the content.
- viii. Should deliberately capture foundational elements of adult literacy (reading, writing and arithmetic skills) whilst covering the core business and entrepreneurship skills.
- ix. Should allow for the acquisition of both cognitive knowledge as well as functional competences applicable to business. This should be demonstrated by the learners using the skills acquired to undertake viable businesses as well as engage in simple business operations such as writing a price list, cashbook, list of creditors, debtors etc
- x. One that provides for measurable and practical modes of evaluation other than those captured by the normal curriculum and avail simpler follow up methods so as to determine its success or failure.
- xi. One that seeks to enhance the need for the establishment of business development services and micro-financing initiatives specifically for the SME's.
- xii. Flexible enough to encourage and allow both learners and teachers to;
 - a) Seek for information
 - b) Attend field studies
 - c) Hold group sessions
 - d) Get to review case studies etc
- xiii. Should be seen as a tool for fighting both illiteracy and poverty both at individual and community level.

- xiv. One that encourages the learners to pursue further learning in the area of business and entrepreneurship
- xv. In tune with the local needs and hence lay emphasis on sole proprietorships, group enterprises and or partnerships as the preferred modes of businesses entities.

CURRICULUM CONTENT

1.0 INTRODUCTION TO BUSINESS EDUCATION

1.1 Theory

The Meaning and Importance of Business Education

1.1.1 Specific Objectives

At the end of this topic the learner should be able to:

- (a) give meaning of a business activity.
- (b) give examples of business activities.
- (c) explain the importance of learning business education.

1.1.2 Content

- a) Meaning of a business activity.
- b) Examples of business activities in the local area.
- c) Meaning of business education.
- d) Why we learn business education.

1.2 Practice

1.2.1 Specific objectives

By the end of the module unit, the learner should be able to:

- a) discuss various types of business activities
- b) examine various benefits of Business Education

1.2.2 Content

1.2.2.1 Group discussion on various types of business activities

1.2.2.2 Examination of benefits of Business Education

1.3 Competences

Ability to:

- Identify business activities in their locality
- Recognize the benefits of Business Education

1.4 Suggested Learning Experiences

- Sharing experiences
- Question and answer
- Discussion
- Field visit

1.5 Suggested Learning Resources

- Newspaper cuttings
- Charts
- Relevant reference books

- Relevant business environment
- Magazines
- Journals

1.6 Suggested Assessment

- Oral tests
- Observation
- Written tests

2.0 BUSINESS AND SELF EMPLOYMENT

2.1 Theory

2.1.1 Specific Objectives

By the end of the module unit, the learner should be able to:

- a) explain the meaning of self-employment
- b) state the benefits of being self-employed
- c) discuss the reasons for people involvement in business

2.1.2 Content

- 2.1.2.1 Meaning of self-employment
- 2.1.2.2 Benefits of being self-employed
- 2.1.2.3 Reasons for people involvement in business

2.2 Practice

2.2.1 Specific objectives

By the end of the module unit, the learner should be able to:

- a) discuss the benefits of self- employment
- b) brainstorm on the reasons for people involvement

2.2.2 Content

2.2.2.1 Group discussion the benefits of self- employment

2.2.2.2 Brainstorm on the reasons for people involvement in business

2.3 Competence

Ability to identify self-employment as a solution to the problem of unemployment

2.4 Suggested Learning Experiences

- Discussion
- Question and answer
- Story telling
- Case study
- Resource person(s)
- Brainstorming

2.5 Suggested Learning Resources

- Resource person(s)
- Case study extract
- Computer
- modem

- Relevant reference books

2.6 Suggested Assessment

- Oral test
- Written test
- Assignment

3.0 BUSINESS AND its SURROUNDINGS

3.1 Theory

3.1.1 Specific Objectives

By the end of the module unit, the learner should be able to:

- a) explain the meaning of business surrounding
- b) outline the purpose of a business
- c) state factors that affect a business

3.1.2 Content

3.1.2.1 Meaning of business surrounding

3.1.2.2 Purpose of a business

3.1.2.3 Factors that affect a business

3.2 Practice

3.2.1 Specific objectives

By the end of the module unit, the learner should be able to:

- a) discuss the purpose of a business
- b) discuss factors that affect a business

3.2.2 Content

3.2.2.1 Purposes of a business

3.2.2.2 Factors that affect a business

3.3 Competences

Ability to:

- Appreciate the purpose of a business
- Identify factors that affect a business

3.4 Suggested Learning Experiences

- Question and answer
- Discussion
- Resource person(s)
- Case study
- Debate

3.5 Suggested Learning Resources

- Resource person(s)
- Charts
- Flash cards
- Newspaper cutting
- Recorded viewing materials
- Case study extract
- Magazines

3.6 Suggested Assessment

- Assignment
- Oral test
- Written test
- Observation

4.0 BUSINESS IDEAS AND OPPORTUNITIES

4.1 Theory

4.1.1 Specific Objectives

By the end of the module unit, the learner should be able to:

- a) explain the meaning of a business idea
- b) list the various sources of business ideas
- c) explain the methods of generating business ideas
- d) explain the meaning of a business opportunity
- e) match business opportunities to the generated ideas
- f) identify various business opportunities
- g) determine the suitability of selected business opportunity

4.1.2 Content

- 4.1.2.1 Meaning of a business idea
- 4.1.2.2 Sources of business ideas
- 4.1.2.3 Methods of generating business ideas
- 4.1.2.4 Meaning of business opportunity
- 4.1.2.5 Determining business ideas that become business opportunity
- 4.1.2.6 Business opportunities

4.1.2.7 Determining suitability of the selected business opportunity

4.2 Practice

4.2.1 Specific objectives

By the end of the module unit, the learner should be able to:

- a) discuss the various sources of business ideas
- b) generate business ideas
- c) match business opportunities to the generated ideas

4.2.2 Content

4.2.2.1 Sources of business ideas

4.2.2.2 Generation of business ideas

4.2.2.3 Match business opportunities to the generated ideas

4.3 Competence

Ability to select a suitable business opportunity

4.4 Suggested Learning Experiences

- Discussion
- Case study
- Resource person(s)
- Brainstorming
- Question and answer
- Field visit

4.5 Suggested Learning Resources

- Resource person(s)
- Charts
- Radio
- Television
- Cinemas
- Shows
- Relevant reference books
- Relevant business environment
- Case study extract

4.6 Suggested Assessment

- Oral test
- Assignment
- Written test
- Observation

5.0 FORMS OF BUSINESS OWNERSHIP

5.1 Theory

5.1.1 Specific Objectives

By the end of the module unit, the learner should be able to:

- a) explain the meaning of the term business ownership
- b) identify various forms of business ownership
- c) explain the meaning of one person business
- d) list the benefits of one person business
- e) explain the meaning of partnership business
- f) list the benefits of a partnership business

5.1.2 Content

- 5.1.2.1 Meaning of business ownership
- 5.1.2.2 Forms of business ownership
- 5.1.2.3 Meaning of one person business
- 5.1.2.4 Benefits of one person business
- 5.1.2.5 Meaning of partnership business
- 5.1.2.6 Benefits of a partnership business

5.2 Practice

5.2.1 Specific objectives

By the end of the module unit, the learner should be able to:

- a) discuss various forms of business ownership
- b) brainstorm on the benefits of one person business
- c) identify the benefits of a partnership business

5.2.2 Content

- 5.2.2.1 Discussion on various forms of business ownership
- 5.2.2.2 Brainstorm on benefits of one person business
- 5.2.2.3 Chat on the benefits of partnership business

5.3 Competence

Ability to differentiate between one person business and partnership business

5.4 Suggested Learning Experiences

- Question and answer
- Discussion
- Resource person(s)
- Debate
- Case study

5.5 Suggested Learning Resources

- Relevant reference books
- Charts
- Flash cards
- Radio broadcast programme
- Resource person(s)
- Case study extract

5.6 Suggested Assessment

- Oral test
- Written test
- Assignment

6.0 FINANCING A SMALL BUSINESS

6.1 Theory

6.1.1 Specific Objectives

By the end of the module unit, the learner should be able to:

- a) explain the meaning of finance
- b) determine the amount of money required for a small business
- c) identify various sources of money to operate a small business

6.1.2 Content

6.1.2.1 Meaning of finance

6.1.2.2 Determining the amount of money required for a small business

6.1.2.3 Sources of money for a small business

6.2 Practice

6.2.1 Specific objectives

By the end of the module unit, the learner should be able to:

- a) decide on the amount of money required for a small business
- b) discuss various sources of money to operate a small business

6.2.2 Content

6.2.2.1 Decide individually the amount of money required for a small business

6.2.2.2 Group discussion on the Sources of money for a small business

6.4 Competences

Ability to:

- Determine the amount of money required to start a small business
- Identify the sources of money for a small business

6.4 Suggested Learning Experiences

- Discussion
- Brainstorming
- Question and answer
- Resource person(s)

6.5 Suggested Learning Resources

- Resource person(s)
- Journals
- Television
- Videos
- Cinemas
- Radio
- Magazines
- Charts
- Relevant reference books

6.6 Suggested Assessment

- Oral test
- Written test
- Assignment

7.0 STARTING AND OPERATING A SMALL BUSINESS

7.1 THEORY

7.1.1 Specific Objectives

By the end of the module unit, the learner should be able to:

- a) state the factors determining the type of a small business to start
- b) state factors that influence the location of a business
- c) list down the procedure for registering a small business
- d) identify types of business licenses required for a small business
- e) state the regulations affecting the operation of a small business

7.1.2 Content

7.1.2.1 Factors considered in choosing a business

7.1.2.2 Factors considered in locating a business

7.1.2.3 Legal requirement of a small business

7.2 Practice

7.2.1 Specific objectives

By the end of the module unit, the learner should be able to:

- a) discuss the factors determining the type of a small business to start
- b) discuss Legal requirement for a small business

7.2.2 Content

7.2.2.1 Discussion on factors determining the type of small business to start

7.2.2.2 Brainstorming on Legal requirement for starting of a small business

7.3 Competence

Ability to start and operate a business

7.4 Suggested Learning Experiences

- Discussion
- Brainstorming
- Question and answer
- Field visit

7.5 Suggested Learning Resources

- Relevant reference books
- Resource person(s)
- Charts
- Sample licenses
- Sample registration forms
- Relevant business environment

7.6 Suggested Assessment

- Oral test
- Written test
- Observation
- Assignment

8.0 KEEPING SIMPLE BUSINESS RECORDS

8.1 Theory

8.1.1 Specific Objectives

By the end of the module unit, the learner should be able to:

- a) explain the meaning of business record
- b) identify simple business records for a small business
- c) explain the benefits of keeping business records
- d) explain the meaning of profit and loss
- e) calculate profit and loss

8.1.2 Content

8.1.2.1 Meaning of business record

8.1.2.2 Types of business records for a small business

- Receipt book
- Expense book
- Single column cash book

8.1.2.3 Benefits of business records

8.1.2.4 Meaning of profit and loss

8.1.2.5 Calculation of profit and loss

8.2 Practice

8.2.1 Specific objectives

By the end of the module unit, the learner should be able to:

- a) discuss simple business records for a small business
- b) brainstorm on the benefits of keeping business records
- c) calculate profit and loss

8.2.2 Content

8.2.2.1 Discussion on the types of business records for a small business

- Receipt book
- Expense book
- Single column cash book

8.2.2.2 Brainstorm on the benefits of business records

8.2.2.3 Calculation of profit and loss

8.3 Competences

Ability to:

- Keep simple business records
- Calculate profit and loss of a business

8.5 Suggested Learning Experiences

- Demonstration
- Question and answer
- Brainstorming
- Practical work
- Discussion

8.6 Suggested Learning Resources

- Charts
- Relevant reference books
- Sample of cash book
- Sample of receipt book

- Sample of expense book

8.7 Suggested Assessment

- Written test
- Assignment
- Oral test
- Observation

9.0 BUSINESS SUPPORT SERVICES

9.1 Theory

9.1.1 Specific Objectives

By the end of the module unit, the learner should be able to:

- a) explain the meaning of business support services
- b) identify various business support services
- c) name the means of transport in the locality
- d) state the factors considered when selecting a suitable means of transport
- e) name the types of bank accounts
- f) outline the benefits of operating a bank account
- g) list the various bank loans
- h) name the methods of making payments through the bank
- i) identify the types of storage facilities used by various businesses in the locality
- j) state the benefits of proper storage of goods

9.1.2 Content

9.1.2.1 Meaning of business support services

9.1.2.2 Types of business support services

9.1.2.3 Means of transport

- Human and animal portorage
- Carts
- Bicycles and motorcycles
- Motor vehicles
- Boats and canoes
- Train
- Aeroplane

9.1.2.4 Factors to consider when selecting a means of transport

9.1.2.5 Types of bank accounts

9.1.2.6 Benefits of operating a bank account

9.1.2.7 Types of bank loans

9.1.2.8 Methods of making payments through banks

9.1.2.9 Types of storage facilities

9.1.2.10 Benefits of proper storage of goods

9.2 Practice

9.2.1 Specific objectives

By the end of the module unit, the learner should be able to:

- a) discuss the factors considered when selecting a suitable means of transport
- b) outline the benefits of operating a bank account
- c) identify the benefits of proper storage of goods

9.2.2 Content

9.2.2.1 Discussion on factors to be considered when selecting a means of transport

9.2.2.2 Outline benefits of operating a bank account

9.2.2.3 Identification of benefits of proper storage of goods

9.3 Competences

Ability to:

- Use appropriate transport facility for the business
- Use banking services to support business operations
- Store business goods properly

9.4 Suggested Learning Experiences

- Brainstorming
- Resource person(s)
- Discussion
- Field visit
- Question and answer

9.5 Suggested Learning Resources

- Charts
- Relevant reference books
- Radio programmes
- Samples of bank forms
- Relevant business environment
- Book for recording stock of goods

9.6 Suggested Assessment

- Oral test
- Assignment
- Written test
- Observation

10 .0 MARKET FOR GOODS AND SERVICES

10.1 Theory

10.1.1 Specific Objectives

By the end of the module unit, the learner should be able to:

- a) explain the meaning of market
- b) outline the purpose of a market
- c) define the common terms used in a market
- d) identify places for buying and selling goods and services
- e) state the factors considered in selecting a market for goods and services

10.1.2 Content

10.1.2.1 Meaning and purpose of a market

10.1.2.2 Common terms used in a market

- Goods
- Services
- Buyer
- Seller

10.1.2.3 Places to buy and sell goods and services

- Local markets
- International markets

10.1.2.4 Factors considered in selecting a market

10.2 Practice

10.2.1 Specific objectives

By the end of the module unit, the learner should be able to:

- a) explain the common terms used in a market
- b) discuss the factors considered in selecting a market for goods and services

10.2.2 Content

10.2.2.1 Explanation of Common terms used in a market

10.2.2.2 Discussion on factors considered in selecting a market

10.3 Competence

Ability to select an appropriate market for goods and services

10.4 Suggested Learning Experiences

- Question and answer
- Brainstorming
- Field visit
- Discussion
- Case study

10.5 Suggested Learning Resources

- Charts
- Relevant reference books
- Shows and showrooms
- Relevant business environment
- Case study extract
- Magazines
- Newspaper cutting
- Journals
- Radio
- Television

10.6 Suggested Assessment

- Oral test
- Written test
- Observation
- Assignment

11.0 RESOURCE MANAGEMENT IN A SMALL BUSINESS

11.1 Theory

11.1.1 Specific Objectives

By the end of the module unit, the learner should be able to:

- a) explain the meaning of resource

- b) explain the meaning of management
- c) identify methods of resource management in a small business
- d) outline effective uses of available resources in a small business

11.1.2 Content

11.1.2.1 Meaning of resource

11.1.2.2 Meaning of management

11.1.2.3 Methods of resource management in a small business

11.1.2.4 Effective uses of available resources in a small business

11.2 Practice

11.2.1 Specific objectives

By the end of the module unit, the learner should be able to:

- a) identify methods of resource management in a small business
- b) outline effective uses of available resources in a small business

11.2.2 Content

11.2.2.1 Identification of methods of resource management for a small business

11.2.2.2 Outline effective uses of available resources for a small business

11.3 Competence

Ability to make use of available resources in production

11.4 Suggested Learning Experiences

- Discussion

- Field visit
- Case study
- Question and answer

11.5 Suggested Learning Resources

- Relevant reference books
- Charts
- Case study extract
- Television
- Radio
- Cinemas
- Newspaper cuttings
- Magazines
- Journals
- Relevant business environment

11.6 Suggested Assessment

- Observation
- Written test
- Oral test
- Assignment

12.0 SPECIFIC TEACHING ITEMS (SCOPE)

1. The Meaning and Importance of Business Education

- (a) Meaning of a business activity
- (b) Examples of business activities in the local area
- (c) Meaning of business education
- (d) Why we learn business education

2. Wise Use of Money

- (a) Importance of money
- (b) Existing currency in Kenya
- (c) Sources of money
- (d) Spending money
- (e) Why and how to save money

3. Keeping Simple Personal Records

- (a) Records of:
 - i) Personal belongings
 - (ii) Items borrowed
 - (iii) Income
 - (iv) Expenses
- (b) Preparing a personal budget
- (c) Importance of a budget to an individual
- (d) Programme of activities

4. Business Opportunities

- (a) Meaning and purpose of a business
- (b) Business opportunities in a local area
- (c) Forms of business organization e.g.
 - (i) Sole proprietorship
 - Meaning
 - Formation
 - Ownership
 - Financing
 - Advantages and disadvantages
 - (ii) Partnership
 - Meaning
 - Formation
 - Ownership (minor, major, active and dormant partners)
 - Financing
 - Advantages and disadvantages
 - (iii) Co-operatives
 - Meaning
 - Formation
 - Types and examples
 - Financing
 - Advantages and disadvantages

5. Starting a Business

- (a) Deciding on the type of business to start
- (b) Basic legal requirement e.g.
 - (i) trading licence
 - (ii) health regulations
 - (iii) building regulations
- (c) Choice of location of the business
- (d) Estimating the initial cost for starting a business
- (e) Sources of capital for the business
- (f) Wise use of business capital and profit, e.g.
 - (i) Saving
 - (ii) Investment
 - (iii) Paying oneself a salary, etc.

6. Selecting a Market

- (a) Meaning and purpose of a market
- (b) Factors to consider when selecting a market e.g.
 - (i) transport costs
 - (ii) communication
 - (iii) demand
 - (iv) types of goods and services
 - (v) security

7. Attracting and Retaining Customers

- (a) Methods of attracting and retaining customers, e.g.
 - (i) courtesy
 - (ii) honesty
 - (iii) attractive displays
 - (iv) after sale service
 - (v) cleanliness
 - (vi) credit facilities
 - (vii) packaging
 - (viii) lowering prices
 - (ix) free samples and gifts
 - (x) advertising through use of attractive displays, posters, radio, newspapers, etc.
 - (xi) trade fairs, shows and exhibitions

8. Buying and Selling

- (a) Methods of buying and selling, e.g.
 - (i) barter trade
 - (ii) cash
 - (iii) credit
 - (iv) Application of mpesa facility in buying & selling
- (b) Calculating cash and trade discount

- (c) Determining the price of goods and services
- (d) Means of payment e.g.
 - (i) cash
 - (ii) stamps
 - (iii) postal orders
 - (iv) money orders
 - (v) cheque

9. Business Records

- (a) Business documents e.g.
 - (i) letter of inquiry
 - (ii) quotation
 - (iii) catalogue
 - (iv) price list
 - (v) order
 - (vi) cash sale
 - (vii) receipt
 - (viii) delivery note
 - (ix) invoice
- (b) Meaning and importance of filing
- (c) Types of files e.g.
 - (i) clip file
 - (ii) spring file

- (iii) levered file
 - (iv) box file
- (d) Filing equipment e.g.
 - (i) shelves
 - (ii) cupboards
 - (iii) cabinets
- (e) Methods of filing
 - (i) simple alphabetical order (names of individuals only)
 - (ii) subject
 - (iii) geographical
- (f) Recording of cash and credit transactions
- (g) Recording of stock e.g.
 - (i) receiving
 - (ii) issuing
 - (iii) balancing

10. The Cash Book

- (a) Meaning and purpose of a Cash Book
- (b) Format of a One Column Cash Book
- (c) Entering cash transactions in the One Column Cash Book
- (d) Balancing the One Column Cash Book
- (e) Format of a Two Column Cash Book
- (f) Entering cash transactions in the Two Column Cash Book

- (g) Balancing the Two Column Cash Book

11. Meaning of Profit and Loss

- (a) Meaning of profit and loss
- (b) Meaning of opening stock, closing stock, purchase, sales, expenses, etc. and how they can be used to calculate profit and loss
- (c) Calculating profit
- (d) Calculating gross profit
- (e) Calculating gross loss
- (f) Calculating net profit
- (g) Calculating net loss

12. Services that Support the Running of a Business

- (a) Banking, i.e. commercial banks – services offered by commercial banks, e.g.
 - (i) safe keeping
 - (ii) advice
 - (iii) lending
 - (iv) payments, etc.
- (b) Bank accounts i.e.
 - (i) savings account
 - (ii) current account
 - (iii) fixed deposit account

- (iv) Mpesa account and transfers
- (c) Meaning and importance of insurance
- (d) Insurable risks, e.g.
 - (i) death
 - (ii) theft
 - (iii) fire
 - (iv) motor vehicle accident
- (e) Services offered by the post office, e.g.
 - (i) mail services
 - letters
 - parcels
 - (ii) telephone
 - (iii) banking services
- (f) Transport services, i.e.
 - (i) modes and means of transport
 - (ii) factors to consider when choosing modes and means of transport
- (g) Meaning and importance of warehousing

13. Communication

- (a) Importance of communication
- (b) Means of communication e.g.
 - (i) face-to-face
 - (ii) telephone

- (iii) letter
 - (iv) telegrams
 - (v) mass media
 - (vi) mobile phone---sms & mpesa operations
- (c) Factors which influence the choice of means of communication e.g.
- (i) cost
 - (ii) speed
 - (iii) availability
 - (iv) secrecy
 - (v) reliability

MODULE SUMMARY AND TIME ALLOCATION

CODE	MODULE UNIT	SUB-MODULE UNIT	THEORY (HRS)	PRACTICE (HRS)	TOTAL
I.0	INTRODUCTION TO BUSINESS EDUCATION	<ul style="list-style-type: none"> • Meaning of Business Education • Meaning of Business • Meaning of business Activity • Types of business activities • Benefits of Business Education 	3	3	6
2.0	BUSINESS AND SELF EMPLOYMENT	<ul style="list-style-type: none"> • Meaning of self-employment • Benefits of being self-employed • Reasons for people involvement in business 	6	10	16

3.0	BUSINESS AND IT'S SURROUNDINGS	<ul style="list-style-type: none"> • Meaning of business surrounding • Purpose of a business • Factors that affect a business 	8	12	20
4.0	BUSINESS IDEAS AND OPPORTUNITIES	<ul style="list-style-type: none"> • Meaning of a business idea • Sources of business ideas • Methods of generating business ideas • Meaning of business opportunity • Determining business ideas that become business opportunity • Business opportunities • Determining suitability of selected business opportunity 	8	14	22
5.0	FORMS OF BUSINESS OWNERSHIP	<ul style="list-style-type: none"> • Meaning of the term business ownership • Forms of business ownership • Meaning of one person business • Benefits of one person business • Meaning of partnership business • Benefits of partnership business 	8	12	20
6.0	FINANCING A SMALL BUSINESS	<ul style="list-style-type: none"> • Meaning of finance • Determining the amount of money required for a small 	6	10	16

		<p>business</p> <ul style="list-style-type: none"> • Sources of money for a small business 			
7.0	STARTING AND OPERATING A SMALL BUSINESS	<ul style="list-style-type: none"> • Factors considered in determining the type of business to start • Factors considered in locating a business • Legal requirements of a business 	6	10	16
8.0	KEEPING SIMPLE BUSINESS RECORDS	<ul style="list-style-type: none"> • Meaning of a business record • Types of business records for a small business • Benefits of business records • Meaning of profit and loss • Calculation of profit and loss 	8	16	24
9.0	BUSINESS SUPPORT SERVICES	<ul style="list-style-type: none"> • Meaning of business support services • Types of business support services • Means of transport • Factors to consider when selecting a means of transport 	8	10	18

		<ul style="list-style-type: none"> • Types of bank accounts • Benefits of operating a bank account • Types of bank loans • Methods of making payments through the banks • Types of storage facilities • Benefits of proper storage of goods 			
10.0	MARKET FOR GOODS AND SERVICES	<ul style="list-style-type: none"> • Meaning of a market and purpose of a market • Common terms used in a market • Places to buy and sell goods and services • Factors considered in selecting a market 	6	10	16
11.0	RESOURCE MANAGEMENT IN A SMALL BUSINESS	<ul style="list-style-type: none"> • Meaning of a resource • Meaning of management • Methods of resource management in a small business • Effective uses of available resources in a small business 	4	6	10
TOTAL					184